



Mail Theft & Check Fraud: A Modern Twist to an Ageless Crime

Postal Inspector Michael Maxey

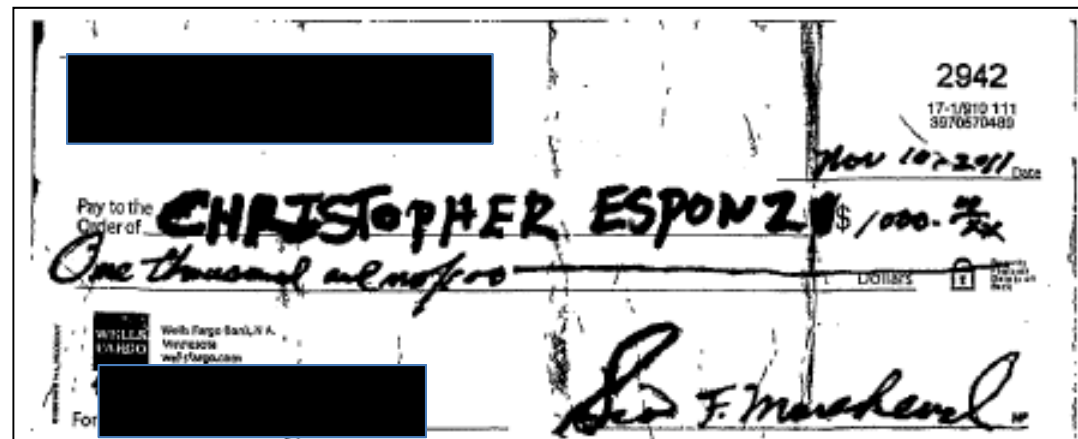
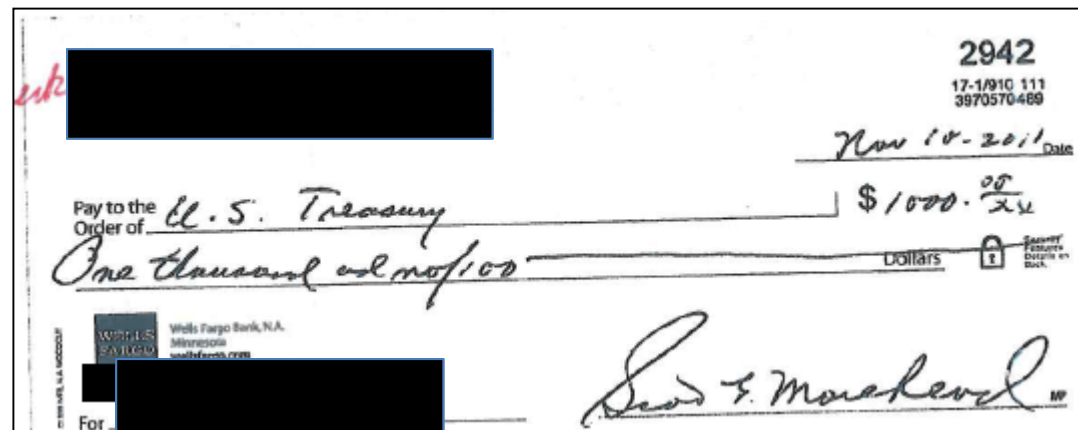
April 14, 2024

What are Mail Thieves Looking For?

- Cash
- Gift cards
- Merchandise (packages)
- Credit cards
- Personal identifiers
- CHECKS, CHECKS, and MORE CHECKS

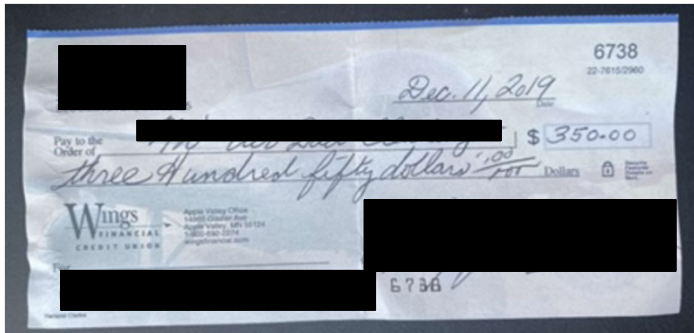
Forgery / Alteration

- Original check with altered payee and/or amount
- Requires account in the names of the new payee, typically a co-conspirator
- Physical signs



