



# VETERANS VOICE

Winnebago County Department of Veterans Services Newsletter

December 2024

## Navigating Holiday Online Shopping Risks

The online shopping season is well underway, and we [recently gave you tips on avoiding shopping scammers and fraudsters](#). Here are more valuable insights on holiday shopping risks and the tips to help you stay safe as you shop online.

Social media platforms like Facebook, Instagram and TikTok have transformed into online shops where businesses promote their products directly to consumers like yourself. This means that you have easy access to items ranging from camping gear to home goods, often accompanied by big sales, promotions and discounts - some of which are specifically tailored for Veterans. However, with this convenience of quick shopping comes risks.

The recent rise of social media shopping has led to an increase in scams that can target unsuspecting buyers. In 2023, the Federal Trade Commission (FTC) reported that online shopping scams are the most commonly reported social media scams behind investment scams. Understanding these scams and knowing how to protect yourself is crucial for a safe shopping experience this holiday season.

These scams can include:

1. Fake Shops: Scammer often fake online storefronts that imitate well-known brands or look legitimate. These shops may offer

Continued on Page 2

**“Whoever said money can’t buy happiness didn’t know where to shop.”**

**- Gertrude Stein**

## In This Issue

- Navigating Holiday Online Shopping Risks
- Operation Santa Paws
- Protect Your Donations From Charity Scams
- Upcoming Events



Continued...



- prices that seem too good to be true; they may advertise special Veteran discounts, and these deals may require Veterans to input their personal information to lure Veterans with a sense of exclusivity. Once a purchase is made, it's common to receive fake order confirmations - or nothing at all.
2. **Customer Service Scams:** The FTC has reported that scammers pose as legitimate customer service representatives for popular online stores when customers reach out for help. These fake interactions often take place via chat features within the social media platforms. Scammers may request sensitive information, such as credit card numbers and login credentials, under the pretense of resolving an issue such as processing a refund. They may even ask for remote access to the customer's computer. Learn more about these scams online at [Scammers and "customer service"](#).
  3. **Giveaway Scams:** "You've Won!" Scammers often use social media platforms to create posts that claim to be exclusive for Veterans or military personnel. These fraudulent posts often ask Veterans to provide personal information - including payment information for verification or to claim their prize. Remember, real prizes are free. FTC data shows consumers reported losing \$301 million to this type of fraud in 2023. Learn more from the FTC's study of these scams online at, [Are you really the lucky winner?](#)

So, how can you protect yourself from being scammed while still taking advantage of these convenient ways to shop?

1. **Research the seller:** Before making any purchase, take the time to research the seller. Look for reviews on trusted websites and assess their social media presence, as well as a physical address and customer service number. If this information is missing or vague, it's a major red flag.
2. **Use secure payment methods:** Always opt for secure payment methods, such as credit cards or reputable payment services like PayPal. These options typically offer buyer protection, which can be invaluable if you fall victim to fraud.
3. **Trust your instincts:** If a deal seems too good to be true, it probably is. Veterans are trained to be cautious; trust your instincts and don't hesitate to walk away if something feels off.
4. **Monitor your accounts:** Regularly check your online financial accounts for any unusual transactions. You can also set up account alerts; many banks offer text and email alerting services to notify you of large transactions, international purchases or withdrawals.

## Operation Santa Paws

Operation Santa Paws encourages animal lovers to share the gift of giving at shelters everywhere from December 1st to December 24th. During this holiday season, let's show a little extra love to our furry friends whom we love with all our hearts. The campaign goal of Operation Santa Paws is to stock the shelters with much-needed supplies. Out four-legged friends need to feel loved during the holidays just like we do!

Our pets are significant to us. For many people, they're a member of the family. They are our best friends, our protectors; sometimes, they even serve as therapists to us. The campaign reminds us of the millions of pets in shelters in need of a loving home. Unfortunately, about 7.6 million companion animals (dogs, cats, and other domestic pets) enter shelters around the country yearly. Although many get adopted, the majority spend much of their lives in cages. December is a time to donate a new blanket, toy, or even some treats for a shelter animal to enjoy during the holidays.

The more we raise awareness, the more people all over the nation will take a little time out of their day to donate. Without the support of kindhearted, generous people all over the United States, Operation Santa Paws wouldn't work. So donate to your local shelter this month!

