

## Lottery Scams

The Ogden Police Department has seen an increase in the number of lottery scams in recent months. (See samples below)

### What are they?

Victims are notified, by e-mail or conventional mail (we have seen an increased number in notifications done by conventional mail) that they have won a prize in a foreign lottery or sweepstakes. E-mail lottery scams can often be identified simply by the fact that the responsible e-mail address is an obvious free e-mail account (yahoo.com, Netscape. net, hotmail.com, etc.)

If you receive a “prize notification” from a suspicious lottery:

- . don't respond
- . call 9-1-1
- . don't pay any money in advance to collect a prize
- . don't reveal your identity
- . don't reveal your bank account number or credit card details.

### How does it work?

Almost all the recent cases brought to our notice have involved the advance fee formula. Victims typically are notified they have won, yet have to transfer fees or provide proof of their identity and/or details of their bank account in order to access the “winnings.” The names of the organizations running these operations change all the time, although many of the notifications use similar wording.

The World Lottery Association stresses the dangers of responding to this type of correspondence. Even if no money is transferred to these organizations, simply providing an ID or bank account details to an unknown party makes consumers vulnerable to identity theft.

Many of the scams we have seen lately enclose a legitimate looking bank/ cashier check made payable to the victim. The victim is advised that this check is to be used towards payment of the clearance fee and local taxes. They are then told to contact a person at a phone number to acknowledge receipt of this check. When they call they are told to cash the check, however, they need to send a certified check or Western Union money gram to them for an amount less than the check.

For example: the victim gets a check for \$3,100 dollars. They call the number on the lotto notification letter and are told that the check they received should not have been for that much money and the victim needs to send them back a check for \$2,800.

The victim deposits the \$3,100 check and gets a certified check or Western Union money gram for \$2,800 and sends it out to the address on the lottery notification.

The victim then finds out from their bank that the check they cashed was fraudulent and they are out the money they sent.

All legitimate lotteries only sell their lottery products within their respective jurisdictions. They never require winners to supply private banking information or pay money of any kind to collect their prize.

Legitimate sweepstakes do not require prior payment or purchase. Nor do they require the payment of “taxes” or “shipping and handling charges” in advance to receive a prize.

These lottery “scam” letters look official and also may include a paragraph that states

“We also advise our winners not to disclose to any financial institutions including their local banks or local Western Union Money Transfer outlets, that they have won money from the sweepstakes. This is due to the fact that most of our last month’s winners claimed that they were eventually taxed close to \$15,000 after disclosing that they had won money from the sweepstakes before they received their final cheques, which is against regulations. You are only to disclose your winnings after you have received your final and last cheque for \$46,900.”

The reason they do not want the victim to tell their bank or local Western Union Money Transfer outlet is that banks and Western Union employees have been advised by the police and banking officials of these types of scams and to advise their customers accordingly.

Due to the fact that these scams are coming from offshore suspects, consumers should bear in mind that, other than filing a police report, they have no legal recourse and will be out the money.

IRISH RANDOM INTERNATIONAL  
WINNING CERTIFICATE

This is to certify that:

Ref: WCT45678010023  
WM: 109008654

CAIF JUNE23 1006

We are pleased to inform you that after the just concluded IRISH RANDOM LOTTO held in Belfast, Ireland, that you emerged as one of the winners of the Irish International Lottery programs. Participants were selected through a computer ballot system drawn from one million five hundred thousand names (1,500,000) drawn from Asia, Europe and North America. A name attached to ticket number 60087-6045 with serial number 012,0015 drew the lucky numbers of 21-27-8-15-34. This ticket subsequently won the lottery in the third category. You have therefore been approved for the lump sum of \$85,500.00 USD (EIGHTY FIVE THOUSAND FIVE HUNDRED AND FIFTY DOLLARS ONLY) cash credited to the account of Ret No. WCT4567 10023. This amount is a cash prize of \$1,453,500.00 USD (ONE MILLION FOUR HUNDRED FIFTY THREE THOUSAND FIVE HUNDRED AND FIFTY DOLLARS) shared among (Seventeen) 17 winners. CONGRATULATIONS!

Assistance costs of \$2,996.11 per doed to... In accordance with the American Agent. Consequently, you will receive a net of \$82,503.89 (EIGHTY TWO THOUSAND FIVE HUNDRED AND THIRTY DOLLARS AND NINETY CENTS) in your account. In addition, you will receive a total of \$80,199.00. Your agent will give you further details. We ask that you keep this award from public notice until your claim has been processed. All money referred to your account as part of our security protocol to avoid double claiming or unwarranted taking of advantage of the program by the participants and the public.

To begin your lottery claim, contact your claim agent RAYFRYE of Royper Financial Management Group at 1125 North Brunswick Street Suite 204, SAskebon SK 7L7L1, an accredited agency to IRISH RANDOM LOTTO at TEL 204-951-1213.

Note that all prize money must be claimed not later than JULY 14, 2006. Ensure you contact your agent to the ACTIVATION AND JURISDICTION of your choice.

CONGRATULATIONS! Once more.

*John Wesley Pope*

JOHN WESLEY POPE  
PRIZE CO-ORDINATOR

Genworth Financial : Genworth Mortgage Insurance Corporation  
NORTH CAROLINA 27619

BANK OF AMERICA CONNECTICUT, NA  
HARTFORD, CT

DATE: 06/20/06  
VOID AFTER 180 DAYS

10570131  
.....\$2,996.11

PAY *Sample* Two thousand nine hundred ninety six and 11/100ths dollars

TO THE ORDER OF  
Laura  
Spencerport NY 14559

*Thomas Stran*  
*Maura Hall*  
Authoriz

⑈ 10570131 ⑈ ⑆ 01100445 ⑆  
66315

## **IRS-Impersonation Telephone Scam**

An aggressive and sophisticated phone scam targeting taxpayers, including recent immigrants, has been making the rounds throughout the country. Callers claim to be employees of the IRS, but are not. These con artists can sound convincing when they call. They use fake names and bogus IRS identification badge numbers. They may know a lot about their targets, and they usually alter the caller ID to make it look like the IRS is calling.

Victims are told they owe money to the IRS and it must be paid promptly through a pre-loaded debit card or wire transfer. If the victim refuses to cooperate, they are then threatened with arrest, deportation or suspension of a business or driver's license. In many cases, the caller becomes hostile and insulting. Or, victims may be told they have a refund due to try to trick them into sharing private information. If the phone isn't answered, the scammers often leave an "urgent" callback request.

Note that the IRS will never:

- 1) call to demand immediate payment, nor will the agency call about taxes owed without first having mailed you a bill;
- 2) demand that you pay taxes without giving you the opportunity to question or appeal the amount they say you owe;
- 3) require you to use a specific payment method for your taxes, such as a prepaid debit card;
- 4) ask for credit or debit card numbers over the phone; or
- 5) threaten to bring in local police or other law-enforcement groups to have you arrested for not paying.

Retrieved from the IRS website at: <https://www.irs.gov/uac/Tax-Scams-Consumer-Alerts>