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Watch Out For Prize Scams - So You Don't End Up Losing

The announcement comes via regular mail, email or a phone call.

You've won a big prize, and now it's time to collect your money.

All you have to do to claim the cash is pay a processing fee by supplying your credit card number, checking account number, or other personal information, such as your Social Security number. You might even be asked to wire money to a specific bank account before your winnings can be sent.

Don't do it! It's probably a scam.

These scams play on our desire to get something for nearly nothing - but instead of being a 'winner' you could quickly find yourself on the losing end.

The crooks contacting you are after your money or personal information that could help them illegally open a new account or other things under your name. They could even be selling that information to others.

Here are some things that should set off warning bells:

- You're told you've won a large sum of money or a prize, but you can't remember entering the contest.
- You have to pay money to claim your prize – this is a sure sign of fraud.
- They ask for personal information, such as account numbers.
- The email you get requires you to download a file or has links to a site that asks you to provide account numbers or other information. This is a surefire way to expose yourself to identity theft or fraud.

Here's the bottom line: Always be on the lookout for prize scams. If something seems too good to be true, it probably is.

Want more tips? Visit The Current for tools, advice, and resources on safeguarding your information and avoiding scams.

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Visit Endless Summer

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