

## Lottery Scams

Lottery scams are continually increasing in number. These scams can come from all over the country - as close as Canada and as far away as Australia . They are not legitimate and consumers should be aware.

### HOW DOES IT WORK?

Unsuspecting individuals are contacted through the Internet or by mail claiming they are a winner of a lottery. Many of these lottery scams are centered out of Australia, Canada, Nigeria, Spain, or the United Kingdom. A check is sent in conjunction with a letter or email and the victim is asked to cash the check. In most cases, the victim is asked to forward a portion or all the funds to a specified location to pay taxes or fees. The victim is supposed to deposit the check then forward the requested amount, and is told they can keep the remainder as their winnings. The check will then be returned counterfeit and the customer is out the money that was sent and no winnings are ever received.

Some lottery scams will ask you to verify personal information such as mother's maiden name, social security numbers, and credit card numbers in order to claim your prize. The information is then used to open accounts in your name or steal money out of already established accounts. Do not EVER provide this personal, confidential information to those requesting from lottery scams, text message, phone calls, or emails.

### **KNOW THAT IS ILLEGAL TO PLAY FOREIGN LOTTERIES OVER THE PHONE OR THROUGH THE MAIL!**

#### What Can I do? How can I protect myself?

1. You can't win a lottery that you did not enter. Verify that it was a lottery you did in fact enter.
2. Call your financial institution for assistance in verifying the check. **DO NOT** try to verify the check by using phone numbers printed on the check.
3. Contact the Better Business Bureau.
4. **ALWAYS** use caution when dealing with someone outside your country.
5. Do not send any funds until you have done the above steps and you have made sure the check has cleared the **issuing** bank.
6. Always remember...***If it is too good to be true, it probably is!!!***