



CHECK SAFETY GUIDE

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The Cost of Check Fraud

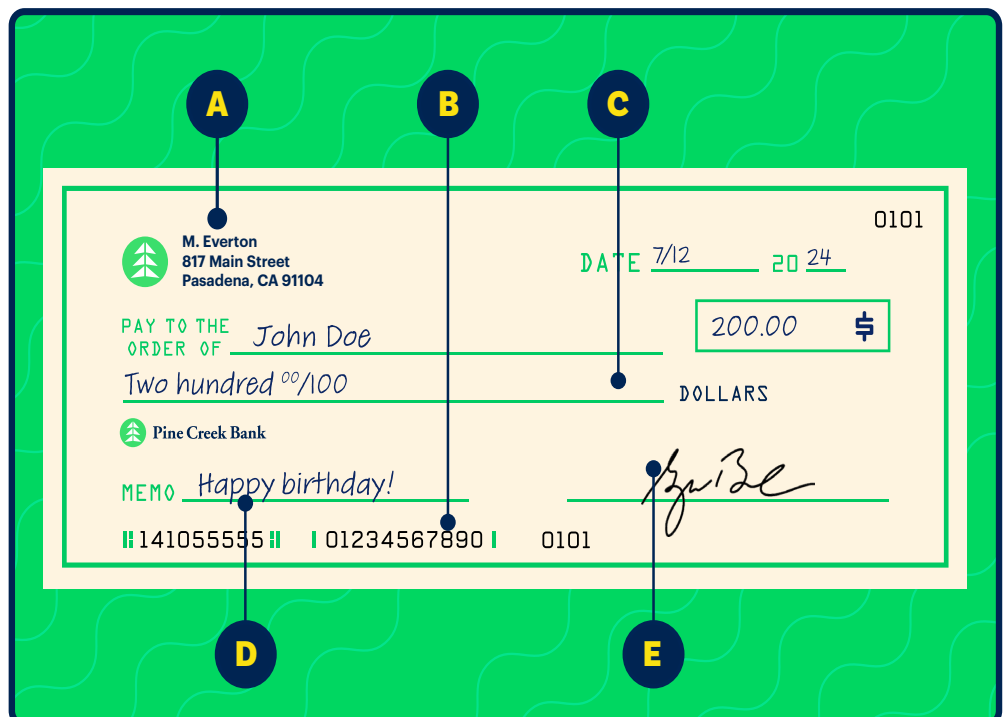
Buckle up: while the use of checks has declined by 25%, reports of check fraud have nearly doubled since 2021.* With criminals becoming more sophisticated, it's crucial to stay vigilant and protect your financial information.

FOLLOW THESE STEPS TO STAY SAFE WHEN USING CHECKS

STEP 1 RECOGNIZE THAT CHECKS CONTAIN SENSITIVE INFORMATION

An Unprotected Check is a Gold Mine for Criminals.

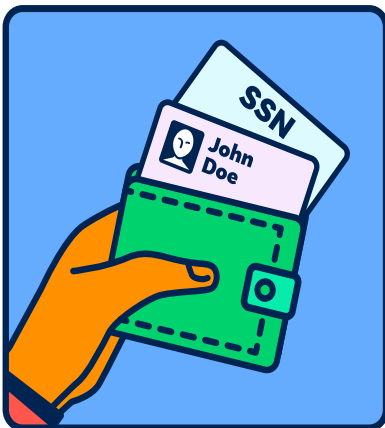
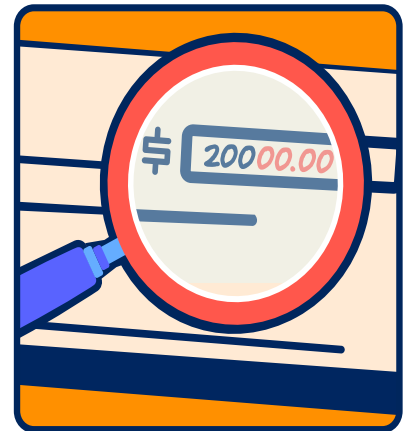
- A** Your name and contact information can be taken
- B** Account and routing numbers can be stolen
- C** Blank spaces could leave room for alterations
- D** Information in the memo line can be too personal
- E** Your signature can be stolen to forge other documents



1 Avoid Blank Spaces:

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

**Use Permanent Gel Pens*

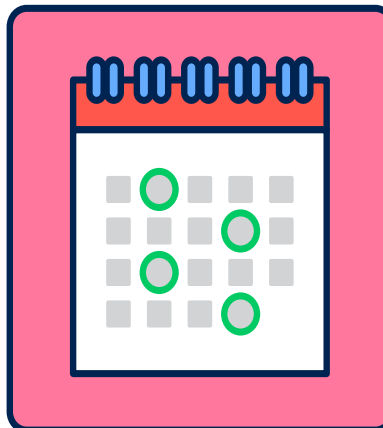


2 Withhold Personal Information:

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

3 Review Accounts:

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



4 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 3

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.

Suspect fraud? Do this.

1. Contact your bank immediately.

Report the fraudulent check to your bank. They can help stop payment, freeze your account if necessary, and guide you on the next steps.

2. File a police report.

Contact your local police department to file a report. This creates an official record of the fraud, which is useful for investigations and claims.

3. Review your accounts regularly.

Monitor your bank and credit card statements closely for any unauthorized transactions. Report any suspicious activity immediately.

4. Report suspicious activity immediately.

If your check was stolen in the mail, report it to the United States Postal Inspection Service at [uspis.gov/report](https://www.uspis.gov/report) or call 1-877-876-2455.

5. Use digital payment options when possible.

Generally, electronic payments are considered safer than checks as they often come with additional security measures like encryption and multi-factor authentication. However, it's essential to use secure networks and trusted platforms when making electronic payments.

STEP 4

PRACTICE CHECK SAFETY



Electronic payments are considered safer than checks as they often come with additional security measures like encryption and multi-factor authentication.

Use your **bank's digital payment options** whenever possible.



Now sit back, relax and send checks safely!



*2024 Findings from the Diary of Consumer Payment Choices, Federal Reserve Financial Crimes Enforcement Network, Suspicious Activity Report Statistics

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