

IN THE COMMUNITY

An important part of our work includes reaching out to veterans and engaging the community. I recently had the pleasure of speaking to the Military Officers Association of America in Lacey about the work our office is doing to better assist veterans.

On Memorial Day, I was honored to participate in a ceremony at Everett's Evergreen Cemetery. My family is from Everett, so I was pleased that the community turned out for the event to reflect on the sacrifices of the men and women who gave their lives for our country.

A highlight of the event was hearing from two student speakers who did a wonderful job capturing the reverent spirit of the holiday.

My office recently participated in events focused on serving veterans in the counties of Clark, Cowlitz, Grays Harbor, Jefferson, Kitsap, Snohomish, and Thurston.



Attorney General Ferguson speaking at the Memorial Day event in Everett.

If you are hosting or organizing an event to serve veterans or military families, and you would like a representative of the Attorney General's Office to present or participate, please contact our office's Veterans Outreach Specialist, Travis Alley, at travisa@atg.wa.gov.

CONTACTING THE OFFICE

To help coordinate our initiative focused on veterans and military families, I appointed a Veterans Outreach Specialist, Travis Alley. If you have any questions, you can reach Travis at travisa@atg.wa.gov.

To learn about your rights or for assistance resolving a consumer problem, please contact the Attorney General's Office.



Contact the Attorney General's Consumer Resource Center

1-800-551-4636



Visit our website for more information

www.atg.wa.gov/VeteranMilitaryResources.aspx

WASHINGTON STATE ATTORNEY GENERAL'S OFFICE

VETERAN & MILITARY UPDATE

SUMMER 2014



PROTECTING THOSE THAT PROTECT US

As Attorney General, I was proud to recognize the second annual Military Consumer Protection Day on July 16. This quarterly update focuses on these consumer protection issues, and how the Attorney General's Office works to protect those that protect us.

Unfortunately, veterans and military families are sometimes specifically targeted by scam artists and others who commit unscrupulous business practices. According to the federal Consumer Financial Protection Bureau, veterans and military personnel not only make attractive targets, but can also face unique financial risks because of their service. This is an issue that concerns us all. Financial problems caused by fraud can negatively impact troop morale and military readiness.

Enforcing the state's consumer protection laws is an important part of my work as Attorney General. In this newsletter, you will find information on how we assist consumers, and our efforts to focus on protecting veterans and military personnel.

You can learn more about our work to stand up for veterans and military families by reading my previous updates at www.atg.wa.gov/VeteranMilitaryResources. It is my honor to serve Washington's veterans, military personnel, and their families.

Sincerely,

Bob Ferguson
Washington Attorney General

IN THIS ISSUE:

- Protecting Veteran & Military Consumers
- Updated Military & Veteran Legal Resource Guide
- New Assistant Attorney General is former JAG
- In the Community



Washington State Office of the Attorney General

BOB FERGUSON

1125 Washington St. SE
PO Box 40100
Olympia, WA 98504
360-753-6200
www.atg.wa.gov



Attorney General Bob Ferguson (L) with Norma Rae and Bradford Pilkenton of Snohomish County.

PROTECTING VETERAN & MILITARY CONSUMERS IN WASHINGTON

My Consumer Protection Division works to protect Washington's consumers against unfair and deceptive practices. We represent the public in enforcing the state's consumer protection laws, often recovering refunds for consumers and imposing penalties and injunctions on offending businesses.

Consumer protection efforts also help protect businesses that play by the rules by ensuring a level, competitive playing field.

ASKING CONSUMERS ABOUT THEIR VETERAN / MILITARY STATUS

The Attorney General's Consumer Protection Division answers calls and questions from the public, and is responsible for processing consumer complaints. Last year, as part of my new initiative to focus on veterans and military families, I directed the office to start asking consumers if they are currently serving or have ever served in any branch of the armed forces.

By adopting this new business practice, the Attorney General's Office can use that data to better understand if businesses are specifically targeting veterans or military personnel.