## Protect Your Donations From Charity Scams

Veterans, known for their dedication to service, are often targeted by scammers looking to exploit their generosity. For Veterans, donating to charities - especially those that support fellow service members - feels like a meaningful way to give back to the community. However, Veterans and their loved ones must remain vigilant and learn to protect themselves from charity scams. These deceitful schemes not only drain financial resources and divert funds away from legitimate organizations that provide genuine support to those in need, but they can also lead to personal financial loss and a loss of trust in charitable organizations.

Scammers may request donations through phone calls, emails, social media messages or in-person. The recognizable warning signs of charity scams often include the impersonation of well-known charities; unsolicited contact through text, email, or social media; the use of pressure tactics to create a sense of urgency to make a payment; providing vague or limited information; and inability to provide proof of tax-deductible contributions.

VA is committed to educating Veterans and their loved ones on preventative measures to avoid experiencing charity fraud.

- Find a legitimate charity. Search online for the charity using phrases like “best charity” or “highly rated charity.” Check the charity’s website, mission statement and research their track record.
- Verify the charity on watchdog sites. Use sites like [BBB Wise Giving Alliance](#), [Charity Watch](#), Charity Navigator and [Great Nonprofits](#) to review the charity’s ratings. These sites can provide information about the organization and how donations are spent.
- Validate how donations are being spent. Always obtain written information (including annual reports) about any charity before you donate. Make sure you know how your donation is distributed and how much of your donation will go to the charity itself (versus administrative costs). Be wary of words like “majority, large, most of, large percent, administrative costs, processing fees, handling, etc.”
- Verify nonprofit status. Ask about and verify the charity’s nonprofit status. Check the charity’s name using the [IRS’s Tax-Exempt Organization Search tool](#).
- Know the difference between “tax-deductible” and “tax-exempt.” Tax-deductible means you can deduct your donation on your federal income tax return. Tax-exempt means the charity does not have to pay taxes. Even if a charity is tax-exempt, your donation may not be [tax-deductible](#). Taxpayers who give money or goods to a charity can [claim a deduction](#) if they itemize deductions, but these donations only count if they go to a qualified tax-exempt organization recognized by the Internal Revenue Service (IRS). If you would like documentation for a tax deduction, ask the charity for a receipt showing the contribution amount and donation is tax-deductible. For more tax information, visit [the IRS website](#).
- Check with the charity. If you receive an email or text message asking for a donation, confirm that the request is from the charity (and not an imposter) by contacting the charity via phone or visiting its website. Likewise, don’t assume charity recommendations on Facebook, blogs or other social media have already been vetted. Research the charitable organization yourself.
- Keep personal information private. Never give out personal information, such as your birth date, social security number, credit card number, checking account number or any financial information, to a solicitor by telephone, mail or door-to-door.
- Avoid paying cash. Pay charities by credit card or by a check that is payable to the fund, and donate directly to the organization either in person (at an event sponsored by the charity) or through the United States Postal Service. Do not pay an individual and never give a donation to a charity that a) offers to take your donation directly from your account, such as an automatic debit; b) encourages you to send a donation by courier/overnight express; or c) asks you to wire your donation.

# Upcoming Events

## Holiday Meals & Assistance

### Father Carr's Place 2 Be

Christmas Day Meal Program on December 25th  
Delivery 10:30-Noon (accepting orders now)  
Dine-In Noon-1:30 (no reservation required)  
1062 N Koeller St., Oshkosh, WI  
920-231-2378

### Salvation Army

Christmas Meal on December 24th  
Dine-In Only 11:00-1:00 PM  
417 Algoma Blvd, Oshkosh, WI 54901  
920-232-7660

### St. Paul Lutheran Church

Christmas Meal on December 14th  
Dine-In 11:30-12:30 PM, prayer service 10:45-11:30  
200 N. Commercial St., Neenah, WI 54956  
(920) 725-3961

### Assistance:

#### Salvation Army

Toys, coats, Christmas baskets, and food pantry  
(registration by December 9th)  
815-972-1135

#### Babes Inc.

Toys and care packages  
920-733-6886

## CONTACT US

Winnebago County  
Veterans Service Office

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220 Washington Ave.  
Oshkosh, WI 54901  
(920) 232-3400

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Neenah, WI 54956  
(920) 729-4820

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Send a request to:

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[www.winnebagoountywi.gov/veterans](http://www.winnebagoountywi.gov/veterans)



[www.facebook.com/WinnebagoCVSO](http://www.facebook.com/WinnebagoCVSO)

For a list of more events, check out our [calendar](#) !