



FRAUD ALERT

July 19, 2011

Subject: Data Breach Announcement from Sony

United American Bank has received the following SPECIAL ALERT from the Federal Deposit Insurance Corporation:

Federal Deposit Insurance Corporation
550 17th Street NW,
Washington, D.C. 20429-9990
Division of Risk Management Supervision

SA-21-2011
July 19, 2011

SPECIAL ALERT

TO: CHIEF EXECUTIVE OFFICER (also of interest to Security Officer)

SUBJECT: Fraudulent "ACH and Wire transfers" E-Mails

Summary: Fraudulent e-mails claiming to be from the FDIC are in circulation.

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

The e-mails appear to be sent from various "@fdic.gov" e-mail addresses, such as "protection@fdic.gov," "admin@administration.fdic.gov," or "service@admin.fdic.gov." They have various subject lines such as "Update for your banking account," "ACH and Wire transfers disabled," and "Banking security update."

The fraudulent messages state:

"Dear clients,
Your account ACH and Wire transactions have been temporarily suspended for your Security, due to the expiration of your security version. To download and install the newest Updates, follow this [link](#). As soon as it is set up, your transaction abilities will be fully restored. Best regards, Online security department, Federal Deposit Insurance Corporation."
These e-mails and links are fraudulent and were not sent by the FDIC. Recipients should consider these e-mails an attempt to collect personal or confidential information, or to load

malicious software onto end users' computers. Recipients should NOT access the link provided within the body of the e-mails and should NOT install any related files or software updates. Financial institutions and consumers should be aware that these fraudulent e-mails may be modified over time with other subject lines, sender names, and narratives. The FDIC does not directly contact bank customers, nor does the FDIC request bank customers to install software upgrades.

Information about counterfeit items, cyber-fraud incidents, and other fraudulent activity may be forwarded to the FDIC's Cyber-Fraud and Financial Crimes Section, 3501 North Fairfax Drive, CH-11034, Arlington, Virginia 22226, or transmitted electronically to alert@fdic.gov.

Questions related to federal deposit insurance or consumer issues should be submitted to the FDIC using an online form that can be accessed at <http://www2.fdic.gov/starsmail/index.asp>.

For your reference, FDIC Special Alerts may be accessed from the FDIC's Web site at www.fdic.gov/news/news/SpecialAlert/2011/index.html. To learn how to automatically receive FDIC Special Alerts through e-mail, please visit www.fdic.gov/about/subscriptions/index.html.

*Sandra L. Thompson
Director
Division of Risk Management Supervision
Attachment (not available electronically)*

NOTE: As a security precaution, the FDIC does not post to its Web site electronic images of fraudulent items that have been counterfeited. This is to avoid attempts by others to use these instruments to facilitate additional fraud. Printed copies of each Special Alert and its attachment(s) may also be obtained from the FDIC's Public Information Center (telephone: 1-877-275-3342 or 703-562-2200; fax: 703-562-2296; or e-mail: publicinfo@fdic.gov).

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.