



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, DC 20429

Division of Supervision

Special Alert

FIL-46-99
May 28, 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 Bay Area Bank & Trust, Webster, Texas, are in circulation.

Bay Area Bank & Trust changed its name in April 1996 to Horizon Capital Bank, and all known stocks of "Bay Area" checks were destroyed at that time. The counterfeit checks bear the routing number of Horizon Capital Bank. Copies of some of the counterfeit instruments are attached for your information. It appears that items presented to date have been negotiated in California, Connecticut and Maryland.

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

Ms. Betty Wilhoite
Operations Officer - Bookkeeping
Horizon Capital Bank
P.O. Box 57730
Webster, Texas 77598
Telephone (281) 332-5521
Fax (281) 338-1142

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 under the "Banking News" category.

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).