

Your bank is working to eliminate account fraud whenever possible. But clever thieves seem to find new, innovative ways to steal from unwary consumers.

For more information about account fraud, contact your banker or visit: the National Fraud Information Center at www.FRAUD.ORG



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ACCOUNT FRAUD

**Knowing
the Facts,
Protecting
Your Money**

Bank Account Fraud

It Can Cost You a Fortune!

Check fraud today goes far beyond forged and counterfeit checks. Sophisticated computer technology allows clever thieves to steal from bank accounts in ways never imagined just a few years ago! Account fraud, more than ever, is identity theft.

In the latest example, con artists use fictitious bank forms and fraudulent bank correspondence to obtain customers' personal and banking information. The forms and correspondence, which use the bank's logo and letterhead, purport to be from the bank's fraud control division.

These criminals infer that the customer's account has already been compromised, and, as part of the bank's "investigation," ask the customer to provide sensitive personal and financial information. A toll-free number and a prepaid envelope are included to help the customer pass along the information to the criminal. Go to your bank to verify all unusual requests for information.

Working with law enforcement and regulatory agencies, your bank has developed a checklist to help you protect your money by stopping account fraud before it empties your bank account.

Fraud Prevention Guidelines

- ✓ **Protect your checking account number...** don't give it to a stranger, even one claiming to be from your bank. In the hands of a criminal, your number can turn your account into an open cash drawer.
- ✓ **Report lost or stolen checks immediately...**your bank will block payment on any having those numbers.
- ✓ **Store cancelled checks...**and guard new checks closely.
- ✓ **Notify your banker of suspicious phone inquiries...**such as those asking for account information to "award a prize," "verify a statement," as part of a "fraud investigation," or so-called "advance fee fraud" schemes.
- ✓ **Guard your ATM PIN and ATM receipts...** they have information that unlocks your account to thieves.
- ✓ **Check your balance frequently...**review and reconcile your checking account statement for accuracy.
- ✓ **Learn about new ways to eliminate paper documents...**especially electronic payment options available through your bank.