



# SOURCES OF HELP FOR MILITARY CONSUMERS IN HAMPTON ROADS

## ARMED FORCES DISCIPLINARY CONTROL BOARD

Offers direct investigation of complaints by military personnel involving civilian companies and has the authority to declare establishments "off limits." ..... 322-2934/35

To file a complaint, send a letter explaining your situation to the following address:

Commander Navy Region Mid-Atlantic  
Armed Forces Disciplinary Control Board  
6506 Hampton Blvd.  
Norfolk, VA 23508-1273  
Attention:ØØL

Or send an email to: [sdwinters@cmar.navy.mil](mailto:sdwinters@cmar.navy.mil)

## CONSUMER PROTECTION AGENCIES

Offer consumer advice and guidance; protection against unfair trade practices; processing and investigation of consumer complaints.

Virginia Beach ..... 426-5836  
State Office ..... 1-800-552-9963

## VIRGINIA BETTER BUSINESS BUREAU [www.bbb.org](http://www.bbb.org)

Offers consumer resource services; complaints and investigations.

Norfolk ..... 531-1300  
Peninsula ..... 838-8318  
Consumer Mediation/Arbitration Services  
Dispute Settlement Center ..... 480-2777

## CREDIT REPORTING AGENCIES

Offer information pertaining to credit history of individuals and businesses.

Equidata ..... 873-0519  
Experian – [www.experian.com](http://www.experian.com) ..... 1-888-397-3742  
TransUnion – [www.transunion.com](http://www.transunion.com) ..... 1-800-916-8800  
Equifax – [www.equifax.com](http://www.equifax.com) ..... 1-800-685-1111

## FINANCIAL COUNSELING PROGRAMS

Command Financial Specialists...check with your command. The following offer free financial management guidance, credit counseling, and consumer education services:

Fleet & Family Support Center (FFSC), Norfolk ..... 444-2102  
FFSC Little Creek ..... 462-7563  
FFSC Dam Neck ..... 492-7150  
FFSC Oceana ..... 433-2912  
FFSC Northwest ..... 421-8770  
FFSC Yorktown ..... 887-4606  
FFSC Newport News ..... 688-6289  
Navy-Marine Corps Relief Society (Norfolk) ..... 423-8830  
Navy-Marine Corps Relief Society (Little Creek) ..... 464-9364  
Consumer Credit Counseling Service ..... 1-800-388-2227  
Consumer Financial Counseling ..... 625-2227  
Consumer Credit Counseling Services of Virginia  
(Credit Counselors) ..... 473-2227/531-2227  
Consumer Credit Counseling Service of Hampton Roads ..... 826-2227  
Chartway Federal Credit Union (Members Only) ..... 552-1000  
Navy Federal Credit Union (Members Only) ..... 1-800-336-3767  
Amphibious Base Naval Base Federal Credit Union ..... 460-1141

## HOUSING

Navy Family Housing Welcome Center ..... 445-2832/1-800-628-7510

## NAVY LEGAL SERVICES (LEGAL ASSISTANCE)

Offers no-cost advice and guidance to military personnel and their family members; wills and powers of attorney.

Naval Station Norfolk ..... 444-5300/5053  
Naval Amphibious Base, Little Creek ..... 462-4759  
Naval Medical Center, Portsmouth ..... 953-5453  
Naval Air Station, Oceana ..... 433-2230/2275  
Civilian Legal Services (offer initial consultation at a reduced rate)  
Virginia Lawyer Referral Service ..... 1-800-552-7977  
Legal Services of Eastern Virginia ..... 827-5078

## EMERGENCY FINANCIAL ASSISTANCE

### American Red Cross [www.redcross.org](http://www.redcross.org)

All Naval Bases (24 hours) ..... 440-1111  
Naval Medical Center, Portsmouth ..... 953-5435  
Langley Air Force Base ..... 225-4060  
Fort Eustis ..... 878-3339  
Hampton Roads Chapter, Newport News ..... 838-7320  
Main Office, Norfolk (Day) ..... 446-7700  
Portsmouth Chapter ..... 393-1031  
Virginia Beach Chapter ..... 486-1908  
Armed Forces Emergency Services ..... 1-877-272-7337

### Navy-Marine Corps Relief Society [www.nmcrs.org](http://www.nmcrs.org)

Norfolk Branch ..... 423-8830  
Little Creek Branch ..... 464-9364  
Naval Medical Center, Portsmouth Branch ..... 399-1675  
Shipboard Branch Office ..... 423-5270  
Oceana Auxiliary ..... 425-5789  
Dam Neck Office (Call, hours vary) ..... 492-6449  
Naval Weapons Station, Yorktown ..... 887-4798

## MILITARY CREDIT UNIONS

Offer only simple interest loans and budget counseling. Call to compare rates and services.

