

Nigerian scams

People in Wisconsin are being targeted to invest in complicated bank fraud schemes that originate in Nigeria.

The scams start with the unsolicited letter by fax or e-mail from someone claiming to have worked as a consultant on a huge Nigerian government project. The Nigerian contact claims to have access to millions of U.S. dollars obtained through over-inflated foreign contracts. The sender offers to give 30 to 40 percent for help in transferring the funds into a United States account.

Nigerian advance-fee fraud has been around for decades, but now seems to have reached epidemic proportions. Some consumers are receiving dozens of offers a day from supposed Nigerians politely promising big profits in exchange for help moving large sums of money out of their country. And

apparently, many compassionate consumers are continuing to fall for the convincing sob stories, the unfailingly polite language, and the promises of money.

These advance-fee solicitations are scams. The scam artists are playing each and every consumer for a fool. Here's the playbook:

- Claiming to be Nigerian officials, business people or the surviving spouses of former government leaders, con artists offer to transfer millions of dollars into your bank account in exchange for a small fee. If you respond to the initial offer, you may receive "official looking" documents. Typically, you're then asked to provide blank letterhead and your bank account numbers, as well as some money to cover transaction

and transfer costs and attorneys fees.

- You may even be encouraged to travel to Nigeria or a border country to complete the transaction. Sometimes, the fraudsters will produce trunks of dyed or stamped money to verify their claims. Inevitably, though, emergencies come up, requiring more of your money and delaying the "transfer" of funds to your account; in the end, there aren't any profits for you to share, and the scam artist has vanished with your money.

If you receive an offer

If you're tempted to respond to an offer, stop and ask yourself two important questions: Why would a perfect stranger pick you—also a perfect stranger—to share a fortune with, and why would you share your

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personal or business information, including your bank account numbers or your company letter head, with someone you don't know? And the U.S. Department of State cautions against traveling to the destination mentioned in the letters. According to State Department reports, people who responded to these "advance-fee" solicitations have been beaten, subjected to threats and extortion, and in some cases, murdered.

If you receive an offer via email from someone claiming to need your help getting money out of Nigeria—or any other country, for that matter—forward it to the Federal Trade Commission at uce@ftc.gov.

If you have lost money to one of these schemes, call the Bureau of Consumer Protection or your local Secret Service field office. You can also call 202-406-5572 for information.

For more information

More information about Nigerian Advance-Fee Loan scams is available from the

Department of Justice (www.justiceonline.org/consum/nigerian.html),

U.S. Secret Service (www.secretservice.gov/alert419.shtml), and the

U.S. Department of State (http://travel.state.gov/tips_nigeria.html or www.state.gov/www/regions/africa/naffpub.pdf).

In addition, the United States Postal Inspection Service Operational Support Group in Memphis, Tennessee has been designated as the repository for all foreign fraud scheme information. Upon receipt of information, they put the information into a database that is used by a multi-agency task force based in Washington.

In addition to Postal Inspectors, the task force includes the Federal Bureau of Investigation (FBI), the U.S. Department of Commerce, the Secret Service, the U.S. Department of State, Interpol, the Central Intelligence Agency (CIA) and the U.S. Marshal's Service representatives. Copies of complaints can be sent to the task force at:

FINANCIAL CRIMES DIVISION
SECRET SERVICE
1800 G STREET NW
WASHINGTON DC 20223

Email: 419.fcd@ussf.treas.gov

You can contact the Bureau of Consumer Protection at:

(800) 422-7128

FAX: (608) 224-4939

TTY: (608) 224-5058

E-MAIL:
datcpholine@datcp.state.wi.us

WEBSITE:
www.datcp.state.wi.us