



State of Connecticut
Attorney General William Tong

Quick Tips

The Fake Check/Sweepstakes Scam

The Scam:

- **The Basics:** Scammers use a combination of fraudulent sweepstakes award notifications and real-looking but phony checks made to look like they were issued by federal, state or local government agencies or a legitimate business. The scam typically arrives by mail. The “winner” is instructed to deposit the fraudulent check and immediately withdraw money from their bank account to wire transfer to the sender under the pretense it will cover administrative fees or taxes on the purported winnings. When the check bounces, the victim is out the wired money and left to deal with their bank on the bounced check.
- **How it works:** Typically the award notification arrives in an envelope stamped in another state or another country, such as Canada. The notification asks the “winner” to do the following:
 1. Deposit the fraudulent check into their bank account and immediately withdraw money.
 2. Wire the money to the sender to cover “administrative fees” or “taxes” on their purported winnings.
 3. When the check turns out to be a fake and bounces, the scammers are long gone with the wired money and the “winner” is out the money and left to deal with their bank on the bounced check.

Protect Yourself from the Overpayment Scam

- **Don’t Be Fooled by a Fraudulent Check** just because it looks legitimate.
- **Know Who You Are Dealing With** — independently confirm the legitimacy of the issuer of the check and that the check was issued to you. Check for scam alerts online.
- **Know that Connecticut Government Agencies** do not send out unsolicited checks to consumers as a means to help pay for lotteries or other contests.
- **If You’re Selling Something** over the Internet or through a newspaper ad, say “no” to a check for more than your selling price, no matter how tempting the plea or convincing the story.
- **If an Offer Sounds Too Good To Be True**, especially a notification you’ve won a lottery that you’ve never entered, then it most likely is.
- **Be Wary of Wiring Money Back** to anyone you don’t know. There is no legitimate reason for someone who is paying you, or giving you money, to send you a check and ask you to wire money back.

Resources: Get More Information or File a Complaint

- **File a Complaint:** If you think you have been the victim of such a scam you can report it to the Attorney General at Attorney.General@ct.gov; or to the Federal Trade Commission at <https://www.ftccomplaintassistant.gov>. Consumers may also file a complaint with the FTC by telephone (bilingual counselors are available to take complaints) by calling the toll-free number 1-877-382-4357.
- **Learn More:** You can learn more about fake check and online scams by visiting <http://www.onguardonline.gov/>, which is a special website built by the Federal Trade Commission to help protect Internet users. The FTC is the nation’s consumer protection agency. You can also visit the [FTC’s Bureau of Consumer Protection](https://www.ftc.gov/bureaus/consumer-protection).
- For additional information, call the Office of the Attorney General Consumer Assistance Unit at 860-808-5420.