



# CALL FOR ACTION THE CONSUMER ADVOCATE

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## 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 12 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/channel3000.com) or by calling (608) 270-2833. You can also reach us by email at [wisccfa@gmail.com](mailto: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 GUIDE

Life isn't always easy and sometimes things go wrong. When you have a consumer issue that you can't resolve on your own you may want to contact one of the Consumer Advocates at Call for Action to give you a hand.

For you to be effective, first be polite, respectful, and brief. Try to establish a good rapport with the person you are speaking

with by introducing yourself by name. If they don't offer their name, ask what it is and use it throughout your conversation. Keep in mind the person you are dealing with didn't cause your problem. As you let them know about the situation you want to describe it fully but also be careful to not take too much time. Try to not get emotional. You should describe the problem and what you would like the company to do to fix it. Make sure the resolution you are asking for fits the problem that has occurred. As a follow-up they may ask you for key information such as your full name, address, phone number, dates, a confirmation number, etc.

It is always a good idea to maintain a paper trail. This can include date of purchase, receipt for goods or services, date of delivery, copies of all communications (take a screenshot or photo if using chat), names and date of whom you have communicated with and what was discussed. For more complicated issues you want to speak to a representative to help you. If the business is local, make the time to visit with them in person. Do not wait long to make a complaint. Look at return policies of the company before you file your complaint. Are you within their guidelines? If the business cannot give you the results you need, think about how you made the purchase. If you used a credit card, speak with your credit card company about filing a dispute. Credit card companies have a time limit (often 30 days from purchase) on when disputes can be filed. Always be 100% honest about everything. When all of the above fails, contact Call for Action.

#### MAILING ADDRESS

**WISC-TV / Call for Action**  
**7025 Raymond Rd**  
**Madison, WI 53719**  
**Email: wisccfa@gmail.com**

## CALL FOR ACTION CONSUMER INFORMATION

Here are excerpts from the WI Dept of Agriculture, Trade and Consumer Protection's (DATCP) December 2025 Consumer News.

### How to Spot Holiday Scams



The holidays are a busy time for Wisconsin consumers, and scammers are eager to take advantage of the hustle and bustle. It is important to know how to identify common seasonal scams before a fraudster tries to ruin your festivities.

**Online Marketplace Scams:** If you shop for holiday gifts through classified ads or an online peer-to-peer marketplace, you might find some great deals. However, fraudsters list all sorts of items and services to lure consumers and steal their money or personal information. Practice caution when shopping in online marketplaces for popular holiday gifts.

**Phishing Messages:** You may receive texts, emails, or direct messages on social media platforms which seem to come from a well-known retailer or shipping company. The messages claim there is an issue with a recent purchase or return and ask you to verify your personal information for the product to be delivered or for you to get your money back. These are phishing scams designed to trick consumers into giving their personal information to scammers.

**Non-Delivery Scams:** When you make a purchase online, it usually comes with an expected shipping date. Some scammers sell items online but have no physical products to ship at all. They make money off consumers who forget about their purchase or who do not want to deal with the cancellation process. If a buyer does ask for their money back, fraudulent sellers make excuses, tell them to keep waiting, or cut off communications.

For more tips on how to prevent and respond to holiday scams, read DATCP's [full news release](#) online. To learn more about other seasonal consumer protection issues, read DATCP's other holiday news releases about [toy safety](#), [safe online shopping](#), [charity fraud](#), and [identity theft](#). Listen to the Bureau of Consumer Protection's recent episode about holiday consumer protection with DATCP's Rural Realities podcast on [Buzzsprout](#), [Apple Podcasts](#), [Spotify](#), or [Amazon Music](#).

## CALL FOR ACTION CONSUMER INFORMATION

### Recent DATCP News, Alerts, and Media

Read DATCP's latest news releases and consumer alerts.



#### **DATCP Launches Consumer Protection Outreach Toolkits**

DATCP launched toolkits containing downloadable materials that can be used by educators, businesses, community organizations, and other groups to teach their audiences about a variety of consumer protection topics.



#### **Sweet Investment Opportunity, or Scam?**

Scammers convince consumers to invest their money in fraudulent schemes by using many different tricks – even romance. Consumers can protect themselves from heartbreak and devastating financial loss by learning how these scams work and how to identify them.



#### **Know the Difference: Health Insurance vs. Discount Plans and Scams**

Consumers have choices, and during open enrollment periods when time is limited, it is important to understand the differences between health insurance and medical discount plans, which are sometimes misrepresented as insurance by dishonest sellers.

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### Stay Protected

The Department of Agriculture, Trade and Consumer Protection is Wisconsin's primary consumer protection agency. DATCP's Bureau of Consumer Protection has authority to investigate and mediate unfair business practices.

Have you encountered a scam or unfair business practice? File a complaint with DATCP for help.

Questions about consumer protection? Want to check complaints against a business? Think you've been scammed? Contact DATCP's **Consumer Protection Hotline:**

**(800) 422-7128**

**DATCPHotline@wisconsin.gov**

## CALL FOR ACTION CONSUMER STORY

### VEHICLE INSURANCE COMPLAINT

If you are like many people, part of your work responsibilities include driving during work hours. For some this happens occasionally, and you may drive a company vehicle, or you may drive your own vehicle. For others, driving is your job. Either way, most of us assume we are covered by the company's auto insurance, or our personal auto insurance, in the case of an accident. But as one of our consumers found out this is not always the case. We can all learn from this experience.

Our consumer contacted Call for Action because of a situation they were experiencing. Their job was to drive people to medical appointments for a local small medical transportation company. These trips were done in a vehicle provided by the company. On one trip the vehicle the consumer was driving was hit by another vehicle resulting in the company vehicle being pushed into a traffic signal.

In addition to damage to the company vehicle there was damage done to the other auto. One year after this occurred, the consumer received a bill for \$44,000.00. The consumer learned that they were not covered by the company's auto insurance. The company wasn't being helpful in any way and it was at that point that they turned to Call for Action for help.

Through months of investigation, we learned the company had insurance on the vehicle, but they had failed to add the consumer as a driver. As a result, the accident fell into a loophole and was not covered. We had the consumer turn the claim into their personal auto insurance company. That claim was denied because their policy did not cover them while driving a company vehicle for work. Another loophole.

We spoke to an insurance attorney, and they said the only way for a consumer to really know what is covered and what is not is to carefully read the insurance policy, however that can be very complicated. While reviewing the policy make sure you are covered by the policy. Check with your personal insurance provider to see if you have any coverage during work. Ultimately, it is the employer's responsibility to provide insurance. In this case, the only choice left is for the consumer to engage an attorney to get the employer to pay for the accident. That is going to cost them money out of their pocket.

So, the lesson learned should be that if you drive for work be proactive and check into insurance coverage they provide. In most cases everything will be okay, but it is better to have that piece of mind before something happens.

To hear more about this consumer story you can view it online at [Lodi woman facing an unexpected \\$44,000 burden | News | channel3000.com](https://www.channel3000.com/news/lodi-woman-facing-an-unexpected-44000-burden) .

**WISHING ALL OF YOU A VERY HAPPY & CONSUMER  
SAFE NEW YEAR!**