

Despite a 25% decline in check usage, reports of check fraud have nearly doubled since 2021.

The biggest reasons for this increase are:

Criminals have become much more sophisticated...



#### **Check Theft**

Criminals frequently raid mailboxes and intercept mail, snatching checks to access and manipulate your personal details.



### **Check Washing**

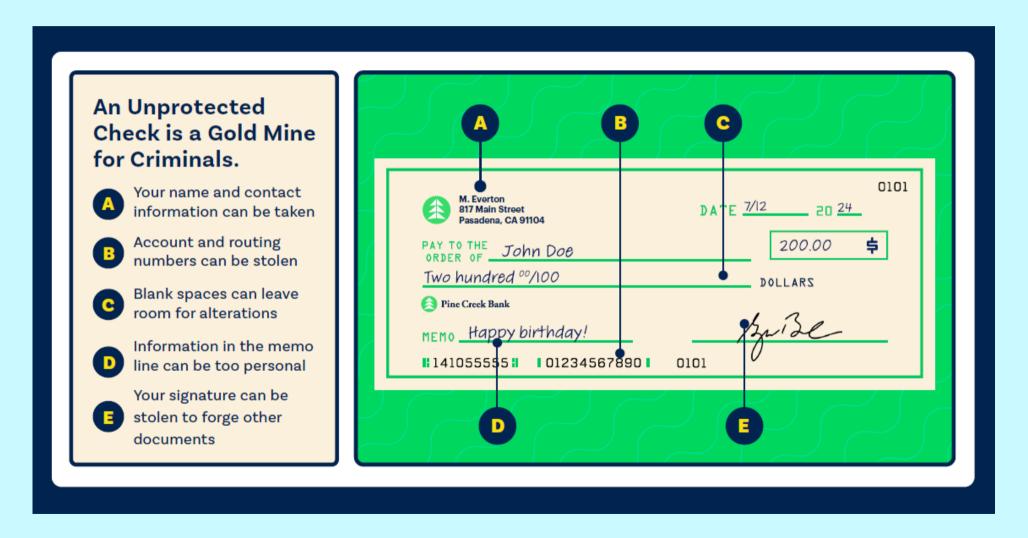
Scammers will use chemicals to "wash" checks, erasing and rewriting details to siphon funds into their accounts.



#### **Check Forging**

Armed with routing and account numbers, criminals easily create fake checks using modern printers and software.

And, when you write a check, you're handing out something with your name, address and account details.

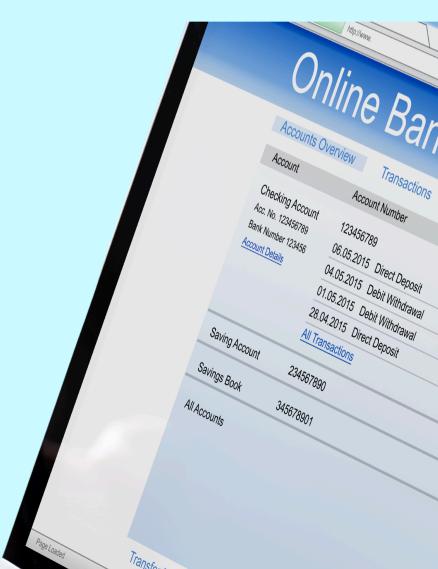


Whenever possible, use your bank's digital payment options such as online banking or a mobile app.

This the safer, faster route to secure transactions!

To learn more, contact your bank.





If writing a check is the only option, be sure to:

- fill in every line to block tampering.
- use permanent gel pens (permanent ink) to lock in your details. (Criminals can erase regular ink!)



- Don't add personal info like your Social Security number, driver's license details or phone number to your checks.
- Regularly log on to your online banking platform to quickly identify anything out of the ordinary.
- Analyze your paid checks to ensure the amount is correct and the endorsement reflects the intended payee.