



Special Alert

FIL-54-99
June 17, 1999

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

The Federal Deposit Insurance Corporation (FDIC) has learned that counterfeit cashier's checks are in circulation bearing routing numbers of banks that do not match the names of the banks appearing on the face of the items. In one instance, the counterfeit items bear the name of a non-existent bank. It appears these items may be widely circulated. Copies of several of the counterfeit instruments are attached for your information.

Information on the counterfeit items follows:

- Counterfeit checks bearing the name "Citizens National Bank," 701 N. Haven Ave., Ontario, California, bear the routing number of Citizens Business Bank, 701 N. Haven Ave., Ontario, California. There is no Citizens National Bank currently operating in the state of California.
- Counterfeit checks bearing the name "Hibernia Nat Bank," Monroe, Louisiana, also bear the routing number of Citizens Business Bank, Ontario, California. Hibernia National Bank is a legitimate bank with numerous offices in the state of Louisiana.

Information concerning these checks should be brought to the attention of:

Ms. Lucy Lepe
Citizens Business Bank
750 Wharton Drive
Claremont, California 91711
Telephone (909) 445-0279
Fax (909) 482-0650

- Counterfeit checks bearing the name "Commerce Bank" and "Commerce Bank, Peoria, Illinois," bear the routing number of Heritage Bank, Chicago Heights, Illinois. Commerce Bank, National Association, is a legitimate bank with several offices in Illinois. Please note that the counterfeit checks have different designs and characteristics.

Information concerning these checks should be brought to the attention of:

Mr. Robert Duplessis
Vice President
Heritage Bank
195 W. Joe Orr Road
Chicago Heights, Illinois 60411
Telephone (708) 755-7400
Fax (708) 755-7157

Banks are encouraged to use caution when accepting official bank checks from unknown parties. The ease of creating and printing counterfeit items using computers and laser printers has increased the need for banks to become more diligent in accepting these items. If there are doubts about the validity of an item, please contact the issuing institution for authentication. For your information, an interagency working group has published the booklet *Check Fraud: A Guide to Avoiding Losses*. The booklet is currently available on the Office of the Comptroller of the Currency's Web site at <http://www.occ.gov/chckfrd/chckfrd.pdf>. A hard copy of the booklet is currently available by request from the FDIC's Special Activities Section and will soon be available on the FDIC's Web site as a special edition of *Fraud Alert*.

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. For your reference, all FDIC Financial Institution Letters published since January of 1995 may be found on the FDIC's Web site at www.fdic.gov under the "Banking News" category.

James L. Sexton
Director

Attachments (No electronic versions of the attachments are 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).