

## 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 accounts to receive the 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 Directions deems a check to be fraudulent or have insufficient funds available, you may be responsible for repayment.
- You risk having your personal identifiable information stolen and used by the scammers.

 If you believe you've been a victim of fraud, please visit your nearest DCU branch for assistance.

### WHAT TO DO

- **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 price.

### WHERE TO GET HELP

- Tell a friend or family member.
- Contact your local law enforcement agency.