

# CONNECTICUT CONSUMER PROTECTION MONTHLY NEWSLETTER

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#### **SCAM ALERT**

What it is: Holiday Shopping Scams

#### **How it works:**

Scammers create fake websites that mimic legitimate companies. The use Black Friday deals and shopping discounts as bait to steal your personal data and payment information. They often promise prices for popular items that are too good to be true.

#### **How to protect yourself:**

Check and verify the authenticity of a suspicious website by looking for typos, poor grammar, an altered URL, altered logos, odd fonts, and a lack of contact information. Research any business or company if their website online looks suspicious to ensure they are legitimate.

# This November, help protect the Veterans in your life from fraud and scams.

In 2023, the Federal Trade Commission (FTC) reported a loss of \$350 million due to fraud-related incidents involving veterans and military retirees, according to the FTC's annual data book.

This month is a great time to brush up on the most common scams targeting veterans, military retirees and their families.

These scams include, but are not limited to, online scammers impersonating the U.S. Department of Veterans Affairs (VA) and collecting 'application fees' for its benefits program. There is no fee to apply for benefits. Predatory actors steal veterans' identities to access benefits. Employment and housing scams also commonly target veterans.

- If you receive an advertisement or notice you're your veterans' benefits have been updated, do not click the advertisement or links. Call your VA representative to confirm if your package has changed.
- Your benefits are deposited into an account other than your own. Benefits should not be deposited to your adviser, nursing home, or assisted living facility.
   They should be deposited should be under your name.
- If an adviser offers you a lump sum in exchange for your benefits, hang up. This is called <u>pension poaching</u>
   a common financial scam targeting veterans.



#### **SPEAKING REQUESTS**

Want DCP to speak to your organization, or table at your event? Contact Catherine Blinder at <u>Catherine.Blinder@ct.gov</u> to submit a request.

#### Contact Us

## Connecticut Department of Consumer Protection

450 Columbus Boulevard, Suite 901 Hartford, CT 06103-1840

**Main Line:** (860) 713-6100 (8:30 a.m. – 4:30 p.m.)

## Consumer Complaint Center

(860) 713-6300

Toll Free: (800) 842-2649

8:30am-4:30pm

Email:

DCP.complaints@ct.gov

### **VISIT US ONLINE**

CT.GOV/DCP

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- Be wary of callers who demand urgent action or encourage you to move money around to "protect your bank account. Pay attention to payment methods such as apps, wire transfers, or cryptocurrency.
- If a company charges high rates for memorial and funeral services, this is a scam. Veterans planning on their burial in VA national cemeteries are not charged for gravesites, burial flags, government headstones, etc.

To help veterans self-educate on scams targeting them, the VA launched a new website, <u>VSAFE.gov</u>, and a call center 833-38V-SAFE (833-388-7233). The website is a centralized location for resources, and you can call the hotline at any time for assistance or to report fraud and scams targeting veterans.

#### **CONSUMER TIP**

If you're cooking, make sure to follow proper food safety practices this Thanksgiving.

How long does it take to thaw a turkey? It depends.

- Refrigerator thaw method (recommended):
   24 hours for every five pounds.
- Cold-water bath method: 30 minutes/pound.
- Microwave method: follow instructions in the owner's manual.

The turkey should never be thawed on the counter or in hot water and must not be left at room temperature for more than two hours.

For more holiday food safety tips, visit <u>FoodSafety.gov</u>.

Have a tip we missed? A topic you want more information about? Send us an email at

DCP.Communications@ct.gov.