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!

800-242-5846
NJConsumerAffairs.gov/military
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:** 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.

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

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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"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.
**Scams that Target the Military**

**Active Service Members and Veterans**

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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.

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**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.

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**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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**800-242-5846**

NJConsumerAffairs.gov/military
# Scams that Target the Military

## Active Service Members and Veterans

### Important Contact Information

<table>
<thead>
<tr>
<th>New Jersey Division of Consumer Affairs</th>
<th>U.S. Army Criminal Investigation Command</th>
</tr>
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| Charities Hotline  
973-504-6215  
Charities Lookup  
www.state.nj.us/lps/ca2/charities/ | 571-305-4009  
Website  
www.cid.army.mil/ |

| U.S. Department of Veterans Affairs |  
Office of the Inspector General  
202-461-4702  
Website  
www.va.gov/oig/ |  
U.S. Department of Veterans Affairs Accreditation Search  
Website  
www.va.gov/ogc/apps/accreditation/index.asp |

| Defense, Finance and Accounting Services (“DFAS”) |  
888-332-7411  
Website  
www.dfas.mil/ |  
Federal Trade Commission’s National “Do Not Call” Registry  
888-382-1222  
Website  
Donotcall.gov |

| U.S. Department of Veterans Affairs  
Accreditation Search |  
Website  
www.va.gov/ogc/apps/accreditation/index.asp |

| U.S. Department of Veterans Affairs  
Accreditation Search |  
Website  
www.va.gov/ogc/apps/accreditation/index.asp |

| Use these contacts if you suspect **FRAUD** |  
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 | |
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:

NAME: ____________________________________________
ADDRESS: _________________________________________
CITY: _____________________________________________
STATE: ___________________ ZIP CODE: ____________
HOME TELEPHONE NUMBER: _______________________
(WHITE AREA) (include code)
WORK TELEPHONE NUMBER: ________________________
(WHITE AREA) (include code)

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

COMPLAINT REPORTED AGAINST:

BUSINESS: _______________________________________
ADDRESS: ________________________________________
CITY: _____________________________________________
STATE: ___________________ ZIP CODE: ____________
TELEPHONE NUMBER (1): __________________________
(WHITE AREA) (include code)
TELEPHONE NUMBER (2): __________________________
(WHITE AREA) (include 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:
   ______________________________________________________________________________________
5. Describe the facts of your complaint in the order in which they happened. Type or print clearly. Use additional sheets of paper, if necessary. Attach readable copies (no originals) of any complaint-related contracts, bills, receipts, cancelled checks, correspondence or any other documents you feel are related to your complaint.

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6. The amount of loss involved in this complaint: $______________. Please provide a breakdown of these losses:
____________________________________________________________________________________________________
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____________________________________________________________________________________________________
____________________________________________________________________________________________________

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment. I authorize the New Jersey Division of Consumer Affairs to send this complaint form to the company or to interested parties and to use the information in any way that is necessary.

_________________________________________________  ______________________________
Signature*                                Date

* This certification must be signed by the person completing the form.