

Special Alert

TO: CHIEF EXECUTIVE OFFICER (also of interest to Security Officer)
SUBJECT: Counterfeit Official Checks
Summary: *Counterfeit official checks bearing the name The Citizens Bank, Philadelphia, Mississippi, are reportedly in circulation.*

The Citizens Bank of Philadelphia, Philadelphia, Mississippi, has contacted the Federal Deposit Insurance Corporation (FDIC) to report that counterfeit official checks bearing the institution's name are in circulation. The Citizens Bank does not issue official checks; however, it does issue cashier's checks.

The counterfeit items display the routing number **065302154**, which is assigned to The Citizens Bank, but are dissimilar to authentic cashier's checks. The counterfeit items display a security feature statement embedded within a darkened top border and along the bottom border between two padlocks. The words "OFFICIAL CHECK" are top-centered, with an indemnity bond directly below it. The bank's name and a logo are displayed in the top-left corner. A box for an "AUTHORIZED SIGNATURE" is displayed in the lower-right corner.

Authentic checks have ornate borders and display a padlock icon and security statement embedded within the right border. The words "CASHIER'S CHECK" are displayed near the lower-left corner. The bank's name and logo are top-centered. Two "Authorized Signature" lines appear in the lower-right corner, along with the restrictive statement "TWO SIGNATURES REQUIRED ON AMOUNTS \$25,000 AND OVER."

Copies of a counterfeit item and an authentic check (VOID) are attached for your review. Be aware that the appearance of counterfeit items can be modified and that additional variations may be presented.

Any information you have concerning this matter should be brought to the attention of:

Erdis Chaney
Vice President and Cashier
The Citizens Bank
P.O. Box 209
Philadelphia, Mississippi 39350
Telephone: (601) 656-4692
Fax: (601) 656-4183
E-mail: echaney@tcbphila.com

Information about counterfeit items, cyber-fraud incidents and other fraudulent activity may be forwarded to the FDIC's Cyber-Fraud and Financial Crimes Section, 550 17th Street, N.W., Room F-3054, Washington, D.C. 20429, or transmitted electronically to alert@fdic.gov. Questions related to federal deposit insurance or consumer issues should be submitted to the FDIC using an online form that can be accessed at <http://www2.fdic.gov/starsmail/index.asp>.

For your reference, FDIC Special Alerts may be accessed from the FDIC's website at www.fdic.gov/news/news/SpecialAlert/2010/index.html. To learn how to automatically receive FDIC Special Alerts through e-mail, please visit www.fdic.gov/about/subscriptions/index.html.

Sandra L. Thompson
Director
Division of Supervision and Consumer Protection

Attachment (not available electronically)

NOTE: As a security precaution, the FDIC does not post to its Web site electronic images of fraudulent items or authentic checks that have been counterfeited. This is to avoid attempts by others to use these instruments to facilitate additional fraud. Financial institutions can view images of the fraudulent items and authentic checks (marked as VOID) using the FDIC's free, secure Web site, FDICconnect. (See more information about FDICconnect at <http://www.fdic.gov/news/news/financial/2006/fil06032.html>.) Printed copies of each Special Alert and its attachment(s) may also be obtained from the FDIC's Public Information Center (telephone: 1-877-275-3342 or 703-562-2200; fax: 703-562-2296; or e-mail: publicinfo@fdic.gov).

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