

A message from Attorney General Luther Strange



One of the most important jobs of the Attorney General is the protection of Alabama consumers. Our citizens need to be aware of scams that could cost them thousands of dollars or rob them of their

identity. My office is working to empower and equip individuals with the information and tools to protect themselves against fraud and the criminals who prey on the unsuspecting.

In this brochure you will find information about consumer protection. Learn the warning signs of check fraud and protect yourself against these type of scams.

Sincerely,

Luther Strange



Office of
Attorney General
Luther Strange
501 Washington Avenue
Montgomery, AL 36130

IMPORTANT CONSUMER PROTECTION RESOURCES:

Office of the Attorney General Consumer Protection

1-800-392-5658

www.ago.alabama.gov

United States Postal Inspector

1-888-877-7644

www.postalinspectors.uspis.gov

Federal Trade Commission

1-877-382-4357

www.ftc.gov

Better Business Bureau

1-800-824-5274

www.bbb.org

Fake Checks Online

www.fakechecks.org

Annual Credit Report

1-877-322-8228

www.annualcreditreport.com



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KNOW THE WARNING SIGNS OF FAKE CHECK FRAUD AND SCAMS

Consumer Protection Contact Information:

Local: 334-242-7335

Toll Free: 1-800-392-5658



What is Fake Check Fraud?

- **Fake Check scams** occur when someone unexpectedly and for no legitimate reason, sends or gives you a check that looks real, asks you to cash the check and then asks you to wire part or all of the amount of the check to an individual, a company or an account.
- The check, as well as the story told with it, is fake.
- A fake check scam could cost you thousands of dollars.
- Even if you are able to cash the check, that does NOT mean that the check is good.
- **It could take weeks to discover a fraudulent check.**
- **You** are responsible for the check that you deposited or cashed.
- **You will be held responsible for payment. The scammer will not.**



Question: Why will **you** be responsible for paying the check that was deposited or cashed?

Answer: Because **you**, not the scammer, presented the check as good for payment.

COMMON TYPES OF CHECK FRAUD OR SCAMS:

SUDDEN RICHES SCAM:

- A notice may be sent by regular mail, phone or email, stating you have won a cash prize or inherited money.
- This type of scam may involve receiving a check or money order as an advance and you may be asked to send money to receive the remaining amount.

WORK FROM HOME OR MYSTERY SHOPPER:

- Scammers may offer to hire you without a personal interview, resume or background check.
- Scammers may offer you a job where you help process payments by depositing checks or money orders into your bank account and sending to, what may be a fabricated company, a certain amount of money, with the promise you will keep the remaining amount as your "pay."
- A check scam may involve a situation where you are asked to cash a fraudulent check and spend small amounts in several different stores, rating the customer service, with the largest amount being sent back to the scammer through some type of money transfer service.

OVER-PAYMENT SCAM:

- A scammer may send you a check or money order for more than the purchase price of an item being sold and ask you to send the remaining amount or "extra" back.

GOVERNMENT GRANTS SCAM:

- You may be notified that you have been selected to receive a government grant.
- You then may be provided a check for partial payment or "processing fees."

SWEETHEART OR NEW FRIEND SCAM:

- A scammer may befriend you over email or telephone and then claim to be in a foreign country and not able to leave without your help.
- A scammer may claim to have a medical emergency or some urgent problem and ask you to help by cashing a check or money order.
- A scammer may be local and befriend you at a store or in a parking lot and ask you to cash a check for him or her because they have lost their identification.

Trust Your Common Sense

If you suspect fraud, ask yourself the following questions before cashing a suspicious check:

Q: Do I remember entering a lottery?

Q: If I am the winner of a lottery, wouldn't the winner be announced on TV or on the news?

Q: Shouldn't taxes be sent directly to the IRS?

Q: Have I ever been told of a long-lost relative by other members of my family?

Q: Why would a letter be post-marked from foreign country?

Q: Why would payment be required for a free money "grant?"

Q: Why would a company check need to be deposited into a "personal" checking account before redistributing the funds?

Q: If a bank will not cash this check, for this person, why should I?



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