



FOR IMMEDIATE RELEASE

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District Attorney Nola Tedesco Foulston warns citizens to be wary of any check received in the mail where the recipient is asked to cash the check and wire transfer a portion of the proceeds back to the sender.

Most often the checks arrive unsolicited from a sender who the recipient has never heard of or had any connection with. Other times the check comes as a result of a purportedly legitimate transaction originating by phone, mail, e-mail, Internet site, or otherwise. These checks are most always fake and are received by millions of Americans each year. People are asked to cash the check and wire a portion of its amount back to the sender. If you do cash it, you will be liable for paying it back to the bank.

These fake check scams originate in many ways: business opportunities, work-from-home offers to become a "funds transfer agent," foreign lotteries, Nigerian letters, online romances, pet rescue, overpayments for supposedly legitimate sales on eBay, and more.

Most commonly, fake checks arrive with a letter stating you've won a prize or lottery for a certain amount of money. The letter's purpose is to convince you (1) to give out your bank account information so that the alleged prize money can be wired directly into your account, or (2) to cash a check enclosed with the prize letter (check amount is considerably less than the total prize amount) and return a portion of the money (usually by wire) to the sender for taxes or related transaction fees.

The enclosed check is counterfeit, even though it may look like it is drawn on a bank that actually exists. Soon after you've cashed the check and sent a portion of the money back to the sender, your bank will notify you that the check was returned to your bank, that the check is fraudulent, and that it is your responsibility to reimburse your bank for the entire amount of the cashed check.

As a consumer, our office suggests that you remember the following when you've received this or other similar type solicitations:

1. If the sender insists that you wire back funds, end the transaction immediately.
2. If the sender (whether it is by letter, email or telephone, etc.) requests any sort of payment for fees or taxes, etc. up front, it is a scam. The consumer is responsible for reporting cash prizes to the IRS and paying the taxes.

3. Never give out your credit card and bank account information unless you initiated the contact.
4. Resist the urge to enter or respond to foreign lottery solicitations. Most foreign lottery solicitations are phony. What's more, it is illegal to play a foreign lottery through the mail or telephone.

Usually the scam artists will have many excuses as to why these reasons do not apply to them, but consumers who send money or respond to these solicitations ultimately never receive any further correspondence or prize.

Don't be scammed. The offer is too good to be true. Tear up the check or contact our office before you decide to cash it. It could save you a lot of money. Check out fakeschecks.org or sedgwickcounty.org/da for more information.

For more information, contact Sharon Werner, Chief Attorney, Consumer Fraud and Economic Crime Division, at 660-3700.

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