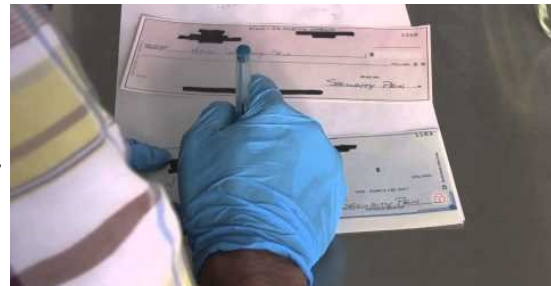


Protect your operation from check washing

Check washing is a type of fraud where an individual steals a handwritten check, removes the ink from the check, rewrites the payee and dollar amount and cashes or deposits it.

Checks are usually stolen from the mail. The prevalence of check washing has increased over 350% since the pandemic. The US Postal Service recovers more than one billion dollars in fraudulent checks and money orders each year due to check washing. “Washing” the ink from the check is simple and is done with common household chemicals. Protect yourself by staying vigilant. Adopt secure practices and educate those who you do business with to minimize fraud.



Protect your mail

- Pick up your mail promptly. Do not leave it in the box overnight.
- If you will be away for an extended period, have the post office hold your mail.
- Consider a Post Office Box if you regularly receive payments through the mail.
- Sign up for Informed Delivery at USPS.com. It will send you daily email notifications of incoming mail and packages.
- Contact the sender if you do not receive mail you are expecting.
- Send mail directly from the post office. Avoid using Blue Boxes.
- Send checks through certified mail or signature delivery.

Protect your checks

- Use pens with indelible ink. Black gel pens and security pens make it difficult or impossible to remove ink.
- Use online banking to frequently access copies of your checks and check statements for accuracy. Most financial institutions will return your funds only if you report the incident within 30 days.
- Inventory your check supply. Fraudsters may have intercepted your printed checks from the mail.
- Consider using e-checks, ACH automatic payments, and other electronic or mobile payments.
- Follow up with payees to make sure they received your payment.
- Purchase checks with fraud prevention features such as watermarks, microchipping, and chemical sensitivity.
- Sign up for “positive pay” at your financial institution. Your bank will match the checks with the dollar amount, payee and check number you provided.
- Shred sensitive documents like cancelled checks and bank statements

If you are a victim of fraud:

- Immediately file a report with your bank and request copies of all fraudulent checks
- File a report with your local police
- Contact the United States Postal Inspection Service at uspis.gov/report or call **1-877-876-2455**

Questions about safety?

Call McNeil & Co. Risk Management:
607-246-7532

For video safety tips, E-Learning online training and other resources visit:
mcneilandcompany.com/risk-management