

## BANK WITH CONFIDENCE

At Bank of Commerce we want to assist you in keeping your identity and your money secure.

**SHRED** financial documents and paperwork with personal information before you discard them.



**PROTECT** your social security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.

**DON'T** give out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.

**NEVER CLICK** on a link sent in unsolicited emails.

**DON'T** use an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.

**KEEP** your personal information in a secure place at home.



Bank of Commerce will never request your personal information via an unsolicited email or phone call. We will never call you requesting your card number, PIN, expiration date, or 3-digit number. Please report any suspicious requests to [idtheftinfo@reddingbankofcommerce.com](mailto:idtheftinfo@reddingbankofcommerce.com)



## Fake Checks: Variations on a Scheme

Counterfeit or fake checks are being used in a growing number of fraudulent schemes, including foreign lottery scams, check overpayment scams, Internet auction scams, and secret shopper scams.

**Check overpayment scams** target consumers selling cars or other valuable items through classified ads or online auction sites. Unsuspecting sellers get stuck when scammers pass

off bogus cashier's checks, corporate checks, or personal checks.

### Here's how it works:

A scam artist replies to a classified ad or auction posting, offers to pay for the item with a check, and then comes up with a reason for writing the check for more than the purchase price. The scammer asks the seller to wire back the difference after depositing the check. The seller does it, and later, when the

scammer's check bounces, the seller is left liable for the entire amount.

When funds are sent through wire transfer services, the recipients can pick up the money at other locations within the same country; it is nearly impossible for the sender to identify or locate the recipient.

For more information visit:

[www.fakechecks.org](http://www.fakechecks.org)



## Here's how to avoid a counterfeit check scam:

- Throw away any offer that asks you to pay for a prize or a gift. If it's free or a gift, you shouldn't have to pay for it. Free is free.
- Resist the urge to enter foreign lotteries. It's illegal to play a foreign lottery through the mail or the telephone, and most foreign lottery solicitations are phony.
- Know who you're dealing with, and never wire money to strangers.
- If you're selling something, don't accept a check for more than the selling price, no matter how tempting the offer or how convincing the story. Ask the buyer to write the check for the correct amount. If the buyer refuses to send the correct amount, return the check. Don't send the merchandise.
- If the buyer insists that you wire back funds, end the transaction immediately. Legitimate buyers don't pressure you to send money by wire transfer services. In addition, you have little recourse if there's a problem with a wire transaction.
- Resist any pressure to "act now." If the buyer's offer is good now, it should be good after the check clears.

Report check scams to:  
[www.ftc.gov](http://www.ftc.gov)