

WHAT IS CHECK WASHING?

We are encouraging our customers to be aware of a trending bank fraud called 'check washing'. Check washing involves 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.

How is it executed?

Criminals are targeting mailboxes to commit check fraud and are even selling copies of washed checks online. The mail theft puts not only personal checks at risk but also business checks, tax refunds, and government benefits. In the case of business checks, criminals create a fake business with a similar name, then use it to open bank accounts.

1.



ELECTRONIC PAYMENTS

Use electronic payment methods such as ACH, or wires for transferring larger amounts securely.

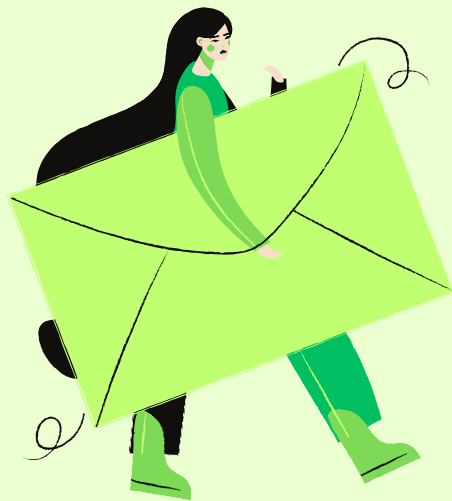
2.

MONITOR ACCOUNTS

Monitor your bank account by logging into online or mobile banking regularly to review checks for the correct amount and cashed to the correct person.



3.



TIME YOUR MAIL

Place outgoing mail in the blue collection mailboxes before the last pickup or at the Post Office. Do not leave mail in your mailbox overnight.

4.

USE THE POST OFFICE

Have your mail held at the Post Office or have someone pick it up while you are out of town.

