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MEMORANDUM Ref #2009-06.30

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**TO :** ALL AGENTS

**FROM:** Craig R. Lynd, KELTIG General Counsel

**DATE:** 06/30/2009

**RE :** Counterfeit Checks Alert  
First Guaranty Bank and Trust Company of Jacksonville, Florida

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**First Guaranty Bank and Trust Company of Jacksonville, Jacksonville, Florida**, has contacted the Federal Deposit Insurance Corporation (FDIC) to report that counterfeit checks bearing the institution's name are in circulation.

The counterfeit items display the routing number **011007092**, which is assigned to First Guaranty Bank using a payable-through account at The Bank of New York Mellon, Everett, Massachusetts. The items are identical to authentic cashier's checks; however, the counterfeit items display darkened top and bottom borders, and a security feature statement is displayed within the top border.

Authentic official checks have a blue micro-dot background. The top and bottom borders display a bold dark blue line. The bank's logo, which is a hologram, is displayed in the top-left corner.

Agents can access additional details concerning the FDIC's Special Alert at:

[www.fdic.gov/news/news/SpecialAlert/2009/index.html](http://www.fdic.gov/news/news/SpecialAlert/2009/index.html).

Please contact KELTIG directly if you should have any questions or concerns. For a list of all company memoranda please visit the Agents' portion of our website at [www.keltig.com](http://www.keltig.com).