

# FRAUD ALERT

NATIONAL CREDIT UNION ADMINISTRATION  
1775 DUKE STREET, ALEXANDRIA, VA 22314

**DATE:** February 2008

**Fraud ALERT NO.:** 08-Fraud-03

**TO:** Federally-Insured Credit Unions

**SUBJ:** Phishing Attempt – E-mail Solicitation Using NCUA Region 1 Address

**Dear Board of Directors:**

The purpose of this fraud alert is to inform all federally-insured credit unions about a recent phishing attempt to obtain credit card account numbers and expiration dates. In cases reported to NCUA, the perpetrator(s) sent e-mails to credit union members and the general public stating that the “National Credit Union Administration temporarily suspended your account due to fraud attempts”. The e-mail goes on to state “to reactivate your account call the toll free number” provided. The e-mail is addressed as originating from the NCUA Region 1, Albany, New York office and the phone number to call has an Albany area code of 518.

NCUA does not ask credit union members or the general public for such information. Anyone who receives an e-mail that purports to be from NCUA and asks for account information should consider it to be a fraudulent attempt to obtain their personal account data for an illegal purpose and should not follow the instructions in the e-mail.

Credit union management should inform their employees of this recent fraudulent activity so they can assist in identification of such activity. Credit union personnel should be educating members regarding the signs of such activity. Management should also be aware there may be variants to the scam previously described.

Persons affected by this scam, and variants of this scam, should be advised to forward the entire e-mail message to [Phishing@ncua.gov](mailto:Phishing@ncua.gov). Additionally, formal complaints concerning any suspected fraudulent e-mail can be filed with the Internet Fraud Complaint Center (IFCC) at [www.ic3.gov](http://www.ic3.gov). The IFCC is a partnership between the Federal Bureau of Investigation and the National White Collar Crime Center.

Where appropriate, management must ensure they file a Suspicious Activity Report in accordance with established regulation. As specified by NCUA Rules & Regulations Part 748, management must provide notice to the appropriate NCUA Regional Director, and in the case of state-chartered credit unions, to their state supervisory authority. Management should also contact and file a report with local law enforcement authorities.

NCUA will continue to follow this issue and provide you with additional information as warranted. In the meantime, if you have any questions, please contact your District Examiner, Regional Office, or State Supervisory Authority.

Sincerely,

David M. Marquis  
Director of Examination & Insurance