

## **Protecting Yourself – Continued**

If you accept payment by check, ask for a check drawn on a local bank, or a bank with a local branch. That way, you can make a personal visit to make sure the check is valid. If that's not possible, call the bank where the check was purchased, and ask if it is valid. Get the bank's phone number from directory assistance or an internet site that you know and trust, not from the check or from the person who gave you the check.

If the buyer insists that you wire back funds, end the transaction immediately. Legitimate buyers don't pressure you to send money by wire transfer services. In addition, you have little recourse if there's a problem with a wire transaction.

Resist any pressure to "act now." If the buyer's offer is good now, it should be good after the check clears.

## **IF YOU THINK YOU'RE A VICTIM**

If you think you've been targeted by a counterfeit check scam, don't hesitate to contact one or all of the following agencies and file a report:

**Johnson County District  
Attorney's Economic Crime  
Unit  
913-715-3003 – Hotline**

**The Federal Trade Commission  
1-877-FTC-HELP  
(1-877-382-4357)**

**U.S. Postal Inspection Service**  
[www.usps.gov/websites/depart/inspect](http://www.usps.gov/websites/depart/inspect)  
or call your local post office



## **Giving the Bounce to Counterfeit Check Scams**

**From the  
Office of the District  
Attorney  
Tenth Judicial District**

**Stephen M. Howe**

## Warning Signs

It's your lucky day! You've just won a foreign lottery! The letter says so—so it must be true. And the cashier's check to cover the taxes and fees is included. All you have to do to get your winnings is deposit the check and wire the money to the sender to pay the taxes and fees. You're guaranteed that when they get your payment, you'll get your prize.

**THERE'S JUST ONE CATCH:  
THIS IS A SCAM!**

The check is no good, even though it appears to be a legitimate cashier's check. The lottery angle is a trick to get you to wire money to someone you don't know. If you were to deposit the check and wire the money, your bank would soon learn that the check was a fake.

Then you're out the money because the money you wired can't be retrieved, and you're responsible for the checks you deposit – even though you don't know they're fake. This is just one example of a counterfeit check scam that could leave you scratching your head.

The District Attorney's Office wants you to know that counterfeit check scams are on the rise.

Some fake checks look so real that bank tellers are reporting being fooled. The scammers use high quality printers and scanners to make the checks look real. Some of the checks contain authentic-looking watermarks. These counterfeit checks are printed with the names and addresses of legitimate financial institutions. Even though the bank and account and routing numbers listed on a counterfeit check may be real, the check can still be a fake. These fakes come in many forms, from cashier's checks and money orders to corporate and personal checks.

### **PROTECT YOURSELF AGAINST COUNTERFEIT CHECK SCAMS**

Throw away any offer that asks you to pay for a prize or a gift. If it's free or a gift, you shouldn't have to pay for it. Free is free.

Resist the urge to enter foreign lotteries. It's illegal to play a foreign lottery through the mail or the

telephone and most foreign lottery solicitations are phony.

Know who you're dealing with, and never wire money to strangers.

If you're selling something, don't accept a check for more than the selling price, no matter how tempting the offer or how convincing the story. Ask the buyer to write the check for the correct amount. If the buyer refuses to send the correct amount, return the check. Don't sell the merchandise.

As a seller, you can suggest an alternative way for the buyer to pay, like an escrow service or online payment service. There may be a charge for an escrow service. If the buyer insists on using a particular escrow or online payment service you've never heard of, check it out. Visit its website, and read its terms of agreement and privacy policy. Call the customer service line. If there isn't one – or if you call and can't get answers about the service's reliability don't use the service.