

Check Stolen From Mail and Cashed [What to Do Right Now!]aa

Reading Time: 5 minutes

You're waiting for someone to tell you they received your check in the mail...but they never do. You aren't sure what happened. Then, you find the check has been taken from the mail and cashed by someone else!

What's the best thing to do when you have a check stolen from the mail and cashed? The quick answer is you should notify your bank, the post office, and also the police.

Of course, this is frustrating, and it's even more stressful if the money is a large amount. What will happen to the money? Can you get it back?

How do you protect your finances from this happening again? Here's what to do right now if your check was stolen and cashed.

What Do Thieves Do With Stolen Checks?

If someone takes your check from the mail, what do they do with it once they steal it? What they might do is change the payee's name and cash the check. This gives them access to the money that should be yours.

They might also sell the check on the black market. Thieves may even change your check, so it's worth more than the original amount.

Or, in other cases, they'll use the information on the check to steal your identity. These are bad situations, so you want to take care of this problem immediately.

What Happens if a Check Gets Stolen?

It may take a few days to realize what has happened, but once you know that your check was stolen, or you suspect it was, you should notify the bank as soon as you can.

That way, they'll know what's going on and may be able to help you. They might refund your money or even keep the check from being cashed.

Then, you can file a police report. Your money was stolen, which is a crime, so you can definitely let the authorities know and see if there's anything that can be done.

You can also contact the postal service to let them know.

Next, this is pretty inconvenient but might be the only way to assure your account and identity safety. You should consider closing the associated account and opening a new one instead.

The thieves may have access to the old account and may try to steal more money from you in the future if you don't close it.

Last, you should monitor all of your accounts and check your credit reports regularly for

