

Fraudulent "FDIC" E-mails

Several bank clients have reported receiving urgent emails claiming to be from the FDIC, which falsely indicate recipients should download and open a "personal FDIC insurance file" to check their deposit insurance coverage. The "insurance file" is actually a form of spyware or malicious code with the ability to collect personal or confidential information.

The subject line of the fraudulent e-mails includes the wording "Check Your Bank Deposit Insurance Coverage." The e-mails state: "You have received this message because you are a holder of an FDIC-insured bank account. Recently FDIC has officially named the bank you have opened your account with as a failed bank, thus, taking control of its assets."

The e-mail asks recipients to "visit the official FDIC website" by clicking on a hyperlink provided, which appears to be related to the FDIC and directs recipients to a fraudulent website. Recent investigations have shown clicking on the links provided by this website installs the Zeus Trojan. This is one of the most aggressive forms of malware – and has been known to evade even the most up-to-date antivirus software.

Recipients of this e-mail should consider the intent of the software as a malicious attempt to collect personal or confidential information, some of which may be used to gain unauthorized access to online banking services or to conduct identity theft.

If you are contacted by a client who has received this email, instruct them to **DELETE IT** immediately. Educate your client on how to spot phishing attempts and remind them to *never* click on links provided in these emails, or respond to requests for account/personal information.