



OCC ALERT

Comptroller of the Currency
Administrator of National Banks

Subject: Identity Theft

Description: Fictitious IRS Forms and Bank Letters

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 IRS Forms and Bank Letters

Attached are samples of a fictitious document that is not a genuine IRS Form and a fraudulent letter addressed to a bank customer purporting to be from the customer's bank.

Some of your customers may be the unwitting subjects of a new fraud scheme that uses fictitious IRS Forms and fraudulent bank correspondence. These incidents are not limited to the customers of small community banks. Documents like those attached are being circulated nationwide in an attempt to **steal your customer's identity and money** by having your customer disclose personal and banking information. Accordingly, when the perpetrator of the fraud contacts your bank in person, telephonically or through electronic means, they have all the necessary customer information to appear credible.

You should advise any of your customers that have filled in and returned the fictitious form via the fax number, mail service, or any other means 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.

	Equifax	Experian	Trans Union
Address	P.O. Box 740241 Atlanta, GA 30374-0241	P.O. Box 2104 Allen, TX 75013	760 Sproul Road P.O. Box 390 Springfield, PA 19064-0390
Order Credit Report	1-800-685-1111	1-888-EXPERIAN (397-3742)	1-800-916-8800
Report Fraud	1-800-525-6285	1-888-EXPERIAN (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.
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.
4. Contact the Internal Revenue Service to report the incident using the following toll-free hotline number: 1-800-829-0433.

If a customer has received this fictitious form but did not complete and return it, any information which they have concerning this matter should be brought to the attention of the Internal Revenue Service at the same toll-free number listed above.

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 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

Brian C. McCormally
Director
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Attachments: [Customer Letter](#)
[Application Form](#)