



## SENIORS SCAMMED BY PHONY CHECKS

A DANGEROUS NEW SCAM combines the counterfeit cashier's check with the phony lottery or sweepstakes. We are aware of several cases in which seniors have been scammed out of all their savings by this trick.

Like the phony lottery or sweepstakes, this scam begins with an email, call or mailer that promises a large sum of money. The money may be a prize, winnings from a lottery, a once-in-a-lifetime "investment opportunity" or an inheritance. The tip-off is that before you can receive your "prize" you must first send in some money of your own, which is supposedly to cover transfer fees or taxes or some other made-up cost. You lose this money, and it turns out you never get the prize.

Some savvy seniors just tell the scammer, "As soon as you send me the \$40 million, I'll send you the 'fees' - Ha Ha!"

The scammers have now addressed this problem. They trick the victim into thinking they have actually sent the prize by sending the victim a phony cashier's check. The counterfeits are very good, so good in fact that even banks are fooled. The victim then lets down his or her guard, believing that the whole thing is not a scam but the real thing. After all, it appears they've actually received the money. So the victim sends the money for the fees, or taxes or whatever. Then the check turns out to be worthless, and the victim's money is gone.

In one variation that we are aware of, the scammer told the victim that he would help her by raising the money she needed to pay in order to collect a \$2 million inheritance. He gave her a phony check for \$61,000 and told her to deposit it in her account and

then wire it overseas. Her bank initially told her the check was good. She did as she was told. When the check turned out to be worthless, she was liable for the money that she had wired to the scammer. Of course there was no inheritance. She lost her life savings.

Sincerely,

A handwritten signature in black ink that reads "Greg Abbott". The signature is written in a cursive, flowing style.

Greg Abbott  
Attorney General of Texas

**WRITE TO: Greg Abbott, Office of the Attorney General  
PO Box 12548, Austin, TX 78711-2548  
800-252-8011 or [WWW.OAG.STATE.TX.US](http://WWW.OAG.STATE.TX.US)**