

Chapter 11

Resources for Servicemembers



Many times servicemembers do not know where to go for help after the servicemember has been taken advantage of by a business or individual. While there are numerous consumer watchdogs, it is important that servicemembers know the right agency to file their complaints with. This section covers the different agencies a servicemember might choose when filing a complaint.

Tennessee Division of Consumer Affairs

In Tennessee, the clearinghouse for consumer complaints is the Tennessee Division of Consumer Affairs (DCA). Created in 1977, the DCA works with the Tennessee Attorney General's Office to enforce the Tennessee Consumer Protection Act. The DCA assists consumers and businesses who are the victims of unfair business practices.

If a servicemember has a complaint, he or she should contact the business first. The servicemember should try talking to a manager to resolve the complaint. If a servicemember is still not satisfied with the outcome, he or she should file a complaint with the DCA. In order to file a complaint with the DCA, either the servicemember must live in Tennessee or the business must be located in Tennessee. Servicemembers should answer all questions on the DCA's complaint form and attach any important paperwork. However, servicemembers should not include bank account numbers, Social Security numbers, credit card numbers or other sensitive information on the complaint or on any paperwork. Servicemembers should send copies of their documents (not original paperwork), as the complaint will not be returned after it is filed. After the DCA receives the complaint, a file will be set up and a specialist will be assigned. A copy of the complaint will be sent to the business for response. The business will have 21 days to respond. If the business does not respond, a second notice will be sent before placing the company on the DCA's buyer beware list.

Servicemembers can file a complaint with the DCA by filling out and mailing the complaint form in Appendix C, completing the online complaint form at tn.gov/consumer/complaint.shtml, or calling the DCA at 615-741-4737 or toll free inside Tennessee at 800-342-8385.

Federal Trade Commission

The Federal Trade Commission (FTC) works to protect consumers and maintain competition in the nationwide marketplace. The FTC pursues vigorous and effective law enforcement, advances consumers' interests by sharing its expertise with federal and state legislatures and U.S. and international government agencies, develops policy and research tools through hearings, workshops, and conferences, and creates practical and plain-language educational programs for consumers and businesses. The FTC's website contains helpful information about a number of consumer issues. The FTC's website can be found at www.ftc.gov. The FTC also accepts complaints. Servicemembers can file a complaint by going online to www.ftccomplaintassistant.gov or calling 877-382-4357.

Consumer Financial Protection Bureau

In 2010, the Dodd-Frank Wall Street Reform and Consumer Protection Act established the Consumer Financial Protection Bureau (CFPB) to protect consumers by enforcing federal consumer financial laws. Among other things, the CFPB:

- Writes rules, supervises companies, and enforces federal consumer financial protection laws.
- Restricts unfair, deceptive, or abusive acts or practices.
- Takes consumer complaints.
- Promotes financial education.
- Researches consumer behavior.
- Monitors financial markets for new risks to consumers.
- Enforces laws that outlaw discrimination and other unfair treatment in consumer finance.

The CFPB also has an Office of Servicemembers Affairs that assists servicemembers with planning for their future and protecting their finances. Its website contains helpful information for servicemembers. You can read more about the Office of Servicemembers Affairs at www.consumerfinance.gov/servicemembers. The CFPB accepts servicemembers' complaints on a number of topics including banks, credit cards, credit reporting, debt collection, money transfers, mortgages, student loans, and vehicle or consumer loans. Servicemembers can file a complaint with the CFPB by going online to www.consumerfinance.gov/complaint.

Office of the Kentucky Attorney General

In Kentucky, the clearinghouse for consumer complaints is the Office of the Kentucky Attorney General (KYAG). Servicemembers with a complaint on a Kentucky business should consider filing a complaint with the KYAG. Before filing a complaint, the servicemember should first contact the business and speak with a manager. Most issues with a business are able to be resolved at this stage. If the servicemember does not reach a suitable resolution, he or she should file a complaint with the KYAG. All complaints must be in writing. Servicemembers can file a complaint with the KYAG by filling out and mailing the complaint form in Appendix F, calling (502) 696-5389, or completing the online complaint form at ag.ky.gov/civil/consumerprotection/complaints/Pages/default.aspx. Complaints should be sent to:

Office of the Kentucky Attorney General
Consumer Protection Division
1024 Capital Center Drive
Frankfort, Kentucky 40601

The first complaint form contained in Appendix F is for consumers in Jefferson, Bullitt, or Oldham Counties. The second complaint form is for all other counties.

United States Department of Justice

The United States Department of Justice (DOJ) provides helpful information directed to servicemembers on its website. Through its Civil Rights Division, the DOJ works to protect the rights of servicemembers by enforcing the Servicemember Civil Relief Act (SCRA), the Uniformed Services Employment Reemployment Rights Act, and voting rights under the Uniformed and Overseas Citizen Absentee Voting Act. The latest news, cases, and other resources related to the DOJ's work can be found by visiting www.servicemembers.gov.

Tennessee Housing Development Agency

The Tennessee Housing Development Agency (THDA) works to provide more affordable housing units for low-income and moderate-income individuals and families in the state. It also plays a key role in helping homeowners avoid foreclosure. The THDA administers the Keep My Tennessee Home program, which provides no-interest forgive-able loans to people at risk of losing their home. The agency also partners with nonprofit organizations that can help homeowners modify problematic mortgages. If necessary, housing counselors at these agencies can serve as mediators for homeowners with their mortgage companies and help them qualify for loan modifications that will lower their monthly payments. The THDA can be contacted by phone at 800-228-8432(THDA) or on the Internet at www.thda.org.