

FAKE CHECK SCAMS

Did someone send you a check and ask you to send some money back?



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?



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

WHAT TO DO:



Be wary.
Talk to someone you trust and contact your bank 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

Questions? Call us at (808) 877-3232 or visit the **Federal Trade Commission** website at ftc.gov/ScamAlerts