July 7, 2026

The Honorable Andrew N. Ferguson
Chairman
Federal Trade Commission
600 Pennsylvania Avenue NW
Washington, DC 20580

CC: The Honorable Pete Hegseth
Secretary of War
U.S. Department of War
1000 Defense Pentagon
Washington, DC 20301-1000

CC: The Honorable Douglas A. Collins
Secretary of Veterans Affairs
U.S. Department of Veterans Affairs
810 Vermont Avenue NW
Washington, DC 20420

Dear Chairman Ferguson:

We write to urge immediate federal action to protect servicemembers, veterans, and military families from the growing threat of scams, fraud, and financial exploitation. Recent reporting underscores a glaring and unacceptable reality that military-connected consumers are being targeted at scale, losing hundreds of millions of dollars each year to sophisticated fraud schemes that exploit the pressures of military life.

This is not just a consumer-protection problem. It is a readiness, military family stability, and a national security problem. When a servicemember is deployed, relocating on short notice, transitioning out of service, or relying on a spouse to manage household finances, scammers see opportunity. The federal government must respond with the urgency, coordination, and accountability this threat demands.

The Federal Trade Commission (FTC) has existing tools, data, and consumer-protection initiatives focused on military communities, including military-consumer reporting and public education resources. However, the scale of reported losses and the rapid evolution of scams targeting military-connected consumers demand a hard look at whether current efforts are sufficient, well-coordinated, and producing measurable results. This scrutiny is especially urgent at a time when the Trump administration has systematically dismantled much of the Consumer Financial Protection Bureau's capacity to track, investigate, and respond to harms affecting servicemembers, veterans, and military families. As other federal consumer-protection guardrails are being weakened or eliminated, the FTC's role in protecting military-connected consumers has become increasingly critical.

Given the scale of reported losses and the evolving nature of these scams, we urge the FTC to assess whether current federal efforts are sufficient and take the following actions to strengthen prevention, enforcement, and accountability:

1. Conduct a 90-day assessment of whether existing FTC military-consumer efforts are keeping pace with the scale and sophistication of scams targeting servicemembers, veterans, spouses, survivors, and military families, including how Consumer Sentinel data is used to identify emerging threats and refer cases for enforcement;
2. Prioritize enforcement and disruption efforts against scams that uniquely exploit military life, including fraudulent housing and rental listings near installations, Permanent Change of Station-related scams, benefits and claims-assistance scams, impersonation of government or military officials, identity theft, and scams targeting deployed servicemembers or their families;
3. Strengthen coordination with financial institutions, payment companies, rental platforms, telecommunications providers, social media companies, and other relevant private-sector partners to identify and disrupt fraudulent ads, spoofed accounts, fake military-affiliated websites, and scams using artificial intelligence, voice cloning, or other emerging technologies; and
4. Provide Congress with recommendations for any additional statutory authority, resources, interagency agreements, reporting requirements, or private-sector obligations needed to better prevent, disrupt, and remedy scams targeting military-connected consumers.

To support congressional oversight and legislative action, we request that the FTC provide, no later than July 31, the following:

1. The most recent available data on fraud reports and losses involving servicemembers, veterans, military spouses, survivors, and military families, including the top fraud categories, recent trends, and any significant increases over the last five years;
2. A detailed description of current FTC enforcement actions and interagency efforts to combat scams targeting military-connected consumers, including settlements, warning letters, consumer alerts, data-sharing practices, and any metrics used to evaluate the effectiveness of those efforts;
3. An explanation of how the FTC coordinates with the Department of Defense, the Department of Veterans Affairs, the Department of Justice, state attorneys general, installation legal assistance offices, and military family organizations to identify, investigate, disrupt, and remedy scams targeting the military community; and
4. An identification of any barriers that limit the FTC's ability to protect military-connected consumers, including gaps in statutory authority, resources, data-sharing, interagency coordination, or private-sector cooperation.

The men and women who serve this country, and the families who serve alongside them, should not be easy targets for fraudsters. They deserve a federal government that is organized, proactive, and accountable in protecting them. We look forward to your response and to working with the Commission on immediate steps to protect military families from financial exploitation.

Sincerely,

Ruben Gallego
United States Senator

Tammy Duckworth
United States Senator