

To avoid fake check scams, follow these tips:

- **Look for the unusual.** Always question why you got the check, and whether everything lines up. In one version of this scam, a bogus check appeared to be issued by one company, but was related to a job from another company. Both organizations were real, but there was no connection between the two. When in doubt, call one or both companies using phone numbers you researched.
- **Don't cash the "unexpected" check.** Companies rarely if ever send checks that don't include some explanation of why the check was issued. Unless you are expecting the check—and you are absolutely certain it is meant for you—do not cash it.
- **Don't "keep the change."** No legitimate company will overpay you and ask that you wire the difference back to the company or to some third party. Be extremely wary of any offer—in any context—to accept a check or money order in an amount greater than you are owed.
- **Check the sender's methods of communication.** Legitimate businesses rarely communicate exclusively through social media or messaging apps, and hiring managers and executives of those companies generally do not use personal email accounts (e.g., Gmail or Hotmail) for business purposes.
- **Call the company directly to verify the check.** Remember that some fake checks will have a legitimate company's actual account number with the correct bank routing number. Call the company directly to verify the check, using a telephone number you obtain on your own from directory assistance at the company. Do not use any telephone number that appears on the check or in any instructions you receive.
- **Know the hallmarks of fraud.** Fake check scams typically have a number of red flags, such as:
 - **Typos:** Watch out for online postings, texts or emails that are riddled with typos and poor grammar.
 - **Mismatched names:** Compare the name of the person or company posting the opportunity with the name on the check you receive—and beware if they don't match.
 - **Pressure to act quickly:** Be aware that it can take 10 days or even more for your bank to determine that a check is counterfeit. Until you have verified with your bank that the check has cleared—**do not wire or transfer funds.**

Please feel free to reach out to safety@mercy.edu with any questions.