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Even in today's digital-driven world where electronic payment methods are common, consumers and businesses may at times still prefer to use traditional forms of payments like cash and checks.

Check fraud may not receive the attention that credit card fraud and tax fraud do, but it's still a big problem. According to the American Bankers Association's 2019 Deposit Account Fraud Survey, check fraud accounted for 47% of deposit account fraud losses.

Using checks to commit fraud could include methods like:

- **Theft** – stealing checks to use for fraudulent purposes
- **Forgery** – signing a check without authorization, or endorsing a check not payable to that person
- **Counterfeiting** – illegally printing checks using information from the victim's account
- **Check kiting** – intentionally gaining access to funds deposited in one account before the bank collects them from another
- **Paper hanging** – ordering and/or writing checks on closed accounts
- **Washing** – using chemicals to remove and then change information on a check

The best protection against check fraud is vigilance.

- Protect your checks and monitor your bank account
- Make sure the check was issued by a legitimate bank and check for spelling errors
- Consider how and why you received the check and make sure the amount of the check is correct and as expected

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