



**BE SMART!**

# **MONEY MULE SCAMS**

**What to know about them and how to avoid them**

## **WHAT IS IT?**

Someone asks you to send money (wired funds, cash, checks, or gift cards) and instructs you to send the money (or some part of it) to someone else. They may ask you to open a new bank account to receive deposits.

## **🚩 SEE THE RED FLAG!**

Being a *money mule* involves you in money laundering. You are accepting and forwarding stolen money, which exposes you to civil and/or legal consequences.

## **WHAT TO KNOW**

- If a bank deems a check to be fraudulent or have insufficient funds available, you may be responsible for repayment.
- You risk having your personally identifiable information stolen and used by the scammers.

## **BE SMART!**

- **DO NOT accept or transfer money to anyone unknown to you!**
- DO NOT accept a job that asks you to transfer money.
- DO NOT send money to collect a prize.

## **WHERE TO GET HELP**

- Tell a friend or family member.
- File a report at [uspis.gov](https://www.uspis.gov) or call 1-877-876-2455. Our investigation starts with your report. If you have been targeted or fallen victim to a scam, take action to help yourself and safeguard others.



**UNITED STATES POSTAL  
INSPECTION SERVICE**

***uspis.gov***  
**1-877-876-2455**