

Special Alert

SA-131-2010
September 8, 2010

TO: CHIEF EXECUTIVE OFFICER (also of interest to Security Officer)
SUBJECT: Suspicious Telephone Calls Claiming to Be From the FDIC
Summary: *Suspicious telephone calls claiming to be from FDIC employees are being reported. These calls appear to be illegal schemes to steal money or collect sensitive personal information, such as bank account numbers.*

The Federal Deposit Insurance Corporation (FDIC) has received numerous reports of suspicious telephone calls where the caller claims to represent the FDIC and is calling regarding the collection of an outstanding debt.

To date, the callers have alleged that the call recipient is delinquent in payment of a loan that was applied for over the Internet or made through a payday lender. The loan may or may not actually exist. The caller attempts to authenticate the claim by providing sensitive personal information, such as name, Social Security number, and date of birth, supposedly taken from the loan application. The recipient is then strongly urged to make a payment over the phone to "avoid a lawsuit and possible arrest." In some instances, the caller is said to sound aggressive and threatening.

These suspicious telephone calls are fraudulent. Recipients should consider them as an attempt to steal money or collect personal identifying information. The FDIC generally does **not** initiate unsolicited telephone calls to consumers and is **not** involved with the collection of debts on behalf of operating lenders and financial institutions.

If a caller demonstrates that he or she has the recipient's sensitive personal information, such as Social Security number, date of birth, and bank account numbers, the recipient may be the victim of identity theft and should review his or her credit reports for signs of possible fraud. The individual should also consider placing a "fraud alert" on his or her credit reports. This can be done by contacting one of the three consumer reporting companies listed below. Only one of the three companies needs to be contacted. That company is required to contact the other two, which will place an alert on their versions of the report.

- TransUnion: 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, California 92834-6790
- Equifax: 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, Georgia 30374-0241
- Experian: 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 9554, Allen, Texas 75013

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-3054, 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>.

For your reference, FDIC Special Alerts may be accessed from the FDIC's website at www.fdic.gov/news/news/SpecialAlert/2010/index.html. To learn how to automatically receive FDIC Special Alerts through e-mail, please visit www.fdic.gov/about/subscriptions/index.html.

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