



SPECIAL ALERT

FIL-39-2002
April 29, 2002

TO: CHIEF EXECUTIVE OFFICER
SUBJECT: *Circulation of Fictitious IRS Forms and Bank Letters*

The Federal Deposit Insurance Corporation (FDIC) is alerting you that some of your customers may be the unwitting subjects of a new fraud scheme that uses fictitious Internal Revenue Service (IRS) forms and fraudulent bank correspondence. **Attached are samples of a fictitious document that is *not a genuine IRS form* and a fraudulent letter addressed to a bank customer purporting to be from the customer's bank. Copies may also be found at <http://www.occ.gov/ftp/alert/2002-3a.pdf> (PDF 60.9 KB File - [PDF Help](#) or [Hard Copy](#)) and <http://www.occ.gov/ftp/alert/2002-3b.pdf> (PDF 59.1 KB File - [PDF Help](#) or [Hard Copy](#)).**

Documents like those attached are being circulated nationwide to customers of banks of all sizes in an attempt to **steal a customer's identity and money** by having the customer disclose personal and banking information. When the perpetrator of the fraud contacts your bank in person, by telephone or through electronic means, he or she has all the necessary customer information to appear credible.

You should advise your customers who have completed and returned the fictitious form via the fax number, mail service or any other means to promptly notify all financial institutions with which they do business. We also suggest that you advise your customers to do the following *immediately*:

1. Customers should contact the fraud department of each of the following three major credit bureaus and report that their identities have been stolen. They should also consider placing a "fraud alert" on their files and request that no new credit be granted without prior approval.

	Equifax	Experian	Trans Union
Address	P.O. Box 740241 Atlanta, GA 30374-0241	P.O. Box 2104 Allen, TX 75013	760 Sproul Road P.O. Box 390 Springfield, PA 19064-0390
Order Credit Report	1-800-685-1111	1-888-EXPERIAN (397-3742)	1-800-916-8800
Report Fraud	1-800-525-6285	1-888-EXPERIAN (397-3742)	1-800-680-7289

2. For any accounts that have been fraudulently accessed or opened, the customers should contact the security department of each affected creditor or financial institution. The

customers should consider closing these accounts. On any new accounts the customers open, they should consider using a password, but not their mothers' maiden names.

3. The customers should file a report with their local police department or the police where the identity theft took place, if known. They should retain a copy of the police report in the event that their bank, credit card company or others need proof of the crime at a later date.
4. The customers should contact the Internal Revenue Service to report the incident using the following toll-free hotline number: 1-800-829-0433.

If a customer has received this fictitious form but did not complete and return it, any information the customer has about this matter should be brought to the attention of the IRS at the same toll-free number listed above.

Additional sources of information for your customers on what to do if they are identity theft victims, and the precautions to take to prevent becoming a victim, can be found at the Federal Trade Commission's Web site: http://www.consumer.gov/idtheft_old/index.html.

Information about this activity or similar activity may be forwarded to the FDIC's Special Activities Section, 550 17th Street, NW, Room F-6012, Washington, DC 20429. Information may also be transmitted electronically to alert@fdic.gov.

For your reference, all FDIC Financial Institution Letters published since January of 1995 may be found on the FDIC's Web site at www.fdic.gov under "News, Events & FOIA." To learn how to automatically receive FDIC Financial Institution Letters through e-mail, please visit <http://www.fdic.gov/news/news/announcements/index.html>.

Michael J. Zamorski
Director

Attachments (Not available electronically.)

Distribution: FDIC-Supervised Banks (Commercial and Savings)

NOTE: Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (800-276-6003 or (703) 562-2200)