



MAIL THEFT AND CHECK FRAUD

We have recently seen an increase in check fraud within the New York Metro area. One scheme commonly used to commit check fraud is mail theft.

Individuals are stealing mail from Postal Service mailboxes in an attempt to retrieve a check you have mailed to pay a bill or otherwise. Then, they will duplicate or alter the check, or even create a counterfeit check, leaving you unaware of what happened.

As technology has advanced, it has become even easier for criminals to manipulate checks. Here are some ways to protect yourself:

- Avoid sending checks by mail
- Submit payments electronically when possible
- If you must mail a check, you can:
 - Take it to the post office or hand it to a uniformed letter carrier
 - Deposit it in a secure mailbox and check the pick-up schedule to ensure that it will be picked up the same day so your mail will not sit overnight or over the weekend.

Some additional ways to prevent mail theft or check fraud include:

- Immediately report theft, tampering or destruction of mail or mailboxes to your postmaster
- Review your bank statements regularly for missing checks
- Check your credit report for any late or missing payments
- Take advantage of Sperry FCU's online banking services, available to you 24/7

If you believe you have been a victim of mail theft or check fraud, you should immediately:

- Report it to your local police
- Notify Sperry FCU so we can restrict or close your account and attempt to recover any lost funds