



Fact or Fake Out Survey

Question		Answer the questions by checking the appropriate box-Fact or Fake Out
1	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	Banks have 21 days by law to clear personal checks, cashier's checks, and money orders.
2	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	When you see "ACH" on your bank statement the check was processed by an electronic funds transfer (EFT).
3	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	The process to stop-payment on a money wire transfer is similar to the stop-payment process for a check.
4	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	Cashier's checks and money orders are safe forms of payment because they are paid for in advance by the person sending them.
5	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	NSF or the National Safety Fund is a federally-funded program that provides compensation to consumers who have lost money in fraudulent Internet scams or transactions.
6	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	When a forged or fake check is cashed, banks lose money.
7	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	"The check has cleared" does not mean that the money placed in your account belongs to you.
8	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	Federal Reserve rules require banks to credit deposits to your account within a specified time.

9	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	Most counterfeit check frauds and 419 scams originate in Nigeria.
10	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	Scammers sometimes hack Facebook accounts to gather email addresses for fraud. They can check your profile and tailor the scam to your interests.
11	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	Victims of fraud are most often young and inexperienced consumers.
12	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	The typical victim of an Internet or fake check scam loses between \$3000 and \$4000 to the scammer.
13	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	Fake check scams are one of the fastest growing frauds in the United States and the number one fraud reported to the National Consumers League's Fraud Center.
14	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	You are a "mugu" if you are naive and believe that you might just be lucky enough to receive thousands, even millions, of dollars from a stranger who contacts you through the mail or the Internet.
15	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	Playing a foreign lottery is against the law.
16	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	Spammers often make up the return address on their email. The "from" addresses are fake.
17	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	The term "spoofing" and the term "phishing" both refer to forged or fraudulent electronic documents.
18	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	The presence of "https" in a Web address indicates the site is secure, safe, and authentic.
19	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	Once you have become a victim of fraud the chances are good you will be called again. Consumers who have lost money to scams are often placed on a "sucker" list.

20	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	Spammers and scammers hope that .01% of the mugus they contact become their "friends."
21	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	Credit card and loan offers often are sent to consumers via email. For individuals with poor credit scores companies require an advance fee.
22	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	Online auction sites advise buyers to use money wire transfer services to send money to sellers.
23	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	The postcard in your mailbox asks you to call a toll-free number to claim your "fabulous" prize.
24	<input type="checkbox"/> Fact or <input type="checkbox"/> Fake Out	Sending an email to ask for help with a fraudulent scheme is a crime.

Do you know anyone who has been a victim of an advance fee or 419 scam? If yes, what happened?

Grand Total Correct --