



**BBB of Central New  
England, Inc.**

340 Main Street, Suite 802,  
Worcester, MA 01608  
**508-755-3340**  
www.cne.bbb.org

PRESS RELEASE  
November 6, 2009

Contact: Nancy B. Cahalen, President/CEO  
508-755-3340 EXT. 109  
BBB of Central New England

**CLARIFICATION OF SCAM ALERT:  
BBB and Commerce Insurance Warn of Scam Mailings  
from "CIC Research Center"**

BBB of Central New England and Commerce Insurance are alerting the public about a new scam mailing that has gone out nationwide over the past few days.

Individuals are enticed by offers of employment as "Mystery Shoppers", which include a check purporting to come from Commerce Insurance Co. in Webster, MA. Recipients are invited to deposit the check in the bank, and then instructed to wire a portion of that money back to the provider (usually an individual in another country) in order to "evaluate the efficiency" of Western Union. This scam is similar to many others that have been in operation around the world. In this case, however, it involves the name of a local company.

The checks are counterfeit, individual bank accounts are overdrawn, and no employment is forthcoming. Instead, the scammers have taken the hard-earned money of unsuspecting people from around the country.

Commerce Insurance Company is aware of this scam, and is working with the BBB and other authorities to investigate the matter and to inform the public so that others will not be taken in.

Both Commerce and the BBB have collected several samples of the checks and other information involved, sent in by alert consumers from several states. In this information, recipients are also told that they will be working as "Customer Service Evaluators" at places like Home Depot, GAP, JC Penney, Wal-Mart, K-Mart, or Sears. None of these companies are involved in or associated with this operation in any way.

The scam package not only includes the counterfeit Commerce Insurance Company check, but also an elaborate letter and a "market response" form, both on letterhead reading "CIC Research Center" in Webster. The telephone number, however, is a Canadian exchange, and consumers are instructed to send money to an individual overseas.

BBB advises mystery shopper applicants to steer clear of phony offers by:

- Never cashing unsolicited checks as they are most likely fraudulent.
- Ignore claims that you will make big profits easily. Mystery shopping will not make you rich; at best it provides part-time income.
- Avoid falling for claims that "guarantee" a position without training.
- Be cautious of unsolicited e-mails & letters offering "work-from-home."
- Never pay money up-front. A legitimate mystery shopping service will not charge money for materials, training or recruiting.

Obtain the name of the company and check the business out with the BBB, local consumer protection agency, and state attorney general

The Massachusetts Attorney General urges anyone who has been victimized by a phony check drawn on a federally insured financial institution to contact the Federal Deposit Insurance Corporation at 877-275-3342. Consumers can also seek help through the Attorney General's Consumer Complaint hotline at 617-727-8400.

The National Consumers League has developed a website to help individuals who may still be tempted to deposit one of these checks investigate the offer: <http://www.fakechecks.org>.

#### About BBB

BBB of Central New England, Inc. serves western and central Massachusetts and is part of a network of BBBs in the United States and Canada. Through its accreditation of local businesses, BBB provides voluntary self-regulation and consumer and business education programs, dispute resolution, advertising review, consumer resource library and has on record over 12,000 records in our local database. BBB has grown to become the most recognized advocate for promoting ethical marketplace business and advertising practices.

Contact your local BBB at [www.bbb.org](http://www.bbb.org) or 866-566-9222.

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