

FYI

Con Artists Prey On The Faithful

A B R A M S , F O S T E R , N O L E & W I L L I A M S P . A .

GROWING NUMBER OF CHURCHES VICTIMIZED

Article from
www.ConsumerAffairs.com

The pitch speaks the language of faith and appeals to the budget. "There's no cost to your church. It may even make money to use for good works."

It's a win-win situation, right? Maybe not. In fact, it's probably a scam. That right, scammers are not beneath ripping off a church, something they seem to be doing more lately.

Con artists with similar pitches are targeting black churches with so-called opportunity scams. Emphasizing a shared faith, culture, or concern for the community to win your trust, they offer the opportunity to use equipment or services that supposedly won't cost the church a thing.

Their goal? To get access to your church's bank account, either by lifting account information from a check or by persuading you to sign up to have payments automatically deducted from the account. Once they have access, they can make oversized withdrawals or completely clean out the account.

Recently, scammers offered computer equipment to the staff of several churches, claiming the cost would be covered by a "sponsor." The

church staff simply had to sign an agreement to lease the equipment, make a regular payment, and deposit checks from the sponsor to cover the checks the church



staff had written. But in the end, the equipment didn't work, the sponsor checks started bouncing, and the churches had thousands of dollars taken out of their accounts.

How can you avoid a potential church opportunity scam? The Federal Trade Commission, the nation's consumer protection agency, recommends remembering:

- A contract is a commitment. Before you sign a contract — like a lease — make sure you understand what it's saying. Don't rely on the person making the pitch to sum up the details. They may gloss over obligations outlined in the agree-

ment that can cost your organization a lot.

- If a contract says you're financially responsible, take it seriously. A special payment arrangement where a third party reimburses you for payments you make is a sign of a scam. Don't take someone's word that the language in the contract is "standard" or a "technicality."
- Scammers may look legitimate. They may direct you to websites they've created, or they may say they are working with other churches in your area. Don't be swayed by an appearance of legitimacy. Do research on an organization before you do business with it.
- Never wire back money. In some schemes, scammers send a generous check, asking you to deposit it and wire back a portion or to make a payment right away. Days later when the bogus check bounces, the scammer will have made off with your money.



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