

THE MORE YOU KNOW...

KNOWLEDGE TO COMBAT FRAUD SCHEMES

LOTTERY AND SWEEPSTAKES SCHEMES

It happens every day. Thousands of people are notified by mail that they have won a free prize. Sometimes it is a letter that says you won millions of dollars!

Typically, con artists whose sole purpose is to rip you off mail these notices. When you contact the company by phone to claim your prize, the scam artist will tell you that you are required to pay a “processing” or “insurance” fee and pressure you to give out your credit card number.

Don't do it! The con artist may make thousands of dollars in unauthorized charges to your account. If you refuse to give out your credit card number, beware of the con artist's other scam—convincing you to cover the processing or insurance fee by sending a check for hundreds of dollars by overnight courier, or by wiring the fee to a person or business in the United States or a foreign location like Canada.

Either way, you can be certain that your prize will cost you more than it is worth — or it may never arrive at all.

Remember: if it sounds too good to be true, it probably is!

There are legitimate companies that have sweepstakes or lottery offerings. When considering entering a sweepstakes or lottery, check for the following:

- ◆ Are the rules and entry instructions for the promotion easy to find and understand?
- ◆ Does the advertising copy state that no purchase is necessary in order to win? This is required by law!
- ◆ Are the prizes worth winning?
- ◆ Is the grand prize awarded only to one winner, or is it a shared prize among many entrants?
- ◆ What are your chances of winning?
- ◆ What type of offer is it?

And always proceed with caution!

WANT TO REPORT A POSSIBLE FRAUD?

General Reports: Anti-Fraud Hotline (provided by the U.S. Senate Aging Commission)

1.855.303.9470 or www.aging.senate.gov/fraud-hotline

Telephone or online fraud scheme? Federal Trade Commission (877.FTC.Help), www.ftccomplaintassistant.gov or Internet Crime Complaint Center (www.ic3.gov)

Mail fraud scheme? United States Postal Inspection Service

1.717.257.2330 or www.postalinspectors.uspis.gov

Scheme involving money sent with GreenDot, MoneyGram or Western Union?

Green Dot: 1.866.795.7597

MoneyGram: 1.800.MONEYGRAM or 1.800.666.3947

Western Union Fraud Hotline: 1.800.448.1492