



Aging and Adult Services  
Public Guardian

**SCAM  
ALERT**

## **PATRIOTIC & MILITARY-THEMED SCAMS**

Veterans Day is observed annually on November 11 to honor persons who served in the United States Armed Forces. Scam predators use this time of year to take advantage of others with patriotic or military-themed scams. These scams are advertised as exclusive offers to persons with a military connection and may include high-priced military loans with hidden fees, veterans' benefit buyout plans that offer a cash payment in exchange for a disabled veteran's future benefits, but pay out at approximately 30-40 percent of the value, rental opportunities that offer properties that do not exist and expensive life insurance policies that may be high pressured, unnecessary and over-priced.

The Better Business Bureau (BBB) and the Federal Trade Commission (FTC) recommend the following to avoid these scams:

- Research any business or charity before you provide personal information or payment. Check the agency's BBB Business Profile online.
- Always contact agencies directly, using telephone numbers and website addresses you are certain are legitimate.
- Never wire transfer money to anyone you do not personally know. Money sent via wire transfer is practically impossible to track.
- Protect your computer, smart phone and devices with updated anti-virus software.
- Do not click on the links within unsolicited emails as they may lead to viruses that affect your telephone or computer.
- Never give or confirm personal information over the telephone, via email or on a website you are not 100 percent certain is the official site.

**Note:** You may report scam predators to the FTC, Adult Protective Services (APS), and the Federal Bureau of Investigation (FBI) Internet Crime Complaint Center (IC3).

If you think you may be a victim of a scam, contact  
**San Bernardino County APS at 1 (877) 565-2020**  
or your local police department.