

Sixteen Ways to Guard Against Check Fraud:



1. Have your checks sent to the post office and pick them up yourself.
2. Make sure the checks are endorsed by your financial institution and incorporate security features that help combat counterfeiting and alteration.
3. Store your checks in secure places.
4. Reconcile your bank statements within 30 days of receiving you bank statements.
5. Never give anyone your account number (especially over the phone).
6. Unless needed for tax purposes, destroy old and canceled checks, account statements and deposit slips.
7. If you are the victim of a burglary, check your supply of checks to determine if any have been stolen. Look at all the checks as criminals will often take checks from the middle of your checkbook to delay detection of the stolen checks.
8. Do not mail/leave bills with checks inside in your mailbox anytime of the day or night.
9. Do not list your social security number, driver's license number or telephone number on your checks.
10. Do not leave blank spaces on the payee and amount lines.
11. Use only gel point pens when filling out checks. This ink contains tiny particles of color that are trapped into the paper making ink washing more difficult. Ball point and marker inks are dye based and the ink can be washed off the checks.
12. Never write your credit card number on your check.
13. Only use pre-printed deposit slips and verify the account number on the slip is correct.
14. Never make the checks payable to cash.
15. Never endorse a check until you are ready to cash or deposit it.
16. Contact the police if you become the victim of check fraud.

By following these guidelines, you will greatly reduce the risk of your checking account information being stolen. It can also save you the headaches that come with fixing the damage done by check fraud, not only to your account and credit but also your identity. The Johnston Police Department has officers on duty 24 hours a day. Officers can be reached at (515) 278-2345. Citizen comments about the police department are welcome and we encourage you to e-mail your thoughts and views to admin@police.ci.johnston.ia.us.