

Police offer advice on avoiding check scams

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LAKE COUNTY – A recent upsurge in check scams against local individuals and businesses has law enforcement offering some important tips to help people avoid being ripped off.

Sgt. Brett Rhodes of the Clearlake Police Department reported Thursday that, besides the local check scam cases, there is an increase of such scams nationwide.

The National Check Fraud Center reports that check fraud and counterfeiting are fast-growing crimes. The group reported that such scams are producing annual losses of \$10 billion nationwide. They also cited an Ernst and Young study that found that more than 500 billion checks are forged annually.

Rhodes said many of the check scams law enforcement sees are run through the U.S. Mail system by suspects with sophisticated techniques who are often out of the area – and sometimes out of the country as well.

The scams often use fake checks that are pre-printed in the victim's name and request the victim send a portion of money in return. He said scams also are attempted locally, with the suspects creating fictitious personal or payroll checks which they try to cash.

In both cases, Rhodes said the checks and mailing material appear authentic but are later determined to be fake.

That's why it's important for people to take several precautionary steps to ensure the checks they're accepting are valid and avoid becoming victims, Rhodes said.

First, if you are not expecting money from anyone, you should be on the alert, Rhodes said, especially if the sender is requesting any form of money in return.

Rhodes said it's important to think before you act. You can often take such checks to a bank, where it can be determined whether or not the checks are real or fake.

When receiving such a check, the recipient should try to verify the information from the sender, Rhodes said. It's often the case that the information is fake and can't be verified.

Law enforcement also can assist victims by looking at suspicious documents that require analysis, said Rhodes.

Check scams are an “ongoing criminal enterprise” that will make several attempts to lure innocent victims into sending money, Rhodes said.

He added that learning about what to look for will allow you to recognize a check scam before you become a victim.

For more information on how to protect yourself from check scams, visit the National Check Fraud Center t www.ckfraud.org or the Federal Bureau of Investigation's Web site at www.fbi.gov/majcases/fraud/fraudschemes.htm.

If you suspect you're a check fraud victim, contact your local law enforcement agency.

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