

## VeteransAIR – Top 13 Veteran Scams

### VeteransAir

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Show title: VeteransAIR – Top 13 Veteran Scams

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Welcome to VeteransAir – the Veteran’s Hour your source for news, talk and uncensored commentary here on Lone Star Community Radio. I’m your host DouglasB and along with my co-host Dangerous Dan you can listen to us Live the FIRST Tuesday of the month and wherever you get your podcasts.

#### Display: Contact\_VeteransAIR.jpg

As always, a little housekeeping today before we get started. You can contact VeteransAir through the website at [www.VeteransAir.us](http://www.VeteransAir.us) or leave us a message or better yet text us in the studio on our Google phone: 936-344-3083.

Just the other day I received a call on my cell phone from an individual presenting as a representative of my insurance company that needed to verify some information in my records. I didn’t catch on until the 4<sup>th</sup> question about who my PCP was. The representative said there was not one listed in my records. I thought this was odd because according to my insurance ID card from my Insurance company it is list right on the card. So, I told him I was uncomfortable giving him any other information He now had my contact info and my wife’s contact info and dates of birth.

Being the trusting person that I am I called my insurance agent and locked my credit reports. Then I got to thinking how many scams were out there preying on veterans. I started making calls and researching and came up with the top 10 common veteran scams, some advice, and some resources. If you are listening to me on the Radio, ensure you head over to VeteransAIR.us or on Facebook and check out the show links.

So, let’s get into it. These first four I call the **Benefits Scam**. This type of fraud occurs when a scammer attempts to manipulate or gain access to a veteran’s government benefits.

#### 1. Benefits Buyout Scam

Scammers offer an upfront payment of cash in exchange for a veteran’s future disability or pension payments. These buyouts are typically a fraction of the value of the benefit.

#### 2. Charging for Records

A scammer attempts to charge for access to a veteran’s military records or government forms. Never pay for your records; all information is free through your local VA.

#### 3. Investment/Pension Scam

Unscrupulous investment advisers claim the veteran may be able to claim additional government benefits by overhauling their investment holdings. Get credible information on how to qualify for

veterans benefits by contacting your state veterans' affairs agency. Visit [www.nasdva.us](http://www.nasdva.us) and click on "Links."

#### **4. Veterans Choice Program or the (VCP) Scam**

Scammers have set up a phone number nearly identical to the number veterans dial to find out if they are eligible to use approved health care providers outside of the VA system. Vets call the fake number, and a message prompts them to leave their credit card information in return for a rebate. They debit your account, and the vet gets nothing in return. Make sure to dial the correct number for the VCP: 1-866-606-8198.

This next group I call **Identify Theft Scams** and I believe my "insurance call" was one of them. Identity theft occurs when someone steals personal information that could be used to falsely apply for credit or for government benefits. I've heard people say, "My credit is so bad no one would steal my identity." Really, Captain Oblivious? Your identity is just the type of identity they are trying to steal. Here's the thing with identity theft, once it has been stolen YOU have to prove it was stolen and even then, may be responsible for the amassed debt associated with your name. ID thieves love to file income taxes and get the tax refund before YOU can file yours. You have precious little protection for ID theft. Have you ever tried to prove you didn't do something? When someone steals your identity, you are truly screwed. Here are common ways con artists steal veterans' identity.

#### **5. Veterans Administration Phishing**

Scammers call veterans claiming they work for the VA and ask for personal information to update their records. If you get an unsolicited call from the VA, hang up. This is doubly true for emails, just don't respond. An unsolicited **call** purporting to be from the VA requests personal information like your Social Security number. The VA will not ask for personal data by phone, text or email. An unsolicited call or online message offers to help you increase your benefits or access little-known government programs.

#### **6. Employment Scams**

Con artists post bogus job offers to recruit veterans on various online job boards. The scammer may use or sell your personal information provided in the job application. It's likely a scam if you must pay to get the job, you need to supply credit card or banking information, or the ad is for "previously undisclosed" federal government jobs. For veterans there are verified job postings at <https://www.twc.texas.gov/jobseekers/just-veterans> and at <https://www.usajobs.gov/help/working-in-government/unique-hiring-paths/veterans/>

#### **7. The IRS Is Calling**

The IRS is not calling you, PERIOD. The IRS DOES NOT do the following:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer. Generally, the IRS will first mail a bill to any taxpayer who owes taxes.

