

# Money Mule Scam



Seniors on a fixed income often welcome any chance to earn extra money around the holidays. However, an offer to make additional cash while working from home may land law-abiding seniors and others on law enforcement's naughty list.

In the Money Mule Scam, criminals advertise or directly offer their targets lucrative work-at-home jobs as "money-transfer agents." These ads usually state that an overseas company is seeking local representatives to act on their behalf to avoid high transaction charges or local taxes.

The fake employer then persuades victims to deposit money into their own bank accounts, then transfer the funds to the employer's account in exchange for a commission.

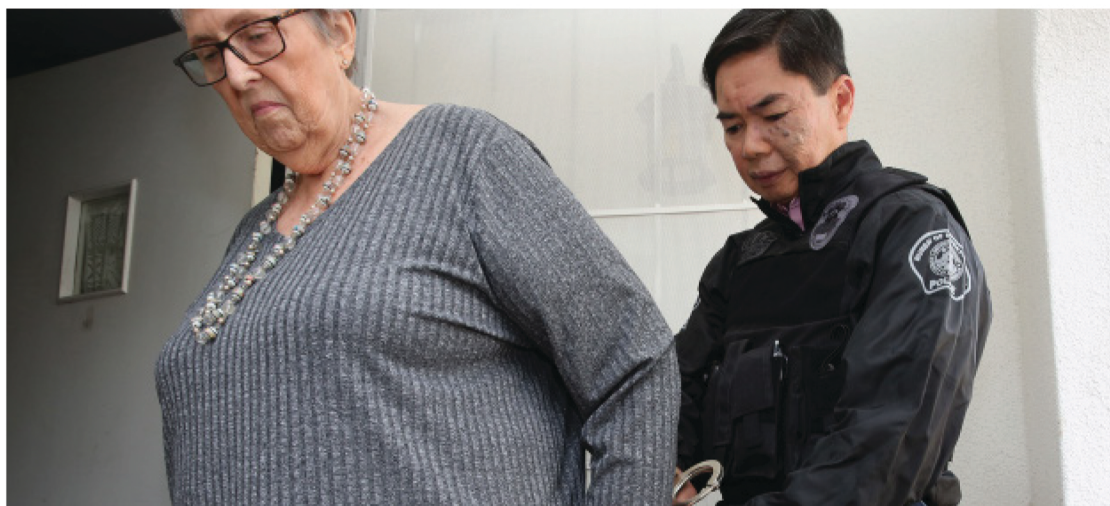
In reality, the scammer is transferring money obtained illegally through identity theft and other criminal means. They use the senior's legitimate bank account and information to make the money appear to be legally earned when transferred back or into another account.

Without realizing, the victim is now part of a criminal enterprise.

## Helpful Tips

- If a high-paying work-at-home job sounds too good to be true, it likely is.
- Independently research the person or company offering work before agreeing to take the job.
- If you believe you are a victim, stop transferring money immediately and notify law enforcement.

To learn about other frauds, visit [da.lacounty.gov/community/fraud-alerts](http://da.lacounty.gov/community/fraud-alerts)



IF YOU OR SOMEONE YOU KNOW HAS BEEN THE VICTIM OF A SCAM, PLEASE CONTACT YOUR LOCAL LAW ENFORCEMENT AGENCY.



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