



CALL FOR ACTION THE CONSUMER ADVOCATE

June 2026 / Issue 30

CALL FOR ACTION 101

Call For Action is a national non-profit organization headquartered in Rockville, MD. Call for Action has been connecting consumers with solutions for over 60 years. Call For Action Madison is one of twelve regional offices, and we serve consumers living anywhere in the States of Wisconsin, Illinois, and Minnesota. Our mission is to provide consumers, and small businesses, with education on consumer issues as well as helping when they experience a consumer issue, they are unable to resolve on their own. The services Call for Action provides are free and confidential. When you need us you can file a complaint online at [Call for Action | channel3000.com](https://www.callforaction.org) or by calling (608) 270-2833. You can also reach us by email at wisccfa@gmail.com. Our phone lines are available and open to consumers on Tuesday, Wednesday, and Friday from 11:00 AM - 1:00 PM. If you call and don't reach someone, please leave a phone message and one of our Consumer Advocates will respond to you within a week to start to help.

CALL FOR ACTION CONSUMER CASE HIGHLIGHTS

Here is a summary of our case successes from January through March 2026.

- ❖ Saved patient \$37,900 from Dean Health Plan by Medica for medical procedure that was pre-approved but was later billed.
- ❖ Saved family of deceased resident \$15,022 from a nursing home for charges mistakenly billed.
- ❖ Helped consumer obtain a \$10,500 refund from Thermador for a new refrigerator that never worked properly.
- ❖ Provided advice to consumer that ultimately led to a \$7825 judgement against The Home Improvement Company who started but never completed aluminum trim and cement steps work.
- ❖ Saved consumer \$5,000 from FedEx Corp for one of two high-end bikes lost in transit. FedEx located one bike and has escalated the search for the second after CFA Madison intervention.

CALL FOR ACTION NEWSLETTER

If you would like to have this monthly publication emailed to you, free of charge, let us know at wisccfa@gmail.com. The newsletter is blind copied to everyone, so your email address will not be seen by anyone. After reviewing the newsletter, you can OPT OUT anytime by sending an email request to the address above and your email address will be removed from the master distribution email listing.

CALL FOR ACTION CONSUMER STORY

CAR WARRANTY

Call for Action recently had a consumer approach us because of an issue they were having pertaining to a situation getting a vehicle repair paid for through a Car Warranty that they purchased several years ago. In this situation the consumer had a major problem occur with their truck engine failing when they were traveling out of state. They had their truck towed to their local home dealer for repair. The car warranty company provided a replacement engine, but it was an used engine with over 90K miles and needing other parts. When the consumer's mechanic questioned the replacement engine, they heard it was warranted for one year and if there were a problem they would cover it. The engine was installed but did not run. At the time of our writing this the consumer has been without their truck for over a month while the consumer, Call for Action, and warranty company go back and forth trying to resolve the issue.

Unfortunately, this story is not an isolated incident, but like most cases we see when consumers are frustrated with auto, home, and appliance warranty companies. The exact issue varies but sound like this consumer. We often hear that the warranty company does not have an authorized repair facility in the area, and they advise the consumer to go ahead get the repair performed and they will be reimbursed. Sadly, the reimbursement request is often denied for a variety of reasons. These plans cover specific repairs or replacements and offer peace of mind saying that you will not have to pay for unexpected repairs. Call for Action, and many other consumer protection organizations are filled with complaints for unpaid claims and find consumers with more stress and frustration than the peace of mind they expected they were paying for. We strongly encourage you to do a great deal of research about these warranty companies BEFORE paying for these services. Request a copy of their contract and carefully read the terms and conditions of WHAT is covered. Instead of purchasing a warranty we suggest you consider putting the amount of money you would pay monthly for the warranty plan into a savings account that you can go to when unexpected failures arise.

CALL FOR ACTION ANNOUNCEMENT

Call for Action is thrilled to announce that we have been recognized as a finalist in the 2026 Best of Madison competition. We were nominated in the Lifestyle group, specifically the Volunteer Opportunity category.

Final voting is June 1 - 30. In this final round you will be able to vote once (per category). We would love if you would take time and vote for us.

Here is a link to use in June that will get you to the voting page: madisonmagazine.secondstreetapp.com/Best-of-Madison-2026/

CALL FOR ACTION CONSUMER CALENDAR

Here are consumer-related speaking events:
July 8 – Fitchburg Senior Center

CALL FOR ACTION CONSUMER RESOURCES

Three-Day Right to Cancel

[Wisconsin Stat. Ch. 423](#) of the Wisconsin Consumer Act grants Wisconsin citizens the right to cancel certain consumer transactions within three business days. Consumer transactions are those purchases by individuals that are for personal, family or household purposes.

