

# SNAPSHOT

## 12 Signs of Check Fraud

1. Misspelled words.
2. Lack of perforations (except for checks issued by the federal government).
3. Different handwriting styles.
4. Cloudy or bleached areas. An ink-heavy felt tip pen helps cover bleached areas on altered checks.
5. Erasure marks.
6. Ballpoint pen impressions on the check that contain no ink.
7. Irregular printing, as if two typewriters were used to fill in the amount and payees.
8. An improbable combination of payees; for example, payable to "ABC Co. or John Smith."
9. Unnaturally close digits in the amount sections.
10. An unusual amount of toner pile-up. Smudged color on the check indicates a photocopied check; so does a glossy and slightly bumpy MICR line at the bottom of a check.
11. The Federal Reserve District number (the first two digits in the routing number) isn't in line with the financial institution's address. The fractional routing and transit number should be in the check's upper right-hand corner.
12. The item resembles a check but actually is an advertising piece or gift certificate.

SOURCE: CUNA Mutual Group, Madison, Wis.

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