

# VA Privacy in Action Speaker Series Event

## IDENTITY THEFT SCAMS AND HOW TO AVOID THEM

### Event Resource Guide

On behalf of the U.S. Department of Veterans Affairs (VA) Privacy Service, thank you for attending the “Identity Theft Scams and How to Avoid Them” Speaker Series event on February 24, 2021. We hope you found the information presented to be insightful, meaningful, and thought provoking. Below is a list of helpful resources that may assist you in your daily efforts to protect Veterans’ and their families, as well as consumers’ privacy as a whole.

#### U.S. Department of Veterans Affairs (VA)

Contact VA Privacy Service with Questions: [VAPrivacyCommunications@va.gov](mailto:VAPrivacyCommunications@va.gov)

VA Identity Theft Help Line: 1-855-578-5492 | Hours of Operation: Monday through Friday from 8:00 a.m. – 8:00 p.m. ET

<https://www.va.gov/IDENTITYTHEFT/>

New Year, Same Scams: Tips and Tricks from AARP to Fight Fraud in 2021: <https://blogs.va.gov/VAntage/83191/new-year-same-scams-tips-tricks-aarp-fight-fraud-2021/>

Protecting Yourself Against Identity Theft and Fraud: <https://benefits.va.gov/BENEFITS/factsheets/financial-literacy/ID-theft-fraud.pdf>

About Fraud, Waste, and Abuse (Community Care): [https://www.va.gov/COMMUNITYCARE/about\\_us/POI/poi\\_fwa.asp](https://www.va.gov/COMMUNITYCARE/about_us/POI/poi_fwa.asp)

Fraud Avoidance for Veterans: <https://benefits.va.gov/BENEFITS/docs/bwn-fraud-avoidance.pdf>

#### Federal Trade Commission (FTC)

Veterans and Imposter Scams: [https://www.consumer.ftc.gov/blog/2020/11/veterans-and-imposter-scams-0?utm\\_source=govdelivery](https://www.consumer.ftc.gov/blog/2020/11/veterans-and-imposter-scams-0?utm_source=govdelivery)

Veterans, Servicemembers, and Fraud: By the Numbers: <https://www.consumer.ftc.gov/blog/2019/11/veterans-servicemembers-and-fraud-numbers>

Stop Veteran Charity Scams (Video): <https://www.consumer.ftc.gov/media/video-0163-stop-veteran-charity-scams-psa>

Avoiding Scams and Rip-Offs: <https://www.ftc.gov/faq/consumer-protection/avoiding-scams-rip-offs>

FTC Imposter Scams: <https://www.ftc.gov/about-ftc/office-inspector-general/ftc-imposter-scams>

### Fraud Avoidance for Veterans

Veterans and their benefits are the targets of many types of fraud, to include mail, telephone, and online fraud. VA is actively working to prevent these incidents, but you are the best line of defense against this criminal activity.

Here are some tips about being contacted regarding your Veterans Affairs (VA) benefits:

1. If you receive correspondence from VA concerning a claim, and you don't remember filing a claim, contact VA directly at 1-800-827-1000 to confirm details. 
2. VA will never charge you for processing a claim or request a processing fee prior to releasing benefit payments.
3. VA will never ask for your personal information via email. This includes verification of your SSN, address, and/or bank information. VA only addresses personal information via mailed letters.
4. VA may check in with you by phone, email, or text message. If you are unsure about any call, email, or text, confirm details with VA directly at 1-800-827-1000.
5. VA does not threaten claimants with jail or lawsuits. 
6. Be cautious of telephone numbers on your caller ID. Scammers can change the telephone number (spoofing) to make a call appear to come from a different person or place. 
7. When in doubt, hang up and call VA directly at 1-800-827-1000, or call your Power of Attorney representative (DAV, VFW, etc.).
8. If you receive an email or letter from VA notifying you that your direct deposit information was updated, or that your eBenefits account information was updated, and you don't remember doing so — immediately contact VA at 1-800-827-1000. Do not ignore the email or letter. It could be your first sign that your information has been compromised.

  U.S. Department of Veterans Affairs

To learn more about protecting yourself from fraud, and how to report it, visit <https://www.va.gov/oi/hotline/default.asp>, or go to VA.gov and search "Office of Inspector General". For more details on how to avoid scams, go to <https://www.ftc.gov/veterans-targeted-benefits-scams>. Download free financial scam awareness resources at <https://www.consumerfinance.gov/about-us/blog/helping-prevent-scams-targeted-veterans/>

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[www.va.gov/privacy](http://www.va.gov/privacy)



U.S. Department of Veterans Affairs

PRIVACY  
BUILDS  
TRUST



PRIVACY  
MATTERS

Avoiding and Reporting Scams: <https://www.consumer.ftc.gov/features/scam-alerts>

FTC information:

- Consumer Alerts: <https://www.ftc.gov/stay-connected>
- Report Scams or Questionable Claims: <https://reportfraud.ftc.gov/#/>

## U.S. Postal Inspection Service (USPIS)

Most Common Scams Targeting Veterans, by State: <https://www.uspis.gov/wp-content/uploads/2019/04/most-common-scams-targeting-veterans-by-state-uspis.pdf>

Operation Protect Veterans: <https://www.uspis.gov/veterans/>

Reporting a scam: <https://www.uspis.gov/> or call 877-876-2455

Email for free brochures: [ismediainquiries@uspis.gov](mailto:ismediainquiries@uspis.gov)

USPIS information:

