



ConsumerAlert

Watch Out For “Fake Checks”

(NAPSA)—To keep international scammers from cashing in on “fake checks,” U.S. Postal Inspectors remind people to look out for any mailing or e-mail encounter that involves receiving a check and wiring money back to the sender.

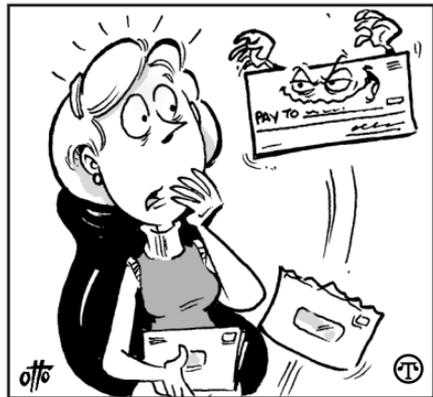
Whether the writer offers to purchase an item, rent property, provide you with a work-at-home business opportunity or even wants to start a social relationship, there is no good reason for a check to be sent with an instruction to return all or part of the proceeds via wire transfer.

Counterfeit checks have become so prevalent that last year the U.S. Postal Inspection Service spearheaded the creation of a public awareness campaign and a Web site to educate consumers about “fake check” fraud schemes. According to Chief Postal Inspector Alexander Lazaroff, the six most popular scams are:

- **Foreign Business Offers:** Scammers pretend to be businesspeople or government officials and promise millions of dollars. But real companies and government agencies don’t offer legitimate business propositions to people they don’t know.

- **Love Losses:** The scammer poses as a romantic interest online and promises to come to the U.S. to be with the victim. Soon after, the online friend asks the victim to cash a check or money order to cover “travel expenses.”

- **Overpayments:** Scammers buy merchandise online and then claim they mailed the wrong amount by mistake. The seller is asked to deposit the “wrong” check anyway, and then return the “excess” amount to the scammer. But the check doesn’t clear and the



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victim has sent the scammer his own money.

- **Rental Schemes:** Scammers claim to be moving to the area and put down a rental deposit. Then they tell their landlord they have some unexpected expenses, so they ask for some of their deposit back as a favor. They never move in and the deposit check never clears.

- **Sudden Riches:** The scammer claims the victim has won a foreign lottery or sweepstakes. The notice comes by mail, phone, fax or e-mail. Consumers should know that winners of real cash prizes are notified by certified mail.

- **Work at Home:** The scams promise easy money by “processing” checks. The victim deposits the checks and sends money to the scammer, minus a small percentage to be kept by the victim for his or her work.

If consumers believe they have been defrauded by a scam, the Postal Inspection Service wants to hear from them.

In addition to the Web site, www.FakeChecks.org, these checks can be reported by calling (800) 372-8347.