

# SOURCES OF HELP FOR MILITARY CONSUMERS



## 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.

## To Remove Name From Solicitation Lists, Write:

Junk Mail: Preference Service  
The Direct Marketing Association  
P.O. Box 9008  
Farmingdale, NY 11735-9008  
Online at: [www.the-dma.org](http://www.the-dma.org)

Telemarketing: Telephone Preference Service  
The Direct Marketing Association  
P.O. Box 9014  
Farmingdale, NY 11735-9014  
Online at: [www.the-dma.org](http://www.the-dma.org)

Email: [www.e-mps.org](http://www.e-mps.org)

Credit Bureaus: Ask to be put on their "opt out" lists.  
Call 1-888-5-OPT OUT

Non-Compliance: Federal Trade Commission  
Washington, DC 20580

**Keep copies of your letter and all related documents!**

## 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 contact person)  
(Street Address)  
(City, State, ZIP Code)

Dear (Contact Person):

On (date), I (bought, leased, rented, or had repaired) a (name of the product with serial or model 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 (state the specific action you want — money back, charge card credited, 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 a 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 number with area codes).

Sincerely,  
(your name)

(reference to whom you are sending a copy of this 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)

**NO SOLICITATION SAMPLE LETTER**

### **CONSUMER PROTECTION AGENCIES**

Offer consumer advice and guidance; protection against unfair trade practices; processing and investigation of consumer complaints.

[www.consumer.gov](http://www.consumer.gov)

"Firstgov for consumers", this site is a gateway to other US consumer protection sites

[www.ftc.gov/ftc/consumer.htm](http://www.ftc.gov/ftc/consumer.htm)

National Consumer Protection Bureau homepage

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

This is another gateway to numerous financial and consumer sites

[www.nclnet.org](http://www.nclnet.org)

The National Consumer's League website

[www.fraud.org](http://www.fraud.org)

The National Fraud Information Center

### **BETTER BUSINESS BUREAU**

Offers consumer resource services; complaints and investigations.

[www.bbb.org](http://www.bbb.org)

### **CREDIT REPORTING AGENCIES**

Offer information pertaining to credit history of individuals and businesses.

Experian (formerly TRW)

1-888-397-3742

[www.experian.com](http://www.experian.com)

Trans Union

1-800-888-4213

[www.transunion.com](http://www.transunion.com)

Equifax Inform

1-800-685-1111

[www.equifax.com](http://www.equifax.com)

### **INTERNET FRAUD**

[www.fraud.org](http://www.fraud.org)

The National Fraud Information Center

[www.bbb.org](http://www.bbb.org)

The Better Business Bureau

Your Internet Service Provider

### **FINANCIAL COUNSELING PROGRAMS**

Command Financial Specialists... check with your command. Offer free financial management guidance, credit counseling, and consumer education services.

Fleet and Family Support Centers

Navy-Marine Corp Relief Society

### **CONSUMER CREDIT COUNSELING SERVICES**

[www.nfcc.org](http://www.nfcc.org)

National Foundation for Consumer Credit

(Locate the nearest Consumer Credit Counseling office at this website)

[www.myvesta.org](http://www.myvesta.org)

National, non-profit debt management counseling via the internet

### **NAVY LEGAL SERVICES**

Offers no-cost advice and guidance to military personnel and their family members; wills and powers of attorney. Contact the Navy Legal Services Office at your local installation.

### **ARMED FORCES DISCIPLINARY CONTROL BOARD**

Where available, they investigate service member complaints and can put businesses off-limits.

### **EMERGENCY FINANCIAL ASSISTANCE**

[www.redcross.org](http://www.redcross.org)

American Red Cross

[www.nmcrcs.org](http://www.nmcrcs.org)

Navy-Marine Corps Relief Society

### **MILITARY CREDIT UNIONS**

Offer only simple interest loans and budget counseling. Call to compare rates and services.