



## CALL FOR ACTION THE CONSUMER ADVOCATE

April 2026 / Issue 28

### CALL FOR ACTION 101

Call for Action (CFA) is a national non-profit organization headquartered in Rockville, MD. CFA has been connecting consumers with solutions for over 60 years. CFA 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 CFA 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](mailto: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 STORY

We recently received a complaint from an individual whose mother was in a healthcare facility and passed away in late 2024. The individual was acting as power of attorney (POA) for the parent (principal) and was making regular payments from her assets.

The POA made a payment of \$7,862.75 on 04/25/2024. He never received another invoice after that and assumed she was covered under Medicaid. In January, almost 2 years later, he received an invoice dated 01/19/2026 for **\$15,022.25**. He contacted the healthcare facility for clarification and to find out why the invoice was just now being sent, but no one locally could tell him. He contacted the central office in New York, and they simply said it was the family's responsibility to pay this invoice.

The Call for Action (CFA) volunteer reached out to the healthcare facility via phone calls and emails but received no response. Upon further research the CFA volunteer found the following information:

***In Wisconsin, a power of attorney (agent) is generally not personally liable for another person's (principal's) medical debts. The agent acts on behalf of the principal using the principal's assets. Liability only arises if the agent cosigns, guarantees payments, or acts negligently, such as mismanaging assets.***

The CFA client was instructed to send a letter to the healthcare facility stating that he was NOT liable for his mother's medical debts since her assets had been used up. The healthcare facility finally relented and wrote off the invoice. **Savings to the client: \$15,022.25**

### 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](mailto: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 DATCP



Wisconsin Department of  
Agriculture, Trade and Consumer Protection

Wisconsin Consumer News Subscribers:

The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) Bureau of Consumer Protection has launched a new resource on its website for anyone to access and share: a series of posters containing tips and information about common consumer protection issues and scams!

These posters can be downloaded as PDF or JPG files from the [Consumer Protection Outreach](#) section of DATCP's website to post in libraries, schools and universities, clinics, businesses, and other shared spaces. In addition, the posters can be shared digitally in emails or on social media feeds. Printed posters can be ordered from DATCP's Consumer Protection Hotline by phone at (1-800) 422-7128 or by email at [DATCPHotline@wisconsin.gov](mailto:DATCPHotline@wisconsin.gov).

DATCP has released posters on four topics so far:

- Identity Theft
- Imposter Scams
- Scammers' Favorite Payment Methods
- Consumer Protection Resource Awareness

More posters will be published regularly over the coming year. To be notified when new posters become available:

1. Enter your email address on DATCP's [Email Updates](#) portal.
2. Select the topic 'Consumer Protection Posters' under the 'Division of Trade and Consumer Protection' category.
3. Click Submit at the bottom of the page.

DATCP hopes you find this new tool useful in stopping scammers from stealing from Wisconsin consumers.

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Find more DATCP news in our [newsroom](#), on [Facebook](#), [X](#), and [Instagram](#).

Wisconsin Department of Agriculture, Trade and Consumer Protection



## **CALL FOR ACTION CONSUMER STORY**

### **SCAM THAT WAS FOUND IN SOMEONE'S JUNK EMAIL**

*Reply soon enough, I need.*

*Ok. I don't have much time, so let's get straight to the point.*

*I want to make you an offer that you can refuse, but only once.*

*Here's what I have:*

*Your complete personal information: full name, date of birth, home address.*

*Your social security number and driver's license details.*

*All your email account login credentials, including this account.*

*Other login details and your private messages.*

*A multitude of files found on your devices.*

*Access to your bank accounts.*

*The details of your credit cards: number, expiry date, and cvv.*

*I have compiled this entire package into a single folder. I can and intend to do two things with it. It is up to you to decide which one:*

*I will send this entire package to darknet markets, where other criminals will buy it.*

*It is unknown how they will use this information. They may purchase something illegal in your name, or they may not, but you will definitely not like it.*

*Or you can buy it from me for a small fee of 600 usd.*

*Changing the entire package of documents and data is very expensive, very time-consuming, and unsafe.*

*I already know that you have just read this text. Do not try to ignore this.*

*I only accept payment in bitcoins at the exchange rate at the time of transfer.*

*Transfer money here: 16qbFEvUy6Sq7eVKC5bCNTjQb4GJTykn55*

*After payment, I will delete the folder containing your data, and you can continue living as before or, if you do not trust me, take your time changing all your data.*

*It's more profitable for me if you pay me. It is easier and better for everyone.*

*This is a unique offer. Take advantage of it. I will wait for 1 day.*

The above email SCAM was received on Sunday, March 1, 2026, and then again about 1 week later.