Amphibious Base Naval Base Federal Credit Union ..... 460-1141  
Atlantec Financial Federal Credit Union (Main Number) ..... 423-1330  
First Advantage Federal Credit Union ..... 877-2444  
Chartway Federal Credit Union ..... 552-1000  
Langley Federal Credit Union ..... 827-7200  
Naval Weapons Station Federal Credit Union ..... 887-2452  
Navy Federal Credit Union ..... 1-800-336-3767  
Port Alliance Federal Credit Union ..... 461-1796/423-6857  
Guardian Federal Credit Union ..... 397-1234  
Navy Public Works Center Norva Federal Credit Union ..... 497-4500

## BANKS

Naval Air Station, Oceana (Bank of America) ..... 473-2834  
Naval Amphibious Base, Little Creek (Bank of America) ..... 363-3740  
Naval Station, Norfolk (Bank of America) ..... 451-2370



# SOURCES OF HELP FOR MILITARY CONSUMERS IN HAMPTON ROADS

## HOW TO COMPLAIN EFFECTIVELY

- See your Command Financial Specialist for guidance.
- Save all purchase-related paperwork. Include copies of sales receipts, repair orders, warranties, canceled checks, contracts, and any letters to or from the company.
- If you have a problem:
  1. Contact the company that sold you the item or performed the service.
  2. Clearly and calmly describe the problem and the action you would like them to take.
  3. Keep a record of your efforts to resolve the problem. When you write to the company, explain the problem, what you have done so far to try to resolve it, and the solution you are seeking. For example, are you asking for your money back, for the product to be repaired, or for a product exchange?
  4. Send a certified letter with return receipt requested.
- Allow time for the person you contacted to resolve your problem. Keep notes of the name of the person you spoke with, the date, and what was said and done. Don't give up until you are satisfied. Use the resource list on the reverse side of this page for consumer protection contacts.

## TO REMOVE NAME FROM SOLICITATION LISTS WRITE:

**Junk Mail:** Preference Service  
The Direct Marketing Association  
P.O. Box 9008  
Farmingdale, NY 11735-9008  
www.the-dma.org

**Telemarketing:** Telephone Preference Service  
The Direct Marketing Association  
P.O. Box 9014  
Farmingdale, NY 11735-9014  
www.the-dma.org

National "Do-Not-Call" registry  
www.donotcall.gov  
1-800-382-1222

**E-mail:** www.e-mps.org

**Credit Bureaus:** Ask to be put on their "opt out" lists.  
Call 1-800-5-OPT OUT

**Non-Compliance:** Federal Trade Commission  
Washington, DC 20580  
www.ftc.gov

## SAMPLE COMPLAINT LETTER

(Your Address)  
(Your City, State, ZIP Code)  
(Date)

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

Dear (Contact Person):

On (date), I (bought, leased, rented, or had repaired) a (name of the product with serial or model or service performed) at (location, date, 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 product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented, etc.).

To resolve the problem, I would appreciate (state the specific action you want — money back, charge card credited, repair, exchange, etc.). Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, cancelled checks, contracts, model and serial numbers, and any other documents).

I look forward to your reply and a resolution to my problem, and will wait until (set a time limit) before seeking help from a consumer protection agency or the Better Business Bureau. Please contact me at the above address or by phone at (home and/or office number with area codes).

Sincerely,  
(your name)

Enclosure(s)  
cc: (reference to whom you are sending a copy of this letter, if anyone)

## Keep Copies of Your Letter and All Related Documents

### HELPFUL INTERNET SITES

Consumer.gov ..... www.consumer.gov  
National Consumers League ..... www.nclnet.org  
Internet Fraud Watch ..... www.fraud.org  
Consumer World ..... www.consumerworld.org  
Consumer Protection ..... www.ftc.gov/ftc/consumer.htm  
Military pay information ..... www.dfas.mil  
LES Statement Online ..... www.dfas.mil/mypay  
Thrift Savings Plan (TSP) ..... www.tsp.gov  
Fleet & Family Support Centers of Hampton Roads .... www.fscnorva.navy.mil  
Lifelines ..... www.lifelines2000.org  
Consumer Publications ..... www.pueblo.gsa.gov  
TRICARE ..... www.tricare.osd.mil  
National Foundation for Consumer Credit ..... www.nfcc.org



**FLEET & FAMILY SUPPORT CENTERS OF HAMPTON ROADS**

Little Creek  
462-7563

Norfolk  
444-2102

Northwest  
421-8770

Oceana  
433-2912

Yorktown  
887-4606

Newport News  
688-NAVY