Email and Sweepstakes Scams

More often than not, I will answer questions that I receive from concerned individuals with more common sense information than technical legal information. And, just as often, the person asking the questions is surprised at how simple the answer to their question was. Doing things like checking your credit score and reconciling bank accounts on a regular basis sound very simple and straightforward, but many people forget to do the little things to protect their personal information and financial well-being.

I recently spoke to a woman, whom I will refer to as Vivian in order to protect her anonymity, who was worried that scammers were taking advantage of her mother. It turned out that Vivian’s mother had been contacted by dozens of scammers, through email and regular U.S. mail, each with a different scam to sell.

One scammer claimed that Vivian’s mother had been chosen to receive a settlement from the Standard Charter Bank of the United Kingdom in the amount of $125,000. The only thing she had to do was set up a bank account in Switzerland and provide the scammer with the account routing number and some other very personal information.

Another scammer sent Vivian’s mother puzzles and games that she could play for a chance to win big prizes. For a chance to win, they asked that she turn in her score sheet, along with a personal check for various fees. Of course, she never won, but kept playing because she thought she had a chance to win.

It is important to remember that unsolicited email notifications of large prize winnings are almost always fraudulent. Keep the following tips in mind if you receive an email stating that you have just won a prize or sweepstakes:

- A scam will often ask that you pay some money, like taxes or transfer costs, in order to receive the prize. Some may even ask that you set up a new bank account and provide the routing number for direct deposit. Legitimate prize offers will not ask you to pay advanced fees, and they will never ask for personal financial information.

- A scam will notify you that you have won an unfamiliar contest that you do not remember entering. You can only win if you entered or played the game, and if the game was sponsored by a legitimate company. Additionally, it is very unlikely that you have won a foreign lottery or sweepstakes, because playing foreign lotteries violates federal law.
• A scam will often not refer to you by your name. In the story of Vivian's mother, the email she received from the United Kingdom began, “Dear beneficiary...” If the person offering you the money does not know your name, it is extremely unlikely that they have a prize for you.

• Scams will often contain misspelled words or grammatical errors. Many scams originate outside the U.S. by people who have only a basic understanding of the English language. It is possible for a legitimate company to make a small error or two, but glaring spelling and grammatical errors should cause you to seriously second guess the sender of the message.

There are many ways that a scammer can get your email address, even if you never gave it to them. Be skeptical of messages sent from unknown sources promising good fortune in return for a fee. Remember, an unsolicited offer is an unwanted offer. If you did not initiate the conversation, or did not enter the sweepstakes, you should not provide any money or personal information to a stranger through email, snail mail, or over the phone.

For more information on consumer fraud and scams, including helpful preventative tips and contact information for other community resources, contact Stetson University College of Law’s Elder Consumer Protection Program by e-mail at elderconsumers@law.stetson.edu, or by telephone at (727) 562-7888.