



Don't be Scammed by a Fake Check

Did someone send you a check and request a portion of the money to be returned?

THAT IS A SCAM!

More Examples:

- ⇒ You won a prize! Congratulations! Just send back taxes and fees.
- ⇒ You are employed as a "Secret Shopper", please send back a portion of the money.
- ⇒ You are overpaid for an online sale. Please return the overage to the buyer.



THAT IS A SCAM!



If it is a fake check, why is the money in my account?

The check might not show up as fake until several days after you have made the deposit. The check takes several days to process back to the original financial institution to see if it is good funds.

This gives the thief time to scam you, take the money, and leave you holding the bad check.

What Do You Do?

- Never take a check for more than the amount, asking you to send money back.
- Talk to your OFCU Teller about where you got their check. Ask yourself: who, what, when, where, why do I have this check.
- Online only friendships increase the likelihood of a check scam. Some relationships are built over years before the scam is initiated.
- Watch online sales. Consider an online payment service instead of a mailed check.



2438 Katy Lane | Poplar Bluff, MO 63901
573-686-7221
www.ozarkfcu.com



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