

## Scam Letters or Lottery Win

### “KNOWLEDGE IS POWER”

We are dedicated to the education of our citizens regarding fraud and scams. Swindlers have many different methods at their disposal to exploit others, but one thing remains constant:

***“If it seems too good to be true it probably is!!!”***

We must constantly be on the lookout for those that want what we have. These people are always looking for new ways to scam us. Listed below are some of the most recent scams being reported to law enforcement. You will also find resources listed that can provide assistance and information on where to report these types of crimes.

Please check back often for updated information as we try to keep up with new scams as they are reported.

Have you received a letter containing either a check or money order?

Does this letter reference the fact that you have won a lottery?

Are you being asked to cash these checks or money orders and then send money via return mail?

Did that letter either originate or direct you to contact someone in Canada?

Chances are these checks and/or money orders are counterfeit, even if your financial institution advises they are real. It is not until these documents begin their way thru the clearing phase that it is discovered they are not real. By then it is usually too late as you have followed the instructions and sent the money they are seeking.

**IF YOU HAVE RECEIVED ONE OF THESE LETTERS, THROW IT IN THE GARBAGE!**

**Are you the victim of a crime that occurred over the internet or outside St Johns County? File a report online here:**

Internet Crime Complaint Center: <http://www.ic3.gov/>

Reporting Crime originating from Canada: <https://www.recol.ca/intro.aspx>

FOR MORE INFORMATION, CLICK ON THE LINKS BELOW:

### Links to research fraud:

<b>FBI's site to help identify fraud before you become a victim</b>	<a href="http://www.lookstoogoodtobetrue.com/">http://www.lookstoogoodtobetrue.com/</a>
<b>Consumer Sentinel</b>	<a href="http://www.consumer.gov/sentinel/">http://www.consumer.gov/sentinel/</a>
<b>Fraud Investigator</b>	<a href="http://www.fraudinvestigator.co.za/index.html">http://www.fraudinvestigator.co.za/index.html</a>
<b>Federal Trade Commission site for ID theft</b>	<a href="http://www.consumer.gov/idtheft/">http://www.consumer.gov/idtheft/</a>
<b>Fraudwatch International</b>	<a href="http://www.fraudwatchinternational.com/main.shtml">http://www.fraudwatchinternational.com/main.shtml</a>
<b>Anti Phishing Workgroup</b>	<a href="http://www.antiphishing.org/">http://www.antiphishing.org/</a>
<b>Research mail drop locations</b>	<a href="http://www.finaid.org/scholarships/maildropsearch.phtml">http://www.finaid.org/scholarships/maildropsearch.phtml</a>
<b>Free credit report</b>	<a href="https://www.annualcreditreport.com/cra/index.jsp">https://www.annualcreditreport.com/cra/index.jsp</a>
<b>Scam Info on already occurred scams</b>	<a href="http://www.419eater.com/html/letters.htm">http://www.419eater.com/html/letters.htm</a>

By checking these sites you can learn what the bad guys are looking for and how they go about trying to trick you into helping them commit their crimes. Knowledge is power and being aware can help you realize when you are being targeted so that you won't become their next victim.

Sites are listed that show you what has already occurred and what is currently occurring. Please be aware that scams are constantly changing and by learning what is currently occurring around the nation and what has occurred in the past, you have a tool that helps you avoid becoming a victim.

When you read what has occurred to others it is very simple to sit back and say; "they must be dumb, that is such an obvious fraud". It is not that easy, these scammers are good and know just what to say and how to say it. In hind site you may realize something is wrong but when they are showing how you can make thousands of dollars just to help them you tend to lose focus and let your guard down. This can happen to anyone. Don't be embarrassed. Make sure you report it!

Listed below are 2 recent scams making the rounds of the internet.

### **“The Nigerian Scam”**

Some type of payment is sent in the mail. The payment is in a form that we all trust to be as good as cash (money order, cashier's check, etc). The recipient then deposits the item into their bank account and the bank immediately credits their account for the full cash value. The letter contains instructions to send a pre-determined amount of the deposit and the recipient can keep the remainder, usually several thousand dollars. You send the money, and it may even go to an international address. The suspect(s) is able to pick up the cash and a few days later your financial institution learns the original check or money order that was deposited, is fraudulent. They then demand the return of the money.

**This scam has many variations but the end result is always the same:**

**THE RECIPIENT IS OUT OF HARD EARNED MONEY, NOT THE FINANCIAL INSTITUTION!**

These scams can start with an e-mail or a letter. They are usually responding to an internet auction (Ebay, Yahoo Auction, etc.) and/or an item you placed for sale online, in specialty magazines or even in your local newspaper. These scams can even start with a telephone call.

**This is a Phishing scheme that was recently sent out:**



**Dear CitiBank member,**

We are looking forward to your support and understanding and inform you about new CitiBusiness® department system upgrade performed by security management team in order to protect our clients from increased online fraud activity, unauthorized account access, illegal funds withdrawal and also to simplify some processes.

The new updated technologies guaranty convenience and safety of CitiBusiness®

account usage. New services for your account will be effective immediately after an account confirmation process by a special system activation application.

To take advantage of current upgrade you should login your account by using CitiBusiness® Online application. For the purpose please follow the reference:

<https://citibusinessonline.da-us.citibank.com/cbusol/signon.do>

Please note that changes in security system will be effective immediately after login.

This message is created by our automatic dispatch system and cannot be replied to. For assistance, please use the "User Guide" reference of an original CitiBusiness® website.

Thank you for using our services,  
CitiBusiness® Administrative Staff.