



FRAUD ALERT

March 24, 2011

Subject: Reports of Fraudulent E-mail Messages

United American Bank has Received the Following Announcement from the Federal Reserve Bank:

Some consumers have reported receiving fraudulent e-mail messages from the "Federal Reserve Wire Network" that reference a wire transaction and instruct the recipient to click on a link beginning with "federalreserve.gov." These e-mails were not sent by the Federal Reserve Banks. The Federal Reserve Banks deliver payment status information to financial institution customers via trusted channels, and do not communicate this information directly to consumers. Financial institutions are advised to follow information security best practices, and to advise their customers not to click on the links contained in these types of emails and to delete them immediately.

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