



Better Business Bureau®

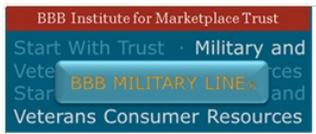
Trusted Scout

Better Business Bureau® Military Line® Consumer News and Alerts



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RESOURCES



BBB Trusted Scout is back! For more information on how BBB and BBB services assist our Military and Veterans Community, go to [BBB Military Line](#).

Like what you see in this newsletter? Have any feedback? [Please get in touch with us!](#)

Stay on the lookout for an upcoming Trusted Scout survey!

WHO WE SERVE



Military Money

Military servicemembers, veterans and their families are faced with challenges to their financial health. Dealing with relocation, deployment and emergencies all can make a dent in your wallet. BBB Institute wants to make sure you can take advantage of resources and options uniquely available to servicemembers, veterans and their families, as well as how to protect yourselves and your families from fraud, scams, and bad investments. Financial readiness is important for your well-being today and every day to come.

MILITARY FRAUD & SCAMS



Charity Sweepstakes Scam

By H. Art Taylor, President & CEO, BBB Wise Giving Alliance

You receive a call stating that you've won \$450,000 in a charity sweepstakes! What, to good to be true you say? Well, the caller says she is with a government agency in Washington DC, your phone shows they are using a Washington DC number with a 202 area code, and they reference the name of a well-known, trusted charity: Make-A-Wish Foundation. All you need to do is provide banking information (or a wire transfer) to send them a few thousand dollars to cover taxes and insurance. Well, welcome to the latest charity scam courtesy of a crafty con that is spreading across the U.S. as you read this.

[Read More](#)

Can You Spot the Scammer?

By Ms. Vicki, Military.com

Every week, I get letters by email, on my website, by Twitter and on Facebook from women who are sending money to Africa and Afghanistan to help service members come home. This is a scam! These are not men who are in the United States military. They are scam artists preying on desperate women.

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MILITARY & VETERAN FINANCES

FTC Escalates the Fight Against Illegal Robocalls Using Consumer Complaints to Aid Industry Call-Clocking Solutions

By Federal Trade Commission

Every day American consumers report tens of thousands of illegal robocalls to the Federal Trade Commission, and now the FTC is helping put that information to work boosting industry efforts to stop unwanted calls before they reach consumers.

[Read More](#)

The Military's Best Kept Secret

By Rachael DeLeon, Communications Director at the Association for Financial Counseling and Planning Education (AFCPE), Military Saves

Regardless of your military branch, your rank, or even your age, personal financial issues will touch your life at some point in your military career. Which is why there is no better time than now to get to know your installation's financial readiness professionals often known as Personal Financial Counselors (PFC) and personal Financial Managers (PFM).

[Read More](#)

8 Things Debt Collectors Won't Tell You

By Military.com by Gerri Detweiler, Credit.com

It should come as no surprise that if you've fallen behind on your bills, you may be hearing from debt collectors. If they do call, you will almost certainly hear that you need to pay them and that you need to do so immediately. But there are a number of things that they aren't likely to tell you, and knowing these things can make all the difference in resolving your debts.

[Read More](#)

Tempted by a Payday Loan? First Take a Closer Look

By Navy Federal Credit Union

VETERAN'S CORNER

New Tools Let Vets Schedule Appointments, Meet with Doctors Through Their Phones

By Leo Shane III, Military Times

Veterans will be able to schedule medical appointments online and consult with physicians on their mobile phones through an array of new telehealth offerings unveiled by the White House and Department of Veteran Affairs on Thursday.

[Read More](#)

As you all may know the BBB Institute is working on rebooting Trusted Scout to serve our readers better. This month check out a guest article from our Chicago BBBs. We invite you to submit a guest blog, article, photographs or topics you might want covered. To submit your ideas, name suggestions, or a guest blog entry contact Shawanna Artis at sartis@council.bbb.org.

BBB INSTITUTE TIPS

Review Bank Statements Often!

Make sure that you are checking your bank statements often. Scammers are counting on slipping through the cracks. Contact your banking institution immediately if you suspect you have been a victim of fraud. Banking institutions have fraud teams that can investigate and help spot scams.

It happens to a lot of people: Your finances are OK you're making all your bill payments and meeting other obligations and then something unexpected (and expensive!) happens. You may find yourself thinking, "I just need enough cash to tide me over until payday." This scenario leads some people to take out a payday loan. Unfortunately, rather than helping them, this course of action often leaves their finances in worse shape than before.

[Read More](#)

7 ways to Share the Back to School Experience with Deployed Moms and Dads

By Wendy Poling, USAA

It is hard to believe the start of school for many military kids is just a few weeks away. The Stores are already stocking their shelves with backpacks, binders and all kinds of cool markers, pencils and notebooks. As we begin to prepare for the upcoming school year this exciting time can be difficult when you are missing your partner.

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NEWS FROM THE FIELD

BBB INSTITUTE SPOTLIGHT

Happy 227th Birthday to the U.S. Coast Guard!



BBB Institute would like to wish The U.S. Coast Guard a very Happy 227th Birthday. Thank you for all of your many years of service!

Semper Paratus

We're always ready for the call,
 We place our trust in Thee.
 Through howling gale and shot and shell,
 To win our victory.
 "Semper Paratus" is our guide,
 Our pledge, our motto, too.
 We're "Always Ready," do or die!
 Aye! Coast Guard, we fight for you.



Chicago BBB's News From the Field

By Mike Bruening, Senior Advisor Special Project

Naval Station Great Lakes near Waukegan, Ill., is the only basic training facility for the Navy. It also serves as a centralized training location for several Navy specialties. Better Business Bureau serving Chicago and Northern Illinois has taken advantage of its closeness and long-time relationship with one aspect of the naval station to expand its work with Navy personnel and their families. The Chicago BBB is using both the unique opportunities a major base offers its Accredited Businesses, as well as providing support to activities that any military installation is likely to have.

For several years, the Chicago BBB has been making quarterly presentations to 30-40 senior enlisted personnel as part of the Navy's training of Command Financial Specialists. Recently, the BBB expanded this into participation in monthly Transition Panels, helping military personnel and families prepare for civilian life. The Chicago "Boots to Suits" program includes noontime gatherings offer Navy folks an opportunity to talk with BBB Accredited Business owners about what their needs and interests when looking for employees.

In addition to these smaller gatherings, Accredited Businesses can also send in job openings to the online job board. Chicago BBB also helps Great Lakes promote its semi-annual Career Fairs to Accredited Businesses. These events offer businesses an immediate opportunity to meet and interview potential employees. Hundreds of Naval personnel and family members visit with businesses for local, as well as nation-wide jobs.

This fall, Chicago BBB will be starting a quarterly series of presentations that will be open to the entire base population on topics such as Car Buying Scams, How To Be A Smart Consumer, and Identity Theft Protection. Regular BBB news releases are also created for the weekly Great Lakes Bulletin newspaper.

These stories are either adaptations of the twice weekly news releases issued for general news media, or specially written articles of specific interest to military personnel and families.

While not every BBB has the closeness or relationship that the Chicago BBB has with Naval Station Great Lakes, several of this BBB's activities can serve as



BBB Military and Veterans Initiative

brings BBB consumer education and services to military personnel (including Reservists and National Guard), retirees, veterans, DoD civilians, and their families.