



## Military Consumer Protection Day July 17, 2013

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July 17, 2013, is Military Consumer Protection Day. Military Consumer Protection Day is a recently announced joint initiative to empower servicemembers, military families, veterans and civilians in the military community to guard against fraud and make better-informed decisions in the consumer marketplace.

The initiative is being coordinated by federal and state regulators with assistance from partners in the not-for-profit sector that support consumer and military rights efforts. The federal regulators leading the efforts include among others the Federal Trade Commission, Department of Defense, Consumer Financial Protection Bureau, Department of Justice, Department of Housing and Urban Development, and the Securities and Exchange Commission. The not-for-profit partners include among others the National Association of Consumer Advocates, Blue Star Families, and the National Military Family Association.

### Dedicated Website Resource

The centerpiece of this initiative is a website – <http://www.military.ncpw.gov/> – that provides information and resources to assist the military community be more knowledgeable consumers. The website is broad in scope and covers information ranging from decisions about finances, health, privacy, technology, veterans benefits, and selecting credible veterans and military charities.

### Background on Military Consumer Protection Day Initiative

The initiative notes that one of its motivations was the FTC's report that in 2012 it received more than 62,000 complaints from servicemembers, veterans, and spouses about their experiences in the consumer services and products marketplace. In recent years, the U.S. Department of Justice's Civil Rights Division has created a **dedicated unit** focusing on enforcing the federal laws that protect the civil rights of the military community. The DOJ recently profiled its efforts to assist the military community in a message from Attorney General Eric Holder entitled **Protecting Those Who Protect Us**. A number of State Attorneys General, including California, South Carolina, and Illinois, have also created dedicated working groups to address issues impacting the military community. The CFPB and the DOJ have already announced joint enforcement activities with State Attorneys General, and this current initiative only indicates that increased coordination will continue in the future.



### Clear Message

With the increasing amount of regulatory attention being focused on the military community, it is critically important that all businesses develop a holistic understanding of how federal and state consumer protection laws impact their dealings with customers in military service. Beyond compliance, dealing with our Nation's military communities and their families is an important part of being a good corporate citizen.

Locke Lord has a dedicated team of compliance and litigation attorneys who have significant experience handling the varied aspects of laws impacted by military service. With experience ranging from lawyers who have served in the military, to drafting compliance policies and procedures, and to handling litigation, Locke Lord attorneys are well-positioned to provide experienced and practical counsel to its clients.

For more information on the matters discussed in this *Locke Lord QuickStudy*, please contact the authors:

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