

The Big Picture: This legislation creates a state-level crime and strong criminal penalties for mail theft.

What's Happening:

- Banks invest heavily in securing customers' personal financial information. However, **fraudsters have turned to stealing mail** from postal workers, vehicles and mailboxes to commit check fraud.
- **Thieves are taking advantage of inconsistent federal enforcement** of mail theft and gaps in state-level criminal penalties.

SUPPORT SB 939 (Sen. Salim) / HB 1715 (Del. Watts)

Why You Should Support this Legislation:

- Despite the decline of check usage nationally, **check fraud is quickly becoming one of the largest forms of financial fraud**, with reported incidents more than tripling over the last five years.
- Due to existing gaps in the state larceny statute and federal enforcement of mail theft, **fraudsters are preying on the elderly and vulnerable members** of the community.
- Thieves take checks out of the mail and “wash” them with chemicals, changing the amount and payee then cashing them using fake identities, **leaving victims and financial institutions with significant losses.**
- **Routing and account information is also stolen off the checks** and used or sold on the dark web for further financial fraud, forcing customers and financial institutions to shut down accounts and open new ones.
- Older consumers are more likely to use paper checks, making them more **vulnerable to check fraud through stolen mail.**
- **Current state larceny statute does not allow for law enforcement pursuit of mail thieves**, leaving it inadequate to combat these crimes.
- The new **statute would also combat the theft of packages**, deterring “porch pirates.”
- The new statute **complements existing federal laws on mail theft** and enhances the ability of law enforcement to investigate and coordinate with federal officials, including the US Postal Service.
- **At least 15 other states have similar state-level criminal penalties** for mail theft and this proposal aligns closely with laws enacted in Georgia, Louisiana, and Nevada.

The Bottom Line: Virginians' personal information in the mail should not be fair game for criminals to steal and use to drain consumers' finances. Help stop fraudsters from stealing Virginians' savings.

Contact the VBA

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