FAKE CHECK SCAMS

Did someone send you a check and ask you to send some money back?

THAT'S A SCAM.

MAYBE:

- You win a prize and are told to send back taxes and fees.
- You sold an item online and the buyer overpays.
- You get paid as a "secret shopper" and are told to wire back money.

IN ALL CASES:

- You get a check.
- They ask you to send back money.

THAT'S A SCAM.

IF IT'S A FAKE CHECK, WHY IS MONEY IN YOUR ACCOUNT?

Banks have to make deposited funds available within days. It's the law. But uncovering a fake check can take weeks. By then, the scammer has your money. And you have to repay the bank. Remember — just because the check has "cleared" does not mean it is good.

WHAT TO DO:

- Be wary. Talk to someone you trust and contact your bank before you act.
- Never take a check for more than your selling price.
- Selling online? Consider using an escrow or online payment service.
- Never send money back to someone who sent you a check.
- Spot this scam? Tell the Federal Trade Commission: ftc.gov/complaint