

SAR Identifies Suspects Involved in a Nigerian Advance Fee Scam

Two suspects, a husband and wife, had been corresponding with individuals in Nigeria for several months concerning a transfer of \$30 million from Nigeria to their bank account. The suspects, skeptical of the promises made by the foreign philanthropist, performed their own investigation via the Internet. They visited the USSS website which discusses Advance Fee Scams and warns the public not to get involved with solicitors of such schemes.

The couple confronted their Nigerian solicitor about what they had learned. The solicitor assured them that no risk was involved. In fact, he had an investor that would “loan” the couple the “advance fees” that normally accompany the transaction. At that time, the couple was willing to continue with this scam as long as they would not suffer financially. The solicitor forwarded an altered check for \$185,000 to the couple who deposited the check into their bank account. They immediately wired the majority of the funds to the solicitor, while keeping \$10,000 for themselves. During a post arrest interview, the couple, both whom had criminal histories of fraud, admitted that they were very suspicious during this incident but were not worried since they did not risk any of their own money.

They kept the \$10,000 in case this was a scam so they would at least get something for their troubles. The check was eventually returned as an altered item and the bank of deposit took a financial loss. While depositing the check into their bank account, which had an average monthly balance of \$400, the couple lied to the bank teller, stating that the check was proceeds of a family inheritance. The bank filed a SAR related to their \$10,000 loss. During a subsequent search of the couple’s residence, agents with the USSS seized 20 guns (illegally possessed by the convicted felons) and \$10,000 in cash. The suspects were arrested, tried, and convicted of violations of the state’s Penal Code for burglary and grand theft and received three years in prison.

(Source: USSS)

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