



Bank of Blue Valley

Don't Get "Hooked" into a Scam!

Who gave me this check? Did you know some people can, and do, send other people fake checks? In fact, this is a very cunning scam that can lure in almost anyone.

How can I be scammed – they are giving me money?

The scam is clever, and here is how it usually works. The scammer will contact you (solicited or unsolicited) and attempt to do business with you. **Common scams include "secret shopper" employment opportunities, "accidental" over-payments for goods or services, pre-payment for goods or services you haven't provided yet; they can even tell you that you won a lottery! Also, online dating can leave you vulnerable to this type of scam, when the person you think you "know" tells you they need your help with cashing a check or performing a transaction for them.**

Once you respond, they will mail you a check. This check can look very legitimate, sometimes it can even say "Cashier's Check" or "Official Check." Once you have this check in hand, you are good to go, right? Not necessarily. These checks can be very good imitations of the real thing. You can deposit it into your account, and your bank can even make the funds available to you the next business day. Since you have the money in your account, you may think you can start your Secret Shopping, send them back the smaller amount they "accidentally" overpaid, or pay the scammer the taxes on your lottery winnings. A few days later, the check is returned unpaid and your account balance goes lower than it was before you deposited the check. The scammer walks away with any money that you spent or sent back to them.

What can I do?

Be vigilant about any checks received from people not well known to you. If you think a check you received may be fraudulent, take it to the bank and discuss the situation with your banker or a teller. They are trained to help customers spot scams, but only if they know the whole story! You may be advised to not deposit the check, or deposit the check with a hold to protect your funds while the check goes through the clearing process. Banks can sometimes contact the institution the check is drawn off of, to determine if the check is legitimate.

Search for the organization or person online. Chances are you are not the first person they have attempted to scam. Other victims report these scammers to organizations such as the Better Business Bureau. You can check out the BBB by going to <http://www.bbb.org/scam>. Another resource is the Internet Crime Complaint Center at <http://www.ic3.gov/>.

Don't be pressured. These scammers will often pressure you to act fast, asking if you have deposited the check yet, or sent back the money "owed" to them. They need you to act fast, because once you find out the check is no good, they want to be gone with your money.

Take your time to make a decision. If it sounds too good to be true, it most likely is not true.

Never send money to someone you don't know, or who you haven't met in person. Do not spend money that someone you don't know gave you. They can request payment from you by wire transfer, debit card, or mailing cash! It may seem like a small amount to send to them since you just received this large check, but that large check is worth \$0.00.

Stay ahead of the scammer.

People who intend to trick money out of you are very resourceful. They can imitate any channel of communication, and make emails or phone calls seem to come from anyone else. You may hear the terms spoofing, phishing, even pharming. Do you know what these mean? These are all different types of scams. Learn more about them through BBV's [Online Security Center](#).

If you ever feel unsure or uneasy about a situation and feel it could be a possible scam, give us a call or come in to speak to a representative. It is our business to know what is involved in these scams, and we are here to assist you.

Education and Awareness are the keys to Fraud Prevention!

Make banking more convenient,
download our free mobile apps!

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