

The Daily Union
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Title: Too Much Junk Mail?"

"Junk mail" piles up quickly at my house. Sometimes it works well for starting a fire for a back yard hot dog roast, but for the most part, it just simply annoys me. Even more challenging is the "junk mail" that comes in official looking envelopes or with "pay to the order of" visible through the address window.

How do I know what to keep and what to toss? More importantly, how do I know what is legitimate and what is a scam?

I recently received a Consumer News article from the Federal Deposit Insurance Corporation (FDIC) that I found helpful and interesting. The August 2019 article, titled "Protect Yourself from Fake Check Scams..." explains some of the clues to look for in determining if a check is legitimate. I hope you find this information helpful, as well.

"Even in today's digital and mobile world where electronic money transfers are common, consumers and businesses may still prefer the assumed security of paper cashier's checks or official bank checks for large or major payments. Recipients generally prefer one of these checks over a personal check because the financial institution presumably has already collected the funds from the party purchasing the cashier's checks or official bank checks. This means the payment is guaranteed, unless the check is counterfeit, so there are risks to consumers and businesses from these types of paper instruments, as well.

Unfortunately, criminals have come to rely on their victim's sense of "security" provided by cashier's checks and official bank checks. Advanced graphics and printing technologies allow scammers to easily create fraudulent and hard-to-detect counterfeit checks in a matter of minutes, adding a sense of legitimacy to their scams. Fake checks can look so real that it's very hard for consumers, or even bank employees, to detect.

Fake bank checks are typically used in scams where the scammer tries to get you to cash or deposit the check. Once it is deposited, they ask that you send all or part of the proceeds back to them or to someone else (an accomplice) before the bank where it was deposited tries to clear or process the check for payment and realizes the instrument is fake. The scammer might ask you to return the funds in a number of ways: in cash, by writing a personal check, by loading it onto a pre-paid or gift card, or through some electronic means, such as a wire transfer, automated clearing house (ACH) payment, or a person to person (P2P) transaction.

If it is later determined that the check was counterfeit, you will likely be held responsible for the funds that were provided to the scammer, so it is important that you recognize the signs of a counterfeit check to protect yourself. Remember, fraud artists are constantly coming up with new ways to use fraudulent cashier's or official bank

checks in their scams. Here are three of the most common scams, and tips on how to detect whether or not you are being scammed.

How to Spot a Fake Check

Determining whether a cashier's check or bank check is legitimate is difficult just by physical inspection. However, there are some things you can do to help identify a fake check:

- Make sure the check was issued by a legitimate bank. While some counterfeit checks will include a legitimate bank's name, a fake name is a sure giveaway. *FDIC BankFind* (<https://research.fdic.gov/bankfind/>) allows you to locate FDIC-insured banking institutions in the United States.
- Check with the bank that supposedly issued the check to make sure it is real. Make sure you look up the phone number on the bank's official website and don't use the phone number printed on the check (that could be a phone number controlled and answered by the scam artist). Next, call the official number and ask them to verify the check. They will likely need to know the check number, issuance date, and amount.
- Consider how and why you received the check. If someone you don't know initiated the payment, be skeptical and proceed cautiously. Scammers often communicate with their victims via e-mail or text message. Their communications may contain poor grammar and spelling errors.
- Look where the check was mailed from--if the postmark is not the same as the city and state of the "supposed" issuing bank, it might be an indication the check is fake. Be especially cautious if it was mailed from overseas.
- Determine if the amount of the check is correct and as expected. Fake checks are often made out for more than the agreed upon amount. This is intended to coax the person receiving the check into wiring the overpayment back to the scammer.
- Official checks usually contain watermarks, security threads, color-changing ink and other security features. While scammers are able to sometimes copy these security features, the quality is often poorly executed."

To see the full article from FDIC Consumer News, go to the Geary County K-State Research & Extension website at: <https://www.geary.k-state.edu/health-home-family/>.

Finally, if you find your mail is creating clutter in your home, try the one touch sorting method. Set aside time some evening or weekend to tackle the mail clutter. Pick up the first envelop. Open it. Determine what action needs to be taken: a) toss it or b) take care of it. If a bill needs paid, write the check. If the receipt needs filed, put it in the file. I call this the one touch method because you don't keep moving it from pile to pile. You pick it up only once, open it, and decide what you need to do.

You can find more ways to "Cut The Clutter" on the K-State Research & Extension website noted above. Until next time, keep living resourcefully!