

IF YOU THINK YOU'RE A VICTIM

If you think you have accepted a counterfeit check or lost money in a fraudulent deal, you should report your concerns to an Alaska USA member service representative and to your local FBI office. Provide as much information as possible about the perpetrators, including print-outs of e-mail and details of phone conversations.

Alaska USA can assist by providing you with resources for reporting a financial crime:

- your local police department;
- the local office of the FBI and online at www.IC3.gov;
- the Federal Trade Commission (FTC) at www.FTC.gov;
- and the Better Business Bureau for complaints against a fraudulent business.

While members are responsible for their account transactions, including the deposit of potentially counterfeit checks, Alaska USA has trained fraud specialists on staff to assist if the need arises. Promptly informing a member service representative is the first step in protecting your account.

DON'T PAY THE PRICE OF FRAUD

AlaskaUSA[®]
www.alaskausa.org

LEARN TO IDENTIFY FRAUD

You could be involved in fraud if...

- you have been asked to pay money to receive a deposit;
- you have been instructed to wire money to someone you don't know;
- you have been told you will receive a transfer, and asked to take the money out and send a wire or Western Union;
- you are involved in a financial transaction over the Internet or with individuals in foreign countries;
- you believe you have won a lottery that you did not enter;
- you are depositing a check from someone you don't know;
- you sold an item on the Internet and received a check for more than the selling price;
- you are being paid to make money transfers through your account;
- you responded to an e-mail requesting you to confirm, update, or provide passwords or personal account information.

Remember

Fraudulent checks deposited into your account are your responsibility.

WHAT TO DO IF YOU SUSPECT FRAUD

Is it a scam?

If you think someone might be trying to rip you off, the first thing to do is STOP and think. Don't rush into any "deal" you might regret later.

- Ask for a phone number and say you will call the person back. This gives you a chance to check them out. Sometimes, criminals will discontinue contact at this point.
- Don't respond to any offers that look suspicious.
- If you receive a check that concerns you, don't deposit it into your account. Ask an Alaska USA member service representative to look it over.
- Never send money to someone you don't know.
- Contact the Better Business Bureau to find out if the company you're dealing with is legitimate.
- Look on the Alaska USA web site for information about current scams. You can also learn about scams at www.fraudaid.com or www.fraud.org.

Fraud is costly and embarrassing. Avoid being a victim by being smart, skeptical, and aware!