

## 7 tips to avoid lottery scams



You think this is the happiest day of your life. Before you is a letter, email or text message informing you that you've just won the lottery. You might even receive a check with the letter stating it is part of your winnings. The communication states all you have to do is pay the processing fees or taxes and provide proof of your identity – and then the money will be yours. It seems too good to be true.

That's because it is.

What you are looking at is the first correspondence of a lottery scam, intent not on giving you the money it promises, but instead on taking as much of your money or personal information as possible. Thousands of people each year fall victim to scams such as these, and scammers are constantly altering the ploy to keep it new in the hopes of tricking people just like you.

The good news is there are some things you can do to help protect yourself from falling victim to a scam. Keep these tips from [Western Union](#) in mind:

- \* **Never hand over your personal information.** If the correspondence starts asking for personal information, this should be your first clue that it might be a scam. Never provide your personal and banking information to people or businesses you don't know.
- \* **Never send money to someone you have not met in person.** Western Union Money Transfer is a great way to send money to friends and family near and far, but you can be at risk of becoming a victim of fraud if you do not know the person you are sending the money to.
- \* **Look for unprofessionalism.** Many scammers give themselves away with the nature of the letter, email or text they send. If the message is poorly written, contains typos or sentences that lack professionalism, it has the red flags of a scam.
- \* **Always avoid foreign lotteries.** Many lottery scams offer high dollar winnings to the recipient from a foreign lottery. This is most likely a scam. Furthermore, playing legitimate foreign lotteries via the mail or over the telephone is illegal under Federal law.
- \* **Look for that personal touch.** If the letter, email or text claims you're a winner, then they should know who you are. Look for the personal touch in the correspondence. How does the communication start? Is your name included? Is it spelled correctly? Or does the message begin with a more general 'Hello' or 'Dear Valued Customer.' If the header is general like this, it is because it has been sent to millions of other people, too, promising each that they have won as well.

\* **Remember the rules of the lottery.** Many scams can be spotted immediately because they do not clearly disclose the terms and conditions, including the rules and how to claim your winnings. You will never have to pay money in advance if you've won a legitimate lottery. If you received a check with the lottery letter and deposited it into your bank account, never send funds from the deposited check until it officially clears, this can take weeks. Under Federal Law, financial institutions have to make the funds available to account holders within days. Just because the money is available in your account, doesn't mean the check is good. Lastly, always remember that in order to win a lottery, you must enter in the first place.

\* **Call for help.** If you fear you have been scammed, don't wait to find out – take action immediately. If you believe you have been a victim of fraud using Western Union, call Western Union's fraud hotline at 800-448-1492. Additionally, contact authorities and other applicable financial institutions and notify them you think you've been the victim of a scam. If you sent a money transfer through Western Union and it has not been paid, you can generally receive a refund. Once the scammer picks up the funds, the money is gone and you generally may not receive a refund.

Good, smart people across the country fall victim to scams every single day because they get swept up in the excitement of the message in front of them. If you receive a claim of lottery winnings, take a step back and look at the situation rationally; if it's too good to be true, it probably is. To learn more about how to protect yourself from lottery scams, visit [www.WesternUnion.com/stopfraud](http://www.WesternUnion.com/stopfraud).