

LOOK OUT FOR CHECK SCAMS



Prize winner – You receive a check as a prize, but you'll need to send back money to cover taxes and processing fees.

→ If you really won a prize, you should not have to pay to get it.



Seller Gets Overpayment – Someone buys a product from you online and sends you a check made out for more than the selling price. They ask you to wire them the amount they overpaid.

→ Instead of accepting checks, consider using an online payment service.



Mystery Shopper gigs – You get a check for thousands of dollars to cover wages and whatever you've been told to buy. Then told to return a portion to cover taxes and fees.

→ Legitimate “employers” won't require that you send money back to them.

CAUTION! If your financial institution discovers that the check you deposited is fake, and you've taken some or all the money out, you are responsible for repaying the funds, along with any overdraft fees or penalties.

BOTTOM LINE: If someone sends you a check and asks you to send money back, it's probably a scam. Report it to the FTC at reportfraud.ftc.gov.