

Special Alert

SA-315-2007

December 20, 2007

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

Renasant Bank, Tupelo, Mississippi, has contacted the Federal Deposit Insurance Corporation (FDIC) to report that counterfeit official checks bearing the institution's name are in circulation.

The counterfeit items display the routing number 102000979, which is assigned to JP Morgan Chase Bank, N.A., Denver, Colorado. Renasant Bank issues official checks through Integrated Payment Systems Inc., Englewood, Colorado, which has a payable through account at JP Morgan Chase Bank, N.A. The counterfeit items are dissimilar to authentic official checks and display a security statement embedded within darkened top and bottom borders. The words "OFFICIAL CHECK" are centered inside a rectangle with rounded corners just below the top border.

There are two versions of authentic official checks:

Version 1: Authentic official checks display the routing number 102000979, which is assigned to JP Morgan Chase Bank, N.A. The checks are light blue in color and have blue ornate top and side borders with solid square top corners and solid circle bottom corners. The words "OFFICIAL CHECK" are centered inside a shaded rectangle with rounded corners embedded within the top border. The security feature statement "HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK" is printed on each side of the rectangle. A security padlock and security statement appear below the written dollar amount line on the right side.

Version 2: Authentic official checks display the routing number 084201294, which is assigned to Renasant Bank. The checks are light blue in color with thin dark blue borders and dark blue print. The bank's logo, name and address appear in the top-left corner. The words "OFFICIAL CHECK" are centered below the top border.

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:

Karen Weeks
Loss Prevention Manager
Renasant Bank
209 Troy Street

Tupelo, Mississippi 38801
Telephone: (662) 680-1340
Fax: (662) 680-1518
E-mail: karenw@renasant.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-4004, 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/2007/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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