THE WHITE HOUSE

WASHINGTON

January 2010

Welcome to the Consumer Action Handbook. The General Services Administration (GSA) updates and publishes this valuable resource every year. In this handbook, the GSA's Office of Citizen Services brings you the latest information on your consumer rights and responsibilities.

I know many American families are struggling to make ends meet, and have to stretch every dollar. That is why educating and protecting American consumers is a top priority of my Administration. Publishing this handbook provides critical information about successfully managing your money, preventing identity theft, filing a consumer complaint, and other practical information that will be important to you.

I urge you to take full advantage of this helpful resource to strengthen your personal financial health and make good decisions in the marketplace.

GSA

GSA Administrator

January 2010

I am delighted to introduce you to the 2010 edition of the Consumer Action Handbook. This valuable resource, published by the U.S. General Services Administration (GSA), Office of Citizen Services gives you the most current information on all your consumer needs.

Additionally, the entire handbook, with hundreds of useful links to online resources at the Federal and State government levels is available at www.ConsumerAction.gov or in Spanish at www.Consumidor.gov.

The handbook is just one example of how GSA works to make Federal information resources readily available to citizens. We strive to make Government accessible for all citizens, whether online on www.USA.gov or by phone at 1 (800) FED INFO (333-4636).

Sincerely,

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Acting Administrator

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To call or write an organization, use the directory on page 60.

Quick Consumer Tips

TIPS FOR USING THIS HANDBOOK

PART I —BE A SAVVY CONSUMER

Read this section for advice before you make a purchase. To quickly locate specific topics and information, look in the Table of Contents (p. ii) and the Index (p. 161).

PART II —FILING A COMPLAINT

Turn to this section for suggestions on resolving consumer problems. The sample complaint letter on page 55 will help you present your case.

PART III —KEY CONSUMER INFORMATION RESOURCES

Look here for a list of public resources and contact information.

PART IV —CONSUMER ASSISTANCE DIRECTORY

Here you'll find contact information for corporate offices, consumer organizations, trade groups, government agencies and more.

VISIT US ONLINE

A searchable version of this Handbook is available online at **www.ConsumerAction.gov** and in Spanish at **www.Consumidor.gov**.

As a savvy consumer, you should always be on the alert for shady deals and scams. To avoid becoming a victim, keep these things in mind:

1. A deal that sounds too good to be true usually is! Be wary of promises to fix your credit problems (p. 13), low-interest credit card offers, deals that let you skip credit card payments (p. 11), work-at-home job opportunities (p. 17), risk-free investments (p. 35), and free travel (p. 44).
2. Don't share personal information with someone you don't trust. Learn how to recognize fraud by following the advice on page 2.
3. Beware of payday and tax refund loans. Interest rates on these loans are usually excessive. Even a cash advance on a credit card may be a better option. For more information, see page 14.
4. Real estate agents represent the seller, not the buyer. When buying, consider hiring an agent or lawyer to represent you (p. 22).
5. Home improvement (p. 25) and auto repairs (p. 9) are the subjects of frequent complaints. Getting a second opinion can help prevent costly mistakes and enable you to make better decisions.
6. Think twice before you rent-to-own. Interest rates on rent-to-own purchases can be very high. If you miss a payment, you could end up with nothing. Consider buying second-hand at a thrift shop or through ads in your local newspaper.
7. Be cautious of Buy Here, Pay Here lots. If you decide to buy a car from a used car lot, be sure to read all of the papers before you sign. Don't sign contracts that allow the dealership to change the finance rate AFTER you leave the lot.
8. Don't buy under stress. Avoid making big-ticket purchases during times of duress (e.g., coping with a death or debt).

Part I – Be A Savvy Consumer

Before you spend another dollar, invest a few minutes reading this section of the Handbook to help you make smart choices and avoid scams.

Buyer Beware

BEFORE YOU BUY

To avoid problems and make better decisions, use this checklist BEFORE you make a purchase.

- Decide in advance exactly what you want and what you can afford.
- Do your research. Ask family, friends and others you trust for advice based on their experience. Gather information about the seller and the item or service you are purchasing.
- Review product test results and other information from consumer experts. See general resources in Part III (p. 56) or check the Handbook index (p. 161) for specific information.
- Get advice and price quotes from several sellers.
- Make sure that the seller has all appropriate licenses. Doctors, lawyers, contractors and other service providers must register with a state or local licensing agency (p. 122).
- Check out a company's complaint record with your local consumer affairs office (p. 122) and Better Business Bureau (p. 65).
- Get a written copy of guarantees and warranties.
- Get the seller's refund, return and cancellation policies.
- Ask whom to contact if you have a question or problem.
- Read and understand any contract or legal document you are asked to sign. Make sure there are no blank spaces. Insist that any extras you are promised be put in writing.
- Consider paying by credit card. If you have a problem, you can dispute a charge made on your credit card (p. 11).
- Don't buy on impulse or under pressure. This includes donating to charity.

