

ALERT - Secret Shopper Scam - ALERT

Secret Shopper scams are gaining strength and consumers are being taken advantage of.

Guard yourself and your money against fraud by staying alert. Be skeptical of any secret shopper, mystery shopper, or investigative shopper companies that:

- Advertise jobs for shoppers on the radio, in a newspaper's classified or "help wanted" section or through unsolicited email. Legitimate secret shopper companies generally do not advertise for jobs in this manner.
- "Guarantee" a job as a mystery, secret, or investigative shopper.
- Charge a fee just for applying or charge a fee for access to secret shopping job opportunities. You should not pay any fee to apply or to obtain job information.
- Appear to be located in places outside the country, such as Canada. If the company does not have an established office nearby that you can visit in person, be very cautious.
- It is always a good idea to check with the Better Business Bureau and investigate any business offering this sort of employment.

Fake cashiers check/money order scams come in many forms. Generally,

- Do not depend on the funds from a cashier's check/money order from a source you do not know.
- There is usually no legitimate reason for someone who is giving you money to ask for money to be wired back or wired to a third party. Don't do it.
- Do not rely on the fact that the check was accepted for deposit by their financial institution as evidence of the check's authenticity. It can take up to a week or much longer for a financial institution to determine whether a check is good, especially if the check is from an institution located outside the United States.
- Consumers are responsible for the deposited fake check, even if it was a cashier's check. When the check bounces, the bank deducts from the consumer's account the amount that was credited with the fake check--often with charges added. The bank will not take the loss.