



# OCC ALERT

Comptroller of the Currency  
Administrator of National Banks

Subject: Identity Theft

Description: Fictitious Bank Correspondence  
and Fraud Reporting Forms

**TO:** Chief Executive Officers of All National Banks; All State Banking Authorities; Chairman, Board of Governors of the Federal Reserve System; Chairman, Federal Deposit Insurance Corporation; Conference of State Bank Supervisors; Deputy Comptrollers (districts); Assistant Deputy Comptrollers; District Counsel and Examining Personnel

**RE: WARNING – Circulation of Fictitious Bank Correspondence and Bank Forms**

Some of your customers may be the unwitting subjects of another recently discovered fraud scheme that uses fictitious bank forms and fraudulent bank correspondence. Attached are samples of fictitious documents (addressed to a bank customer) that purport to be from the fraud control department of the customer's bank. Documents like these are being circulated in an attempt to steal the identity and money of bank customers by having the customers disclose personal and banking information.

This scheme has the potential to be very effective because the bank correspondence and questionnaire appear to be from a bank's fraud control division, including a toll-free number for the customer to use and the enclosure of a postage-paid, preaddressed envelope for use in returning the completed form.

You should advise any of your customers who have completed and returned the fictitious form to the address listed on the preaddressed envelope, or who provided any personal or banking information via the toll-free number, to promptly notify all financial institutions with whom they do business. We also suggest that you advise your customers to immediately do the following:

1. Contact the fraud department of each of the three major credit bureaus and report that his/her identity has been stolen. Also, consider placing a "fraud alert" on your file and request that no new credit be granted without prior approval.

	<a href="http://www.equifax.com/">http://www.equifax.com/</a>	<a href="http://www.experian.com/">http://www.experian.com/</a>	<a href="http://www.transunion.com/index.asp">http://www.transunion.com/index.asp</a>
Address	PO Box 740241 Atlanta, GA 30374-0241	PO Box 2104 Allen, TX 75013	760 Sproul Road PO Box 390 Springfield, PA 19064-0390
Order Credit Report	1-800-685-1111	1-888-397-3742	1-800-916-8800
Report Fraud	1-800-525-6285	1-888-397-3742	1-800-680-7289

2. For any accounts that have been fraudulently accessed or opened, contact the security department of each affected creditor or financial institution. Consider closing these accounts. Also, on any new accounts you open, consider using a password, but do **not** use your mother's maiden name or previously used passwords.
3. File a report with your local police department or the police where the identity theft took place. Retain a copy of the police report in case your bank, credit card company, or others need proof of the crime at a later date.

If a customer has received this fictitious form but did not complete and return it, the documents and any relevant information should be brought to the attention of the proper law enforcement agency.

Additional sources of information for your customers on what to do if they are a victim of identity theft, and the precautions to take to prevent becoming a victim, can be found at the Federal Trade Commission's Web site:

<http://www.consumer.gov/idtheft/victim.htm>

and at the OCC's Web site:

<http://www.occ.treas.gov/idtheft.pdf>

If you have additional questions, please contact the supervisory office responsible for your bank or:

Mail: Office of the Comptroller of the Currency  
Enforcement & Compliance Division  
250 E Street, SW, Washington, DC 20219

Fax: (202) 874-5301

Internet: <http://www.occ.treas.gov>

E-mail: [occalertresponses@occ.treas.gov](mailto:occalertresponses@occ.treas.gov)

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Brian C. McCormally  
Director  
Enforcement & Compliance Division

Attachments: [Fictitious bank correspondence that purports to be from the customer's bank](#)  
[Fictitious fraud questionnaire that purports to be from the customer's bank](#)  
[Fictitious return envelope that purports to direct contents to a legitimate clearing house](#)