

Don't 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 account and then wire-transfer him or her the money — minus a nice bonus as a “thank you” for helping out.

Should You Wire Money to a Stranger?

U.S. Postal Inspectors hope you say: *Absolutely not!* The offer may sound like a nice deal, but — as usual — it's just 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 it appears in the following typical disguises:

- You're 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've won a foreign lottery or sweepstakes. You're 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.



Who Is Responsible for Losses to Your Account?

You are responsible for any check or money order you deposit to your account. If the check or money order turns out to be a counterfeit, or is returned unpaid for any reason, you are fully responsible for the loss.

Why Did the Bank Allow You to Withdraw the Money?

Federal law requires banks to make deposited funds available within 1 to 5 business days. Just because you can withdraw cash from your account soon after depositing a check or money order doesn't mean the item you deposited is valid. It can be weeks before a check or money order is discovered to be a counterfeit and returned to your bank unpaid.

Why Didn't the Bank Know the Check Was Bad?

Bank employees may not be able to determine whether an item is invalid. Their job is to process your financial document.

If you believe you've been victimized by a fraudster, contact your nearest Postal Inspection Service office by calling 877-876-2455. To learn more about common consumer scams, visit the following Web sites:

- <http://postalinspectors.uspis.gov>
- www.iafci.org
- www.lookstoogoodtobetrue.com
- www.ic3.gov
- www.ftc.gov

To view or print a copy of this notice, visit the Web site of the U.S. Postal Inspection Service or the International Association of Financial Crimes Investigators (IAFCI) listed above. To order printed copies, call your nearest Postal Inspection Service office at 1-877-876-2455 (option 5).