

Caroline County Sheriff's Office



SHERIFF A.A. "TONY" LIPPA, JR.

PRESS RELEASE November 15, 2010 "Overpayment Check Scam"

Dear Citizens,

It has come to my attention that at least one individual in Caroline County has recently been the victim of the "Overpayment Check Scam". This scam usually begins when a scam artist replies to a classified ad or auction posting and offers to purchase the item for sale with a check. The scam artist then sends you a check that is for much more than the negotiated price. The scammer then invents an excuse for the overpayment. For example, the scammer might tell you that the extra money is meant to cover the fees of an agent or extra shipping costs. The scam artist might just say that it was a mistake they made when they wrote the check. The scam continues when the scammer asks the victim to cash the check, deduct the correct money amount and perhaps a little extra for the inconvenience, then wire the remaining funds back to them via Western Union or a similar wire transfer service. Later, when the scammer's check bounces, the consumer is left liable for the entire amount. By the time this happens the scam artist has already collected the funds sent via the wire transfer, leaving the victim with little chance of ever recovering the money. The Federal Trade Commission has the following tips to help prevent consumers from being victims of a check overpayment scam:

- **Know who you're dealing with.** In any transaction, independently confirm the buyer's name, street address, and telephone number.
- **Don't accept a check for more than your selling price, no matter how tempting.** Ask the buyer to write the check for the correct amount. If the buyer refuses to send the correct amount, return the check. Don't send the merchandise.
- **If you accept payment by check, ask for a check drawn on a local bank, or a bank with a local branch.** That way, you can make a personal visit to make sure the check is valid.
- **If the buyer insists that you wire back funds, end the transaction immediately.** Legitimate buyers don't pressure you to send money by Western Union or a similar company. In addition, you have little recourse if there's a problem with a wire transaction.
- **Resist any pressure to "act now."** If the buyer's offer is good now, it should be good after the check clears the issuing bank.
- **Throw away any offer that asks you to pay for a prize or a gift.** If it's free or a gift, you shouldn't have to pay for it. Free is free.

If you feel that you have received a fraudulent offer or if you have been a victim of this or similar scams, please contact your local Caroline County Sheriff's Office. You may also want to file a complaint with the Federal Trade Commission at www.ftc.gov or by calling 1-877-FTC-HELP. If any part of the scam occurred online, you may also file a complaint with the Internet Crime Complaint Center at www.ic3.gov.

Sincerely,

A handwritten signature in black ink that reads 'Sheriff A.A. "Tony" Lippa, Jr.'.

Sheriff A. A. "Tony" Lippa, Jr.



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If you have information about illegal activity please call our anonymous tip line @ 804-633-1133