



OCC ALERT

Comptroller of the Currency
Administrator of National Banks

Subject:	Counterfeit Cashier's Checks	Description:	Indian River National Bank Cashier's Checks
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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: Counterfeit Cashier's Checks of Indian River National Bank (IRNB)

The above-named bank has reported that counterfeit cashier's checks issued in the bank's name are being used, both in the United States and internationally, in business transactions. To date, the checks have been used primarily for the purchase of goods acquired via the Internet. The counterfeit checks can be identified by certain incorrect language imprinted on the check. The counterfeit checks contain the following language across the top of the check: "The face has a colored background on **white** paper." Authentic cashier's checks issued by the bank contain the language: "The face has a colored background on **safety** paper." Counterfeit checks also typically have three asterisks before and after the name of the payee. They are also usually accompanied by a request for the seller to immediately wire excess amounts to the purchaser or to send funds to a shipper for the goods.

You can verify the authenticity of IRNB cashier's checks by contacting the IRNB Call Center at (772) 569-9200 or Gerrit Frankhuisen at (772) 563-2315.

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

Mail: Office of the Comptroller of the Currency
Enforcement & Compliance Division, MS 8-10
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Fax: (202) 874-5301
Internet: <http://www.occ.treas.gov>
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