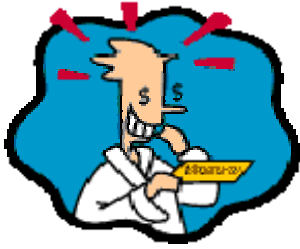




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www.co.summit.oh.us/conaffairs.htm

CONSUMER FACTSHEET



Fake Check Scams

Congratulations! You just received a letter with the logo of Publishers Clearing House, Readers Digest or Wal-Mart informing you that you have won their sweepstakes. They even enclosed a check to cover the fees or taxes that you may incur.

So what's the problem? The letter is a scam and the check is counterfeit. If you deposit one of these checks, it can take weeks for the bank or check cashing company to discover the check is a fake, and you will be responsible for any money that you wired or spent, plus any fees or penalties.

Below are Five Reported Cases of Fake Check Scams

1. This consumer realized her check was a fake and did not fall victim to the scam. She telephoned the office to report that she had received a letter in the mail with the names and company logos of Publishers Clearing House and Readers Digest informing her that she had won a sweepstakes. Enclosed was what appeared to be a real check for \$2,982 to cover taxes, and a letter instructing her to call the number provided in order to activate her check. If she had called that number, she would have been told to deposit the check into her account and wire a portion back to cover taxes or fees. Both Publishers Clearing House and Readers Digest are aware of the scams. For more information visit the web sites below or call:
 - Publishers Clearing House: http://blog.pch.com/winners_circle/pch_consumer_affairs/ or call 1-800-645-9242.
 - Readers Digest: <http://www.rd.com/advice-and-know-how/consumer-alert-dont-be-fooled/article38719.html>.
2. This consumer believed that her prize was real and became a victim of a fake check scam. She called the office because she had received her sweepstakes "winnings" in the form of a money order and wired over \$900. The money order was counterfeit and she is now responsible to a check cashing business for the money that she wired and all the fees and penalties. The company has told her she must pay the money back and if not, her account will be sent to a collection agency. Remember, money orders and cashiers checks can be counterfeit also.
3. This consumer sought advice from the office before proceeding, and did not fall for the fake check scam. Her check was sent as payment for a job. The letter that accompanied the check explained that she had been "hired" to rate businesses. She was instructed to deposit the check into her own account, keep a portion as her payment and use a portion to shop at Wal-Mart to rate her experience there. The remainder was to be wired back to the company who sent her the check in the mail so she can also rate the business where she wired the money. During hard economic times, this sounds like the perfect job to make some extra cash. The problem is it's a scam.

4. This consumer stopped by the office to inquire about the validity of the letter and check that she received in the mail and did not fall for the scam. The letter congratulated her on the approval of her \$40,000 grant and enclosed a check for \$4,420 to assist with processing fees so that she could receive the remainder of her money. She was instructed to call for information on how to make her payment and would have been told to wire the fees associated with getting the grant. This consumer would have lost her own money paying the “fees” because the check is a fake and the grant is a scam. You never have to pay to receive a real grant.
5. The last consumer was an 18-year old whose mother stopped him from becoming a victim. She informed him that the lottery/sweepstakes check he received in the mail was a fake and contacted our office to provide information. Consumers need to be aware that although the elderly are frequently targeted, con artists are now taking aim at all ages.

To learn more about Fake Check Scams visit www.fakechecks.org. This Web site was created by the National Consumers League (NCL), the nation's oldest nonprofit consumer organization, as a central source of information and advice about fake check scams. NCL created the site in collaboration with the United States Postal Inspection Service and the Alliance for Consumer Fraud Awareness, a coalition of consumer and business organizations, government agencies, and companies that are committed to fighting fake check scams.

KNOW the Signs of Fake Check Scams

- You receive a check or money order for a sweepstakes or lottery that you did not enter.
- You receive a check for a grant for which you did not apply.
- You are “hired” to do a job for which you did not apply.
- You are asked to wire or send money.
- Just because the letter displays names and logos of well known companies does not mean the offer is legitimate.

WAIT! Before you think about cashing the check that you received in the mail, call the Office of Consumer Affairs at 330-643-2879 because it could SAVE you money.