

Special Alert from Community Bank of the South

To protect your business, please **do not** put checks in the mail box outside your office due to a recent abundance of theft resulting in fraud. Mail is being stolen from outside mailboxes and within hours fraudulent checks are being produced and presented for payment from business accounts.

Protect Yourself against Check Fraud

Checking account fraud is one of the fastest growing crimes in the nation, according to law enforcement officials. Estimates of check fraud victims total in the hundreds of thousands each year with losses totaling between \$10 and \$20 billion annually, and growing. New technology, inexpensive software, scanners and improved printers make it easier for thieves to set up fraudulent check stings.

Community Bank of the South has initiated training programs and other safeguards to help prevent and detect this crime. Listed below are a few things that you can do to prevent check fraud.



Ordering Checks:

- The most secure way to order checks is through your bank. Do not order checks from unknown web sites or from telemarketers phoning your home.
- Don't have your social security number or phone number automatically listed on your checks.
- Contact CBS if your checks don't arrive within 14 days of ordering. If your mailbox is not secure, ask to pick up the checks at the bank instead of having them delivered to your home.

Writing Checks:

- Make sure the handwriting on your checks is compact, and there aren't spaces or gaps that can be used to alter the amount of your check.
- Don't allow a retailer to write your Social Security number, credit card number or phone number on your check.
- Write checks in permanent ink (can't be washed off the paper).

Manage Your Mailbox:

- Don't leave mail in your mailbox and place outgoing mail in a secure mail or US Postal Service mailbox only. Criminals may steal your mail and change your address.
- Mail checks from a US postal box, not your home mail box.
- Prevent your checks from showing through envelopes by using security envelopes or folding a piece of paper around checks.
- Know your billing cycles, and watch for any missing mail. Follow up with creditors if bills or new cards do not arrive on time. An identity thief may have filed a changed of address request in your name with the creditor or the post office.
- Carefully review your monthly accounts, credit card statements and utility bills for unauthorized charges as soon as you receive them. If you suspect unauthorized use, contact the provider's customer service and fraud departments immediately.

Safeguarding Checks:

- Keep your checks in a safe place at home with limited access.
- Keep checks at work in a secure place.

Disposal of Checks/Bank Statements:

- Shred all left over deposit tickets and bank statements you no longer want to retain

What to do about Stolen Checks:

- File a police report and contact CBS about your account

Other Ways to Protect Yourself:

- Always shred unwanted documents that contain personal information – including any bank notices, utility bills, mortgage notices and credit card statements.
- Don't leave receipts at ATMs, gas pumps, etc. Take them with you and shred them once you have verified them against your account statement.
- Review credit card and bank statements immediately for unauthorized charges and contact the company if statements are more than a few days late.
- Don't carry your Social Security Card with you -- memorize it.
- Don't write down passwords. A creative password that incorporates alpha, numeric and special characters is best.
- Report lost or stolen credit and debit cards immediately!

Review Your Credit Report:

- We recommend that all consumers review their credit report at least once per year. The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies – Equifax, Experian, and TransUnion – to provide you with a FREE copy of your credit report, at your request, once every 12 months.
- Annual Credit Report.com – <http://www.annualcreditreport.com>
 - Equifax - <http://www.equifax.com>; 1-800-685-1111
 - Experian - <http://www.experian.com>; 1-888-397-3742
 - TransUnion - <http://www.transunion.com>; 1-800-916-8800



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