



Bangko Sentral ng Pilipinas

OFFICE OF THE DEPUTY GOVERNOR SUPERVISION AND EXAMINATION SECTOR

CIRCULAR LETTER NO.: CL-2008-016

To : ALL BANKS

Subject : Office of the Comptroller of the Currency (OCC), U.S.A.:
Alert Nos. 2008-15 and 2008-16

The Bangko Sentral ng Pilipinas received from the OCC copies of OCC Alert Nos. 2008-15 and 2008-16 both dated 29 February 2008 on the subject of fictitious official checks of the First National Bank, Graford, TX, and counterfeit cashier's checks of Merchants National Bank, Hillsboro, OH, respectively. The fictitious/counterfeit checks were said to have been used in scams reported in the United States. The OCC Alerts include short descriptions of the checks and the modus operandi used in the scams.

Banks are advised to take necessary precautionary measures to ensure that their offices and/or facilities are not used in any attempt to negotiate these fictitious/counterfeit checks in the country. Banks are also advised to report to the appropriate law enforcement agency/ies or provide additional information to the agencies named in the notices, incidents concerning these checks.

Attached for your guidance are copies of the said OCC notices.


NESTOR A. ESPENILLA, JR.
Deputy Governor

01 April 2008

Atts: A/S

PANANALAPING MATATAG, BANSANG PANATAG



ALERT 2008-15

OCC ALERT

Comptroller of the Currency
Administrator of National Banks

Subject: Fictitious Official Checks Description: First National Bank, Graford

TO: Chief Executive Officers of All National Banks; All State Banking Authorities; Chairman, Board of Governors of the Federal Reserve System; Chairman, Federal Deposit Insurance Corporation; Director, Office of Thrift Supervision; Conference of State Bank Supervisors; Deputy Comptrollers (districts); Assistant Deputy Comptrollers; District Counsel; and All Examining Personnel

RE: Fictitious Official Checks of First National Bank, Graford, Graford, TX

The above-named bank has reported that fictitious official checks issued in the bank's name and using the bank's correct routing number of 111910762 are being presented for payment nationwide in connection with a mystery shopping scam.

These items are fictitious, as the First National Bank, Graford, does not issue official checks. Checks presented to date have been made payable in the amounts of \$3,875 and \$3,940 and may include a remitter name of "CSS." Due to possible variations in appearance between the bank's official items and scams, it is suggested that officials of the First National Bank, Graford, be contacted to verify authenticity of any of the bank's official items, if received from an unknown or questionable source.

The mystery shopper correspondence may contain the letterhead of "COMPARISON SHOPPING SOLUTIONS, PO Box 4800, Wildwood, NJ 08280, Tel: 1-905-920-6988, Fax: 1-888-380-8459." Note that the telephone number provided originates out of Hamilton, Ontario. The correspondence informs the recipient that he or she has been selected to be a secret shopper for the company. It explains that the enclosed check is to be used to purchase merchandise at various nationally known merchants as well as to transfer money using a nationally known wire service. The funds to be spent at each location are broken down by a specific dollar amount, with the shopper being allotted the remaining funds as payment for their mystery shopper service. The letter may be signed by Cathy Bradley.

Another mystery shopper letter in circulation with this particular scam may contain the letterhead of "G&M Research Services, P.O. Box 7895, New York, NY 10040; Fax: 1-866-291-4199; Tel: 1-778-316-1597." Note that the telephone number provided in this correspondence originates out of British Columbia. This letter may be signed by James Newsman.

For additional information and guidance and to verify the authenticity of the First National Bank, Graford, official items, please contact Cindy Singleton, Assistant

Cashier/Operations, P.O. Box 580, Mineral Wells, TX 76068, by telephone at (940) 325-9821 or by fax at (940) 325-3871.

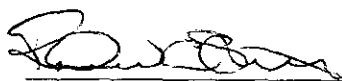
Consumers who receive a counterfeit or fictitious item and associated material should file complaints with the following agencies, as appropriate:

