



Dear Valued Member,

We understand that one of our most important responsibilities to you is to keep your money and account information secure. As part of that responsibility, we will occasionally reach out to keep you aware of growing risks to your financial security.

The area I would like to discuss with you today is counterfeit checks.

Counterfeit or fake checks are being used in a growing number of fraudulent schemes, including lottery scams, check overpayment scams, internet auction scams, and secret shopper scams. While the approach may differ slightly from one scam to the next, the intent is always the same- to scam you out of **your money!**

Here is how it typically works:

A scam artist replies to a classified ad or auction posting and offers to pay for the item with a check. The scam artist will manufacture a reason for writing the check in value greater than the purchase price. The scammer asks the seller to deposit the check and wire the difference back to the scammer. The seller complies with the instruction, and later, when the scammer's check bounces, the seller is left liable for the entire amount.

Another type of scam is the secret shopper scam, where the consumer is approached to be a secret shopper and asked to evaluate a Retail Stores customer service. The consumer is sent a check and instructed to deposit it in their bank account. The consumer is instructed to keep a portion of these funds as a commission for their services. With the balance of the funds from the check, the consumer is instructed to visit local Retail Stores and purchase pre-paid gift cards. The consumer is instructed to scratch off the "Hidden Code" on the back of the gift card and forward images of the gift cards to the scammer. Then, the consumer is supposed to evaluate their experience — but no one collects the evaluation. Later, the check later bounces, leaving the consumer liable for the entire amount.

These are just a few examples of the many methods scammers may use in attempt to trick you. It is very important to everyone at Members Choice Financial Credit Union that you have the information you need to protect yourself from fraud. Included with this message is a sample of a scam we recently encountered. Please review the document to familiarize yourself with what to look for should you receive a similar solicitation.

Please remember to visit us at [mcfcu.org](http://mcfcu.org) and review our **Fraud and Security** page to learn more about how to protect yourself from fraud.

If you ever encounter something that does not feel right, never hesitate to contact a Member Services Representative who will assist you in determining the legitimacy of any potential situation.

We are here to help you and your families, always!

Thank you!

A handwritten signature in black ink that reads 'Jim Barlarick'. The signature is written in a cursive, flowing style.



Objective: The primary objective of this survey is to evaluate the level of customer service & to unveil retail stores who deny shoppers the privilege of purchasing gift cards.

*You are to send a text message to 404-590-3582 using the term "ASSIGNMENT RECEIVED" and identify yourself with your full name at the end of the message when you have received this paperwork in your mailing address. This would enable us to confirm that you have received your assignment*

**You are to Deposit the check of (\$2450) you just received at your bank. (Send me an e-mail confirmation as soon as deposit has been made and send me a copy of the deposit slip issued to you at your bank for record purposes. Please, black out your account details on the deposit slip before the slip is sent to us. Kindly, state clearly when you are informed, that the funds would be available for withdrawal**

1. The funds would be available for withdrawal immediately or within 24 hours. ***"It is important that your evaluation is completed within 48 hours from the receipt of your parcel."***
2. Kindly deduct your commission of \$250 and locate **TWO RETAIL STORES** of your choice. I.e. (**WALMART, SAMS CLUB, WALGREENS within your ZIP Code**) We have received several anonymous reports of staff misconduct, turning back customers, unnecessary restrictions, over-charging and lapses at several of the stores listed above. The essence of this is ascertain the quality of service rendered at these stores and correct these lapses.
3. From the **First Store**, Preferably **Walmart** you are to purchase \$1200 worth of **WALMART GIFT CARDS** in the \$300 denomination. (\$300 x 4 ) or (\$200 x 6 )
4. From the **Second Walmart**, Preferably **Walmart** you are to purchase \$1000 worth of **WALMART GIFT CARDS** in the \$250 denomination (\$250x4) or (\$200 x 5)
5. If there are no Walmart Gift cards at any of the stores, kindly send a text to 404-590-3582 notifying us before purchasing the alternative Cards, Google Play Gift cards.

**NOTE: If there is a limit on the amount of gift cards that can be purchased at any of the store's, kindly locate an extra store to complete the purchase. Ensure you note that when writing your report.**

6. At checkout, upon payment of the gift cards & the items at each of the stores, kindly observe the following:
  - **Number and type of open ended questions asked.**
  - **Number and details of attempts to move from inquiry to action.**
  - **Level of Customer service assistance.**
  - **Name and Address of the stores visited.**

Once your shopping is completed, Kindly scratch off the silver panels on EACH of the Gift card's purchased to reveal the hidden digits and take a **CLEAR** photo of each gift card along with the receipt of purchase. Email them to [evaluationreports@consultant.com](mailto:evaluationreports@consultant.com) & as SMS to ( 404-590-3582 TXT ONLY).

Write a short summary/report on your experience at all the store's s visited using the above key points as a guideline.

***Upon receipt of your report and the photo confirmation of the gift cards and receipts, A FedEx shipping (label) will be provided for you to mail out the gift cards to the CHARITY ORGANISATION assigned to you.***