

# Beware Of Nigerian Fraud Letters

## Nigerian Advance Fee Fraud: You May Be A Potential Victim!

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You have just received an official-looking letter from a foreign country with an offer to enter into a confidential “business arrangement.” This arrangement is supposedly going to result in millions of dollars being put into your bank account. Beware: You may be a potential victim, not a potential millionaire! It’s called the Nigerian Advance Fee Fraud.

If you think people you know won’t be seduced by such a scheme, think again! It’s happening all over the country—including Nebraska—with losses from these scam operations estimated at more than \$1 million every single day in the U.S. alone.

Delivered via regular mail, fax, or e-mail, Nigerian Advance Fee Fraud letters have been circulating in the U.S. since the mid-1980s. New variations of the letter are being developed all the time—from the transfer of funds from “over-invoiced” contracts and assistance in escaping the country with accumulated wealth to contract fraud and the sale of crude oil, among others. Some victims may even be invited to travel to Nigeria to complete the transaction of funds. On one such trip in 1995, an American businessman was murdered, according to the U.S. State Department, and others have been held against their will.

## Advice For Consumers

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- Do not respond to business proposals that ask for your personal banking information, letterhead stationery, blank business statement forms, or money.
- Do not give credit card numbers or other account numbers to businesses unknown to you.
- If you are considering a proposal that requires you to give out personal information or money, do some research. Start by consulting your financial institution, the Better Business Bureau, or the Consumer Protection Division of the Attorney General's Office at 800-727-6432 or 402-471-2682.
- Always be cautious about submitting advance fees for any business or sweepstakes offer—no matter where the offer originates.
- Remember, if an offer sounds too good to be true, it probably is!

## Web Sites With More Information

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- U.S. State Department: [www.state.gov/www/regions/africa/naffpub.pdf](http://www.state.gov/www/regions/africa/naffpub.pdf)
- Crimes of Persuasion: [www.crimes-of-persuasion.com](http://www.crimes-of-persuasion.com)
- The 419 Coalition: [home.rica.net/alphae/419coal](http://home.rica.net/alphae/419coal)
- Internet Crime Complaint Center: [www.ic3.gov/crimeschemes.aspx](http://www.ic3.gov/crimeschemes.aspx)
- U.S. Secret Service: [www.secretservice.gov/financial\\_crimes.shtml](http://www.secretservice.gov/financial_crimes.shtml)

This information is provided by your local bank and the Nebraska Bankers Association.