- Demand that you pay taxes without the opportunity to question or appeal the amount they say you owe. You should also be advised of your rights as a taxpayer.
- Threaten to bring in local police, immigration officers or other law-enforcement to have you arrested for not paying. The IRS also cannot revoke your driver's license, business licenses, or immigration status. Threats like these are common tactics scam artists use to trick victims into buying into their schemes.

Check out the IRS's official website for more questions and answers:

<https://www.irs.gov/newsroom/how-to-know-its-really-the-irs-calling-or-knocking-on-your-door>

### **8. We Have A Lawsuit Against You**

And I have a tollbooth on the Brooklyn Bridge I want to sell you. So, you get a call saying something along the line of: "We have a lawsuit pending against you in our office. For more information press 1 to speak with the attorney using case number 123456." Do people really fall for this scam? Yes, they do and that's why they are still around. There are 2 ways you are notified of a lawsuit. 1) By certified mail or in person by an officer of the court or listed in the local newspaper if you can not be served. Check out this link for the State Attorney General for mor information:

<https://www.texasattorneygeneral.gov/consumer-protection/phone-mail-and-fax-scams/how-spot-and-report-phone-scams>

### **Other Common Scams**

#### **9. GI Bill Education Marketing Scam**

Veterans seeking to take advantage of the GI Bill for college courses may be targets of deceptive marketing tactics that provide false information and encourage them to attend expensive for-profit educational institutions. The VA offers a comparison tool to help you locate a school and determine your benefits. Visit <https://www.va.gov/education/>

#### **10. Special Deals for Veterans**

Scammers offer special discounts for veterans on a range of products, like loans and car purchases. Often, the products aren't discounted at all, or they don't actually exist. Check out offers carefully, ask more questions than you answer and never wire money to someone you don't know.

#### **11. Rental Scam**

A scammer posts a fake rental property on a classified ad website offering discounts for active-duty military and veterans. You just need to wire transfer a security deposit to the landlord. Only there is no rental property, and you just lost your security deposit.

#### **12. THE FAKE CHARITY Scam**

A scammer, appealing to your sense of commitment to those who have served, claims to represent a charity helping veterans and their families. Only the scammers pocket the money and divert donations

away from legitimate charities that serve veterans. Check out a charity at [www.charitynavigator.org](http://www.charitynavigator.org) or [charitywatch.org](http://charitywatch.org) before supporting one.

### **13. Microsoft Has Found A Virus Call**

I get asked about this a lot by my clients. Someone representing they are with Microsoft, and they just found a virus in your computer. They can clean it up, but you need to pay them XXX dollars, usually in gift cards for your protection, and they will need access to your computer, remotely. Here's the thing, Microsoft DOES NOT monitor your computer I don't care what virus protection you are using. But this is a high-speed low drag call. They will even give you a call back number so you can return the call and verify they really are with Microsoft. Don't laugh I had a client spend \$300 in Google gift cards before he called me to ask if I thought this was a scam. YES! Yes, this is a scam. If you're my client no one other than me is going to call you about viruses and security and certainly not Microsoft. Think about it how would Microsoft have access to your computer to check for viruses in the first place?

### **General Fraud Prevention Tips**

#### *> Protect Your Social Security Number (SSN) & Personal Information*

- Don't carry your Social Security card in your wallet.
- Don't print your SSN or driver's license number on your checks.
- Shred sensitive information.
- Limit the number of credit cards you carry.
- Keep copies of credit cards (front and back) in a safe place in case a card is lost or stolen.

#### *> Monitor Your Bills & Financial Accounts*

- Watch for missing bills and review your monthly statements carefully. Contact your creditors if a bill doesn't arrive when expected or includes charges you don't recognize.
- Don't invest in anything you are not absolutely sure about. Do your homework on the investment, the company, and the salesperson to ensure that they are legitimate.

#### *> Watch Over Your Credit Reports*

- You are entitled to one free credit report each year from each nationwide credit bureau. To get your free report, go to [annualcreditreport.com](http://annualcreditreport.com) or call 1-877-322-8228.

