

You're the *One*TM

PROTECT YOURSELF FROM CHECK FRAUD

- There is no legitimate reason why anyone would give you a check or money order and ask you to wire money anywhere in return.
- If you're selling something, don't accept a check for more than the selling price, no matter how tempting the offer or how convincing the story.
- Know with whom you are doing business.
- Consider payment options other than cashier's checks such as online payments, credit card payments, or wires.
- If you accept payment by check, ask for a check drawn on a local bank, or a bank with a local branch. That way, you can make a personal visit to make sure the check is valid. If that's not possible, call the bank where the check was purchased, and ask if it is valid. Get the bank's phone number from directory assistance or an Internet site that you know and trust, not from the check or from the person who gave you the check.
- If you are the least bit suspicious about the authenticity of the cashier's check or any item you are depositing, talk to us. We can help you verify its authenticity or send it directly to the issuing bank for collection on your behalf.
- Only cash a check or money order for a close relative or someone you've met in person and known for a long time, since you'll be responsible if it's counterfeit.
- Exercise caution when accepting other monetary instruments such as money orders or travelers checks – they are often used in scams.
- Be cautious! One old adage that still remains true is, "If it seems too good to be true, it probably is!"

HOW WE CAN HELP

Please contact us before depositing a check if you have any question regarding its authenticity. If you believe you may have been a victim of a check scam, contact us immediately so that action can be taken to prevent you from further losses, and notify your local police.

If you have questions concerning frauds or scams, please visit one of our branches or contact us toll free at 1.800.247.4418.



MidWestOne.com
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