

## *Fraud Warning Signs*

The following observations or behaviors may indicate potential fraudulent activity:

- Employee lifestyle inconsistent with known income,
- Unexplained changes in employee work behavior,
- Long term or 'model' employees who never take vacation or sick leave time,
- Individuals who work non-standard hours by choice,
- Accounting records that do not balance or cannot be reconciled,
- Suspicious behavior by two or more employees suggesting collusion,
- Too much 'ownership' of records, processes, or systems by one employee,
- Employees who are unusually secretive about their work,
- Calls at work from creditors/collection agencies,
- Transactions performed outside UNL Policy or circumventing unit controls,
- Missing or altered documentation, or
- Employees with overly close relationships with customers or vendors.

### *What you can do...*

- Be observant in your daily activities.
- Remember, fraud hurts us all at UNL – if you don't act and fraud is occurring, it may continue for a long time!
- **Don't try to investigate possible fraud yourself!**

**Remember, no organization can truly prevent fraud, *but...* being alert, knowing the warning signs, and taking action when fraud is suspected can limit the damage done by fraud, and prevent the little frauds from becoming big frauds!**