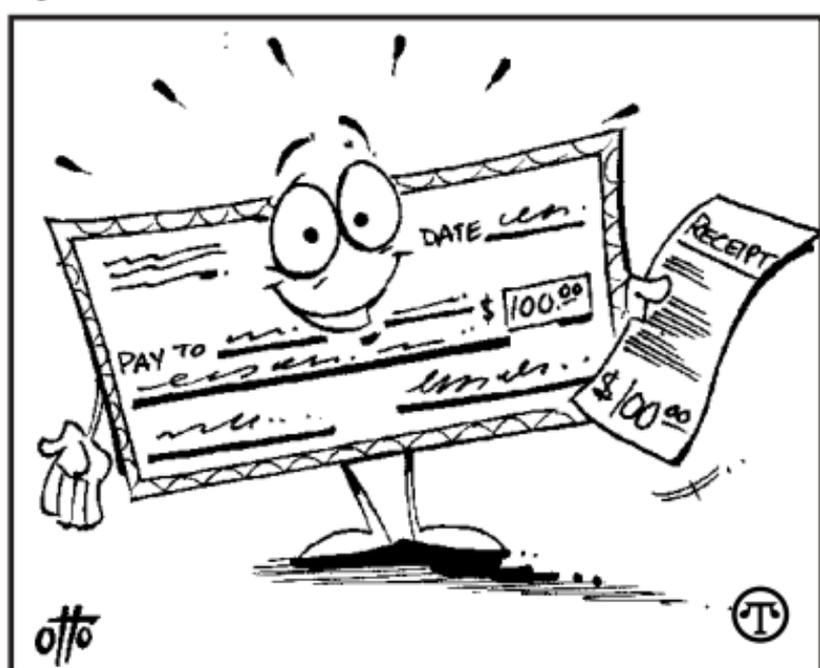


# noteworthy trends

## When Is Your Check Not A Check?

(NAPSA)—It pays for consumers to learn about electronic check conversion—a new payment method similar to check cards or debit cards that is a faster way for stores to process payments made by checks.



**If you buy things using electronic check conversions, it's important to get a receipt and your voided check.**

It usually works like this: A clerk asks you for a check that is completely filled out, partially filled out, or blank, then runs the check through a machine and hands the voided check back to you with your receipt.

If you pay using electronic check conversion, the Federal Reserve Board recommends that you:

- Be certain you have enough money in your account to immediately cover the payment.
- Make sure the clerk gives you a receipt.
- Be certain the check was voided and returned to you.
- When you receive your checking statement from your bank, be sure the charges on your statement match your records.

Consumers can learn more about electronic check conversions and ways to protect themselves by visiting the Federal Reserve's Web site, [www.federalreserve.gov/pubs/checkconv/default.htm](http://www.federalreserve.gov/pubs/checkconv/default.htm).