PROTECT

YOUR MONEY



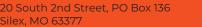
Many types of scams and frauds target bank customers, but one in particular has skyrocketed across the country — check fraud. Organized crime rings are stealing checks from the mail. They are stealing from personal mailboxes, blue collection boxes and even postal carriers. Criminals "wash" stolen checks — they use chemicals to erase the intended payee's name and then change the payee's name. The altered checks are then deposited or cashed. If the check is for a small dollar amount, they may change it to a larger dollar amount. Some also use the information on your checks to create fake counterfeit checks to take money out of your account.

You could be a victim of check fraud if you have mailed a check that was stolen and altered, and your intended payee never received the money. You could be a victim if you were expecting to receive a check in the mail that was stolen from your mailbox, and you never received it.

As an alternative to checks, use other convenient methods to pay your bills, such as online banking bill pay or credit cards or debit cards. Another option is to sign up for automatic bank account debits and credits for utilities, insurance companies and other businesses, and other recurring bills. Your bank can help you find solutions that work for you.

If you need to send or receive a check through the mail, follow these suggestions.

- Don't put outgoing mail containing checks in your personal mailbox.
- Only mail envelopes containing checks inside the post office. Do not use the blue collection boxes.
- Use a pen with black gel ink (nonerasable) to write the check. This type of ink makes it more difficult to wash checks.
- Sign up for Informed Delivery from the U.S. Post Office. This free service tells you what mail you are receiving, allowing you to remove mail from your mailbox immediately after delivery, if possible.
- Ask anyone who mails checks to you to change to a different payment method, such as direct deposit to your account.
- Review your bank statements and use online banking frequently. Look at the images of the checks that have cleared your account to ensure that the proper check number, amount and payee are accurately reflected on the check that was paid from your account.
- Business customers should contact their banks about setting up "positive pay" to ensure checks are accurate before they are paid from the account.





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