#### *> Protect Personal Identification Numbers (PINs) & Passwords*

- Don't carry your PINs and passwords in your wallet or purse.
- Avoid using easily available information for your PINs or passwords such as your mother's maiden name, yours or a family member's birth date, your SSN or phone number, or a series of consecutive numbers (i.e., 1, 2, 3, 4).

- Choose a different PIN for each account.

> *Protect Your Information Online*

- Beware of emails that claim to come from a bank, Internet Service Provider, business, or charity and ask you to confirm your personal information or account number. If you receive one that is suspicious, forward the email to [spam@uce.gov](mailto:spam@uce.gov).
- Avoid conducting personal or financial business on shared/public computers or over public wireless hotspots.
- Install the latest version of established anti-virus software.
- Make sure websites are secure, especially when shopping online. A secure website will begin with “https” not the usual “http.”

> *Protect Your Mail*

Every day, the U.S. Postal Service safely and efficiently delivers millions of checks, money orders, credit cards, and merchandise. Unfortunately, such items are also attractive to thieves. Here’s what you can do to protect your mail from thieves:

- Don’t let incoming or outgoing mail sit in your mailbox. You can significantly reduce the chance of being victimized by simply removing your mail from your mailbox every day.
- If you change your address, immediately notify your Post Office and anyone with whom you do business via the mail.
- Hand outgoing mail to your letter carrier, or mail it at the Post Office, an official blue USPS collection box on the street, or a secure receptacle at your place of business.
- Double-check references for door-to-door sales, home repair offers and other products. Verify that businesses and others who contact you are who they claim to be before you provide any personal information. If you think the request for information is legitimate, contact the company at a number you know is valid to verify the request.
- Check out a charity before donating to make sure they are legitimate at [charitywatch.org](http://charitywatch.org) or [charitynavigator.org](http://charitynavigator.org).

**Ending:**

I want to leave you with this awesome song by the Warrior Song Project. Go download it from [Veteransair.us](http://Veteransair.us) or on iTunes. While we are listening let us remember our brothers and sister in uniform that today are standing in harm’s way to stand for our freedoms and liberty. If you are wearing the uniform, I say thank you and I’m proud of you. Until next month, “Stay vigilant and stay safe!”

**Play TheWarriorSong.mp3 (3 min 41 sec)**

**Play: have been listening-GRUNT.wav (12 sec)**

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**Show Links:**

**Internal revenue service:** <https://www.irs.gov/newsroom/how-to-know-its-really-the-irs-calling-or-knocking-on-your-door>

**Links for Veteran Jobs:** <https://www.twc.texas.gov/jobseekers/just-veterans> and at <https://www.usajobs.gov/help/working-in-government/unique-hiring-paths/veterans/>

**Texas Attorney General :** <https://www.texasattorneygeneral.gov/consumer-protection/phone-mail-and-fax-scams/how-spot-and-report-phone-scams>

**GI Education Benefits:** <https://www.va.gov/education/>

**Check out Charities:** [charitywatch.org](http://charitywatch.org) or [charitynavigator.org](http://charitynavigator.org).

**Military Consumer:**[www.military.consumer.gov](http://www.military.consumer.gov)

**The National Association of Attorneys General:** [NAAG.org](http://NAAG.org)

**FINRA Investor Education Foundation:** [saveandinvest.org](http://saveandinvest.org)

**The North American Securities Administrators Association (NASAA):** [NASAA.org](http://NASAA.org).

**Federal Trade Commission (FTC) Consumer Help:** Call toll-free 1-877-FTC-HELP (1-877-382-4357) or visit [ftccomplaintassistant.gov](http://ftccomplaintassistant.gov)

**Securities and Exchange Commission:** [sec.gov/investor](http://sec.gov/investor) or [investor.gov](http://investor.gov)

**Consumer Financial Protection Bureau:** [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint).

**National Association of Insurance Commissioners:** [naic.org/state\\_web\\_map](http://naic.org/state_web_map).

**U.S. Postal Inspection Service:** [deliveringtrust.com](http://deliveringtrust.com).