

# tellerVISION

*insights into service excellence*

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## Elements of a Successful Teller Training Program

The job description for today’s tellers covers a wide range of responsibilities. Tellers are expected to accurately complete transactions and balance, have broad knowledge of their institution’s products and services, keep up with compliance and regulations, and handle customer service concerns with finesse.

Your institution may have a formal training program in place, or may call upon you as an experienced teller to help train or mentor new hires. In either case, you want to ensure that training is effective so that new tellers will be well prepared to take on the challenges of the position.

“Take a thorough, organized approach to training,” advises Leigh Fletcher, training coordinator for Second National Bank (SNB), an affiliate of Park National Bank (Greenville, Ohio). Fletcher relies on a training checklist that includes every topic that must be covered—everything from customer service and telephone etiquette to regulatory compliance and security procedures. “The checklist includes lines for the class trainer, the on-the-job trainer, and the trainee to initial for each item,” she says. “This way, the trainer and the trainee both acknowledge that the topic has been covered.” (See Checklist on page 3.)

At SNB, new tellers spend a minimum of 10 days in training—a combination of classroom sessions, videos and tutorials, and on-the-job training. They also spend time observing tellers at work. “We want

new tellers to be comfortable with all the elements of the job before they are out on their own on the teller line,” says Fletcher.

### Teller Training Outline

Fletcher shares this outline of SNB’s typical 10-day training program.

**Day One** starts with orientation, including a tour of the building and all departments, with emphasis on the teller work area and the individual teller station. Trainees are shown demonstrations of equipment such as the currency counter, encoder, check protector, and cash advance terminal. Trainees watch videos on communication and making a good first impression. They also spend some time observing customer transactions and interactions.

**Day Two.** Trainees observe the morning routine on the teller line, including...

- opening the office
- setting up the teller drawer
- ordering cash from the vault
- recording night-deposit envelopes and mailing receipts to customers
- checking supplies
- organizing the teller station

Topics covered on day two include debits and credits, money handling, detecting counterfeit currency, and balancing.

**Day Three.** In the morning, trainees concentrate on PC training,

*Teller Training Program continued on page 2*

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### Teller Training Program *from page 1*

first by watching a demonstration and then by practicing programs on a computer. After lunch, the trainees go through check-negotiation training, which covers...

- parties and requirements of a check
- MICR and transit numbers
- check-clearing process
- endorsement guidelines
- check-cashing policy
- balances on computer-inquiry screens
- overrides
- collection items
- holds and stop payments
- noncustomer transactions
- signature card verification
- acceptable forms of identification

**Day Four.** Trainees take care of night deposits and practice setting up the teller station and cash drawer. Check-negotiation training is supplemented with a video on check fraud. The trainer goes over special procedures for money orders, official and

certified checks, U.S. savings bonds sales and redemption, and travelers checks.

On this day and remaining days, in addition to training sessions, new tellers spend part of the day working at the teller window handling customer transactions.

**Day Five** is devoted to security procedures and lockbox training.

**Day Six.** Training topics include an overview of compliance. Bank secrecy is discussed in detail, and trainees take a written test. Later they attend a customer service benchmark training session.

**Day Seven.** Trainees spend some time observing the functions of the Proof department. After that, they receive instructions in loan payments and review all types of transaction tickets.

**Day Eight** includes three to four hours of product training, which covers types of checking and savings accounts, CDs, loans, credit cards, the FDIC, bank programs, bank officers, and chain of command. Trainees also view a video on the bank's customer privacy policy.

## Professional Pointers

### Get Feedback With Teller Evaluation Forms

**Leigh Fletcher, training coordinator for Second National Bank, an affiliate of Park National Bank (Greenville, Ohio) says feedback is important to help you gauge the effectiveness of your teller training program. She gives participants a teller evaluation form to fill out after they have been working at their assigned job for a week or two. Fletcher asks the following questions to encourage trainees to provide feedback:**

- ✓ Did the training provide adequate information to start you on the teller line?
- ✓ Did the trainer make clear to you your responsibilities as a customer service provider representing this bank?
- ✓ Was your trainer prepared each day, and did she present the training material in an organized way?
- ✓ Did the trainer make good use of your time each day?
- ✓ Did the trainer take enough breaks during the training sessions?
- ✓ Do you feel you had enough hands-on practice during the training period?
- ✓ Was the trainer able to answer all of your questions?
- ✓ Did the trainer keep your attention in the way the training material was presented?
- ✓ Did the trainer explain things so that you understood?
- ✓ How could your training have been better? ■

**Day Nine.** On day nine, new tellers receive telephone customer service training and also learn return-check handling and food-stamp pro-

cedures and are introduced to the bank's CRA file.

