

# RISE IN CHECK WASHING CRIMES: WHAT YOU NEED TO KNOW

When you hear “check washing,” it probably reminds you of that time you forgot to check everyone’s pockets before doing laundry. But it’s a criminal act that is on the rise throughout the United States. This fraudulent activity involves altering a written check by erasing its details — such as the recipient’s name or the check amount — and rewriting them to benefit the criminal.

## The Check Washing Process

The process is alarmingly simple. Once the thief has the check, they use chemicals or heat to erase the existing information without damaging the paper. Then they write in new details to their benefit.

## Preventing Check Washing

There are several ways to protect yourself from becoming a victim of check washing:

- Use pens with pigment-based ink. These inks are resistant to most chemicals used in check washing.
- Keep your checks in a secure place at all times. If mailing checks, use a tamper-evident envelope. For an additional layer of safety, walk the check into the post office instead of using the outdoor mailboxes.
- Where possible, switch to electronic transactions to avoid using physical checks.

## What to Do If You’re a Victim

If you think you’ve been targeted by check washing, here’s what to do:

- Contact your bank to stop payment on the suspected check immediately.
- Notify your local law enforcement and the Federal Trade Commission about the issue.
- Monitor your accounts and bank statements for any unauthorized transactions.

Taking a few simple preventive measures will go a long way in protecting yourself against check washing.

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