

## PROTECTING YOUR PERSONAL MAIL

### The Victims

The U.S. Postal Service reaches every home and business in the country. The vast majority of the mail it delivers arrives in tact, but thieves persist in their efforts to steal it. In some cases, residents were accused of not paying their bills on time when checks were stolen. Some have been reported being victims of identity theft. Others who sent money orders, which work like cash, lost the stolen money and still owed their recipient with no way to recoup payment.

### The Outcome

Thieves take checks or financial documents with personal identifying information which can be used for identity theft and financial fraud. Checks can be “washed,” meaning cleaned and erased of original information, and the “Payable to” or payable amount or both are changed. They are then cashed or fraudulently deposited in someone else’s account.

### Tips to Protect Yourself from Mail Theft

- Do not place checks in mailboxes. Once you place the ‘red flag’ up on your mailbox, it is an invitation to thieves. Take mail directly to the post office or use online payment instead. Nicolet National Bank offers mobile and online banking programs to track your withdrawals, pay bills, deposit checks, send money to friends and family, and more.
- If you do use a curbside mailbox:
  - Do not leave mail in your mailbox overnight.
  - Pick up your mail promptly after delivery.
- If your mail has not arrived at its destination, report it to your local police department and post office.

- If you are expecting and you did not receive a check or other valuable mail, contact the issuing agency immediately.
- Write checks with gel-style ink that cannot be erased or “washed” like ink from a standard ballpoint pen.
- Check your credit card and bank statements daily for unusual activity.
- Do not send cash in the mail.
- Tell your Post office when you are out-of-town, so they can hold your mail until you return.
- If any of your personal bank checks or checking/savings accounts are compromised, contact your local personal banker to discuss means of protecting your accounts.

### Informed Delivery Service

The U.S. Postal Service has a new free program entitled Informed Delivery which allows you to digitally preview your mail and manage your packages scheduled to arrive soon! Delivery allows you to view greyscale images of the exterior, address side of letter sized mail pieces and track packages in one convenient location. You can sign up on line at USPS.com if this is of interest to you

### References/Works Cited

- <https://informeddelivery.usps.com/box/pages/intro/start.action>
- <https://www.weschesterda.net/crime-prevention/mailbox-theft>
- <https://dps.usc.edu/safety-tips/theft-prevention/protecting-your-mail/>