



SPECIAL ALERT

FIL-123-2002
November 20, 2002

TO: CHIEF EXECUTIVE OFFICER (also of interest to Operations personnel)
SUBJECT: Counterfeit Cashier's Checks
Summary: Counterfeit checks drawn on Horizon Bank, Bellingham, Washington, are in circulation

The Federal Deposit Insurance Corporation (FDIC) has learned that counterfeit cashier's checks drawn on **Horizon Bank, Bellingham, Washington**, are currently in circulation. The items bear the routing number 325170631. Attached for your information is a copy of one of the counterfeit instruments. Banks should encourage their customers to verify the validity of cashier's checks before releasing any merchandise or before sending a part of the proceeds of the checks to any third party.

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

Mr. A.R. "Gus" Ayala
Senior Vice President
Horizon Bank
1500 Cornwall Ave
Bellingham, Washington 98226
Telephone: (360) 733-3050
(360) 733-7019

Information about these instruments also may be forwarded to the FDIC's Special Activities Section, 550 17th Street, NW, Room F-4040, Washington, DC 20429, or transmitted electronically to alert@fdic.gov.

For your reference, FDIC Financial Institution Letters may be accessed from the FDIC's Web site at www.fdic.gov/news/news/financial/2002/index.html. To learn how to automatically receive FDIC Financial Institution Letters through e-mail, please visit <http://www.fdic.gov/news/news/announcements/index.html>.

Michael J. Zamorski
Director

Attachment (not available electronically)

Distribution: FDIC-Supervised Banks (Commercial and Savings)

NOTE: Paper copies of FDIC financial institution 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