



Nigerian Scams

Nigerian scams have been around for many years. These scammers began by sending simple letters. Then, as technology advanced, so did the scammers. They progressed to faxes, emails, texts and now social networking. And, the USA is one of their favored targets!

Please be vigilant. Protect yourself, your family members and customers from being a victim.

The **RED FLAGS** associated with these Nigerian 419 scams are:

- Receiving a request out of the blue asking you to help someone from another country transfer money out of their country – usually Nigeria, Sierra Leone, or Iraq. However, it could be another country.
- The request usually includes a long and often very sad story about why the money cannot be transferred by the rightful owner.
- You are offered a financial reward for helping them transfer their “trapped” funds. The amount of money to be transferred, and the payment that the scammer offers you for your help, is usually very large (enticing).
- The writing in the message is in very polite but broken English.
- The scammer will often request that you send money via a money transfer service.

The following are simple ways to prevent being victimized:

- Never send money or give credit card details, online account details, or copies of personal documents to anyone you do not know or trust, and NEVER do it by email.
- Avoid any arrangement with a stranger that asks for up-front payment via a money order, wire transfer, international funds transfer, pre-loaded card, or electronic currency.
- Do not agree to transfer money for someone else. Remember that money laundering is a criminal offence.
- Verify the identity of the contact by calling the relevant organization directly. Find them through an independent source such as a phone book or online search. NEVER use the contact details provided in the message sent to you.
- Do an internet search using the names or exact wording of the letter or email to check for any references to a scam. Many scams can be identified this way.
- If you think it is a scam, don't respond! Scammers will use a personal touch to play on your emotions to get what they want. Seek independent advice from someone you know and trust if you are in doubt.
- Remember there are no get-rich quick schemes. If it sounds too good to be true, it probably is.