



## Wisconsin Protects its Military Consumers from Identity Theft and Fraud

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MADISON, Wis. – July is Military Consumer Protection Month, and military personnel make great sacrifices for this country. While most Americans are grateful for their service, unfortunately military consumers are often targeted by scammers and identity thieves who take advantage of the military community’s unique culture and circumstances, resulting in losses exceeding \$584 million in 2024 according to the Federal Trade Commission (FTC). Last year, there were more than 99,000 reports of fraud and 38,000 reports of identity theft filed with the FTC by military consumers including active duty servicemembers, veterans and retirees, reserve and National Guard personnel, and military spouses and dependents. Military consumers lost a median amount of \$700 to fraud, compared to the general population’s median loss of less than \$500.

The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) is here to help. “DATCP celebrates all those who currently serve in our nation’s military and the many veterans who are no longer in active service,” said DATCP Secretary Randy Romanski. “DATCP is encouraging all military consumers to file a complaint with DATCP’s Bureau of Consumer Protection if they are targeted by a scam or believe they have been scammed. Identity theft is especially important to report quickly, as time is of the essence to make sure our team can help someone secure and recover control of their identity.”

Scammers adjust common scam and identity theft strategies to target military consumers. While any consumer could encounter a romance scam, government imposter, fraudulent business, or fake charity, military consumers have unique vulnerabilities to these scams. An active duty servicemember may be limited in when and where they can travel to meet an online romantic interest, or could feel pressured to respond to a message claiming to come from the U.S. Army Criminal Investigation Division, the Defense Finance and Accounting Service, or a fellow servicemember they know. A veteran might seek help with their benefits or medical costs, but some dishonest financial advisors or support organizations may ask them to sign blank paperwork that they intend to fraudulently fill out later; or, they could be asked for a donation by a “veterans” charity that misrepresents who they are or how they spend donations. Any of these scam strategies could be used to steal a military consumer’s money or identity.

Unauthorized charges, unsolicited mail or change-of-address requests, a sudden stop in receiving mail, and collection calls for unfamiliar bills could all be indicators of a stolen identity. Military consumers should take action to investigate them right away. It is especially important for active duty servicemembers to regularly check their finances so a red flag is noticed before it is too late.

Military consumers can protect themselves from scams by ignoring unsolicited messages requesting money – and if it appears to come from a trusted source, independently verifying a request using publicly available contact information. They can further defend against identity theft by shredding documents with personal information, using multi-factor authentication for their sensitive online accounts, signing up for Identity Protection PINs with the IRS and Wisconsin Department of Revenue, and never sending private data including their full name, date of birth, address, or any identification numbers to anyone they have not verified is legitimate and truly needs that information.

For assistance with veteran benefits, [contact a County or Tribal Veteran Service Officer](#). For state veteran benefit inquiries, call 1-800-WisVets, email [WisVets@dva.wisconsin.gov](mailto:WisVets@dva.wisconsin.gov) or visit [wisvets.com](http://wisvets.com). For more consumer protection resources or to file a complaint, visit DATCP’s Consumer Protection webpage at [ConsumerProtection.wi.gov](http://ConsumerProtection.wi.gov) or contact the Consumer Protection Hotline at (800) 422-7128 or [DATCPHotline@wisconsin.gov](mailto:DATCPHotline@wisconsin.gov).

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