



## COLLEGE STATION POLICE DEPARTMENT

### **News Release**

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### **Don't be a Victim of a Scam**

These days we hear about many different types of scams. Some include thieves that ask you to verify your personal information. Examples of the personal information they ask for includes: full name, date of birth, address, phone number, email information, and social security number. Others ask you to provide them with your credit card numbers to verify a claim for something you have won.

Recently, company checks and cashier's checks have been sent to unsuspecting victims selling items on line. The victims are then notified that an error was made with the check amount and they have been asked to deposit the checks, keep a portion, and send the remaining balance back to the original sender. In these cases after the victims deposit the checks, and return the money, they find out that the checks were fraudulent. Listed below are a few easy to follow safety tips that may help you avoid becoming a victim of fraud:

### **Tips for Selling Merchandise**

*Be aware of two popular types of check fraud:*

#### **Overpayment:**

A fraudulent buyer may offer to give you a check in an amount greater than your asking price and ask you to refund the difference. They may tell you that it is the only check that they have or give you another reason that they cannot rewrite the check for the correct amount. If you send a refund back, the buyer will then have your merchandise and your money and you are left with a check that is likely counterfeit.

#### **Counterfeiting:**

A fraudulent buyer may offer to pay with an apparently legitimate bank draft, cashier's check or money order. You deposit the funds which post to your account within 48 hours; however, up to 14 days later you're notified that the check was counterfeit. The buyer has your merchandise and you're responsible for refunding the bank for any withdrawn funds.

### **Your Best Protection:**

- Do not accept a check for more than your selling price
- Never send a buyer money to refund an overpayment



- Never accept third-party checks regardless of how “real” they seem
- Even if the check appears legitimate and you’ve confirmed the funds are posted in your account, do not turn over your merchandise until the check has been cleared by the issuing bank
- If you accept a check, ask for one drawn from a bank with a local branch and visit or call the branch to determine if it is legitimate
- Avoid payment plans that seem complicated, such as one that requires multiple steps or paying through a friend or agent of the buyer
- Confirm the buyer’s name, street address and telephone number and ask to see their driver’s license

## **Safe Buying Tips**

Fraudulent sellers like to use email to lure unsuspecting buyers. They suggest using wire transfers and a seemingly legitimate escrow service. Offers of free shipping are a common ploy to speed up the sale.

## **Your Best Protection:**

- Be wary of merchandise that is selling below market price or offers that seem too good to be true
- Avoid wire transfers – they are risky forms of payment because these funds are not recoverable or refundable
- Be wary of international transactions, especially if the seller is suggesting free shipping
- Consider using a reputable escrow service to secure the transaction and never use a company you haven’t investigated. Call its customer service line – if no one answers, don’t use the service
- Try to obtain a physical address rather than a post office box
- Send them an email to see if they have an active email address and be wary of sellers who use free email services where a credit card wasn’t required to open the account
- Consider not purchasing from sellers who withhold any of this information
- Inquire about returns and warranties
- Check with the Better Business Bureau from your seller’s area
- Make sure the transaction is secure when you electronically send your credit card numbers
- The safest way to purchase items via the Internet is by credit card because you can often dispute the charges if something is wrong.

For more information on crime prevention tips, please contact:

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Questions regarding this news release may be directed to:

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