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MEMORANDUM Ref #2010-1.29

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**TO :** ALL AGENTS

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

**DATE :** 1/29/2010

**RE :** Counterfeit Checks Alert  
Bay Bank & Trust Company, Panama City, Florida

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Bay Bank & Trust Company, Panama City, Florida, has contacted the Federal Deposit Insurance Corporation (FDIC) to report that counterfeit cashier's checks bearing the institution's name are in circulation.

The counterfeit items display the routing number 063205208, assigned to Bay Bank & Trust Company. The items are dissimilar to authentic cashier's checks and have a security feature statement embedded in a darkened top border and along the bottom border between two padlocks. In the top-left corner is a dark box containing the bank's logo (white vertical double "B") and a toll-free telephone number, which is not associated with the bank.

Authentic cashier's checks are green and have a basket-weave background and ornate borders. The bank's logo (dark vertical double "B"), P.O. Box address and telephone number are in the top-left corner.

Information about counterfeit items, cyber-fraud incidents and other fraudulent activity may be forwarded to the FDIC's Cyber-Fraud and Financial Crimes Section, 550 17th Street, N.W., Room F-3054, Washington, D.C. 20429, or transmitted electronically to [alert@fdic.gov](mailto:alert@fdic.gov). Questions related to federal deposit insurance or consumer issues should be submitted to the FDIC using an online form that can be accessed at <http://www2.fdic.gov/starsmail/index.asp>.

Agents can access additional details concerning the FDIC's Special Alert by visiting: [www.fdic.gov/news/news/SpecialAlert/2010/index.html](http://www.fdic.gov/news/news/SpecialAlert/2010/index.html).

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