



FRAUD ALERT

December 8, 2011

Subject: E-mail Claiming to be from the FDIC

The Federal Deposit Insurance Corporation (FDIC) has received numerous reports of a fraudulent e-mail that has the appearance of being sent from the FDIC.

The e-mails appear to be sent from various "@fdic.gov" e-mail addresses, such as "insurance@fdic.gov," "subscriptions@fdic.gov," "alert@fdic.gov," or "accounts@fdic.gov."

The e-mails have subject lines, such as: "FDIC: Your business account;" "FDIC: About your business account;" "Insurance coverage of your business account;" or something similar.

The e-mails are addressed to "Dear Business Owner," and state, "We have important news regarding your bank." They then ask recipients to "Please [click here](#) to find details." They conclude with, "This includes information on the acquiring bank (if applicable), how your accounts and loans are affected, and how vendors can file claims against the receivership."

This e-mail and link are fraudulent. Recipients should consider the intent of this e-mail as an attempt to collect personal or confidential information, or to load malicious software onto end users' computers. Recipients should not click on the link provided.

The FDIC does not issue unsolicited e-mails to consumers or business account holders.

For more information on Consumer Alerts visit: <http://www.fdic.gov/consumers/consumer/alerts/index.html>

We at United American Bank take these alerts very seriously and caution our clients to always verify the origin of suspicious e-mails prior to opening them, clicking on any imbedded links, or responding in any manner. If you have any questions regarding this alert, please contact us at 650-579-1500.