



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. 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.

MAILING ADDRESS

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CALL FOR ACTION CONSUMER

ALERT (article from Federal Trade Commission)

Tax season is approaching, and if you're getting a refund, scammers are looking to steal it before you've had a chance to claim it. So, before you respond to a text or email about a "tax refund" — especially one that asks you to click a link — know that this could be a scam designed to get your personal information and steal your tax refund.

These scams often start with a text or email that looks like it's from [the IRS or a state tax office](#) saying they've "processed" or "approved" your tax refund claim. (Note: that's not how you find out about a real tax refund.) To "verify your identity" and "send you money," they ask you to click a link to enter details like your Social Security and bank account numbers — but it's a [phishing scam](#). If you click and share your info, the scammer might steal your personal information to get your tax refund or even steal [your identity](#) to open other accounts.

If you get a message like this:

- **Know that the [real IRS](#) and [state tax offices](#) won't reach out by text, email, or on social media to get your information.** Only scammers will.

Below is the link to the entire article from the Federal Trade Commission, dated January 22nd.

https://consumer.ftc.gov/consumer-alerts/2026/01/text-or-email-about-your-tax-refund-scam?utm_source=govdelivery

CALL FOR ACTION CONSUMER INFORMATION

Home Warranty Companies

At Call for Action, we often get cases submitted to us from consumers who have run into problems getting needed repairs done by organizations they have a home warranty contract with.

What we hear happens often is that when something fails in their home (say a furnace or appliance) they contact their home warranty company only to find the company doesn't have an authorized repair service available where they live. The company will then advise the consumer to find a local repair person, get their problem resolved and then submit the cost of repair for reimbursement. That is where the problem comes to light. There seems to always be a reason the company will not reimburse or will not reimburse in full. You will hear that the cost of repair is above what is allowable, the paperwork was not submitted as it needs to be, or you did not follow procedure and contacted a repair before the warranty company. So now you, the consumer, is out money for repair when you have been faithfully making the monthly payment for warranty, sometimes for many years. When Call for Action gets involved, we sometimes are successful in getting a reimbursement for the consumer, but often there isn't a darned thing we can do.

So that brings the question of what you can do as a consumer to protect yourself. Our first advice is to carefully and completely read the contract before you sign so you know what is covered and what the terms are for repair when needed. Another thing a consumer should consider is doing a cost benefit analysis of payments vs repairs. Some find that they are better suited saving the cost of the monthly payment specifically to use for repairs when necessary. This could save money in the long run as well as avoid conflict. If you do have a home warranty and need a repair stop and read the contract before you contact the company to refresh yourself on the rules and procedures. Most often if you are selling an old home a warranty could be an incentive to potential home buyers because it guarantees your home's appliances and systems and may be worthy for you if you are buying a new home as those first years of home ownership is when paying for unforeseen repairs may be difficult for your budget. However, if you have a new home with new appliances, under manufacturer warranty, a home warranty may not be necessary. Also, it may not be necessary if you have an emergency fund savings. And keep in mind if the plan you are looking at excludes many items or has low payouts you may want to walk away.

CALL FOR ACTION CONSUMER INFORMATION

Bank Impersonation Scams

At Banks today work hard to protect your account from fraud. So, if you receive a call that they have blocked some fraudulent activity on your account, you will probably feel relieved. You might even feel grateful when they say they will help you protect your account. But wait, this could be the beginning of a bank impersonation scam. A local PhD student, whom we will call Mia to protect her privacy, recently reached out to Call for Action after losing over \$8000 to this type of scam.

The scam started with Mia getting texts and phone calls from her bank's fraud department. Her account was under attack, so they advised her to move her balance to Apple Cash. Then they opened a new account for her and directed her to move the money to the new bank account. Everything looked right to Mia, so she moved the money, acting quickly to protect her funds. Only later did she start to have second thoughts. By the time she reached out to her bank directly, the money was gone.

Although both the bank and Apple would like to help Mia, they cannot recover the money. Sadly, there isn't anything we can do at Call for Action either. We have asked both the bank and Apple to review the transactions to see why the money couldn't be stopped in time, since the transactions were still pending when Mia realized that she had been scammed.

Mia is a young, tech-savvy grad student. She is not the type of person you might expect to be fooled by a scammer. But these scammers are good at what they do, and they are getting better all the time. Mia wanted us to share her story as a warning for others.

So, how can you protect yourself? If you get a call from your bank about possible fraud, slow down, hang up, and call your bank to confirm. Look up the bank phone number and dial it yourself. You could even go to your bank in person if you are able. Also, remember banks won't ask you to move money to "protect" it. Your bank should not call you and ask you for your pin, password, or for remote access to your account. If you are targeted by a scam, please report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/identitytheft). You can find many helpful consumer tips for protecting yourself from fraud at [consumer.ftc.gov](https://www.consumer.ftc.gov).

CALL FOR ACTION CONSUMER INFORMATION

Timeshares

For many owners, a timeshare that once seemed like a dream vacation solution has turned into a financial burden. Rising maintenance fees, limited availability, and difficulty reselling leave thousands of consumers looking for a way out. Here at Call for Action, we received 17 complaints about timeshares in 2025.

We are usually unable to get involved in timeshare complaints due to the low likelihood of success and the high probability of the need for legal help. We also find that many of the timeshare complaints we receive are not sent to us by consumers but are sent to us by timeshare exit companies. The exit companies are charging customers, sometimes upwards of \$10,000, but hoping that we will do the hard work for them.

That being said, we do want to help educate consumers, so if you own a timeshare and want to exit safely and legally, here's some advice.

Start with your contract. Review it for transfer, surrender, or cancellation language. If you don't have a copy, request one from the resort.

Contact the resort directly. Ask about deed-back, surrender, or hardship programs. Some resorts will take a timeshare back, especially if fees are current.

Use consumer resources. You can file a complaint with the state attorney general or consumer protection department in the state where the timeshare is based. We recommend finding accurate and helpful advice about getting out of timeshares from the Federal Trade Commission (FTC) or AARP.

Be wary of resale and exit companies. Avoid companies that guarantee a sale or exit, demand large upfront fees, or pressure you to act quickly. If you decide to use an exit company, first look them up on the Better Business Bureau website at www.bbb.org.

Bottom line: There is no guaranteed or fast way out. The safest path is cautious and informed.

CALL FOR ACTION CONSUMER CALENDAR

Here are consumer-related speaking events:

March 11 - DeForest Rotary

April 15 - XYZ Group of Sun Prairie

April 15 - RSVP Triad Senior Safety

May 5 - Fitchburg Verona Horizons Rotary