

## Money Mule Scams

## Here's how they work:

Someone might offer you a job. Or say you've won a sweepstakes. Or start an online relationship with you. Whatever the story, next they want to send you money – and then ask you to send it on to someone else. They often say to wire the money or use gift cards.

But that money is stolen. And there never was a job, a prize, or a relationship – only a scam. That scammer was trying to get you to be what some people call a "money mule."

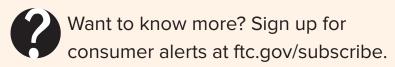
If you deposit a scammer's check, it might clear. But later, when the bank finds out it's a fake check, you'll have to repay the bank. And if you help a scammer move stolen money – even if you didn't know it was stolen – you could get into legal trouble.

## Here's what you can do:

- 1. **Keep your money to yourself.** Never agree to move money for someone who contacts you, even if they promise a relationship, job, or prize. You could lose money and get in legal trouble.
- 2. Pass this information on to a friend. You may see through these scams. But chances are you know someone who could use a friendly reminder.









## **Please Report Scams**

If you spot a scam, please report it to the Federal Trade Commission.

- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261.
- Go online: ftc.gov/complaint

Your report can help protect other people. By reporting fraud, you can help the FTC's investigators identify the scammers and stop them before they can get someone's hard-earned money. It really makes a difference.







