

TIPS for Servicemembers and Veterans

Avoiding Military-Imposter and Affiliation Scams



Scammers often target servicemembers, veterans, and their families by pretending to be related to the military or to a specific service or unit. Some companies run ads saying they help servicemembers or veterans. Many of these companies are legitimate, but here are tips on how to avoid common scams.

Identity Theft and Fraud

Some scammers pretend to be from Department of Defense, Department of Veterans Affairs, or other official organizations to get your personal information so that they can commit identity theft or fraud.

What you can do

Make sure a request is really from an official organization before you give out any information.

- To make sure a request is really from an official organization, use the internet or check a trusted source to get the organization's real contact information. Don't use the contact information given by the person asking for your information, since scammers often give out fake contact information.
- Usually, the VA will contact you using U.S. mail. It is unlikely they will call you for your personal information.
- Be wary of letters and emails that have misspellings, look unprofessional, or send you to a non-government website for information or action. These are almost always fakes.

Affiliation Sales Tactics

To gain your trust, some companies use military-sounding names, military or veterans service organization seals, or other patriotic symbols. They may advertise in military newspapers or magazines, use pictures of servicemembers, or hire salespeople with a military background.

What you can do

While not all these companies are scams, be careful. Here are some tips:

- Don't be pressured into buying anything before you have a chance to do your research. Watch out for companies that try to rush you by saying that supplies are limited or that sales prices will go up soon.
- Don't assume that a company with a military-sounding name, or a salesperson who is a veteran, will give you a good deal.
- Do your research. For example, look at Better Business Bureau reviews and other resources (not just reviews on the company's website), and compare to products offered by other

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companies. And shop around for the best price and financing.

- Ask about refund policies and warranties. Try to get information in writing. Even though some companies offer a money-back guarantee some companies make returns difficult by putting lots of obstacles in your way.
- Carefully read all contracts and get all your questions answered before signing.

Fake Charities

Some scammers pretend to be charities that help servicemembers or veterans. They may even use a real charity's name or hire people with a military background to convince you to donate to them. Some charities also keep most donations for themselves and only use a little for charitable purposes.

What you can do

- Before donating, research charities on www.charitynavigator.org, www.guidestar.org, or www.give.org.
- For more information about how to research charities and donation tips, visit <https://oag.ca.gov/charities>.
- Make sure you send your donation to the right place by using the websites listed above or checking online for the charity's real contact information, since scammers often give out fake contact information or even fake websites.
- Make sure the charity is a tax-exempt nonprofit organization. Check how much money from donations actually go to the charity's purpose.

- Don't be pressured into donating before you have a chance to research the organization.

Additional Resources

Ask your base legal office for help. For the legal office's contact information, ask your command or visit the Armed Forces Legal Assistance Program website at <http://legalassistance.law.af.mil/content/locator.php>.

California National Guard personnel can also get help from the State Staff Judge Advocate's Office - go to <http://www.calguard.ca.gov/> for contact information.

For information on civilian legal aid resources, go to <http://www.lawhelpca.org>.

The Attorney General's Office cannot give legal advice, but filing a consumer complaint is helpful because it alerts the Office to consumer issues and may help with the Office's investigations. File a complaint with the Attorney General's Office at <https://oag.ca.gov/consumers> or (800) 952-5225.

For more information about military consumer protection, visit <https://oag.ca.gov/consumers/general/military>.

For questions regarding the Department of Justice, contact the Public Inquiry Unit at (916) 210-6276 (voice), or (800) 952-5225 (toll-free in California).