

SA-9-2010  
January 28, 2010

## Special Alert

TO: CHIEF EXECUTIVE OFFICER (also of interest to Security Officer)  
SUBJECT: Counterfeit Cashier's Checks  
Summary: *Counterfeit cashier's checks bearing the name Bank of Granite, Granite Falls, North Carolina, are reportedly in circulation.*

**Bank of Granite, Granite Falls, North Carolina**, 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 **053012087**, which is assigned to Bank of Granite. The items also display a security feature statement embedded in the top border and along the bottom border between two padlocks. The words "CASHIER'S CHECK" are top-centered. The bank's name, address and a telephone number, which is not associated with the bank, appear in the lower-left corner.

Bank of Granite does not issue cashier's checks; however, it does issue official checks. Authentic official checks display the routing number **011007092**, which is assigned to a MoneyGram Payment Systems, Inc. account, payable at The Bank of New York Mellon, Everett, Massachusetts. Bank of Granite issues its official checks through MoneyGram Payment System, Inc. Authentic checks have ornate top and side borders. The words "OFFICIAL CHECK" are encircled in the top center. An "ISSUED BY" statement appears below the word "Remitter" in the lower-left corner. Two signature lines are displayed in the lower-right corner.

Copies of a counterfeit item and an authentic check (VOID) are attached for your review. Be aware that the appearance of counterfeit items can be modified and that additional variations may be presented.

Any information you have concerning this matter should be brought to the attention of:

John R. Williams  
Vice President and Senior Auditor  
Bank of Granite  
56 North Main Street  
P.O. Box 128  
Granite Falls, North Carolina 28630  
Telephone: (828) 496-2123  
Fax: (828) 496-2065  
E-mail: [jwilliams@bankofgranite.com](mailto:jwilliams@bankofgranite.com)

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>.

For your reference, FDIC Special Alerts may be accessed from the FDIC's website at [www.fdic.gov/news/news/SpecialAlert/2010/index.html](http://www.fdic.gov/news/news/SpecialAlert/2010/index.html). To learn how to automatically receive FDIC Special Alerts through e-mail, please visit [www.fdic.gov/about/subscriptions/index.html](http://www.fdic.gov/about/subscriptions/index.html).

Sandra L. Thompson  
Director  
Division of Supervision and Consumer Protection