

ALERT 96-13

Subject: Suspicious Transactions      Description: Certified Money Draft

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); District Administrators; District Counsel and Examining Personnel

RE: Information is being received that banks are receiving an instrument titled Certified Money Draft. It is indicated on the instrument to be "REDEEMABLE AT FULL FACE VALUE WHEN PRESENTED TO

Kenneth Cruickshank  
3601 Tallwood Ct.  
Marietta, Georgia 30062"

These instruments are deemed to be without financial value. A copy of such instrument is attached. Any information which you may have concerning this matter should be brought to the attention of:

Office of the Comptroller of the Currency  
Enforcement & Compliance Division  
250 E Street, S.W.  
Washington, D.C. 20219  
Fax (202) 874-5301

Daniel P. Stipano  
Director  
Enforcement & Compliance Division  
Date:      May 23, 1996