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Rockland County TRIAD Program

Reducing Crimes Against Seniors
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SENIOR ALERT



ALERT – SCAM E-MAIL

A Rockland County senior citizen has contacted TRIAD, reporting that she recently received an email that was purported to be sent to her by the Federal Deposit Insurance Corporation. The email advised the senior that she was in violation of the U.S. Patriot Act and requested that she fill out and return a form that accompanied the email. The form requested personal information – specifically.... the name of her bank, bank account number and Social Security Number. This email warned the senior, that if she failed to provide the requested information, all of her FDIC insurance coverages would be canceled.

TRIAD's investigation reveals that the FDIC Consumer Call Centers in Kansas City, Missouri, and Washington, D.C. have received a large number of complaints by consumers who received an email that has the appearance of being sent from the FDIC. The email informs the recipient that Department of Homeland Security reported on the recipient's bank account, due to suspected violations of the USA PATRIOT Act. The email further indicates that deposit insurance will be suspended until personal identity, including bank account information, can be verified.

This email **was not sent by the FDIC** and is a fraudulent attempt to obtain personal information from consumers. Consumers should NOT access the link provided within the body of the email and should NOT under any circumstances provide any personal information through this media.

The FDIC is attempting to identify the source of the emails and disrupt the transmission. Until this is achieved, consumers are asked to report any similar attempts to obtain this information to the FDIC by sending information alert@fdic.gov.

For your reference, FDIC Special Alerts may be accessed from the [FDIC's Web site](#).

LOSS CONTROL RECOMMENDATIONS:

- Consumers should **NOT** access the link provided within the body of the email.
- Consumers should **NOT** under any circumstances provide any personal information through this media.
- If a consumer did respond to the email with personal information, he or she may become an identity theft victim. The member should do the following:
 1. Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit file. The fraud alert requests creditors to contact the member before opening any new accounts or making any changes to his/her existing accounts. As soon as the credit bureau confirms the consumer's fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts, and all three credit reports will be sent to the victim free of charge.
 2. Close the accounts that are known or believed have been tampered with or opened fraudulently.
 3. Use an ID Theft Affidavit when disputing new unauthorized accounts.
 4. File a police report. Get a copy of the report to submit to creditors and others that may require proof of the crime.
 5. **File a complaint with the Federal Trade Commission.** The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. The FTC also maintains a toll-free number for reporting. Please call 1-877-438-4338.