

# FRAUD ALERT!

## Fake Check Scams

The National Consumers League (NCL) released the top telemarketing and Internet scams of 2007. **Fake Check Scams** simultaneously topping both fraud lists for the first time. Fake Check Scams, in which victims receive a realistic-looking phony check and do not discover it's no good until after depositing it and wiring money back to the crook.

"Consumers are losing money to Fake Checks and other scams by the billions," said Sally Greenberg, Executive Director of NCL. "Con artists are creative and relentless. Their methods often morph into clever new scams, but the results are the same: trusting consumers lose their hard-earned money at an alarming rate." Average per person loss in 2007 for Internet scams was \$1507.62, consistent with 2006's average of \$1,512. Telemarketing losses rose at an average loss of \$3091.22 per victim, a greater than 50 percent increase from \$2,036 in 2006. To fight Fake Check scams, NCL partnered with the U.S. Postal Inspection Service to launch a new Web site, [www.fakechecks.org](http://www.fakechecks.org), which provides millions of consumers with the information to spot, avoid, and report fake check scams.

There is no legitimate reason why anyone would give you a check or money order and ask you to wire money in return. New variations of fake check scams constantly pop up but one factor is consistent, the perpetrator gives you a realistic-looking check or money order and asks you to send cash in return. Here are a few examples:

- Scammers befriend you and ask you to cash a check or money order as a favor
- Scammers want to buy something that you are selling and send a check or money order for more than you're asking
- You are hired to work from home and your "employer" asks you to deposit checks or money orders in your account as part of your job. Sometimes they have you open a new account for the "business," but you're still responsible for any checks that you deposit
- You receive a check or money order as an "advance" on the millions that you're going to receive from a sweepstakes, lottery, or inheritance
- Scammers offer a foreign business deal and send you a check or money order as an advance on your profits.

"Consumer complaints tell a variety of stories about consumers being victimized by telemarketing and Internet scams, but there's a common thread throughout," said Greenberg. "We know these crooks are very convincing and very good at what they do. We warn consumers that fraud can happen to anyone. No one is immune from scams. Always remember...if it is too good to be true, it usually is."

The Fraud Center's Web site, [www.fraud.org](http://www.fraud.org), is a consumer resource of most common telemarketing and Internet scams. Consumers can report suspected fraud using the online complaint form. To learn more about the top Internet and telemarketing frauds of 2007, visit [www.fraud.org](http://www.fraud.org) or contact a member of the Bucks County Older Adults Task Force.

### BUCKS COUNTY CRIMES AGAINST OLDER ADULTS TASK FORCE

#### FIGHTING ABUSE, NEGLECT, AND EXPLOITATION OF OLDER ADULTS IN BUCKS COUNTY

**Bucks County District Attorney's Office**  
215-348-6344

**Bucks County Area Agency on Aging**  
215-348-0510

**Bucks County Consumer Protection**  
215-348-6060

**Network of Victim Assistance**  
1-800-675-6900

**Bucks County Register of Wills**  
215-348-6265

**Bucks County Coroner**  
215-348-3852