

You worked hard for your money - don't let a stranger steal it from you.

WIRE FRAUD & MONEYPAK CARD TIPS

Con artists advertise rental apartments and other products online, claim to be prospective employers, or a long lost relative, or say you have won a lottery or sweepstakes. Some may even claim to be in love with you. They all have one goal - to trick you into sending money.

There is no "internet police force" to track down a con artist or help you get your money back *after* you have sent it.

- **NEVER** wire money to someone you haven't met in person. Wiring money is just like **sending cash**. Once you have completed the wire transaction and the money is picked up at the receiving end, **it is gone!** You can't get it back.
- **NEVER** agree to deposit a check you receive in the mail or by courier and wire money back to the sender. There is no legitimate reason for someone who is giving you money to ask you to any wire money somewhere else. The check will bounce and you will owe the bank the money you withdrew because you are responsible for the checks you deposit.
- **NEVER** agree to send or receive funds for someone else through your Paypal account (or any other 3rd party payor) regardless of the reason. You will be liable for the fraudulent transactions and may even face criminal charges.
- **Never** wire money to someone who says money transfer is the only acceptable form of payment. That's a sure sign of a scam. If you do attempt to wire money to an international location, you may be questioned by the wire agent. They are not trying to pry, but simply to protect you.
- If you are asked to purchase a MoneyPak card to pay "fees" for your winnings, **refuse** the offer. When purchasing a MoneyPak card, you are not required to give any information at the time of purchase.
- **NEVER** give out your MoneyPak number listed on the bottom of your receipt or the back of the card. Once you give that number to someone, they have the ability to take the money on the card. They do not have to have possession of the card if they have that number. If the card is sent to the con artist, they can take the prepaid card to an ATM machine and get cash.
- Check out any offer that involves you wiring money or paying anything up-front. If it sounds too good to be true, it almost certainly is. If they tell you not to tell anyone else - then it's guaranteed to be a scam.