

A money mule is someone who transfers or moves illegally acquired money on behalf of someone else.






DON'T BE A MONEY MULE.



Criminals recruit money mules to help launder proceeds derived from online scams or crimes like human trafficking and drug trafficking. Money mules add layers of distance between crime victims and criminals, making it harder for law enforcement to trace money trails. Some money mules know they are supporting criminal enterprises; others are unaware that they are helping criminals profit.

If you are moving money at the direction of another person, you may be serving as a money mule.

Warning signs to look for:

-  You receive an unsolicited email or contact over social media promising easy money for little to no effort.
-  You are asked to open a bank account in your own name to receive and transfer money.
-  You are asked to receive funds in your bank account and then transfer funds via a wire transfer or electronic payment system.
-  You are offered a lucrative job, but the "employer" you communicate with uses web-based email (such as Gmail, Yahoo, Hotmail, or Outlook).
-  Your online companion, whom you have never met in person, asks you to receive money and then forward the funds to someone you do not know.

If you believe that you are participating in a money mule scheme:

- ✓ Stop communication with the suspected criminal(s)
- ✓ Stop transferring money or any other items of value immediately
- ✓ Maintain any receipts, contact information, and relevant communications
- ✓ Notify your bank and the service you used to conduct the transaction
- ✓ Notify law enforcement. Report suspicious activity to the FBI's Internet Crime Complaint Center at [ic3.gov](https://www.ic3.gov), and contact your [local FBI field office](#)