

You Are a Winner - or Maybe Not Sweepstakes

consumer *brief*

Most sweepstakes are run by reputable marketers and nonprofit organizations to promote their products and services. Some lucky winners even receive money or valuable prizes. However, capitalizing on the popularity of legitimate offers are con artists who frequently disguise their schemes to look legitimate - so it's winner beware!

It is important to know that legitimate sweepstakes do not require you to pay money or buy something to enter a contest or improve your chance of winning. If you have to pay to receive your "prize," it's not a prize.

Ordinarily sweepstakes promotions arrive by mail, as a letter or postcard, instructing you to respond by return mail or phone call to enter a contest or collect a prize. Many mailings are designed to look like official government documents and give the false impression that the document is legally important, when in fact it is nothing more than a mass-market mailing.

BE WARY ABOUT SWEEPSTAKES MAILINGS WHICH:

- create a false sense of urgency to respond in order to prevent someone else from claiming the prize;
- imply that purchasing a product is a requirement and improves your chances of winning;
- indicate that you are part of a "select group"; or
- falsely claim that the sweepstakes are endorsed by the State or federal government.

CONSUMER TIPS:

- Check the postmark on the envelope or card. It's highly unlikely that you've won a "big" prize if

your notification was mailed by bulk rate.

- Read the official contest rules to determine the odds of winning and the value of the prizes being offered.
- The Deceptive Mail Prevention and Enforcement Act protects you against fraudulent sweepstakes promotions sent through the mail. Similar to the "Do Not Call" list*, the law requires companies that use direct mail to maintain an equivalent "Do Not Mail" list.

In addition, the law specifically:

- prohibits mailings claiming you are a winner, unless you've actually won a prize;

Continued



*A list where you register your phone number with the Federal "Do Not Call" Registry, 1-800-382-1222, to stop annoying phone calls.

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- requires the statement, in three different places in the mailing, that you do not have to purchase anything to enter;
- prohibits the mailing of fake checks that don't clearly state that they are non-negotiable and have no cash value; and
- prohibits mailers from using seals, names or terms that imply an affiliation with or endorsement by the federal government.

In addition to contacting the mailing company directly to request your name be placed on a list of persons who do not want to receive direct mail solicitations, you may also write to: Direct Marketing Association, Preference Service Manager, 1120 Avenue of the Americas, New York, New York 10036-6700.

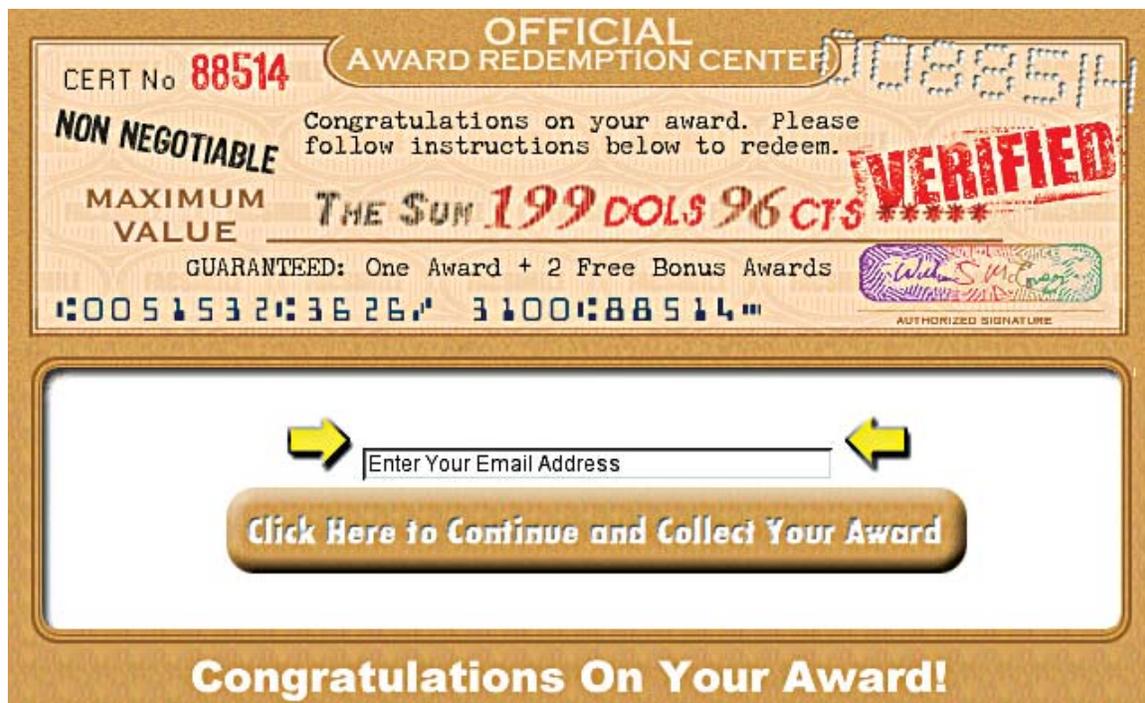
The Federal Trade Commission also works to prevent fraudulent, deceptive and unfair business practices in the marketplace. For additional free information you may visit www.ftc.gov or call toll-free, 1-877-382-4357.

To ensure your name and address are not shared with companies offering pre-approved credit and insurance benefits, please contact:

Credit Reporting Industry Opt-Out
 P.O. Box 919
 Allen, Texas 75013
 888-567-8688

By calling this number, you will "Opt-Out" of information given out by Experian, Equifax and Trans Union.

**Don't be fooled by *phony* Internet Sweepstakes scams.
 An actual sample from one of these scams is pictured here.**



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