

# Sources of Help for Military Consumers

## SAMPLE COMPLAINT LETTER

## HOW TO COMPLAIN EFFECTIVELY

- See your Command Financial Specialist for guidance.
- Save all purchase-related paperwork. Include copies of receipts, repair orders, warranties, canceled checks, 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 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 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 reverse side of this page for consumer-protection contacts.

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 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, canceled 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)

**STOP IT!**

Getting Your Name  
Off Solicitation  
Lists

## GET YOUR NAME OFF SOLICITATION LISTS:

Type of Solicitation	Contact	Other Information
Phone Calls	National Do Not Call Registry <a href="http://www.donotcall.gov">www.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://www.DMAchoice.org">www.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://www.optoutprescreen.com">www.optoutprescreen.com</a>	The official credit reporting industry website to accept and process requests from consumers to opt-in of credit or 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: <https://www.ftccomplaintassistant.gov>

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

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

## THINK BEFORE YOU CLICK: PRACTICE SAFE COMPUTING

- 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

The Consumer Action Handbook: [www.consumeraction.gov](http://www.consumeraction.gov)

### Consumer Protection

Better Business Bureau: [www.bbb.org](http://www.bbb.org)  
Center for Responsible Lending: [www.responsiblelending.org](http://www.responsiblelending.org)  
Consumer safety tips: [www.consumer.gov](http://www.consumer.gov)  
Consumer Reports: [www.consumerreports.org](http://www.consumerreports.org)  
Federal Citizen Information Center: <http://publications.usa.gov/>  
Federal Trade Commission: [www.ftc.gov](http://www.ftc.gov)  
Free annual credit reports: [www.annualcreditreport.com](http://www.annualcreditreport.com)  
Internet Crime Complaint Center: [www.ic3.gov](http://www.ic3.gov)  
Kelley Blue Book: [www.kbb.com](http://www.kbb.com)  
Military OneSource: [www.militaryonesource.com](http://www.militaryonesource.com)  
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.natlconsumersleague.org](http://www.natlconsumersleague.org)  
National Consumers League Fraud Center: [www.fraud.org](http://www.fraud.org)  
National Legal Aid & Defender Association: [www.nlada.org](http://www.nlada.org)  
Network of consumer hotlines: [www.callforaction.org](http://www.callforaction.org)  
Payday loan consumer information: [www.PayDayLoanInfo.org](http://www.PayDayLoanInfo.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.nmcrs.org](http://www.nmcrs.org)

### Financial Information and Counseling

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

### Credit reporting agencies:

Equifax: [www.equifax.com/home/en\\_us](http://www.equifax.com/home/en_us)  
Experian: [www.experian.com](http://www.experian.com)  
TransUnion: [www.transunion.com](http://www.transunion.com)  
Free annual credit report: [www.annualcreditreport.com](http://www.annualcreditreport.com)

Navy Fleet and Family Support Programs: [www.cnic.navy.mil/ffr/family\\_readiness/fleet\\_and\\_family\\_support\\_program.html](http://www.cnic.navy.mil/ffr/family_readiness/fleet_and_family_support_program.html)

### Predatory Lending

Center for Responsible Lending: [www.responsiblelending.org](http://www.responsiblelending.org)  
Payday Loan Consumer Information: [www.PayDayLoanInfo.org](http://www.PayDayLoanInfo.org)



**FLEET & FAMILY  
SUPPORT  
CENTERS**  
MID ATLANTIC

Little Creek/Fort Story  
462-7563

Newport News  
688-6289

Norfolk  
444-2102

Northwest  
421-8770

Oceana/Dam Neck  
433-2912

Portsmouth  
953-7801

Yorktown  
887-4606

Area Code 757 • [www.cnic.navy.mil/navylifema](http://www.cnic.navy.mil/navylifema)

# Command Financial Specialist Program

Fleet & Family Support Centers Mid Atlantic train over 4000 Command Financial Specialists annually. The CFS is an important member of the command leadership team and can assist active duty Service members with education and training, information and referral, and counseling on subjects such as:

- Money Management Strategies
- Pay and Allowances
- Legal Aspects of Personal Finances
- Consumer Awareness
- Credit Management
- Car Buying Strategies
- Saving and Investment Strategies
- Military and Civilian Referral Resources
- Financial Counseling and Communication Skills
- Command PEM Program Development
- Identity Theft
- Avoiding Predatory Lending Traps
- Insurance and Survivor Benefits
- Retirement Planning

## Command Financial Specialist (CFS) Training

Covers the basics of personal financial management and serves as a foundation for those selected by their Command to serve as a CFS per current OPNAVINST. Participants must be E-6 or above, or E5 with 6 years of service, in good financial standing, and have at least one year remaining at their commands.

## CFS Forum & Town Hall Meeting

Provides continuing education for the trained CFS who wants to stay current on military personal finance and consumer issues.

## Command Financial Specialist (CFS) Refresher

Provides a forum for trained Command Financial Specialists to review and sharpen skills learned in CFS training. CFS's should attend refresher training at least every three years. Topics reviewed will be the financial planning worksheet, solution-focused financial counseling, presentation techniques, and developing your CFS program. This training will also include new presentation skills and techniques, as well as discussing current financial hot topics.

**Banking and Financial Services**  
Provides information and hands-on skill-building dealing with bank account management including choosing a bank or credit union, banking fees, tracking ATM transactions, local bad check laws, and the military ramifications of financial mismanagement.

## Car Buying Strategies

Teaches the important do's and don'ts BEFORE you step onto the car lot.

