SOURCES OF HELP FOR MILITARY CONSUMERS

Get Your Name Off Solicitation Lists:

Type of Solicitation	Contact	Other Information
Phone calls	National Do Not Call Registry **donotcall.gov** or **1-888-382-1222**	You can file a complaint about solicitation calls after your number has been on the list for 31 days.
Junk mail and email	Direct Marketing Association **DMAchoice.org**	Included at this site: • Credit offers • Magazine offers • Email preference service • Catalogs • Other mail offers
Credit or insurance offers	**optoutprescreen.com**	The official credit reporting industry website to accept and process requests from consumers to opt in or out of credit and insurance offers.

Disclaimer: *Information provided does not constitute a formal endorsement of any company, its products, or services by the Department of the Army. The appearance or use of external hyperlinks does not constitute endorsement by the Department of the Army of the linked websites, or the information, products, or services contained therein.*

How to File a Complaint About a Sales Call

If you believe a sales call is in violation of the Federal Trade Commission rule and want to file a complaint, you can use one of the following sites:

- Federal Trade Commission: ***reportfraud.ftc.gov***
- Federal Communications Commission: ***fcc.gov/complaints*** or **1-888-225-5322**
- National Do Not Call Registry: ***donotcall.gov***

Protect Your Personal Information

- Guard your Social Security number.
- Sign credit/debit cards when they arrive.
- Carry only the cards you need.
- Keep your PIN secret.
- Avoid obvious passwords.
- Store personal information in a safe place at home and at work.
- Do not give card numbers to strangers.
- Watch out for "shoulder surfers."
- Keep your receipts.
- Destroy documents that contain account information (when no longer needed).
- Protect your mail.
- Pay attention to your billing cycles and check statements against receipts.
- Check your credit report once a year.

Practice Online Safety

- Protect your personal information online.
- Know whom you are dealing with and do not give out personal information.
- Use anti-virus and anti-spyware software and a firewall, and update these programs regularly.
- Use strong passwords and keep them private.
- Back up important files securely.
- Be careful using public wireless networks (WiFi).
- Lock and password-protect your laptop, tablet, smartphone and mobile devices.

Websites for Consumers

Consumer Protection

- Better Business Bureau: ***bbb.org***
- Center for Responsible Lending: ***responsiblelending.org***
- Consumer safety tips: ***consumer.gov***
- Consumer Reports: ***consumerreports.org***
- Federal Trade Commission: ***ftc.gov***
- Free annual credit reports: ***annualcreditreport.com***
- Internet Crime Complaint Center: ***ic3.gov***
- Kelley Blue Book: ***kbb.com***
- Military OneSource: ***militaryonesource.mil***
- NADA Car Guides: ***nada.com***
- National Association of Attorneys General: ***naag.org***
- National Consumers League: ***nclnet.org***
- National Consumers League Fraud Center: ***fraud.org***
- National Legal Aid & Defender Association: ***nlada.org***
- Network of consumer hotlines: ***callforaction.org***
- Payday loan consumer information: ***PayDayLoanInfo.org***
- Scam information site: ***scambusters.org***

Emergency Financial Assistance

- American Red Cross: ***redcross.org***
- Army Emergency Relief: ***aerhq.org***

Financial Information and Counseling

- Consumer credit counseling: ***nfcc.org***

Predatory Lending

- Center for Responsible Lending: ***responsiblelending.org***
- Payday Loan consumer information: ***paydayloaninfo.org***

Protect Your Credit

Check each of your three major credit reports at ***annualcreditreport.com***. Effective 31 October 2019, Soldiers will be able to request free credit monitoring services from the nationwide credit reporting agencies, under certain conditions.

- Equifax: ***equifax.com***
- Experian: ***experian.com***
- TransUnion: ***transunion.com***

U.S. ARMY SECURING THE FINANCIAL FRONTLINE

Scan code for more information or visit *www.FinancialFrontline.org*.

MILITARY CONSUMER PROTECTION

FRP FINANCIAL READINESS PROGRAM

GUARD YOUR IDENTITY AND KNOW YOU RIGHTS

Securing your financial future goes way beyond having a budget. It also includes being proactive by protecting your identity and knowing your rights as a member of the military under the Servicemembers Civil Relief Act (SCRA) and Military Lending Act (MLA).

IDENTITY THEFT

Identity theft occurs when someone steals an individual's personal information and uses it without his or her permission to open fraudulent accounts and make unauthorized purchases. Identity theft is a serious problem that can ruin a person's credit and good name and can take significant time, effort, and money to resolve. In 2018, the Federal Trade Commission received over 444,000 reports of identity theft.

Warning Signs of Identity Theft:

Missing bills; unauthorized accounts on credit reports; unsolicited credit cards or bills; credit denial

Ways to Defend Against Identify Theft:

Safeguard mail, wallet, purse, receipts, accounts/statements; notify creditors of updates to address; check credit reports regularly at ***www.annualcreditreport.com***; place active-duty alerts or security freezes on credit reports prior to deployment.

- For more information, contact the National Consumer Credit Reporting Agencies:
  TransUnion **1-800-680-7289**, Experian **1-888-397-3742**, Equifax **1-800-525-6285**, Federal Trade Commission (FTC) **1-877-ID-Theft** or ***www.consumer.gov***, or Military Consumer (MC) managed by the FTC ***www.militaryconsumer.gov***

SERVICEMEMBERS CIVIL RELIEF ACT

In 2003, the Soldiers and Sailors Civil Relief Act was rewritten and renamed the Servicemembers Civil Relief Act (SCRA). The law spells out protections for members of the U.S. military.

Who's Protected:

Active-duty Soldiers, Reservists, and members of the National Guard (when on active service) are protected under the law. SCRA (for all) begins on the first day of active duty, which means when the person leaves home for basic or occupational training.

Legal Protections:

Termination of cell phone contracts; automobile leases; termination of rental leases; evictions from housing; relief from foreclosures; installment contract protection; 6% interest rate cap on debts before active duty; stay of court proceedings; relief from enforcement of obligations, liabilities, and taxes.

- For more information about the SCRA visit ***www.militaryonesource.mil*** and search the keyword "SCRA."

MILITARY LENDING ACT

Under the Military Lending Act (MLA), active duty Soldiers (including active Guard and Reserves and covered dependents), cannot be charged an interest rate higher than 36% on most consumer loans, along with some other protections.

- For more information about the MLA visit ***www.consumerfinance.gov***.

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