



# First State Bank of Blakely

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P.O. Box 587, Blakely, Georgia 39823 • Telephone (229) 723-3711 • Fax (229) 723-4080

June 9, 2023

Dear valued customers:

First State Bank would like to alert you to a form of CHECK FRAUD that is increasing and has made its way to the more rural areas of our state. It is loosely termed "check washing" and essentially involves altering a check written by a customer by removing the name of the payee by means of a solvent (washing) and inserting another name. The check amount may also be altered. The original signature of the customer is preserved. The altered check is then deposited directly into the bank or by mobile deposit and usually clears the customer's account.

The fraudster gains possession of the check generally during its transit in the mail. This can take many forms, such as stealing from a U.S. mail drop box, within the post office or from the intended payee itself. This is a very low-tech fraud and does not require hacking into your account – it only requires a bill, a check in payment of that bill and an envelope. This makes it hard to prevent, but you can detect it quickly by diligently monitoring your account.

This is not intended to be an exhaustive treatment of check washing, but merely to make you aware of its existence. You can best protect yourself by keeping a close eye on your account. If you have internet banking, you can check your activity daily, if not please check your bank statement upon receipt. If you see a check that shows up payable to a different payee, or a different amount than was written by you, please call First State Bank immediately at 229-723-9249.

If you are not currently enrolled in our online banking, we strongly suggest that you enroll today. To accomplish this, visit First State Bank's website, [www.fsbanks.com](http://www.fsbanks.com) and follow the instructions to enroll. If you have any trouble enrolling, please call one of our branches and one of our friendly staff will guide you through the process.

Thank you for banking with First State Bank.

Yours truly,

A handwritten signature in black ink, appearing to read "William D. Lanford, Jr." with a stylized flourish at the end.

William D. Lanford, Jr.  
President/CEO