

CHECK FRAUD



Don't be a victim of check fraud.



With the increase in identity fraud, check fraud and other fraudulent activities initiated locally or through the internet, we have put in place a system to help protect you from being victimized.

## Types of Check Fraud

**Altered Checks:** A genuine check on which the perpetrator made unauthorized changes in the writing (the dollar amount sections and/or the payee) so that the check can be negotiated fraudulently.

**Counterfeit Checks:** Fake checks that look like authentic documents from a well-known financial institution.

**Forged Checks:** A legitimate check on which a perpetrator has made a forged signature (either forging the drawer's signature or the payee's endorsement).

## To Protect Your Interest We May...

- Verify funds.
- Potentially place a hold on the check.
- Send the check to the originating financial institution to collect funds.
- If you need to cash a large check or withdraw large amounts from your account, we may ask you to speak to an account officer.

## Protect Yourself

- Know the person who is giving you the check.
- Don't provide your personal information.
- You can call the originating financial institution to verify legitimacy of the check.

For additional information on protecting your identity, log onto [www.ascentra.org](http://www.ascentra.org) and click on Identity Coach.

*Listening, caring, doing what's right.*