




Share this email:   THIS IS JUST THE BEGINNING  
OF A WHOLE NEW ADVENTURE.

LET US BE YOUR TOUR GUIDE.

EXCLUSIVELY FOR OUR MEMBERS AGES 55 AND BETTER.

## Protect Yourself from Check Washing Fraud

Even in today's digital world, many people still use checks for bill payments, gifts, or charitable donations. Unfortunately, criminals know this - and they are increasingly targeting checks through a scam called **check washing**.

### What is Check Washing?

Check washing occurs when criminals **steal a check from the mail and use chemicals to erase the ink**, allowing them to rewrite the payee name or change the amount before depositing it. Sometimes victims only learn about the fraud weeks later when the intended recipient reports that the check was never received. Law enforcement agencies warn that **mail theft-related check fraud has increased significantly in recent years**, with suspicious activity reports nearly doubling from 2021 to 2023.

### How Criminals Get Your Checks

Fraudsters may obtain checks by:

- Stealing outgoing mail from residential mailboxes
- Taking checks from blue postal collection boxes after pickup times
- Intercepting mail during delivery
- Using stolen postal service keys to access mailboxes

Once a check is stolen, chemicals can remove the ink so criminals can change the **payee name or amount** and deposit the altered check.

### Simple Ways to Protect Yourself

You can reduce your risk with a few simple habits:

#### Use secure mailing practices

- Drop checks **inside a post office** rather than outdoor mailboxes
- Mail checks **before the last collection time**
- Retrieve incoming mail promptly

#### Write checks securely

- Use **black gel pens or indelible ink**
- Avoid leaving blank spaces in the payee or amount lines

- Do not include personal information like your Social Security number on checks

### Monitor your accounts

- Review account activity and check images regularly
- Confirm that the intended recipient received your check
- Report suspicious transactions immediately

### Consider electronic payments

When possible, use **online bill pay** or **electronic transfers**, which eliminate the risk of checks being intercepted in the mail.

### What to Do If You Suspect Fraud

If you believe a check has been altered or stolen:

1. Contact your financial institution immediately
2. File a police report
3. Report the incident to the **United States Postal Inspection Service**

Quick reporting can help limit losses and assist investigators.

## We're Here to Help

At Beach Municipal Federal Credit Union, protecting our members from fraud is a top priority. If you notice unusual activity or have questions about safe payment methods, please contact our team right away.

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](#)

Whether it's years down the road or you're already living your best life in retirement, our Endless Summer program is perfect for members ages 55 and better.

[Visit Endless Summer](#)

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