



If you are a victim of a consumer scam:

Contact the Consumer Financial Protection Bureau's Office of Service Member Affairs:
<http://www.consumerfinance.gov/petraeus-letter/>



Find an Attorney:
<http://www.naca.net/find-attorney>

Additional Consumer Resources:

NACA creates free educational brochures on various consumer protection topics. They provide basic information for consumers to learn more about abusive lending and ways to try to avoid it. Some of our publications are available in Spanish, as well as English, at <http://www.naca.net/legislative-advocacy/consumer%20resources>.

Brochures Include:

- How to Avoid Auto Fraud (English/Spanish)
- Know Your Rights When You Owe a Debt
- Tips for Finding Help to Avoid Foreclosure

We invite you to join forces with NACA's Military Consumer Justice Project (NMCJP) to build an army of informed consumer advocates. For more information see:

<http://www.naca.net/issues/military-consumer-justice-project-mjp>



The National Association of Consumer Advocates (NACA) is a nationwide membership organization of consumer protection attorneys who represent and have represented thousands of consumers victimized by fraudulent, abusive, and predatory business practices. As an organization fully committed to promoting justice for consumers, NACA is actively engaged in promoting a fair and open marketplace that forefully protects the rights of consumers.

BUILDING AN ARMY OF INFORMED SERVICEMEMBERS IN THE CONSUMER MARKETPLACE



Military Consumer Justice Project

Are you protected? Learn more about how consumer law impacts servicemembers.



Common Scams Targeting Military Members:

A United States servicemember's primary mission is to protect our nation. That mission is jeopardized when consumer scams targeting military personnel lead to significant financial strain on servicemembers and their families.

The National Association of Consumer Advocates (NACA) can assist you in determining whether your rights as a consumer have been violated. State and federal consumer protection laws can help you if you've been a victim of predatory lending or fraud including, (but not limited to):

- Identity theft,
- debt collection abuse and harassment,
- Auto fraud and deceptive auto financing practices,
- Abusive payday lending,
- predatory mortgage lending, loan modification scams and wrongful foreclosure,
- Denial of credit availability or given a higher rate because of discrimination,
- Predatory student loans and sham trade schools,
- Any MLA or SCRA violation.

Protections for Military Members:

The Consumer Financial Protection Bureau (CFPB) and the Federal Trade Commission (FTC) have oversight over consumer issues. Most states have some type of consumer protection enforcement unit, as well. Laws exist to protect all consumers, including military personnel!

- **The Federal Truth in Lending Act (TILA), regulates the credit industry, including credit cards, mortgage lending and auto financing.**
- **The Fair Credit Reporting Act (FCRA) sets rules for credit reporting agencies and the use of credit reports.**
- **The Fair Debt Collection Practices Act (FDCPA) protects consumers against abusive collection practices and gives consumers a means to dispute inaccurate debt information.**
- **The Magnuson-Moss Act of 1973 deals with standards for product warranties, both implied and express.**

Military Consumer Justice Project

The National Association of Consumer Advocates (NACA) is a non-profit member organization of attorneys and consumer advocates committed to representing consumers' interests. The NACA Military Consumer Justice Project was established so that servicemembers have a defense team at home ensuring that their consumer interests are represented.

NACA attorneys have been working with the military arms for years, providing training for the Air Force, Army, and Navy Justice Schools and at local military training symposiums.

NACA, through its expertise on consumer protection law, is here to help. If you have been a victim of a consumer scam. If you need advice, contact the NACA Military Consumer Justice Project by calling (202) 452-1989 to be connected with a NACA lawyer in your area who can assist you. NACA attorneys across the country are dedicated and willing to provide legal assistance to military personnel who have fallen prey to consumer scams.