

Safeguarding Your Mail

Tips from U.S. Post Office Security



While technology brings new innovations and changes to how society operates every day, there are some age-old practices that remain — like mailing through the U.S. Postal Service. Many businesses and consumers still rely on mail to send payments via written checks and other confidential information. While this has been a common practice for decades, mailing a check opens the door to a type of fraud called check washing. Check washing continues to be a growing issue where criminals steal mail from home mailboxes, collection boxes, and sometimes directly from the post office and use chemicals to erase the name of the payee on the check to deposit the money into another, fraudulent account. Earlier in 2023, a security team member from a Milwaukee post office provided a few helpful recommendations below to prevent consumers from being the next check fraud victim.

1

Utilize mobile banking as much as you can. Many banks have online banking or mobile apps available to customers.

Therefore, transferring money between accounts, checking balances, and more can be achieved from your home computer or smart phone. Most utility bills, loan payments, medical bills, and other expenses can be paid online. Just make sure the page is a secure, legitimate website. Even sending money for a birthday or graduation can be done through popular payment apps instead of sending a check in the mail.

2

When utilizing the U.S. Post Office's blue collection box receptacles, drop off your mail as close as possible to the listed collection time. Keys to these receptacles have been stolen or compromised, and this is an easy way for fraudsters to sift through a large quantity of mail quickly.

After sending a check in the mail, follow up with the recipients to confirm the envelope was received and keep a close eye on your statements to verify the correct person deposited the funds and the payee name was not "washed" and replaced with another name.

3

Go directly to a U.S. Post Office or your bank's local branch when you want to make sure funds or private information are handled securely. Fraudsters are becoming more and more sophisticated with every technology advancement. Making an extra trip to hand your mail or a check directly to a bank or USPS staff member could be the most secure way to handle your money and private information. In a world where convenience can come at a price, sometimes there is nothing more valuable than your peace of mind.



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