



HELPFUL TIPS FOR AVOIDING CHECK SCAMS

Beware! If a person you don't know offers to pay you by check but asks you to return some of the money to them by wire or by check, **don't do it!** It's a scam that could cost you thousands of dollars.

If you are notified of a Canadian or Australian sweepstakes or lottery that you've supposedly won, and you are asked to pay the first installment or pre-pay taxes on the millions that you'll receive, **don't do it!** Surprise winnings that sound too good to be true usually are. Ask yourself how you could win if you didn't even enter.

Don't agree to have money in a foreign country transferred into your bank account for safe-keeping even though the stranger asking you to do it may sound quite sincere and believable.

Don't send your personal information, including bank account information and identification, to anyone in Nigeria who claims to be a government official trying to transfer money out of that country. **Do not even reply to the solicitation!**

Fake business account checks and cashiers checks can look so real that they can fool even veteran bank personnel. The companies and out-of-town banks whose names appear on the checks may be legitimate, but clever scammers with sophisticated computer technology can easily create counterfeit checks or alter legitimate checks illegally. Looks can be very deceiving and costly! **United Bank Associates can assist you in determining if unanticipated checks are legitimate.**

Con artists may tempt you with "found money" or fabulous investment opportunities that require you to pay them a "finder's fee." **Don't do it!** Legitimate businesses do not operate this way.

Don't be pressured into making commitments or sending money for travel offers or prize promotions. **Always be suspicious** of businesses or organizations that try to conceal their mailing addresses and evade questions about their operations.

United Bank wants to help you avoid
falling victim to scams and con artists.

