



CALL FOR ACTION THE CONSUMER ADVOCATE

May 2026 / Issue 29

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.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.

CALL FOR ACTION CONSUMER INFO ABOUT DIRECT TV OUTAGE

The WISC-TV carriage agreement with DIRECTV/U-Verse expired in early March. We wished to avoid a disruption in your DIRECTV/U-Verse service. Without an agreement or extension, DIRECTV/U-Verse chose to remove our programming from its lineup. We continue to regularly negotiate with DIRECTV/U-Verse.

Call DIRECTV/U-Verse now and tell them you want to put WISC-TV back on their lineup at 1-866-852-1310.

You can always reach us for free with an over-the-air antenna and we encourage you to do so. However, we cannot allow DIRECTV/U-Verse to resell our programming without a fair agreement. We have agreements with all other cable and satellite providers in our area and we have offered DIRECTV/U-Verse terms competitive with the current marketplace.

Below is a link to Frequently Asked Questions (FAQ) section that should answer all viewer questions.

https://www.channel3000.com/entertainment/directv-u-verse-customers-lose-access-to-wisc-tv/article_6e3ede7e-5dee-4bb4-ac2c-6ab9415f909b.html

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 INFORMATION FROM SUMMIT CREDIT UNION

Watch for Fraudsters Posing as FBI and Well-Known Companies

There's a new trending scam where fraudsters impersonate the Federal Bureau of Investigation (FBI) or trusted tech and payment companies, trying to trick you into sending your hard-earned cash.

Here's what you need to keep an eye out for:

- A caller claims there's a "criminal investigation" involving you or your financial institution.
- You're told you need to withdraw cash or send a wire from your account to "keep your money safe during the investigation."
- You're given instructions to send the cash to PO Boxes, Bitcoin ATMs or transfer funds to accounts opened on your behalf at other financials.
- The fraudsters then tell you to keep quiet, so you don't "tip off the bank and impact the investigation."

If there's one thing you need to know, your money is safe at Summit!

Remember, never send cash or wire transfers to someone you don't know personally. This can make it impossible to retrieve your stolen funds.

If you think you've been a victim of a scam, reach out to us right away at 800-236-5560. And if you've experienced a fraud attempt or have heard about a scam you'd like to report, email us at reportfraud@summitcreditunion.com. Please do not include any private or personal information if you email us.

We're here to help you protect yourself from scams. Check out all our safety tips!

More Fraud Resources



Insured by NCUA.



CALL FOR ACTION CONSUMER INFORMATION

OPENING A 529 ACCOUNT

Be careful when opening a 529 account

We recently received a complaint from a Wisconsin couple about the 529 college savings they opened for their child. One month before the child turned 18, they were notified that account ownership would automatically transfer to the child at age 18. They were shocked because they thought the account would remain under their control. This was stress they did not need during the busy time of planning college expenses.

It turns out they had opened a custodial 529 account funded under UGMA/UTMA rules. Custodial accounts are considered irrevocable gifts to the minor. That is, the money no longer belongs to the parents but belongs to the child. The parents have no say about the money after age 18. This is different from a parent-owned 529 plan, where the parent retains control indefinitely. At the time they opened the account, many years ago, they did not realize there were these two different types of accounts.

The couple learned that there is a form available to address this situation. They will be able to retain control until the child is 21. The form was not found on the website where they opened the 529, and they had to request it by phone.

We at Call for Action are concerned that this issue may affect families across Wisconsin. We share the view that the current lack of transparency, combined with limited access to important documents and inadequate communication, creates unnecessary confusion for parents working to manage education savings responsibly. Families should receive clear information about ownership rules from the outset, along with timely and easily accessible resources well before any decisions or deadlines arise.

What to do: If you have a 529 account for your child, make sure you know if your account is a UGMA/UTMA account. If you are opening a new account, consider which type works best for your family, and make sure you open the type of account you want.

Here's a link to the EDVEST 529 website:

https://www.edvest.com/?tc_mcid=se_Branded__&gclid=CjoKCQjwkrzPBhCqARIsAJN46onoKoFlabjG4Xp4bRIEzaMyhMLN_IKEF5MttgKaOOaT_M4S792w6oaAnCAEALw_wcB

Do you have questions about the Edvest 529 College Savings Plan rules or contribution limits? Need help understanding the plan details? Are you an employer seeking information about offering Edvest At Work to your employees?

We're always happy to help.

Give us a call

888-338-3789

Monday - Friday

7:00 AM - 9:00 PM CT

CALL FOR ACTION STATISTICS FOR MARCH 2026

During March we opened 39 new cases and returned \$2,314.13 to consumers. The top five categories of complaints were:

- 1) Consumer
- 2) Telecom
- 3) Landlord/Tenant
- 4) Government
- 5) Home Improvement

From January through March, CFA has opened 169 cases and returned \$126,663.45 to consumers.

CALL FOR ACTION CONSUMER ALERT from DATCP

CONSUMER ALERT: Rise in Utility Imposter Scams

FOR IMMEDIATE RELEASE: April 22, 2026

Contact: Caleb Kulich, Public Information Officer, (608) 621-1290, caleb.kulich@wisconsin.gov

MADISON, Wisc. – The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) is alerting consumers to a recent rise in scams involving the impersonation of utility providers.

Consumers and businesses report receiving phone calls which appear to come from their utility company. The caller impersonates a real, trusted Wisconsin utility provider and claims the recipient's account is overdue. They threaten to disconnect utility services unless the scammer receives payment immediately.

Wisconsin consumers or businesses who receive a message about overdue utility bills should end the call or ignore the message. After that, the consumer should verify that their utility account is not overdue by logging into their online account or calling their provider using trusted contact information from a previous bill or the company's official website.

CALL FOR ACTION ANNOUNCEMENT

Call for Action is thrilled to announce that we have been recognized as a finalist in the 2026 Best of Madison competition. We were nominated in the Lifestyle group, specifically the Volunteer Opportunity category.

Final voting is June 1 - 30. In this final round you will be able to vote once (per category). We would love if you would take time and vote for us.

Here is a link to use in June that will get you to the voting page: madisonmagazine.secondstreetapp.com/Best-of-Madison-2026/

CALL FOR ACTION CONSUMER CALENDAR

Here are consumer-related speaking events:

May 5 - Fitchburg Verona Horizons Rotary

May 12 – Taylor Ridge Apartments

July 8 – Fitchburg Senior Center