

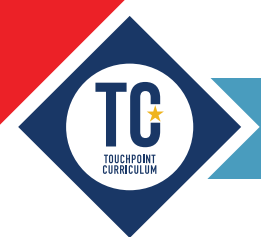
SOURCES OF HELP FOR MILITARY CONSUMERS

Consumer Complaints

Dealing with a defective product or poor customer service can be frustrating and costly. When this happens, you may decide to make a complaint. To complain effectively, start by determining what you want to achieve and be prepared to validate your complaint with all purchase-related paperwork including copies of receipts, estimates, repair orders, warranties, bank statements, and any correspondence from the company. If you have an issue:

1. Contact the business. Start with the salesperson 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* below as a guide and send your letter by certified mail, return receipt requested.
3. Contact industry trade associations.
4. Contact local and state consumer advocates. Use the resource list on the next page for consumer protection contacts.

See your Personal Financial Manager (PFM) for guidance.



SOURCES OF HELP FOR MILITARY CONSUMERS



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.

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 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).

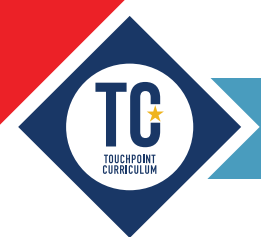
I look forward to your reply and resolution of my problem within [x] days.

Sincerely,
(Your Name)

Enclosure(s)

Your Address
Your City, State, ZIP
Date

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



GET YOUR NAME OFF SOLICITATION LISTS



Type of Solicitation	Contact	Other Information
Phone calls	National Do Not Call Registry https://www.donotcall.gov or 1-888-382-1222	You can file a complaint about telemarketing calls after your number has been on the list for 31 days.
Junk mail and email	Direct Marketing Association https://www.ftc.gov	Included at this site, for a nominal fee: <ul style="list-style-type: none">• Credit offers• Magazine offers• Catalogs• Other mail offers• Magazine offers• Email preference service• Other mail offers
Credit or insurance offers	https://www.optoutprescreen.com	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 a law and want to file a complaint, you can use one of the following sites:

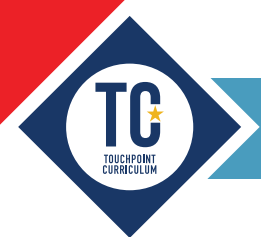
- Federal Trade Commission: <https://www.ftc.gov>
- Federal Communications Commission: <https://consumercomplaints.fcc.gov> or **1-888-225-5322**
- National Do Not Call Registry: <https://www.donotcall.gov>

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.
- 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 whom 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.
- If required to use public networks, consider using VPN to protect your personal information.
- Lock and password-protect your laptop, tablet, smartphone and mobile devices.



GET YOUR NAME OFF SOLICITATION LISTS

Websites for Consumers



Consumer Protection

- Better Business Bureau: <https://www.bbb.org>
- Consumer Financial Protection Bureau: <https://www.consumerfinance.gov>
- Consumer safety tips: <https://consumer.gov>
- Consumer Reports: <https://www.consumerreports.org>
- Federal Trade Commission: <https://www.ftc.gov>
- Free weekly credit reports: <https://www.annualcreditreport.com>
- Internet Crime Complaint Center: <https://www.ic3.gov>
- CG SUPRT: <https://www.cgsuprt.com>
- National Association of Attorneys General: <https://www.naag.org>
- National Consumers League: <https://nclnet.org>
- National Consumers League Fraud Center: <https://fraud.org>
- National Legal Aid & Defender Association: <https://www.nlada.org>

Financial Information and Counseling

- Consumer credit counseling: <https://www.nfcc.org>

Predatory Lending

- Center for Responsible Lending: <https://www.responsiblelending.org>
- Payday loan consumer information: <https://paydayloaninfo.org>

Relief Societies

- Navy-Marine Corps Relief Society (NMCRS): <https://www.nmcrs.org>
- Coast Guard Mutual Assistance (GGMA): <https://mycgma.org>
- Army Emergency Relief (AER): <https://www.armyemergencyrelief.org>

Protect Your Credit

Check each of your three major credit reports at <https://www.annualcreditreport.com>.

Service members can request free credit monitoring services, under certain conditions, from each of the nationwide credit reporting agencies.

- Equifax: <https://www.equifax.com/personal/credit-report-services>
- Experian: <https://www.experian.com/help>
- TransUnion: <https://www.transunion.com/credit-help>