



# Don't Be the Victim of a Check Scam!

Someone sends you a check or money order. They ask you to deposit it to your account and then wire-transfer them the money—minus a nice bonus for you, 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 pretty much the same, but it may appear in various disguises:

- You’re overpaid for an item you sold on the Internet and 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.
- A work-at-home offer promises that, 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 chatroom asks you for a favor: Just cash their check and wire-transfer them 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 it turns out to be 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 shortly 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 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 or not an item is valid. Their job is simply to process your financial document.

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If you believe you've been victimized by a fraudster, contact your nearest Postal Inspection Service office by calling 1-877-876-2455. If you'd like to learn more about common consumer scams, these websites can help:

[www.fakecheck.org](http://www.fakecheck.org)

[www.usps.com/postalinspectors](http://www.usps.com/postalinspectors)

[www.lookstoogoodtobetrue.com](http://www.lookstoogoodtobetrue.com)

[www.ic3.gov](http://www.ic3.gov)

[www.ftc.gov](http://www.ftc.gov)

For a copy of this brochure, visit the website of the U.S. Postal Inspection Service at [www.usps.com/postalinspectors](http://www.usps.com/postalinspectors) or the International Association of Financial Crimes Investigators at [www.iafci.org](http://www.iafci.org).

