LOCK OUT FRAUD

CHECK FRAUD:
DON'T LET CRIMINALS CASH IN

BEWARE OF CHECK FRAUD



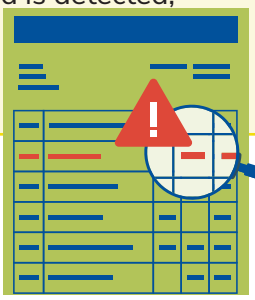
Check fraud occurs when criminals steal, alter, counterfeit, or misuse checks to access money that does not belong to them. Fraudsters may steal checks from mailboxes, wash ink from legitimate checks and rewrite them, create counterfeit checks, or use stolen account information to produce fake checks. They may also ask you to cash a check for a seemingly real purpose, such as trying to convince you that you've won a sweepstakes. But in these cases, the money isn't there and you're stuck with the loss.

WHY CHECK FRAUD IS DANGEROUS

Check fraud can result in significant financial losses and may take time to identify and resolve. When you place a check in the mail, leave your checkbook out, or lose a check, criminals can get a hold of it. Once they do, they may alter the payee name or dollar amount, create counterfeit checks tied to the same account, or use the information to commit other types of fraud. Even a single check can expose sensitive banking information and put your finances at risk.

THE MOST IMPORTANT THING TO REMEMBER:
PROTECT. MONITOR. REPORT.

A few simple precautions can help prevent check fraud. Secure your checks, monitor your accounts frequently, and report suspicious activity as soon as possible. If someone presents you with a check and tells you to send them money, and keep some for yourself, or otherwise presents you with a deal that seems too good to be true, it probably is. If someone has an offer for you and asks you to pay to get it, it's almost certainly a scam. The sooner fraud is detected, the better the chances of limiting financial losses. If you're unsure, don't hesitate to ask your bank about a suspicious situation.



HOW TO PROTECT YOURSELF

- Avoid mailing checks at all if possible. If you must, mail checks from a secure location, such as inside a post office or official mail collection location.
- Avoid leaving outgoing mail containing checks in an unsecured mailbox overnight.
- Use permanent black gel ink when writing checks, as it is more difficult to alter.
- Monitor your bank accounts regularly and review statements for unauthorized transactions.
- Consider using electronic payment options when appropriate.
- Order checks only from trusted sources and store them in a secure location.
- Report missing checks or suspicious account activity to your bank immediately.
- Do not send or accept checks from people you do not know and trust.
- Never use money from a check to send gift cards, money orders, cryptocurrency, or wire money to anyone who asks you.

IF YOU'VE BEEN A VICTIM OF CHECK FRAUD

Contact your bank immediately to report the fraud and discuss available options for protecting your account. Review recent account activity and continue monitoring your accounts for unauthorized transactions. If checks were stolen from the mail, report the incident to the U.S. Postal Inspection Service.

Wisconsin consumers should also report check fraud to local law enforcement and the Wisconsin Department of Financial Institutions. If personal or financial information has been compromised, visit IdentityTheft.gov for recovery resources and guidance. You may also report the incident to the Federal Trade Commission to help authorities track fraud trends and protect other consumers. Most importantly, act quickly. Prompt reporting can help reduce losses and improve the chances of recovering funds.

To see more Lock Out Fraud Resources, check out: wisbank.com/lock-out-fraud/

Wisconsin Bankers ASSOCIATION