

The More you know...

Knowledge to combat fraud schemes

Do not be the victim of a Check Scam!

You receive a check or money order. The sender asks you to deposit the check or money order into your bank account and then wire-transfer the money — minus a nice bonus as a “thank you” for helping out.

Should you wire money to a stranger? NO! The offer may sound like a nice deal, but it is simply too good to be true. The check you receive will be counterfeit. And you'll be out the money.

How Does the Check Scam Work? The “pitch” stays the same, but can be disguised as follows:

- You are overpaid for an item you sold on the Internet and are asked to wire-transfer back the extra dollars.
- You receive a check and notification that you have won a foreign lottery or sweepstakes. You are told to deposit the check, representing a portion of your winnings, and wire-transfer \$2,000 to \$5,000 back “to cover the taxes” so you can collect the rest of your winnings.
- You receive a work-at-home offer that promises, in return for depositing a money order or check to your bank account, you can keep a percentage of the money after wire transferring the rest.
- Someone in a chat room asks you for a favor: Just cash a check and wire-transfer back the money.

Regardless of the pitch, the result is the same! The check or money order you receive for deposit will be a counterfeit. It will be returned to your bank unpaid, and the full amount will be deducted from your account.

If you ever have a question about whether a check is counterfeit, talk to the employees at your bank. If there is any doubt, wait until the check clears and the money is in your account before withdrawing or transferring any of the funds.

Want to report A possible Fraud?

General Reports: Anti-Fraud Hotline (provided by the U.S. Senate Aging Commission)

1.855.303.9470 or www.aging.senate.gov/fraud-hotline

Telephone or online fraud scheme? Federal Trade Commission (877.FTC.Help, www.ftccomplaintassistant.gov) or Internet Crime Complaint Center (www.ic3.gov)

Mail fraud scheme? United States Postal Inspection Service

1.717.257.2330 or www.postalinspectors.uspis.gov

Scheme involving money sent with GreenDot, MoneyGram or Western Union?

Green Dot: 1.866.795.7597

MoneyGram: 1.800.MONEYGRAM or 1.800.666.3947

Western Union Fraud Hotline: 1.800.448.1492