



## U.S. Department of Labor - Office of Inspector General

### Money Mule Awareness Campaign - #dontbeamule

#### What is a Money Mule?

A money mule is a person who is used by criminals to commit financial fraud. A mule uses various methods to move funds for criminals, and helps criminals receive stolen money through various scams, such as business email compromise, romance scams, lottery scams, and unemployment insurance (UI) fraud. These fraud schemes often involve the use of a victim's stolen identity.

Mules may be unwitting victims. They can also be knowing participants who are recruited by criminals, or persons who advertise their services for financial gain. Mules may receive a small commission from their criminal recruiters and are a low cost method for criminals to illegally move money. Mules are low risk for criminals to move illegally obtained funds because they provide a high level of anonymity to their criminal recruiters, who can quickly cut ties with money mules to avoid prosecution.

#### A Money Mule's Role in UI Fraud

Criminals may ask a mule to open a new account or use the mule's own bank account to deposit UI benefits that were fraudulently obtained with stolen identities. After UI benefits are deposited into these accounts, the mule is then directed to move the money to other places, ultimately getting it to the criminal. The mule financially benefits from these schemes by being allowed to keep a small portion of the money they move. Money mules help criminals launder illicit proceeds by adding layers and complexity to the money trail.

#### Reporting Money Mule Activity related to UI benefits:

<https://www.oig.dol.gov/hotline.htm>  
(202) 693-6999 or (800) 347-3756

#### Mules' Role in Financial Fraud



#### Warning Signs and Consequences

Criminal recruiters attract mules in a variety of ways, such as job and dating websites, social networking platforms, online classifieds, email solicitation, and dark web forums. You may be targeted to be a mule if:

- You receive unsolicited emails or contact on social media that promises “easy” money.
- A prospective “employer” communicates with you through web-based internet services, such as Gmail, Yahoo, Hotmail, or “throw away” email services.
- You are asked to open a personal bank account to receive and transfer money on behalf of the “employer” or someone else.
- You are allowed or told to keep “a cut” or percentage of money you move via wire transfer, ACH, mail, or other money service.
- Your job duties have no description and are limited to moving money.
- Your online acquaintance, whom you have not met, asks you to move money to individuals who you do not know.

Consequences of acting as a mule include jail time, monetary fines, civil and administrative actions, negative impact on consumer credit ratings, loss of banking privileges, and misuse of the mule's personally identifiable information.