

Military Consumer Protection Day 2015 Twitter Chat

On Wednesday, July 15, 2015, DCBE participated in a Twitter chat as part of Military Consumer Protection Day. Staff primarily used the @MilConsumer account to answer questions related to consumer issues faced by military personnel, veterans, and their families. We used the hashtag: #MilConsumer. OPA also shared some tweets from @FTC.

Note: Tweets remain in their original order online as long as Twitter allows.

Join the conversation today! RT @FTC: See you online 2pm ET today! #MilConsumer

Look who's talking at 2p! @MilConsumer, @CFPB, @Military1Source, @FINRA_Education, @MilitaryBanks, @MilitarySaves &.. #MilConsumer #MyMilFam

Also...@BBB_MilLine, @NAFCU, @TheJusticeDept @MilFamLN. Ask us about avoiding scams, managing money, credit, debt. #MilConsumer #MyMilFam

RT @FTC: Q1What #MilConsumer rights are protected by federal law?

RT @FTC: A1 Fed law gives deployed servicemembers right to active duty alert on their credit file. #MilConsumer <http://www.consumer.ftc.gov/articles/0273-active-duty-alerts> ...

A2 Ripped off or scammed? Complain to the FTC: <http://www.ftc.gov/complaint> #MilConsumer

Q3 What precautions can people take to make sure they are less susceptible to #IDTheft? #MilConsumer

A3 Make protection a habit: ask questions before you share your info.
<http://www.consumer.ftc.gov/articles/0272-how-keep-your-personal-information-secure>... #MilConsumer

A3 Lock up, shred, p/w protect pers info & use security software to guard it.
<http://www.consumer.ftc.gov/articles/0272-how-keep-your-personal-information-secure> #MilConsumer

Q4 How can we avoid scams when shopping online? #MilConsumer

A4 See out online shopping infographic for great tips!
<http://www.consumer.ftc.gov/articles/0041-shopping-online-infographic> #MilConsumer

A4 Check out these online auction tips for buyers. <http://www.consumer.ftc.gov/articles/0522-online-auctions-buyers> #MilConsumer

A4 Here are some tips for sellers, too. <http://www.consumer.ftc.gov/articles/0523-online-auctions-sellers> #MilConsumers

Q5 How can we protect ourselves from scams during and after a disaster? #MilConsumer

A5 Prep ahead of time: financial readiness is like a flashlight with fully charged batteries. <http://www.consumer.ftc.gov/articles/0126-financial-readiness-critical-fully-charged-batteries> #MilConsumer

A5 Get a lockable, fireproof file box to grab-and-go with important documents if needed. #MilConsumer <http://www.consumer.ftc.gov/articles/0126-financial-readiness-critical-fully-charged-batteries>

Q6 Where can we go for help if we get into trouble shopping online or with other debts? #MilConsumer

If you suspect a scam, report it to the FTC. <http://www.ftc.gov/complaint> #MilConsumer

FTC has tips on staying safe online. <http://Consumer.FTC.gov> #MilConsumer

If you're dealing with debt, visit <http://www.consumer.ftc.gov/topics/dealing-debt> #MilConsumer

Q7 What do you do if your information part of a data breach? #MilConsumer

A7 If you don't need new credit right now, consider a credit freeze. <http://www.consumer.ftc.gov/articles/0497-credit-freeze-faq> #MilConsumer

A7 Check your credit reports right away at <http://annualcreditreport.com> #MilConsumer

A7 Get into the habit of protecting your personal information - check your accounts and credit report. #MilConsumer

Q8 If you know you're a victim of identity theft, what to do? #MilConsumer

A8 IDT victims: take 4 steps ASAP. Step 1: Contact company where info was <http://misused.www.Identitytheft.gov> #MilConsumer

A8 Step 2: Put fraud alert on your credit report & check your reports. <http://www.Identitytheft.gov> #MilConsumer

A8 Step 3: Report IDT to FTC. <http://www.Identitytheft.gov> #MilConsumer

A8 Step 4: File a report with your local police. <http://www.Identitytheft.gov> #MilConsumer

Your FTC complaint & police report = Identity Theft Report - helps you enforce your rights.
<http://www.identitytheft.gov> #MilConsumer

Q9 What are your top tips when planning to buy a car? #MilConsumer

A9 Check out FTC's articles on buying & owning a car.
<http://www.consumer.ftc.gov/topics/buying-owning-car> #MilConsumer

A9 Research the dealer & the car you want before you head out to the showroom.
<http://www.consumer.ftc.gov/topics/buying-owning-car> #MilConsumer

A9 Understand add-ons & the difference between warranties & service contracts.
<http://www.consumer.ftc.gov/articles/0054-auto-service-contracts-and-warranties>
#MilConsumer

Check out our infographic about seeing through deceptive car ads.
<http://www.consumer.ftc.gov/articles/0143-are-car-ads-taking-you-ride> #MilConsumer

Q10 Short-term high interest loans can land in deep water. Are there alternatives if you need help in an emergency? #MilConsumer

RT @MilitarySaves: MT @Military1Source A10. Try service relief societies for certain expenses.
<http://1.usa.gov/1eL2FZU> #MilConsumer

Q11 What are my rights when it comes to debt collectors? #MilConsumer

A11 Debt collectors can't contact u at work if told you're not allowed to get calls there.
<http://www.consumer.ftc.gov/articles/0149-debt-collection> #MilConsumer

A11 debt collectors can't threaten, harass or curse at you.
<http://www.consumer.ftc.gov/articles/0149-debt-collection> #MilConsumer

Q12 What are some resources to research when I'm planning how to finance further education? #MilConsumer

A12 Ask these questions when choosing a college program.
<http://www.consumer.ftc.gov/articles/0395-choosing-college-questions-ask> #MilConsumer

Before signing up, get the total cost of the program-books, fees, equipment, other charges.
<http://www.consumer.ftc.gov/articles/0395-choosing-college-questions-ask> #MilConsumer

OK, that about wraps up our Town Hall for today -- thank you to everyone for jumping in with such great tips! #MilConsumer

Thank you to all or our #MilConsumer partners!

RT @MilitaryBanks: Thank you @FTC, @MilConsumer, @AmericaSaves, @MilitarySaves, @BBB_MilLine @Military1Source and others for a great #MilConsumer Town Hall!

Definitely will, @BBB_MilLine. RT@BBB_MilLine: We should do it again! @MilitaryBanks @Military1Source @FINRAFoundation @milconsumer @MilitarySaves @CFPBMilitary @NAFCU @TheJusticeDept