

Scams that Target the Military

Active Service Members and Veterans



Ten **RED FLAGS** that it might be a **SCAM**

1. You are told not to tell anybody about your alleged “prize” or “winnings.”
“SHHH! It’s a secret!”
2. You are pressured to “act quickly,” without thinking, to “take advantage of a great opportunity,” or to “avoid criminal or legal proceedings.”
3. You get an offer of “guaranteed” investment returns, lottery winnings, or promises of free money. **NO ONE GIVES AWAY \$\$\$ FOR FREE.**
4. During the course of any purported sales pitch, debt collection, or other interaction, you’re asked to provide sensitive personal information such as your Social Security number, credit card data, bank account number, email, PIN number, or your personal passwords.
5. A caller avoids answering your questions about who they are and how they got your number, and gets defensive when you ask if they’re legitimate.
6. A caller threatens you with arrest or legal action, becomes hostile, or uses profanity if you don’t “pay up!”
7. Someone tells you to pay money up front before you can receive your purported winnings or prize.
8. You receive “official” documents by email or regular mail with misspellings, poor grammar, and/or fake-looking logos.
9. You are directed to send money in nontraditional ways; by wire transfer, money orders, pre-paid debit cards, or even cash wrapped in newspaper.
10. A caller won’t let you hang up the phone, or a solicitor won’t let you close the door, even after you say you’re not interested.



**Don't be fooled by
Scams that target
the Military!**



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Current Scams to Watch Out For

Veterans Charities Scams: Fraudsters posing as veterans or members of veterans' organizations are soliciting donations for a supposed organization supporting veterans, service members, or military families. However, the supposed charities are fake and the money goes right into the pockets of fraudsters.

Tip: *Only give to charities you know and trust rather than those that solicit you at home!*

Veterans Affairs, Defense Finance and Accounting Services ("DFAS"), or VA Hospital Phishing Scams:

Veterans receive a phone call from a fraudster posing as a representative of the Department of Veterans Affairs, DFAS, or a Veterans Affairs Hospital. Veterans then are asked to provide personal information, including their social security number, in order to "update their files."

Tip: *Never provide personal information to anyone over the phone or by email, especially unique identifiers such as a social security number or credit card number.*

U.S. Army CID Phishing Scams:

Cyber criminals are attempting to pose as members of the U.S. Army Criminal Investigation Command ("CID") or some other military investigative organization, and emailing members of the military and their families, telling them that they have supposedly discovered fraudulent activities with a company that the victim had contact with. These criminals then ask the victim to provide personal information, including sensitive financial information, so that these investigators can determine whether a person's identity or financial security has been "compromised."

Tip: *Soldiers, civilians and family members are all advised to delete such e-mails immediately upon receipt. Do not respond to the e-mail and report it to the U.S. Army CID's "Report a Crime" branch at usarmy.belvoir.usacidc.mail.crime-tips@mail.mil.*

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Additional Scams to Watch Out For

“Paying for Free Services” Scams:

Scammers posing as government officials or financial advisors contact veterans, informing them that they can assist in “maximizing a veteran’s benefits.” They then charge excessive fees without providing any actual assistance or charge a veteran for free services, such as information on actual benefits, benefits forms, or military records. These scammers may pose as veterans or even government officials responsible for military benefits.

Tip: Search for Veterans Affairs accredited representatives at: www.va.gov/ogc/apps/accreditation/index.asp

Discount Scams: Fraudsters are posting online various discounts available to either active duty service members or veterans on a variety of items, ranging from loans to vehicles. These scams may offer very low interest rates or significant discounts

from market prices. However, the fraudsters require a significant upfront payment or significant fees to take advantage of such deals, which in actuality, do not actually exist.

Tip: Beware of discounts that appear to be “too good to be true.” Often, these discounts are not real. Make sure you are dealing with a reputable business or dealer before sending money.

Fake Jobs Scams: Trying to take advantage of military service veterans looking for employment, scammers posing as government contractors or employment agencies have sent emails or made phone calls in order to “recruit” these former service members. These scammers may send official looking correspondence or emails or direct the victim to a website that appears to be professional, in order to dupe their victim. These scammers will often then ask for an upfront fee or try to obtain personal information from the victim.

Tip: Be careful of unsolicited emails or phone calls offering unusual or lucrative opportunities. Beware of the danger of identity theft. Do not provide your personal information.



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"Military" Scams Targeting the General Public

Funds for Service Members Scams:

Potential victims have been getting contacted by email from supposed members of the military or members of military families who need money for a variety of things, ranging from funds for a "secure phone line" to travel expenses for a service member arriving home after a deployment. Sometimes these fraudsters may provide a fake copy of a military identification card or make claims to be a member of a Special Forces team who needs to keep personal information secret.

