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SUBJECT: Consumer Alert

Summary: *Fraudulent e-mails are being sent to consumers that claim to be from the FDIC in an attempt to obtain sensitive personal information, including bank account information. These e-mails falsely indicate that consumers can enroll in card insurance to protect against Internet fraud.*

The Federal Deposit Insurance Corporation (FDIC) has received numerous notifications from consumers of an e-mail that gives the appearance of being sent from the FDIC. The "From" line of the e-mail displays the name "Federal Deposit Insurance Corporation" and the subject includes the words "Consumer Protection."

Current versions of the fraudulent e-mail state:

"Who is FDIC?"

The Federal Deposit Insurance Corporation (FDIC) preserves and promotes public confidence in the U.S. financial system by insuring deposits in banks.

What can FDIC do for you?

Despite the efforts of law enforcement, Identity theft is becoming more sophisticated and the number of new victims is growing. In general, consumers are protected against liability for unauthorized accounts or transactions under federal and state law and by financial industry practices. Identity Theft can affect consumers in many ways, that's [sic] why FDIC is presenting a new card insurance which can restore you up to \$500 if you are a victim of internet fraud.

**Learn more about Consumer Protection > Card Insurance:
Clicking here will redirect you to a online signup page for this program."**

The e-mail requests that recipients click on a hyperlink that is provided. This directs the recipient to a "spoofed" Web page requesting the user to enter personal information to receive \$500 of "card insurance." The requested information (name, phone number, Social Security number, address, card number, bank name, card expiration date, card verification code, and electronic signature/ATM PIN) could be used to perpetrate identity theft and gain unauthorized access to bank accounts. Be aware that the appearance of the fraudulent e-mails can be modified and that additional variations are possible.

Consumers should NOT access the link provided within the body of the e-mail and should NOT, under any circumstances, provide any personal financial information through this media.

The FDIC has shut down the fraudulent Web site and is investigating the source of the e-mails. Consumers are asked to report any similar attempts to obtain this information to the FDIC by sending information to alert@fdic.gov.

Information about counterfeit items, cyber-fraud incidents and other fraudulent activity may be forwarded to the FDIC's Cyber-Fraud and Financial Crimes Section, 550 17th Street, N.W., Room F-4004, Washington, D.C. 20429, 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>.

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