JULY IS MILITARY CONSUMER MONTH

Often we forget that the military and their families are consumers, just like the rest of the population. Military personnel are regularly separated from their family members who are left to handle the family finances, since military personnel do not have easy access to their financial records during periods of deployment.

Military personnel are a special set of consumers, often targeted for consumer scams due to the information available and their lifestyles. Scammers prey on military personnel by using their unique characteristics: guaranteed paychecks, income that can be easily ascertained by their rank, and military personnel have a more transient lifestyle, due to multiple deployments and base relocations.

Military personnel’s primary mission is to protect our nation. However, scammers targeting military personnel jeopardize this mission. This leads to significant financial strain on service members and their families. In an era of multiple deployments, soldiers are under increasing stress. Deployed military personnel cannot fully focus on their mission, while worrying about whether their family at home can untangle themselves from the scams that target our military personnel.

“Military members and their families are not immune to the deceptive practices and scams of unscrupulous businesses and individuals,” reports Florida Attorney Pam Bondi.

The Federal Trade Commission’s (FTC’s) Consumer Sentinel Network Data Book of 2017 recorded more than 113,000 complaints by military consumers. The top complaint by military consumers was Fraud (50,411), followed by Identity Theft (30,184), and Other (32,999). The top five fraud categories reported were Imposter Scams (29,859), Telephone and Mobile Services (3,564), Shop-at-Home and Catalog Sales (2,509), Prizes/Sweepstakes/Lotteries (1,905), and Foreign Money Offers and Counterfeit Check Scams (1,480).

According to the FTC’s most recent data, military consumers reported 29,859 reports of imposter scams that caused the loss of more than $25 million, with a median loss of $699 – which is higher than the $500 median loss reported by the general population.

Tips for Stopping Imposter Scams:

- Don’t send money or give out personal information in response to an unexpected request — whether it comes as a text, phone call, or an email.
- Scammers use information from social networking sites to convince you they know about you.
• Is a distressed friend or love interest in touch? Call another family member to see if there is a real emergency.
• The IRS will never contact you initially by phone. The real IRS won’t ask you to pay with prepaid debit cards, iTunes cards, or wire transfers. They also won’t ask for a credit card over the phone.
• Does the caller say that you have been selected for a grant or other money from the government? A real government agency won’t ask you to pay a processing fee related to a grant that you have already been awarded.
• Does the caller say your computer has a virus and they can help? Hang up. Never give control of your computer or your credit card information to someone who calls you out of the blue.
• Is your online romantic interest asking for cash? Don’t wire money or give out account information. Scammers, both male and female, make fake dating profiles, sometimes using photos of other people — even stolen pictures of real military personnel.


For more information or to file a complaint, contact Pinellas County Consumer Protection at (727) 464-6200 or visit www.pinellascounty.org/consumer.