

## **CHECK FRAUD AND FORGERIES FRAUD INFORMATION FOR PERSONAL BANKING CLIENTS**

### **Check Fraud and Forgeries - How does this happen?**

This crime occurs when thieves attempt to sign your name, duplicate your checks or change payee/amount. Other instances occur when previously deposited checks are re-deposited.

The goal of the thief is to cash the checks and drain the accounts. Thieves can steal the checks from your home, out of the mail box or simply take a picture.

Safeguarding your banking information (checkbooks, statements, and bills) is the first line of defense in preventing this type of fraud. The Bank has additional monitoring systems to defend against these types of crimes. Only by working together, can we mitigate these fraud risks.

Listed below are examples of the methods and types of persons that perpetrate this type of fraud.

### **Methods of Theft**

- ◆ Checks stolen from check book
- ◆ Checks stolen from your mailbox
- ◆ Access to your banking information to others not on the accounts
- ◆ Stolen checks previously deposited using a mobile device

### **Who are Thieves?**

- ◆ Anyone with malicious intent (friends, relatives, neighbors, caretakers, etc).
- ◆ Any individual who has access to your home or banking information

### **Protecting Yourself**

First Midwest Bank strives to ensure that checks presented for payment have accurate features (signature, date, and check style) prior to clearing an account. Here are some additional preventative measures to assist you with reducing your fraud risk

- ◆ Secure your checks, passwords and all banking information
- ◆ Password protect your mobile device if you use it for banking needs
- ◆ Destroy deposited checks in the time frame outlined by your bank
- ◆ Review monthly statements regularly or review account activity on-line
- ◆ Enroll in a mobile transaction alert program

**MORE PRECAUTIONS CONTINUED ON THE NEXT PAGE** 

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### **Protecting Yourself (Continued)**

- ◆ Mail your bills using a post office box rather than curbside mailbox
- ◆ Contact your bank for any discrepancies on your account
- ◆ Report lost or stolen checks to the bank immediately

*Identification may be requested when checks are being cashed.*

**Visit [FirstMidwest.com/Safe](https://www.firstmidwest.com/Safe) for the most current resources on a wide array of information security topics.**