Counterfeiting

- “Stolen check +”
- Need a source of account info (Insider, Dark Web, Mail Theft)
- Need an account (Fake ID, Recruited “Mule” – collusive account holder)



ezCheckPrinting, Account: wingsunder5, Check Format: Top, Database Directory: C:\Users\Public\Documents\Halfpricesoft\ezCheckPrinting

File Settings Accounts Print Checks Report Order Checks Import/Export Help

1 2 3 4 5 6 7 8

HealthPartners
15290 Pennock Ln
Apple Valley, MN 55124

WINGS FINANCIAL CREDIT UNION
14985 GLAZIER AVENUE
APPLE VALLEY, MN 55124

1104-4408
EE ID: 3

DATE
5/18/2020

CHECK NO.
14396

PAY TO THE ORDER OF

AMOUNT
\$**4,955.36

Four Thousand Nine Hundred Fifty-Five and 36/100***Dollars

AUTHORIZED SIGNATURE(S)

Check Actions
Checks After: 9/ 6/2018 [New] [Delete] [Edit] [Duplicate] [Select All] [Clear] [Refresh] [Print] [Print No Stubs] [Help]

Current Selected Check:

Selected	Check Nu	Payee	Serial Num	Check Amount	Memo	Note1	Note2	Check Date	PayeeName	PayeeAddress	PayeeAddress	PayeeAddress	S
<input type="checkbox"/>	19139	TWO SIG	28	3782.33				5/11/2020					(
<input type="checkbox"/>	14323	will	27	1995.78				3/18/2020					(
<input type="checkbox"/>	14369	will	26	1989.34				3/18/2020					(
<input type="checkbox"/>	14344	will	25	1998.45				3/25/2020					(
<input type="checkbox"/>	14367	will	24	1995.35				3/25/2020					(
<input type="checkbox"/>	14359	will	23	1979.93				4/1/2020					(
<input type="checkbox"/>	14344	will	22	1992.33				4/1/2020					(
<input type="checkbox"/>	14364	TWO SIG	21	6672.08				4/21/2020					(
<input checked="" type="checkbox"/>	14396	Ethan	20	4955.36				5/18/2020					(

Name-Similar Business

Office of the Minnesota Secretary of State Certificate of Organization

I, Steve Simon, Secretary of State of Minnesota, do certify that: The following business entity has duly complied with the relevant provisions of Minnesota Statutes listed below, and is formed or authorized to do business in Minnesota on and after this date with all the powers, rights and privileges, and subject to the limitations, duties and restrictions, set forth in that chapter.

The business entity is now legally registered under the laws of Minnesota.

Name: Advanced Bio Eng LLC

File Number: 856116400049

Minnesota Statutes, Chapter: 322C

This certificate has been issued on: 11/24/2015



Steve Simon

Steve Simon
Secretary of State
State of Minnesota

THE FACE OF THIS DOCUMENT HAS A COLORED BACKGROUND - NOT A WHITE BACKGROUND

DATE	CHECK NO.
11/23/15	40579064

Wells Fargo Banc Minnesota, N.A.
Minneapolis, MN

P.O. Box 64089, St. Paul, MN 55164-0089

THIRTY THOUSAND NINE HUNDRED SIXTY FIVE AND 80/100 *****

PAY TO THE ORDER OF:

ADVANCED BIO ENERGY LLC
8000 NORMAN CENTER DR STE 610
BLOOMINGTON MN 55437

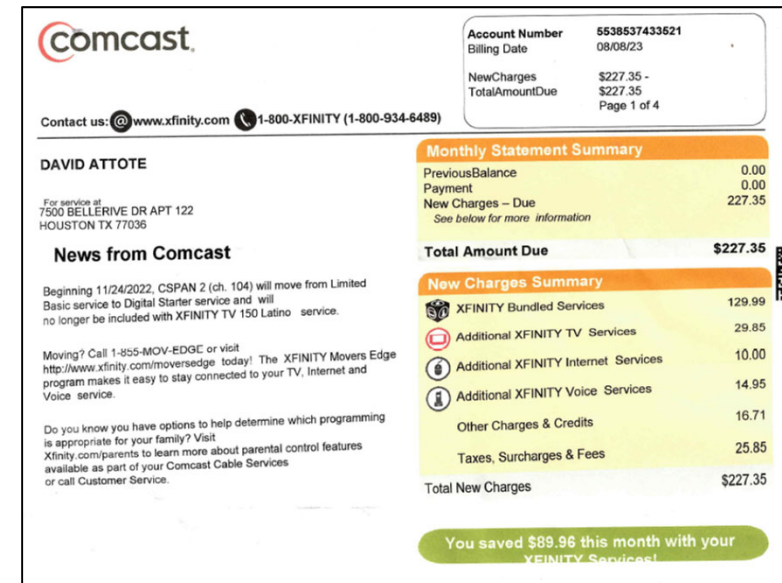
Justly N. Skidmore

THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - HOLD AT AN ANGLE TO VIEW

