WHAT IS **CHECK FRAUD?**

Check fraud happens when someone steals, alters, or misuses a check to access money or banking information.

Common examples include stolen checks, altered checks, fake checks, forged signatures, and scam-related fake payments.

Who Is Most At Risk?

- Renters paying by check
- Small business owners
- Families managing shared finances
- Older adults
- Young adults targeted by job scams

Simple Ways to Protect Yourself

- Mail checks from inside the post office
- Avoid leaving outgoing checks in the mailbox overnight
- Use gel ink and avoid leaving blank spaces on checks (blank space can make it easier for scammers to alter information)
- Monitor your bank account
- Set up account alerts
- Be cautious of unexpected checks, checks received electronically or through messaging apps
- Never send money back on "pending" deposits alone

If Something Looks Wrong

Contact your financial institution immediately!

Check Fraud Can Also Be Digital

Check fraud isn't limited to paper checks anymore. Today, scammers may also use electronic checks or digital methods, including:

- Sending fake checks electronically via email or messaging apps
- Asking you to deposit checks through a mobile banking app
- Combining fake checks with requests to send money back quickly

Even if a check appears in your account, it does not always mean the money is real or finalized.

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