- Website: <https://www.uspis.gov/>
- Facebook: [@Postalinspectors](https://www.facebook.com/Postalinspectors)
- Twitter: [@USPISpressroom](https://twitter.com/USPISpressroom)
- Instagram: [@postalinspectors](https://www.instagram.com/postalinspectors)
- YouTube: <https://www.youtube.com/c/USPISpressroom>

## Consumer Financial Protection Bureau (CFPB)

Fraud Prevention Resources: <https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/financial-education-placemats/>

Aid and Attendance Benefit Scams: <https://www.consumerfinance.gov/about-us/blog/helping-prevent-scams-targeted-veterans/>

Protect Your Identity: What Older Adults Should Know: [https://files.consumerfinance.gov/f/documents/cfpb\\_identity\\_protection\\_guide.pdf](https://files.consumerfinance.gov/f/documents/cfpb_identity_protection_guide.pdf)

Fake Charity Scam Information for Meal Service Providers: [https://files.consumerfinance.gov/f/documents/cfpb\\_charity-scams-handout.pdf](https://files.consumerfinance.gov/f/documents/cfpb_charity-scams-handout.pdf)

## AARP

Scams Targeting Veterans: <https://www.aarp.org/money/scams-fraud/info-2019/veterans.html>

Veterans, Military Spouses Top Targets of Employment Scams: <https://www.aarp.org/home-family/voices/veterans/info-2020/military-families-employment-scams.html>

A Crackdown on Fake Charities Exploiting Veterans: <https://www.aarp.org/podcasts/take-on-today/info-2018/take-on-today-podcast-episode-20.html>

## Other Resources

Registering a telephone number with the National Do Not Call registry: <https://www.donotcall.gov/>

Unemployment Benefits Finder: <https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/Find-Unemployment-Benefits.aspx?newsearch=true>

Report Identity Theft: <https://www.identitytheft.gov/>

DELIVERING TRUST. DELIVERING JUSTICE.

THEY PROTECTED US. NOW IT'S OUR TURN.

877-988-3368  
AARP.org/fraudwatchnetwork

VETERAN

THEIR TIME ON THE BATTLEFIELD IS OVER. NOW IT'S OUR TURN TO PROTECT OUR VETERANS FROM SCAMS.

Our veterans deserve a lot of things. Please Honor Security. Respect.

Here's what they don't deserve: attempts to take advantage of their service. Let every dog scammer attempt to defraud our veterans of their hard-earned benefits, steal their identity or take their savings.

Together, we can fight back and take one small step to repay our veterans for the service they've given and the sacrifices they've made.

THE BATTLE OUR VETS DIDN'T SEE COMING

America's veterans are warriors, trained to handle anything a battlefield can throw at them. But there's one foe many veterans struggle to defeat: domestic fraud.

38% of our retired military men and women have been targeted by scams specifically crafted to exploit their military service history.

Sadly, veterans are twice as likely to actually fall for fraudulent schemes. In 2015, AARP research found that 16% of veterans have lost money to scammers, compared to only 8% of the non-military public.

Why? For starters, veterans implicitly trust fellow members of the military, making them vulnerable to imposters. Veterans also have a PTSD rate more than double the general public's, which can make it more difficult for them to recognize and combat the emotional manipulation used by scam artists.

THE FRONT LINES AGAINST FRAUD

Now, AARP and the U.S. Postal Inspection Service (USPIS) are joining forces for Operation Protect Veterans. We're fighting back against fraudulent scam artists – and we need your help. Good intel is a crucial component of this battle. If you've seen a scam targeting veterans in the past 12 months, report it by calling 877-988-3368.

REPORT VETERAN SCANNING  
877-988-3368  
AARP.org/fraudwatchnetwork

KNOW THE ENEMY • HOW SCAMMERS TARGET VETERANS:

- VA LOAN SCAMS: Offers to refinance VA loans at extremely low rates.
- UPDATE YOUR FILE SCAM: An impostor claiming to be from a government agency asks for a veteran's personal information to "update their file" for their own best interests.
- SECRET VETERAN BENEFITS SCAM: Veterans are told they qualify for "secret" government programs or benefits that other thousands of dollars – but first, they attempt to collect personal information or a fee.
- PENSION PLEDGING SCAM: Scammers offer other veterans' loan payments or funds, in exchange for signing over all their future monthly benefit checks.
- AID AND ATTENDANCE SCAM: Veterans (or their family members) receive an offer to move their assets into a living trust so that they can qualify for financial assistance living benefits.
- VETERANS MAY ALSO ENCOUNTER GENERAL SCAMS: In addition to scams that specifically target veterans, there are an abundance of scams aimed at the general public to which veterans are more susceptible. These include phishing attempts to gain access to financial accounts, fake tech-support calls, fraudulent credit card or loan schemes, attempts to "bush" Medicare tax bills, fraudulent charities, investment scams, pyramid schemes, and more.

If you or a loved one has encountered a financial scam in the past 12 months, please help us help fighting for our veterans by calling 877-988-3368.

Don't let scammers pull the wool over your eyes

A charity scam is when a thief poses as a real charity or makes up the name of a charity that sounds real to get money from you – taking advantage of your generosity.

Ask for detailed information about the charity, including address and phone number, and look it up to confirm the charity is real.

Be wary if you get a call following up on a donation pledge that you don't remember making.

cfpb Consumer Financial Protection Bureau

An official publication of the U.S. Government  
Report charity scams to the Federal Trade Commission at [ftc.gov/complaint](https://ftc.gov/complaint).