



FOR IMMEDIATE RELEASE
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Contact: Lloyd P. LaFountain III
207-624-8575

Maine's Bureau of Financial Institutions Joins FDIC in Warning Consumers about New Phishing Attempt

GARDINER, MAINE – Bureau of Financial Institutions' Superintendent Lloyd P. LaFountain III is joining officials at the Federal Deposit Insurance Corporation (FDIC) in warning consumers about the ongoing circulation of a fraudulent e-mail purporting to be from the FDIC and asking recipients to open a "personal FDIC insurance file" to review their deposit insurance coverage.

Superintendent LaFountain stresses that the FDIC is not sending out this e-mail. He noted that the subject line of the e-mail includes the words "***Check Your Bank Deposit Insurance Coverage,***" but he emphasizes that the subject line may change over time. The e-mail reportedly states:

"You have received this message because you are a holder of a 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."

Recipients are then asked to visit the official FDIC website by clicking on a link in the message, which takes them to a phony website. The site includes links that appear to open forms. However, the FDIC believes that clicking on the links may cause the installation of malicious software intended 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.

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. Information 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>.

Superintendent LaFountain reminded consumers that these scams are known as "phishing" when e-mail is used and "vishing" when it's conducted through telephone calls. This fraudulent activity generally attempts to acquire sensitive information, such as passwords or pin numbers, for use in accessing financial accounts. The Bureau has been made aware of recent activity targeting customers of at least three Maine-based financial institutions. Non-customers have also

received the messages.

“Although most consumers have become aware of phishing scams, the calls and e-mails can seem entirely legitimate,” LaFountain commented. “This activity can catch any of us off-guard and before we know it, personal information has been shared. We should remind ourselves and others that banks and credit unions do not typically send out mass e-mail or automated voicemail messages in which personal financial information is requested.”

In issuing its warning, the Bureau urges consumers to confirm the authenticity of all unsolicited messages from their financial institution. Additionally, the Bureau recommends that consumers:

- Never provide personal information, including financial account details and Social Security Numbers, to anyone unknown to them.
- Use great caution before providing personal information that could be used to access financial accounts through e-mail or the Internet.
- Never provide account information over the phone when contacted unexpectedly by someone claiming to be from a bank or credit union; follow up with the institution by phone or in person.
- Safeguard passwords, pin numbers and other account-accessing details or codes; never write that information on credit/debit cards or carry in a wallet or purse.
- Contact the Bureau to report potential fraud; to obtain more details about Financial Privacy (www.maine.gov/pfr/privacy_links.htm); or to access the agency’s Consumer Protection Library (www.maine.gov/pfr/financialinstitutions/consumer/library.htm).

The Bureau of Financial Institutions is part of the Department of Professional and Financial Regulation, which encourages sound ethical business practices through impartial and efficient regulation of insurers, financial institutions, creditors, investment providers, and numerous professions and occupations for the purpose of protecting the citizens of Maine. Consumers can reach the Bureau through the Department’s website (www.maine.gov/pfr); by calling 1-800-965-5235 or writing Bureau of Financial Institutions, 36 State House Station, Augusta, Maine 04333.

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