**Beware of Check Washing Scam**

The fraud of check washing costs consumers and banks over $1 billion every year and is increasing at an alarming rate. Click here to find out more about check washing and how to protect yourself.

**What is check washing and how can you protect yourself.**

Check washing is fairly easy to pull off. Criminals snatch mail from mailboxes hoping to find checks being sent to pay mortgages, utilities, or other bills. Then, using chemicals found in common household cleaning products, erase the ink the victim used to fill out the check and then rewrite the check to themselves. Some even alter the amount of the check to a higher dollar value.

Many remain unaware this has happened until they start getting past due notices from debtors, or find the fraudulent activity on their bank statements. Weeks or months can pass without knowing, allowing for thousands in losses.

Protect yourself by following these tips

* Do not put outgoing bills in an unattended or unlocked mailbox including your own mailbox. If possible, take outgoing mail to your local post office to drop off inside and avoid the outside blue postal boxes. If using an outside box, it is recommended that you not drop your mail after the last pickup of the day.
* Pay bills online safely through [TruPartner’s Online Banking Bill Payment](https://trupartnercu.org/services/online-banking/) option. This minimizes the possibility of your checks being stolen through the mailing process. Or use [TruPartner’s Mobile App](https://trupartnercu.org/services/mobile-phone-banking/) for easy account access.
* If you write a check, use a gel ink pen (preferably black) so the ink will permeate the fibers of the check.
* Do not leave blank spaces on the payee or amount lines and leave as little space as possible between numbers.
* Check your TruPartner accounts frequently through [Online Banking](https://trupartnercu.org/services/online-banking/) and set up *account alerts* to notify you of activity on your account.
* Review your bank statements immediately. Sign-up to receive an e-statement so your personal financial information is not accessible through your mailbox.
* If you receive cancelled checks, shred them. If you keep them, store in a secured, locked location.
* When possible, have your new checks delivered to your credit union office.
* Checks ordered through TruPartner offer enhanced security features to protect against various fraudulent activity such as check washing. However, if you are not ordering checks through TruPartner, find out what security measures are being used by the manufacturer.

Stay aware! TruPartner has a variety of products and services to keep you safe through [Online Banking](https://trupartnercu.org/services/online-banking/) including electronic Bill Payment, account alerts, e-statements and more. [Call us](https://trupartnercu.org/about/) if we can help you get started on using some of these secured products.