



Special Alert

FIL-62-99  
June 23, 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 Harbor Bank of Maryland, 25 West Fayette Street, Baltimore, Maryland, are in circulation. Copies of a legitimate check and several of the counterfeit checks are attached for your information. Checks received to date have been negotiated primarily in the northeastern United States.

The bank's legitimate checks are printed by Deluxe Corporation and are light green in color. They also have a micro print signature line, chemical protection, a simulated watermark, a security screen and a foil guard. The bank's name, The Harbor Bank of Maryland, Baltimore, MD 21201, appears at the top center with "**Harbor Bank**" in bold print. The words "Cashier's Check" appear in bold print on the lower left side of the check. The words "© DELUXE EMBLEM" appear in very small print in the lower right corner. The security features on the legitimate checks are listed on the back of the checks, while the counterfeit checks prominently display information about security features on the front of the checks.

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

Mr. Robert J. Wade  
Vice President  
The Harbor Bank of Maryland  
25 West Fayette Street  
Baltimore, Maryland 21201  
Telephone (410) 528-1800  
Fax (410) 528-1420

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](http://www.fdic.gov) under the "Banking News" category.

James L. Sexton  
Director

Attachments: (not available electronically)

Distribution: FDIC-Supervised Banks (Commercial and Savings)

NOTE: Paper copies of FDIC financial institutions letters may be obtained through the FDIC's Public Information Room 100, Washington, DC 20434 (800-276-6003 or (703) 562-2200).