



Special Alert

FIL-44-99
May 20, 1999

TO: CHIEF EXECUTIVE OFFICER
SUBJECT: Counterfeit Cashier's Checks and Personal Money Orders

The Federal Deposit Insurance Corporation (FDIC) has learned that counterfeit cashier's checks and personal money orders drawn on the Farmers - Merchants Bank & Trust Co., Breaux Bridge, Louisiana, are in circulation. Copies of some counterfeit instruments and some legitimate instruments are attached for your information.

The bank's legitimate cashier's checks are 3 1/2" by 8 1/2" in size, which are larger than the counterfeits. The legitimate items are light blue with a dark blue border. The bank's logo does not appear on the legitimate items, and the legitimate items bear an original signature instead of a facsimile. The bank's name appears at the top center of the check, and the words "CASHIER'S Check" appear in the lower left corner. The legitimate cashier's checks have a perforated left edge and a five-digit check number.

The bank's legitimate personal money orders are 3 1/2" by 7 1/4" in size, which is about the same size as the counterfeits. The bank's logo appears on the legitimate items that have a light blue background similar to the counterfeits. The legitimate items indicate the items are not valid over \$500.00, and they have a check number printed in red, similar to the counterfeits. The legitimate personal money orders have a perforated left edge.

The counterfeit cashier's checks display the bank's logo and a statement that the checks are not valid over 90 days after issue date. They also have the words "Cashier's Check" prominently displayed at the top center of the item. The check numbers have six digits.

The counterfeit personal money orders have nine-digit check numbers, and some indicate that they are "issued by Integrated Payment System Inc., Inglewood, Colorado to Citibank (New York) Buffalo, New York," while others bear no such caption. The counterfeit instruments also contain a statement that they are not valid over \$1,000.

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

Mr. Michael L. Thibodeaux
Legal Counsel
Farmers - Merchants Bank & Trust Co.
P. O. Box 910
Breux Bridge, Louisiana 70517-0910
Telephone (318) 332-2115
Fax (318) 332-5089

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 versions are 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, Room 100, Washington, DC 20434 (800-276-6003 or (703) 562-2200).

Inactive