

Title:

Check scams - When can you be sure a check is actually good?

Word Count:

299

Summary:

Check scams abound in society today. When can you be sure a check is good?

Keywords:

check,business

Article Body:

Protecting yourself from scams is becoming increasingly harder since credit theft is on the rise.

When you deposit a check in your checking account, the bank makes the funds available in two to three business days.

Should the check turn out to be fraudulent, the depositor is responsible for the money. You have to pay it back.

You could find that you must repay the bank for bad checks. This can obviously cause financial problems.

Steps you can take to protect yourself:

1. Don't accept a check for more than it should be. Question this practice.
2. Is the account in the name of the buyer who is paying you?
3. Don't agree to pay money to others in foreign countries for deposits you accept here.
4. Play it safe.

Use your good judgment to protect yourself. If there is any doubt in your mind, don't proceed.

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