



# CALL FOR ACTION THE CONSUMER ADVOCATE

October 2025 / Issue 22

## CALL FOR ACTION 101

In this section of our newsletter, we will give you small monthly updates on who Call for Action (CFA) is and what it is that we do. We hope you enjoy this little glimpse inside of our world.

The purpose of this monthly newsletter is to educate consumers. We have copies available at our speaking engagements or you can always view it at [Call for Action | channel3000.com](http://CallforAction|channel3000.com) or we will be happy to email it to you each month. If you would like to be a free monthly subscriber (promise: this is the only email we will send you and we will not sell or share your email with anyone else) let us know by calling 608-270-2833 or emailing us at [wiscdfa@gmail.com](mailto:wiscdfa@gmail.com).

The mission of Call for Action reads: To empower consumers by giving them a voice larger than their own. Our mission is two-fold and includes Education and Assisting with Consumer Issues.

Our Madison Call for Action Director visits community organizations looking for a speaker. She sometimes introduces the services of Call for Action and other times talks about Keeping Your Identity Safe. And there is a third presentation about Frauds and Scams that is fascinating.

The complaints we receive from people vary greatly. Generally, a consumer reaches out to Call for Action for help when they are at the end of their rope. They have a situation, and they are just not able to resolve it on their own. Sometimes we get complaints that aren't consumer based, and we aren't able to assist with. But even then, we try to do something to help that person. That might be doing some research and pointing them somewhere else that is going to be able to help them. Some of the complaints we take in are solved quickly with a phone call, but some complaints take many months to resolve. Although most complaints are solved in a few weeks. The dollar amount of some of the complaints we get can vary greatly as well. So far this year the smallest amount we got back for a consumer was \$1.63 and the largest amount was \$45,000.00.

We can help consumers who live anywhere in the State of Wisconsin as well as the states of Illinois and Minnesota. So, the next time that you feel like you have "hit a brick wall" in getting what you deserve let us know. We love to help consumers.

Located in Madison at WISC-TV, CBS Channel 3 (Channel3000), we are staffed by highly trained Consumer Advocates who are enthusiastic about educating and helping consumers. **Our phone lines are open to talk to one of us live on Tuesday, Wednesday, and Friday from 11:00 AM - 1:00 PM. Our phone number is (608) 270-2833.** Outside of those open phone hours you can call and leave a voicemail message or you can submit a consumer complaint online at <https://www.channel3000.com/call-for-action/>.

### MAILING ADDRESS

**WISC-TV / Call for Action**  
**7025 Raymond Rd**  
**Madison, WI 53719**  
**Email: [wiscdfa@gmail.com](mailto:wiscdfa@gmail.com)**

## CALL FOR ACTION CONSUMER STORY Part 1

Back in May a consumer contacted Call for Action (CFA) about an issue they were having with a travel company called **Hot Flight Deals Services (HFDS)**, located at **1309 Coffeen Ave, Apt 713, Sheridan, WY 82801**. The consumer booked 2 airline tickets with HFDS on January 23, 2025. The flight departure date was March 18, 2025. The consumer received the following email:

On Thu, 23 Jan 2025 at 16:27, Stuart Head <[stuarthead@hotflightdeals.us](mailto:stuarthead@hotflightdeals.us)> wrote:

**Thank you for choosing Hot Flight Deals! We extend an amiable welcome to you!**

**Kindly acknowledge the email by replying I confirm to get the ticket confirmed.**

Below is some mandatory information containing all your flight/check in details (eg; names, dates, cities, departure - arrival times etc..) and it is advised that you read through all the details and also keep a copy of it before you go onboard. For any further queries or delay in receiving the e-ticket Itinerary and Receipt email within 24 hours call us on 24\*7 customer care number (hyperlink no).

**NOTE: Your card will be charged against Consolidator (Best Airfare or Cheap Flying Fares or Airline reservation or flytodestinations )"**

**Total amount will be \$796.** for 2 passengers, i.e. \$398 USD for per passenger and You will get your confirmed e-tickets till 3RD week of FEB.

