

IS IT A SCAM?

STAY SAFE FROM FRAUDSTERS

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 get paid as a "secret shopper" and are told to wire back money.

You sold an item online and the buyer overpays.

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?



We 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 institution. Remember — just because the check has "cleared" does not mean it is good.

WHAT TO DO:



Be wary. Talk to someone you trust & contact us 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



ftc.gov/ScamAlerts



aba.com/Consumers

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