ALERT 2004-19



OCC ALERT

Comptroller of the Currency Administrator of National Banks

Subject: Unauthorized Banking Description: First National Bank of Bedrock,

Fictitious Internet Bank

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 All Examining Personnel

RE: First National Bank of Bedrock www.freewebhosting.hostdepartment.com/F/FNBKOBR

The Office of the Comptroller of the Currency (OCC) has identified a Web site claiming to be associated with a national bank named First National Bank of Bedrock. Please be advised that neither the OCC nor any state banking authority has authorized the abovementioned entity to operate as a bank or to conduct any kind of banking activities.

The Web site is being used to offer deposit accounts, investments, debit cards, and credit cards. The operator of this site is unknown, and the contact information listing Bedrock, Colorado could not be verified.

Any information that you may have concerning this matter should be brought to the attention of :

Mail: Office of the Comptroller of the Currency

Enforcement & Compliance Division, MS 8-10 250 E Street, SW, Washington, DC 20219

Fax: (202) 874-5301

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

E-mail: occalertresponses@occ.treas.gov

Brian C. McCormally

Director,

Enforcement & Compliance Division

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