**Day Ten.** New tellers work at their teller windows. A review session is held

during which the trainees receive handouts on the routines for processing all transactions. They are encouraged to take notes and ask questions.

## Teller Training Checklist

New Employee \_\_\_\_\_ Date Started \_\_\_\_\_

The classroom trainer, on-the-job trainer, and trainee should initial each item after the material has been covered and the trainee understands and feels comfortable with the topic.

- \_\_\_ Customer service: attitude, professionalism, dress code, accuracy
- \_\_\_ Telephone etiquette, confidentiality, office policies
- \_\_\_ Handling currency: counting, verifying, strapping, exchanges, security
- \_\_\_ Checks: negotiability, check-cashing policy, counterfeits, reading a check
- \_\_\_ Money orders, cashier's checks, officer checks, certified checks, drafts
- \_\_\_ Travelers checks: selling, cashing, security
- \_\_\_ Stop payments: completing form, fee, hold policy
- \_\_\_ Deluxe check-order procedures
- \_\_\_ Endorsement requirements
- \_\_\_ Deposit account features: benefits, service charges, rate sheet, Regulation DD
- \_\_\_ Automated teller machine (ATM) mechanics, application procedures, balancing
- \_\_\_ Certificate of Deposit accounts: terms, interest paying methods, maturity, penalties
- \_\_\_ Federal Deposit Insurance Corporation
- \_\_\_ Savings bonds: selling, redeeming
- \_\_\_ Savings accounts: posting interest procedures, balancing, closing out accounts
- \_\_\_ Bond interest coupon processing
- \_\_\_ Collection items
- \_\_\_ Cash item handling: recording, notification forms, collecting, rerunning
- \_\_\_ Utility payments
- \_\_\_ Food stamps: verifying, processing
- \_\_\_ Treasury Tax & Loan payments
- \_\_\_ Safe deposit boxes: opening procedures, entry procedures, payments, legalities
- \_\_\_ Loans: payments, types of loans offered, names of loan officers
- \_\_\_ MasterCard/Visa program
- \_\_\_ Night deposit procedures
- \_\_\_ Proof correction procedures, account adjustment forms
- \_\_\_ Transaction routine, importance of the audit trail, using the add mode
- \_\_\_ Balancing: procedures, research, cash difference reporting
- \_\_\_ Teller terminal functions: opening and closing, re-entry procedures, inquiries
- \_\_\_ CRT functions: inquiry menus, maintenance, memos, change-of-address procedures
- \_\_\_ Signature cards: completion, adding and deleting names from accounts
- \_\_\_ Product training and service brochure
- \_\_\_ Compliance training
- \_\_\_ Security training
- \_\_\_ Proof operations training

\_\_\_\_\_  
Class trainer

\_\_\_\_\_  
On-the-job trainer

\_\_\_\_\_  
Trainee

## List the License Plate Number, Too

Donna Welsh of Town & Country Bank (Quincy, Ill.) shares this tip that she learned in a security seminar. "When working in the drive-through, I always list the license plate number and state, in addition to the person's driver's license number, on the back of the check I am cashing," she says. It only takes a moment to make this notation, and it provides an added layer of identifying information. ■

## Special Service At Tax Return Time

Customers who are awaiting the direct deposit of tax refunds may call your institution daily to see if the deposit has been credited to their account. "Try to remember the customers who have called to check the status," says Maiko Gillen of Banner Bank (Walla Walla, Wash.). "Check those accounts first thing when you get in, and if the deposit has posted, give those customers a quick phone call to let them know the money is in their account," says Gillen. ■

## Mentoring New Tellers

"When a new employee leaves the trainer, training is not over," says Fletcher. "Coaching our staff is an ongoing process." Fresh out of training, new tellers can benefit from the support and guidance of the front-line staff.

Fletcher and Brian Feagan, teller supervisor for GreatBank Algonquin (Illinois) offer these tips for mentoring new tellers:

✓ *Try to accurately assess the person's comfort level with computers and customer service experience.* Then, tailor the training to the person's specific needs, says Feagan.

✓ *Team up a new teller with a more experienced teller as a "buddy,"* Feagan says. "Try to place the new teller in a low-traffic area so that he or she doesn't get overwhelmed."

