Fire districts are now a target of scammers! Over the last few weeks we’ve been made aware of several scams involving Fire Districts and Emergency Service Organizations should know about this because you may be next!

In Suffolk County, Long Island a scam has been going on where the district’s checks are copied/reproduced and signed with the treasurer’s or other officers correct name. The check is then cashed, (as far away as California) or money sent (via money order/ Western Union) and picked up, even out of the country. In many instances the checks are very close to the current numbering sequence, and many are very high quality. This is a very organized group that is spread out across the country.

There are some steps you can take to protect yourself. Keep your financial information in a safe place, do not leave your account statements, checks, or other account information out in the open. Many banks offer the following services that could help:

- Security Checks
- Positive Pay
- Purchase an extra computer only for bookkeeping that does not receive emails.

Security Checks are watermarked and are much more difficult to reproduce. Positive Pay is when the organization notifies the bank of every check that is being sent; the bank then matches and pays only those checks authorized by the organization. The separate computer will be more difficult for the scammer to access. Also review your incoming checks frequently just in case one made it all the way through. If you find that you have a forged check report it to your bank and to the police as soon as possible.

If you think you have been compromised, gather as much information as possible and contact the police. Close the account that has been compromised. In most places if someone goes to cash a check in a check cashing store or bank, they must present ID and the store must contact the writer of the check before cashing. If you get one of these calls tell them you did not issue it and to fax you a copy of the check along with a copy of any ID presented.

The second scam we recently heard about involved a fire department selling a piece of apparatus on the internet. A perspective purchaser contacted them and made an offer of $5,000, the department accepted the offer. The purchaser overnighted a check for the wrong amount, $7,200. The purchaser contacted the fire department and apologized. He then asked that the department keep the check and overnighted a fire department check back for the difference. They did, and we all know what happened. The original check bounced and the department was out $2,200! If you sell any equipment, get a certified check or wait until the buyers check clears before making any adjustments. Inform the buyer that this is your policy before taking any money to avoid any issues.

So far this has only affected one county in one state that I am aware of. These criminals have found a way to make money, and chances are they will dry up one area and go to another. Our best protection is knowledge. The checks have ranged from $1,900 to $9,100. Protect yourself and take precautions. To the credit of the banks involved, they have all paid the organizations back for any bad checks. Contact your insurance agent to make sure you have coverage for Forgery & Alterations. It is a relatively inexpensive coverage that can be added.

Lastly, if you have been scammed and haven't reported it, contact the local police. The Suffolk County Detective working the case is Frank Gadice his number is: 631 853 – 4150. Inform the local police and have them report to Detective Gadice as he is investigating 17 such events.

Robert Barber, Director of Program Development
McNeil and Company, Emergency Services Insurance Program (ESIP)
20 Church Street, Cortland, NY 13045
(800) 822-3747
rbarber@mcneilandcompany.com