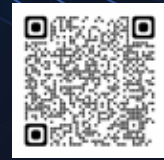




# RECOGNIZING BUSINESS FRAUD AND HOW TO TAKE ACTION



If fraud happens to you we are here to help! Follow the steps outlined below if you believe you are the victim of fraud.



## CHECK FRAUD

Check fraud can occur in a variety of ways. Checks can be intercepted in the mail and altered, endorsed improperly, or used to create counterfeit checks from the account number and routing number.

**Forged Maker Signature:** Signature(s) on the front of the check

**Forged Endorsement:** Signature(s) on the back of the check

**Check Alterations:** Applies to any material alteration, most commonly the amount and/or payee

- Your account will be restricted to prevent further unauthorized activity. Please monitor your accounts daily and report any fraud immediately to your NBT branch, contact center, or [reportfraud@nbtbank.com](mailto:reportfraud@nbtbank.com)
- Work closely with your NBT branch to let them know any outstanding checks that need to be paid. Due to the restricted status all items will be reviewed to determine if they should be paid or returned.
- An affidavit is required and will need to be notarized. If there are multiple checks an affidavit will be required for each check.
- A police report describing the crime will be needed and can be brought back your local branch or emailed to [reportfraud@nbtbank.com](mailto:reportfraud@nbtbank.com).
- The NBT Treasury Management Team will be contacting you about adding Fraud Prevention products (Positive Pay) to your account. This will allow the account to remain open and enable you to authorize any future check payments to your account.
  - Once accounts are set up with Treasury Management services they will be removed from a restricted status.
  - If Treasury Management services are declined, a new account will need to be opened and a Fraud Protection Disclaimer will be provided to you.

**Note:** If NBT is acting on your behalf to recover a loss from another financial institution, we will credit your account only when funds are received. Exchange of funds between financial institutions in some fraud cases is dependent on the completion of a fraud investigation at both institutions, which can take additional time.



## STAY AWARE



Visit our Business Fraud Information Center for the latest information, tips, and resources related to business fraud: [www.nbtbank.com/businessfraudinfo](http://www.nbtbank.com/businessfraudinfo)



Monitor your accounts daily and report any fraud concerns immediately to [reportfraud@nbtbank.com](mailto:reportfraud@nbtbank.com)



To learn more about NBT Bank's Fraud Protection Tools, contact us at 1-833-NBT-4BIZ option 5 or [www.nbtbank.com/treasurymanagement](http://www.nbtbank.com/treasurymanagement)