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Scammers Target Veterans

As if scammers aren't sleazy enough, many are targeting the very people who fought for our country and, unfortunately, the scammer's freedom. Here are some scams taking aim at our veterans.



Pension Scams

When working with pension funds and benefits, the best advice is to hire professional attorneys and financial advisers. Yes, working with professionals may require a fee, but, if you make sure you are working with a legitimate adviser, you will be assured that you and your family are well taken care of. Why? The veteran will be providing not only their own social security number, birth date, address and banking information but may also be providing their spouse's and children's information as well. If the vet hasn't verified that the person to whom they are providing the information is legitimate, the veteran is risking access to his or her entire life.

There seem to be plenty of dishonest advisers who claim to offer free help with paperwork for pensions, but are only trying to persuade veterans over 65 to make decisions about their pensions without giving them the whole truth about the long-term consequences. The unscrupulous brokers claim to help veterans qualify for Aid and Attendance benefits, but in fact may cause them to lose eligibility for Medicaid services or cut off victims from their money for a long time.

Veterans Affairs Imposter Scam – By phone or email, a scammer may claim he or she is from the Department of Veterans Affairs and ask to confirm or update personal military information.

Deployment Scam – Con artists may pretend to be a deploying service member who places an online classified ad looking to sell an expensive item right away at a steep discount. The scammer will ask for upfront payment with gift cards or wire transfer and never provide the item.

Benefits Buyout Scam – Scammers may target veterans in need of money and offer to pay them cash in exchange for their future disability or pension payments. The cash offered is usually only a small part of the value of the disability or pension benefit.

Military Discounted Rent Scam – Fake online real estate classified ads may target veterans by promising military discounted rent. The scammer then takes a veteran's money through a wire transfer security deposit to the "landlord."

Fake Military Charity Scams – Scammers often try to use what sounds like a legitimate charity with a reference to armed forces, veterans or military families to try and swindle Veterans.

Protection Detection

- Be suspicious when asked to pay with gift cards or by wire transfer. These payment methods are often used by scammers because they are difficult to track and nearly impossible to recover.
- The Department of Veterans Affairs will never call to update personal financial information over the phone.
- Donors who are not familiar with a charitable organization and how they use their money can verify what percentage of their income goes to the charity's purpose on [CharityNavigator.org](https://www.charitynavigator.org)
- Don't be fooled by official-sounding names or businesses or charities raising money for veterans. Some sales agents operate as, or work with, "front" organizations, falsely claiming they have a veteran affiliation and nonprofit status.
- Don't depend on nursing homes, community centers and assisted living facilities to protect you. Often they are paid a fee to let volunteers give presentations with no real background or verification of the company's legitimacy.
- Get credible information on how to qualify for veterans benefits by contacting your state veterans affairs agency.
- Before investing, check the agent's record at your state regulatory office. For a list, visit the [North American Securities Administrators Association](https://www.nasaa.org)
- Use an Accredited Attorney, Claim Agent and VSO representative. Go to [United States Veterans Affairs](https://www.va.gov) and type in the person's name, state, zip code and see if their information loads in the search results.

Scammers know how grateful we are to our veterans. And they know how much veterans appreciate the special concessions that many organizations legitimately offer. Hopefully these tips will allow veterans to stay as safe as they have kept us and our country.



FAKE APP ATTACKS

Just in time for the holiday season, scammers are trying to get the last ho-ho-ho as consumers are madly downloading, what turns out to be, counterfeit iPhone apps. Unsuspecting consumers are searching the iTunes apps store and ending up with more, or less, than they bargained for.

The issue? Thousands of apps are submitted to the iTunes store every day and Apple has just recently realized that some of these apps are not legitimately associated with a real brand. Big box stores like Nordstrom, Foot Locker and Dillards, among scores of others, are taking the hit.

So What's the Risk?

Could be something, could be nothing. The 'something' could be as heinous as inputting your credit card information to purchase something and uh-oh, there goes your personal information. Or the fake app could just be a ruse for overwhelming your iPhone with tons of annoying, but harmless, pop up ads. Apple says their main focus has always been to monitor and block apps that have malicious malware.

What's Being Done?

While these fake apps may not contain malware, Apple isn't taking any chances. Ever since the issue came to light, the company has stepped up their app oversight. Apple has set up ways for customers and developers to flag fraudulent or suspicious apps. Once spotted, the fake app gets pulled.

What Should I Watch For?

Be vigilant about downloading apps that look like the real store. For example the fake Foot Locker app was listed as: Foot Locke. (good eye, the "r" is missing). There are other clues as well. No different than those emails you receive saying you've just inherited money from a recently deceased uncle that you never had, these fake apps often contain poor grammar, or stilted English. In one fake New Balance app, the tab for phone support did not list a phone number and said, "Our angents are available over the hone Monday-Firday."

If you really want to be safe, download a company's app directly from their website.

Other Clues That The App Ain't All That:

- Nonsensical menus written in butchered English
- No or very few reviews of the app
- No history of previous versions

Think Before You Click

The Colorado Attorney General's Office just published their most recent [Consumer Bulletin](#). Among other great tips, their office reminds us about internet browsing safety. Malware doesn't just come from clicking on rogue pop ups that appear on your computer. These days, malware is lurking at every corner of the internet highway. [Read the full story here.](#)

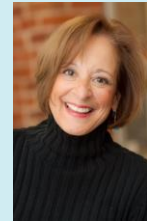


THINK YOU'VE BEEN SCAMMED?

If you suspect you've been scammed or exploited,
call our
Fraud Hot Line to report it.
720-913-9179

SCHEDULE A SPEAKER

Email me if you would like a Word document version of this newsletter. Interested in learning more about scams happening in Denver? Do you want to know how to protect yourself from identity theft? Maro Casparian is available for speaking engagements to any group or organization. Contact her at:



Maro Casparian

Director Consumer Protection 720-913-9036

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