Seniors vs. Crime
Unauthorized Check Payment Scams

Usually, when you pay with a check, you write it out and sign it, or you use online banking to direct your bank to send it on your behalf. But what if a check is drawn on your account but you didn’t write it, sign it, or tell your bank to send it? It can happen if someone has your bank account number: they can use your number to create a check that takes money out of your account. Now, if you’d already agreed to the charges, there’s no problem. But what if you didn’t? That means this check is part of a scam – which is what the Federal Trade Commission (FTC) says happened in a recent case.

According to Rosario Mendez, an attorney with the Division of Consumer & Business Education of the FTC, the defendants targeted consumers with websites and telemarketing calls that purported to offer payday or cash advance loans. Thinking they were applying for loans, consumers provided their bank account information, which the defendants used to enroll consumers in an online coupon service that cost monthly fees.

The FTC sued several companies and individuals for allegedly more than $40 million out of people’s accounts using remotely created checks – without the account owner’s authorization.

According to the FTC, here are three things you can do to outsmart scammers.

1. Stop before you put your account information in a website.
   Ask yourself: who, exactly, am I dealing with? Can I trust them? What will they do with my information? Dishonest people may use your bank or credit card information to take your money, or sell your information to others who’ll do the same.

2. Review your bank account and credit card statements carefully.
   Check for charges you don’t recognize, remember agreeing to, or that you didn’t authorize – especially if you recently applied for a loan or credit.

3. Tell your bank or credit card company immediately if you see a check or charge you don’t recognize.
   If the unauthorized charge is part of a scam, telling your bank and the FTC might help stop the scammers.
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If you need assistance with understanding any aspects of warranty service, contact your nearest Seniors Vs Crime office in The Villages for advice or assistance.

**Seniors vs Crime can be reached at:**

The Fruitland Park Police Department Annex in the Moyer Recreation Center in The Villages – (352) 674-1882

The Marion County Sheriff's Office in The Villages – (352) 753-7775

The Sumter County Sheriff's Office in The Villages – (352) 689-4600, Extension 4606

The Wildwood Police Department Annex at Brownwood in The Villages – (352) 750-1914 *(temporarily located at the Moyer Recreation Center while the Wildwood Police Department wrestles with repairing fire damage at their main police station)*

Volunteers at all four offices are ready, willing and able to assist you. To keep up with the latest scams, LIKE ‘Seniors vs. Crime Region 4’ on Facebook. Hablamos Español. Por favor pregunte por Yolanda. Martes a Viernes: 10:00 A.M. a 2:00 P.M., (352) 689 4606.