



The University of Houston-Downtown Police Department



Car wrap scam targets college students

If you have a car, you know how expensive the upkeep can be. Gas, maintenance, parking – the whole lot. So what if a company offered to pay you to drive around – which you were already doing – with their branding wrapped onto your car? It could sound like a good deal.



We've heard about some car wrap scams that have targeted college students, a group known to look for ways to make a few extra bucks. The gist of the scam is this: The scammers send emails with messages like "GET PAID TO DRIVE." They offer to pay you \$250-\$350 a week if you'll drive around with your car (or truck or motorcycle) wrapped to advertise a well-known product – or even an event like the 2020 Olympics.

If you bite, they'll send you a check to deposit into your bank account. Then they'll tell you to use some of that money so a "specialist" can put the ads on your car. And they'll tell you to pay by money order, Walmart money services, or by making a cash deposit directly into the "specialist's" bank account – all ways that are hard to cancel or get your money back.

For a lot of people, it's only once their money is gone – and no car wrap materializes – that they figure out the "specialist" is really the scammer. And that check they deposited is a fake. Which also means the bank will take back the amount of that fake check...leaving people out even more money. Here's how that works:

A scam story: Secret shopping and fake checks

Scammers need a good story to get to your wallet. Once they find one that works, they use it again and again. One of their old favorites brings together fake checks and secret shopping, and we've been hearing a lot about it lately.



Here's how it starts. You get a check in the mail with a job offer as a secret shopper. You deposit the check and see the funds in your account a few days later, and the bank even tells you the check has cleared.

Now you're off to the store you've been asked to shop at and report back on, often a Walmart. Your first assignment is to test the in-store money transfer service, like Western Union or MoneyGram, by sending some of the money you deposited. Or you might be told to use the money to buy reloadable cards or gift cards, such as iTunes cards. You're instructed to send pictures of the cards or to give the numbers on the cards.

Fast forward days or weeks to the unhappy ending. The bank finds out the check you deposited is a fake, which means you're on the hook for all that money. How does that even happen? Well, banks must make funds from deposited checks available within days, but uncovering [a fake check](#) can take weeks. By the time you try to get the money back from the money transfer service, the scammers are long gone, and they've taken all the money off the gift cards, too. (By the way, money orders and cashier's checks can be faked, too.) The moral of the story? If anyone ever asks you to deposit a check and then wire or send money in any way, you can bet it's a scam. No matter what they tell you.



FAKE CHECK SCAMS

Did someone send you a check and ask you to send some money back?



MAYBE:

You win a prize and are told to send back taxes and fees.

You get paid as a "secret shopper" and are told to wire back money.

You sold an item online and the buyer overpays.

IN ALL CASES:



You get a check.



They ask you to send back money.



THAT'S A SCAM.

IF IT'S A FAKE CHECK, WHY IS MONEY IN YOUR ACCOUNT?



Banks have to make deposited funds available quickly. It's the law. But the bank may not learn for days that the check was bad. By then, the scammer has your money. And you have to repay the bank. Remember — just because the check has cleared does not mean it is good.

WHAT TO DO:



Be wary. Talk to someone you trust and contact your bank before you act.



Never take a check for more than your selling price.



Selling online? Consider using an escrow or online payment service.



Never send money back to someone who sent you a check.



Spot this scam? Tell the Federal Trade Commission: ftc.gov/complaint

