

PROTECT YOURSELF FROM FRAUD

The best way to limit your exposure to fraud and reduce the heavy financial toll it imposes is to be aware of the various types of scams targeting consumers and businesses.

CHECK THEFT AND FRAUD

According to the Association for Financial Professionals, 63% of organizations have experienced check fraud in the past. Today's technology enables scammers to more easily alter or copy a stolen check. As a result, mail theft is on the rise.

Protect Your Mail



- Don't leave mail in your mailbox overnight. Retrieve your mail promptly after delivery.
- If you're leaving town, ask the post office to hold your mail until you return.
- Sign up for informed delivery at USPS.com for daily email notifications of incoming mail and packages.
- Contact the sender if you didn't receive mail that you were expecting.
- Consider using security envelopes to conceal the contents of your mail.
- Avoiding mailing checks from any central receptacle such as a blue box. Deliver them to the post office or hand them to the postal carrier.

Eliminate Your Risk of Mail Theft



- Utilize Marine Bank's Bill Pay for personal and business accounts.
- Businesses can pay vendors, employees, and suppliers electronically via ACH.
- Allowing regular expenses such as utilities to be debited from your operating account.
- Use the biller or vendor's online portal to pay.

Additional Tips to Reduce Check Fraud



- Write checks with a gel pen, which may help prevent the check from being washed or altered.
- Don't leave blank spaces in the payee or amount lines.
- Don't include credit card, social security or drivers license number on your checks.
- Monitor your account balances daily.
- View cleared checks to confirm that the amount, payee, and endorsement are correct.

PAYMENT SCAMS

Scammers often create a false sense of urgency or use intimidation to coerce someone or a Business to provide sensitive account information or to rush a regularly scheduled payment to a new address. In today's environment, it pays to be suspicious.



- Verify changes to any instructions for payments and always verify instructions with the vendor.
- Question rush payment orders by verifying the information with the vendor.
- Verify any request to be paid using a wire service, cryptocurrency, or gift cards.
- Verify the email addresses of the sender and compare with known information, especially if payment is requested.

Most importantly, government agencies, utility companies, and banks will never contact you and ask for your account information – especially your login information. Never provide sensitive account information over an unsolicited telephone call or email.

FAKE INVOICING



Credible looking invoices for small amounts for website domain renewals, memberships, and directory ads are quite common. Verify that services were received for every invoice received before submitting it for payment.

HAVE YOU BEEN SCAMMED?



If you suspect that you may have been scammed, contact the bank immediately. As always, we welcome you to call or visit our banking centers during business hours with any questions or concerns you may have.

VERO BEACHSIDE

571 Beachland Blvd.
Vero Beach, FL 32963
772.231.6611

VERO US 1

1450 US Highway 1
Vero Beach, FL 32960
772.778.6713

SEBASTIAN

1020 US Highway 1
Sebastian, FL 32958
772.589.4494

MELBOURNE

3303 Suntree Blvd.
Melbourne, FL 32940
321.775.1880

FORT PIERCE

600 N. US Highway 1
Suite 604B
Fort Pierce, FL 34950
772.494.1624

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