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

RE: "4-1-9" OR ADVANCE FEE FRAUD SCHEMES

Something for nothing is still too good to pass up. Since
the early 1990s, the Office of the Comptroller of the Currency (OCC)
has issued several warnings independently and in conjunction
with the Government of Nigeria regarding fictitious schemes
to illegally expatriate large sums of money. In addition
to the OCC, numerous other regulatory, law enforcement, and
private entities have continually issued similar warnings regarding
schemes to involve citizens and companies in the United States
and elsewhere in similar illegal money transfers. This
same scheme has now been reported to have originated in
many countries throughout the world.

The promoters of these schemes are asking you to actively
help them commit a crime. They are saying that they are
stealing money from their government or moving money
already stolen from their government and they are asking
you to become a criminal by participating in the crime.
Further, in many cases you are asked to provide confidential
information to the criminal about your depository account and
to send them cash to perpetrate the crime.

These funds transfer requests are fictitious. They are being
done by con artists and they are being sent by mail, E-mail,
and fax. Regardless of from where or whom they originate, they
are all fictitious and there are no funds waiting to be transferred.

The only purpose of these communications is to get you to
disclose confidential details and wire transfer
information about your deposit account, and to obtain
up-front fees from you.

The basics of the scheme have not changed, only the package in
which it is delivered has been modified. The promise of
large rewards for no work will be followed by a request
for money to pay transfer taxes, wire charges, or other fees
that prevent them from sending you the money, or to permit
the funds to clear through some other foreign country.
On the other hand, if you have provided them with enough
account information, they will just transfer all the money
from your account, and any other accounts linked to
the primary account.

For more information, please access the United States Secret

Service's Internet page at:

http://www.ustreas.gov/usss

and scroll down to the "Public Awareness Advisory 4-1-9 Fraud" connection, or look under "Investigations, Advance Fee Fraud Advisory Information."

Any information which you may have concerning these matters should be brought to the attention of:

Mail: Office of the Comptroller of the Currency
     Enforcement & Compliance Division
     250 E Street, SW
     Washington, DC 20219

Fax: (202) 874-5301

Internet: http://www.occ.treas.gov

Daniel P. Stipano
Director
Enforcement & Compliance Division