

3 Fake Check Scam

Who is often targeted

Anyone who might be receiving payment by check or is interested in earning some “easy money” for depositing a check on someone else’s behalf.

How it works

A victim is given a check for payment or a prize and deposits it. Sometimes the check will be for more money than what is owed, with an explanation that the extra is for taxes, fees or intentional overpayment for cash back. The scammer asks the victim to wire a certain amount back to cover these costs. When the check does not clear at the bank, the victim loses the original amount on the check, as well as the money sent ahead to cover costs.

Protect Yourself

- Never take a check for more than a selling price
- Never send money back to someone from whom you received a check
- Use an online payment service instead of check for online transactions
- Talk to someone you trust before you act.



Before you or a loved one becomes a victim of any of these scams, contact the Pennsylvania Department of Banking and Securities at **1.800.PA.BANKS** or informed@pa.gov.

Cyber Section



Phishing Reminder

Because Commonwealth of Pennsylvania employees names and titles are publicly available, phishing emails might use this information to trick recipients into opening dangerous attachments or accidentally loading malware. Any official communication from the Department of Banking and Securities will only come from domain **@pa.gov**. Be on the alert for domains that look similar but are not. If you receive an email from a different domain, **do NOT click**. Please report it as a phishing attempt via your internal processes.

