



SPOOFING AND CHECK FRAUD ALERT

The Fire Victim Trust has received reports of email spoofing and counterfeit checks, potentially involving scammers seeking to defraud Claimants and lawyers. This Alert explains what you can do to avoid and report such scams.

A. Spoofing and Check Fraud Scams.

Spoofing is a fraudulent or malicious practice in which communication is sent from an unknown source disguised as a source known to the receiver. An email or text appears to come from a trusted party, but the message is truly from a cyber-predator intending to deceive an unsuspecting person. The cyber-predator's objective is to access personal information, get money, spread malware, or steal data.¹

In fake check schemes, a scammer might mail a bogus check with a request to make a payment. After the victim deposits the check, the money initially shows up in the victim's bank account, leading the victim to believe the check is real. The victim then pays the scammer, as instructed, before a bank discovers the check is fake and recovers the full amount from the victim's account.²

B. Take Note of This Information to Avoid Scams.

1. Carefully examine the email address, URL, and spelling used in any correspondence. Scammers can use slight differences (changing only one letter, symbol, or number) to trick you and gain your trust.
2. Be cautious of any emails requesting a financial transaction or asking you to open an attachment or click a link. Hover your mouse over links to see the true destination behind the link and examine the email address itself, not just the name of the sender.
3. If you receive a request for money or to direct a payment to a certain account or person, do not send any money, unless you have confirmed the request is authentic. If you are a lawyer, call your client to verify the request.
4. If someone you *do not* know and trust asks you to send money, stop the communications, and do not send any money.
5. If you receive a check related to your Claims and the check is suspicious for any reason, contact your lawyer to verify its authenticity. If you are not represented by a lawyer, you may call or email us at 1-888-664-1152 or info@firevictimtrust.com.
6. If you use the Fire Victim Trust Portal, do not share your login credentials with anyone else. Agents in the Fire Victim Trust Call Center will never ask you for your Portal login information. Do not log into your Portal where others can see your screen.

¹ Federal Bureau of Investigation, *Spoofing and Phishing*, <https://www.fbi.gov/scams-and-safety/common-scams-and-crimes/spoofing-and-phishing> (last visited Aug. 15, 2022).

² Federal Trade Commission, *New FTC Data Spotlight: Fake Check Scams Cause Big Losses, Especially for Consumers in Their Twenties*, Feb. 10, 2020, <https://www.ftc.gov/news-events/news/press-releases/2020/02/new-ftc-data-spotlight-fake-check-scams-cause-big-losses-especially-consumers-their-twenties>.



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C. What to Do If You Are Scammed.³

If you think you have been targeted by a scam, you should immediately report it to any of these agencies:

1. The Federal Trade Commission at FTC Complaint Assistant (www.ftccomplaintassistant.gov);
2. The U.S. Postal Inspection Service at www.uspis.gov (for mail fraud);
3. Your state or local consumer protection agencies. Visit the National Association of Attorneys General website (www.naag.org) for a list of state Attorneys General;
4. For possible online crimes, file a complaint with the Federal Bureau of Investigation and National White Collar Crime Center's Internet Crime Complaint Center (www.ic3.gov); and/or
5. For a counterfeit or altered check, notify the financial institution whose name is on the check.

D. How to Contact the Fire Victim Trust.

Use the Report Fraud page of the Fire Victim Trust website to anonymously share concerns involving fraud (<https://www.firevictimtrust.com/ReportFraud.aspx>). For any questions about this Alert, call us at 1-888-664-1152 or email info@firevictimtrust.com.

³ Federal Deposit Insurance Corporation, *FDIC Consumer News: Beware of Fake Checks*, Aug. 2019 (last updated July 28, 2022), <https://www.fdic.gov/consumers/consumer/news/august2019.html>.