



How to Protect Yourself from Check Fraud: Simple Tips from Metro City Bank

At Metro City Bank, your account security is our top priority. Check fraud is a real and ongoing threat, but by following these simple effective steps, you can significantly reduce your risk and protect yourself from falling victim to check fraud.

- 1. Use Digital Payment Methods**

Discover additional ways you can pay or send money. Such as [Online Banking](#), Bill Pay and [Wire Transfer](#). If you are a business, using service like Positive Pay helps reduce the risk of fraudulent checks being processed. These digital payment methods are not only safer but also faster than traditional paper checks.

- 2. Check Your Account Regularly**

Review your account and statements regularly. If you notice any suspicious activity, contact us immediately. Your prompt action enables us to take timely action, mitigate losses, and prevent further damage.

- 3. Keep Transaction Alerts On**

Get notified every time money leaves your account. This way, you can catch any unusual activity quickly. Double-check to ensure that the check amounts match the transactions deducted from your account.

- 4. Stop Payments if Needed**

If you've confirmed with the recipient that the payment hasn't been received after a period of time, consider placing a stop payment. Please contact us with the check details (check number, amount, and payee's name) to proceed with the stop payment.

- 5. Send Checks Securely**

For safe delivery, use certified mail, a secure mailbox, or go directly to the Post Office to mail checks. Always confirm that the recipient has received it.

- 6. Do Not Save Pictures of Checks**

Checks contain sensitive information that can be exploited by fraudsters and criminals. They may use this data to create counterfeit checks and steal funds from your account. For your security, it's important to avoid storing images of your checks.

- 7. Keep Your Checkbook Safe**

Treat your checkbook like cash. Always store it securely and only share your check details with the trusted people.

- 8. Shred Old Checks**

Shredding old checks helps prevent identity theft and scammers finding your valuable information. It also helps with data privacy.

By following these simple tips, you can help ensure the security of your funds. If you ever have questions or need help, [we are here for you!](#)