



Counterfeit Cashier's Checks

FIL-38-99
April 22, 1999

TO: CHIEF EXECUTIVE OFFICER
SUBJECT: *Counterfeit Cashier's Checks*

The Federal Deposit Insurance Corporation (FDIC) has learned that counterfeit cashier's checks drawn on the First State Bank, Smithville, Texas, are in circulation. A copy of a legitimate instrument and a copy of a counterfeit instrument are attached for your information.

The bank's legitimate cashier's checks are light green with no watermarks. The words "Cashier's Check" are prominently displayed at the top center of the checks. The bank's name is in the upper left corner of the checks along with the bank's telephone number. The check numbers on the legitimate items have six digits beginning with "00."

The counterfeit checks have a blue/green background and an artificial watermark. The word "VOID" appears if the checks are photocopied. The words "Cashier's Check" are prominently displayed in the upper right corner of the checks, and the bank's name is at the top center of the checks and in the upper left corner. The counterfeit checks do not display the bank's telephone number along with the bank's name. The check numbers on the counterfeit items have six digits beginning with "10," and the check numbers are located directly under the words "Check Number." The account number on the counterfeit cashier's checks is actually First State Bank's money order account number.

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

Mr. Brad Hurta or Ms. Bettye Carr
First State Bank
P. O. Box 259
Smithville, Texas 78957-0239
Telephone (512) 237-3221
Fax (512) 237-3539

Information concerning these instruments also may be forwarded to the FDIC's Special Activities Section, 550 17th Street, NW, Room F-6012, Washington, DC 20429. All FDIC financial institution letters published since January 1, 1995, may be found on FDIC's Web site, www.fdic.gov.

James L. Sexton
Director

Attachments (Electronic version is not available.)

Distribution: FDIC-Supervised Banks (Commercial and Savings)

NOTE: Paper copies of FDIC financial institutions letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room100, Washington, DC 20434 (800-276-6003 or (703) 562-2200).

Inactive