

New study identifies how fake check scams bait consumers

An in-depth study by Better Business Bureau finds that, while consumers may write fewer checks in this era of electronic financial transactions, fake check scams are on the rise.

Fake checks are used in a variety of frauds, from employment scams to prize and sweepstakes fraud. In all cases, victims deposit the check and send money back to scammers. BBB warns consumers to be on guard against these serious and pervasive frauds and their perpetrators.

The investigative study — “Don’t Cash That Check: Better Business Bureau Study Shows How Fake Check Scams Bait Consumers” — looks at how fake checks dupe consumers. It digs into the scope of the problem, who is behind it, and the need for law enforcement and consumer education to address the issue.

Scammers often succeed because consumers don’t realize:

1. *Crediting a bank account does not mean the cashed check is valid.*

Federal banking rules require that when someone deposits a check into an account, the bank must make the funds available right away — within a day or two.

Even when a check is credited to an account, it does not mean the check is good. A week or so later, if the check bounces, the bank will want the money back.

Consumers, not the fraudsters, will be on the hook for the funds.

2. *Cashier’s checks and postal money orders can be forged.*

A cashier’s check is a check guaranteed by a bank, drawn on the bank’s own funds and signed by a cashier. If a person deposits a cashier’s check, the person’s bank must credit the account by the next day.

The same holds true for postal money orders. Scammers use cashier’s checks and postal

money orders because many people don’t realize they can be forged.

Fake check fraud is a huge problem, with complaints to regulatory agencies and consumer watchdog groups doubling over the last three years.

Frauds employing fake checks is rapidly growing and costing billions of dollars. Fake checks were involved in 7 percent of all complaints filed with BBB’s Scam Tracker.

The number of complaints received by the Federal Trade Commission’s Consumer Sentinel database and the Internet Fraud Complaint Center more than doubled between 2014 and 2017.

Based on complaint data trends, the study suggests that there may be over 500,000 victims of counterfeit checks in 2017.

The study found the fraud affects victims of all ages and income levels, but consumers between 20-29 reported being

victimized by the scam more than consumers of any other age range.

The National Consumers League, which also receives complaints from fraud victims at fraud.org, found that fake checks complaints in 2017 were up 12 percent and was the second most common type of complaint over all, after online order issues.

Nigerian gangs appear to be behind most of this fraud, often using romance fraud victims and other “money mules” to receive money from victims.

Many fake checks and money orders are shipped to the U.S. from Nigeria.

The report recommends:

- Organizations such as BBB and regulatory agencies should do more to provide fake check fraud prevention education.
- With wide-scale use of money mules and others to assist in frauds, it would be useful for law enforcement agencies to work collaboratively to both

identify these individuals and to take action to ensure that they end these activities.

- Investigative agencies may need more resources to effectively prosecute fake checks and other widespread frauds.

- Continued law enforcement coordination and training with enforcement counterparts in Nigeria and elsewhere should remain important and should be strengthened.

- Banks and financial institutions might consider more collective efforts to educate their customers about fake check frauds.

What to do if you have deposited a fake check into your account:

1) Notify your bank or the bank that appears to have issued the check.

File a complaint:
Better Business Bureau
Federal Trade Commission (FTC): call 877-FTC-Help
U.S. Postal Inspection Service Western Union: Call 1-800-448-1492 or visit www.westernunion.com/us/en/file-complaint.html.
MoneyGram: call 1-800-926-9400.

CREATIVE from AI

“We met every Monday and just workshopped off their characters they had picked,” Dowell said. By early August, she had a story and then a set and then costumes.

Last weekend’s opening night was sold out.

“The cool thing about this project is that I have a couple of actors who are non-verbal,” Dowell said. “Or they can’t really talk or they can talk but you can’t really understand what they’re trying to do so it was a little challenging.”

That’s where the early summer workshops came in.

Dowell was able to work with each actor and assess their strengths and weaknesses. She learned that Mike, 65, really only talks when he wants to, so in Creative Chaos he enters the

stage and hands Dowell a card.

“And the card says, ‘Hi, my name is Mike and I have the world’s most contagious laugh.’ And for some reason, I found out that he loves Buddha statues. He

Shows will take place Friday and Saturday, Sept. 14 and 15, at 7 p.m., and Sunday, Sept. 16, at 2 p.m. Tickets are \$10 and can be purchased at the Opal Center.

will crack up laughing every time he sees one. So, I take the card and we go over to a statue I got and pull off a towel and he laughs

the most incredible laugh,” Dowell said.

Ages for the acting troupe range between 19 and 65 but Dowell said everyone found a part from tightrope walker to unicorn tamer.

“The curtain went up on Friday night and everyone knew their lines and their parts, it was great,” Dowell said. “It’s great to see them get to be on stage and they’ve done interviews and to see them

have the experience of other actors, it’s wonderful.”

Creative Chaos played to a packed house last year and so far, is on track to do the

same this year with shows scheduled for Friday and Saturday at 7 p.m. and Sunday at 2 p.m. Tickets are \$10 and can be purchased at the Opal Center.

