

# Attorney General Raoul Commemorates Military Consumer Month

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CHICAGO – Attorney General Kwame Raoul today spoke at the American Legion Department of Illinois’ 102nd Annual State Convention to highlight resources his office provides to service members, veterans and their families and commemorate Military Consumer Month. Military Consumer Month was created to empower service members, veterans and military families with information and resources to help protect themselves from fraud, scams, identity theft, and other consumer threats.

“Many of us will never fully understand the sacrifices made by the men and women who serve our country, along with their families, in order to protect our freedom,” Raoul said. “Military Consumer Month is an opportunity to reaffirm our commitment to service members and veterans, and I encourage service members to use the resources provided by my office to understand their rights and avoid being scammed out of the benefits their sacrifice has earned.”

Unfortunately, service members and veterans are an appealing target for scammers because scammers know their incomes are predictable and that service members and veterans are less likely to report scams out of fear of potential adverse consequences to their careers. Raoul encouraged veterans and service members to be aware of common scams that target veterans, service members and their families.

Scammers frequently target veterans when they seek to obtain the Department of Veterans Affairs (VA) benefits to which he or she is entitled. Scammers will promise to help veterans receive more generous benefits or obtain their benefits more quickly in exchange for a fee. The scammers also steal veterans’ personal information by offering to apply for a veteran’s VA benefits on the veteran’s behalf. Scammers also target veterans currently receiving VA benefits by purporting to be a representative from the VA who is updating records. Veterans are then asked to divulge sensitive information that the scammer can use to steal their identities.

Scammers also target service members and veterans with phishing scams designed to lure them into giving out sensitive personal information that can be used to steal money or their identity. Phishing scams often use spoofing, which is when a scammer disguises their email address, caller name or phone number to lead an individual to believe they are communicating with a trusted source. In the case of service members and veterans, scammers will send an email with a .mil email address to make it seem as if the email is coming from a trusted military source.

Raoul offered the following tips to help veterans and service members protect themselves:

- Remember applying for benefits through the VA is free, and so is talking to a Veteran Service Officer who can help navigate the process.
- Verify that anyone assisting with VA benefits claims is accredited. Anyone who assists veterans with VA benefits claims is required by law to be accredited through the VA Office of General Counsel.
- Actively check bank accounts. Report a lost or stolen debit card and any unauthorized transactions. Have your bank notify you of every transaction over a certain amount.

- Do not give out information used to authenticate your identity – including a PIN, or verification code – to anyone who calls, emails or texts you.
- Sign up for credit monitoring, which is available free of charge to active duty service members through Equifax, Experian and TransUnion.
- If you are deploying, put an active duty alert on all three of your credit reports with Equifax, Experian and TransUnion. Alerts last one year and require creditors to take steps to verify your identity prior to granting credit in your name.
- Even if you are not deploying, you can place a fraud alert on your credit reports if you suspect you may have been a victim of identity theft or an attempt.
- Know your rights under the Servicemember Civil Relief Act (SCRA) and Illinois Service Member Civil Relief Act (ISCRA), by contacting my Military and Veterans Rights Bureau at 1-800-382-3000.

In 2020, more than 170,000 military consumers reported complaints about debt collection, credit reporting, scams and COVID-19-related financial problems to Federal Trade Commission and Consumer Financial Protection Bureau. Over the past year, the Attorney General's office has directly assisted hundreds of Illinois service members and veterans with consumer complaints. Raoul encourages veterans and service members to take advantage of the resources provided by his office – not just during Military Consumer Protection Month, but year-round – to educate themselves about common scams and ways to protect themselves, and learn about other benefits and rights afforded to service members and veterans. More information is available on the [Attorney General's website](#).

Raoul's Military and Veterans Rights Bureau handles a wide variety of financial and legal concerns affecting service members and veterans, such as military employment rights, housing, consumer fraud, and scams connected with benefits provided by the VA. Military service members, veterans and their families can contact Raoul's Military and Veterans Rights Helpline for assistance at 1-800-382-3000 or 1-800-964-3013 (TTY). Service members and veterans who believe they have been a victim of a scam can also contact the Attorney General's Consumer Fraud Bureau at 1-800-386-5438 in Chicago, 1-800-243-0618 in Springfield, and 1-800-243-0607 in Carbondale.