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Beware of Scams Using Our Name!

General Rule—If it sounds too good to be true, it probably is!

1) What was the scam? We have recently been contacted by several folks around the country who received emails purporting to be from our firm. The emails were soliciting them to be "secret shoppers" for MoneyGram Outlets. The email says they will be paid a fee ranging from a small amount up to \$300 for each outlet they survey. They were asked to reply if they were interested. What happens next is scary. They reply and then they receive a communication which explains that they are to visit a MoneyGram outlet and wire funds to the survey company. They are told they will then be asked to complete a survey form describing their experience at the stores they survey. The communication says they will be sent a check in an amount greater than the amount to be wired. They are instructed to deposit the check in their own account and then within 24 hours they are to wire the agreed upon amount to the survey company. The beauty of this arrangement is that the victims feel secure because they are paid up front since they deduct their "fee" from the amount wired! Sounds too good to be true? Well it is a scam. When they deposit the bogus check it appears to clear, but because it is an out of town check, their bank keeps a "hold" on the funds anyway until it actually does clear. This can take a week or more. Since the scamsters require you to wire funds to them (less your fee) within 24 hours of your receipt of the bogus check, the money clears out of your bank immediately. Meanwhile, the check you deposited in your bank now kicks back as non-sufficient funds (in all likelihood, there never was a bank account in the first place for the check to clear through). By the time you and your bank figure out what has happened, your check has cleared and the bank account you sent funds to and the account has been emptied and closed! SO let's look at what happens next. Your bank is not liable to replace your money since you actively deposited the funds in your own account and you were the one placing the wire transfer through the MoneyGram outlet. The MoneyGram outlet is in the clear since they were not involved in the scam. They merely wired the money where you told them to send it. You on the other hand, are out over \$1,000 bucks.

2) How can you tell it's not us? Since I don't want to tip off the scamsters as to where they went wrong, please feel free to email us at Info@CarminesRobbins.com. Be sure to include Scam as the subject of the email. I will be happy to explain the tell tale clues but the biggest clue is that we are a **Certified Public Accounting firm, NOT** a Research Analysis firm. Additionally, the correspondence victims receive does not give any phone numbers., this is always a warning sign!

3) What have we done about this? We have alerted the Virginia Attorney General's Office in charge of identity theft and fraud. They were of little or no help. We contacted the FBI and filled out their internet based report form. So far, I haven't heard a peep from them. I have submitted a report to the local police, which shouldn't really do anything, since the perpetrators are probably in Somalia or somewhere, not Newport News and I have alerted our liability carrier. Unfortunately, other than posting this notice, there is little we can do.

So please make sure that you do not fall for this scam. If you see any emails for "Secret Shoppers" be careful. Do not give out any personal information or contacts to anyone you can't verify.