

DON'T FALL FOR FAKE CHECK SCAMS

Most people are sophisticated enough not to fall for e-mail scams written in halting English and promising the recipient enormous riches if only he will help the sender get his money out of Nigeria (or the Balkans, or Iraq, or wherever). Knowing that people are wary of such an obvious scam, many scammers have moved on to a new scheme—the fake check scam.

At its most basic, a fake check scam involves sending a check to an individual and asking the individual to send some money back to the person sending the check. Sometimes, the scammer asks you to cash the check as a “favor” and to keep a percentage of the money for your trouble.

Other scammers pretend to be interested in buying something that you are selling. A check for more than the sales price will be sent to you, along with a request that you send the difference back to the scammer. All fake check scams are the same in that they ask you to send the scammer cash, and because the check you have received will eventually bounce, you will be out the money that you sent to the scammer.

Fake check scams are tied to all kinds of different situations: foreign business offers, offers to become a “mystery shopper,” overpayment schemes, work-at-home ploys, etc. All of the scams play on the victim’s greed—the idea that you can get something for nothing, or a large payment for minimal work. All of them take advantage of the fact that banks give credit for deposited checks very quickly (usually within five days) but it can be weeks or months before a counterfeit check is discovered. Average losses are \$3,000 to \$4,000 per victim, but losses in any given case may be much higher.

Protect yourself. Understand that there is rarely, if ever, a legitimate reason for a person to send you a check or money order and ask you to send cash back. The fact that the check is credited to your account in the first instance does not mean that it will not eventually bounce, leaving you stuck with the bill.

Don’t respond to such scammers, don’t cash checks for people you don’t know, and don’t send cash to anyone you don’t know well enough to trust. If you have been victimized, file a

police report. Most importantly, remember: There is no such thing as a free lunch.

Nothing in this article should be construed as legal advice. You must consult with an attorney for the application of the law to your specific circumstances.

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