



**FRAUD ALERT**

March 31, 2011

Subject: Reports of Fraudulent E-mail Messages

United American Bank has received the following announcement from National Automated Clearing House Association ( NACHA):

**NACHA PHISHING ALERT - EMAIL CLAIMING TO BE FROM NACHA**

NACHA – The Electronic Payments Association has received reports that individuals and/or companies have received a fraudulent email that has the appearance of having been sent from NACHA and signed by a non-existent NACHA employee. Specifically, this email claims to be from the “Electronic Payments Association” and appears to be coming from the email address "[payments@nacha.org](mailto:payments@nacha.org).” See a sample of the email below.

Be aware that phishing emails frequently have attachments and/or links to Web pages that host malicious code and software. Do not open attachments or follow Web links in unsolicited emails from unknown parties or from parties with whom you do not normally communicate, or that appear to be known but are suspicious or otherwise unusual. NACHA itself does not process nor touch the ACH transactions that flow to and from organizations and financial institutions. NACHA does not send communications to individuals or organizations about individual ACH transactions that they originate or receive.

Always use anti-virus software and ensure that the virus signatures are automatically updated. Ensure that the computer operating systems and common software applications security patches are installed and current.

Additional information and guidance on phishing is available from the Federal Deposit Insurance Corporation (FDIC).

Be alert for different variations of fraudulent emails.

===== **Sample Email** =====

**From:**[payments@nacha.org](mailto:payments@nacha.org) [<mailto:payments@nacha.org>]

**Sent:** Tuesday, February 22, 2011 7:32 AM

**To:** Doe, John

**Subject:** ACH transaction rejected

The ACH transaction, recently sent from your checking account (by you or any other person), was cancelled by the Electronic Payments Association.

Please [click here](#) to view report

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Otto Tobin,  
Risk Manager

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***In the event that you receive an email similar to one described above DO NOT click on any links and DELETE the email immediately.***