

# UNIVERSITY OF ST. THOMAS DEPARTMENT OF PUBLIC SAFETY



## ***PUBLIC SAFETY ADVISORY – NOVEMBER 9, 2007***

### **ALERT:**

Critical / Major Incident

### **ADVISORY:**

Important Incident

### **BULLETIN:**

General Information

---

Public Safety would like to inform the University of St. Thomas community of a scam involving counterfeit money orders/cashiers checks being offered to UST community members.

Through reporting, Public Safety has learned that several community members were contacted electronically by a person claiming to be an incoming international student seeking a rental unit. The community members advised they were contacted as a result of posting their rental units on the UST classifieds and other rental websites. The individual offers to send payment covering the initial cost for the unit, but sends a money order or cashiers check for a higher dollar amount.

The individual sending the money order/cashiers check makes contact again and advises that they sent too much money, and asks that the difference be sent back to them; otherwise they will not be able to buy their plane ticket to the United States.

This is a very common internet based scam. Some community members have fallen victim, resulting in significant financial losses.

A new variation on this scam is an e-mail claiming that the recipient has been targeted by a hitman. The sender advises the recipient that if they pay a significant amount of money to an account established by the sender, the sender will send them evidence of who contracted the hitman, and the recipient won't be hurt and can use the information to contact authorities.

Both scams are distinguished by their poor grammar and broken English, indicating they originate overseas. More information about these scams can be found at <http://www.fbi.gov/cyberinvest/escams.htm>.

Fraud prevention tips:

- Fake payment scams by their nature sound very believable.
- Scammers actively search for victims online, such as those posting items for sale.
- Counterfeit checks, money orders, and currency look very real, and can even fool bank staff.
- Under federal law, banks must make deposited funds available quickly. Just because you withdraw the money, doesn't mean the check is good. It can often take weeks to discovery forgeries.
- Financial institutions that lose money as a result of cashing a fraudulent check expect to recoup their loss, often at the expense of the victim. You are responsible for the transactions you make. Be certain of who you are dealing with and the type of payment you have received.
- There is **no** legitimate reason for someone who is giving you payment to ask you to send money back. Insist on getting paid the exact amount.
- If you engage in online transactions, utilize a payment service (i.e. PayPal) to send/receive funds. Never release personal financial information.
- Trust your instincts. If a business proposition seems suspicious, then don't engage in the transaction.

**Public Safety urges you to be pro-active and alert. You can help prevent crime!**

If you have information regarding crimes on campus you are urged to contact  
Public Safety at (651) 962-5100 and the police (651) 291-1111