



SCAM ALERT: Mystery Shopping Cashier's Checks

Be aware that there is an ongoing **Mystery Shopping scam** involving fake USPS Postal Money Orders and/or fake Cashier's Checks from banks and credit union's including Metro Employees Credit Union. The scam appears to be a mystery shopping program where you are sent a fake Postal Money Order or Cashier's Check. You are to deposit the check or money order and keep a portion for yourself.

Recently we have seen fake Cashier Checks as large as \$2,350, and the individual being targeted is instructed to keep some of the money for their "mystery shopping work". Then the individual is instructed to send the remainder of the money to someone else.

We have also seen several versions of this scam, some coming from Craig's List or eBay. If you sell something on Craig's List, or eBay and someone sends you a check for more than the agreed upon price it is probably a scam. DO NOT send money back to them. Whenever receiving funds from someone you don't know, and you deposit the check into your account, make sure you allow enough time for the funds to clear. If in doubt, ask your financial institution how long it will take to clear. Remember if the check **does not clear YOU** are RESPONSIBLE for the funds. If the check does not clear, THE FUNDS WILL BE WITHDRAWN FROM YOUR ACCOUNT, POTENTIALLY OVERDRAWING YOUR ACCOUNT IF YOU HAVE ALREADY SPENT THE MONEY.

WHAT IF IT IS A SCAM?

The Cashier's Checks and/or Money Orders are fake. If you receive something like this, you can report it immediately to the Federal Trade Commission at www.ftccomplaintassistant.gov.

If the scam involves the Metro Employees Credit Union name, please also report it to us at mecu@metroemployeescu.org.

Metro Employees Credit Union is committed to doing everything we can to help keep your accounts protected. Your security is our top priority. Arm yourself with the knowledge to avoid fraudulent schemes.

