



FIRST AMERICAN TITLE INSURANCE COMPANY

5775 Glenridge Drive, Suite A-200, Atlanta, GA 30328

404-250-1604 Fax: 404-250-1609

Date: February 7, 2004 **Underwriting Bulletin No. GA-99**

To: All Agents of First American Title Insurance Company and Attorney's Title Guaranty Fund

Subject: Counterfeit Cashier's Checks – Heritage Bank – Jonesboro, Georgia

Heritage Bank in Jonesboro, Georgia, contacted the FDIC to report that counterfeit official checks bearing the institution name of Citizens National Bank (CNB), payable through BB&T, Charleston, West Virginia, are being circulated.

The counterfeit items display the proper routing number of **051900353** for BB&T. (BB&T is one of many correspondent banks used by Travelers Express to clear official checks for institutions served by Travelers Express.) Heritage Bank uses Travelers Express to process its official checks. The check numbering sequence in the upper right-hand corner of the official checks is used by Travelers Express to identify the ultimate payer bank, which, in this case, directed Travelers Express to Heritage Bank. Several of the check numbers on the counterfeit items are identical to the check numbers from Heritage Bank's official checks that were negotiated in 2003; hence, the numbering sequence resulted in Travelers Express contacting Heritage Bank for payment.

Specifically, these counterfeit checks are in even dollar amounts ranging from \$3,400 to \$37,500; signed by "Tiffany" (last name unreadable); and payable to various individuals.

Any information you have concerning this matter should be brought to the attention of:

Ms. Hilda Howington
Head Bookkeeper
Heritage Bank
P.O. Box 935
Jonesboro, GA 30236
Telephone: (678) 284-3408
Fax: (678) 284-3430
hilda.howington@heritage24.com

Information concerning these instruments may be forwarded to the FDIC's Special Activities Section, 550 17th Street, N.W., Room F-4040, Washington, D.C. 20429. Information also may be transmitted electronically to alert@fdic.gov. Information 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>.

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