

# The Rap on Car Wrap Scams

July 3, 2013

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A new variation of the fake check [scam](#) is making the rounds. It works like this: scammers place ads on the internet or send mass emails to attract people looking for extra money. They claim they will pay to shrink-wrap your car with an advertisement of a popular company. All you have to do is drive your car as you normally would. An easy way to increase your income? Only if you're a scammer. For the recipient, it's a losing proposition.

The scammers promise to pay you a certain amount to "rent" the space on your car, but they send you a check for more than that amount. They tell you to deposit the check, take your share of the money, and wire the rest of it to the company that will wrap your car. Weeks after you wire the money, which could be thousands of dollars, you find out the deposited check was a fake.

It takes only a few days for your bank to make the money available to you, but it can take weeks for your bank to determine that a check is a fake. You are responsible for any check you deposit: when a check turns out to be a fake, you have to pay the bank back.

These four tips will help you avoid the hassle altogether.

1. If someone urges you to wire money, it's probably a scam. Con artists often insist that people wire money because it's nearly impossible to reverse the transaction and follow the money.
2. Don't send money to someone you don't know, either in cash or through a wire transfer service. Consider using a payment option that provides protection.
3. Don't agree to deposit a check from someone you don't know and then wire money back. No matter how convincing the story, it's a lie.
4. Don't respond to any messages that ask for your personal or financial information, regardless of whether the message comes as an email, a phone call, a text, or an ad.

Should you get an offer that requires you to deposit a check and wire money back:

- **Throw it out.** Legitimate companies don't pay you by asking you to wire money to them. If you're tempted to investigate the offer, ask for a check drawn from a local bank or local branch. Then, visit the bank in person, give them the check, but don't withdraw any funds until your bank tells you the check is valid.