



# Prince William County Police Department

## Crime Prevention Unit

Prince William, Virginia

### CRIME ALERT



Emergency Dial 9-1-1

Non-Emergency Dial (703) 792-6500

September 17, 2009

## Fake Check Scam

There have been recent reports of scams involving fake checks where the victim is sent a check in the mail from an unknown suspect and is asked to cash the check. Once the check is cashed, the victim's bank notifies the victim that the check had insufficient funds in the account. The victim is now responsible for the loss to the bank.

Below are tips and an explanation on how the fake check scam works according to Westernunion.com

### Fake Check Scams are Clever Ploys Designed to Steal Your Money

**There are many variations of the fake check scam.** It could start with someone offering to buy something you advertised, pay you to work from home, or rent a room you've listed. The crooks hunt for victims in classified ads or post their own advertisements to bait people. The crooks are very convincing in leading you to believe the offer is legitimate.

#### The Scam...

- The fraudster sends you a check or money order for your goods or services.
- The check or money order is for more than the purchase price of goods or services.
- The fraudster asks you to send the difference back to them as "change."
- After you send the "change," the check or money order bounces.

\* \* \* more \* \* \*

Anyone with any information concerning these or other crimes should call Prince William County Crime Solvers at (703) 670-3700 or toll-free at 1-866-411-TIPS.



You don't have to give your name, just the information.

You could earn up to a \$1,000 cash reward.

<http://www.pwcgov.org/police>





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**The counterfeit check or money order looks so real that bank tellers may even be fooled.** You deposit the check or money order and, under federal law, banks have to make the funds available to you – usually within one to five days. Even though you can withdraw the money, it does not mean the check or money order is good. It can take weeks for the counterfeit item to be discovered.

**The check or money order bounces and you are left holding the bag.** The bank will deduct the amount that was originally credited to your account. If you do not have enough funds available in your bank account to cover the counterfeit item, the bank can sue you or get law enforcement involved.

**There is *no* legitimate reason for someone who is giving you money to ask you to wire money back.** If someone you do not know wants to pay you for something, insist on a **cashiers check** for the **exact amount** from a bank that has a branch in your area.

The Prince William County Police strongly advise citizens to **not** use money transfer services when sending money to someone they don't know personally. This sounds like simple advice, but scam artists are persuasive and creative. More and more frequently, fraudsters use the Internet, mail and the telephone to create the illusion of a relationship. It's important to remember that sharing a few e-mails, or even a phone call, does not mean you truly know someone.

Please remember to report all suspicious activity immediately by calling:

**Emergency: 9-1-1**  
**Non-Emergency: 703-792-6500**

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