

## Check Fraud Scams More Common Than You'd Think

As long as checks have been around as a form of payment, crooks have been using them to swindle people. Some fraud schemes have been around for years—and still are going strong—while others have evolved with technology, particularly with the advent of the Internet.

Charles Bruce, director of the National Check Fraud Center, Charleston, N.C., offers these tips for preventing check fraud:

- \* Store your checks, deposit slips, account statements and canceled checks in a secure, locked location. Unless needed for tax purposes, cross-cut shred canceled checks and statements.
- \* Don't carry your checkbook with you unless you need it.
- \* Reconcile your bank statement promptly so you can detect any irregularities and report them within required time limits. Otherwise, you may become liable for any losses due to check fraud.
- \* If you have online banking, monitor your account every few days to detect fraud sooner.
- \* Don't mail bills from your unlocked mailbox. Take them to the post office.
- \* Don't have your Social Security, driver's license, or telephone numbers printed on your checks.
- \* When you write a check, don't leave blank spaces on the payee and amount lines.
- \* Use gel pens, such as the Uniball 207, which resist check washing.
- \* Never endorse a check until you're ready to cash or deposit it.

Report fraud to FFCU as quickly as possible. Call 847-676-8000.

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