



# CALL FOR ACTION THE CONSUMER ADVOCATE

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## 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.

Call for Action's corporate office is in Rockville, MD (near Washington, DC). We have been connecting consumers with solutions since 1963. There are currently 12 Call for Action offices from Boston to Honolulu. If a consumer has a problem and doesn't live in an area with a Call for Action office, it will be managed by our corporate office. There has been a Call for Action office in Madison for over fifteen years and we advocate on behalf of consumers who live in the State of Wisconsin.

**The phone lines are open to talk to one of us on Tuesdays, Wednesdays, and Fridays 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/>.

## CONTACT INFO

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## VOLUNTEER SPOTLIGHT

My name is David M. I've been a Call for Action (CFA) Advocate since March of 2022. I am a graduate of Iowa-Grant High School, located in southwestern Wisconsin. Shortly after graduation, I joined the United States Air Force. During those 4 years, I was stationed at Lackland Air Force Base (AFB) in San Antonio, TX, Chanute AFB in Rantoul, IL, and Luke AFB near Phoenix, AZ, as an Aerospace Ground Equipment Specialist.

I was honorably discharged after 4 years and returned to Wisconsin to attend Madison College, where I received an Associate Degree in Accounting. I began my civilian career at a bank located in downtown Madison. While employed at the bank, I joined the WI Air National Guard in Madison as an Administrative Specialist. Two years later I reenlisted to a fulltime military position. Over the next 20 years I performed in multiple career fields, including Base Contracting Officer and the Command Chief Master Sergeant. During that period, I earned my bachelor's degree in business administration from Lakeland College and master's degree in management and organizational behavior from Silver Lake College. After 27 years of service, I retired from the military in 2001.

I started my second career working as a Purchasing Agent for the State of Wisconsin. Within a few years, my supervisor promoted me to Procurement Specialist and then Procurement Section Supervisor. After 10 years I retired from the State and started another 10-year period working part-time at the WI Dept of Military Affairs, Division of Emergency Management as their Procurement Specialist. After 47 years, I retired in 2021.

I wanted to do volunteer work within the Madison/Dane county area. Since I was home fulltime, I was watching more TV and saw the advertisements for CFA. I googled "Call for Action" and found out how and where the program originated. I contacted the corporate office. They sent me the volunteer application form. Shortly after submitting the form, the local CFA Director offered me a position on the Wednesday team of volunteers.

## CALL FOR ACTION CONSUMER ALERT

### HOW TO KEEP HACKERS OUT OF YOUR ACCOUNTS

The following September 2022 article was published by the Federal Trade Commission:

The best way to protect your accounts? Use two-factor authentication. More sites and apps are offering two-factor authentication. Usually, you are required to turn it on in order to make it work.

#### Two Factors Are Better Than One

Using only one factor — say, something you know, like a password — to log in to your account is like having one lock on your front door. And not a very secure one.

Using two-factor authentication is like using two locks on your door — and is much more secure. Even if a hacker knows your username and password, they can't log in to your account without the second credential or authentication factor.

#### The Most Common Methods of Authentication

More and more sites and apps are offering two-factor authentication. Some let you choose which authentication method to use. Others only give you one option.

##### 1. One-time passcode via text message or email

With this type of authentication, you get a verification passcode by text message or email. It's typically six digits long but can be longer. It's only good for one log in and expires automatically.

Getting a passcode by text message is a common and simple method of authentication that only requires a phone that can get text messages. But it has its drawbacks. Hackers can take over your phone number through a [SIM card swap attack](#) and get text messages sent to your number, including those with a verification code, before you realize someone stole your number.

If you get a verification passcode by email, use a strong password **and** two-factor authentication on your email account. That'll make it harder for someone to hack into your email and steal your one-time passcode.

Scammers try to trick you into [giving them your verification passcode](#). No matter what the story is, don't share your verification code with someone if you didn't contact them first.

If getting a verification passcode by text message or email is the only option the account offers, it's better than nothing. But it's safer to use an authenticator app or security key, if they're an option.

Start with your most sensitive accounts, like your bank, credit cards, email, social media, tax filing website, and payment apps. Then add it to other accounts, like sites you shop on.

After you set up two-factor authentication, you may have the option to remember the device you're using to log in. If you do, instead of having to give the second credential every time you log in, you may only need to do so in certain situations, like when you log in from another device. Only have the account remember your own devices. Don't have it remember the device if you're logging in from a public computer, like at a library.