✓ *Praise the new teller for accuracy.* This lets the person know that accuracy is important and that you are watching and noticing his or her performance, says Fletcher.

✓ *Be aware of your actions and conversations.* "The new person is watching, listening, and trying to acclimate himself or herself into a new environment," says Fletcher. "Demonstrate good teamwork, show enthusiasm about customer service, be positive about management deci-

sions, and help one another."

✓ *Teach by example.* Your actions will send a message as to what is accepted and expected on the job. If you are a hard worker and always focused on business-related task, a new teller will be reluctant to make personal phone calls or read a magazine at the workstation, Fletcher advises.

✓ *Be approachable.* "Let the new teller know that he or she can come to you with a question," says Feagan.

✓ *Deal with any problems immediately.* Don't wait for evaluation time to point out to a new teller what he or she is doing wrong, says Fletcher.

✓ *Follow up with new tellers after they have had some time on their own,* says Feagan. "It's important that you track their progress, or make sure someone is following their performance." For Fletcher, follow-ups with new tellers are part of the training process. Once new tellers have been on the job for a week or two, she asks them to complete an evaluation form to provide feedback on their training (see Professional Pointers, page 2).

An effective training program will ensure that new tellers learn all that they need to know to be successful on the job. Feagan offers one last tip—practical advice that can apply to any training situation: "Take your time, and make it fun." ■

## Issues & Trends

### Snow-Marin: New Signatures on U.S. Currency

The signatures of Treasury Secretary John W. Snow and U.S. Treasurer Rosario Marin will appear on Series 2003 U.S. paper currency. At a ceremony at the Treasury Department in March, Snow and Marin provided their signatures to the Bureau of Engraving and Printing (BEP) so that BEP engravers could prepare the steel plates for engraving. Series 2003 Snow-Marin \$1 notes are expected to be available to the Federal Reserve for distribution in July.

### CUs Can Share Best Practices With PALS

Some credit unions have creative solutions to problems common to all credit unions, and Deborah Matz, a board member of the National Credit Union Administration (NCUA), wants credit unions

to be able “to learn from one another, and to share their creativity and success stories.” Matz introduced Partnering and Leadership Success (PALS) at the Credit Union National Association Government Affairs Conference earlier this year.

“PALS will give credit unions a showcase for their innovative solutions to real-life problems and answer questions about how to make proven strategies work for the other credit unions facing similar challenges,” she says.

Upcoming workshops include marketing to the Hispanic community (July) and innovative strategies (September), which will focus on mobile and shared branching, branches in supermarkets, and check-cashing outlets. For details on the PALS initiative, contact the NCUA at 703-518-6330 or visit [www.ncua.gov](http://www.ncua.gov).

## Charter One Bank's fyiAlerts Named Innovation Of the Year

Financial Insite's industry newsletter, Online Banking Report, has named Charter One Bank's (Cleveland) triggered alert system, fyiAlerts, as the innovation of 2002. Triggered alert services send messages about balance levels or account activity. “While triggered messages have been used in the financial services industry for more than five years, Charter One raised the bar by offering a choice of e-mail, fax, or automated voice messages,” says editor Jim Bruene. More online banking innovations are included in the 20-page report “2002 in Review.” For information on how to obtain a copy of the report, visit [www.onlinebankingreport.com](http://www.onlinebankingreport.com).

## U.S. Mint 2003 Quarters Proof Set

The 2003 U.S. Mint 50 State Quarters Proof Set will be released March 24, 2003. The set contains proof versions of the quarters issued in 2003 under the 50 State Quarters Program—Illinois, Alabama, Maine, Missouri, and Arkansas—in a sealed case. The set will sell for \$13.95 and includes an official U.S. Mint Certificate of Authenticity. Proof sets can be ordered online at [www.usmint.gov](http://www.usmint.gov) or by phone at 1-800-USA-MINT (872-6468).

