

Avoid Mail-Related Check Fraud

Follow these tips to avoid mail-related check fraud schemes targeting you

Have you ever sent a check that was cashed, but the recipient said it never arrived? You may be the victim of check fraud. There has been a recent surge in check fraud schemes targeting the U.S. Postal Service. These schemes involve stealing checks from the mail, and “washing” the checks by changing the payee names and often the dollar amounts on checks and fraudulently depositing them. Occasionally, these checks are stolen from mailboxes and washed in chemicals to remove the ink. Some scammers will even use copiers or scanners to print fake copies of a check. In fact, postal inspectors recover more than \$1 billion in counterfeit checks and money orders every year, but you can take steps to protect yourself.

Tips to Avoid and Combat this Scheme

- 1 Keep an eye on your bank account by reviewing statements regularly. Report suspected fraud to your bank immediately.
- 2 Confirm receipt of checks sent through the mail with recipient.
- 3 Retrieve mail frequently and never leave your mail in your mailbox overnight.
- 4 When leaving outgoing mail in your mailbox, don't put the flag up.
- 5 Deposit your outgoing mail in blue collection boxes before the last pickup or at your local post office.
- 6 If you're going on vacation, have your mail held at the post office or have it picked up by a trusted friend or neighbor.
- 7 Talk to your bank about services they may have available to you such as online bill pay.

