Avoiding Scams

How They Work

Prize notification scams require upfront payment as a condition of collecting a "prize." The recipient is instructed to wire funds or provide prepaid money/ gift cards to seemingly cover insurance, handling fees, taxes or other purported costs. Sometimes, the request is accompanied by a bogus paper check or financial instrument that proves worthless. However, by the time the victim realizes this, they have already sent their own money or personal

financial information to the scammer. Prize notification scams may use well-known business names or logos to appear legitimate. They may also contain special coupons or reference numbers to look official. The bottom line is that if it seems too good to be true, it most likely is.



How to Protect Yourself

- Never give credit cards, social security numbers, bank account numbers or any other personal information over the phone or online.
- If you suspect a scam, hang up or press the delete button. Do not further engage with the scammer.
- Report the incident to the Federal Trade Commission at www.consumer.ftc.gov or the Louisiana Attorney General's Consumer Protection Hotline at 1-800-351-4889.

Tip-Off to the Rip-Off

So how can you tell if a prize notification is a scam? Any of these should raise red flags:



Up-front payments are required to claim the prize.

Legitimate lotteries will deduct any withholdings, such as taxes owed by the winner, from the prize funds.



You haven't purchased a ticket for or didn't personally enter the drawing in which the prize was won.

Legitimate lotteries pay prizes from funds collected through the sale of tickets.



You are guaranteed that you will win a prize or are required to pay to join a pool.

Legitimate lotteries cannot guarantee that your individual ticket will win a prize because drawings are conducted randomly.



You are asked to keep your "winnings"

This prevents you from sharing the information with others who may help you recognize a scam.



You are asked to help someone else claim a prize in exchange for a portion of the prize.

You may be unknowingly aiding and abetting in a fraudulent or illegal activity.



You are asked to communicate by phone, mail or email with an overseas entity.

Gambling across state lines through the internet, phone or mail is illegal for a reason – to protect U.S. consumers.



Avoiding Scams

Responsible Play

Player Protection





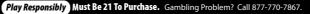


Scan to Download Your FREE Lottery App.











Responsible Play

The Louisiana Lottery Corporation's games are lots of fun, but only if you play responsibly. Here's how:

- Think of the money you lose as the cost of your entertainment.
- Set a dollar limit and stick to it.
- Set a time limit and stick to it.
- Accept losing as part of the game.
- Don't borrow money to gamble.
- Don't let gambling interfere with family, friends or work.
- Don't gamble to win back losses.
- Don't use gambling as a way to cope with emotional or physical pain.
- Gamble only for fun.
- Know the warning signs of problem gambling.

Problem Gambling Quick Screening

Think you might have a problem with gambling? Ask yourself these three questions:

- 1. During the past 12 months, have you become restless, irritable or anxious when trying to stop/cut down on gambling?
- 2. During the past 12 months, have you tried to keep your family or friends from knowing how much you gambled?
- **3.** During the past 12 months, did you have such financial trouble as a result of your gambling that you had to get help with living expenses from family, friends or welfare?

Problem Gambling Helpline

Answering YES to at least one of these questions indicates there may be a potential problem. Problem gambling is not a bad habit or a moral weakness. It is a serious condition that can be treated. If gambling is no longer fun, get access to FREE confidential treatment resources for yourself or someone you love:

1-877-770-7867

Player Protection

The Louisiana Lottery's number one priority is ensuring the best possible playing experience for those who purchase our tickets. We invite you to put these player protection tips into practice to protect yourself from theft.

Check your ticket before leaving the store.

Use a paper or digital playslip whenever possible and check your ticket for accuracy before leaving the store to ensure numbers and draw dates are correct on draw-style game tickets, and the time/date stamp on Fast Play tickets to ensure they were printed at the time of purchase. Report any discrepancies immediately to store management.



Sign the back of your ticket immediately after purchase.

Signing the back of your ticket helps demonstrate ownership of the ticket. Once a winning ticket has been paid, it is much more difficult to determine whether another individual was the rightful owner. The Lottery must pay the holder of a ticket when it is presented for payment, unless the holder's identification does not match the signature on the ticket. Any alteration to a winning ticket worth more than \$600 is cause for a security investigation.

Learn how to play and check your ticket.



Have an idea of how much you have won before cashing your tickets. The easiest way is to download the Louisiana Lottery Official Mobile App for FREE to your Apple or Android smartphone or tablet. The app allows you to scan the barcode on your drawstyle game, Fast Play or scratch-off ticket to determine whether they are winners and the amount of the win. Familiarize yourself with game rules and winning



combinations found on our website, on scratch-off and Fast Play game tickets and in the "How to Play" brochures in our play centers. Winning numbers are available by calling the Lottery's winning numbers hotline (225-297-2350). They are also broadcast nightly on official Lottery television stations and can be printed from retailer ticket terminals.

• Watch the Customer Display Unit to verify any winnings.

Pay attention to the discreet Customer Display Unit when having your ticket cashed. The small screen will tell you whether or not your ticket is a winner, and if so, how much you have won. If your ticket has won more than \$600, the display will direct you to a Lottery office to claim your prize.

Ask for a validation receipt.

If you are in doubt about how much you have won, ask the retailer for a receipt. If you are told your ticket is not a winner, you may request its return. There is no reason for a retailer to keep a nonwinning ticket.



Report any incident right away.

To report a problem or concern, contact us immediately at signitnow@louisianalottery.com. Be sure to include the name of the retailer, location, date and approximate time of day the incident occurred as well as the game name and other detailed information about the ticket and incident.