



# SOURCES OF HELP FOR MILITARY CONSUMERS

## ★ HOW TO COMPLAIN EFFECTIVELY

- See your Command Financial Specialist (CFS) or Personal Financial Manager (PFM) for guidance.
- Save all purchase-related paperwork. Include copies of receipts, repair orders, warranties, bank statements, contracts and any letters to or from the company.
- If you have a problem:
  1. Contact the business – start with the salesperson with whom you dealt with or the manager. Clearly and calmly describe the problem and the action you would like them to take. Document their response or correspondence in writing.
  2. Contact the company president or a representative of the manufacturer. Use the Sample Complaint Letter. Send it by certified mail, return receipt requested
  3. Contact industry trade associations.
  4. Contact local and state consumer advocates for further assistance. Don't give up until you are satisfied. Use the quick resource list on the next page for consumer protection contacts.

### SAMPLE COMPLAINT LETTER



Describe the purchase. Include the name of product and serial number. Include the date and place of purchase.

State the problem. Give the history.

Ask for specific actions. Include copies of documents.

Allow time for action. State how you can be reached.

**Keep copies of all of your letters, faxes, emails and related documents.**

Your Address  
Your City, State, Zip  
Date

Name of Contact Person if available  
Title, if available  
Company Name  
Consumer Complaint Division (if you have no specific contact)  
Street Address  
City, State, Zip Code

Dear (Contact Person),

Re: (Account Number, if applicable)

On (date), I (bought, leased, rented or had repaired) a (Name of product with serial or model number or service performed) at (location, date and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem). I am disappointed because (explain the problem: for example, the part does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or misrepresented, etc.).

To resolve the problem, I would appreciate (state the specific action you want – money back, a refund of my purchase, you repair my item, an exchange for working item, etc.). Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers and any other documents).

I look forward to your reply and resolution of my problem and will wait until (set a time limit) before seeking help from a consumer-protection agency with a Better Business Bureau. Please contact me at the address or by phone at (home and/or office numbers with area code)

Sincerely,  
(Your Name)

Enclosures(s)

## GET YOUR NAME OFF SOLICITATION LISTS:

TYPE OF SOLICITATION	CONTACT	OTHER INFORMATION
Phone calls	National Do Not Call Registry <a href="http://donotcall.gov">donotcall.gov</a> 1-888-382-1222	You can file a complaint about solicitation calls after your number has been on the list for 31 days.
Junk mail and email	Direct Marketing Association <a href="http://DMAchoice.org">DMAchoice.org</a>	Included at this site: <ul style="list-style-type: none"><li>• Credit offers</li><li>• Catalogs</li><li>• Magazine offers</li><li>• Other mail offers</li><li>• Email preference service</li></ul>
Credit or insurance offers	<a href="http://optoutprescreen.com">optoutprescreen.com</a>	The official credit reporting industry website to accept and process requests from consumers to opt in or out of credit and insurance offers.

### HOW TO FILE A COMPLAINT ABOUT A SALES CALL:

If you believe a sales call is in violation of the Federal Trade Commission rule and want to file a complaint, you can use one of the following sites:

Federal Trade Commission: [ftccomplaintassistant.gov](http://ftccomplaintassistant.gov)

Federal Communications Commission:  
[fcc.gov/complaints](http://fcc.gov/complaints) or 1-888-225-5322

National Do Not Call Registry: [donotcall.gov](http://donotcall.gov)

### PROTECT YOUR PERSONAL INFORMATION

- Guard your Social Security number.
- Sign credit/debit cards when they arrive.
- Carry only the cards you need.
- Keep your PIN secret.
- Avoid obvious passwords.
- Store personal information in a safe place at home and at work.
- Do not give card numbers to strangers.
- Watch out for “shoulder surfers.”
- Keep your receipts.
- Destroy documents that contain account information (when no longer needed).
- Protect your mail.
- Pay attention to your billing cycles and check statements against receipts.
- Check your credit report once a year.

### PRACTICE ONLINE SAFETY

- Protect your personal information online.
- Know who you are dealing with and do not give out personal information.
- Use antivirus and antispyware software and a firewall, and update these programs regularly.
- Use strong passwords and keep them private.
- Back up important files securely.
- Be careful using public wireless networks (Wi-Fi).
- Lock and password-protect your laptop, tablet, smartphone and mobile devices.

### WEBSITES FOR CONSUMERS

#### Consumer Protection

Better Business Bureau: [bbb.org](http://bbb.org)

Consumer Financial Protection Bureau: [consumerfinance.gov](http://consumerfinance.gov)

Center for Responsible Lending: [responsiblelending.org](http://responsiblelending.org)

Consumer safety tips: [consumer.gov](http://consumer.gov)

Consumer Reports: [consumerreports.org](http://consumerreports.org)

Federal Trade Commission: [ftc.gov](http://ftc.gov)

Free annual credit reports: [annualcreditreport.com](http://annualcreditreport.com)

Internet Crime Complaint Center: [ic3.gov](http://ic3.gov)

Kelley Blue Book: [kbb.com](http://kbb.com)

Military OneSource: [militaryonesource.com](http://militaryonesource.com)

NADA Car Guides: [nada.com](http://nada.com)

National Association of Attorneys General: [naag.org](http://naag.org)

National Consumers League: [nclnet.org](http://nclnet.org)

National Consumers League Fraud Center: [fraud.org](http://fraud.org)

National Legal Aid & Defender Association: [nlada.org](http://nlada.org)

Network of consumer hotlines: [callforaction.org](http://callforaction.org)

Payday loan consumer information: [PayDayLoanInfo.org](http://PayDayLoanInfo.org)

Scam information site: [scambusters.org](http://scambusters.org)

#### Emergency Financial Assistance

American Red Cross: [redcross.org](http://redcross.org)

Navy-Marine Corps Relief Society: [nmcrs.org](http://nmcrs.org)

#### Financial Information and Counseling

Consumer credit counseling: [nfcc.org](http://nfcc.org)

#### Predatory Lending

Center for Responsible Lending: [responsiblelending.org](http://responsiblelending.org)

Payday Loan Consumer Information: [PayDayLoanInfo.org](http://PayDayLoanInfo.org)

### PROTECT YOUR CREDIT

Check each of your three major credit reports at [annualcreditreport.com](http://annualcreditreport.com). Effective 31 October 2019, Sailors will be able to request free credit monitoring services from the nationwide credit reporting agencies, under certain conditions.

Equifax: [equifax.com/personal/credit-report-services](http://equifax.com/personal/credit-report-services)

Experian: [experian.com/help](http://experian.com/help)

TransUnion: [transunion.com/credit-help](http://transunion.com/credit-help)