VETERAN BENEFIT & IDENTITY PROTECTION GUIDE

Current criminal tactics, red flags and trusted help for veterans and their families



With respect for every veteran, service member, spouse, caregiver and survivor.

CURRENT ALERTS | OCTOBER 2026

AI / DEEPFAKE SOCIAL POST

Fake “Veterans & Retired Seniors Grant Program”

A recent Facebook post used AI-generated content and the appearance of government sponsorship. The goal: collect direct-deposit information and redirect VA benefits. No social-media post proves a grant is real.

UNSOLICITED POSTCARD

Fake “Veterans Savings Program”

Postcards promise extra VA benefits, CHAMPVA, TRICARE or dental coverage and demand a quick call. The number reaches a criminal - not VA. Do not use contact information in a surprise mailing.

FOUR MORE CRIMES TO WATCH

Claims predators

Promises of a guaranteed disability rating, faster processing or “special access”; large fees, a percentage of benefits, or a blank form.

ACTION: File directly through VA.gov or verify the person in VA’s official accreditation search.

Payment redirect & phishing

An email, text or call says benefits are suspended or asks you to confirm bank information, passwords or one-time codes through a link.

ACTION: If a payment is missing or deposit information changed, call VA at 1-800-827-1000.

Pension poaching & advances

Someone offers to hide or rearrange assets, sell an annuity, control your pension deposit or trade future VA/DoD pension payments for quick cash.

ACTION: Do not give anyone control of the account that receives your benefits.

VA home-loan impersonation

A caller or mailer claims VA affiliation, demands an upfront fee, redirects mortgage payments or says to stop paying your servicer.

ACTION: Call the servicer on your statement or VA Loan Guaranty at 877-827-3702.

ONE RULE THAT STOPS MANY CRIMES

Stop. Find the official number yourself. Verify before sharing money, direct-deposit information, passwords or a verification code.

2024 FTC data: military retirees and veterans reported $419 million in consumer-fraud losses.
Sources: U.S. Department of Veterans Affairs, Federal Trade Commission and Consumer Financial Protection Bureau.

STOP. VERIFY. REPORT.

Simple steps to protect the benefits and identity you earned

PROTECT WHAT YOU EARNED

1 Start at VA.gov

Do not use a link or phone number in a surprise message, postcard, ad or social-media post.

2 Verify claims help

Initial claims help is free. Use VA's accreditation search before signing or sharing records.

3 Lock down accounts

Use unique passwords and multi-factor authentication. Never share a one-time code.

4 Watch direct deposit

Review VA notices and deposits. An unexpected change or missing payment requires an immediate VA call.

5 Refuse unusual payments

No legitimate agency demands gift cards, cryptocurrency, cash pickup or a "safe account."

6 Bring in someone trusted

Pause the contact and ask a family member, caregiver, VSO or trusted professional to review it.

TRUSTED HELP

VSAFE - Veteran fraud help — 1-833-388-7233
VSAFE.gov • One-stop reporting and recovery

VA benefits and payment concerns — 1-800-827-1000
VA.gov • Verify messages, claims and deposit changes

VA-accredited representative search
VA.gov/get-help-from-accredited-representative

VA home-loan help — 877-827-3702
Benefits.VA.gov/HomeLoans

Tennessee Veterans Services — 615-741-2345
TN.gov/veteran • County office lookup

Identity theft recovery
IdentityTheft.gov • Personalized recovery plan

Tennessee Adult Protective Services — 888-277-8366
Report abuse, neglect or financial exploitation

Veterans Crisis Line — 24/7
Call 988, then press 1 • Text 838255

IF MONEY OR INFORMATION WAS ALREADY SENT

1. Contact the bank, card issuer or payment service immediately and request a fraud hold or recall.
2. Change exposed passwords, secure email first, review direct deposit and freeze credit if identity data was shared.
3. Save postcards, messages, receipts, phone numbers and screenshots. Report through VSAFE and the appropriate agency.
4. If a veteran is in crisis, call 988 and press 1. Immediate danger: call 911.

VSAFE.GOV

Official sources reviewed Oct. 29, 2026: VA.gov, VSAFE.gov, MilitaryOneSource.mil, FTC.gov, ConsumerFinance.gov and TN.gov. TNEJC does not endorse private claims, loan, investment or recovery services.