

## Unauthorized Banking: FNB

The Office of the Comptroller of the Currency (OCC) has been informed that an entity using the name “FNB” is misrepresenting itself as a national bank. While the entity may represent that they are affiliated with a legitimate financial institution, they are not. The fictitious entity has been robocalling and robotexting consumers to obtain information to likely perpetrate identity theft. FNB has purported to be a financial institution offering consumer banking services; however, this entity is not a licensed or chartered bank.

Consumers have reported receipt of one of the following messages:

- Text: “This message is to inform you that your loan application of 6000 has been approved by FNB Please call 5183365672 from 10am to 7pm EST Reply STOP to be removed”
- Voice: “Greetings from FNB. Your loan application of \$6,000 has been approved and is ready to be deposited in your bank account on file. For verification, please give us a call at 518-336-5677. I repeat 518-336-5677.”

It is likely that these individuals are using various telephone numbers in addition to those listed above. Consumers should consider any messages received by this entity to be fictitious and should not respond.

The OCC recommends that consumers victimized by this scam file complaints with the following agencies, as appropriate:

- OCC: by email at [occalertresponses@occ.treas.gov](mailto:occalertresponses@occ.treas.gov); or by fax to (571) 293-4925.
- U.S. Department of the Treasury, Office of Inspector General (OIG): by telephone at (800) 359-3898 or by visiting the OIG [website](#).
- Federal Trade Commission (FTC): by telephone at (877) FTC-HELP or, for filing a complaint electronically, via the FTC’s [website](#).
- National Consumers League (NCL): by telephone at (202) 835-3323 or by [email](#). To file a fraud complaint, visit the NCL fraud [website](#).
- Better Business Bureau (BBB): The BBB system serves markets throughout Canada, Puerto Rico, and the United States and is the marketplace leader in advancing trust between businesses and consumers. The [website](#) offers contact information for local BBBs, objective reports on more than 2 million businesses, consumer scam alerts, and tips on a wide variety of topics that help consumers find trustworthy businesses and make wise purchasing decisions.
- [Federal Bureau of Investigation Internet Crime Complaint Center](#) (to report scams that may have originated via the internet).

To

Chief Executive Officers of All National Banks and Federal Savings Associations; All State Banking Authorities; Chair, Board of Governors of the Federal Reserve System; Chair, Federal Deposit Insurance Corporation; Conference of State Bank Supervisors; Deputy Comptrollers (Districts); Assistant Deputy Comptrollers; District Counsels; and All Examining Personnel

- If correspondence is received via the U.S. Postal Service, contact the U.S. Postal Inspection Service by telephone at (888) 877-7644; by mail at U.S. Postal Inspection Service, Office of Inspector General, Operations Support Group, 222 S. Riverside Plaza, Suite 1250, Chicago, IL 60606-6100; or via the [online complaint form](#).

For additional information regarding other types of financial fraud, please visit the OCC's [Fraud Resources](#) page, which can also be found from visiting [OCC.gov](#).

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