

What is Check Washing?



FIFTH THIRD BANK

Check washing is when thieves steal checks from mailboxes and mail carriers. Once the thieves have the checks in hand, they use common household cleaning products such as bleach or acetone to remove all the information on the check—except for the signature.

Then, the thieves change the payee names and dollar amounts to fraudulently deposit the checks into their own account(s) or sell them to other fraudsters. Once a thief has access to your check(s), they have access to your account(s).

How can you avoid becoming a victim?

To help keep you and your accounts protected from check washing, it's important to check your accounts often,—which you can easily see through our [mobile app](#).

If you must use the mail to send checks:

- Be sure to check your mailbox and get your mail frequently.
- Hold your mail with the Post Office while you're on vacation.
- If you're the one mailing a check, consider walking it directly into the Post Office.

How can Fifth Third Bank help?

We offer several alternative, more secure ways to make or receive payments, which can help protect you from check washing and other scams.

Online Bill Pay

It's not just for utilities! [Online Bill Pay](#)¹ is a free service for Fifth Third Customers. Payments can be issued either electronically or in the form of a check. Payees with an established bill payment relationship with Fifth Third are able to accept electronic payments—no checks needed.

Payees without an established bill payment relationship—including individuals—are sent a check. Fifth Third creates and mails a check on your behalf (using the payee information and address you provided). The check does not have your account number on it, so fraudsters have no access to your account number.



Credit Card

It's worth checking to see if you're able to pay a different way, perhaps with a [credit card](#).²

Zelle[®]

With [Zelle](#)[®], you can safely send money to people you know who have a bank account within the U.S.³

A Money Order or Cashier's Check

A money order or cashier's check: Neither of these will expose your account number like a check will.

[Visit your local branch](#) to learn more.

1. Subject to [Digital Services User Agreement terms and conditions](#).

2. Credit Cards are subject to credit review and approval. Rates are determined by the creditworthiness of the applicant.

3. U.S. checking or savings account required to use Zelle[®]. Transactions between enrolled users typically occur in minutes. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.