

# 5 Ways to Spot a Lottery Scam

**Robert Lee State Bank warns community about popular scam**

According to the FBI, in 2014 consumers lost more than 8 million to solicitation scams promising in-state wealth and grand prize earnings. These scams, commonly referred to as the “advance fee”, “lottery” or “sweepstake” scam, involve fraudsters issuing counterfeit checks and fake award letters to consumers who have allegedly won a lottery or sweepstake raffle. The consumer, who most likely never entered the alleged drawing, is issued a check worth more than the amount owed and instructed to pay taxes and fees before receiving their lump sum payment. Unfortunately, the check—in addition to the raffle—is bogus.

“Consumers fall victim to lottery and sweepstake scams at alarming rates, it’s extremely important for Consumers to recognize the red flags associated with this type of fraud before they deposit any check they weren’t expecting or send money to an unknown recipient by check or electronic wire.”

Before you participate in any lottery or sweepstake, Robert Lee State Bank encourages you to keep these tips in mind:

- Don’t be fooled by the appearance of the check. Scam artists are using sophisticated technology to create counterfeit checks that mirror the appearance of legitimate checks. Some are counterfeit money orders, some are phony cashier’s checks and others look like they are from legitimate business accounts. The companies whose names appear may be real, but someone has dummed up the checks without their knowledge.
- Never ‘pay to play’. There is no legitimate reason for someone who is giving you money to ask you to wire money back or send you more than the exact amount---that’s a red flag that it’s a scam. If a stranger wants to pay you for something, insist on a cashier’s check for the exact amount, preferably from a local bank or one with a local branch.

• Verify the requestor before you wire or issue a check. It is important to know who you are sending money to before you send it. Just because someone contacted you doesn’t mean they are a trusted source.

• Ensure a check has “cleared” to be most safe. Under federal law, banks must make deposited funds available quickly, but just because you can withdraw the money doesn’t mean the check is good, even if it’s a cashier’s check or money order. Be sure to ask if the check has cleared, not merely if the funds are available before you decide to spend the money.

• Report any suspected fraud to your bank immediately. Bank staff are experts in spotting fraudulent checks. If you think someone is trying to pull a fake check scam, don’t deposit it—report it. Contact your local bank or the National Consumers League’s Fraud Center,

fraud.org. For more information about fake check scams and how you can avoid them, go to fakechecks.org.

## RL council minutes posted

The city council of Robert Lee met in regular session on March 14, 2016, at city hall. The meeting was called to order at 7:00 pm and a quorum was established and invocation was given by Councilman Johnson. Open forum, no visitors present.

A: Consent Agenda

Item 1: Approve bills to be paid

Item 2: Approve minutes of regular session on February 8, 2016

Item 3: Approve monthly report

Councilman Burns requested item #3 be removed for the Consent Agenda for further discussion. Item removed. Motion made by Councilman Alexander, seconded by Councilman Johnson to approve item #1 and 2 of the Consent agenda. All for, none opposed

Motion made by Councilman Burns and seconded by Councilman Alexander to discuss item #3. After further discussion, vote taken to approve item 3. Vote passed.

B: Regular Agenda:

Item 4: Report provided to Council in absence of the Code Enforcement Officer. Motion to accept report made by Councilman Alexander and seconded by Councilman Johnson. Motion passed.

Item 5: Report provided to Council in absence of the Animal Control Officers.

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**Engagement Announced!** Mr. and Mrs. Brad Stegall of Hico, Texas, announce the engagement of their daughter, Cassi Michele, to Justin Garrett Gartman, son of Mr. and Mrs. Kerry Gartman of Robert Lee. Cassi, a graduate of Angelo State University, is a teacher and coach in Nazareth, Texas. Justin will graduate from Angelo State University in May 2016 and plans to pursue a teaching and coaching career. Cassi is the granddaughter of Mr. and Mrs. Thomas Terrell, Mr. and Mrs. Frank Stegall, and Mary Ann Stegall. Justin is the grandson of Mrs. Jackie Walker, the late Ralph Walker, and the late Mr. and Mrs. Douglas Gartman. The couple is planning a July wedding at the Flying “T” Ranch near Abilene, Texas.

# ROAR-R-R

The Lions are loose again!!!

The Robert Lee/Silver Lion’s Club will have a

# PANCAKE SUPPER

with all-the-trimmin’s

Those DEEElishus Pancakes, Sausage, Coffee, Milk, Orange Juice

Mark Your Calendars!!!

Saturday • April 9

Robert Lee Rec Hall

5:30 pm to 7:30 pm • \$5/Plate

A free supper will be enjoyed by anyone who brings a used pair of prescription eye glasses in usable condition to donate to the Lions.

Come and Enjoy!!!

# It’s Time!

Now is the time to start saving for a vacation home, special anniversary trip or even your retirement. We have many savings ideas for you to consider. Come see us.

*You’ll feel good!*



Robert Lee State Bank

621 Austin Street Robert Lee, Texas



453-2545

MEMBER FDIC

**EVERYBODY IS SOMEBODY TO US!**