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Check Washing: An Old-School Scam That Still Works

Dear [--Merge1--],

You may not write many checks - but if you ever mail one for rent, a bill, or a gift, it's important to know about **check washing** .

This scam happens when criminals **steal a check from the mail and chemically remove the ink** , allowing them to rewrite the check to themselves or increase the amount before depositing it.

Check fraud is actually increasing. Federal investigators report that suspicious activity reports tied to check fraud **nearly doubled between 2021 and 2023** .

How It Happens

Most check washing starts with **mail theft**.

Criminals may take checks from:

- Residential mailboxes with the flag up
- Blue postal collection boxes
- Mailboxes left unattended overnight

Once they have the check, they remove the ink and rewrite it before depositing it.

Smart Ways to Protect Yourself

Even if you rarely use checks, these habits can help protect your finances:

Skip checks when possible

- Use **online bill pay, ACH transfers, or payment apps**

Mail checks safely

- Drop mail inside the post office
- Avoid leaving checks in your mailbox overnight

Write checks carefully

- Use permanent black ink
- Fill in all spaces on the check

Monitor your accounts

- Set up **transaction alerts**
- Review your account activity regularly

What to Do If Something Looks Wrong

If you notice a payment you didn't authorize:

- Contact your credit union immediately
- Report the issue to law enforcement if needed
- Monitor your account for additional activity

The sooner fraud is reported, the easier it is to investigate and resolve.

Stay One Step Ahead of Fraud

Financial scams evolve, but staying informed is one of the best ways to protect yourself. Beach Municipal Federal Credit Union is committed to helping members recognize and prevent fraud.

Visit our digital services page to learn more about setting up Virtual Branch Bill Pay or about utilizing services, such as Zelle®, to aid in fraud prevention.

Digital Services

Our *All About Me* program can help you navigate the waters regardless of where you are in life or what your greatest challenges happen to be.

Visit All About Me

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