

Check Washing Fraud

Check washing fraud is when someone intercepts your check, uses chemicals to wash away the ink, and rewrites the check to their benefit. Sometimes they will leave your signature intact or they will fraudulently sign the check. Checks can be stolen from your mailbox, or the scammer will print fake copies of a check.

In an article from the United States Postal Inspection Service dated September 22, 2022, <https://www.uspis.gov/news/scam-article/check-washing>, Postal Inspectors recover more than \$1 billion in counterfeit checks and money orders every year.

Here are some helpful tips.

- Use a gel ink pen to write your checks. The gel ink does not come off when chemicals are used to wash the check.
- If using the blue collection boxes at the Post Office, deposit your mail before the last collection time of the day and try to avoid using these boxes on holidays and weekends.
- Do not leave mail in your personal mailbox, retrieve your mail daily.
- If you are going on vacation, make sure to put a vacation hold on your mail.
- Avoid using initial for the Payee. For example, don't write "S.R.P.". The criminals can simply add "rice" to the Payee name to make it look like it was made out to "S.R.Price" and deposit it into a fake account.
- Monitor your bank account regularly and balance your checkbook ➤ Destroy any old or unused checks. Don't just throw them in the trash.
- For more information, read the Frank McKenna's article <https://frankonfraud.com/fraud-trends/check-washers-hate-when-you-write-check-with-this-2-pen/>