## International Credit Union Day 2003: Vote for Your Favorite Theme

Credit unions are encouraged to vote online to select the theme for this year's International Credit Union Day, which will be observed October 16, 2003. Log on to the World Council of Credit Unions (WOCCU) Web site at [www.woccu.org/involve/icu/icuday.htm](http://www.woccu.org/involve/icu/icuday.htm) to enter your choice of one of the following themes:

- ✓ Working Together as Partners
- ✓ Where Great Things Happen
- ✓ The Heart of Our Communities
- ✓ Our Values Make Us a Better Choice ■

## Check-Fraud Prevention Tips For Customers

Lacy Halverson of Pella State Bank (Pella, Iowa) has these two tips to pass along to customers to help them from becoming victims of check fraud: “When writing out a check, use larger print in the amount box, so there is no room for someone to alter the amount by adding other figures,” she advises. Also, “Don't endorse checks until you arrive at the bank.” ■

## Welcome New Customers With A Tour

Great customer service begins with the first encounter when you open a new account, says Dawn Rose, customer service representative at The Centreville National Bank of Maryland. When a customer opens a new account, she treats the person to a tour of the branch. “If customers have a few minutes, I show them around the branch and introduce them to the people who handle the different aspects of our business loans, customer service, and daily maintenance of their accounts,” says Rose. This helps puts new customers at ease in the new surroundings—and if they come in with a question or problem in the future, they'll be more comfortable speaking with someone they have already met. ■

# Teller Spotlight: CU Teller Reacted Quickly to Prevent a Tragedy

Jamie Smith, part-time teller at Evergreen Credit Union (Windham, Maine) was working at the drive-through lane in January when Jonna Boure pulled up to the window to make a deposit. As Boure was preparing to place her transaction in the drawer, a gust of wind swept a check from her hand, and she jumped out of her van to retrieve it.

Smith watched in horror as the van—with Boure's four-year-old daughter strapped inside—began to roll from the drive-through lane downhill headed for a busy four-lane road. When frantic tellers could not get Boure's attention from the window, Smith raced outside and into the street, running after the van. The van sideswiped a car and continued rolling across the street. Smith caught up to the van was able to pull the door open, get into the driver's seat, and bring the van to a stop.

The child was scared but not injured. The vehicle that the van hit received extensive damage, but its driver was not seriously harmed. Smith was shaken, and just a little sore after the ordeal with a bruise on her hand.

Smith says she has received quite a bit of attention after the incident was reported in the news and broadcast over a local radio station. The family involved was extremely grateful to Smith for her quick actions. Boure's husband brought flowers to Smith later that day. Evergreen was very supportive as well, says Smith, who had only been on the job for a little over one month at the time of the incident. She received a five-star award and was designated Teller of the Month. In addition, the credit union presented Smith and her husband with a gift certificate for a weekend at a resort.

## Could This Simple Step Help Prevent a Tragedy?

Smith said a change was put into effect immediately at the drive-through that potentially could prevent a similar incident. "The drive-

through drawer has a bar to put checks underneath to hold them in place, but it really isn't that effective," says Smith. "Now we have a money bag in the drawer so members can pick up the bag from the drawer, take it right into their cars as they prepare their transaction, zip it up, and return it to the drawer." Smith says that now she also reminds members to put their cars in park!

*We want to spotlight other outstanding tellers who are recognized for their work or who perform their duties under unusual circumstances. If you would like to nominate a candidate to be featured in Teller Spotlight, contact us at Editor, Teller Vision, Aspen Publishers, 125 Eugene O'Neill Drive, Suite 103, New London, CT 06320; or e-mail [lisa.schroder@aspenpublishers.com](mailto:lisa.schroder@aspenpublishers.com). ■*

## Maintain a Winning Attitude

Do you have a winning attitude that will keep customers coming back to your branch? Ask yourself these questions:

- Do I try to know my customers as people rather than just as account numbers?
- Do I strive to exceed my customers' expectations?
- Do I follow through on promises?
- Do I encourage customers to return to my window?
- Do I thank customers for coming in?

## Send Us Your Tips!

Drop us a line and share your ideas for saving time or effort, slashing costs, or boosting customer satisfaction. If your tip is selected as a reader's tip, we'll award you a \$50 check. Tips selected for publication may be edited or abridged. Please include your Social Security number and daytime phone number. Write to Editor, *Teller Vision*, Aspen Publishers, Inc., 125 Eugene O'Neill Drive, Suite 103, New London, CT 06320; or e-mail us at [lisa.schroder@aspenpubl.com](mailto:lisa.schroder@aspenpubl.com).

