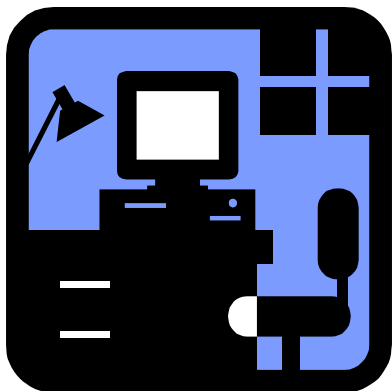


**FROM THE OFFICE OF WELD COUNTY DISTRICT ATTORNEY
KENNETH R. BUCK**



Fraud Alert!

WORK FROM HOME SCAMS



You have probably seen the signs around town or the ads in the classified section of the newspaper: work from home and earn executive level pay. Could it really be that easy? More than likely—no.

Work from home scams are more popular now than ever as they show up in newspapers, roadside signs, even in our email box. And in today's world where the cost of living is increasing, who couldn't benefit from a few more dollars in their bank account — especially if there is minimal work involved? And that is the first red flag of this type of scam: little or no experience needed, minimal time commitment and money coming in hand-over fist. If the business world truly operated this way,

why wouldn't everyone work from home?

IS IT A SCAM?

International Wire Transfers: Key wording in ads for this type of job include "import/export specialist," "marketing manager," or "financial manager." In order to by-pass so-called government red tape involving high tax rates or other restrictions, the company claims it needs to hire "employees" to deposit money for various amounts into the "employees" personal checking account. The employee is then to write a check (less a commission) to the company. Victims of this scam end up first, depositing fraudulent cashier's checks into their personal accounts and second, writing a personal check to the "company" without having the money from the cashier's check to back it up. If the cashier's check was for \$500, the employee would keep 5% as their commission and then forward the remaining \$475 to the "company." In reality, the "employee" would be out the \$475 dollars, instead of making \$25 (because of the phony cashier's check) and may be on the hook for other bank fees resulting from the fraudulent deposit.

Sound familiar? It should, because it is the same idea behind many of the lottery scams which often involve phony cashier's checks.

WHAT TO WATCH OUT FOR

Job descriptions that include "package forwarding," "reshipping," "money transfers," and "wiring funds" should be considered suspect; anyone can make a company name sound official — do your research before contacting them; step back from the situation and ask yourself "Does it make sense to use my personal bank account for a company's business purposes?" The old adage is true: if it sounds too good to be true, it probably is.

Contact your local police agency if you think you are a victim of a crime. To contact the Weld County District Attorney's Office, call (970) 356-4010 ext. 4702.