**Note:**

- **PLEASE KEEP THE SUFFICIENT FUNDS IN YOUR CARD FOR YOUR RESERVATION.**
- **IF YOUR CARD GOT DECLINED THEN THE FARE DIFFERENCE WILL BE CHARGED IF ANY.**
- **FOR ANY CHANGE OR CANCELLATION, YOU CAN DIRECTLY REACH ME ON 8448340044 (Ext 169)**

On February 9, 2025, the consumer called to cancel the flight. HFDS said they would return the money but never did. The consumer contacted them multiple times over several weeks. When someone answered the phone, she was put on hold for almost 1 hour and then they transferred her and disconnected her. When she tried calling back, they wouldn't answer.

The CFA advocate assigned to the case called Stuart Head at HFDS on May 13, 2025. After explaining what the call was about, the receptionist immediately disconnected the call. On May 14, a second call was placed to HFDS. When the CFA advocate asked to speak to Stuart, he was told that Stuart wasn't available then, but Stuart would call back in a few minutes. Never received a call back. The CFA advocate contacted the Wyoming Consumer Protection Unit (WCPU) to obtain information about filing a formal complaint. That information was passed to the consumer. The consumer submitted the complaint form right away but heard nothing back. The CFA advocate called the WCPU, and they confirmed receipt of the formal complaint, but stated that with only 1 investigator, this case could take several weeks, if not longer.

By August 13<sup>th</sup>, the consumer still had not heard back from WCPU. The CFA advocate contacted the Better Business Bureau (BBB) for Wyoming to inquire about complaints against HFDS. **The BBB said they had 11 complaints filed against HFDS.** The following additional information was emailed to CFA:

*The address listed for this business appears to be a **Commercial Registered Agent's** location and is typically not a physical place of business. The registered agent service that operates this facility commonly acts as the agent of record for official state paperwork filings, accepts:*

- *legal documents on behalf of the business and forwards mail to the business representatives at their actual physical location.*

The BBB said there were multiple businesses listed with the exact same address in Sheridan, Wyoming.

**RECOMMENDATION: DO NOT USE HOT FLIGHT DEALS SERVICES**

## CALL FOR ACTION CONSUMER STORY Part 2

Since the Sheridan, Wyoming address was not the physical address of HFDS, the CFA advocate searched the telephone number 844-834-0044 with the following result:

The screenshot shows a Google search for the phone number 844-834-0044. The search results are displayed on a desktop browser. On the left, there are three main search results for 'Hot Flight Deals' and 'Better Business Bureau'. The first result is for 'Hot Flight Deals' with a 1.0 star rating and 14 Google reviews. It is described as a travel agency in Tucson, Arizona. The second result is for 'Better Business Bureau' with a 1.0 star rating and 7 votes. It is described as a travel agency in Tucson, Arizona. The third result is for 'Better Business Bureau' with a 1.0 star rating and 7 votes. It is described as a travel agency in Tucson, Arizona. On the right, there is a map showing the location of 'Hot Flight Deals' at 3238 N Jackson Ave, Tucson, AZ 85719. The map also shows the location of 'Seven Cups Fine Chinese Teas' and 'Richland Heights East'. Below the map, there is a section for 'Hot Flight Deals' with a 1.0 star rating and 14 Google reviews. It is described as a travel agency in Tucson, Arizona. The address is 3238 N Jackson Ave, Tucson, AZ 85719. The phone number is (844) 834-0044. There are buttons for 'Website', 'Directions', 'Reviews', 'Save', 'Share', and 'Call'. Below this, there is a section for 'Reviews' with a 1.6/5 rating and 7 votes. There are buttons for 'Write a review' and 'Add a photo'. At the bottom, there is a section for 'People also ask' with three questions: 'Is Hot Flight Deals a reputable company?', 'Is the flight deal legit?', and 'Is HotFlightDeals.com legit on Reddit?'. Each question has a dropdown arrow. At the very bottom, there is a small section for 'Hot Flight Deals' with a 1.0 star rating and 7 votes. It is described as a travel agency in Tucson, Arizona. The address is 3238 N Jackson Ave, Tucson, AZ 85719. The phone number is (844) 834-0044. There are buttons for 'Website', 'Directions', 'Reviews', 'Save', 'Share', and 'Call'. Below this, there is a section for 'Reviews' with a 1.6/5 rating and 7 votes. There are buttons for 'Write a review' and 'Add a photo'.

