



For Immediate Release

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

You may receive a letter in the mail stating you have won a prize, lottery, or grant for a specific amount of money. The letter will come with a check enclosed and will direct you to contact an agent for instructions. The sender will request that you deposit the check you received with the letter into your bank account and contact them back once the check clears the bank. When you contact them back, they will ask you to send a portion of the check you received to the sender for taxes or related transaction fees via Western Union or Money Gram.

You may also receive a letter in the mail with a check requesting you to be a "secret shopper" or "mystery shopper". The company will send you a check or draft to begin your secret shopping and you will, in turn, deposit that check or draft into your bank account. The company will then ask you to go to a specific local store within 48 hours of making the deposit and wire funds to a designated payee who is usually in Canada or another foreign country. The amount is usually about 90% of the check or draft you just deposited, and you will forward that amount back to the company as a way of supposedly testing the money gram process. You will allegedly get to keep the remaining balance, which can be hundreds of dollars, as payment for your effort.

If you sell items online, BEWARE of overpayment checks. The individual interested in buying the item will send you a check for more than the amount you have requested. Once you receive the check, you will be asked by the sender to cash it, keep the amount of the item plus an additional amount for your troubles, and send the rest of the money via Western Union or Money Gram to his shipper. In some cases the individual has sent out another check with a story about how his shipper was injured or he is changing shippers. At this time you may find out that there was something wrong with the first check you cashed.

The enclosed check is (1) counterfeit, (2) drawn from a "closed" account" or (3) drawn from an account name completely different than the one received in the mail even though it may look like it is drawn on a bank that actually exists. Soon after you have

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.

Other 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.

As a consumer, you should remember the following when you receive these or other similar type solicitations:

1. If the sender insists that you wire back funds, end the transaction immediately.
2. If the sender (whether by letter, email, telephone or other communication) requests any sort of payment such as fees or taxes 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. Also, 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. If 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.

If you think you have been a victim of a scam, contact the Consumer Fraud and Economic Crimes Division of the District Attorney's Office at 660-3653 or go to the District Attorney's website at <http://sedgwickcounty.org/da> for more information.

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