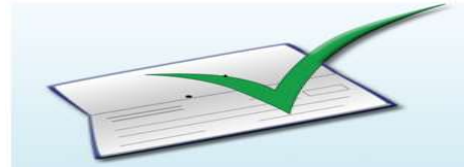


Best Practices and Tips to Help Combat Check Fraud

Common types of check fraud include:

- Mail theft (a check can be altered and presented for deposit or for cash)
- Counterfeit or altered checks
- Duplicate checks (e.g., an item deposited via mobile remote deposit capture at a financial institution might be taken to a check-cashing facility or other financial institution and cashed)



Precautions you can take to protect yourself from check fraud:

- Review your bank account activity daily using online or mobile banking
- Whenever possible, make payments electronically. Enroll for online and mobile banking to transfer funds electronically, or pay bills directly from your account using Online Bill Pay.
- Transfer money electronically to other people by using a cash app like Zelle®, PayPal, or Venmo.
- If you must place your check in the mail, please take it directly to a US Post Office or hand it to your mail carrier.
- Educate yourself on check fraud prevention by visiting our website
- Always report suspected fraud or identity theft

To learn more, visit our Fraud Security Page @ www.firstbanknj.com/security