

International Lottery Scams

"If you're playing a poker game and you look around the table and can't tell who the sucker is, it's you."

-- Paul Newman, U.S. actor, director, and philanthropist

"...Congratulations! You have been named to receive a certified check for up to \$400,000 U.S. cash!"

-- Typical line from a scam letter

Good news: During the past two years, federal law enforcement has intercepted and destroyed millions of fraudulent foreign lottery mailings.

Bad news: Americans are still receiving thousands of these scam letters and are being tricked by scam operators. Here are some Q's and A's about international lottery scams.

Q. How do these scams work?

Scammers send out thousands of "foreign lottery award letters" daily. They count on your excitement and greed to make you disarm your common sense, throw caution to the winds, and start planning how to spend your winnings.

As a result, 'winners' will ignore basic logic, such as the fact that they never even entered a foreign lottery.

The bottom line is that the scam operators want to take your money and your identity.

Q. Why do scammers take victims' identities?

Scammers often convince victims to give their names and Social Security numbers – and bank account and credit card numbers – supposedly to 'verify' their identity so that the 'winners' can receive their prizes.

Often, your identity information is quickly used for criminal fraud. The scammers are crooks. They sell your identity information to other criminals who apply for credit cards and cash advances in your name and skip out on thousands of dollars in debt – which wrecks your credit.

Q. What will the scam operators say to get what they want?

Anything you want to hear. They often say you that your name, phone number, or even your e-mail address has been "drawn" from a "huge international database" and that you are a winner.

The scam operators may pretend to be lawyers, government officials, or lottery staff members. Example: One letter brought to Legal Aid was supposedly co-signed by a British lord and lady. When we used Google.com to check, we learned that the "lord" used the name of a Disney movie cartoon character, and the "lady" used the film name of an actress in an English pornography film.

Q. How do scammers get your money?

Often they wait until the second or third communication to gain your confidence. Scammers will send what looks like a real cashier's check for a few thousand dollars as an "advance" for "handling fees." They get you to deposit the check into your bank and to wire several thousand dollars back to them.

Q. Can you get your money back after you wire it to a scammer?

Sadly, no. \$120 million was lost last year, according to U.S. postal authorities. Plus, when you deposit a bogus check, you are legally responsible for paying the bank for the thousands of dollars you withdrew.

Tips to protect yourself:

- It is a violation of federal law for U.S. citizens to play foreign lotteries.
- Sending money to scammers will get you future lottery or investment "opportunities," because your name gets added to 'sucker lists' used by fraudulent telemarketers.
- Do not disclose your credit card and bank account numbers.
- Report scams to the Federal Trade Commission for its law enforcement database. Visit www.ftc.gov or call 1-877-382-4357.

by Jim Hawkins, Managing Attorney, Gallatin office, Legal Aid Society

Note: This column is not intended to take the place of legal advice. All cases are different and need individual attention. Consult with a private attorney of your choice to review the facts and law specific to your case.

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