

## How to avoid falling for sweepstakes scams



(BPT) - The holiday season brings with it a flurry of cards, ads, email offers and more. It's also a prime time for sweepstakes, giveaways, contests and shopping sprees. Scammers are looking to take advantage of your good cheer, as well as your cluttered mailboxes and inboxes. Be on the lookout for elaborate and realistic-looking messages convincing you that you are the lucky winner of the grand prize.

What do you do if you get a message or email telling you that you're a jackpot winner?

Before you assume you've just won big, check out the following facts and watch the video at [youtu.be/LkYm2EWIPWg](https://youtu.be/LkYm2EWIPWg) to understand how some sweepstakes scams work.

**FACT #1: You can't win a sweepstakes or lottery you never signed up for or bought a ticket from.**

If you enjoy entering sweepstakes and contests, make sure you only sign up for contests from reputable companies that you've heard of, or that have a good rating with a consumer protection agency like the Better Business Bureau, the Federal Trade Commission or another trusted source.

Be sure to read the fine print — legitimate offers clearly disclose the terms and conditions of the promotion, including the rules, how the entry process works, and your odds of winning.

Keep track of any contests or sweepstakes that you actually do sign up for, so you can check your list in case you're contacted about winning a big jackpot. If a giveaway isn't on your list, then you didn't

really win. When you buy lottery tickets, keep them in a safe place so you can check them in a timely fashion.

**FACT #2: A reputable sweepstakes or contest will NOT ask you for money to claim your prize.**

Never send money to pay for "taxes" or "fees" on lottery or prize winnings. Legitimate sweepstakes don't require you to pay or buy something to enter or improve your chances of winning, or to pay taxes or processing fees to receive your prize.

Be especially wary of "international" contests that claim the fees are necessary due to international law. On top of that, you should never play the foreign lottery. It's illegal.

**FACT #3: Your personal info is way more valuable than any prizes you could win**

Anyone who has ever had their identity stolen will tell you what a major hassle it is — identity theft can cost you money, ruin your credit rating and wreck your sense of safety and security. Giving anyone — or any contest — your personal information can lead to identity theft that will cost you, big time. If a sweepstakes asks you for sensitive information like your bank account or your Social Security number, it is a scam.

Guard your personal info like the treasure that it is. Don't let the lure of an exciting "prize" cloud your judgment. #ThinkTwice before filling out any sweepstakes or contest entry form. And when you do sign up for sweepstakes, read the fine print first to be sure your personal info won't be shared or sold to a third party. Never give your banking information to unknown individuals or businesses.

**FACT #4: Not all "checks" are legit**

If you receive what looks like a real check in the mail, made out as payable to you, do your research before running to the bank to cash it in. Check out the company or sweepstakes name first. Never withdraw or send funds from a check in your account until it officially clears, which can take weeks.

Do your research. Check out the company that contacted you with local law enforcement or a consumer protection agency like the Better Business Bureau, the Federal Trade Commission or other trusted sources. Basically, if you weren't expecting a check, do not cash it.

**FACT #5: Surveys or prize giveaways can be phishing scams**

Phishing can happen through surveys, contests, lotteries or prize giveaways. A scammer will post on a social network asking for people to "like," "follow" or endorse a product or service, offering to send money or other incentives in return. Criminals can embed these messages into social media posts that look legitimate because they have a normal-looking profile picture and innocent-looking link (thanks to URL shorteners). This scam is designed to get answers to personal questions that fraudsters can use and sell later.

If you think you're being scammed, call Western Union's fraud hotline at 800-448-1492. Or to learn more about how to protect yourself from common sweepstakes and lottery scams, visit [wu.com/fraudawareness](http://wu.com/fraudawareness) or follow @WUStopFraud on Twitter.