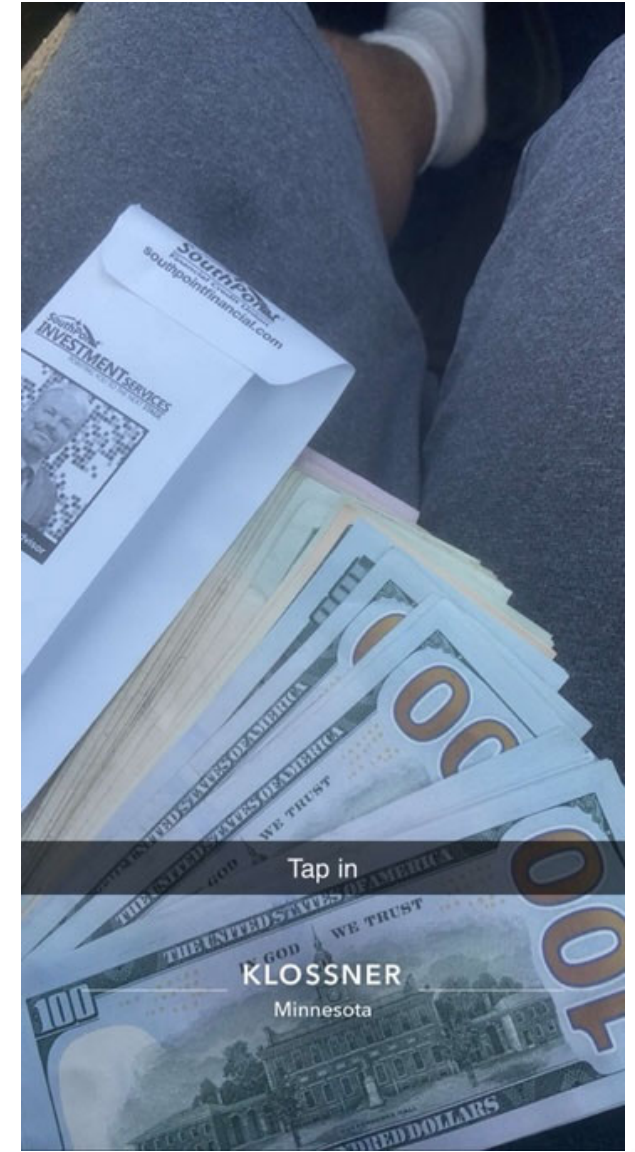
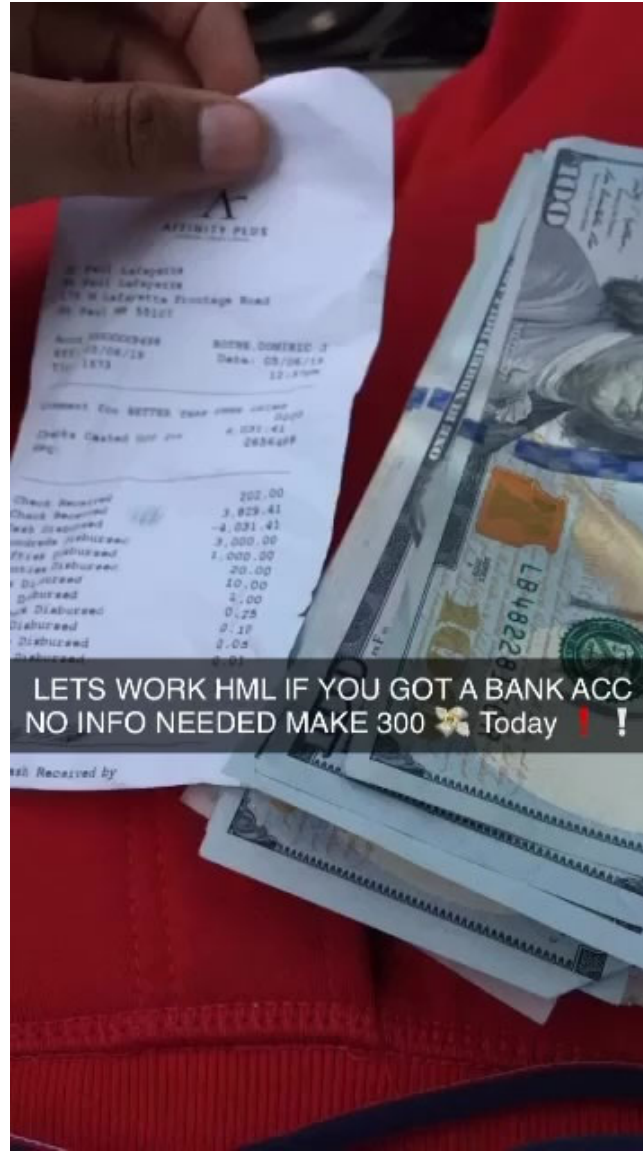
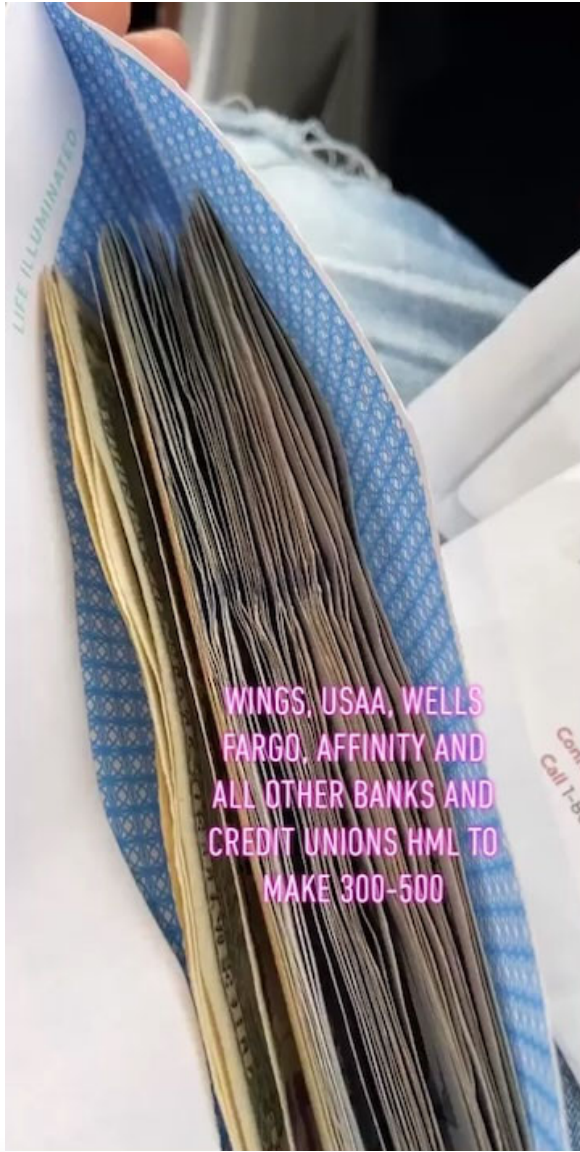
- No check alteration required
- Targets business checks
 - High dollar value
 - Perception of less scrutiny
- Need a business license
 - Readily attainable online
- Use business license to open business account

New Account Fraud

- Requires sources of:
 - Checks
 - Supporting Documents
 - Fake IDs
- Readily obtainable by:
 - Self-Production
 - Document Labs
 - Dark Web
- Harder to detect
 - “One and Done”



Why Now? SOCIAL MEDIA



How is Mail Stolen?

- Individual mailboxes (“red flagging”)
- Blue Collection Boxes
 - Crowbars and other pry tools
 - Fishing (string and adhesive)
 - Sticky Traps (mouse traps or other adhesives)
- Stolen or Counterfeit Arrow keys
 - USPS keys that open mailboxes in specific areas



What Can Banks & Credit Unions Do?

- Educate customers – especially young customers – about cashing checks for other people
- Scrutinize the date on a business check with the date on the business license for a new business account holder
- Encourage businesses to use Positive Pay
- Encourage customers to report check fraud to local law enforcement
- Encourage customers to report mail theft to the USPS
- ***Keep the original checks negotiated***
 - uspis.gov/report

Questions?

Michael Maxey

U.S. Postal Inspector

Mobile, AL

251-405-8603 (desk)

mdmaxey@uspis.gov

USPIS 24-Hour Hotline: 877-876-2455