



**OCC ALERT**

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Comptroller of the Currency  
Administrator of National Banks

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<b>Subject:</b> Fictitious E-mails	<b>Description:</b> Fictitious e-mails to financial institution customers
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**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:** Fictitious e-mails to financial institution customers, fraudulently claiming to be from the OCC and FDIC in an attempt to obtain sensitive personal and bank account information.

On January 23, 2004, the Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation (FDIC) began receiving complaints from consumers who received an e-mail that has the appearance of being sent from the FDIC and OCC. The e-mail falsely states that the Director of the Department of Homeland Security has advised the FDIC to suspend all deposit insurance on the e-mail recipient's bank account due to suspected violations of the USA PATRIOT Act. The e-mail further falsely states that deposit insurance will be suspended until personal identity, including bank account information, can be verified.

This e-mail was not sent by the FDIC or the OCC and is a fraudulent attempt to obtain personal information from consumers. Financial institutions and consumers should **NOT** access the link provided within the body of the e-mail and should **NOT** provide any personal information to the sender of the e-mail.

Please report these fraudulent practices by going to the Internet Fraud Complaint Center Web site at: <http://www.ifccfbi.gov/index.asp> and follow the instructions for filing a complaint. In addition, the FDIC has asked that copies be sent to: [alert@fdic.gov](mailto:alert@fdic.gov).

Any additional information that you may have concerning this matter should be brought to the attention of:

Mail: Office of the Comptroller of the Currency  
Enforcement & Compliance Division, MS 8-10  
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