

Supplements

- › [Financial Planning/Money](#)
- › [Food and Recipes](#)
- › [Fall Health](#)
- › [Fall Lawn/Garden](#)
- › [Kitchen/Bed/Bath](#)
- › [Back to School](#)

Sections

- › [Automotive](#)
- › [Bridal](#)
- › [Business/Careers](#)
- › [Community Cares](#)
- › [Education](#)
- › [Español](#)
- › [Family Living](#)
- › [Fashion/Beauty/Fitness](#)
- › [Food/Recipes/Entertaining](#)
- › [Gift Ideas](#)
- › [Green Living](#)
- › [Health/Wellness](#)
- › [Home Decorating](#)
- › [Home Improvement/Construction](#)
- › [Hot Topics](#)
- › [How-To](#)
- › [Kitchen/Bed/Bath](#)
- › [Lawn/Garden](#)
- › [Money/Finance](#)
- › [Pets](#)
- › [Real Estate](#)
- › [Seasonal](#)
- › [Senior Living](#)
- › [Tech Talk/Innovation](#)
- › [Travel](#)

Quick Reads

- › [View Quick Reads](#)

How to avoid fake check scams

(ARA) - You open your mail and to your surprise there is a check for \$4,000 claiming you won a sweepstakes. Boy that money sure will come in handy right now. But wait, there's a catch.

You've been instructed to wire a portion of the check to cover the taxes. You deposit the check and, after a couple of days, the bank gives you access to the money. A few weeks after wiring the money to supposedly cover the taxes, you learn that the check was counterfeit. Not only are you responsible for paying the money back to the bank, you may never be able to recover it from the criminal.

"This is just one of many ways that fake check scams work and savvy criminals are pursuing these types of crimes more frequently," says Denise Jaworski of Western Union, a leader in money transfer services. "There is a misconception that when you deposit a check or money order, the bank confirms that it is good before allowing you to withdraw the money. This is an incorrect assumption and one that clever scammers are taking advantage of."

According to the National Consumer's League's (NCL) Fraud Center, Fake check scams are the No. 1 type of reported fraud. These scams account for more than 40 percent of the complaints received by the NCL in 2008. According to Jaworski, these scams seem to be increasing throughout the financial services industry.

A telephone survey by the Consumer Federation of America, a nonprofit association of more than 280 pro-consumer groups, found the most common fake check scams are those involving lotteries (66 percent), grants (36 percent) and work-at-home opportunities (35 percent).

"Unfortunately with tough economic times, people are even more vulnerable to phony claims of sudden riches or ways to make money," says Jaworski. "Western Union takes steps to help prevent these types of crimes, but the public is the first and best line of defense against fraud. Always be skeptical."

Western Union and other concerned businesses have teamed with the Consumer Federation of America to help educate people about what fake check scams are and how to avoid becoming a victim. Here are seven tips for avoiding fake check scams:

1. When faced with an offer that sounds too good to be true, take a moment to ask yourself a few simple questions:
 - * Who is this person?
 - * Does this money really have to be sent immediately?
 - * If you received a lottery check, did you actually sign up for the sweepstakes?
2. Never agree to pay to claim a prize. No legitimate sweepstakes or lottery would ever send you a check or money order and ask you to send payment in return. If you really won, you would pay taxes directly to the government.
3. Never agree to pay for grants from the government or foundations. They don't offer money to people unexpectedly or charge to get it. Most grants go to organizations, not individuals, and require a lengthy and extensive application process.
4. Never agree to cash checks and send the money somewhere as part of a job working from home. That is not how legitimate employers operate.
5. Never agree to wire money to anyone you have not met in person or known for a long time.
6. If it seems suspicious, get advice. Consult your state or local consumer protection agency, the Federal Trade Commission, the Postal Inspection Service, or another trusted source.
7. Remember that there is no legitimate reason why anyone who wants to give you a check or money order for something would ever ask you to send money anywhere in return.

Go to www.westernunion.com to learn more about how to protect yourself from fake check scams.

Courtesy of ARAcontent

DOWNLOAD ARTICLE / IMAGE(S)



For Print Use:

- ▶ [Quick Download \(.zip\)](#)
- ▶ [Advanced Download](#)
- ▶ [Email Article](#)

For Web Use:

- ▶ [Copy/Paste HTML Article](#)
- ▶ [Email HTML Article](#)

My History:

- [Download Now](#)
- [Add Personalized Notes](#)

Word Count:

617

Quick Read: (Download)

(ARA) - You open your mail and to your surprise there is a check for \$4,000 claiming you won a sweepstakes. You've been instructed to wire a portion of the check to cover the taxes. After depositing the check and transferring the money, you learn that it was counterfeit.

Western Union and other concerned businesses have teamed with the Consumer Federation of America to help educate people about what fake check scams are and how to avoid becoming a victim.

Tips for avoiding fake check scams:

1. Never agree to pay to claim a prize. No legitimate sweepstakes or lottery would ever send you a check or money order and ask you to send payment in return.
2. Never agree to pay for grants from the government or foundations. They don't offer money to people unexpectedly or charge to get it.
3. Never agree to cash checks and send the money somewhere as part of a job working from home. That is not how legitimate employers operate.
4. Never agree to wire money to anyone you have not met in person or known for a long time.
5. Consult your state or local

consumer protection agency,
the Federal Trade Commission,
the Postal Inspection Service, or
another trusted source.

Visit www.westernunion.com to
learn more.