Tip: *Do not give personal information or send money to someone who contacts you by phone or email that you do not personally know.*

Online Dating Scams: On online dating sites, there have been an increasing amount of fraudsters posing as members of the military deployed overseas, specifically in Afghanistan and other locations relating to terrorism, seeking to enter online relationships with unsuspecting victims. After entering an online relationship, these scammers then begin asking for money for various things, ranging from the purchase of items to funds for transportation to visit while on leave or post-deployment.

Tip: *Be suspicious of anyone who you interact with online who starts asking for money. Be aware that photographs or descriptions on online dating sites may not be real.*

Charities Scams: Many fraudsters are

attempting to take advantage of the good will of individuals seeking to help veterans and active service members and their families. These fraudsters are posing as representatives of charities, at times impersonating legitimate charities by slightly modifying the charity name or using a similar logo.

Tip: *Verify the legitimacy of a charity before you give by contacting the Division of Consumer Affairs at the website or phone number listed below.*

Saddam Hussein/Osama Bin Laden Hidden Fortune Scam: This variation of the "Nigerian Prince" advance-fee scam involves fraudsters posing as service members fighting in Iraq, Afghanistan, or other locations in the Middle East, who have supposedly located a fortune hidden away by Saddam Hussein or Osama bin Laden. These fraudsters then ask for money that they need to either arrange for transport of the fortune or to bribe corrupt government officials, in exchange for a portion of this supposed fortune.

Tip: *Use your common sense to think through whether fantastic claims about lost and recovered fortunes are actually true.*



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Important Contact Information

New Jersey Division of Consumer Affairs

Charities Hotline

973-504-6215

Charities Lookup

www.state.nj.us/lps/ca2/charities/

U.S. Department of Veterans Affairs

Office of the Inspector General

202-461-4702

Website

www.va.gov/oig/

Defense, Finance and Accounting Services ("DFAS")

888-332-7411

Website

www.dfas.mil/

Use these contacts if
you suspect **FRAUD**



U.S. Army Criminal Investigation Command

571-305-4009

Website

www.cid.army.mil/

U.S. Department of Veterans Affairs Accreditation Search

Website

www.va.gov/ogc/apps/accreditation/index.asp

Federal Trade Commission's National "Do Not Call" Registry

888-382-1222

Website

Donotcall.gov

Free Credit Reports Equifax, Experian and TransUnion

877-322-8228

Website

Annualcreditreport.com



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New Jersey Office of the Attorney General

Division of Consumer Affairs

P.O. Box 45025

Newark, New Jersey 07101

(973) 504-6200

(800)-242-5846

E-Mail: AskConsumerAffairs@lps.state.nj.us

COMPLAINT REPORTED BY:

COMPLAINT REPORTED AGAINST:

NAME: _____

ADDRESS: _____

CITY: _____

STATE: _____ ZIP CODE: _____

HOME TELEPHONE NUMBER: _____
(include area code)

WORK TELEPHONE NUMBER: _____
(include area code)

* E-MAIL ADDRESS: _____

*** NOTE: BY PROVIDING YOUR E-MAIL ADDRESS, YOU AGREE TO
RECEIVE COMMUNICATIONS FROM THIS OFFICE BY E-MAIL.**

BUSINESS: _____

ADDRESS: _____

CITY: _____

STATE: _____ ZIP CODE: _____

TELEPHONE NUMBER (1): _____
(include area code)

TELEPHONE NUMBER (2): _____
(include area code)

For statistical and informational purposes only. Your age: ☐ 18-29 ☐ 30-44 ☐ 45-59 ☐ 60 or older

1. Nature of complaint (please check the appropriate box(es)):

- | | | | |
|---|---|---|--|
| ☐ Automotive | ☐ Automotive Repairs | ☐ Banking | ☐ Credit Card |
| ☐ Charity | ☐ Direct Mail/Sweepstakes | ☐ Home Repair | ☐ Internet/Cyberspace |
| ☐ Professional Service | ☐ Stocks/Securities | ☐ Telemarketing | ☐ Telecommunications |
| ☐ Bingo/Raffle | ☐ Health Club | ☐ Warranty | ☐ Advertising |
| ☐ Wheelchair Lemon Law | ☐ Weighing/Measuring Devices | ☐ Used Car Lemon Law | ☐ New Car Lemon Law |
| ☐ Furniture | ☐ Other (specify) _____ | | |

2. If your complaint involves a motor vehicle, please provide the following information:

- a. ☐ New ☐ Used
- b. ☐ Purchased ☐ Leased
- c. Purchase Price _____ Current Mileage _____
- d. Date of Purchase _____ ☐ With Warranty ☐ With Service Contract ☐ As Is
- e. Make _____ Model _____ Year _____

3. Name of company you dealt with: _____

4. Name and title of company agents or employees you dealt with: _____

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- This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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Date

8/24/11