



OCC ALERT

Comptroller of the Currency
Administrator of National Banks

Subject: Counterfeit Financial Instruments **Description:** Counterfeit Cashier's Checks, Frost National Bank

TO: Chief Executive Officers of All National Banks; All State Banking Authorities; Chairman, Board of Governors of the Federal Reserve System; Chairman, Federal Deposit Insurance Corporation; Conference of State Bank Supervisors; Deputy Comptrollers (districts); Assistant Deputy Comptrollers; District Counsel and Examining Personnel

RE: Frost National Bank, San Antonio, TX, Counterfeit Cashiers Checks and Overpayment Fraud

The OCC has been advised that Counterfeit Cashier's Checks of Frost National Bank are being issued nationwide and are also being used in connection with a fraudulent overpayment type fraud. The overpayment fraud is the type where the person receiving the check is actually owed money for goods sold. The seller receives a counterfeit cashier's check in the mail from the "purchaser" in an amount in excess of the amount owed; is asked to deposit the check and wire the excess funds immediately back to the sender/purchaser; and, the deposited cashier's check is subsequently returned as counterfeit and charged back to the seller's account.

The counterfeit checks are high quality documents containing: the bank's routing number; a copy of the bank's three horses heads logo; the facsimile signature of Rebecca Huckabee;" and, are usually numbered between 12268452 and 12309856.

Any questions or information that you may have concerning this matter should be brought to the attention of:

Mail: Mrs. Sandy Sullivan, Senior Vice President
Frost National Bank
P.O. Box 1600
San Antonio, Texas 78296
Phone: (210) 220-5935
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Questions regarding this Alert may be directed to the undersigned at:

Fax: (202) 874 5301 or
E-mail: occalertresponses@occ.treas.gov

Brian C. McCormally
Director,
Enforcement & Compliance Division
