

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



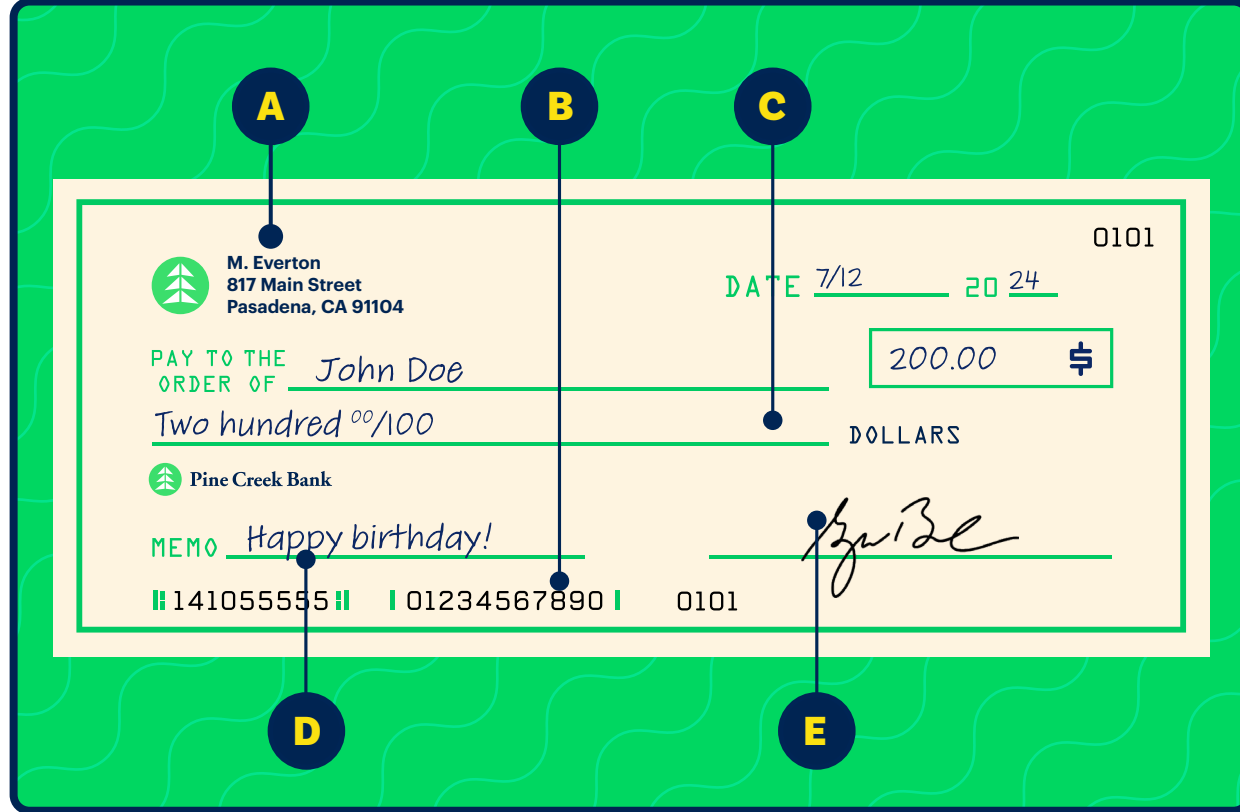
### The Cost of Check Fraud

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 can 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



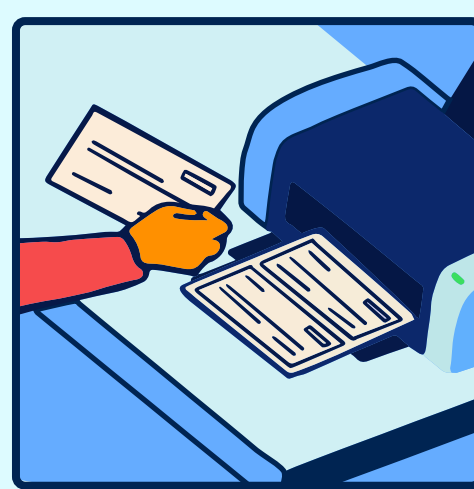
### Check Theft

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:

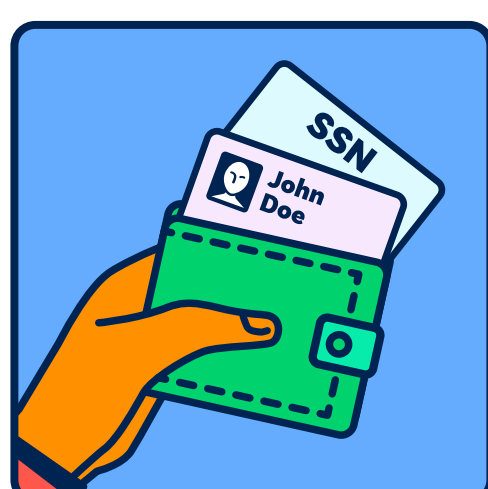
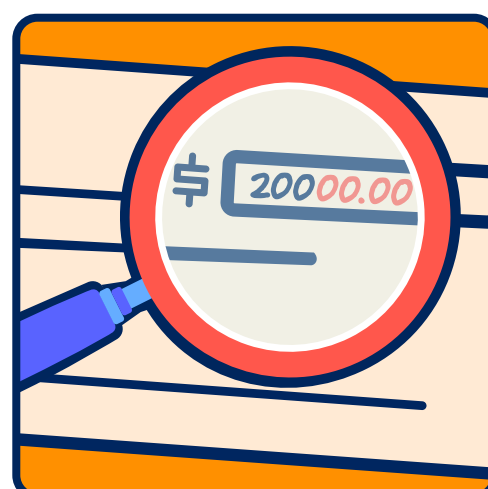


### 1 Use Permanent Gel Pens:

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.

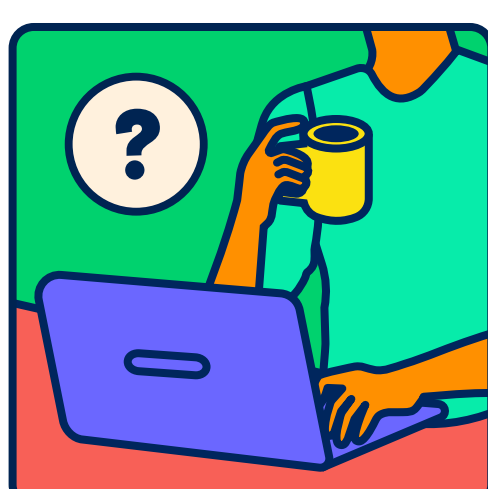
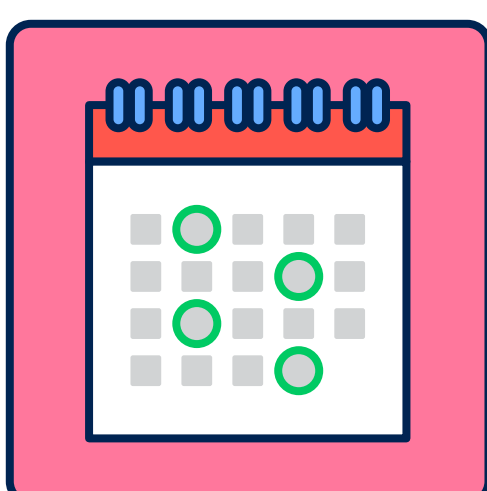


### 3 Withhold Personal Information:

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 endorsement reflects the intended payee to guard against unauthorized deposits.

## STEP 4 PRACTICE CHECK SAFETY

Now sit back, relax and send checks safely!

