

FAKE CHECK SCAMS

Trap

Gina received an e-mail offering her a job she could do from her home in Boca Raton. She would be a secret shopper helping the business evaluate various companies. She agreed and was sent her first assignment along with a check. Gina was to cash the check and wire the bulk of the money using two different money transfer companies. She was to keep ten percent of the money as payment. Gina followed the instructions only to later discover the check was a fake and the bank was holding her responsible for the full amount of the check.

Tips

How to recognize fake check scams:

- **Variations:** It can start with an offer to pay you to work as a “shopper.” You could receive an “advance” on sweepstakes you’ve “won.” This might be the first “payment” from the millions of dollars promised to you for agreeing to transfer money from a foreign country to your checking account.
- **You are sent a check but are required to wire money back.** There is **no** legitimate reason for someone who is giving you money, to ask you to wire money back to them. If a stranger wants to pay you for something, insist on a cashier’s check for the exact amount, preferably from a local bank.
- **Why can’t the bank tell if the check or money order is fake?** With current technologies crooks can make very convincing fake checks which can take weeks to be discovered. You are responsible for any funds you withdraw against a check presented to the bank. Don’t assume a check is good unless you know the person or until the bank can confirm the check has cleared.
- **Resources:**
www.ftc.gov * www.fraud.org

For more information, contact Palm Beach County Consumer Affairs



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