This provision applies to transactions valued in excess of \$25.00 where the transaction was initiated by face-to-face solicitation *away from the merchant's regular place of business*, or where the transaction is *directed to the particular customer* via conventional mail, electronic mail, or telephone solicitation. The right to cancel law covers transactions at fairs and trade shows as well.

Here is the link for more specific details and how to contact the Wisconsin Dept of Financial Institutions (DFI):

<https://dfi.wi.gov/Pages/ConsumerServices/WisconsinConsumerAct/ThreeDayRightToCancel.aspx>

CALL FOR ACTION CONSUMER INFORMATION

ONLINE VITAMIN SCAMS

Have you seen those celebrity-endorsed vitamins ads online? They promise you can lose weight, gain muscle, and cure or prevent disease. Almost sounds too good to be true, and it might be. But don't worry, they have a money-back guarantee. The problem starts when you want to return the vitamins and the company won't take them back, won't give you a refund, and won't even answer their phones. We have had three recent cases from viewers who ordered vitamins online and were unable to return them despite the money-back guarantee.

One consumer ordered one bottle of vitamins for \$300, but they sent two bottles and charged her \$600. Then her doctor advised her not to take the vitamins, so she tried to return them. The company promised a refund in 3-5 days, but it has been over four months and still no refund. Our research found that this company has a D- BBB rating and countless complaints, most of which are around consumers unable to get legitimate refunds. The viewer trusted the company because a celebrity endorsed their product. She now understands that those celebrity endorsements are often fake.

Another viewer is out \$200 after failing to get his refund for vitamins that did not do what they promised. Just like the first case, this company does not answer their phones or reply to voicemails. They also have fake celebrity endorsements and many complaints online, and they promise (but fail to deliver) a money-back guarantee.

Consumers should keep themselves safe by talking to their doctor about what vitamins they recommend. Before you order pills or vitamins online, research the company by searching for the company name and the word "reviews" or "complaints" or "scam". You can also look up the company on the Better Business Bureau website at BBB.org.

CONSUMER RESOURCES

Better Business Bureau®

10019 W Greenfield Ave,
Milwaukee, WI 53214

414-847-6055

BBB.org

Call for Action

c/o WISC-TV
7025 Raymond Road
Madison, WI 53719

608-270-2833

<https://www.channel3000.com/news/call-for-action/>

wisccfa@gmail.com

WI Dept of Agriculture, Trade and Consumer Protection (DATCP)

2811 Agriculture Drive
Madison, WI 53718

800-422-7128

<https://datcp.wi.gov/Pages/Homepage.aspx>

retailers, contractors, unfair trade practices

WI Dept of Transportation (DOT)

4822 Madison Yards Way
Madison, WI 53705

608-266-1425

Email: DealerLicensingUnit@dot.wi.gov

Vehicle-related issues

CONSUMER RESOURCES

WI Dept of Safety and Professional Services

4822 Madison Yards Way
Madison, WI 53705

608-266-2112

<https://dsps.wi.gov/pages/Home.aspx>

licensing, credential & registration requirements

211 United Way of Dane County

2059 Atwood Avenue
Madison, WI 53704

608-246-4350 or simply **211**

<https://www.unitedwaydanecounty.org/get-help-211/>

life challenges- food, shelter & medical assistance

Federal Trade Commission (FTC)

600 Pennsylvania Avenue, NW
Washington, DC 20580

877-382-4357

Report fraud, scams, and bad business practices at ReportFraud.ftc.gov.

Report identity theft at IdentityTheft.gov.

Report unwanted calls at donotcall.gov.

WI Dept of Financial Institutions (DFI)

4822 Madison Yards Way
Madison, WI 53705

608-261-9555

<https://dfi.wi.gov/Pages/Home.aspx>

loans, financial & 3-day right to cancel

(Refer to page 3 for right to cancel information)

RECOMMENDATION

Before you file a complaint with any of the resources listed above, you should first contact the person or company you have an issue/complaint with to see if they are willing to resolve the problem. Whether you contact them in person, by phone or even email, make sure you have a copy of the receipt or contract and a clear description of your issue/complaint. Ask for the full name of the person you are communicating with and request their phone number and email address (if they have one). This information is helpful for your files and especially if a CFA advocate is assigned your case.