

Latest wrinkle on scams: Crooks pose as member of the military



(BPT) - Do you believe members of the military contribute a great deal to society? You're not alone; a 2013 [Pew Research Center](#) opinion poll found that Americans of all ages and walks of life placed military service at the top of the list of 10 professions that do the most good. Unfortunately, scammers are abusing this wide-spread admiration and posing as members of the military in order to trick people into sending them money.

By impersonating members of the military, scammers gain credibility and sympathy from well-intentioned Americans. The ploy is the latest variation of some familiar scams. Smart people fall prey to scams every day, says [Western Union](#), a leading money transfer company. You can help protect yourself by remembering one important rule: never send money to anyone you haven't already met in person, face to face.

Western Union cautions consumers to be alert to these three common scams involving scammers who pose as members of the military:

- * The "emergency" scam – The con artist may claim he or she is stationed overseas, is about to be discharged from the service and needs money to help pay for his or her return to the U.S. Or, the scammer may concoct a different "emergency," such as an urgent need to purchase something, help for their family, etc. They may even claim they will get reimbursed for the emergency expense and will repay you when they return home. It's important to remember that the U.S. military pays to transport service members from overseas duty back to the U.S.

- * Online relationship scam – The victim meets the scammer online, not knowing the scammer is only pretending to be in the military. The scammer will sometimes use pictures of actual military personnel to seem even more authentic. The crook cultivates online relationships and may even promise to marry the victim when he or she returns home from duty. After a time, the scammer begins asking the victim for money for travel or emergencies. The scammer may also promise to reimburse the victim when he or she returns home.

* Internet purchase scam: The scammer impersonates a member of the military and posts items for sale on the Web. They may claim to be on duty and out of the country, urgently needing to sell the item. Wanting to help out a member of the military, victims wire money to the scammer and never receive the items they believe they have purchased. Another common variation is an offer to rent the military individual's house while they are away on duty.

Scammers contact victims through telephone, email, the Internet and snail mail, and their tactics change constantly. Learning about the most common types of fraud is the best way to help protect yourself from con artists, [Western Union](#) says. If you believe you've been a victim of fraud, act immediately; if the money transfer has not been paid you can receive a refund. Once the scammer picks up the funds, however, the money is gone and you may not receive a refund. If you've been a victim of fraud, report it to Western Union's fraud hotline at (800) 448-1492, and report it to the authorities as well. To learn more about how to recognize scams, visit www.westernunion.com/stopfraud.