Below are a few recent examples of how we are helping veterans and military personnel:

- We helped an active duty soldier unwind a deal for a vehicle purchase when the contract included a higher interest rate than negotiated.
- We helped stop an unwarranted foreclosure on a veteran's home and instead the loan was transferred to the VA.
- We helped educate a landlord of their legal obligation when a member of the National Guard received orders requiring relocation and an early termination of a residential lease.

Although we are prohibited under state law from representing individuals or providing legal advice, our office's involvement can often make a big difference.

MAKING A CONSUMER COMPLAINT

Hearing from consumers with complaints and processing them through our informal complaint resolution service is part of how the Attorney General's Office serves the residents of Washington State.

When our office receives complaints we forward them to the business and ask them to respond for the public record. We use the complaints filed by consumers and the responses from businesses to help us identify patterns and trends of unfair and deceptive business practices.

The Attorney General's Office accepts complaints filed by mail or online. For more information or to file a complaint, visit www.atg.wa.gov/safeguardingconsumers.aspx.

You can also call the Consumer Resource Center at 1-800-551-4636 for information about your rights or for assistance resolving a consumer problem.

In the first year (July 2013 - June 2014) the Attorney General's Office started tracking veteran complaints:

- We received over 2,500 complaints from veteran and military consumers.
- The Consumer Resource Center helped recoup almost \$750,000 for veteran and military consumers.

UPDATED MILITARY & VETERAN LEGAL RESOURCE GUIDE NOW AVAILABLE

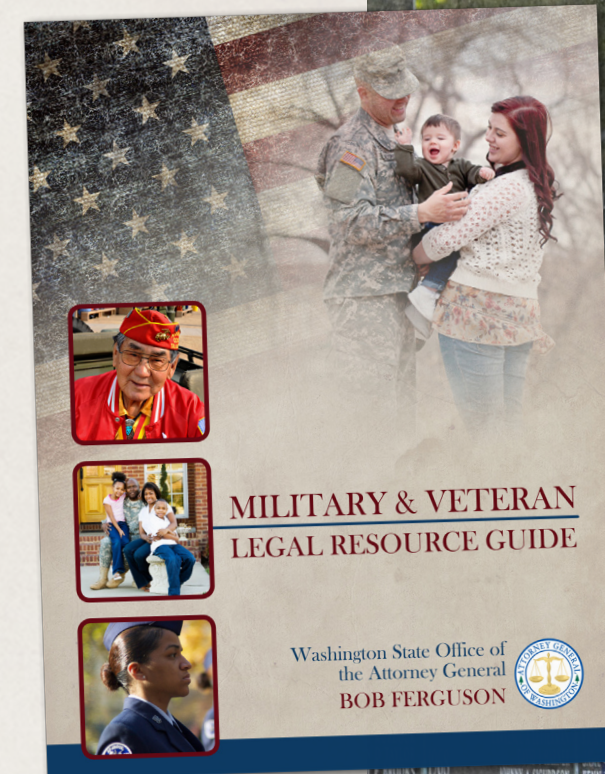
Last September, my office released a "Military & Veteran Legal Resource Guide" to help veterans, military personnel, and their families. Produced with input from the Washington Department of Veterans Affairs and many others, the guide summarizes in one place many of the legal rights, protections, and resources available to Washington's veterans and military families.

The updated version of the guide includes new information about:

- Accommodation in the court system for individuals with disabilities;
- A section on family law that outlines the rights of military personnel involved in child custody or visitation matters; and
- The role of the Attorney General in enforcing the Service member Civil Relief Act.

If you or someone you know would like a copy of the recently updated guide, it is available online at www.atg.wa.gov/VeteranMilitaryResources.aspx.

You can also contact my office to request a hard copy be mailed to you.



NEW ASSISTANT ATTORNEY GENERAL IS FORMER JAG



I am pleased to announce that I recently hired John Nelson, a former Judge Advocate General for the Army who served in Iraq and is a Bronze Star recipient. As an Assistant Attorney General, John will join the Consumer Protection Division. He will take the lead in litigating Servicemembers Civil Relief Act matters and other consumer protection cases involving veterans and military families.

