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FRAUD ALERT!

From the Office of Denver District Attorney
Mitch Morrissey

Fake Check Scams – Don't Let Greed Cloud Your Common Sense

October 15, 2007. Every month in Metro Denver, hundreds of consumers try to deposit fake checks they've received in the mail into their banks, credit unions or other check cashing businesses. Thankfully, most financial institutions will detect the counterfeit checks and advise their customers of the scam.

Unfortunately, many consumers refuse to believe the truth and end up losing thousands of dollars – in fact the average loss is \$3500. When you deposit a counterfeit check into your account, and then wire money to the crooks as they have directed, YOU will be held liable for the amount lost by the bad check. Don't let greed cloud your common sense – remember there is no free lunch!

Prevalent Fake Check Scams

- You've won a **foreign lottery or sweepstakes**. That's impossible unless you traveled to that county to enter, since it's illegal to buy or sell tickets across the U.S. border. If you participate in a foreign lottery scam, your name will be on a "sucker list" bought and sold by other scammers.
- Foreigners e-mail you with promises of **millions to deposit riches into your account**. They pretend to be businesspeople, government officials, or royalty, but this is a dangerous scam that is never true.
- Buyers offer **overpayments on items you advertised** in classified ads or an online auction. They ask you to deposit the check in your account and return the excess to them. Never accept an overpayment.
- **Potential rental tenants** claim to be moving from outside the area. They send a check for more than the deposit – then ask you to send some of it back.

Fake checks appear to be drawn from a legitimate American bank – and may claim to be a cashier's check. But anyone can counterfeit a check with a computer, check-writing software and a printer.

**Need help or have a question?
Call the Denver DA Fraud Line: 720-913-9179**

FRAUD ADVISORY

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Prevalent Fake Check Scams

- Foreign lotteries or sweepstakes.
- Foreigners e-mailing promises of millions to deposit into your account.
- Buyers offering overpayments on items you've advertised.
- Potential rental tenants sending a check for more than the deposit – then asking you to send some of it back.

Fake checks can appear to be drawn from a legitimate American bank – and may even claim to be a cashier's check. But anyone can counterfeit a check with a computer, check-writing software and a printer.

For more information on *Fake Check Scams*, go to www.denverda.org and click on Consumer Alerts. The DA's Fraud Line is 720-913-9179