



**A MESSAGE FROM
ATTORNEY GENERAL
STEVEN T. MARSHALL**

One of the most important jobs of the Alabama Attorney General is the protection of Alabama consumers. Our citizens need to be aware of scams that could cost them thousands of dollars. My office works hard to empower individuals with the information and tools necessary to protect themselves against scams and the criminals who prey on the unsuspecting. I hope you will find the information in this brochure beneficial in protecting yourself from these types of scams.

Sincerely,

Office of the Attorney General
State of Alabama
501 Washington Avenue
Post Office Box 300152
Montgomery, Alabama 36130-0152

IMPORTANT RESOURCES

**Office of the Attorney General
Consumer Interest Division**

334.242.7335
1.800.392.5658
www.ago.alabama.gov

Annual Credit Report

1.877.322.8228
www.annualcreditreport.com

Better Business Bureau

1.800.824.5274
www.bbb.org

Consumer Federation of America
www.consumerfed.org/fakecheckscams

Federal Trade Commission

1.877.382.4357
www.ftc.gov/bcp/consumer.shtm

United States Postal Inspector

1.877.876.2455
www.deliveringtrust.com

**FAKE CHECK
SCAMS**

KNOW THE SIGNS



Compliments of the
Office of the Attorney General
Consumer Interest Division



COMMON CHECK SCAMS

Over-Payment Scam

A scammer may send you a check or money order for more than the purchase price of an item you are selling and ask you to wire the remaining money elsewhere.

Work from Home

Scammers offer to hire you without a personal interview, resume, or background check. They hire you to process payments by depositing checks into your bank account and instruct you to send a certain amount of money to a (fake) company with the promise you can keep the remaining amount as your pay.

Mystery Shopper

A scammer may ask you to cash a check and spend small amounts in several stores, rating the customer service, then send the largest amount back to the scammer through some type of money transfer.

Long Lost Relative or New Friend Scam

A scammer claiming to be a relative or friend may reach out to you and claim to be in a foreign country and not able to leave without your monetary assistance. Or, they may claim to have a medical emergency and ask for your help by wiring cash or sending a check or money order to them.

Strangers in Distress

Scammers could approach you in a parking lot or other public place and ask you to cash a check for them.



HOW YOU CAN PREVENT BEING SCAMMED

- **Be on guard for anything that seems suspicious.** The check, as well as the story, could be fake. Do not cash a check for someone you do not know.
- **Fraudulent checks may look legitimate.** Verify with your bank that the check has cleared before spending the money. Under federal law, banks allow funds you deposit to be made available quickly. Just because you can withdraw the money does not mean the check is good. A fake scam could cost you thousands of dollars.
- **Do not wire money to someone you do not know.** Wiring money is like sending cash and cannot be recovered.
- **Report suspicious checks** or money orders to your bank as soon as possible.
- **Seek advice** from the Office of the Attorney General, Consumer Interest Division.

DON'T GET SCAMMED! ASK YOURSELF THESE QUESTIONS.

- Did I enter a lottery or other sweepstakes? If so, why are they asking for some money to be returned?
- Do I know the person claiming to give away free money?
- Why would a stranger reach out to me instead of someone they know?
- If they claim to be a relative, does anyone else in my family know this person?
- Do I know anyone in a foreign country that would send me mail or e-mail?
- Have I ever heard of this company?
- If a bank will not cash this check for this person, then why should I?

AND MOST IMPORTANTLY!

- Will I be responsible for paying the check that was deposited or cashed?

YES! Because you, not the scammer, presented the check as good for payment. You will be held responsible and owe the money to the bank or credit union.

