

If someone you don't know sends you a check or money order but wants you to wire or send some of the money somewhere, beware! It's a scam that could cost you thousands of dollars.

- These crooks may offer to buy something you're selling, promise to pay you to work for them at home or as a "secret shopper," or give you an advance on money or prizes you've "won" in a sweepstakes or lottery.



fake check scams

- They send you a real-looking cashiers check, postal money order, or company check. The amount may be more than you're owed, so you are instructed to deposit it and wire the excess to someone — for instance, to arrange for shipping the item. Or you're told to wire some of the money for "taxes" on your winnings, or to process payments for your "employer" and wire the cash, minus your "wages."
- It's hard to tell if a check or money order is fake by looking at it. And just because the bank says it's cleared doesn't mean it's good — it means that the time limit to hold the funds is up and you can withdraw the money. You're still responsible if the check or money order you deposited comes back later as a fake or counterfeit.
- There is *no* legitimate reason why anyone who is giving you money would ask you to wire or send some it anywhere, especially if it's someone you don't know. For more information about fake check scams go to www.fraud.org.



**if it sounds
too good to
be true ...**