



BE AWARE

Be aware that scammers will use all means of delivering you fake Checks, from the United States Postal Service to UPS. If you receive a check delivered through the US Postal Service report it immediately to the Post Office.

MOST COMMON TYPES

- Sweepstakes
- Work at Home
- Overpayments
- Rental Schemes
- Love Losses
- Internet / Craigslist / Ebay

ALWAYS REMEMBER

There is no legitimate reason for a stranger who is giving you money to ask you for any money to be wired back to them.

DON'T DEPOSIT IT!

REPORT IT!!!

Contact

National Fraud Information Center
www.fraud.org

or

Tequesta Police Department
561-768-0500



DON'T BE A VICTIM OF

**Village of Tequesta
Police Department**
Police Chief Pitocchelli

*357 Tequesta Drive
Tequesta, FL 33469*

*www.tequesta.org
561-768-0500*



Tips for Recognizing and Avoiding Check Scams

If someone you don't know wants to pay you by check but wants you to wire some of the money back, **BEWARE**. It is a scam that could cost you thousands of dollars!

Scammers from all over the world have found U.S. consumers increasingly easy targets for several varieties of fake check scams. Most of these scams follow the same pattern.

Scammers hunt for victims. They scan newspapers, online advertisements, work at home, and dating websites looking for you. You've probably provided your phone number, address or email for people to contact you.

They make contact. They call, send emails, or faxes randomly knowing that you will take the bait.



They often claim to be in another country. The scammers say it's too complicated to send you the money directly from their country, so they will arrange for someone in the U.S. to send you a check or to have money wired to them.

Examples of Popular Schemes

Offer to Buy - They will offer to buy something you advertised. They will send you a check for more than the sale price - you deposit the check, keep what you're owed, and wire the rest to them.

Work at Home - They may claim that you'll be processing checks from the "clients". You deposit the checks and then wire them the money minus your "pay".

Mystery Shopper - They send you a money order/check to deposit into your account, wait for funds to be available, and then ask you to use a Money Gram / Western Union service to wire them funds and obtain the tracking number to receive the funds.

Sweepstakes - You are notified that you have won money, they send you a check and then tell you to wire them money for taxes, customs, bonding, processing, legal fees, or other expenses that must be paid before you can get the rest of the money. If it sounds too good to be true - **it probably is!** **NEVER give out your account number.**



DON'T BE FOOLED!

Checks Look Real but are fake

Unfortunately bank tellers are unable to determine if checks are real. Some checks are legitimate business accounts altered without their knowledge.

These checks clear within one to five business days. Under federal law, banks have to make the funds available quickly to you, but it takes up to two weeks to discover the forgery and the bounced checks.

Remember...

YOU are responsible for the checks you deposit. **YOU** are in the position to determine the risk. If you deposit the check in your account and the check bounces, **YOU** are responsible for the funds you have withdrawn from your account. **DON'T BE A VICTIM!**

DON'T DEPOSIT IT - REPORT IT - DON'T BE A VICTIM