

**Essex Police Department
Bureau of Criminal Investigations
81 Main Street
Essex Jct. Vermont
Tel. 802.879.4923
Fax. 802.878.8172
www.essex.org**



SUBJECT: Consumer Alert

Summary: Emails to financial institution customers that fraudulently claim to be from the FDIC attempt to obtain highly sensitive personal information, including bank account information. These emails falsely indicate that FDIC deposit insurance is suspended until the requested customer information is provided.

At approximately 12:00 p.m. (EST) on January 23, 2004, FDIC Consumer Call Centers in Kansas City, Missouri, and Washington, D.C., began receiving a large number of complaints by consumers who received an email that has the appearance of being sent from the FDIC. The email informs the recipient that Department of Homeland Security Director Tom Ridge has advised the FDIC to suspend all deposit insurance on the recipient's bank account due to suspected violations of the USA PATRIOT Act. The email further indicates that deposit insurance will be suspended until personal identity, including bank account information, can be verified.

This email was not sent by the FDIC 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 email and should NOT under any circumstances provide any personal information through this media.

The FDIC is attempting to identify the source of the emails and disrupt the transmission. Until this is achieved, consumers are asked to report any similar attempts to obtain this information to the FDIC by sending information to alert@fdic.gov.

For your reference, FDIC Special Alerts may be accessed from the FDIC's Web site at www.fdic.gov/news/news/SpecialAlert/2004/index.html. To learn how to automatically receive FDIC Special Alerts, Financial Institution Letters and other announcements through e-mail, please visit www.fdic.gov/news/news/announcements/index.html.

----- SNIP -----

From: FDIC
To: XXXXXXXXXXXX
Sent: Friday, January 23, 2004 4:32 PM
Subject: Important News About Your Bank Account

To whom it may concern;

In cooperation with the Department Of Homeland Security, Federal, State and Local Governments your account has been denied insurance from the Federal Deposit Insurance Corporation due to suspected violations of the Patriot Act. While we have only a limited amount of evidence gathered on your account at this time it is enough to suspect that currency violations may have occurred in your account and due to this activity we have withdrawn Federal Deposit Insurance on your account until we verify that your account has not been used in a violation of the Patriot Act.

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As a result Department Of Homeland Security Director Tom Ridge has advised the Federal Deposit Insurance Corporation to suspend all deposit insurance on your account until such time as we can verify your identity and your account information.

Please verify through our IDVerify below. This information will be checked against a federal government database for identity verification. This only takes up to a minute and when we have verified your identity you will be notified of said verification and all suspensions of insurance on your account will be lifted.

<http://www.fdic.gov/idverify/cgi-bin/index.htm>

Failure to use IDVerify below will cause all insurance for your account to be terminated and all records of your account history will be sent to the Federal Bureau of Investigation in Washington D.C. for analysis and verification. Failure to provide proper identity may also result in a visit from Local, State or Federal Government or Homeland Security Officials.

Thank you for your time and consideration in this matter.

Donald E. Powell
Chairman Emeritus FDIC
John D. Hawke, Jr.

Comptroller of the Currency
Michael E. Bartell
Chief Information Officer