



FRAUD ALERT

February 8, 2012

Subject: Reports of Fraudulent E-mail Messages

United American Bank has received the following warning from the FDIC regarding Fraudulent E-Mail Messages:

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 said to notify recipients of "recent changes in the Federal Deposit Insurance Corporation insurance coverage." They state, "During the period from December 31, 2010 to December 31, 2012 all the money in a "noninterest-bearing transaction account" are fully insured by the Federal Deposit Insurance Corporation. Please note, that this is a temporary measure besides the Federal Deposit Insurance Corporation's general rules.

The term "noninterest-bearing transaction account" includes a usual checking account or demand deposit account on which no interest is paid by the insured depository institution."

A hyper link is provided (the Web addresses (URL) vary widely) to a Web site that supposedly provides "more details of this temporary FDIC coverage for transaction accounts."

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.

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