

RISK Alert

ACTIONABLE INSIGHTS FOR BOND POLICYHOLDERS.



Alert Type

Awareness

Watch

Warning

Counterfeit Corporate Checks Reported

These credit unions have reported their corporate checks are being counterfeited:

Golden Circle Credit Union Inc, OH

Suffolk Federal Credit Union, NY

Bellwether Community Credit Union, NH

Delaware Alliance Federal Credit Union, DE

Pinal County Federal Credit Union, CA

ValleyStar Credit Union, VA

Review the counterfeit check details on the following pages of this Alert. For additional questions or insights on these specific counterfeit check details, please use the credit union contact information listed in the details.

Risk Mitigation Recommendations & Related Resources

Front-line staff training regarding counterfeit checks, implementation of policies and procedures for check verification; and appropriate use of check holds are critical risk mitigation techniques. Access CUNA Mutual Group's Protection Resource Center for exclusive Risk Management resources including Training Modules under Deposit Account Services – Protecting Against Check Fraud and Recognize / Prevent Common Check Fraud Schemes. User ID and Password is required.

Additional risk mitigation tips are available at [Counterfeit Check Loss Prevention](#) within the Protection Resource Center.

Date: February 26, 2019

Risk Category: Scams, Counterfeit Checks, Check Fraud

States: All

Share with:

- Branch Operations
- Front-Line Staff / Tellers
- Member Services
- Risk Manager
- Teller Supervisor
- Transaction Services



To share risk insights or gain additional assistance:

- [Report a RISK Alert](#)
- [Ask a Risk Consultant](#)
- Contact a CUNA Mutual Group Risk & Compliance Consultant
 - **800.637.2676**
 - riskconsultant@cunamutual.com

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This resource was created by CUNA Mutual Group based on our experience in the credit union, insurance, and risk management marketplace. It is intended to be used only as a guide, not as legal advice. Any examples provided have been simplified to give you an overview of the importance of selecting appropriate coverage limits, insuring-to-value, and implementing loss prevention techniques. No coverage is provided by this resource, nor does it replace any provisions of any insurance policy or bond. Please read the actual policy for specific coverage, terms, conditions, and exclusions.



Details

Credit Union	Golden Circle Credit Union Inc
Contact's Name	Jeff McClain
Email Address	jmccclain@goldencirclecu.com
Phone	330-479-3133
Comments – Counterfeit Cashiers Check issued using an obsolete R&T from a CU merger partner. Item was rejected as an exception item by our processor and was returned without loss. Payee listed as Golden Circle Credit Union, INC. with address of a branch location. Institution is listed as Golden Circle Credit Union with main office address	

Check(s) \$ Amount	\$119000.00
Approximate # of Checks	1
Institution Name appearing on check	Golden Circle Credit Union Inc
Logo Location	N/A
Bad Check Color	Unknown
Legitimate Check Color	Blue
Check Series	3987684
Counterfeit Check RTN	241273489
Actual Credit Union RTN	241274514
Check Account No.(s)	197704420
Perpetrator Name	Check payable to William Ross

Credit Union	Suffolk Federal Credit Union
Contact's Name	Patricia Matuozzi
Email Address	pmatuozzi@suffolkfcu.org
Phone	631-924-8000
Comments – The credit union is receiving calls from parties out of our area who have received SFCU checks attempting to verify funds. Legitimate checks: Suffolk Federal printed under the logo, address and telephone number is to the right of the logo, signature line states "PRESIDENT/CEO", signed by Ralph D Spencer Jr. Date is printed in box. Under the dollar amount is states " Check must be mailed or presented in person", Check number nine digits, Teller Check not Cashier's Check.	

Check(s) \$ Amount	\$3,000 - 76,400
Approximate # of Checks	9
Institution Name appearing on check	Suffolk Federal
Logo Location	Logo with Suffolk Federal printed to the right
Bad Check Color	Unknown
Legitimate Check Color	White
Check Series	1082 - 1114
Counterfeit Check RTN	221481181
Actual Credit Union RTN	221481181
Check Account No.(s)	91141010020007
Perpetrator Name	Unknown

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Interested in learning more about counterfeit checks and check fraud?

Contact CUNA Mutual Group's Risk & Compliance Solutions at **800.637.2676** or by email at riskconsultant@cunamutual.com.



Details

Credit Union	Bellwether Community Credit Union
Contact's Name	Stephanie Thomas
Email Address	stephanie.thomas@bccu.org
Phone	603-429-4739
Comments – We have begun to receive reports of counterfeit treasurer's checks as part of another mystery shopper scam. One victim reported being initially contacted via text. The mailing is coming from TX. All checks are signed by Mia Henton, who is an employee with BCCU. Checks are dated 01/17/2019. Logo on counterfeit is in black, legitimate is in color. Some counterfeits have a "security" emblem in the middle. There is no border on the counterfeits, whereas legitimate has a border.	

