

Practice **SAFE CHECKS**



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

The biggest reasons for this increase are:

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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.**

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

An Unprotected Check is a Gold Mine for Criminals.

- A** Your name and contact information can be taken
- B** Account and routing numbers can be stolen
- C** Blank spaces can leave room for alterations
- D** Information in the memo line can be too personal
- E** Your signature can be stolen to forge other documents

The check is from M. Everton, 817 Main Street, Pasadena, CA 91104. The date is 7/12, 2024. It is payable to John Doe for \$200.00. The memo is 'Happy birthday!'. The signature is 'John Doe'. The routing number is 01234567890 and the account number is 141055555. The check number is 0101.

Callout points on the check:

- A**: Sender's name and address (M. Everton, 817 Main Street, Pasadena, CA 91104)
- B**: Account and routing numbers (141055555, 01234567890)
- C**: Blank space between the amount and the word 'DOLLARS'
- D**: Information in the memo line ('Happy birthday!')
- E**: Signature

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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.



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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.

