December 2026

Issue 36

CALL FOR ACTION
THE CONSUMER ADVOCATE

QUESTION OF THE MONTH

<u>December's Question</u>:

What is the most important thing shoppers can do to protect themselves when making online holiday purchases?

<u>November's Question</u>:

What generation (age group) do you think falls for more scams?

ANSWER:

According to the Federal Trade Commission, younger generations (Gen Z, Millennials, Gen X) are more likely to lose money to scams and fraud than adults aged 60+. However, when older adults are victimized, the financial loss is much greater.

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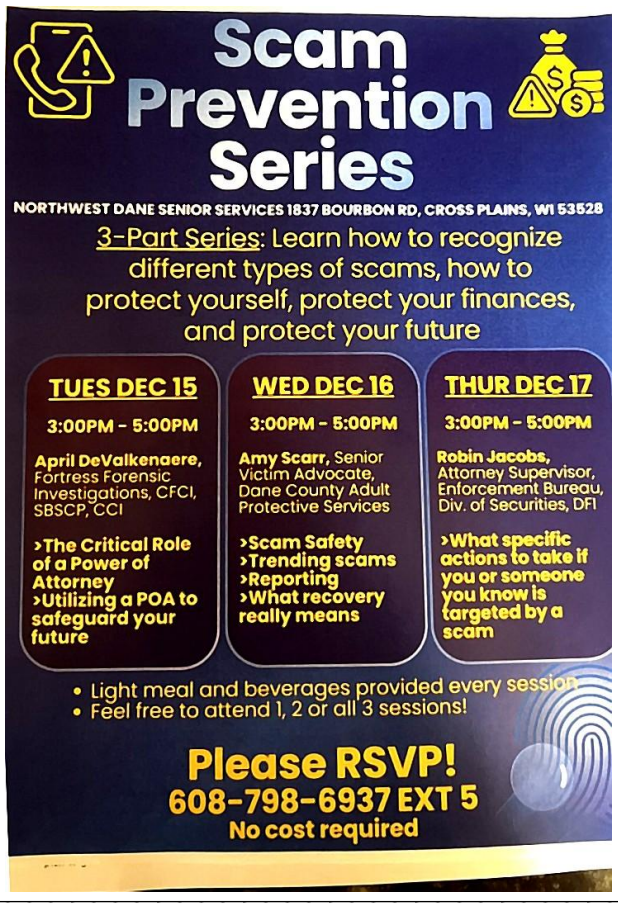



CALL FOR ACTION CONSUMER INFORMATION

IS THAT DATA BREACH REAL OR IS IT A FAKE?

Call for Action has become aware (according to welivesecurity 4.17.26) that in 2025 there were more than 3300 reported data breaches which resulted in 280 million notices emailed to people involved. You may very well have received one or more of those notifications. With that volume of data breaches occurring now criminal scammers have exploited this because they know that many of us automatically believe the notifications we receive. They will wait for a real breach to be announced and then use that to send out fake, but very real seaming, notifications to trusting consumers. And we are more likely to believe this. The goal of these criminals is to get you to "click" a malicious link or open a malicious attachment. The result of this may likely be to quietly install malware on your computer and steal your personal information and passwords.

To help prevent this from happening to you look for the following red flags:

- Sense of urgency - it will see your immediate attention is required for safety
- Unusual sender email, spoofing the legitimate organizations look or email but with a slight change. Look closely at the characters in the header of the email.

To stay safe do not click. Look up the phone number of the organization on paperwork or documents you have and then call them to see if there was a data breach and if the notification you received is legitimate. Do not use a phone number you may find on the email you received and try to not use a search engine (such as Google) for the number.



CALL FOR ACTION CONSUMER INFORMATION

Do You Know What You Need to Do if Your Identity is Stolen?

Identity theft is rampant. Someone becomes a victim every 4.9 seconds!

We have all heard at least one horror story of what happened to someone who unexpectedly became a victim to the crime of identity theft. As much as we hope this will not happen to us, it can. No one is safe. You may have seen advice on things you can do to help protect your identity. We want to help you learn what you should do if you find yourself a victim of identity theft.

Immediately take the following steps.

- Contact the fraud department at your bank and/or credit card company
    - Seek their advice on if your account should be replaced or frozen
    - Put transaction alerts on your accounts
- Change your passwords and/or personal identification numbers (PINs)
    - This includes financial accounts and email
- Place a credit freeze (free service) with the three credit bureaus, Equifax, TransUnion and Experian
    - Each bureau must be contacted separately
    - This does not affect your credit score
    - The freeze prevents loans being taken out in your name but you can continue to use your credit cards as usual
- Report the identity theft to your local police department
    - They may tell you they are unable to investigate, and that is okay but you do need them to write a theft report and provide you with that documentation
- Report the identity theft to the Federal Trade Commission (FTC) at identitytheft.gov
    - This step includes them providing you with a personalized plan for recovery
- Remember to document everything including phone conversations

Identity theft is scary and depending on how the theft occurred and what you know has been affected your steps may verify some. If you would like advice or direction we at Call for Action are willing to help you. You can reach us at 608.690.6722.

CALL FOR ACTION CONSUMER INFORMATION

Why Written Contracts Matter

When hiring a contractor for a home project, people often move quickly, especially when the work is urgent, like a plumbing emergency, storm damage, or a flooded basement. They understandably want the problem fixed as soon as possible. However, rushing into an agreement without getting the terms in writing can leave a homeowner vulnerable to unfinished work and unexpected costs.

Consider a recent case at Call for Action. A homeowner discovered significant water damage after a flood. Worried about mold growth, they quickly hired a well-recommended local company to handle the flood remediation. The contractor promised to remove the damaged materials, dry out the affected areas, and restore the space. Trusting the contractor's word, the homeowner agrees to the work and makes an upfront payment without requesting a written contract.

At some point, the workers declare the project finished and ask for a final payment, but the homeowner has unfinished walls and exposed electrical wires. Because the scope of the work was not documented in writing, the homeowner has difficulty proving what was promised.

A written contract could have helped by establishing clear expectations for both parties before work begins. A contract should describe the specific work to be performed, outline the materials and services included, establish the total price, and provide an estimated timeline for completion. It should also address how additional work or unexpected expenses will be approved and documented.

This is particularly important with flood remediation because the work can involve multiple stages, including water extraction, demolition, drying, mold prevention, cleaning, and reconstruction. Without a detailed written agreement, homeowners may not receive services they expected or face additional charges. A reputable contractor should have no problem documenting the scope of work and costs with a written contract before work begins.

24/7 Call for Action Phone Number 608-690-6722

NOTE: It may take a few days before your case is assigned to one of our Consumer Advocates. The Advocate will contact you and develop a plan to assist you with the complaint.

Here's the link to the online complaint form:

https://www.channel3000.com/news/call-for-action/click-here-to-submit-a-complaint/html_39738c34-c616-4bf7-ae62-17398fbd22e9.html



CONSUMER CALENDAR

Here are consumer-related speaking events:
January 5 – Adult Protective Services of Buffalo and Pepin Counties
January 7 – Verona Senior Center
Identity Theft