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BEWARE OF SCAMS WHEN SELLING VEHICLES OR OTHER HIGH-VALUE ITEMS, PROVOST MARSHAL OFFICIALS WARN

By Robert Szostek

U.S. Army Europe Office of the Provost Marshal Public Affairs Office

MANNHEIM, Germany -- There is an old scam still making the rounds that involves Americans selling their cars or other expensive items in the classified ad section of newspapers.

Here's a typical scenario that illustrates how the scam works after a seller has placed an ad:

"You'll receive an e-mail that will appear to have been written by a preschooler. The potential buyer will want more information about the car: your final selling price, condition of the car, photos, your phone number, and (the "buyer") will probably want you to meet with an inspector. They'll provide a lot of excuses and ask you to ship the car. For your efforts, they will forward a large cashier's check to you for more than the asking price," explained Lt. Col. Carol A. McKinney, USAREUR deputy provost marshal.



The check will eventually bounce, but this can take a long time. If you have already shipped the car and wired the excess cash by then, the car and money are lost and remain untraceable. The scam takes advantage of a rule which forces banks to clear a cashier's check within five days, although they cannot necessarily verify the check in that time.

And sometimes the criminals are only after the excess cash. There's always some pretext -- the buyer made a mistake or needs the money for shipping, for example -- but the end result is the same. The seller discovers that the certified check is worthless after sending the cash. "Many rip-offs employ certified checks," McKinney stated. Many buyers insist on them, claiming they're as good as cash.

"But the check may bounce. It may be phony. Counterfeiters can create realistic-looking checks or alter real checks in ways that make them worthless," she added.

Another popular scheme to dupe car sellers involves fake escrow services. Legitimate escrow services act as middlemen, taking payment from buyers and then releasing the money to sellers once the items bought have been properly transferred. They are common in real estate transactions and internet-based sales. A fake escrow service can help a criminal steal a car by falsely verifying a payment has been made.

Private sales often involve meeting and getting into cars with strangers -- always a risky proposition. Fears about getting into cars with strangers cause some sellers to just hand over the keys, but you really shouldn't let the car out of your sight. Sellers should consider having a friend accompany them to any transaction, inspection or test drive. Some sellers take the additional precaution of meeting in a public place rather than at home.

Here are some helpful tips:

- Be suspect of any e-mail that appears to have been written by a 3-year-old.
- Do business only with government ID card holders or reputable car dealers. Meet the buyer on base.
- Deal only in cash. If you accept a check, make sure it is from a local bank. Get your bank's toll-free number and call to ensure any check is legitimate and has not been stopped.
- If they ask you to ship the item -- don't.
- If you're a woman, think twice about putting your name in an ad.
- Trust your instincts. If the offer sounds too good to be true, it probably is.

Most car transactions go through without a hitch, but there's also the remote but real chance of being robbed or financially hurt. The solution is to trust your gut -- to a point. Con men are usually good at what they do -- "con" is short for "confidence," because they're experts at inspiring it in their victims. But if your instincts tell you something's wrong, trust them.

"There's no foolproof way to tell the good guys from the bad guys, but if the deal sounds too good to be true, you're probably being taken for a ride," said McKinney.

You can find more tips on how to spot scammers, identity theft and other forms of fraud on the National Crime Prevention Council web site at www.ncpc.org.



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