



- 1 Consumer responds to a help wanted ad for a secret shopper
- 2 Upon being hired, the victim is asked to evaluate the effectiveness of a money transfer service
 - Victim receives cashier's check with instructions to deposit to their account and withdraw funds in cash
 - Victim takes cash to money transfer service
- 3 Cashier's check is returned unpaid due to being counterfeit and is charged back to victim's credit union account



- ❶ Member tries to sell merchandise through ad or online auction
- ❷ Potential buyer contacts member, they agree on purchase price and buyer sends check
 - On receipt of check, the member notices the amount is substantially more than the purchase price
 - Member contacts the buyer and buyer instructs member to return excess funds by wire transfer
- ❸ Check is returned unpaid due to being counterfeit and is charged back to member's credit union account

FAKE CHECK SCAMS >> Bogus Lottery Scam



- 1 Victim receives winner notification materials appearing to be from a legitimate lottery organization
 - Victim must pay lottery fee or taxes before the funds can be released
 - Cashier's check is included for the purpose of paying the fee or tax
- 2 Victim deposits check and wires funds to the financial institution listed on the letter
- 3 Cashier's check is returned unpaid due to being counterfeit and is charged back to victim's credit union account



(678) 870-8163 >

Text Message
Today 6:08 PM

45054: MID-ATLANTIC F.C.U
FRAUD ALERT:
DID YOU ATTEMPT A
PURCHASE FOR THE AMOUNT
OF \$583.15 AT WALMART
#050110 IN COLOMBUS OH
JUST NOW ? RELPY (Y) FOR
YES OR (N) FOR NO.

At Your Service Marketing

MYSTERY SHOPPER TASK INSTRUCTIONS

Dear Shopper,

At Your Service Marketing is a leading brand audit and quality assessment provider. Congratulations you have received your first assignment package. With it you have a check of \$1980, you are to deduct your commission which is \$300. The rest will be used for your assignment. Complete your mystery shopping assignment as stated below:

Deposit the check received with this package at your bank when it opens (you can also deposit it at the ATM) and proceed with your assignment as soon as the funds are available in your account, deduct your \$300 salary before you start your evaluation.

EBAY GIFT CARDS

You are to evaluate the nearest store(s) selling EBAY GIFT CARDS. Visit any of these stores around you to purchase EBAY gift cards: Walgreen's, CVS Pharmacy, Kroger, Best Buy and Target. Go to the register and add cash of \$200 each to eight(8) cards-Total: $(\$200 \times 8) = \1600

AFTER PURCHASE OF CARDS

- * Open the pack and peel the silver scratch-off area.
- * Capture images of cards' front and back and purchase receipts.
- * We will give you instructions on what next to with the cards.
- * The balance of \$80 would be used for a subsequent assignment.
- * You are required to purchase the cards with cash or debit card.

NOTE: At any store(s) chosen for your EBAY GIFT CARDS, under no circumstances should you acknowledge that you are evaluating their services as that will deter the purpose of the whole program, so if asked if you are a mystery shopper please answer NO. Whilst conducting an assignment always remember that you are incognito so you cannot use notepads in, or within sight of the location.

Please send an SMS only to (760) 459-5063 and (314) 325-2953 immediately you make the purchase so we can give you further instructions on how to complete your task with the gift cards. You will be using the purchased cards to shop at the same store(s) during your second task and you can get the cards from multiple stores if one store does not have the amount you are required to purchase.

WE WILL EMAIL YOU AN ASSESSMENT FORM AFTER YOUR FIRST EVALUATION.

Stacy Mayes | Survey Evaluation Coordinator | AT YOUR SERVICE MARKETING INC.

DRAWEE: SANTANDER BANK, N.A.



0652236

60-7269
2313

PERSONAL MONEY ORDER

NOT TO EXCEED \$1,000.00 06/07/2019

PAY \$***** 990.00

Void If Amount Over: DOLLARS \$***** 990.00

TO THE
ORDER OF *** JANE DOE ***

JOHN DOE

PURCHASER INFORMATION - NAME (PRINT)

ADDRESS

PURCHASER'S SIGNATURE

SECURITY FEATURES INCLUDED. DETAILS ON BACK

⑈0652236⑈ ⑆231372691⑆

7675763726⑈

DRAWEE: SANTANDER BANK, N.A.



0652235

60-7269
2313

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