

Internet Check Fraud Scams: What You Need To Know

Fraudsters attempting to perpetrate traditional fake check fraud through online channels is rising. Fraudsters lure individuals into their schemes by sending emails or messages via social media informing them that they have won a prize or sweepstakes. Within days, the individual receives the winnings in a phony “official check” with instructions to deposit the check in to their bank account and wire a portion of it to the sender. Unsuspecting consumers wire the payment to the scammer before discovering that the check is fraudulent. The following tips can help you from falling victim to these internet check fraud scams:

- **Spot Scammers.** Fraudsters often pretend to be someone you trust, such as a government official, a family member, a charity, or a company you do business with. Don't send money or give out personal information in response to an unexpected request.
- **Do online searches.** Type a company or product name into your favorite search engine with words like “review,” “complaint” or “scam” or search for a phrase that describes your particular situation. You can even search for phone numbers to see if other people have reported them as scams.
- **Don't pay upfront for a promise.** Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance, or a job. They might even say you've won a prize, but first you have to pay taxes or fees. If you do, they are likely to take the money and disappear.
- **Talk to someone.** Before you give up your money or personal information, talk to someone you trust. Scammers generally want you to make decisions in a hurry. They might even threaten you. Slow down, do an online search, consult an expert or even simply ask yourself “does this make sense.”
- **Don't deposit a check that requires you to wire money back.** There is no legitimate reason for someone who is giving you money to ask you to wire money back. If a stranger wants to pay you for something, insist on a cashier's check for the exact amount, preferably from a bank that has a branch in our area.
- **Always remember that you are responsible for the items you deposit into your account. Having the funds credited to a bank account does not mean the cashed check is valid.** Federal banking rules generally require banks to make the funds of deposits available within a day or two. However, the bank also has the right to recover the money from the account holder if the check is counterfeit.
- **Sign up for free scam alerts from the FTC at [ftc.gov/scams](https://www.ftc.gov/scams).** Get the latest tips and advice about scams sent right to your inbox.

For more tips visit First County Bank's website *Customer Resources* and explore our ***eFraud Prevention & Safety Tool***

If you have any questions please call our Customer First Contact Center at (203) 462-4400
(Monday – Friday from 8:30 a.m. to 4:30 p.m.)