

# Military Consumer Awareness

## Guard Your Identity and Know Your Rights

Achieving financial security includes 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). These two programs provide lending protections to help Service members avoid common pitfalls and focus on their mission while on active duty. Your nearest Legal office is available to help.

## 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.

### Warning Signs of Identity Theft:



- Missing bills
- Unauthorized accounts on credit reports
- Unsolicited credit cards or bills
- Credit denial

### Ways to Defend Against Identity Theft:

- Safeguard mail
- Secure wallet or purse
- Save receipts
- Review account statements
- Shred documents
- Notify creditors of address updates
- Check credit reports regularly at [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Place active-duty alerts or security freezes on credit reports before deployment

**Resources:** Call the Federal Trade Commission (FTC) at **1-877-ID-Theft** or visit [www.identitytheft.gov](http://www.identitytheft.gov) to report identity theft and create a personal recovery plan.

**The Servicemembers Civil Relief Act (SCRA) and the Military Lending Act (MLA) are programs that provide certain protections in lending for Service members who are called to active duty.**

## Servicemembers Civil Relief Act

### Who's Protected:

- Active-duty Service members
- Members of the Reserves and National Guard (when on active Title 10 federal service for more than 30 consecutive days)
- SCRA (for all) begins on the first day of active duty, which includes basic or occupational training

### Legal Protections:

When requirements are met, the rights and protections include: ability to terminate cell phone, cable and internet contracts; termination of residential and auto leases; postponement of foreclosures and evictions; installment contract protection; 6% interest rate cap on debts incurred before active duty; stay of certain civil court proceedings; delay of enforcement related to certain taxes, including personal and real property taxes; life insurance coverage protections.

## Military Lending Act

### Who's Protected:

- Active-duty Service members
- Members of the Reserves and National Guard (when on active Title 10 federal service for more than 30 consecutive days)
- Covered dependents

### Legal Protections:

When requirements are met, rights and protections include: 36% interest rate cap on most types of consumer loans; no mandatory waivers of consumer protection laws; no mandatory allotments; no prepayment penalty.

For more information about SCRA and MLA, visit [www.militaryonesource.mil/](http://www.militaryonesource.mil/) and [www.consumerfinance.gov](http://www.consumerfinance.gov) and search the keywords "SCRA" and "MLA."



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## Consumer Complaints

Dealing with a defective product or poor customer service can be frustrating and costly. When this happens, you may decide to make a complaint. To complain effectively, start by determining what you want to achieve and be prepared to validate your complaint with all purchase-related paperwork including copies of receipts, estimates, repair orders, warranties, bank statements, and any correspondence from the company. If you have an issue:

1. Contact the business. Start with the salesperson you dealt with or the manager. Clearly and calmly describe the problem and the action you would like them to take. Document their response or correspondence in writing.
2. Contact the company president or a representative of the manufacturer. Use the *Sample Complaint Letter* below as a guide and send your letter by certified mail, return receipt requested.
3. Contact industry trade associations.
4. Contact local and state consumer advocates. Use the resource list on the next page for consumer protection contacts.



Describe the purchase. Include the name of the product and serial number. Include the date and place of purchase.

State the problem. Give the history.

Ask for specific actions. Include copies of documents.

Allow time for action. State how you can be reached.

**Keep copies of all of your letters, faxes, emails and related documents.**

Your Address Your  
City, State, ZIP  
Date

Name of Contact Person, if available  
Title, if available  
Company Name  
Consumer Complaint Division (if you have no specific contact)  
Street Address  
City, State, ZIP Code

Dear (Contact Person),

Re: (Account Number, if applicable)

On (date), I (bought, leased, rented or had repaired) a (name of product with serial or model number or service performed) at (location and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem). I am disappointed because (explain the problem: for example, the part does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or misrepresented, etc.).

To resolve the problem, I would appreciate (state the specific action you want – money back, a refund of my purchase, you repair my item, an exchange for working item, etc.). Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers and any other documents).

I look forward to your reply and resolution of my problem within [x] days. Please contact me by phone or email at (insert phone number) or (insert email address you regularly check and will have continuous access to).

Sincerely,  
(Your Name)

Enclosure(s)



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## Get Your Name off Solicitation Lists



Type of Solicitation	Contact	Other Information
Phone calls	National Do Not Call Registry <b>donotcall.gov</b> or <b>1-888-382-1222</b>	You can file a complaint about telemarketing calls after your number has been on the list for 31 days.

### How to File a Complaint About a Sales Call



If you believe a sales call is in violation of a law 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.
- 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 antivirus and antispyware 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

- Consumer Financial Protection Bureau: **consumerfinance.gov**
- Consumer safety tips: **consumer.gov**
- Federal Trade Commission: **ftc.gov**
- Free annual credit reports: **annualcreditreport.com**
- Internet Crime Complaint Center: **ic3.gov**
- Military OneSource: **militaryonesource.mil**

#### Relief Societies

- Navy-Marine Corps Relief Society: **nmcrs.org**
- Coast Guard Mutual Assistance: **cgmahq.org**
- Army Emergency Relief: **aerhq.org**

### Protect Your Credit

Check each of your three major credit reports at **annualcreditreport.com**. Service members can request free credit monitoring services, under certain conditions, from each of the nationwide credit reporting agencies.

- Equifax
- Experian
- TransUnion

