5 TYPES OF CHECK FRAUD YOU SHOULD KNOW

#1: MAIL THEFT

Checks stolen from mailboxes or collection boxes before delivery.

#2: CHECK WASHING

Stolen checks altered by changing the payee name or dollar amount.

#3: COUNTERFEIT CHECKS

Fake checks using stolen account information.

#4: FORGED CHECKS

Forged drawer signatures, endorsements or altered payment details.

#5: FAKE CHECK SCAMS

Scams involving job offers, prizes, overpayments, or online sales. Many now involve electronic checks, mobile deposits, or requests to send money through peer-to-peer payment apps.

SIGNS TO WATCH FOR

- Missing mail or delayed payments
- Unexpected checks or payments
- Checks clearing for the wrong amount
- Unfamiliar account activity or transactions
- Pressure to send money quickly
- Requests to deposit a check and return part of the money electronically

PREVENTION TIPS

- Secure outgoing mail whenever possible
- Monitor your bank account regularly
- Set up account alerts
- Verify unexpected checks or payments
- Never send money back before a check fully clears
- Be cautious with electronic checks or payment requests from unknown people

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