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Issue 32

CALL FOR ACTION
THE CONSUMER ADVOCATE

CALL FOR ACTION ANNOUNCEMENT

Did you know that Call for Action's sponsor, WISC-TV Channel 3, is doing a major building remodel. All building or remodeling projects are sure to bring some change. One change for us at Call for Action is that we have had to change our phone system and phone number for us to best serve our consumers.

Effective immediately the phone number for Call for Action is (608) 690-6722.

The result of this change is that our Consumer Advocates are much more accessible to you. You may now call that number at any time and leave a message (name and phone number). One of our Consumer Advocates will return your call so they can hear about the consumer problem you are facing and talk about how Call for Action can help you. Keep in mind that our Consumer Advocates all work on a part-time basis and so your call may not be returned the same day. But rest assured we will reach back out to you as soon as possible.

Demolition phase.

CONSUMER CALENDAR

Here are consumer-related speaking events:

September 15 – Stoughton Senior Center
October 12 – South Madison Rotary

CALL FOR ACTION NEWSLETTER

If you would like to have this monthly publication emailed to you, free of charge, let us know at wisccfa@gmail.com The newsletter is blind copied to everyone, so your email address will not be seen by anyone. After reviewing the newsletter, you can OPT OUT anytime by sending an email request to the address above and your email address will be removed from the master distribution email listing.

CALL FOR ACTION CONSUMER STORY

Call for Action recently had a consumer contact us because of an issue they were having with their financial institution caused by a stolen check. There are several lessons to be learned from this for everyone.

In this case, the consumer mailed a check to pay an invoice to a supplier. The check never reached the supplier. The check was stolen at some point and then the check was "washed". Check washing is when someone uses a chemical (typically acetone, alcohol, or bleach) to erase the ink in the Payee and Amount lines of a check. They then commit fraud by rewriting the check to themselves or an accomplice and cashing it, often for a much higher amount. Here, our consumer did not know this happened until the supplier sent them a past due notice.

Upon learning of the fraud, the consumer contacted their bank to let them know. In this case our consumer had been a customer of this financial institution for decades. The consumers bank said they could not help and that their customer needed to contact the financial institution where the check was cashed. The bank where the check was cashed told the consumer that it should be their personal bank that would stand behind them.

It is interesting to note that in this case the consumer bank is local (Wisconsin based) and the bank where the check was cashed is national because there are different organizations who regulate financial institutions based on this. As Call for Action investigated this, we found it a bit confusing to determine exactly who was to blame and should make this right with the consumer.

It looked as though the consumer was going to have to file formal complaints both locally and federally to resolve this. Before going to that step, Call for Action reached out to the consumer's bank asking to mediate a resolution rather than have two agencies begin investigations. As a result of Call for Action stepping in, the consumer happily received their money back (the amount the check was cashed for) from their bank.

Call for Action wants you to know that mail is often stolen. To best protect yourself you should never put mail into your personal mailbox on the street and raise the red flag up. Instead take any outgoing mail and deposit it directly into the mailbox at your nearest post office. Also, try to retrieve mail that is put into your mailbox as soon as possible each day.

Before you write your next check look at the pen you are using. What kind of ink does it have? Always write checks with a "gel" ink pen because that ink cannot be erased.

Make sure you are reviewing your financial accounts on a regular basis. If anything looks off (like in this case) you can catch it as soon as possible.

Finally, anytime you are having a consumer problem that you cannot resolve on your own or you have a problem and you cannot determine who you need to contact to resolve your issue contact Call for Action for assistance.

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

NOTE: It may take a few days depending on when you call before a Volunteer Advocate contacts you back. Please be patient during the remodel period.

CALL FOR ACTION CONSUMER INFORMATION

Did you ever wonder what types of cases your Consumer Advocate at Call for Action can help with?

We work in the areas of: Auto repair, Used Cars, Banking/Finance, Consumer (retail purchases, warranties, etc.) Education, Consumer Employment, Environment, Government, Health, Home Improvement Contractors, Human Services, Identity Theft, Insurance, Landlord/Tenant, Moving, Online Scams and Fraud, Small Business Problems, Solar, Telecommunications, Towing, Transportation, Travel, and Utilities.

