

Financial Fraud

BE AWARE!

Fraud. It's in the news daily. Criminals have countless ways of devising plans to steal money or your identity. If one of their plans is uncovered, they switch to another one. Today's technology can make their plans even easier. Being educated is the first step to protection. **On the back side of this flyer, we outline two of the most common scams being used today. Protect yourself. Be aware.**



Debit Card Fraud

Debit cards offer the convenience of pay-as-you-go purchasing without having to use cash. Unfortunately, criminals can steal the card number, PIN, and even the security code and empty an account before you even know your information has been compromised. Criminals don't even need the physical card to access your money. A new threat is "skimming". A thief sets up a device that captures the debit card magnetic stripe and keypad information.

Your Defense

Never keep your PIN with your card. When using your card, make sure no one is watching. If an ATM or a gas pump looks suspicious, consider that someone may have attached a skimming device to it. If your card is compromised, it is important to call the Bank immediately. **During normal business hours, call (913) 253-0170. After hours, please call (800) 791-2525.**

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Counterfeit Cashier's Checks

As online auction sites, classified ads and chat rooms have become more popular so has cashier's check fraud. With a typical fraud scenario, a seller would advertise an item on the Internet. A buyer agrees to pay full price for the item with a money order or cashier's check. Often the buyer is from another country.

When the buyer arranges payment, he says there is someone in the United States who owes him money. The person who owes the buyer money offers to send the seller a cashier's check for an amount over the purchase price and asks the seller to wire back the difference to the buyer. The seller agrees because the buyer offers a small commission. The seller receives the cashier's check, deposits it, and wires the leftover sum to the buyer. Only the check isn't good and the seller is wiring their own money.

Information source: American Banker's Association