

Please Be Aware

Scams and Scammers are on the Rise!

Active-duty service members and their families as well as military veterans, are at risk of being victimized by scammers, according to recent reports. In a disheartening turn of events, scammers managed to swindle an astonishing \$267 million from active-duty military personnel, veterans, and their families over the course of last year. Fraudsters, with a deliberate intent to deceive, have set their sights on stealing your hard-earned money, credit, or sensitive personal information.

Types of scams

Charity scam – A charity scam is when a thief poses as a real charity or makes up the name of a charity that sounds real in order to get money from you. These kinds of scams often increase during the holiday season as well as around natural disasters and emergencies, such as storms, wildfires, or earthquakes. Be careful when any charity calls to ask for donations, especially ones that suggest they're following up on a donation pledge you don't remember making.

Debt collection scam – Most debt collectors will contact you to collect on legitimate debts you owe. But there are scammers who pose as debt collectors to get you to pay for debts you don't owe or ones you've already paid. They will contact you and ask you to verify account information they would already have if they were legitimately calling from the business the debt is owned to.

Loved one scam – This scam involves receiving a call from someone who claims they are reaching out on behalf of a loved one. The scammer would then request money, gift cards, or a wire transfer on behalf of the loved one that's experiencing a made up emergency.

Telemarketing – This scam is a method of direct marketing in which a salesperson solicits prospective customers to buy products, subscriptions or services, either over the phone or through a subsequent face to face or web conferencing appointment scheduled during the call.

Ways to prevent being scammed

Be vigilant and aware of the warning signs that can help identify potential scammers. Scammers often reach out to individuals through unsolicited phone calls, emails, or text messages. These individuals or groups often employ deceptive tactics to exploit unsuspecting victims for financial gain. To protect yourself and your hard-earned money, be sure to scrutinize any requests for personal information by making sure any emails you received from a government agency or bank is real by contacting the sender immediately. Do not open attachments or click on links in emails unless you know for sure they are secure. Verify the identity of anyone requesting sensitive information such as your date of birth, Social Security number, account numbers, and passwords. Ask for detailed information if you receive a call from a charity, including address and phone number. Look up the charity through their website or a trusted third-party source to confirm that the charity is real.

If you think you are a victim of a scam and need assistance, contact the Legal Assistant office at (410) 278-1583 and setup an appointment to speak with an attorney.