

MAIN OFFICE

107 Whitney Avenue
New Haven, CT 06510
T: 800.801.8570
T: 203.786.6410
F: 203.786.6416

BANKING OFFICES

Shelton Branch
801 Bridgeport Avenue
Shelton, CT
T: 203.786.6410 x170

Branford Branch
249 West Main Street
Branford, CT
T: 203.786.6410 x160

RECOMMENDATIONS TO HELP REDUCE THE RISK OF CHECK FRAUD

1. Keep your account information confidential and never provide you account number or personal information to unknown persons. Be particularly cautious of unsolicited phone sales.
2. Reconcile your bank statement as soon as possible after receipt (within 20 days) to detect any irregularities. Delays may subject you to liability for any losses due to check fraud.
3. Protect your checks - Store your checkbook, blank checks, deposit slips and bank statements in a secure location.
4. Don't leave blank spaces on the payee or payment amount lines on your checks.
5. Monitor check orders to ensure they are received timely and immediately verify that all checks were received with the order.
6. Mail bill payments through the Post Office and not from your mail box at home. Seeing the upright red flag on your home mail box is a favorite signal for criminals to look in the box and steal whatever is there.
7. Do not add personal information on your check (Social Security #, Driver's License # or DOB).
8. Destroy (shred) cancelled checks (if received), account statement and deposit tickets unless needed for tax purposes.
9. Use your own pre-printed deposit slips and make sure the account number on your slip is correct. Thieves have made attempts to alter deposit slips at drive-up windows in the hope that bank representatives will not notice with the result that the funds are deposited into the thief's account.
10. Don't ever make a check payable to cash and also, never endorse check until you are ready to cash the item or make the deposit. If lost or stolen, a check made payable to cash may be legally and rightfully cashed by anyone.
11. If someone pays you with a cashier's check, be cautious and if possible, have them accompany you to the bank to cash the item. If you need to accept a check for payment, do so during normal business hours so you can verify with the financial institution that it is legitimate. Make sure you obtain identification information from the individual.
12. If your home is burglarized, determine if any checks have been stolen. Look closely because thieves will take checks from the back or middle of your check book to avoid immediate detection.