## Correction

In the April issue, Teller-to-Teller contributor Michael Lowe was incorrectly identified. We regret any confusion or inconvenience this oversight may have caused. Here is Michael Lowe's response:

*Here at Kitsap Bank we have a professional dress code. I consider professional to be anything that is in style, clean, businesslike, and that creates confidence in a client's view toward me. I feel it is important to create an atmosphere in which every client feels comfortable and important to Kitsap Bank. Choosing appropriate clothing styles can help achieve this goal.*

**Michael Lowe**  
Kitsap Bank  
Port Orchard, Wash.

## The Maine Event: Newest State Quarter Due in May

The Maine state quarter—the third state quarter of 2003—debuts this month. Maine was the twenty-third state to be admitted to the Union, and so it follows that its coin will be the twenty-third released in the U.S. Mint's 50 State Quarters Program.

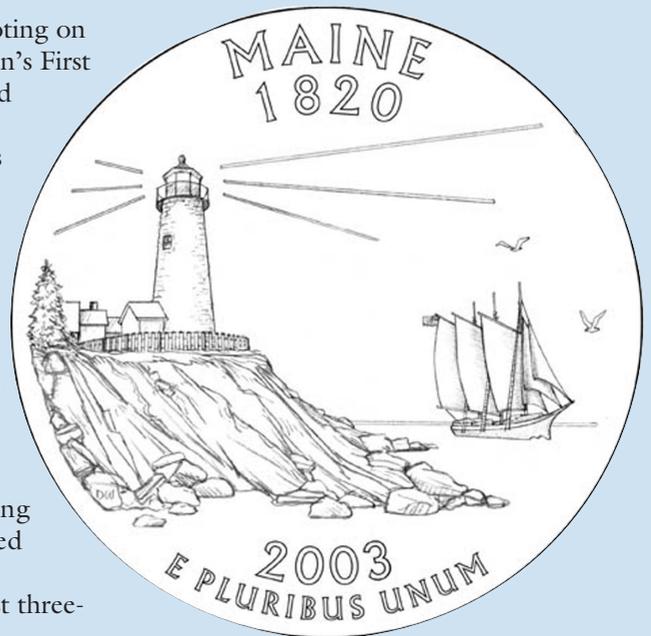
More than 100,000 Maine residents participated in the voting on the concepts for the quarter's design, which included "Nation's First Light," "Where America's Day Begins," "Mt. Katahdin," and "Lighthouse at Pemaquid Point."

The winning design, submitted by Daniel J. Carr, features a rendition of the Pemaquid Point Light, one of Maine's most popular tourist attractions. On the coin, the lighthouse is set on a rocky shoreline with a likeness of the schooner *Victory Chimes* visible at sea.

### History Behind the Design

Located in New Harbor at the entrance to Muscongus Bay and John Bay, Pemaquid Point was the site of many shipwrecks caused by hazardous navigation conditions. As maritime trade increased, the lighthouse was built in 1826 to serve as a beacon to ships in the area. The building was replaced in 1835, and the original lamps were replaced in 1856.

The *Victory Chimes*, which sails out of Rockland, is the last three-masted schooner of the Windjammer Fleet. ■



## Web Site of the Month

### The American Safe Deposit Association [www.americansafedeposit.org](http://www.americansafedeposit.org)

**M**ay is Safe Deposit Month. What better time to visit [www.americansafedeposit.org](http://www.americansafedeposit.org), the Web site of The American Safe Deposit Association (TASDA)?

TASDA's purpose is to "provide education to all safe deposit personnel throughout the world on the importance of sound safe deposit operations." The association offers many half- and full-day seminars and training sessions, from basics in safe deposit operation to safe deposit legal issues.

The site features...

- Education resources
- Industry-related news briefs
- Safe deposit product information
- Frequently asked questions
- Brochure and registration form for TASDA's upcoming 79th Annual Educational Conference, May 29-31, in Minneapolis

For ideas to promote Safe Deposit Month or to discuss training opportunities or schedule a seminar, contact TASDA at 317-738-4432. ■

Crime Watch *from page 8*

847-968-7038; fax 847-968-6717.

#### ✓ Community Bank of Lawndale (Chicago, Ill.)

Routing number: 071002095

Features: These items appear to be copies of an authentic Community Bank of Lawndale check.

Contact: Henrietta Dorsey, Community Bank of Lawndale, 1111 South Homan Ave., Chicago, IL 60624; phone 773-533-6900; fax 773-533-8215.

#### ✓ Jackson Federal Bank (Fullerton, Calif.)

Routing number: 122042205

Features: These counterfeit checks also appear to be copies of the bank's genuine checks.

