

Remember when writing a check felt like the safest way to pay a bill? Times have changed. Across the country, check fraud is growing fast, with criminals stealing checks from mailboxes, altering them, and draining accounts. It's not just a big city problem—it's happening in small towns too. If you still rely on checks to pay bills, it might be time to rethink your routine. Thankfully, there are safer, simpler tools available that can help protect your money and give you peace of mind.

Criminals have found new ways to exploit an old habit. Stolen checks are often “washed,” meaning the payee and amount are changed before being cashed or deposited. In many cases, the fraud is not discovered until days or even weeks later, giving thieves plenty of time to vanish with your money. Checks are also a goldmine of personal information, including your name, address, bank account number, and routing number. When that information falls into the wrong hands, it opens the door to even more serious identity theft.

The most effective way to avoid check fraud is to stop using checks whenever possible. Many banks, including ours, offer easy-to-use online bill pay services that allow you to schedule payments securely. These payments are tracked from start to finish and do not expose your personal information in the same way a paper check does. You can also pay with your debit card, set up automatic withdrawals for recurring bills, or use secure person-to-person payment apps when needed. These tools offer greater convenience, faster processing, and better fraud protection.

If you still need to write a check, take extra precautions. Drop it off inside the post office instead of using a street mailbox or your home box. Use a permanent ink pen that resists washing and never leave checks in your car or an unsecured place. No matter how you pay, be sure to monitor your accounts regularly and sign up for alerts so you can catch suspicious activity early. It is all about staying one step ahead and using the tools that are designed to protect your hard-earned money.

Check fraud is a growing threat, but it is one you can avoid by choosing safer ways to pay. Moving away from paper checks and using secure digital tools not only protects your money, it also gives you more control and peace of mind. If you have questions about online bill pay, setting up automatic payments, or other options, we are here to help you make the switch with confidence.