

FASTEN YOUR SEATBELT: FOLLOW THESE STEPS TO STAY SAFE WHEN USING CHECKS



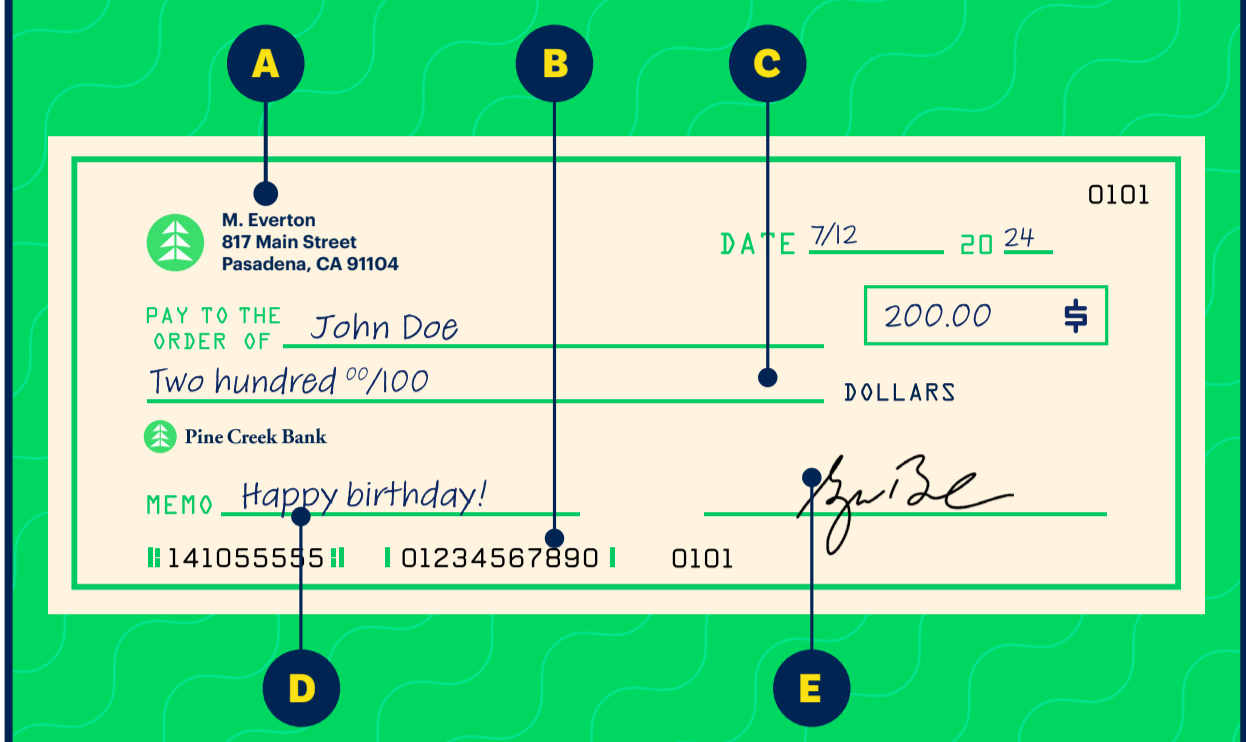
The Cost of Check Fraud

Buckle up: while the use of checks has declined by 25%, reports of check fraud have nearly doubled since 2021.* With criminals becoming more sophisticated, it's crucial to stay vigilant and protect your financial information.

STEP 1 RECOGNIZE THAT CHECKS CONTAIN SENSITIVE INFORMATION

An Unprotected Check is a Gold Mine for Criminals.

- A** Your name and contact information can be taken
- B** Account and routing numbers can be stolen
- C** Blank spaces could leave room for alterations
- D** Information in the memo line can be too personal
- E** Your signature can be stolen to forge other documents




STEP 2 UNDERSTAND THE MECHANICS OF CHECK THEFT, WASHING AND FORGING



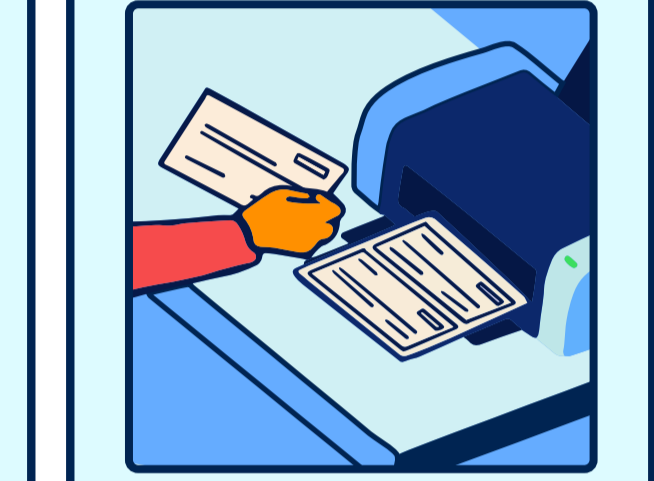
Check Theft

Criminals frequently raid mailboxes and intercept mail, snatching checks to access and manipulate your personal details.



Check Washing

Scammers will use chemicals to "wash" checks, erasing and rewriting details to siphon funds into their accounts.



Check Forging

Armed with routing and account numbers, criminals easily create fake checks using modern printers and software.

STEP 3 PROTECT YOUR MONEY

Use your bank's digital payment options whenever possible.



If checks are your only option, follow these tips:





1 Use Permanent Gel Pens:

Protect yourself by using permanent ink when you write a check.

2 Avoid Blank Spaces:

Ensure your check leaves no room for criminal alterations by filling out each line completely.







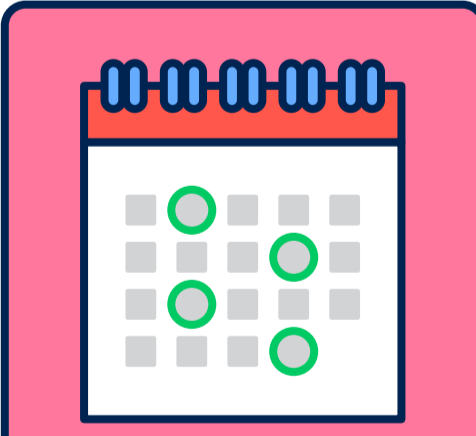



3 Withhold Personal Information:

Don't add personal info like your Social Security number, driver's license details or phone number to your checks.

4 Review Accounts:

Regularly log on to your online banking platform to quickly identify anything out of the ordinary.









5 Check Your Checks:

Analyze your paid checks to ensure the amount is correct and the indorsement reflects the intended payee to guard against unauthorized deposits.

STEP 4 PRACTICE CHECK SAFETY

Now sit back, relax and send checks safely!

