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MEMORANDUM Ref #2009-9.1

TO : ALL AGENTS

FROM: Craig R. Lynd, KELTIG General Counsel

DATE: 1/9/2009

RE : Counterfeit Checks Alert
Oceanside Bank, Jacksonville, Florida

Oceanside Bank, Jacksonville, Florida, has contacted the Federal Deposit Insurance Corporation (FDIC) to report that counterfeit checks bearing the institution's name are in circulation.

063105515, which is assigned to Lafayette State Bank, Mayo, Florida, and some counterfeit items display the routing number 063114276, which is assigned to Oceanside Bank. The counterfeit items display a security feature statement embedded in the top border and the bank's name and address in the top-center area.

Authentic cashier's checks display the words "CASHIER'S CHECK" vertically along the left side and the bank's name, address and telephone number in the top-left corner. "VOID AFTER 90 DAYS," "PAYABLE THROUGH BB&T, CHARLESTON, WV," and "REMITTER:" are shown below the bank's name, address, and telephone number.

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

<http://www.fdic.gov/news/news/SpecialAlert/2009/sa09013.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.

