

# 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)

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.

Keep copies of all your letters, faxes, e-mails, and related documents.

## 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 with whom you dealt or the manager. Clearly and calmly describe the problem and the action you would like them to take. Document their 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. 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 reverse side of this page for consumer-protection contacts.

## STOP IT!

Getting Your Name  
Off Solicitation  
Lists

Type of Solicitation	Contact	Other Information
Junk Mail, E-Mail and Spam	The Direct Marketing Association <a href="http://www.DMAChoice.org">www.DMAChoice.org</a>	Included at this site: ▶ Credit Offers ▶ Catalogs ▶ Magazine Offers ▶ Other Mail Offers ▶ Email Preference Service
Credit and Insurance Offers	Credit Reporting Industry's Opt-Out Program <a href="http://www.optoutprescreen.com">www.optoutprescreen.com</a> 1-888-567-8688	The official credit reporting industry website to accept and process request from consumers to opt-in or opt-out of firm offers of credit or insurance.
Phone Solicitation	Federal Government's Do-Not-Call Registry <a href="http://www.donotcall.gov">www.donotcall.gov</a> 1-888-382-1222 (TTY: 1-866-290-4236)	Remember, for calls that do come through to your phone, tell the caller to take your name off their mailing list.
Mail that looks like it is from a government agency but isn't	Contact the U.S. Post Office	

### How To File A Complaint About A Sales Call

If you think a sales call is in violation of the Federal Trade Commission rule and want to file a complaint, use the online resource at [www.ftc.gov](http://www.ftc.gov) and click on the "File a Complaint Online" link.

## 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](http://www.consumeraction.gov)

### Consumer Protection

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

Consumer World: [www.consumerworld.org](http://www.consumerworld.org)

Consumer Safety Tips: [www.consumer.gov](http://www.consumer.gov)

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

Federal Citizen Information Center: [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)

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

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

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

National Consumer League's Fraud Center: [www.fraud.org](http://www.fraud.org)

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

Military Sentinel Fraud Website: [www.consumer.gov/military](http://www.consumer.gov/military)

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

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

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

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

Network of Consumer Hotlines: [www.callforaction.org](http://www.callforaction.org)

Public Citizen, consumer advocacy: [www.citizen.org](http://www.citizen.org)

Scam Site: [www.scambusters.org](http://www.scambusters.org)

### Emergency Financial Assistance

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

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

### Financial Information and Counseling

Bill Tracking: [www.billmonk.com](http://www.billmonk.com); [www.buxfer.com](http://www.buxfer.com)

Consumer Credit Counseling: [www.nfcc.org](http://www.nfcc.org)

Credit Reporting Agencies: [www.experian.com](http://www.experian.com);  
[www.transunion.com](http://www.transunion.com); [www.equifax.com](http://www.equifax.com)

Free Annual Credit Report: [www.annualcreditreport.com](http://www.annualcreditreport.com)

Navy Fleet and Family Support Programs: [www.ffffsp.navy.mil](http://www.ffffsp.navy.mil)

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

Tightwad Central Frugality Website: [www.tightwad.com](http://www.tightwad.com)

### Predatory Lending

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

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