



# Scamming College Students

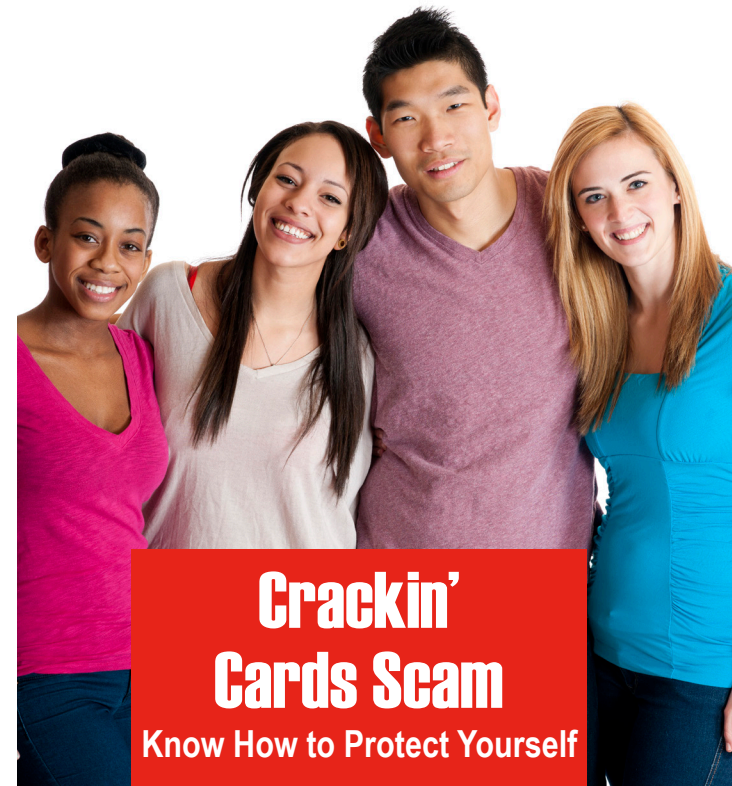
## How to avoid being scammed

- 1.** Don't share your debit card information or PIN with anyone.
- 2.** Don't deposit funds from an unknown source into your account. –This scam relies on you depositing a counterfeit check into your bank account .
- 3.** Don't be a party to a criminal scheme. It's illegal to defraud a bank.



For more information on this and other scams go to [postalinspectors.uspis.gov](http://postalinspectors.uspis.gov)

**You don't have to be a genius to know, there's no such thing as a "free lunch." If it sounds too good to be true—it is!**



**Crackin'  
Cards Scam**

Know How to Protect Yourself

# Scamming College Students

## What is it?

“Crackin’ cards” — as in, cracking into debit card accounts with a scam that’s costing banks millions of dollars and leaving card owners who fall for it on the hook to pay back thousands of dollars. Scammers use social media to solicit victims from all across the country.

## What do they say?

Someone contacts a student via social media or Craigslist; or they hear about it through a friend of a friend. The pitch is simple: “Let us put money in your account and we’ll give you a cut.” or “Let me use your bank account to deposit a check and I’ll give you half the money I deposit.”

## Where to report it?

If you are approached by internet, telephone or in person contact local law enforcement through their non-emergency line.

If you’ve received a suspected fraud through the U.S. mail, or if the mail was used in furtherance of a crime that began on the internet, telephone or in person, report it to the U.S. Postal Inspection Service.  
[postalinspectors.uspis.gov](http://postalinspectors.uspis.gov) or **1-877-876-2455**



## What if you fall for the scam?

You think you are going to get a portion of that deposited item. You gave up your ATM card, PIN and access to your account. The deposited check turns out to be counterfeit and you are on the hook to the bank for any money withdrawn from your account. If you told the bank your ATM card and PIN were stolen; you’ve committed fraud.

## How can you protect yourself?

If someone offers you money to use your debit card and PIN number, don’t do it.

Don’t give someone access to your account or PIN.

*Remember, if it sounds too good to be true, it is!*

