



**SPECIAL ALERT**

FIL-12-2002  
February 12, 2002

**TO:** CHIEF EXECUTIVE OFFICER  
**SUBJECT:** *Counterfeit Official Bank Checks*

The Federal Deposit Insurance Corporation (FDIC) has learned that counterfeit official bank checks drawn on four separate financial institutions are in circulation. Information about the counterfeit items follows.

- Counterfeit "certified" checks drawn against a nonexistent account at The Warwick Savings Bank, Warwick, New York, are in circulation. The checks are drawn on the account name "National City Mortgage." Attached for your information is a copy of one of the counterfeit items.

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

Mr. Thomas C. Gargan  
Vice President  
The Warwick Savings Bank  
18 Oakland Avenue  
Warwick, New York 10990  
Telephone: (845) 986-2206 Ext. 2259

- Counterfeit cashier's checks drawn on Liberty State Bank, Lebanon, Tennessee, are in circulation. Attached for your information is a copy of one of the counterfeit items.

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

Mr. Ralph Mallicoat, Jr.  
President  
Liberty State Bank  
Lebanon, Tennessee 37087  
Telephone: (615) 536-5101

- Counterfeit cashier's checks drawn on Carolina Bank, Greensboro, North Carolina, are in circulation. The checks have an invalid routing number and invalid account number.

Attached for your information is a copy of one of the counterfeit items.

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

Ms. Sharon Williams  
Assistant Vice President  
Carolina Bank  
2604 Lawndale Drive

Greensboro, North Carolina 27404  
Telephone: (336) 286-8738  
Fax: (336) 286-8758

- Counterfeit official checks drawn on The Peoples Bank & Trust Co., Tupelo, Mississippi, are in circulation. The bank telephone number printed on the checks is not a valid number for the bank. The checks also appear to be MICR encoded, but they are not. Attached for your information is a copy of one of the counterfeit items.

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

Mr. Mike Wells  
The Peoples Bank & Trust Co.  
209 Troy Street  
Tupelo, Mississippi 38801-0209  
Telephone: (662) 680-1474  
Fax: (662) 680-1234

Information about these instruments also may be forwarded to the FDIC's Special Activities Section, 550 17th Street, NW, Room F-6012, Washington, DC 20429. Information also may be transmitted electronically to [alert@fdic.gov](mailto:alert@fdic.gov).

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 "News, Events & FOIA." 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

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).