

WARNING SIGNS OF SWEEPSTAKES, AND FOREIGN LOTTERY SCAMS

Winning a sweepstakes or lottery may seem like a dream come true. But, that dream can turn into a nightmare when you discover that instead of winning, you've lost money on a bogus sweepstakes or lottery. Scammers may contact you by mail, telephone or e-mail or through social media sites like Facebook.

Here's what happens: You receive a notice that you have won a large sum of money in a sweepstakes that you don't remember entering. But, before you can collect, you must pay taxes or processing fees. The notice includes a check that represents part of your winnings that you can use to cover those expenses. You are told to deposit the check and then pay the taxes or fees by wire transfer, prepaid debit card, check or money order. You later learn that the check you deposited was fake and your money is long gone.

Alternatively, you may be notified of your good luck by phone and are asked to give bank account information so that your prize can be deposited directly into your account. Instead of depositing money, con artists empty your account.

To avoid sweepstakes scams:

- Be wary whenever you get an unsolicited offer from someone you don't know.
- If you didn't enter a contest or sweepstakes, you didn't win!
- Don't let yourself be rushed to pay money or provide personal information before you've had time to think. Take your time and talk to someone you trust first.
- Never pay to collect a prize. Legitimate sweepstakes pay you money, they don't ask you to pay.
- Taxes on real sweepstakes winning are paid directly to the IRS, not a third party.
- Sending money by wire transfer, money order or pre-paid card is like paying cash. These payment methods are impossible to trace and can't be reversed.
- Foreign lotteries are illegal in the USA. Do not participate!

There are no winners in the fraud game, remember if it sounds too good to be true, it probably is! If you have questions or want to report a scam, contact the Howard County Office of Consumer Protection at 410-313-6420 or visit OCP's website at www.howardcountymd.gov/consumer.