



CALL FOR ACTION THE CONSUMER ADVOCATE

April 2025 / Issue 16

CALL FOR ACTION 101

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

Did you know that Call for Action is not a part of Channel 3? Every Call for Action office is sponsored by a media partner. WISC-TV has been our sponsor for more than ten years. We love the relationship we have with the TV station. They offer us space to work at the station as well as the tools we need to get our job done to help our consumers. Plus, they promote our services on Channel 3 and Channel 3000. This cooperation strengthens our connection to the community and gives our volunteers clout when working on consumer's behalf. Information collected by CFA on trends and new frauds affecting consumers may be used by our media partners to prepare news stories.

Located in Madison at WISC-TV, CBS Channel 3 (Channel3000) we are staffed by highly trained Consumer Advocates who are passionate 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/>.

VOLUNTEER SPOTLIGHT

My name is Melissa. I am in my fourth year at Call for Action, where I help people navigate difficult problems that often feel unsolvable. I became involved after assisting my in-laws with taxes, insurance, and other challenges caused by their Alzheimer's diagnoses. Through that experience, I discovered my knack for research, making phone calls, and problem-solving — the bigger the challenge, the better. I'm always happy to listen and help find solutions, no matter how overwhelming a situation might seem.

One of my most memorable experiences at Call for Action was helping some Amish men who faced unique challenges due to limited access to phones and computers. Our assistance was essential, and I worked closely with a nearby community member who served as a liaison throughout the process. Together, we secured tens of thousands of dollars in refunds for various issues, including delayed well digging, disputes over horse sales, and unpaid jobs. It was incredibly rewarding to see how our teamwork made such a significant difference.

I grew up in Boscobel, Wisconsin, where my parents still live. I attended Madison College and UW-Platteville. I met my husband while earning my PhD in mathematics out of state. We returned to Wisconsin for his job at Epic, and I stayed home to raise our two sons — one is now in middle school, and the other is in college in Oklahoma. They may be growing up, but they still find plenty of ways to keep me busy!

In my free time, I volunteer to serve meals at our local food pantry and coach 1st-grade soccer. I enjoy hiking the Ice Age Trail, camping in Wisconsin's beautiful state parks, baking, gardening, and traveling. Last summer, we explored Iceland's waterfalls and geothermal pools, and we're planning a trip to Australia for our next adventure.

I'm grateful for the opportunity to help others through Call for Action. Every situation is different, and I learn something new from each person I work with.

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CALL FOR ACTION CONSUMER STORY

HOME SECURITY SYSTEM COMPLAINT

Call for Action received a consumer complaint about a home security system that was purchased locally several years ago. The local company was purchased by another provider and a few years later that company was bought out by Brink's Home Security, out of Dallas, TX. The following narrative is from the phone call on February 26th.

CONSUMER: The home alarm went off at 9 PM, while the owners were not home. The police were outside the house with weapons drawn when the owners arrived back home. There was no intrusion. One of the security sensors had a malfunction. The owner called Brinks to ask for a tech to come check the system and all sensors. One of the sensors had fallen off the door. As owner was speaking to someone in customer service, they simply hung up on the owner. The owner called back and talked to 3 different people. Because the home owner lives in a rural area, Brinks said they only do virtual service calls. Someone from Brinks said they would send two new sensors but later cancelled because home owner said that virtual wouldn't work because they can't video conference. The home owner then said they wanted to cancel the service but was told they couldn't for 1 year because of the existing contract. Home owner is afraid to turn the system back on because of the malfunction. Home owner pays \$60 per month for the security system.

Call for Action contacted Brinks and spoke initially to a Customer Service Rep and then a Customer Service Executive. The CFA Advocate requested a copy of the home owner's contract with Brinks. The Brinks Executive said he couldn't provide any information to CFA Advocate without written authorization from the home owner or through a 3-way conversation via phone. The CFA Advocate then requested that Brinks send a copy of the contract to the home owner because the home owner said they never received a contract when Brinks took their account. The Service Executive said he would call the home owner within 24 to 48 hours to discuss options. After talking to the consumer, the Service Executive was able to resolve the concerns of his customer. He even waived the trip fees for a tech rep to come to the house and fix any home security issues. The consumer told the CFA Advocate that they were very happy with the results.

RECOMMENDATION: Before you purchase any type of home security system, make sure you compare monthly/yearly costs with different providers. Also find out if service is provided on site or just virtually. Lastly, make sure you understand the terms and conditions of the contract, including the process for canceling their service.

CALL FOR ACTION CONSUMER STORY

BANK FRAUD COMPLAINT

We had a case filed because a consumer's bank checking and savings accounts had been hacked a few times. They lost money from those as well as rewards on their credit card. In total they lost thousands of dollars. The bank put the money back into the account(s), but because of the fraud the accounts had been closed, and the consumer was unable to access the funds. After numerous phone calls over several months between the bank and the consumer, they were finally told a check had been mailed to them. When they had not received the check after a couple of months they called Call for Action hoping we could help rather than going to the legal system.

Our Consumer Advocate worked with the consumer and the fraud department as well as the bank media rep regarding the issue. It took a couple of weeks but in the end the consumer received checks that repaid her money that had been stolen.

HEALTH BILLING COMPLAINT

A consumer contacted Call for Action for assistance with a billing dispute with a local health care organization. A family member had a procedure performed. Prior to the procedure they obtained two pre-authorizations from their insurance carrier. Months later they received a bill for thousands of dollars from the provider. The insurance company stated the consumer should pay nothing. The provider stated the insurance had not paid them. This went back and forth for eight months before Call for Action was contacted just prior to the provider sending this to a collections agency.

Call For Action's Consumer Advocate reached out directly to the providers Director of Communications for assistance. There was a bit of a delay and some additional communication but within a couple of weeks the consumer let us know her balance had been reduced to \$0.00.

CALL FOR ACTION CONSUMER CALENDAR

Here are consumer-related events coming in April:

April 14, 2025 CFA speaking at the Madison Breakfast Rotary meeting.

April 15, 2025 CFA speaking at Sun Prairie Breakfast Rotary meeting.

April 16, 2025 CFA speaking at the Verona Lions meeting.

April 16, 2025 CFA speaking at the Stoughton Rotary meeting.

April 21, 2025 CFA speaking at the Janesville Rotary meeting.

CALL FOR ACTION TELETHON

On Tuesday, March 4th in celebration of National Consumer Protection Week, the Madison, WI Call for Action office worked with their affiliate sponsor, WISC-TV 3 and held a call-in style telethon. The station's Consumer Reporter, Michelle Renee Quinn, was the moderator with phones open for consumers between the hours of 4:00 - 7:00 pm. This was great exposure for Call for Action to reach an audience of viewers that may not previously have known about the services provided by the organization. During the broadcast they received about 40 phone calls and opened more than 30 new cases, and the volunteers staffed the next day were busier than usual with consumer calls who mentioned seeing the telethon the evening prior. The event was a great success that they hope to continue to produce annually.

