



PROTECT THE GOOD LIFE

3D Consumer Alert: Fake Check or Overpayment Scams

A Fake Check or Overpayment Scam involves someone you don't know asking you to deposit a check sometimes for thousands of dollars more than you're owed—and then send a portion of the money back to them by a wire or prepaid card.

To protect yourself from this scam, consider the following before you deposit a check:

- Independently confirm your buyer's name, street address, and phone number.
- Never accept a check for more than your selling price and never agree to wire back funds to your buyer.
- Resist pressure to "act now."

3D Consumer Alert is a series provided by the Consumer Protection Division of the Nebraska Attorney General's Office. The purpose is to prevent the victimization of Nebraskans by arming them with the education and tools to Deter, Detect, and Defend (the 3Ds) against the frauds, scams, and pressing consumer issues prevalent across our state.

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Updated transcript attached.

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3D Consumer Alert

Nebraska Attorney General's Office
Consumer Protection Division
Fake Check or Overpayment Scams

This is a 3D Consumer Alert from the Nebraska Attorney General's Office.

A Fake Check or Overpayment Scam involves someone you don't know asking you to deposit a check sometimes for thousands of dollars more than you're owed—and then send a portion of the money back to them by a wire or prepaid card.

The scammers always have a good explanation for their overpayment but, by the time that your bank discovers that you've deposited a bad check, the scammer has the money you've sent— and you're stuck paying fees to your bank or overdrawing your account.

To guard against loss, know who you are dealing with. Independently confirm your buyer's name, street address, and phone number.

Never accept a check for more than your selling price and never agree to wire back funds to your buyer. A legitimate buyer will not pressure you to do so.

Resist pressure to "act now." If the buyer's offer is good, it should still be good when the check clears.

For more, visit us on the web at [ProtectTheGoodLife.Nebraska.gov](https://www.protectthegoodlife.nebraska.gov). With Jennifer Brehm from the Nebraska Attorney General's Office, I'm Ryan Sothan.

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All of the above taken from:

<https://www.consumer.ftc.gov/blog/2018/09/anatomy-fake-check-scam>

<https://www.ftc.gov/news-events/press-releases/2004/12/ftc-warns-consumers-about-check-overpayment-scams>