

Sources of Help for Military Consumers

Sample Complaint Letter

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 the 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 product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented, etc.)

To resolve the problem, I would appreciate your (state the specific action you want—money back, charge card credit, repair, exchange, etc.) Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, cancelled checks, contracts, model and serial numbers and any other documents).

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

Sincerely,
(Your Name)

Enclosure(s)

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

Describe purchase.

Include name of product and serial number.

Include date and place of purchase.

State Problem.

Give History.

Ask for specific actions.

Include copies of documents.

Allow time for action.

State how you can be reached.

How to Complain Effectively

- See your Command Financial Specialist for guidance.
- Save all purchase-related paperwork. Include copies of receipts, repair orders, warranties, cancelled checks, contracts, and any letters to or from the company.
- If you have a problem:
 1. Contact the business—the salesperson you dealt with or the manager. Clearly and calmly describe the problem and the action you would like them to take. Document response in writing.
 2. Contact the company president or a representative of the manufacturer. Use the Sample Complaint Letter. Send it certified mail, return receipt requested.
 3. Allow time for the person you contacted to resolve your problem.
 4. Contact Consumer Advocates for further assistance. Don't give up until you are satisfied. Use the quick resource list on the reverse side of this page for consumer protection contacts.

Sample No Solicitation Letter

Your Address
Your City, State, Zip
Date

Mail Preference Service (Telephone Preference Service)
Direct Marketing Association
PO Box 9008 [PO Box 9014]
Farmingdale, NY 11735

To whom it may Concern:

I am writing to register with your Mail Preference Service [Telephone Preference Service].

Please inform your members that I do not want my name sold to any company for the purpose of placing me on a mailing list [telephone calling lists] and sending me advertising mail. Please remove my name permanently.

In addition, I would like my name removed from any and all existing lists.

Sincerely,
(Your Name)

Get Off Mailing, Telemarketing and E-Mail Lists

Junk Mail, Telemarketing and E-mail:
www.aboutus.org/DmAConsumers.org

Credit Bureaus:
Ask to be put on their "opt out" lists.
Call 1-888-5-OPTOUT
www.optoutprescreen.com

Non-Compliance:
Federal Trade Commission
Washington, DC 20580
www.ftc.gov



Protect Your Personal Information

- Give personal information only when absolutely necessary, and only when you initiated contact.
- Carry only the credit cards you need.
- Store personal information in a safe place at home or work. Copy all the contents of your wallet, front and back, and store with other personal information.
- Keep your PIN numbers secret. Never write a PIN on a credit/debit card or on a slip of paper kept with your card.
- Avoid obvious passwords.
- Watch out for “shoulder surfers.” Use your free hand to shield the keypad when using pay phones and ATMs.
- Do not leave any blank spaces on checks, credit slips and contracts.
- Keep all receipts. Ask for carbons and incorrect charge slips as well. Promptly compare your receipts with account statements. Watch for unauthorized charges.
- Destroy (shred) documents with account information.
- Protect your mail. Ask your local U.S. Postal Service to put your mail on hold when you are traveling and can't pick it up.
- Get your free credit report once a year.

Think Before You Click: Practice Safe Computing

- Protect your personal information.
- Know who you are dealing with.
- Use anti-virus software and a firewall, and update both regularly.
- Be sure to set up your operating system and Web browser software properly, and update them regularly.
- Protect your passwords.
- Back up important files.
- Learn who to contact if something goes wrong.
- In short, *think before you click!*

Web Sites for Consumers

The Consumer Action Handbook

www.consumeraction.gov

Consumer Protection

Better Business Bureau: www.bbbonline.org

Consumer World: www.consumerworld.org

Consumer Safety Tips: www.consumer.gov

Consumer Reports: www.consumerreports.org

Federal Citizen Information Center: www.pueblo.gsa.gov

Federal Trade Commission: www.ftc.gov

Kelley Blue Book: www.kbb.com

National Consumer League's Fraud Center: www.fraud.org

Military OneSource Web site: www.militaryonesource.com

Military Sentinel Fraud Website: www.consumer.gov/military

NADA Car Guides: www.nada.com

National Association of Attorneys General: www.naag.org

National Consumers League: www.natlconsumersleague.org

National Legal Aid & Defender Association: www.nlada.org

Network of Consumer Hotlines: www.callforaction.org

Public Citizen, consumer advocacy: www.citizen.org

Scam Site: www.scambusters.org

Emergency Financial Assistance

American Red Cross: www.redcross.org

Navy-Marine Corps Relief Society: www.nmcrcs.org

Financial Information and Counseling

Bill Tracking: www.billmonk.com; www.buxfer.com

Consumer Credit Counseling: www.nfcc.org

Credit Reporting Agencies: www.experian.com;
www.transunion.com; www.equifax.com

Free Annual Credit Report: www.annualcreditreport.com

Navy Fleet and Family Support Programs: www.ffsp.navy.mil

Power Payment Plans: <https://powerpay.org>

Tightwad Central Frugality Website: www.tightwad.com

Predatory Lending

Center for Responsible Lending: www.responsiblelending.org

Payday Loan Information: www.PayDayLoanInfo.org