What Should You Know to Detect Fraud?

- Requests for payment to claim prizes are illegal. Real winners pay taxes directly to the government.
- Government agencies and foundations do not hand out “free” money. They usually provide grants for specific projects based on extensive applications.
- Unexpected offers to make money in a foreign business deal are never legitimate.
- Companies that hire people to work from home do not ask them to send money.
- Scammers ask for payment through money transfer services because it is fast and hard to trace. Only use these services to send money to people you have met in person and known for a long time.

Where Can You Learn More?

Consumer Federation of America
www.consumerfed.org/fakecheckscams

National Consumers League
www.fakechecks.org
www.fraud.org

Federal Trade Commission
www.ftc.gov/bcp/consumer.shtm
1-877-382-4357 (TTY 1-866-653-4261)

U.S. Postal Inspection Service
www.deliveringtrust.com
1-877-876-2455

Presented as a Public Service by the Bucks County Commissioners

FAKE CHECK SCAMS
Don’t Become A Target!

Bucks County
Department of Consumer Protection/Weights and Measures
1260 Almshouse Rd, 4th Floor
Doylestown, PA 18901
215-348-6060
1-800-942-2669
www.buckscounty.org
An official-looking envelope arrives in the mail with a check or money order for $20,000 inside. The letter says you have won $4 million in a sweepstakes or lottery. You just need to wire $3,000 for taxes to claim the rest of your winnings. Is this your lucky day?

No! It is a fake check scam that will cost you thousands!

What are fake check scams?
They can take many forms:

- You unexpectedly receive notice that you are getting a grant from the government or a foundation and a processing fee is required.
- A company hires you to work at home as a mystery shopper or processing payments and instructs you to send money somewhere as part of the job.
- Someone you meet online asks you to cash a check or money order as a favor.
- Someone sends you more than the asking price for an item you are selling and instructs you to wire the extra money somewhere else.
- A stranger sends part of the profits you were promised in a foreign business deal and asks you to pay legal fees to get the rest.
- Your account may be frozen or closed, and you could be reported to a database of checking account abusers, making it difficult to open another account.
- Some victims are even charged with check fraud.

How can you protect yourself?
There is no legitimate reason why anyone would give you a check or money order and ask you to send money anywhere in return. If that is the deal, then it is a scam.

Phony sweepstakes, lotteries and grants, work-at-home schemes, foreign business deals and other scams are not new and do not always involve fake checks—sometimes the crooks simply ask you to send money. But using realistic-looking checks or money orders makes their stories more convincing.

Fraud is constantly evolving, so be on guard for anything that seems suspicious. Since money sent to crooks is often gone forever, STOP, THINK, and GET ADVICE first from your state or local consumer protection agency.