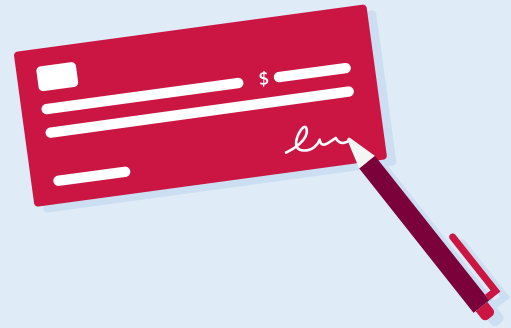




Check fraud tip sheet



Checks are a familiar way to pay everyday expenses. However, they can be compromised if you aren't careful, so it's important to keep your checks safe. You're responsible for funds deposited into your account by check, so it's equally important to know how to spot fraudulent checks you receive.

Types of bad checks

Counterfeit	Fraudsters design counterfeit checks to look just like your bank checks. Counterfeit checks can also take the form of a cashier's check, money order or bank draft.
Forged	Fraudsters steal legitimate checks and forge your signature.
Forged endorsement	Fraudsters steal checks that are written to you. They forge your signature on the back of the check and deposit it into their account.
Altered	Fraudsters change the details on a valid check, such as the payee, date or amount.

✓ Protect your checks from fraud

- Store checks in a secure location
- Monitor your account regularly and report any unauthorized transactions
- Shred unused checks if you've closed your accounts
- Take advantage of electronic payment options, such as Zelle®, direct deposit or pre-authorized payments
- Enroll in online banking and opt in for electronic statements
- Avoid using standalone mailboxes. Use letter slots inside of the Post Office or hand letters to your mail carrier.

✓ Protect yourself from fraudulent checks

How to spot a fake check:

- Look for alterations, such as inconsistent handwriting or added letters and numbers
- Checks that are made out to someone else but have been signed over to you

How to protect yourself from fake check scams:

- Don't send money or gift cards to strangers after they've given you a check to deposit
- Wait for a check you've deposited to clear before you transfer funds
- If you're selling something, refuse checks that are more than the stated price
- It's best to only accept checks from people you know directly
- Make sure checks are dated correctly. Don't agree to hold checks until a future date or accept post-dated checks.

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