Check(s) \$ Amount	\$1880-2985
Approximate # of Checks	2
Institution Name appearing on check	Bellwether Community Credit Union
Logo Location	Information not provided
Bad Check Color	Blue
Legitimate Check Color	Information not provided
Check Series	130050-130156
Counterfeit Check RTN	211489478
Actual Credit Union RTN	211489478
Check Account No.(s)	894711
Perpetrator Name	Unknown

Credit Union	Bellwether Community Credit Union
Contact's Name	Stephanie Thomas
Email Address	Stephanie.thomas@bccu.org
Phone	603-429-4739
Comments – We have had several calls from individuals looking to confirm money orders they had received in response to a secret shopper job with evaluating Apple stores. They are accompanied by a letter from InteliChek, which instructs the person to deposit the check, purchase Apple gift cards, and text the number in the letter to get further instructions. An assessment form is included on the back of the letter. Check numbers have ranged from 17366-17367, 17440-17442, and 17766. The amounts range from \$975-985. One individual was contacted through LinkedIn to participate by Nicholas McElroy phone # 1-508-919-6359, who stated he would be sending the information and checks with instructions. Package received had a return address of Jan Wolford, 2455 Robinson RD, Grand Prairie, TX 7505. Another individual reported receiving the money orders from an address in Addison, TX and was not expecting the package.	

Check(s) \$ Amount	\$985.00
Approximate # of Checks	5
Institution Name appearing on check	Bellwether Community Credit Union
Logo Location	Same as legitimate
Bad Check Color	Blue
Legitimate Check Color	White
Check Series	17367-17766
Counterfeit Check RTN	211489478
Actual Credit Union RTN	211489478
Check Account No.(s)	894753
Perpetrator Name	InteliChek Automotive Market Intelligence

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Details

Credit Union	Delaware Alliance Federal Credit Union
Contact's Name	Dawn Sutcliffe
Email Address	dawns@allyfed.org
Phone	302-429-0404
Comments – Hundreds of counterfeit checks have been mailed to individuals all over the U.S. (not our members) beginning Thursday January 24, 2019. All have been delivered via FedEx UPS or Priority Mail. Amounts are between \$950-\$15,000. The checks are from an image of our checks with my signature. The zip code is incorrect 18720-6327, not 19720-6327. Cashier's Check appears with an (') apostrophe. Our actual checks do not have the apostrophe. The check numbers are between 315500 and 3215000. All checks include a payee name and an RE: Name below, including for example RE: Carmella Adams, RE: Melissa Braddy, RE: Tiffany Hill, RE: Marie Trina. Checks are dated beginning 1/23/2019 through today and possibly into the future. This fraud has incorporated several of the mail fraud tactics, including: Work@ Home-an individual in Georgia went to the local police in Jefferson City GA to report she believed she was involved in a work@home SCAM. She had already printed a batch of fraudulent checks but did not mail them. Complete a Survey- online get paid \$2,900. Purchase through local community websites- Let Go, Offer Up, Facebook Market Place, etc. I'll buy your \$200 bike with a check for \$1000, send the balance to this shipping company. Purchase through small merchant website-I'll buy that for this and send a check for more, send back the difference. Payment Verification Notice-No identity, simply a demand that you deposit the funds or else. Multiple SCAM tactics are in use. Secret Shopper, Job Posting, Survey, Purchase online, etc	

Check(s) \$ Amount	\$950-15000
Approximate # of Checks	75
Institution Name appearing on check	Delaware Alliance FCU dba Allyfed
Logo Location	Same as original
Bad Check Color	Blue background
Legitimate Check Color	Blue background
Check Series	315900-319999
Counterfeit Check RTN	231387550
Actual Credit Union RTN	231387550
Check Account No.(s)	231176855110
Perpetrator Name	Unknown

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Details

Credit Union	ValleyStar Credit Union
Contact's Name	Kevin B Laine
Email Address	kevinL@valleystar.org
Phone	800-475-6328
Comments – Counterfeit check features:	
<ul style="list-style-type: none"> • Font is larger and has a thicker bold type • Does not include “Void after 180 days from date of issuance” under Date and Check # • Does not include VSCU phone number under VSCU address • Amount includes a comma • Some checks show “CASHIER CHECK” versus our OFFICIAL CHECK • Can't provide a sequence range because they're too close in sequence with good checks • Paper stock is thinner than ours 	

Check(s) \$ Amount	\$1,380.04 / \$5,000.00
Approximate # of Checks	60
Institution Name appearing on check	ValleyStar Credit Union
Logo Location	Same as legitimate
Bad Check Color	Light blue w/ white marble
Legitimate Check Color	Light blue w/ white marble
Check Series	Info not provided
Counterfeit Check RTN	251481180
Actual Credit Union RTN	251481180
Check Account No.(s)	3265790295189
Perpetrator Name	Unknown

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Details

Credit Union	Pinal County Federal Credit Union
Contact's Name	Jamie Scallon
Email Address	jscallon@pinalcountyfcu.com
Phone	520-381-3125
<p>Comments – Two cashier checks drawn off the credit union cleared...the checks are " Cashier's Checks" , which the credit union doesn't have. They have money orders and official checks.</p> <p>The credit unions phone numbers and website address are on the legitimate checks and missing on the counterfeit. The amount in number format is on the check twice on the legit check but only once on the counterfeit.</p>	

Check(s) \$ Amount	\$2450.00
Approximate # of Checks	2
Institution Name appearing on check	Pinal County Federal Credit Union
Logo Location	The logo on the fraudulent items is above the credit union name
Bad Check Color	Unknown
Legitimate Check Color	Blue
Check Series	0012461, 62
Counterfeit Check RTN	322172111
Actual Credit Union RTN	322172111
Check Account No.(s)	0007282810
Perpetrator Name	Cayley Fletcher

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