



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 twelve 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) 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

WISC-TV / Call for Action
7025 Raymond Rd
Madison, WI 53719

Email: wisccfa@gmail.com

CALL FOR ACTION CONSUMER ALERT FROM DATCP

Scammers know how dangerous a Wisconsin winter is without heat. They send emails and make phone calls to consumers threatening to disconnect their services if they do not pay right away.

A scammer may claim you missed payments, incorrectly filed documents, or made some other mistake that caused an issue. Some scammers add highly specific (but fictional) details to their explanation to make it seem more real, like made-up work orders, billing statements, or tracking numbers. The scammers' goal is to use high-pressure tactics and make you act out of fear before you have a chance to pause and think clearly about the request.

Real utility companies contact consumers through official channels if an account is overdue. They will not demand immediate payment and cannot shut off heat services due to unpaid bills between November 1 and April 15. If they ask you to pay them with gift cards, cryptocurrency, a banking app, or via wire transfer, it is a scam.

If you are unsure of your account status, verify your utility provider's contact information from a bill or their official website, then reach out to them directly. If you need assistance paying an outstanding heating bill, you can discuss your options and get help from these resources:

- State of Wisconsin Division of Energy, Housing and Community Resources
 - **Web:** [EnergyAndHousing.wi.gov](https://www.energyandhousing.wi.gov)
 - **Phone:** 1-800-506-5596
- Public Service Commission of Wisconsin
 - **Web:** [PSC.wi.gov](https://www.psc.wi.gov)
 - **Phone:** 1-800-225-7729

CALL FOR ACTION CONSUMER INFORMATION

Federal Trade Commission – How to Avoid Govt Imposter SCAMS

1) Federal Trade Commission (FTC)

- FTC is the national consumer protection agency.
- In late February, the FTC publishes the list of “most reported scams”
- Look out for: fake alerts; fake government “helper” to fix by moving your money.
- <https://consumer.ftc.gov/features/how-avoid-imposter-scams>
- Sign up for FTC Consumer Reports via email:
- https://public.govdelivery.com/accounts/USFTCCONSUMER/subscriber/new?topic_id=USFTCCONSUMER_8
- Website with many free publications that can be linked-to by CFA:
- <https://www.bulkorder.ftc.gov/>

2) Securities and Exchange Commission (SEC)

- SEC exists to protect investors.
- Before one invests, they should investigate person or firm at:
- <https://www.investor.gov/>
- SEC Toll free investor help line: 1-800-732-0330
- SEC’s Tips, complaints & referrals website:
- <https://www.sec.gov/submit-tip-or-complaint/tcr-disclaimer>

3) Social Security Administration (SSA)

- Justin Faulkner of SSA Office of the Inspector General (OIG)
- <https://oig.ssa.gov/>
- A valid government representative will never ask you to transfer money to protect it,
meet you in person to exchange cash, gift cards, crypto currency, gold bars, or require you to keep information secret or confidential.
- If a consumer thinks they have been scammed, they should call their local SSA field office.
- Field office locator by zip code are found at:
<https://secure.ssa.gov/ICON/main.jsp>
- Last resort is to call the national SSA toll free at 1-800-772-1213

Justin recommends that consumers call their own bank ASAP if they think they have sent Crypto to a scammer.

CALL FOR ACTION CONSUMER INFORMATION

SCAMS ASSOCIATED TO FIXING YOUR CREDIT

It is good to check your credit report every year. There is no cost (free 1x/year) and doing so has no negative impact on your credit score. If you have not checked your credit report in a while let this be your nudge to do that now. Set intentions for yourself to check in January every year.

You may know that if there is information on your report that is not great it can not only impact your credit score it may make it harder for you to get a loan and the rate you pay for a loan may be higher. Stop and think about what you see on the credit report. Is everything accurate? But if there are things you see that you question or you know are not true you really need to investigate this further as soon as you can. Checking a credit report is where identity theft sometimes becomes apparent.

There are things you can do yourself, for free, to help repair your credit. There are also credit repair companies you can use to help you, but there is a cost for doing that. First, research and understand the rules credit repair companies must follow and think about those before you consider paying. It is possible you can do this yourself. If you choose to use a credit repair company, check to be sure they are going to follow the rules. There are dishonest credit repair companies that will break the rules. You could also easily run into a scam credit repair company who will break the rules and make you promises they cannot and will not keep. Plus, you run the risk of identity theft with these scam companies.

A legitimate credit repair company will let you see, read, and understand a detailed contract that explains your rights and specifies the services they provide as well as the complete cost for services. A legitimate company is not allowed to charge you before they help you. A legitimate company will not advise you to lie on credit applications or lie about anything. A legitimate company will not be able to simply erase negative information from your credit report.

In addition to reading a contract, if you are going the route of engaging a credit repair company check references online, look them up with the Better Business Bureau and your local State consumer protection agency before you engage or sign a contract.

If you are going to tackle this on your own, write to the credit bureau about the information you found that you do not remember or that you know to be incorrect. You should also contact the business that posted that information with the credit bureau. As you go through this process be sure to continue paying all your bills on time, pay off debt, and do not take on new debt. If there is accurate negative information on your report and you are now practicing good credit habits it will go away with time. If your credit is not great consider working with your financial institution, credit union, financial manager for a recommendation to a non-profit credit counseling program.

CALL FOR ACTION CONSUMER CALENDAR

Here are consumer-related speaking events:

March 1-7 Consumer Protection Week

March 3 – Stoughton Senior Center

March 11 - DeForest Rotary

April 15 - XYZ Group of Sun Prairie

April 15 – Dane County RSVP Triad Senior Safety

May 5 - Fitchburg Verona Horizons Rotary

**Don't Forget to Set Your Clocks Ahead One Hour On
Sunday, March 8th**

