CRIME ALERT

Counterfeit Check Scam

Recently, it has come to the attention of the UAH Police Department, that person(s) representing themselves as employees of reputable businesses and banking institutions, i.e. Merrill Lynch, Wells Fargo may be using these well-known names to commit fraud and dupe victims out of their money.

For example, a victim may be contacted by email as part of a pre-employment evaluation or engaged in some type of financial transaction. The victim is often sent a realistic looking corporate check via Fed Ex or UPS. He/she is instructed to deposit the check into his/her personal bank account, wait 24 hrs, then withdraw the money, while keeping a percentage for a commission or salary. The victim is told to wire the remainder of the cash to the representative or to a third party via Western Union. Unfortunately, the check will bounce in days and the victim is out the entire amount of money from the bad check. That’s right! The bank will deduct the amount of the bad check from the victim’s account because the victim is responsible.

DON’T BE A VICTIM OF THIS SCAM!!

Crime Prevention Tips:

Don’t get involved in any sale where the buyer wants you to accept a check for an inflated amount and refund the overage. There are usually no legitimate reasons for someone who is giving you money to ask you to wire money back.

If a stranger wants to pay you for something, insist on a cashier’s check for the exact amount, preferably from a local bank or a bank that has a branch in your area.

This scam is used in many variations...like processing lottery winnings, refunds, to conduct secret shopper tasks, or work-at-home schemes.

Whatever the set-up, the bottom line is if someone you don’t know wants to pay you by check but wants you to wire money back to them or someone else...it’s probably a scam.

Should you be contacted and asked to engage in a business deal of this sort, please save the message, the check and any other documents you might have received. Then contact the UAH Police Department at 256/824-6596.