



Fraudsters take advantage of opportunities to steal your money, access your personal and financial information and use you as a money mule.

When criminals obtain money illegally, they scam other people, known as money mules, into moving this illicit money for them through funds transfers, physical movement of cash or gift cards. Money mules are often targeted through online job schemes, dating websites and social media apps.

Protect yourself from being used as a money mule by refusing to:

- Allow others to use your bank account
- Conduct financial transactions on behalf of others
- Send money to someone you don't know on behalf of a friend or family member
- Receive money on behalf of individuals and businesses that you are not personally or professionally responsible for

Scams to Be On the Look Out For

Work-from-home schemes

Watch out for online job postings and emails from individuals promising you easy money for little to no effort.

Red flags that you may be acting as a money mule include:

- The "employer" uses web-based services such as Gmail, Yahoo, Hotmail, Outlook, etc. to communicate
- You are asked to receive funds in your personal bank account and then "process" or "transfer" funds via wire transfer, ACH, mail, Western Union or MoneyGram
- You are asked to open bank accounts in your name for a business
- You are told to keep a portion of the money you transfer

Individuals claiming to be located overseas asking you to send or receive money on their behalf

Watch out for emails, private messages, and phone calls from individuals who claim to be located abroad and in need of your financial support. Criminals are trying to gain access to your accounts to move fraud proceeds from you and other victims to their bank accounts.

Common fictitious scenarios include individuals claiming to be:

- U.S. service members stationed overseas asking you to send or receive money on behalf of themselves or a loved one
- U.S. citizens working abroad asking you to send or receive money on behalf of themselves or a loved one
- A business asking you to send or receive money on their behalf
- Affiliated with a charitable organization asking you to send or receive money on their behalf

If you discover you are the victim of a fraudulent incident, immediately contact Heritage Bank at 800.455.6126 to report the fraud and request a recall of funds.





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AVOID MONEY
MULE SCAMS

As soon as possible, file a complaint with the FBI's Internet Crime Complaint Center at www.ic3.gov. For business email or personal email account compromise victims, please visit bec.ic3.gov.