The physical address for Hot Flight Deals Services is 3238 N Jackson Ave, Tucson, AZ.

**IMPORTANT NOTE:** The consumer initially disputed the charge with her credit card company, but HFDS contacted her and said they could not refund her because of the dispute. HFDS talked her into removing the dispute. The CFA advocate contacted the credit card company to see if the consumer could resubmit a dispute against HFDS and they said, YES. He relayed that information to the consumer. A follow-up call to the consumer revealed that her credit card company would **not** accept her new dispute. The CFA advocate provided the consumer with DATCP's website and Consumer Hotline number, which is (800) 422-7128. Case status: PENDING

## CALL FOR ACTION CONSUMER CALENDAR

Here are consumer-related speaking events:

|                                                   |                                                    |
|---------------------------------------------------|----------------------------------------------------|
| <b>October 8<sup>th</sup></b>                     | West Madison Lions Club. Intro and Identity Theft. |
| <b>October 29<sup>th</sup></b>                    | Wisconsin Senior Safety Resource Fair.             |
| <b>October 30<sup>th</sup></b>                    | Monona Senior Center. Keeping Your Identity Safe   |
| <b>November 16<sup>th</sup> - 22<sup>nd</sup></b> | National Fraud Awareness Week.                     |
| <b>November 22<sup>nd</sup></b>                   | Cross Plains American Legion                       |

## CONSUMER STORY – MAKING PAYMENTS

A consumer contacted Call for Action (CFA) during our latest Live Call-In on September 18<sup>th</sup>. She didn't specifically need CFA's help to resolve an issue. She just wanted to share her experience in hopes of helping someone else. Her situation started back in March 2024 when she mailed a check to her credit card company and the credit card company never received the check. She contacted the credit card company several times before the due date. The last time she contacted them in 2024 was a couple of days before the due date. When they told her they still hadn't received the check, she contacted her financial institution and initiated a stop payment. Two days later, the check arrived at the credit card company but was VOID due to the stop payment action. It cost her \$100 for the stop payment and then the credit card company charged her for past due payment, plus interest. Luckily, when she explained the circumstances for the past due payment, the credit card company reversed the pass due and interest charges.

The consumer stated that she always pays the credit card statement in full within a couple days of receiving it. Normally, the payments were received with no problems, but then it happened again this past August 2025. She talked to the Postmaster in her town, and she was told that mail delivery times may take up to 3 weeks.

The CFA Advocate who was assigned her case contacted her to request her email address and discuss some suggested options for making future payments without worrying about a check getting lost in the mail. The CFA Advocate then asked if it was OK to put her story in the CFA monthly newsletter. The consumer thought that was a good idea. Her CFA case was closed that day.

**RECOMMENDATION:** If you have concerns or issues about your bill payments getting lost or delayed through regular mail, investigate the option of making Automated Clearing House (ACH) payments. This is an electronic system that banks in the United States use to transfer money safely, without the risk of being lost or stolen. ACH payments can be set up to pay a specific amount or pay the full balance each billing cycle. The payment date can be set for the due date, or you can schedule payment days in advance to ensure you do not go past the due date. If you are not sure how to set up ACH payments online at home, contact your bank or credit union for assistance. The bonus to using this process is that you save money by using less checks and no postage. Try it, you may wonder why you did not do it sooner. If you do not like it, you can cancel the ACH process and go back to writing checks.



**Don't be TRICKED by Scammers!**