



UNITED STATES POSTAL INSPECTION SERVICE

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U.S. Postal Inspection Service and American Bankers Association Foundation Release New Infographics for Consumers and Businesses on Money Mules, Check Fraud

Identification and prevention tips part of ongoing awareness campaign to help individuals and small businesses avoid scams perpetrated through the U.S. mail

WASHINGTON – The United States Postal Inspection Service and the American Bankers Association Foundation (ABA Foundation) released two new infographics on money mule scams and check fraud as part of their shared ongoing initiatives to protect consumers from scams. The first infographic teaches consumers how to detect and avoid falling victim to a money mule scam. The second infographic teaches small business owners how to protect themselves from check fraud.

“The mission of the U.S. Postal Inspection Service is to safeguard our community from criminals who look to exploit them. That’s why the partnership between the Postal Inspection Service and the ABA Foundation is critical to ensuring consumers and businesses are aware of these scams – so they can prevent the losses that follow these attacks,” said Gary Barksdale, Chief Postal Inspector, U.S. Postal Inspection Service.

“These two types of fraud have been on the rise in recent years. Raising awareness of what people should be looking for is more important now than ever,” said Lindsay Torrico, executive director, ABA Foundation. **“We’re grateful for the partnership of the U.S. Postal Inspection Service and hope that our important work together will help consumers and businesses keep their bank accounts safe.”**

In a typical money mule scam, criminals use another person’s bank account to transfer and launder illegally acquired money. The person whose bank account is used may be a victim, unaware of the crime entirely, or they may be complicit in the fraud. Criminals often recruit through online job ads, social media, enticing—though fake—investment opportunities, prize offers, or dating websites.

To avoid becoming a victim of a money mule scam, the U.S. Postal Inspection Service and the ABA Foundation recommend that consumers:

- Do not use your own bank account, or open one in your name, to receive or transfer money for an employer or anyone else.
- Do not accept or endorse a check that is not in your name, even if a friend or employer asks you to do it.
- Do not incorporate a fictitious business to deposit a check corresponding to a similarly named business.
- Never pay to collect a prize or transfer money from your prize “winnings.”
- Never send money to online love interests, even if they appear to send you money first.



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- Do not listen to anyone offering you a great cryptocurrency investment or asking you to deposit money into a Bitcoin ATM.
- Never purchase cryptocurrency or gift cards on behalf of, or for, someone you met online or over the phone.
- Never share your bank passcodes, including one-time verification codes, or provide anyone with access to your bank account, online credentials, debit card number, or PIN.
- Always monitor your accounts and report suspicious activity to your bank.

To commit check fraud, criminals may steal and alter an existing check, or they may produce counterfeit checks to allow for unauthorized withdrawals. Bad actors often target business accounts over personal accounts because of large transaction volumes, more funds, and higher liquidity, making it easier to cash higher dollar counterfeit or altered checks — and more difficult to detect fraudulent transactions and overdraft issues.

The U.S. Postal Inspection Service and ABA Foundation recommend that small businesses take the following steps to protect against check fraud:

- Adopt an employee need-to-know policy to limit access to sensitive information and business checks.
- Talk to your bank about services to monitor business account activity, such as fraud prevention programs (FPPs). FPPs can require and request verification for all checks drawn against specific accounts to detect and prevent fraudulent activity.
- Explore the use of a positive pay product with your bank to add another layer of validation protection to the check process.
- Confirm that all financial instruments drawn from your business accounts are received by the intended recipients. Any outstanding items should be flagged.
- Use the letter slots inside your local Post Office for your outgoing mail or hand it directly to a letter carrier.
- Pick up your mail promptly after delivery. Don't leave it in your mailbox overnight. If you do not have weekend hours, coordinate with your local Post Office to hold any weekend mail until the following business day.

The infographics are part of an ongoing collaboration between the U.S. Postal Inspection Service and the ABA Foundation [announced in 2024](#). Together, our goal is to educate U.S. Postal Service and bank customers about check fraud and what they can do to protect themselves; address money mules and collusive account holders; collaborate with other law enforcement agencies; and train bank employees and Postal Service employees on red flags and prevention. To view the infographic series, please visit <https://www.aba.com/news-research/analysis-guides/money-mules-protect-yourself> or <https://www.uspis.gov/news/scam-article/check-fraud>.

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.

About the American Bankers Association

The American Bankers Association is the voice of the nation's \$23.9 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 ABA Foundation

Through its leadership, partnerships, and national programs, ABA's Community Engagement Foundation (dba ABA Foundation), a 501(c)3, helps bankers provide financial education to individuals at every age, elevate issues around affordable housing and community development, and achieve corporate social responsibility objectives to improve the well-being of their customers and their communities.