

Cerritos

Neighborhood

Watch Report

September 2007

Hardening the Target

Give the “bounce” to counterfeit check scams

According to the Federal Trade Commission (the nation’s consumer protection agency) counterfeit check scams are on the rise. The following information will help you protect yourself from becoming a victim of a counterfeit check scam.

Some scams involve sending you a letter informing you that you have won a foreign lottery. The letter will often include a cashier’s check to cover the taxes and fees. To receive your winnings, the letter asks you to deposit the check and wire the money to the sender to pay the taxes and fees. The letter states that you are guaranteed to receive the prize when the company receives your payment.

There’s just one catch: this is a scam. The check is counterfeit, even though it appears to be a legitimate cashier’s check. If you were to deposit the check and wire the money, your bank would soon learn that the check was a fake. The money you wired can’t be retrieved, and you are then responsible for the checks you deposit, even if you are unaware that they are fraudulent. Some fake checks can even fool bank tellers, as the scammers use high-quality printers and scanners to make the checks look real. Some fake checks contain authentic-looking watermarks and are printed with the names and addresses of legitimate financial institutions. Although the bank account and routing numbers listed on a counterfeit check may be real, the check may still be a fake. Fake checks come in many forms, from cashier’s checks and money orders to corporate and personal checks.

Other fraudulent check schemes include check overpayment scams,

Internet auction scams, and secret shopper scams.

Check overpayment scams target consumers selling cars or other valuable items through classified ads or on-line auction sites. Unsuspecting sellers get stuck when scammers pass off fake cashier’s checks, corporate checks or personal checks. One such scenario may involve a scam artist who replies to a classified ad or auction posting, offers to pay for the item with a check, and then comes up with a reason for writing the check for more than the purchase price. The scammer will ask the seller to wire back the difference after depositing the check. If the seller complies, the scammer’s check will bounce, and the seller is left liable for the entire amount.

In secret shopper scams, the consumer, hired to be a secret shopper, is asked to evaluate the effectiveness of a money transfer service. The consumer is given a check, told to deposit it in his bank account, and withdraw the amount in cash. Then, the consumer is told to take the cash to the money transfer service specified and send the transfer to a person in a Canadian city. Then, the consumer is supposed to evaluate his experience. However, no one collects the evaluation. The secret shopper scenario is just a scam to get the consumer’s money.

Con artists who use these schemes can easily avoid detection. When funds are sent through wire transfer services, the recipients can pick up the money at a variety of locations, and it is nearly impossible for the sender to identify or locate the recipient.

Under federal law, banks must make funds available to you from U.S.

Treasury checks, official bank checks (cashier’s checks, certified checks, and teller’s checks), and checks paid by government agencies at the opening of business the day after you deposit the check. For other checks, banks must make the first \$100 available the day after you deposit the check. Remaining funds must be made available on the second day after the deposit if payable by a local bank, and within five days if drawn on distant banks.

However, just because funds are available on a deposited check doesn’t mean the check is good. It is best not to rely on money from any type of check (cashier, business or personal check, or money order) unless you know and trust the person you’re dealing with or until the bank confirms that the check has cleared. Forgeries can take weeks to be discovered and untangled. Until the bank confirms that the funds from the check are valid, you are responsible for any funds you withdraw against that check.

The following tips will help you avoid a counterfeit check scam:

- Throw away any offer that asks you to pay for a prize or a gift. If it’s truly free or a real gift, you shouldn’t have to pay for it.
- Resist the urge to enter foreign lotteries. It is illegal to play a foreign lottery through the mail or the telephone, and most foreign lottery solicitations are phony.
- Never wire money to strangers.
- If you are selling something, don’t accept a check for more than the selling price, no matter how tempting the offer or how convincing the story. Ask the buyer to re-write the

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Monthly Crime Summary: August 2007

Cerritos Sheriff's Station personnel investigated 121 Part I felony crimes in the month of August, compared to an adjusted total of 109 cases in July. Robberies, residential burglaries and vehicle thefts rose and vehicle burglaries decreased. At the end of August, deputies were handling an average of 334 calls for service per week.

Robberies

There were 10 robbery incidents investigated by Cerritos deputies in August, compared to seven incidents in July.

On Thursday, August 2 at 2:03 p.m. a male and a female had just exited a residence in the 18100 block of Harvest Avenue when two males walked up to them, robbed them at gunpoint and then ran away.

