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Consumer Advisory Bulletin-March 2003 (Issued Feb. 11, 2003)

**Nigeria Counterfeit Check Scam****Warning! Phony Cashier's Checks Cheat On-Line Sellers.**

Heads-up! If you are selling something over the Internet, you could be the target of a dangerous new version of the longstanding Nigeria scams that have pestered and plagued people since the 1980s. Here's how the Nigerian counterfeit check scam works:

You are selling an item over the Internet - it could be a used car or motorcycle, or even bred-horses or puppies. You receive an email offer to buy at your asking price - say, \$4000 - and the buyer says he'll send a bank cashier's check. The buyer is from Nigeria or "West Africa." At the last minute the buyer asks to send you a cashier's check for \$3000 MORE than your asking price, and asks you to send him the difference -- "but only after the [cashier's check](#) clears, of course." (Perhaps he explains that someone in the U.S. owes him \$7,000 and it would be simpler if that person just sent the cashier's check to you and you sent him the \$3,000. Or, perhaps he says he needs the extra dollars for shipping.)

You are skeptical - but, sure enough, the bank cashier's check arrives by Fed Ex, it looks real, your bank accepts the check, and the bank assures you the funds are in fact available. So you wire \$3,000 to your buyer in Nigeria and prepare to ship your item.

A week later your bank calls: "We're very sorry, but the cashier's check was counterfeit" -- a superb copy, but worthless. Your account is frozen. You must pay the bank back \$7,000. You may even be considered a fraud suspect yourself. Your "buyer" disappears. (About the only good news: sellers rarely get to the point of shipping their car or animals or items abroad.) This scam is cheating Iowans and people nationwide.

This is an alarming new variety of Nigeria scam. The key ingredients: selling on-line, buyers from Africa offering to pay with bank cashier's checks, and asking to pay several thousand dollars more than the asking price with a story to explain why.

Don't touch it! This is a new mode of operation for criminal gangs that have used other schemes to steal hundreds of millions of dollars since the 1980s. Remember, these are proven "con-artists" - and now they win people's confidence by presenting extra-ordinarily good counterfeit cashier's checks. Money may be "available" to you in 24 hours or sooner, but it can take days or weeks to determine if a "[cashier's check](#)" is legitimate.

If you have been a VICTIM of the Nigeria Counterfeit Check Scam, contact the US Secret Service, the lead agency fighting this fraud. Call 202-406-5572, or write to: US Secret Service, Financial Crimes Division, 950 H Street, Washington, DC 20001. Send complaints to the Secret Service at [http://www.secretservice.gov/contact\\_fcd.shtml](http://www.secretservice.gov/contact_fcd.shtml). For more info, go to the Attorney General's web site: [www.iowaAttorneyGeneral.org](http://www.iowaAttorneyGeneral.org) and click on "New Releases & Publications." For great information: [www.scamvictimsunited.com/news.htm](http://www.scamvictimsunited.com/news.htm).

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