



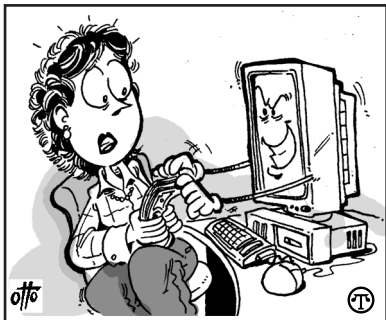
Crime Watch

Avoiding Money Order Fraud

(NAPSA)—A new counterfeiting scheme has allowed scam artists to cash in thousands of phony money orders—and Americans are footing the bill. Fortunately, there are ways to protect yourself.

According to U.S. Postal Inspectors, the scam begins when a victim is contacted by someone through an Internet chat room or online auction site. The con man claims to have financial problems and to need help cashing money orders. The person “in need” often claims to be living in a foreign country (usually Nigeria), but the scam artist can cook up the scheme from any location.

Victims are lured into the scam when they are told they can keep some cash from the money order as payment for cashing it and wiring the difference to the con man. The scammer then mails the victim a counterfeit money order with instructions for the victim to deposit it in his bank account and wire the money back to the fraudster. Victims usually learn the money order is counterfeit only when they attempt to cash it or when their bank account takes the hit for the full amount of the money order after the bank refuses pay-



A new scam involves passing counterfeit money orders on to consumers.

ment on the bogus deposit.

The good news is that legitimate money orders have security features that help distinguish them from counterfeit notes. For a full list, visit the Web site www.usps.com/missingmoneyorders/security.htm.

Knowing the signs of an authentic money order helps, but according to Postal Inspectors, so does using your head. They warn that most lures promising quick and easy money are cast by fraudsters—and if an offer sounds too good to be true, it probably is.

For more information, visit www.usps.com/postalinspectors.