

UNEXPECTED CHECK IN THE MAIL? IT'S A SCAM!

A very common scam involves a check being mailed to you under the scenario of a secret shopper program, where you are instructed to deposit the check, purchase gift cards, and text the gift card codes to a provided number, and for doing so you get to keep some of the money. The check is typically from an unrelated business in another state, and includes a very detailed set of instructions that are designed to get you to purchase the gift cards and send their codes to the scammers before their check bounces, leaving you with a large negative account balance, typically for several thousand dollars. There are no reputable secret shopper programs that recruit people. If you don't know the person or company sending you a check, it is likely a scam.

IF ANYONE ASKS YOU FOR YOUR CPM PASSWORD, IT'S A SCAM!

NO ONE SHOULD EVER ASK FOR YOUR ACCOUNT LOGIN AND PASSWORD. An increasingly troubling scam is one that uses a fake loan application or job application to steal your personal information. They ultimately ask for your account login and password information under the lie that they need to setup your deposits for loan proceeds or for direct deposit paychecks. What they are actually doing is accessing your account to funnel stolen proceeds through it using electronic transfers and stolen checks, which will ultimately leave you with a loss. Be very careful applying for a loan or job. Do not apply for anything without doing your own research first and use a reputable channel to submit the information.