



SPECIAL ALERT

FIL-144-2002
December 23, 2002

TO: CHIEF EXECUTIVE OFFICER (also of interest to Security Officer)
SUBJECT: Counterfeit Cashier's Checks
Summary: *Counterfeit cashier's checks drawn on Mechanics & Farmers Bank, Durham, NC; Penn Security Bank & Trust Co., Scranton, PA; and Northrim Bank, Anchorage, AK, are in circulation.*

The Federal Deposit Insurance Corporation (FDIC) has learned that counterfeit cashier's checks drawn on **Mechanics & Farmers Bank, Durham, North Carolina**, are currently in circulation. The counterfeit items bear the routing number 053100452. The counterfeit instruments appear to be quality copies of a cashier's check recently purchased from the bank. Another element that indicates that the instrument is probably counterfeit is the absence of a second signature requirement, specifically on large dollar amount checks. Attached for your information is a copy of one of the counterfeit instruments.

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

Ms. Julie V. Banks
Vice President - Branch Operations and Support
Mechanics & Farmers Bank
P.O. Box 1932
Durham, North Carolina 27707
Telephone: (919) 683-1521, extension 818
FAX: (919) 687-7807

The FDIC has also learned that counterfeit cashier's checks drawn on **Penn Security Bank & Trust Co., Scranton, Pennsylvania**, are in circulation. All of the counterfeit items bear the routing number 031300135 and the account number 00014052; however, some items indicate that they are drawn upon Penn Security Bank, while others indicate they are drawn upon PNC Bank, Chicago, Illinois. Additional elements that indicate a potentially counterfeit item include the words "Cashier's Check" at the top versus the bottom quadrant of the item, and the absence of micro encoding of the routing and account number on the check. Attached for your information is a copy of one of the counterfeit instruments.

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

Mr. Richard P. Rossi
Vice President/Security Officer
Penn Security Bank & Trust Co.
150 N. Washington Ave.
Scranton, Pennsylvania 18503

Telephone: (570) 346-7741
FAX: (570) 941-0150

In addition, the FDIC has been informed that counterfeit cashier's checks drawn on **Northrim Bank, Anchorage, Alaska**, are in circulation. All of the counterfeit items bear the routing number 125200934 and the account number 71000001137. However, not all of the counterfeit instruments presented for payment include the bank's correct address. An additional indication that the item is counterfeit is the absence of the bank's logo above its name. Attached for your information is a copy of one of the counterfeit instruments.

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

Ms. Anita De Vore
Assistant Vice President/Deposit Risk Analysis Officer
Northrim Bank
3111 C. Street
Anchorage, Alaska 99503
Telephone: (907) 261-3513
FAX: (907) 261-8773

Information concerning 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 www.fdic.gov/news/news/announcements/index.html.

Michael J. Zamorski
Director

Attachments (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).