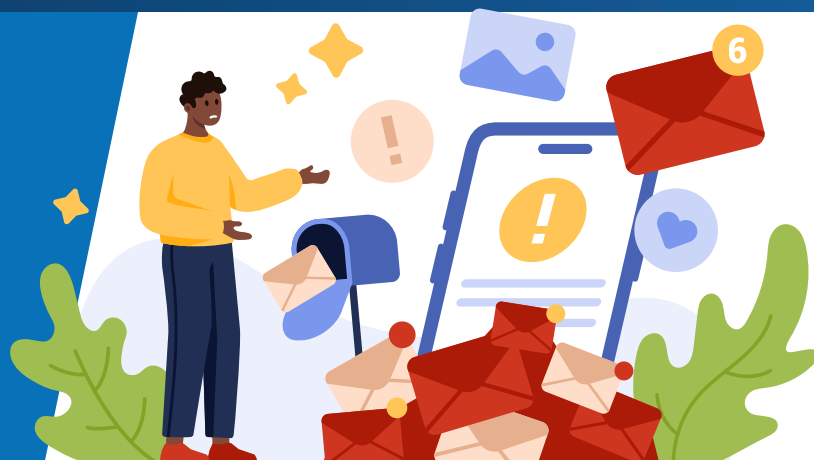


DON'T FALL FOR FRAUD



MAIL FRAUD PREVENTION

Even in today's digital age, scammers are still using tried and true, low-tech methods to commit fraud and identity theft. Mail fraud occurs when a scammer uses the postal system to steal money, valuables, or personally identifying information from their victims. Understanding how to recognize the different types of mail fraud and warning signs will help you protect against it.

Top Tips to Prevent Mail Fraud

- **Keep your mail secure** by installing a locking mailbox.
- **Check your mail daily;** don't leave your mail unattended for days at a time.
- **Take note of any missing mail,** especially bills.
- **Instead of leaving checks in your mailbox** for pick-up, use Wright-Patt Credit Union's (WPCU®) Online Bill Pay.
- **Monitor your financial accounts** for unusual activity and unauthorized charges.
- **Check your credit report annually** for signs of identity theft.
- **Shred confidential mail and old checks,** or use one of WPCU's free certified bins for safe disposal.
- **When going out of town,** place a hold on your mail at the post office until you return.
- **Be suspicious of package deliveries** that you didn't order – this could be an early sign of identity theft.
- **Before using a public mailbox,** check for signs of tampering. If you see any suspicious activity near a mailbox, report it to authorities.

SCAM ALERTS

Recent scams to watch out for

Mail Theft

Scammers are stealing mail out of USPS mailboxes and then going to the return address on the mail to steal directly from residential mailboxes. How it works: thieves use various techniques to "fish" mail out of public mailboxes. They then sort through the mail to steal checks, cash, credit cards, gift cards and documents containing personally identifiable information. If you suspect that someone has been tampering with or stealing your mail, contact the US Postal Inspection Service to submit a mail fraud complaint form.

Check Washing

Check washing is often associated with mail theft. Once a thief steals a check from the mail, they use a special process to "wash" the check and remove the pen ink from the check. Then, they rewrite the name and increase the dollar amount before cashing the check themselves. To avoid becoming check washing victim, use WPCU's Online Bill Pay to pay your bills securely.

If you have questions about a communication or believe you may be a victim of fraud, Wright-Patt Credit Union® (WPCU®) is here to help you! Contact our **Member Help Center** directly at **(800) 762-0047**.

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Get more tips to protect yourself from fraud at **WPCU.coop/StopFraud**