





Time	Suggested Remarks	Icon	Tips/Notes
10 mins.	<p>Ask: What types of check fraud are you familiar with?</p> <p>Say: Check fraud occurs when someone tries to alter, misrepresent, counterfeit, or otherwise present a check that is not actually a legal tender to pay.</p> <p>Refer participants to page 9 and page 10 in their handouts.</p> <p>Review the definitions of various types of check fraud with participants.</p> <ul style="list-style-type: none"> • Alteration • Counterfeiting • Forgery • Identity Theft • Kiting • Paperhanging • Checkwashing 	  	<p>Check Fraud Definitions P 9 & 10</p>
7 mins.	<p>Refer participants to page 11 in their handouts.</p> <p>Ask a participant to read the example on the page 11 to the class.</p> <p>Read aloud to the participants “Potential Red Flags” and “Preventing Alteration.”</p> <p>Discuss any other security measures or procedures that are specific to your credit union.</p> <p>If available, show examples of altered checks.</p>		<p>Alteration: Red Flags & Prevention P 11</p>