

# MONEY MULES



If someone sends you money and asks you to send it to someone else,  
**STOP.**

• YOU COULD BE A  
**MONEY MULE**

→ someone who criminals use to transfer and launder illegally acquired money. Criminals might try to recruit you through online job ads, social media, enticing investment opportunities, prize offers or dating websites.

If you participate in the scam, you could lose a lot of money or end up with an overdrawn account. You could also get into legal trouble as an accomplice to a crime.



## HOW TO AVOID A MONEY MULE SCAM

- ✓ Do not use your own bank account, or open one in your name, to receive or transfer money for an employer or for anyone else.
- ✓ Do not accept or endorse a check that's not in your name, even if a friend or employer asks you to do it.
- ✓ Do not incorporate a fictitious business to deposit a check corresponding to a similarly named business.
- ✓ Never pay to collect a prize or transfer money from your "winings."
- ✓ Never send money to online love interests, even if they appear to send you money first.
- ✓ Do not listen to anyone offering you a great cryptocurrency investment or asking you to deposit money into a Bitcoin ATM.
- ✓ Never purchase cryptocurrency or gift cards on behalf of, or for, someone you met online or over the phone.
- ✓ Never share your bank passcodes, including one-time verification codes, or provide anyone with access to your bank account, online credentials, debit card number or PIN.
- ✓ Always monitor your accounts and report suspicious activity to your bank.

## WHAT TO DO IF YOU SPOT THE SCAM



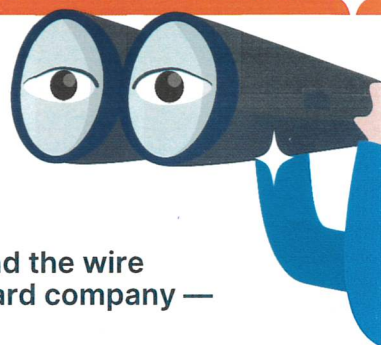
End all contact with the criminals and stop moving money for them.



Tell your bank and the wire transfer or gift card company — right away!



Report it to the Federal Bureau of Investigation at [IC3.gov](https://www.ic3.gov) and the United States Postal Inspection Service at [uspis.gov/report](https://www.uspis.gov/report).



Criminals are good at tricking people into helping them move money. **DON'T DO IT.** You could lose your money and get in trouble with the law.