Contact: Tina Robinson, Jackson Federal Bank, 145 S. State College Blvd., Brea, CA 92821; phone 714-990-7390; fax 714-990-7479. ■

## Counterfeit Checks Involved in Overpayment Fraud

The Office of the Comptroller of the Currency (OCC) says that counterfeit checks are being used nationwide in an overpayment-type scheme. The checks, issued on Frost National Bank (San Antonio, Tex.), are high-quality documents and contain the following features:

- the bank's routing number
- check numbers most likely between 12268452 and 12309856
- the bank's logo of three horses' heads
- the facsimile signature of Rebecca Huckabee

In the overpayment fraud, a seller receives a bogus check from a purchaser in excess of the amount owed. The seller is asked to deposit the check and wire the excess funds back to the purchaser. Then the deposited cashier's check is returned as counterfeit and charged back to the seller's account.

If you have any information on these items, contact Mrs. Sandy Sullivan, Senior VP, Frost National Bank, P.O. Box 1600, San Antonio, TX 78296; phone 210-220-5935; fax 210-220-5855; e-mail [ssullivan@frostbank.com](mailto:ssullivan@frostbank.com).

## "Latin Lotto" Scam Still Prevalent

Be alert to elderly customers who may be making large withdrawals to help a lottery winner in need. Police in Hollywood, Florida, are warning the public to beware of con artists who prey on the elderly in a "Latin Lotto" scam. Carlos Negron of the Hollywood Police Department says five victims have recently reported being taken by scam, but he suspects the number could be higher. "We think more

victims could be out there who are reluctant to come forward because they are embarrassed or ashamed to admit that they fell for the scam," says Negron.

Here's how the scam works: Potential victims—primarily non-English-speaking elderly individuals or couples—are approached by a suspect who claims to have a winning lottery ticket, but either needs money up front to claim it, or can't cash it because he or she is not a U.S. citizen. He or she plays up the sad story by weeping, then asks the victim for money. The suspect offers to share the jackpot with the victim and even let him or her keep the ticket. If the victim is suspicious, the suspect may offer to call the lottery to confirm that the ticket is a winner.

Last year, victims in Texas lost a total of more than \$3 million—some of them turning over their life savings to con artists in a similar lottery scam. The Texas Lottery Commission emphasizes that (1) once a ticket is bought, no money is ever required to claim a prize; (2) you don't have to be a U.S. citizen to claim a lottery prize; and (3) winning tickets are never confirmed over the phone.

If you suspect a customer has been victimized by this fraud, urge him or her to contact local law officials immediately. In Hollywood, Florida, contact Broward County Crime Stoppers at 954-493-TIPS.

## FDIC Counterfeit Check Alerts

Here are the latest announcements from the Federal Deposit Insurance Corporation (FDIC) on counterfeit official checks in circulation, with respective contact information:

✓ **Delta Bank (Vidalia, La.)** for the account of Community Credit Center, Inc. (CCC).

Routing number: 111101144

Features: The counterfeit items are shorter in length than the bank's official checks. In addition, they bear a preprinted check number but do not include the bank's logo.

Contact: Wanda Wiggins, Delta Bank, 1617 Carter Street, Vidalia, LA 71373; phone 318-336-5257; fax 318-336-5255.

✓ **Fifth Third Bank, Kentucky, Inc. (Louisville, Ky.)**

Routing number: 042101190

Features: Although the counterfeits look similar to the genuine checks, they use different fonts and have asterisks behind the numeric dollar amount.

Contact: Tamara Mullins, Fifth Third Bank, Kentucky, Inc., 401 South Fourth Avenue, Louisville, KY 40202; phone 937-840-5380; fax 937-840-5399.

✓ **City Bank, Hawaii (Honolulu, Hawaii)**

Routing number: 121201691

Features: The checks appear similar to the bank's official checks, but use different fonts and have a plain appearance.

Contact: Cindy Ching, City Bank, Hawaii, 2969 Mapunapuna Place, Suite 110, Honolulu, HI 96819; phone 808-837-8577; fax 808-837-8569.

✓ **Allstate Bank (Vernon Hills, Ill.)**

Routing number: 071974424

Features: The checks are printed in different fonts from the bank's official checks. In addition, the fakes do not include the bank's telephone number or the words "ORIGINAL DOCUMENT" along the top border.

Contact: Lidia Olesky, Allstate Bank, 544 Lakeview Parkway, Vernon Hills, IL 60061; phone

*Crime Watch continued on page 7*