



Don't Unknowingly Be A MONEY MULE



Money mules is a term used for people who are used by scammers to receive or move money stolen from victims of fraudulent activities.

Some people participate willingly. However, many don't. In fact, scammers proactively recruit and trick people into unknowingly being part of their fraudulent activity without their knowledge.

There are some red flags to watch for that can help protect you from becoming an unaware partner in their schemes.

IT IS ILLEGAL. WATCH FOR THE RED FLAGS.



Involves a Stranger

Is the person asking you to open a banking account or provide access to your bank account a stranger? If so, proceed with caution. They may be trying to use you to hide someone else's money. Be very wary if a stranger ever asks you to receive or forward packages containing money or goods as these may be part of an unscrupulous scheme.



Too Easy/Too Good to be True

If the offer of earning money or getting the job seems just too easy, proceed with caution. Some telltale signs are taking little to no effort or you're hired without a formal interview.



No Written Job Duties or Regular Pay Schedule

If you're given a job without a description of your duties or a compensation and pay schedule, beware.



Asked to Deposit \$ in Current or NEW Account/Give Access

May be in your name or in the name of a company you form. Your employer may ask to have your ID and passcode so they can access the funds directly.



Asked to Keep Some of Money Transferred

Be very suspicious if asked to do this as this is a standard way to hide money.



Asked to Send Money Through a Service

Criminals will use legal payment methods to conduct illegal activities. Examples include:

- Money service business (ie Western Union)
- Bank services (ie wire transfer, ACH)
- Digital currency/cryptocurrency
- Gift cards
- Peer-to-peer apps (ie PayPal, Venmo, Zelle, CashApp)
- ATM cash outs

We're Here
to Help

If you believe you may be involved in money mule activities, stop transferring money and communicating with the person(s) giving you direction. Then, immediately report your suspicions to your bank. Our team can help you take the proper steps to protect your bank account and money. You should also report the suspected activity to law enforcement. For specific guidance, visit the U.S. Department of Justice money rules webpage.



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