



Shanaya *says*

“What is Whitewashing Checks?”

Whitewashing checks is the illegal act of altering a check to change the amount, payee, or other details to deceive a bank or recipient. Common alterations include changing the dollar amount, altering the payee name, or modifying memo or signature details.

We have seen this happen more often lately. Usually when checks are sent through the mail and don't make it to the correct destination or somehow got into the wrong hands. The check is then altered and used for fraudulent purposes.

Here are some tips for you to protect yourself!

1. Secure Your Mail

- **Never leave outgoing checks in your personal mailbox overnight. Drop checks inside a post office or secure mail slot.**

2. Use Digital Payments

- **Choose to pay by ACH instead of paper checks.**

3. Monitor Your Account

- **Review transactions regularly through online banking.**

4. Complete Your Checks Carefully

- **Fill in all spaces and avoid leaving blank lines. Write clearly and use permanent ink.**

Sincerely,

Shanaya Albertson

Teller Manager/Bookkeeper