

Tips to protect your self against cheque fraud.

Reconcile your account statements each month and immediately notify your financial institution of any suspicious or unauthorized cheques or withdrawals.

Treat your cheque book like you treat money. Guard your cheque book and report lost or stolen cheques immediately.

Notify your bank, if you order cheques and don't receive them in a reasonable amount of time, or if cheques are missing.

Don't leave blank spaces on the payee and amount lines. Write details as close together as possible, avoid abbreviations and draw lines to fill any gaps. Otherwise, it's easy to alter your cheque. A cheque payable to IBM, for example, could be changed to read I.B. Moony.

Use dark ink, never light colors or pencil that can be easily erased or covered over.

Don't make a cheque payable to "Cash." If it is lost or stolen, it can be cashed by anyone.

Never endorse a cheque until you are ready to cash or deposit it.

Don't throw out cancelled cheques, unused deposit slips, old bank statements, or credit card and ATM receipts. Tear them into at least eight pieces and destroy them as best you can. A thief could use these items to make new cheques.

Don't give your chequeing account number or the numbers at the bottom of your cheques to people you don't know. Never give out your Current account number over the telephone or the Internet unless you agree to pay for something, and suspect fraud if a telemarketer says a Current account number is needed. Reveal Current account information only to businesses you know to be reputable.