



March 23, 2020

FEDERAL DEPOSIT INSURANCE CORPORATION

consumer news



Scammers Pretending to be the FDIC

Protect yourself against imposters

The Federal Deposit Insurance Corporation (FDIC) has received reports of fraudulent communications that have the appearance of being from this agency. Fraudsters know that people trust the FDIC name, so scammers use the FDIC's name and logo, and even the names of actual employees, in perpetrating fraudulent schemes.

Some recently reported scams have fraudulently used the names of real FDIC employees, including Martin Henning and Michael Benardo. They have also used fictitious employee names such as Peter Harding, Christine Marshall, and Kate Marshall.

These scams may involve a variety of communication channels, including emails, phone calls, letters, text messages, faxes, and social media. The messages might ask you to "confirm" or "update" confidential personal financial information, such as bank account numbers. In other cases, the communication might be an offer to

help victims of current or previous frauds with an investigation or to recover losses.

Some scams have included official looking forms for such things as filing insurance claims or paying taxes on prize winnings. They might tell you that you have an unpaid debt and threaten you with a lawsuit or to arrest you if you don't pay. Other recent examples have included check endorsements, bankruptcy claimant verification forms, stock confirmations, and investment purchases.

Additional known scams ask for an upfront payment in the form of gift cards or digital currency before service can be provided. They might include a cashier's check with instructions to deposit the check and send some portion of the funds back via wire transfer service. Learn how to [protect yourself from fake check scams with these tips from FDIC Consumer News](#). Scammers might ask for personal information such as Social Security numbers, dates of birth, and other valuable details that they can use to commit fraud or sell your identity.

Here's what you need to know to protect yourself against government imposters like these:

- The FDIC **DOES NOT** send unsolicited correspondence asking for money or sensitive personal information, and we'll never threaten you.

- No government agency will ever demand that you pay by gift card, wiring money, or digital currency.
- The FDIC would never contact you asking for personal details, such as bank account information, credit and debit card numbers, social security numbers, or passwords.

Find out more about imposter scams provided by the Federal Trade Commission (FTC) at [ftc.gov/imposters](https://www.ftc.gov/imposters).

If in doubt, contact the FDIC's Call Center at 1-877-ASK-FDIC (1-877-275-3342), Monday – Friday, 8 a.m. to 8 p.m. (EST).

If you feel you have been the victim of fraud, report this incident to local law enforcement or the Federal Bureau of Investigation (FBI).

Also notify the [United States Postal Inspection Service](https://www.usps.gov) (USPIS), if the crime involved misuse of the U.S. Postal Service.

For more help or information, go to www.fdic.gov or call the FDIC toll-free at **1-877-ASK-FDIC (1-877-275-3342)**. Please send your story ideas or comments to Consumer Affairs at consumeraffairsmailbox@fdic.gov

