

SA-15-2010
February 5, 2010

Special Alert

TO: CHIEF EXECUTIVE OFFICER (also of interest to Security Officer)
SUBJECT: Counterfeit Official Checks
Summary: *Counterfeit official checks bearing the name Yadkin Valley Bank, Jefferson, North Carolina, are reportedly in circulation.*

Yadkin Valley Bank and Trust Company (known as Yadkin Valley Bank), Elkin, North Carolina, has contacted the Federal Deposit Insurance Corporation (FDIC) to report that counterfeit official checks bearing the institution's name are in circulation.

The counterfeit items display the routing number **053102117**, which is assigned to Yadkin Valley Bank and Trust Company. The items are dissimilar to authentic official checks and do not display an "OFFICIAL CHECK" designation. An incorrect city (Jefferson) is noted in the top center. A security feature statement is embedded in a darkened top border and along the bottom border between two padlocks. The word "MEMO" is found in the lower-left corner.

Authentic official checks are white with green lettering and when copied have a "VOID" background. A security feature statement is embedded in a darkened top and bottom border. The check number is listed in the top-right corner and is shown in red.

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:

Debbie M. Hollar
Vice President and Security Officer
Yadkin Valley Bank and Trust Company
120 South Elm Street
Statesville, North Carolina 28677
Telephone: (704) 768-1127
Fax: (704) 871-8919
E-mail: dhollar@piedmontbank.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. 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. To learn how to automatically receive FDIC Special Alerts through e-mail, please visit www.fdic.gov/about/subscriptions/index.html.

Sandra L. Thompson
Director
Division of Supervision and Consumer Protection

Attachment (not available electronically)

NOTE: As a security precaution, the FDIC does not post to its Web site electronic images of fraudulent items or authentic checks that have been counterfeited. This is to avoid attempts by others to use these instruments to facilitate additional fraud. Financial institutions can view images of the fraudulent items and authentic checks (marked as VOID) using the FDIC's free, secure Web site, FDICconnect. (See more information about FDICconnect at <http://www.fdic.gov/news/news/financial/2006/fil06032.html>.) Printed copies of each Special Alert and its attachment(s) may also be obtained from the FDIC's Public Information Center (telephone: 1-877-275-3342 or 703-562-2200; fax: 703-562-2296; or e-mail: publicinfo@fdic.gov).

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