



Protect Yourself Against Mail Fraud

Each year, billions of letters and packages are sent through the U.S. Postal Service, with the vast majority arriving safely at their destination. Unfortunately, there are always thieves who will target the mail. Recently, Bank of Bird-in-Hand has noticed an increase in mail theft. Customers have reported checks being stolen from their mailboxes. Perpetrators then alter the stolen checks or create fraudulent checks they attempt to cash against our customers' accounts.

Here's what you can do to protect your mail:

- Use the letter slots inside your Post Office, or hand mail to a letter carrier. Do not leave mail with a check enclosed inside your mailbox for pick up.
- Retrieve your mail promptly after delivery. Don't leave it in your mailbox overnight. If you're expecting checks, credit cards, or other valuable items, ask a trusted friend or neighbor to pick up your mail.
- If you don't receive a check, credit card or other valuable mail you've been expecting, contact the sender immediately and inquire about it.
- If you change your address, immediately notify your Post Office and anyone with whom you do business via the mail.
- Be careful about what you send - don't send cash in the mail.
- Tell your Post Office when you'll be out of town, so they can hold your mail until you return.
- Report all suspected mail theft to a Postal Inspector.
- If you are generally not home on Saturdays, or your business is closed on weekends, consider having the post office hold your mail until Monday.
- Work together with your neighbors. By exchanging work and vacation schedules with trusted friends and neighbors, you can monitor each other's mailboxes (as well as homes).
- Consult with your local Postmaster for the most up-to-date regulations on mailboxes, including the availability of locked centralized or curbside mailboxes.
- Use banking tools that are not reliant on physical checks. Bank of Bird-in-Hand offers telephone banking, online banking, and mobile banking services that are fast, convenient, and secure. Our Business Solutions help businesses scan and transmit checks directly from your business to the bank and move money between banks electronically. We also offer Positive Pay – a powerful protection tool to help detect fraud before it happens.

If you see a mail thief at work, or if you believe your mail was stolen, call the police immediately, then call the Postal Inspectors at 877-876-2455 (press 3). For more tips on mail fraud prevention, visit <https://www.uspis.gov/>.

To learn more about Bank of Bird-in-Hand and our products and offerings, visit www.bihbank.com or call 717-768-8811. Member FDIC.