

Simple steps to avoid check scams

Written by Holyoke Enterprise

Nearly one-third of adults have been approached by scammers trying to pass fake checks, and at least 1.3 million people have fallen victim, with an average loss of \$3,000 to \$4,000, according to research from the Consumer Federation of America.

Scams involving fake checks come in different forms and can be hard to identify as printing technology used by scammers improves.

Fake check scams typically require victims to deposit checks into their bank accounts then wire money back to the scammers. While the fake check initially may be deposited into the victim's bank account, it usually is discovered within weeks and the bank takes the funds out of the account.

Some of the top scams involve fake lotteries, phony government grants and mystery or secret shopping schemes.

The Better Business Bureau advises consumers to beware of these red flags:

—you're told you won a lottery or grant for which you didn't apply.

—the name on a check doesn't match the name of the company or individual with whom you're dealing.

—you're given instructions to deposit a check into your account and promptly wire part of those funds back to sender or to another specified company or contact.

Don't be fooled by phone calls. Just because you've spoken to scammers, doesn't mean they're not trying to rip you off.

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For more advice on scams, visit www.bbb.org.