

Forged Checks - Self Defense

This is a quick reference guide to help you save money and aggravation. For forgery self defense all you need is common sense, alertness, and this basic knowledge.

How to Avoid Check Fraud:

1. Don't lose your checkbook. Don't leave it, drop it or forget it.
2. Don't discard unused checks. Crooks can find them in the dumpster.
3. Don't let them get stolen. Safeguard your mailbox and storage place.
4. Don't get scammed. Telemarketing/mail order clerks can sell your #.

How to Protect Yourself and Your Checks:

1. Exercise care: Protect your unused checks and keep them safe.
2. Use anti-forgery features* on your printed checks.
3. Have your new supply of printed checks mailed to your bank instead.
4. Use bank debit cards as a safe alternative to check writing.
5. Always examine your bank statements in a timely manner.
6. "Stop payment" on any uncashed or outstanding check.

Red Flags On Forged Checks:

1. Be alert to any check that looks or feels "different".
2. Notice and unusual markings, poor printing, black strips.
3. Any smudge or stain obliterating part of the information.
4. The use of felt tip pens and purple ink.
5. Notice any illegible information, especially a signature.
6. The use of "and/or" written on the payee line.
7. Observe if the amount has been raised or changed (re-written).
8. Notice the absence of perforation on all four edges of the paper.

* one red flag on a check does not make it a forgery. There must be 2 or more red flags to say a check is "questionable". Consult an expert.

* Anti-forgery features include:

- Embossing - a raised image, logo, or symbol (3 dimensional).
- pantograph - when photocopied, the word "VOID" is revealed.
- Hologram logos - multicolored reflective images.
- Warning bands - warn against forgery.
- Micro-printing - can only be read under the microscope.
- Padlock graphic - warning appearing next to the "amount" line.