

# Know Your Endorser

● The United States Secret Service has launched a "KNOW YOUR ENDORSER" Campaign against check forgery to supplement its highly successful "KNOW YOUR MONEY" drive, which, over a period of six years, reduced the amount of counterfeit money in circulation by more than 97 per cent.

We can all cooperate in this long-pull educational program and thus eliminate the market for froged checks by making it dangerous and unprofitable for forgers to operate. Here are a few simple rules for those who cash checks and those who get them cashed.

## *If You Cash Checks for Others*

1. **DEMAND PROPER IDENTIFICATION.** Remember that lodge cards, Social Security cards, auto licenses, letters and the like can be forged and stolen. A forger's credentials are often forgeries themselves. Proper identification can best be determined by asking yourself this question: "IF THIS CHECK IS RETURNED, CAN I FIND THE PERSON WHO GAVE IT TO ME?"
2. Always demand that the person cashing the check endorse it in your presence. Even though the check has been endorsed, insist that he endorse it again.
3. Do not cash checks that show any alteration of their face. Altered checks are usually forged checks.
4. If you are an employer and more than one employee of yours is empowered to cash checks, be sure that they initial every accepted check so that you can identify the person who cashed it.
5. You can safeguard your merchandise, your cash, and your profits from check forgers by following these simple rules every time you cash a check. Make these practices routine. Remember you lose if you cash a forged check.

## *If You Get Checks Cashed*

1. **BE SURE** some member of the family is at home when checks are due to be delivered. Get the check as soon as it arrives.
2. **PRINT** your name clearly on your mail box. **EQUIP** your mail box with a lock if you have not done so.
3. **CASH** your checks in the same place each month. This will make identification easier.
4. **DO NOT ENDORSE** your check until you are in the presence of the person you will ask to cash it.