

THE DEFINITIVE GUIDE TO FRAUD

Take action to help protect yourself from fraud by learning about the most common ways criminals try to steal your funds.

Fraudsters stole more than **\$16 billion** in money scams in 2017 **\$1 billion more** than the year before.

A total of **15.4 million Americans** were affected, losing an average of \$1,000 each.

TYPES OF CHECK FRAUD

Check fraud usually involves a fake check. But the scams are very clever, with fakes almost identical to originals.



Fake check scams.

Fraudsters send victims a fake check for an item they're trying to sell or a bogus lottery win, with instructions to wire them some money back.



Lottery scams.

Criminals tell fraud victims they've won a foreign lottery but that they need to wire money to cover taxes and fees to collect the jackpot.



Mystery shopper scams.

Scammers send mystery shoppers a fake check and ask them to wire a 'fee' back in return.

HOW TO TELL IF YOUR CHECK IS FAKE



- ✓ **Check the edges**
Most checks have been torn from a checkbook, so should have a perforated edge rather than be smooth.
- ✓ **Look for the bank logo. (1)** If there isn't one, or it's faded, it might have been copied from another source. It should also have the bank address printed next to it.
- ✓ **Find the check number (2)** All valid checks have one. If the number is low, it signals a new account, and 90% of fake checks are written from newly created accounts.
- ✓ **Inspect the magnetic ink character recognition line (3)** It should be dull and smooth, rather than raised and shiny.
- ✓ **Feel the paper.** Real checks are printed on thick paper. Dampen an inked area of the check – if the color runs, it's fake.
- ✓ **Notice the signature. (4)** A genuine signature will be consistent in appearance and not contain pixels or shaky pen strokes.
- ✓ **Check for errors.** Scammers might make spelling mistakes, or errors such as the amount of the check not matching up with the written-out amount.

TYPES OF ONLINE FRAUD

Whether it's through your email or cell phone, scammers are always finding ways to use technology to steal your money.



Online shopping scams

Scammers set up fake retail websites asking victims to pay for bogus items using a money order or wire transfer.



Anti-Virus software scams

A pop-up window opens on the victim's computer screen claiming there's a virus they must pay an amount of money to remove.



Relationship scams

Fraudster leads a victim to believe they are in an online relationship and requests money to help with a fake crisis.



Phishing scams

Cyber-criminals send emails encouraging victims to download attachments that install malware and steal their personal information.



Text message scams

Scammers claim to be from a bank and request a victim's personal details and security information.

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Advance payment/ fees scams

Fraudsters request a big portion of payment for an item, fee for a loan or service in advance, but the item never shows up.



Charity scams

Scammers raise money for a fake charity or disaster relief fund.



Employment scams

Victims are urged to send money to a bogus employer as part of their application to a fake job listing.



Emergency scams

Fraudsters make up a story about a victim's family member needing money wiring to them urgently.



Rental property scams

A criminal posing as a landlord requests a down payment for a property that doesn't exist.



Tax or immigration scams

A scammer claiming to be government official asks a victim to pay money to settle tax or immigration issues.

PROTECTING YOURSELF

Always think carefully about who you're sending money to. **Never wire money to someone you've never met or don't know personally** – or for an unconfirmed emergency.

We'd advise against proceeding with a money transfer for:



Charitable donations



Immigration matters



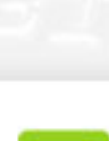
Anti-virus software



Lottery or prize winnings



Purchases already made online



Any taxes



Goods or services from over the phone only

If you're worried about a money transfer, just speak with a Money Services associate who'll be able to help you.