



UNITED STATES POSTAL INSPECTION SERVICE

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ABA and U.S. Postal Inspection Service Announce Partnership to Combat Check Fraud

ABA, USPIS release infographic with consumer tips

WASHINGTON—The American Bankers Association and the U.S. Postal Inspection Service today announced a new joint effort to combat the rapid rise in check fraud, which has increased nationwide by 385% since the pandemic, according to the U.S. Treasury Department. Check fraud schemes commonly target the U.S. mail to steal checks, alter or wash them to change the payee and dollar amount, and ultimately steal money from victims' accounts.

ABA and USPIS' anti-check fraud initiative will focus on four main areas: educating U.S. Postal Service and bank customers about check fraud and what they can do to protect themselves; addressing money mules and collusive accountholders; collaborating with law enforcement; and training bank employees and postal workers on red flags and prevention.

"We appreciate this opportunity to join with U.S. Postal Inspection Service to inform and protect consumers," said ABA President and CEO Rob Nichols. "Working together to address the unprecedented rise in check fraud offers us a number of opportunities to make a difference, including educating the public on how to safely use the mail system to send checks while also taking advantage of the advancements in payments technology banks offer."

"The U.S. Postal Inspection Service is proud to partner with the American Bankers Association to raise awareness among the public about check fraud and steps that can be taken to prevent it," said Chief Postal Inspector Gary Barksdale. "Postal customers are also the customers of the American Bankers Association's member financial institutions, and so we share a common sense of responsibility to protect those customers from check fraud and financial harm. Awareness of check fraud and check fraud prevention strategies will empower the public to protect themselves from financial harm while making it more difficult for criminals to perpetrate this crime."

To kick off this partnership, ABA and the U.S. Postal Inspection Service today released a new consumer resource to educate consumers about check washing and what they can do to protect their mail and their checks.

According to the infographic, consumers can take several actions to protect their mail including:

- Get your mail promptly after delivery. Don't leave it in your mailbox overnight.
- If you're heading out of town, ask the post office to hold your mail until you return.
- Sign up for informed delivery at USPS.com. It sends you daily email notifications of incoming mail and packages.



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- Contact the sender if you don't receive mail that you're expecting.
- Consider buying security envelopes to conceal the contents of your mail.
- Use the letter slots inside your Post Office to send mail.

To protect their checks, bank customers can take the following actions:

- Use pens with indelible black ink so it is more difficult for a criminal to wash your checks.
- Don't leave blank spaces in the payee or amount lines.
- Don't write personal details, such as your Social Security number, credit card information, driver's license number or phone number on checks.
- Use mobile or online banking to access copies of your checks and ensure they are not altered. While logged in, review your bank activity and statements for errors.
- If your bank provides an image of a paid check, review the back of the check to ensure the indorsement information is correct and matches the intended payee, since criminals will sometimes deposit your check unaltered.
- Consider using e-check, ACH automatic payments and other electronic and/or mobile payments.
- Follow up with payees to make sure that they received your check.

Consumers who suspect they have been a victim of check fraud should file a report immediately with:

- Their bank and request copies of all fraudulent checks
- The local police department
- The United States Postal Inspection Service at <https://www.uspis.gov/report> or call 1-877-876-2455

The full infographic is available here:

<https://www.aba.com/news-research/analysis-guides/check-washing-and-check-theft-scams>

About the American Bankers Association

The American Bankers Association is the voice of the nation's \$23.7 trillion banking industry, which is composed of small, regional and large banks that together employ approximately 2.1 million people, safeguard \$18.8 trillion in deposits and extend \$12.5 trillion in loans.

About the U.S. Postal Inspection Service

The U.S. Postal Inspection Service is one of the oldest federal law enforcement agencies in the country. For more than 200 years, U.S. Postal Inspectors have protected the U.S. Postal Service, secured the nation's mail system, and ensured public trust in the mail.