



FORT GORDON CYBER CENTER OF EXCELLENCE
OFFICE OF THE STAFF JUDGE ADVOCATE
Legal Assistance Office



This Information Paper from the Fort Gordon Legal Assistance Office contains general legal information on a topic upon which Legal Assistance Attorneys typically advise. The information provided is general in nature and does not constitute formal, specific legal advice. If you wish to receive legal advice specific to your situation, please consult an attorney.

CYBER ADVOCACY: CONSUMER PROTECTION AND COMPLAINTS

Service members and their families all rely on the products and services provided by businesses. While most interactions with business occur without incident, the unfortunate reality is that some businesses do not honor the terms of their contracts or engage in predatory practices. This information paper is designed to give Fort Gordon service members and their families a better understanding of common questions and issues as well as the numerous private and government resources available; you are strongly encouraged to consult with an attorney about your specific circumstances prior to taking action.

FIRST STEPS

The best method of dealing with consumer issues is proactively. Private organizations like the [Better Business Bureau](#) as well as government agencies like the [Georgia Consumer Protection Unit](#)¹ provide ratings of businesses, letting the consumer know beforehand whether the business has a reputation for honest dealing and quality service. If considering working with a business for a significant purchases, or work that could impact important areas like a home or car, individuals should go into the transaction with all the information available. Should an individual find themselves in a dispute with a company over a service or product, the first step should be discussing the matter with an appropriate representative at the business. The Georgia Consumer Protection Unit provides [materials](#) for drafting communications with the business at this stage in a dispute.

COMPLAINTS

If efforts to deal with the business directly do not resolve the issue, individuals have numerous tools and resources available. The individual can [file a complaint](#) with the Better Business Bureau. These complaints affect a business's rating with the Bureau and typically resolve in 30 days. Alternatively, individuals can file complaints with the relevant government agency. The Georgia Consumer Protection Unit is typical of state government agencies and provides detailed instructions for [filing](#). The federal government also has agencies that handle consumer complaints against businesses. These agencies tend to have a specific focus. For example, the [Federal Trade Commission](#) and the [Consumer Financial Protection Bureau](#) handle issues of consumer finance like loans while the [Federal Communications Commission](#) handles complaints concerning cell phone and cable companies. Many of these agencies have resources that focus on the unique circumstances faced by service members and their families and provide tailored services. For example, the CFPB's Office of Servicemember Affairs assists in the filing of complaints and has recovered more \$200 million since its creation in 2010.

Additional Information

For additional information, the Fort Gordon Legal Assistance Office (LAO) is located at 267 Heritage Park Lane, Building 35202, Ft. Gordon, Georgia. You may reach the office by calling (706) 791-7812 / 7813. Please be advised you must have an appointment to consult with one of the attorneys; however, paralegals are available during hours of operation to answer general questions and notarize documents.

¹ Because this office is situated in Georgia, all references to state agencies are to the relevant Georgia entity. Each state has an office that deals with consumer protection and complaints.