

MOUNT HOLLY, N.C -- Everything about it looks real—the names, the bank, the watermark, and definitely the amount. But the check for \$3,200 that Wendy Ashcraft received last week was bogus.

Ashcraft is on disability and daily living is stretched to the max, so when a real looking check showed up offering that much money, she thought it looked like a sure thing. However, Wendy's first hunch turned out to be a good hunch that something just didn't smell right.

“Who is sending me this money and why? I didn't win anything and I sure didn't earn it,” she thought to herself.

The sender wanted Wendy to deposit the check in her bank account then wire \$1,950—part of it to the U.K. Tom Bartholomy is President of Better Business in Charlotte and keeps thousands of these bogus checks on file.

Tom's warning? Don't deposit them and definitely don't spend the money if you do decide to deposit the funds. The sender sent you a worthless check, but it will take a few days for your bank to figure out that the check is bad. It's in that few days that the sender is hoping you will wire money to him in a foreign country. If you send the money or spend it, you will be responsible for that amount when the bank says you have to pay it back.

Bartholomy says there is no state or federal law that will protect you or shield you from the responsibility.

The letter that came with the check listed a phone number, so NewsChannel 36 called. But like the check, the number went nowhere.

As tough and as tempting as it might be to cash and spend for holiday time, the experts say just throw them away