

Security Alert - Check Washing

An increase in check washing scams has been reported in our area. Criminals are targeting personal and community mailboxes, physically stealing mail to acquire checks in an attempt at financial gain.

What is check washing?

Check washing is a type of fraud that occurs when a stolen check is treated with a chemical formula to remove its ink or “wash the check.” Then the check is rewritten with a higher amount, addressed to a new payee, and deposited. In most cases, checks are stolen from the mail before they are washed and rewritten.

How can I prevent one of my checks from being washed?

You can help prevent check washing by mailing your checks inside the post office instead of personal or USPS blue mailboxes, or paying your bills online.

How do criminals steal checks?

Most checks are stolen in the mail, from personal and official blue USPS mailboxes. Check thieves gain access to the blue USPS mailboxes by robbing postal workers of their master keys or buying stolen keys online. Since September 2022, 39 postal workers in Chicago have been robbed of their master keys. It is also possible that the criminal uses a wire hanger and tape to ‘fish’ envelopes out of mailboxes.

How do criminals wash stolen checks?

Thieves treat stolen checks with household chemicals to erase their ink, then sell the washed check online or rewrite the check with a higher amount to themselves.

How common is check washing?

Check washing is on the rise in the New York Metro area, with over 50,000 cases reported from the start of 2022, a 31% increase since 2021 and over 200 percent increase since 2014. The rise of check washing is part of a larger organized crime. Mail thieves sell washed personal and business checks online for hundreds of dollars, sometimes along with the personal information of their victims. The funds from selling stolen checks and identities then are often used to fund criminal activity.

What are additional check washing prevention measures?

- Check your Online Banking profile daily for altered checks.
- Enable Bill Pay to pay your bills online.
- Download BerkMobile and check your account on your Smartphone.
- Mail your checks inside the post office, not your personal mailbox or an official blue USPS mailbox on the street.
- Do not use erasable ink on your checks.
- Pick up mail right when it arrives, instead of letting it sit and pile up.
- Sign up for e-Statements to view your statement online instead of receiving a paper copy by mail. Review the electronic copies of the checks that come with the statement.
- Look out for past due notices and checks that haven’t cleared in a timely manner.
- Add a credit freeze with the three reporting agencies (Experian, Equifax, and Transunion) to prevent criminals from applying for credit with your personal information.
- Set alerts on your accounts to notify you of unusual transactions.

- Ensure that your local branch manager has accurate contact phone numbers to reach you.
- Shred checks, statements, and other papers containing personal information once they are no longer of use.
- Use Zelle® when transferring money between family, friends, and others you trust, consider using Zelle® instead of writing a check. Zelle® is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S. You can send money to people you trust, regardless of where they bank in the United States.
- Positive Pay for business customers! You can enroll in this service that flags suspicious check transactions. Users upload an issue check file specifying the date, payee, and amount of each check. Any checks trying to clear that aren't listed on the check file will be flagged and prompt a manual review.

What do I do if I am a victim of check washing?

- File a police report.
- Report it to the Postal Inspection Service at (877) 876-2455.
- File an online complaint with the Internet Crime Complaint Center.
- Call your local branch.