- Federal Trade Commission (FTC): by telephone at 1-877-FTC-HELP or, for filing a complaint electronically, via the FTC's Internet site at www.ftc.gov.
- Royal Canadian Mounted Police (Canadian scams): by telephone at 1-888-495-8501 or via e-mail at [\[info@phonebusters.com\]](mailto:info@phonebusters.com). Their Web site, www.phonebusters.com, provides additional contact numbers.
- Better Business Bureau (BBB) – The BBB system serves markets throughout Canada, Puerto Rico, and the United States and is the marketplace leader in advancing trust between businesses and consumers. The international Web site <http://www.bbb.org> offers contact information for local BBBs, objective reports on more than two million businesses, consumer scam alerts, and tips on a wide variety of topics that help consumers find trustworthy businesses and make wise purchasing decisions.
- Federal Bureau of Investigation (FBI) Internet Fraud Complaint Center (scams that may have originated via the Internet) at <http://www.ic3.gov>.
- If correspondence is received via the U.S. Postal Service, contact the U.S. Postal Inspector Service by telephone at 1-888-877-7644, by mail at U.S. Postal Inspection Service, Office of Inspector General, Operations Support Group, 222 S. Riverside Plaza, Suite 1250, Chicago, IL 60606-6100, or via e-mail at <https://postalinspectors.uspis.gov/forms/MailFraudComplaint.aspx>.

Additional information concerning this matter that you believe should be brought to the attention of the OCC may be forwarded to:

E-mail: occalertresponses@occ.treas.gov
Mail: Office of the Comptroller of the Currency
Special Supervision Division, MS 6-4
250 E Street, SW, Washington, DC 20219
Fax: (202) 874-5214
Internet: <http://www.occ.treas.gov>

For additional information regarding other types of financial fraud, please visit the OCC's anti-fraud resource at: <http://www.occ.treas.gov/fraudresources.htm>.



Richard C. Stearns
Director for Enforcement & Compliance



ALERT 2008-16

OCC ALERT

Comptroller of the Currency
Administrator of National Banks

Subject: Counterfeit Cashier's Checks Description: Merchants National Bank

TO: Chief Executive Officers of All National Banks; All State Banking Authorities; Chairman, Board of Governors of the Federal Reserve System; Chairman, Federal Deposit Insurance Corporation; Director, Office of Thrift Supervision; Conference of State Bank Supervisors; Deputy Comptrollers (districts); Assistant Deputy Comptrollers; District Counsel; and All Examining Personnel

RE: Counterfeit Cashier's Checks of Merchants National Bank, Hillsboro, OH

The above-named bank has reported that counterfeit cashier's checks issued in the bank's name and using the bank's correct routing number of 042205009 are being presented for payment nationwide in connection with an Internet-based overpayment scam.

The counterfeit items are exact replications of the bank's authentic cashier's check. As such, the counterfeit items have no distinguishing features. It is suggested that officials of Merchants National Bank be contacted to verify authenticity of any of the bank's official items, if received from an unknown or questionable source.

For additional information and guidance and to verify the authenticity of Merchants National Bank's cashier's checks, please contact Linda Siders, VP/Cashier, 100 N. High Street, Hillsboro, OH 45133, by telephone at (937) 393-1993, by fax at (937) 393-9425, or via e-mail at [lsiders@merchantsnat.com].

Consumers who receive a counterfeit or fictitious item and associated material should file complaints with the following agencies, as appropriate:

- Federal Trade Commission (FTC): by telephone at 1-877-FTC-HELP or, for filing a complaint electronically, via the FTC's Internet site at www.ftc.gov.
- Royal Canadian Mounted Police (Canadian scams): by telephone at 1-888-495-8501 or via e-mail at [info@phonebusters.com]. Their Web site, www.phonebusters.com, provides additional contact numbers.
- Better Business Bureau (BBB) – The BBB system serves markets throughout Canada, Puerto Rico, and the United States and is the marketplace leader in advancing trust between businesses and consumers. The international Web site <http://www.bbb.org> offers contact information for local BBBs, objective reports on more than two million businesses, consumer scam alerts, and tips on a wide variety of topics that help consumers find trustworthy businesses and make wise purchasing decisions.
- Federal Bureau of Investigation (FBI) Internet Fraud Complaint Center (scams that may have originated via the Internet) at <http://www.ic3.gov>.

- If correspondence is received via the U.S. Postal Service, contact the U.S. Postal Inspector Service by telephone at 1-888-877-7644, by mail at U.S. Postal Inspection Service, Office of Inspector General, Operations Support Group, 222 S. Riverside Plaza, Suite 1250, Chicago, IL 60606-6100, or via e-mail at <https://postalinspectors.uspis.gov/forms/MailFraudComplaint.aspx>.

Additional information concerning this matter that you believe should be brought to the attention of the OCC may be forwarded to:

E-mail: occalertresponses@occ.treas.gov

Mail: Office of the Comptroller of the Currency
Special Supervision Division, MS 6-4
250 E Street, SW, Washington, DC 20219

Fax: (202) 874-5214

Internet: <http://www.occ.treas.gov>

For additional information regarding other types of financial fraud, please visit the OCC's anti-fraud resource at: <http://www.occ.treas.gov/fraudresources.htm>.



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