



Online Employment Scams

From the Office of Minnesota Attorney General Lori Swanson

The internet can be a powerful resource for employers and job seekers. People looking for employment can post their résumé online and browse for job openings. At the same time, employers can sift through résumés to fill specific needs. While this technology can be helpful, it is sometimes used by unscrupulous people looking to take advantage of unsuspecting job seekers.

The Attorney General warns Minnesotans to be vigilant against such online employment scams.

Beware of “Phishing”

One of the most common types of online scams involves scammers trying to “phish” for personal information. In the employment variation, scam artists often create phony job advertisements to lure unsuspecting job seekers into giving up their personal information. These phony ads can be quite sophisticated. Well-crafted scams frequently copy the logos and even websites of legitimate, well-known companies. These phony ads also tend to appear on real job searching websites. Here are a few tips on how to avoid being reeled in:

- 1) Never post or send **any** non-work related personal information such as your social security number, credit card number, date of birth, or home address online.
- 2) Try to verify the legitimacy of the prospective recruiter or employer through another source, such as the Better Business Bureau.
- 3) Always enter the website address (URL) directly into your browser instead of using the provided links. Tech-savvy scammers often create false links that redirect you to a fraudulent website.
- 4) Use your instincts and remember: if it sounds too good to be true, it probably is.

Watch Out for “Fees”

Scam artists preying on job seekers often claim to have exclusive access to “hidden job markets” with thousands of great employment opportunities that are unadvertised. The scammers will likely make extravagant guarantees and promises about your employment placement chances. To access these jobs, job seekers are asked to pay an application “processing fee” or a “career counseling” fee. Before you spend any money responding to such job ads, you should:

- 1) Be suspicious of any ad or employment agency that promises to get you a job.
- 2) Be skeptical of any ad or employment agency that charges up-front fees, even if it offers refunds.
- 3) Be wary of any ad or employment agency promoting “previously undisclosed” jobs.
- 4) Use your instincts and remember: if it sounds too good to be true, it probably is.

Avoid the Employment Check Scam

This scam typically targets résumés posted on online job searching tools such as Careerbuilder.com and Monster.com. The scam involves the perpetrators seeking help for cashing “invoice checks” that turn out to be phony. Targets of the scam are often told that the “company” is based overseas and is seeking a “representative” or “partner” living in the United States to help them deposit “invoice checks.” The individuals are told to cash the check, keep some amount for commission, and transfer the remaining amount to the scam artists. By the time the check clears and the bank notifies the individual that the check is phony, the scam artists have already succeeded in stealing the job seeker’s money. Although the most common form of this scam occurs through email, you should also beware of letters

and telephone calls from “supposed” employers. See below for a sample email of the employment check scam.

Protect Yourself

If you have been the victim of such a scam, send documentation to:

United States Secret Service
110 South Fourth Street
Minneapolis, MN 55401
(612) 348-1800

If you receive any business or employment opportunity, check out the company or individual’s reputation. Find out if the Better Business Bureau has any complaints. Make sure that you have all the information before you send any money or give someone your personal information. Trust your instincts and remember: if it sounds too good to be true, it probably is.

For more information, or to file a consumer complaint, contact the Minnesota Attorney General’s Office by mail, phone or electronically as follows:

Office of Minnesota Attorney General

Lori Swanson

1400 Bremer Tower
445 Minnesota Street
St. Paul, MN 55101
651-296-3353
1-800-657-3787
TTY: 651-297-7206
TTY: 1-800-366-4812
www.ag.state.mn.us

From: xxxx
To: xxxx
Subject: Job Offer!
Date: Friday, December 16, 2005 11:05 PM

Hello. My name is Lana Cool and I work for a company called GermanSun Ltd. I found your resume on careerbuilder.com because we are searching for reliable professionals across the United States who are interested in a potentially lucrative partnership with an international firm.

GermanSun Ltd. is a leading software company in Germany and we are currently expanding our operations in the United States. But because of various banking and legal restrictions, we are unable to open commercial bank accounts in every state. As such, GermanSun Ltd. is recruiting partners to conduct simple banking transactions on our behalf.

The process is simple. If you were interested in becoming a US partner of GermanSun Ltd., you would sign an agreement that would make you an official financial representative of our company, able to accept invoice payments on our behalf. Instead of asking our American clients to conduct complicated international payment transactions (which are especially complex for German companies), we have them work with our partners to submit payments. You would then forward the payments to us, a simple transaction for an individual.

GermanSun Ltd. pays its partners a 10% commission on every transaction. In addition, we will take care of any incremental tax liability you incur. Depending on which state you are in, and of course on how good business is, your monthly commissions could be as high as \$4,000 per month.

If you are interested in working with us, or if you want more information, you can contact me directly at my personal email address: **xxxxxxxxxx**. I’ll need your full name and mailing address so I can send you the contract and other paperwork necessary to get started.

I look forward to hearing from you soon.

Lana Cool
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www.germansun.net

