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Member FDIC

FDIC CONSUMER ALERT – Issued on January 12, 2011

"The Federal Deposit Insurance Corporation (FDIC) has received numerous reports from consumers who received an e-mail that has the appearance of being sent from the FDIC. The e-mail informs the recipient that "in cooperation with the Department of Homeland Security, federal, state and local governments..." the FDIC has withdrawn deposit insurance from the recipient's account "due to account activity that violates the Patriot Act." It further states deposit insurance will remain suspended until identity and account information can be verified using a system called "IDVerify." If consumers go to the link provided in the e-mail, it is suspected they will be asked for personal or confidential information, or malicious software may be loaded onto the recipient's computer.

This e-mail is fraudulent. It was not sent by the FDIC. It is an attempt to obtain personal information from consumers. Financial institutions and consumers should NOT access the link provided within the body of the e-mail and should NOT under any circumstances provide any personal information through this media.

*The FDIC is attempting to identify the source of the e-mails 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 to alert@fdic.gov."**

* Notice provided via FDIC website – www.fdic.gov/news/news/SpecialAlert/2011/index.html

For more information, please contact the Ulster Savings Bank Customer Service Center at (866) 440-0391 or via e-mail at customerservice@ulstersavings.com.