For more information, contact Dowell at creativechaos@gmail.org

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Worship Directory

DRAIN:
HOPE U.M.C.
131 W "A" St. Drain, OR
541-315-1617
Pastor: Lura Kidner-Miesen
Fellowship & Song: 11:30am
Potluck Lunch: 12:00pm
Worship: 12:30pm

COTTAGE GROVE:
6th & Gibbs Church of Christ
195 N. 6th St. • 541-942-3822
Pastor: Aaron Earlywine
Summer Service: 9:30 am
Christian Education:
Pre-K through 5th
www.6thandgibbs.com

Calvary Baptist Church
77873 S 6th St • 541-942-4290
Pastor: Riley Hendricks
Sunday School: 9:45am
Worship: 11:00am
The Journey: Sunday 5:00pm
Praying Thru Life: Wednesday 6:00pm

Calvary Chapel Cottage Grove
1447 Hwy 99 (Village Plaza)
541-942-6842
Pastor: Jeff Smith
Two Services on Sun:
9am & 10:45am
Youth Group Bible Study
Child Care 10:45am Service Only
www.cgcalvary.org

Center for Spiritual Living
700 Gibbs Ave. (Community Center)
Rev. Bobby Lee
Meets Sunday 3:00 p.m.
cslcottagegrove@gmail.com

Church of Christ
420 Monroe St • 541-942-8565
Sunday Service: 10:30am

Cottage Grove Bible Church
1200 East Quincy Avenue
541-942-4771
Pastor: Bob Singer
Worship 11am
Sunday School: 9:45am
AWANA age 3-8th Grade,
Wednesdays Sept-May, 6:30pm
www.cgbible.org

Cottage Grove Faith Center
33761 Row River Rd.
541-942-4851
Lead Pastor: Kevin Pruvett
www.cg4.tv
Full Children’s Ministry available
Service: 10:00am

Delight Valley
Church of Christ
33087 Saginaw Rd. East
541-942-7711
Pastor: Bob Friend
Two Services:
9am - Classic in the Chapel
10:30am - Contemporary in the Auditorium

First Baptist Church
301 S. 6th st • 541-942-8242
Interim Pastor: Reed Webster
Sunday School 9:30am
Worship Service 11:00am
Youth Wednesday 6:30pm
cgfirstbaptist.com

First Presbyterian Church
3rd and Adams St
541-942-4479
Rev.: Karen Hill
Worship: 10:00am
Sunday School: 10:00am
fpcgrove.com

Hope In The Grove
700 E. Gibbs • 401-855-5668
Pastor: Wayne Husk
Sunday services:
Worship: 9am
Coffee Fellowship: 10:15am
Bible Study: 10:30am

Hope Fellowship
United Pentecostal Church
100 S. Gateway Blvd.
541-942-2061
Pastor: Dave Bragg
Worship: 11:00am Sunday
Bible Study: 7:00pm Wednesday
www.hopefellowshipupcc.com
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Non-Denominational Church of Christ
1041 Penoyer Ave
541-942-8928
Preacher: Tony Martin
Sunday Bible Study: 10:00am
Sunday Worship: 10:50am & 5:30pm
www.penoyeravecoc.com

Old Time Gospel Fellowship
103 S. 5th St. • 541-942-4999
Pastor: Jim Edwards
Sunday Service: 10:00am
Join in Traditional Christian Worship

Our Lady of Perpetual Help and St. Philip Benizi
Catholic Churches
1025 N. 19th St.
541-942-3420
Father: Joseph Hung Nguyen
Holy Mass:
Tue-Thu: 8:30am; Sat: 5:30pm
Sun: 10:30am
Confession: After daily mass,
Sat. 4-5pm or by appointment
St. Philip Benizi, Creswell
552 Holbrook Lane
541-895-8686, Sunday: 8:30am

St. Andrews Episcopal Church
1301 W. Main • 541-767-9050
Rev. Lawrence Crumb
“Church with the flags.”
Worship: Sunday 10:30am
All Welcome

Seventh-day Adventist Church
820 South 10th Street
541-942-5213
Pastor: Kevin Miller
Bible Study: Saturday, 9:15 am
Worship Service: Saturday, 10:40
Mid-week Service: Wednesday, 1:00

Trinity Lutheran Church
6th & Quincy • 541-942-2373
Pastor: James L. Markus
Sunday School & Adult Education
9:15am
Sunday Worship 10:30 am
Comm. Kitchen Free Meal Tue & Thur
5:00pm TLC Groups
tlccg.com

United Methodist Church
334 Washington • 541-942-3033
Pastor: Lura Kidner-Miesen
Worship: 10:30am
Comm. Dinner (Adults \$5, Kids Free)
1st & 3rd Monday 5-6:00pm
umcgrove.org

“VICTORY” Country Church
913 S. 6th Street • 541-942-5913
Pastor: Barbara Dockery
Worship Service: 10:00am
Message: “WE BELIEVE IN MIRACLES”

CRESWELL:
Creswell Presbyterian Church
75 S 4th S • 541-895-3419
Rev. Seth Wheeler
Adult Sunday School 9:15am
Sunday Worship Service 10:30 am
website www.creswellpres.org

Our Worship Directory is a weekly feature in the newspaper. If your congregation would like to be a part of this directory, please contact the Cottage Grove Sentinel @ 541-942-3325

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