

## Consumers Beware, It's that Time of Year!

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***Guest columnist Senator Jon Erpenbach talks about the value of the Wisconsin Consumer Act in consumer credit transactions in Wisconsin.***

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MADISON - Maybe it is our strong work ethic because Wisconsin consumers expect to get what we pay for. From services and food monitored and regulated by the Department of Agriculture, Trade and Consumer Protection (DATCP) to the Consumer Act enforced by the Department of Justice, Wisconsin's consumer laws are a model for many other states and remain one of the most comprehensive laws in the nation.

Nearly every purchase you make, every service you pay for, the gas we buy, the food we eat, the milk we drink and many more products and services are regulated by the laws of DATCP and the Department of Financial Institutions (DFI) including the Consumer Act. The strong values of our state are the framework of our consumer protection laws. Safety, remedy, inspection and the value of every purchase and monetary agreement in this state are important to the people that live here.

The Wisconsin Consumer Act is the state law that regulates consumer credit transactions and debt collection. Consumer credit transactions are transactions that include a finance charge or are payable in more than four installments. Examples of consumer credit transactions are loans, credit cards, credit sales, second mortgages and leases.

Not all credit transactions are covered by the WCA. Transactions not covered are those that are over \$25,000, made to businesses or are secured by first lien real estate mortgages. The WCA also does not cover non-credit issues, such as those involving checking or savings accounts.

Major provisions of the WCA:

- Require detailed disclosures in credit contracts and advertisements
- Limit certain interest and non-interest charges assessed in credit transactions
- Provide a three day right to cancel certain contracts
- Require judicial process in certain repossessions
- Prohibit certain collection practices

DATCP also administers the Wisconsin No Call List laws. Every year violations of the "do not call" law top the list of consumer complaints.

If you believe that you have been wronged in a consumer transaction through a faulty product, lack of the service that was promised to you, or unfair practices in general you can file a complaint online at

[http://datcp.wi.gov/Consumer/Consumer\\_Complaints/?AspxAutoDetectCookieSupport=1](http://datcp.wi.gov/Consumer/Consumer_Complaints/?AspxAutoDetectCookieSupport=1)

or you can request a complaint be mailed to you by calling the Consumer Protection Hotline at 1-800-422-7128.

Good business practices are a core value in Wisconsin and our citizens expect that when they make a purchase or contract for a service they will receive quality. For more information on **Wisconsin's consumer protections law please contact my office at 888-549-0027 or 608-266-6670 or via email at [sen.erpenbach@legis.wi.gov](mailto:sen.erpenbach@legis.wi.gov)**

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