Two-factor authentication can add an extra layer of security that protects you from hackers. Spending a few minutes to turn it on **now** can save you the hassle — and countless hours — it'll take to [recover a hacked account](#) or [deal with identity theft](#).

## CALL FOR ACTION CONSUMER STORY

### FINANCIAL THEFT COMPLAINT:

Consumer contacted Call For Action in November 2024 because they had been fighting a credit card service company since July 2022 and getting nowhere. At that time they learned someone had hacked into their account and transferred \$3,000.00 out and into the account of another person. They learned this happened within days of the theft and immediately started a dispute assuming the company would do the right thing and fix the problem. Between July 2022 and November 2024 the consumer went back and forth with the company and filed at least three different disputes, only to be denied even before they received the dispute in the mail. This despite the ability to see the name, account number, and routing number of the criminal who illegally stole the \$3,000.00. The company also refused to send the consumer who had been victimized any documentation. Reaching the utmost frustration the consumer contacted Call For Action.

After reviewing this complaint the Call for Action Consumer Advocate, assigned to the case, recommended that the consumer contact the Consumer Financial Protection Bureau (CFPB), which they did. After dragging their feet to respond to CFPB the Company stated that the consumer was friends with the criminal that took the money. While the consumer could see the person's information, they were not their friend. At that point, Call for Action strongly advised that the consumer file a complaint with the Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP). DATCP investigated and escalated to the Wisconsin Office of Comptroller of the Currency (OCC). After more back and forth, providing documentation, and denials and appeals, in November 2024 the consumer finally got their money back and have since moved all their finances into a local credit union. The consumer thanked Call for Action for all the advice and encouragement to be able to recover all that was theirs.

Bank fraud and identity theft can happen to anyone no matter how diligent they are to protect themselves. Call for Action reminds everyone of the importance of looking closely at all statements (credit card, bank, finance, explanation of benefits, etc.) monthly. If anything looks out of place or you don't recognize a transaction, question it immediately. If there has been a transaction that you dispute it is a good idea for you to place a fraud alert with your financial institution and credit reporting companies. To report fraud, contact one of the three bureaus (Equifax, Experian, TransUnion. That bureau must inform the other two. Even if you haven't had an issue it is smart to protect yourself by contacting one of the credit bureau and request a *credit freeze*. A credit freeze will restrict access to your credit report to help prevent identity theft.

## CALL FOR ACTION CONSUMER STORY

### RETAIL PURCHASE/SERVICE COMPLAINT:

A consumer contacted Call For Action after learning that the issue they were experiencing with a local organization mirrored problems many other consumers were having. The consumer gave a piece of vintage stereo equipment to the business to be sold on commission. The item was sold but the consumer was not paid the \$800.00 they were owed. Between the lack of payment and communication the consumer expressed their frustration on social media. That resulted in many others reaching out to share that they were scammed or misled by the same individual/business and that led to the consumer looking at business reviews only to find more of the same. The consumer did report this as a theft to the police department and also contacted Call For Action for assistance in retrieving their \$800.00.

Our Call For Action Consumer Advocate got to work contacting the business owner. After hearing that Call For Action is sponsored by Channel 3 it seems the owner felt it was better to pay the consumer what was rightfully theirs rather than risk a negative news story about their business. NOTE: Call For Action mentioned this was going to be an investigative story. The customer received their \$800.00 shortly after.

Always remember to check business out before contracting with them. Ask friends for advice on their experiences or check references and reviews. You can search a business online, you can look at information at the Better Business Bureau (BBB) or in some cases you may consider contacting the Wisconsin Department of Agriculture, Trade, and Consumer Protection (DATCP) about a business.

## CALL FOR ACTION CONSUMER CALENDAR

Here are 4 consumer-related events coming in March and April:

**March 2 through March 8, 2025** The Federal Trade Commission (FTC) is hosting a National Consumer Protection Week (NCPW). The goal is to help people understand their consumer rights and avoid frauds and scams.

Below is a link to their website:

<https://consumer.ftc.gov/features/national-consumer-protection-week>

**March 4, 2025** Call for Action (CFA) plans to have a call-in telethon at the WISC-TV station from 4:00 to 7:00 pm. This will provide an opportunity for those consumers that work during day and can't call during our normal hours of 11:00 am to 1:00 pm on Tuesdays, Wednesdays and Fridays.

**March 13, 2025** CFA speaking at the Waunakee, WI Rotary meeting

**March 20, 2025** Introduction to Call for Action at the McFarland Senior Center, 5915 Milwaukee St., McFarland, WI from 1:00 - 2:00 pm.

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