

# 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 quickly. It's the law. But the bank may not learn for days that the check was bad. 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](https://www.ftc.gov/complaint)



[ftc.gov/ScamAlerts](https://www.ftc.gov/ScamAlerts)



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