

# CHKFRD.TXT

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%                CHECK FRAUD                                     %
%            typed and written by                               %
%                The Disk Jockey                                %
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## PREFACE:

Ok, you, like millions of others are sick of having to save your money for weeks to buy things, and you are ready to try "other ways" of getting things, right? Well, I have tried many different ways of obtaining things, and for a long time carding was the best way to buy things, but had maybe a 1 in 4 chance of being successful, and with all the new ways of checking credit cards, its getting harder and harder to get what you want. Check fraud has been 100% successful for me, and I am going to tell you how you can do it. This text file is (of course) meant for information use only, and the fraud techniques in here are against the law, although it isn't very clear as to what the laws are, the vary from state to state.

The author is in no way responsible for what you do with this information.

## CHECK FRAUD

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Checks are taken everywhere, grocery stores, computer stores, clothing, almost any place that will take cash will also take checks!

First of all, either open an account with a bank or use your current one. Have a basic "no-frills" checking account for a few months, and have your usual transactions.

One day, say a Tuesday, call the bank and say something like:

"Today somebody stole my checkbook and my wallet out of the car, and they have all of my identification, and an almost full checkbook"

The bank will then stop payments on the checks in the number range of the ones "stolen." It might also be advisable to report this to the police too, telling them that ALL of your ID is gone.

Now, go to a town nearby, but best not in your own town. Go crazy with those checks, buy everything you want, hell, you have about 25 checks to boot. Show

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them all the ID they want, after all, it was supposed to be stolen also, but they don't know that!

Be VERY CAREFUL about the way you sign your checks, even the way you write out the amount on it, make it as different as possible, don't sign your full name, or don't write you letters the same way.

In about a week or two, you will get either calls or certified letters from the places that you bought from, saying that they had the check returned to them that you wrote on such & such a date. Tell them that you had never wrote the check, and that you had a checkbook and wallet with ID stolen from you, and that the bank and police can verify it. Few places will go further checking than this, but if they do, and call the bank, the bank will only tell them what checks were stolen, the number range, and the date you reported it. Most stores have insurance for this, and it is then covered, and forgotten.

Avoid large retail stores, or places that might have a way to check for the checks, and avoid some grocery stores that have cameras and the like for this purpose!

Vidio tapes can be rented, and even VCR's, all on check, and you can keep all the stuff, free of charge!

I know this works, I have been buying thousands of dollars worth of stuff, with no hassel whatsoever! Just stay away from your own town, so nobody will reconize you, or call you in to see you and verify that you weren't the one that the remember being in there!

Good luck, and don't get caught!

----- The Disk Jockey

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