



## Protect Yourself from Fake Sweepstakes Scams

**YOU WON!** We all dream of winning it big through a sweepstakes. But if someone contacts you claiming you won a prize but you didn't enter a contest — don't respond! It's probably a scam.

A D.C. senior reported to DISB that she was contacted by mail with an official-looking certified award letter stating she had won \$1,140,000 in winnings with a "Premium Offer Fee Due For Delivery of only \$12.99!" The scam artist undoubtedly mailed millions of these letters. Let's say the scam artist had a return rate of one to three percent — that means one million bogus award letters could result in 10,000 to 30,000 victims sending illegal fees in excess of \$380,000. The scam is then repeated in different zip codes across the country. Scammers often target the elderly, because they are more trusting, financially stable and own their homes.

Scammers contact victims by mail, phone, email or text message and eventually request upfront fees to cover government costs, taxes, and fees. They may also request your social security number, bank account, credit card and other personal information supposedly to verify who you are and secure a "safe" account to deposit your alleged winnings. Do not send them anything!

Providing personal information to unverified sources may result in identity theft, credit card fraud and having your bank account wiped out. If you receive an authentic looking certificate or check informing you that you've won a sweepstakes, trash it. Legitimate sweepstakes will not ask you to pay any kind of fee to collect a prize.

**If you are ever contacted about being a winner in a contest, remember the following red flags:**

- **You have to pay.** Legitimate sweepstakes do not require you to pay a fee or buy something to enter or improve your chances of winning — that includes paying "taxes," "shipping and handling charges" or "processing fees" to get your prize.
- **You need to verify who you are.** There is no reason to give someone your social security number, bank account or credit card numbers in response to a sweepstakes promotion.

- **Request to wire money.** You may be told to wire money to “insure” delivery of the prize. Don’t do it. Wiring money is like sending cash: once it’s gone, it’s gone.
- **Request to deposit a check sent to you.** Once their check is deposited in your account you are directed to wire a portion of the money back. Beware, their check is fake and you will owe the bank any money you withdrew.
- **You’re told they’re from the government.** They might say they’re from a nonexistent agency like the National Consumer Protection Agency or National Sweepstakes Bureau. No federal government agency or legitimate sweepstakes company will contact you to ask for money so you can claim a prize.
- **Contact from a well-known company.** Scammers pretend to represent a company like Publishers Clearing House or Reader’s Digest, which run legitimate sweepstakes. If you’re unsure, contact the real companies to find out the truth.
- **Bulk mail notices.** It’s not likely you’ve won a big prize if your notification was mailed by bulk rate. Check the postmark on the envelope or postcard. Do you even remember entering? If not, odds are you didn’t.
- **Mandatory sales meetings.** If you agree to attend, you’re likely to endure a high-pressure sales pitch. In fact, any pressure to “act now” before you miss out on a prize is a sign of a scam.
- **Unsolicited phone calls.** You can register your phone number for free at the National Do Not Call Registry at [www.donotcall.gov](http://www.donotcall.gov). Unwanted telemarketing calls should stop within 30 days.
- **Text Message Prize Offers.** Ignore text messages that you’ve won a free prize with directions to go to a website, enter personal information and sign up for “trial offers.” These offers could leave you with recurring monthly charges and possible identity theft.

If you suspect a sweepstakes scam or any other financial scam contact the D.C. Department of Insurance, Securities and Banking at [disb.dc.gov](http://disb.dc.gov) or by phone at 202-727-8000. You can also read more about sweepstakes and other types of prize scams on the Federal Trade Commission’s website at [consumer.ftc.gov](http://consumer.ftc.gov).

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