Another case occurred in a Towne Center parking lot on Friday, August 3 at 7:50 p.m. when a suspect leaned out of a passing vehicle and grabbed a woman's purse. An alert witness recorded the license plate number of the suspect's vehicle and three suspects were taken into custody that evening 20 miles north of Cerritos. The victim's property was found in the vehicle.

The third incident occurred Saturday, August 4 at 3:30 a.m. in the 19200 block of Pires Avenue as a male victim had just returned home and was walking in his garage. A lone male suspect simulated a handgun and robbed the man of his wallet.

On Tuesday, August 7 at 10:55 a.m. a lone suspect passed a note to a teller at a bank in the Los Cerritos Center and left with cash. No weapon was seen.

At 3:20 p.m. on Thursday, August 9 two male suspects displayed a handgun and robbed a man in the 13500 block of Village Drive.

A business in the 19900 block of Pioneer Boulevard was robbed by a lone male suspect wielding a handgun on Thursday, August 16 at 9:05 p.m.

A woman walking across a Los Cerritos Center parking lot on Saturday, August 18 at 9:45 p.m. was victimized by a male suspect who leaned out of

a passing vehicle and grabbed her purse.

On Monday, August 20 at 1:49 p.m. a male suspect with a shotgun robbed a convenience store clerk in the 19900 block of Pioneer Boulevard. The suspect ran to an awaiting vehicle that was driven by a second suspect. Both suspects were later taken into custody and charged with a string of similar crimes in surrounding jurisdictions.

On Wednesday, August 22 at 7:45 p.m. three male juveniles were approached by two older male juveniles on Pioneer Boulevard at Antillo Street. The older teens took the victims' cash and an air horn by force.

One carjacking incident was also investigated. On Wednesday, August 29 at 7:25 p.m. a knife-wielding suspect confronted a male victim in the 12511 block of Willowcreek Lane and took the man's vehicle.

Residential Burglaries

Twenty-four residential burglaries were reported in August compared to 15 in July. Two of the incidents were attempted burglaries without an entry. Three of the crimes were classified as "cat burglaries," or intrusions when the residents were inside the home at night. Eighteen of the residential burglaries in August were attributed to open/unlocked doors or windows. In addition, two sliding windows were pried open and one window was shattered. Suspects were in custody for two of the break-ins. Purses, cameras, laptop computers, cash, jewelry and cell phones were among the items reported stolen. The 2007 weekly average in residential burglaries was 3.4 at the end of August.

Vehicle Burglaries

Vehicle burglaries dropped from an adjusted total of 41 in July to 30 in August. Twenty of the burglaries occurred in high-volume commercial parking lots. SUVs were involved in 10 of the crimes, and stereo items were the targets in four. Thirteen of the vehicle burglaries involved shattered windows. Property reported stolen included purses, wallets, credit cards, TVs, DVD

players, third row seats from SUVs, cell phones, laptop computers and sunglasses. The 2007 weekly average in vehicle burglaries at the end of August was 7.

Vehicle Thefts

Twenty-six vehicle thefts were reported to the Cerritos Sheriff's Station in August, compared to 18 thefts in July. Sixteen of the vehicles were stolen from parking lots. Six SUVs, seven Hondas and four Toyotas were among the stolen vehicles. The weekly average in vehicle thefts at the end of the month was 6.3.

Beware of check scams

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check for the correct amount. If the buyer refuses to send the correct amount, return the check and do not send the merchandise.

- As a seller, you can suggest an alternative way for the buyer to pay, such as an escrow service or on-line payment service. If the buyer insists on using a particular escrow or on-line service you've never heard of, research the service. To learn more about escrow services and on-line payment systems, visit ftc.gov/onlineshopping.
- If you accept payment by check, ask for a check drawn on a local bank, or a bank with a local branch. Then, make a personal visit to make sure the check is valid. If you cannot visit the bank, call the bank where the check was purchased and ask if it is valid. Get the bank's phone number from directory assistance or an Internet site that you know and trust, not from the check or the person who gave you the check.
- If the buyer insists that you wire back funds, end the transaction immediately. Legitimate buyers don't pressure you to send money through wire transfer services. In addition, you have little recourse if there's a problem with a wire transaction.

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