

## **THE MANY FORMS OF 419 SCAMS**

Advance-fee frauds, also known as 419, appear to offer a once-in-a-lifetime opportunity to get rich or find the girl of your dreams. The scams can involve phony websites, forged documents and Nigerians in America posing as government officials. Here are some of the most popular:

- ! The "next of kin" scam, tempting you to claim an inheritance of millions of dollars in a Nigerian bank belonging to a long-lost relative, then collecting money for various bank and transfer fees.
  
- ! The "laundering crooked money" scam, in which you are promised a large commission on a multibillion-dollar fortune, persuaded to open an account, contribute funds and sometimes even travel to Nigeria.
  
- ! The "Nigerian National Petroleum Co." scam, in which the scammer offers cheap crude oil, then demands money for commissions and bribes.
  
- ! The "overpayment" scam, in which fraudsters send a bank check overpaying for a car or other goods by many thousands of dollars, persuading the victim to transfer the difference back to Nigeria.
  
- ! The "job offer you can't refuse" scam, in which an "oil company" offers a job with an overly attractive salary and conditions (in one example, \$180,000 a year and \$300 per hour for overtime) and extracts money for visas, permits and other fees.
  
- ! The "winning ticket in a lottery you never entered" scam — including, lately, the State Department's green card lottery.
  
- ! The "gorgeous person in trouble" scam, in which scammers in chat rooms and on Christian dating sites pose as beautiful American or Nigerian women, luring lonely men into Internet intimacy over weeks or months then asking them to send money to get them out of trouble.