## Consumer Awareness

Teaches you how to be a savvy consumer. Topics include avoiding purchasing pitfalls, how to exercise your consumer rights, identity theft, methods for resolving consumer complaints, and ways to access consumer advocacy resources.

## Credit Management

Provides valuable information on establishing a credit history, choosing and using credit and debit cards, debt-to-income ratio, consumer installment loans, credit reports, and effectively managing your credit.

## Developing Your Spending Plan

Do you want to get control of your financial life? This single-session workshop can help you develop a realistic spending plan. With this spending plan in place, you'll be on your way to paying your bills on time and achieving your short and long-term financial goals.

## Family Financial Planning

Illustrates the costs involved in starting a family, or adding to your existing family, and emphasizes the need for preparing financially to cover those costs.

## Home Buying

Buying a house is the most significant purchase many people will ever make. This course is designed to increase the knowledge and comfort level of first-time home buyers and serve as a refresher for repeat home buyers. Upon completion of this course, learners should be able to determine whether they are ready to purchase a home, know how to choose a real estate agent and mortgage, and be able to negotiate and close on the deal.

## How To Survive the Holidays Financially

Learn how to reduce the financial stress of the holidays without the pain of too much debt.

## Marriage and Money

Provides financial information and guidance to single Service members contemplating marriage and newly married Service members. Topics covered are short and long-term financial goal-setting, spending plans, savings and investing, and effective communication on financial matters.

## Million Dollar Sailor

An in-depth exploration of investing, wealth building, and setting and implementation of goals for people who are already financially stable.

## Paying for College

Identify sources of funding for higher education, focusing on financial aid resources, college savings plans and tax incentives. Applicable for students or parents of students entering college now or in the near future.

## Paying Off Your Student Loans

Provides awareness of student loan debt management strategies to improve current financial situations, avoid student loan delinquency and default and repay student loans as quickly and inexpensively as possible.

## Planning for Your Retirement

Introduces the basic concepts of financial retirement planning, including the military retirement system and Thrift Savings Plan.

## Raising Financially Fit Kids

Parents will explore their own financial habits and skills, as well as learn techniques to teach their children sound financial management skills. Participants will also assess their current financial situation, learn to communicate effectively with family members about finances, and implement age-appropriate financial practices for their children.

## Renting

Designed to increase the knowledge and comfort level of first-time renters and to serve as a refresher for repeat renters. Upon completion learners should be able to research rental options, determine affordability and locate an appropriate rental property.

## Savings and Investing

Explores various investment options and teaches which instrument best suits you and your individual goals.

## Survivor Benefits Plan

Provides basic information on the key provisions of the SBP. This will help Service members and their spouses in making informed decisions about SBP's role in their current financial plan and in their retirement plans.

## Thrift Savings Plan

Teaches how to take advantage of this exciting government-sponsored savings and investment program to build wealth and achieve financial independence.

## Your Insurance Needs

Covers the basic types of insurance and what they can do for you including life, health, homeowners and rental insurance, as well as SGLI and DIC.



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## Personal Financial Management

Managing money in today's marketplace can be challenging. Frequent deployments, separation from extended families, and numerous moves drain the resources of military families. Fleet & Family Support Center can show you how to make your money work as hard as you do through various financial programs and with our one-on-one financial counseling.

### We can help you:

- Devise a spending plan
- Set up a savings plan
- Learn banking and checking account management skills
- Understand investing
- Learn more about military pay and allowances
- Prepare for major purchases
- Avoid scams, rip-offs, and identity theft
- Manage your credit
- Take full advantage of the Thrift Savings Plan
- Understand car buying strategies
- Get information about Blended Retirement System
- Plan for retirement or the transition to civilian life

*Visit your nearest  
FFSC for help  
developing plan for  
a spending stage of  
whatever stage of  
life you're in.*

### Online Resources:

- <https://mypay.dfas.mil>
- <https://www.tsp.gov>
- <https://www.dfas.mil>
- <http://militarypay.defense.gov/>



## Fleet & Family Support Centers Mid Atlantic Personal Financial Management Program

*Supporting mission readiness through family readiness.*



To schedule a counseling appointment, call **1-800-372-5463**. For more information about FFSC Programs and Services, visit: [www.cnic.navy.mil/navyflitema](http://www.cnic.navy.mil/navyflitema)



### FLEET AND FAMILY SUPPORT CENTERS (FFSC)

<b>CONNECTICUT</b>	
New London.....	860-694-3383
<b>HAMPTON ROADS, VIRGINIA</b>	
Little Creek/Ft. Story.....	757-462-7563
Ocean/Dom Neck.....	757-433-2912
Norfolk.....	757-444-2102
Newport News.....	757-688-6289
Hampton Roads Northwest Annex.....	757-421-8770
Hampton Roads Portsmouth Annex.....	757-953-7801
Yorktown.....	757-887-4606
<b>ILLINOIS</b>	
Great Lakes.....	847-688-3603
<b>NEW HAMPSHIRE</b>	
Portsmouth.....	207-438-1835
<b>NEW JERSEY</b>	
Earle.....	732-866-2115
<b>NEW YORK</b>	
Saratoga Springs.....	518-886-0200 ext. 146
<b>RHODE ISLAND</b>	
Newport.....	401-841-2283
National Domestic Violence Hotline.....	1-800-799-SAFE (7372)
National Child Abuse Hotline.....	1-800-4-A-CHILD (422-4453)
Sexual Assault Victim Advocate 24/7 DOD Safe Helpline.....	1-877-995-5247
or call your installation FFSC.....	1-800-342-9647
Military OneSource.....	militaryonesource.mil

