



FRAUD ALERT

February 15, 2012

Subject: Reports of Fraudulent E-mail Messages

United American Bank has received the following warning from the FDIC regarding Fraudulent E-Mail Messages concerning ACH/Wire Transactions:

The Federal Deposit Insurance Corporation (FDIC) has received numerous reports of fraudulent e-mails that have the appearance of being sent from the FDIC.

While the e-mails exhibit variations in the "From" and "Subject" lines, the messages are similar.

The fraudulent e-mails are meant to notify recipients that "Your ACH and Wire transaction abilities have been temporarily withhold for your security, because your security version expired."

They then instruct recipients to "Please download and install the updated installations" by clicking on a hyper-link provided (Note: the Web site addresses (URL) vary widely).

Finally, most of the e-mails then state, "As soon as you have installed it, your account transactions will be completely reinstated."

This e-mail and link are fraudulent. Recipients should consider the intent of this e-mail as an attempt to collect personal or confidential information, or to load malicious software onto end users' computers. Recipients should not click on the link provided.

The FDIC does not issue unsolicited e-mails to consumers or business account holders.

For more information visit: <http://www.fdic.gov/consumers/consumer/alerts/>

In the event that you receive an email similar to one described above DO NOT click on any links and DELETE the email immediately.