



An "iMoneyMinute" is an idea that in less than one minute will give you a way to save time, save money, make money, or reduce your financial risk.

### Can you imagine when everyone is in a rush?

It happened at a Wal-Mart in Houston, TX. Sally bought over \$150 of merchandise. As she glanced at her receipt she realized there was a \$40 cash-back charge on it. She told the cashier she had not requested this and to please delete it. He said he was unable to delete it and that she would have to accept the \$40 cash. Sally said NO! This would be taking a cash advance on her credit card, and she would have to pay interest on it. If he couldn't delete it, then he would have to void the entire transaction and start again. And that's what they did.

The second time Sally noticed the total was incorrect and included a \$20 cash back charge. The cashier said that the electronic pad must be defective and acting up. But the keypad was not defective. The cashier NEVER offered Sally the cash in either transaction. Can you imagine how many people went through the line before Sally and didn't even notice the cash-back charge and how much money that cashier pocketed?

This also happened to Michelle at a Wal-Mart in Milford, DE. Michelle didn't read her receipt until later at night, and she noticed a \$20 cash-back charge that she had not asked for or received. She called Wal-Mart to investigate, but they said they were unable to see the cashier pocket any money. It turns out this is a new scam that is getting quite popular. The cashier does not pocket the money but discretely hands it to her friend who happens to be the next customer in line.

**The bottom line is: PLEASE remember to check your receipts IMMEDIATELY when using your credit or debit cards! This scam is not limited to Wal-Mart but can happen anywhere, at ANY retail or wholesale location.**

We know that shopping this time of the year can be hectic and rushed, but please take the time to check your receipts. It can save you a lot of headaches and money.

### Contact Us

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