The Call for Action Network Office, headquartered in Bethesda, Maryland prohibits us from working on legal cases. We do **not** control whether your issue/complaint will have an investigation conducted by our sponsor station WISC-TV Channel 3.

Contact us by calling **608-690-6722** (**new number**) anytime. No case is ever too small or too large. We have solved cases resulting in refunds to consumers that were less than $2.00 as well as some that were hundreds of thousand dollars. We are always ready to listen if you are experiencing something and just need someone to talk it through with or need direction to figure out who it is you should be talking to.

CALL FOR ACTION DATCP SCAM SPOTLIGHT

Fake Housing Application Fees

A Wisconsin consumer recently reported a scammer who was impersonating a real landlord and asking housing seekers for bogus application fees. The scammer had posted a fake listing on a popular rental housing website. When consumers contacted the scammer to ask about renting the property, they were told they needed to submit an application, including a $60 per adult application fee, before they could even tour the property.

Thankfully, this consumer avoided the scam by investigating and asking questions, then filed a complaint with DATCP. If you are searching for rental housing, remember these tips:

- Acknowledge the possibility that you are talking to a scammer.
- Ask questions about the property. If the landlord is unable to answer them, consider searching elsewhere for housing. Questions might include "Who pays for the utilities?" or "What appliances are included?"
- If there is an application fee, consider asking for a tour of the property before you commit to paying it.
- Try to communicate with the landlord some way other than the website where the listing was posted. Many scammers will refuse to commit to a phone call or in-person meeting.
- Verify the property and owner are real by searching the internet for the street address, landlord's name, and property records.

CALL FOR ACTION CONSUMER INFORMATION

Consumer Federation of America's Top 10 Consumer Complaints, June 18, 2026

WASHINGTON, D.C. — The Consumer Federation of America (CFA) released its annual **Consumer Agency Report**, highlighting the Top 10 consumer complaints reported to state and local consumer protection agencies across the country in 2025. Drawing on complaints collected by city, county, and state agencies nationwide, the report serves as a critical tool to identify the most common problems facing consumers, highlight the innovative ways state and local agencies resolve complaints, and inform CFA's work advocating for stronger consumer protections in the marketplace.

For the tenth year in a row, auto-related issues, including deceptive advertising, lemon vehicles, incomplete repair work, and mechanical failures involving new and used vehicle sales, leases, and repairs, ranked as the nation's top consumer complaint category. Housing-related complaints involving landlord-tenant disputes, real estate transactions, real estate agents, and condominium issues climbed to the number two spot, reflecting the growing strain of the affordable housing crisis. Fraud and scams, including impersonation and identity theft, also remain among the most common complaints reported by agencies, underscoring the increasingly sophisticated threats consumers face from online scams.

The report not only identifies the Top 10 consumer complaints, it also showcases the critical work of state and local consumer agencies in responding to them. Together, **participating agencies secured more than $890 million in relief for consumers in 2025 through mediations, administrative and court enforcement actions, and judgments**. At a time when consumers struggle to find adequate resources to pursue justice on their own and federal consumer protections have weakened, these agencies continue to provide frontline assistance, hold bad actors accountable, and offer invaluable insights into the challenges facing consumers across the country.

Top 10 Consumer Complaint Categories

- **Automobiles:** Misrepresentations in vehicle advertising, lemon cars, faulty repair work, and leasing or towing disputes.
- **Retail Sales:** Online shopping fraud, deceptive advertising, price gouging, and defective merchandise.
- **Internet Services:** Provider outages, data privacy breaches, digital security risks, and online manipulation scams.
- **Credit, Banking, and Mortgages:** Billing errors, predatory lending, illegal debt collection, and identity theft.
- **Landlord and Tenant:** Security deposit disputes, unlawful evictions, and poor property maintenance.
- **Consumer Services:** Poor workmanship or failure to perform by movers, storage facilities, and personal service providers.
- **Utilities:** Billing and service issues involving phone, cable, internet, and energy providers.
- **Home Repair and Improvement:** Shoddy contractor work, abandoned projects, and deceptive solar panel installations.
- **Entertainment:** Problems with event ticket sales, concert policies, and streaming platforms.
- **Travel:** Airline flight cancellations, delayed refunds, and poor customer service.