Check Washing & Check Theft SCAMS

The United States Postal Inspection Service recovers more than **$1 BILLION** in fraudulent checks & money orders each year. If you mailed a check that was paid, but the recipient never received it, criminals may have stolen it.

Fraudsters target paper checks sent through the mail. Once they have a check, chemicals are used to "wash" it allowing them change the amount or make themselves the payee. They deposit or cash the check, stealing the money.

How to protect your mail

- ★ Retrieve your mail promptly after delivery.
- ★ Ask the post office to hold your mail if you go out of town.
- ★ Sign up for informed delivery at USPS.com to see notifications for incoming mail and packages.
- ★ Contact the sender if you don't receive mail that you're expecting.
- ★ Use the letter slots inside your Post Office to send mail.
- ★ Consider buying security envelopes to conceal the contents of your mail.

How to protect your checks

Use pens with indelible black ink so it's more difficult for your checks to be washed.

Don't leave blank spaces in the payee or amount lines. Draw a straight line through empty spots.

Don't write personal details such as your SSN, credit card info, driver's license number, or phone number on checks.

Use mobile or online banking to access copies of your checks and ensure they are not altered.

Review paid check images to ensure the endorsement is correct and matches the intended payee.

Consider using e-checks, ACH automatic payments, and other electronic and/or mobile payments.

Follow up with payees to make sure they recieved your check.

What to do if you're a victim...

File a report immediately with:

- **Your bank** and request copies of all fraudulent checks.
- **Your local police department.**
- **The United States Postal Inspection Service** at uspis.gov/report or call 1-877-2455

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