**RECOMMENDATION:** Do NOT respond to any email like this or click on any links within such an email. These types of SCAMS use scare tactics and a sense of urgency to make their intended "target" react quickly out of fear. The best action is to contact a trusted family member or friend and tell them about the situation. You should also report this type of email to the Dept of Agriculture, Trade, and Consumer Protection (DATCP) at **800-422-7128**.

## CALL FOR ACTION CONSUMER INFORMATION

The Federal Trade Commission (FTC) posted the following Consumer Alert on March 24, 2026:

### How scammers are using the Iran conflict to try to steal your money and information

With global attention focused on the conflict in Iran, it's no surprise scammers have already added that situation to their story lines. Some recent reports to the FTC about imposter, romance, and fake charity scams include an Iran twist. The details change, but the scammer's goal is always to trick you into paying or sharing your personal information. Here are some examples of these scams — and how to protect yourself.

- **Scammers contact you unexpectedly about a fraudulent charge.** The call or text appears to come from your bank or a company you know. They say they've detected charges from Iran on your account (a lie). They transfer you to someone who says they work for a government agency like the FTC (that's another scammer) who convinces you to share your bank account information. But the truth is government agencies will **never** ask you to share financial information. Learn more at [ftc.gov/imposters](https://ftc.gov/imposters).
- **Scammers pretending to be a friend or love interest in the military ask for money.** Perhaps you've been chatting for a while with someone you met online. Now they tell you they're deployed to Iran. Suddenly you get an urgent request to send them money — maybe because they can't access their bank account or they have a medical emergency. But that's when you know you're likely dealing with a [romance scam](#).
- **Scammers create fake charities that sound and look official.** They might claim to help people displaced or affected by the conflict in Iran and pressure you to donate in cash, [gift cards](#), [cryptocurrency](#), or [wire transfers](#). Before you donate, go to [ftc.gov/charity](https://ftc.gov/charity) to learn how to research, what questions to ask, and how to spot a charity scam.

Act right away if you think you've [sent money or given your information to a scammer](#), and report them at [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov).



## **CALL FOR ACTION CONSUMER STORY**

### **BANK IMPERSONATION SCAM**

This young, well educated, consumer was an unwilling victim of a bank impersonation scam. She was contacted by her (national) financial institutions fraud department via text and phone call. The consumer learned about suspicious activity in their account and cooperated, as instructed, to keep their money safe. To do this, they moved all their funds into a well-known payment service and from there moved it back to the financial institution, but into a new account the bank set up for them.

It wasn't much later that the consumer learned this new account was not with her financial institution nor associated with her and virtually all her money, thousands of dollars, gone. They immediately reported the fraud to both the financial institution and to the payment service company, through their customer support lines, and both told her the transactions were pending. Although the consumer requested the transaction(s) be cancelled neither organization followed through with the cancellation. The consumer then filed formal complaints with both organizations. The financial institution denied the claim stating their customer needed to seek reimbursement from the payment services company. The payment services company also denied the claim. The process of filing complaints and working with the companies has not been quick. In the end, both companies have failed to support this customer and denied claims. Currently the consumer has filed a small claims court action against the organization that owns the payment services company and is waiting for that to happen.

Call for Action wants everyone to be aware of how easily bank impersonation scams can happen and that they can happen to anyone. The FTC reported that in 2024 Wisconsin residents filed over 30,000 fraud reports totaling losses exceeding \$106 million. These scammers make contacting you look and sound extremely real. They will frequently "spoof" the real phone number of an organization you are familiar with but even though your display is showing a known caller it is originating from someplace else. Should you get contacted, do not immediately engage or act. Instead disconnect and then search for the phone number of the institute that you find printed on your bank card or a statement and call them directly. This will give you peace of mind knowing if the call was legitimate or from a criminal set on separating you from your money.

## **CALL FOR ACTION CONSUMER CALENDAR**

Here are consumer-related speaking events:

**April 15 – RSFV Senior Safety**

**April 15 – XYZ Group of Sun Prairie**

**April 16 – Taylor Ridge Senior Housing**

**May 5 - Fitchburg Verona Horizons Rotary**

**May 12 – Taylor Ridge Apartments**

**July 8 – Fitchburg Senior Center**