SERVICE CONTRACTS AND EXTENDED WARRANTIES

Service contracts or "extended warranties" can add hundreds to your purchase price and are rarely worth the cost. Some duplicate warranty coverage you get automatically from a manufacturer or dealer. Ask these questions before you agree to one of these contracts:

- Does the dealer, the manufacturer, or an independent company back the service contract?
- How are claims handled? Who will do the work and where it will be done?
- What happens to your coverage if the dealer or administrator goes out of business?
- Do you need prior authorization for repair work?
- Are there any situations when coverage can be denied? You may not have protection from common wear and tear, or if you fail to follow recommendations for routine maintenance.

PRODUCT SAFETY RECALLS

Before you buy a used vehicle or other second-hand product, check the websites listed below to be sure it hasn't been recalled for safety reasons. Some recalls ban the sale of an item while others ask consumers to return the item for replacement or repair. Sometimes, a seller provides a part that reduces the danger of using the product.

If you're buying a product for a child, be especially vigilant. Each year, there are about 400 recalls of children's products such as toys, clothing and jewelry. Check the websites in the "Check Here For Recalls" box for the latest safety recalls. You can also sign up for free e-mail notifications at www.cpsc.gov/cpsclist.aspx. It could save a child's life.

CHECK HERE FOR RECALLS

- **www.pueblo.gsa.gov** lists both government and industry-initiated recalls.
- **www.recalls.gov** lists government-initiated recalls, which are gathered from federal agencies.
- **www.nhsta.gov** lists recalls and safety information on vehicles and equipment.
- **www.fsis.usda.gov** lists recalls that involve meat, poultry, or processed egg products.
- **www.fda.gov** lists recalls that involve food, medicines, medical devices, cosmetics, biologics, and pet food.

To call or write an organization, use the directory on page 60.

IDENTIFYING AND STOPPING FRAUD

Look for these warning signs to avoid fraud:

- You are asked for your bank account or credit card number.
- Someone you don't know offers you the chance to receive a credit card, loan, prize, lottery or other valuable item, but asks you for personal data to claim it.
- The solicitation looks like a government document and suggests contest winnings or unclaimed assets are yours for a small fee. (The government doesn't solicit money from citizens.)
- Someone you don't know asks you to send money to claim a prize, lottery, credit card, loan, or other valuable offer.
- An unknown caller claiming to be a lawyer or in law enforcement offers to help you get your money back (for a fee).
- The deal is only good "for today" or a short period of time.
- A "repair person" suddenly finds a dangerous defect in your car or home.
- You are given little or no time to read a contract.
- A sale item is suddenly unavailable but a "much better item" is available for slightly more money.
- Someone is trying to scare you into purchasing credit protection plans.

To learn more about avoiding identity theft and fraud, go to page 38.

QUICK TIPS FOR AVOIDING FRAUD

Don't give out personal information.
Be suspicious of anyone you don't know who asks for your Social Security number, credit card number, bank account number, password or other personal data.

Don't be intimidated.
Be suspicious of callers who want you to immediately provide or verify personal information. Tell them you're not interested and hang up.

Monitor your accounts.
Review bank and credit card statements carefully. Report unauthorized transactions to your financial institution immediately.

Use a shredder.
Tear or shred credit offers you receive in the mail, bank statements, insurance forms and other papers with personal information.

FRAUD ALERT

Be on the lookout for these common scams:

Fake Check Scams – you discover the check is worthless after you've deposited it and wired money back to the crook.

Sweetheart Swindles – criminals befriend you in online chat rooms or dating sites then request money as a favor, accident or travel expenses.

Auctions – beware of fraudulent sellers and bogus merchandise.

Lotteries – don't fall for foreign lotteries. They're illegal to play and may be a scam.

Advance Fee Loans and Credit – it's illegal for telemarketers to charge a fee in advance for help getting a loan.

AFTER YOU BUY

Even careful buyers can run into unforeseen problems later on. To minimize them, follow these steps after you buy.

- Save all papers that you get with your purchase. Keep all contracts, sales receipts, canceled checks, owner's manuals and warranty documents.
- Read and follow product and service instructions. The way you use or take care of a product might affect your warranty rights.

BANKING

ATM/DEBIT CARDS

With a debit card and personal identification number (PIN), you can use an Automated Teller Machine (ATM), to withdraw cash, make deposits, or transfer funds between accounts. Some ATMs charge a fee if you are not a member of the ATM network or are making a transaction at a remote location.

Retail purchases can also be made with a debit card. You enter your PIN or sign for the purchase. Some banks charge customers a fee for debit card purchases made with a PIN. Although a debit card looks like a credit card, the money for the purchase is transferred immediately from your bank account to the store's account. When you use a debit card, federal law also does not give you the right to stop payment. You must resolve the problem with the seller.

If you suspect your debit card has been lost or stolen, call the card issuer immediately. While federal law limits your liability for a lost or stolen credit card to $50, your liability for unauthorized use of your ATM or debit card can be much greater, depending on how quickly you report the loss.

BEFORE YOU SWIPE YOUR DEBIT CARD

Although both credit cards and debit cards are easy ways to pay for your purchases, debit cards have some different levels of consumer protection and the potential for consumer fees. Debit cards are directly connected to your bank account, so when you swipe your card make sure that you have the money in your account to pay immediately. If you don't have enough money in your account, your bank may "loan" the money and pay the overage. However they may charge you up to $35 for this courtesy, even if the amount they covered was for a small dollar amount. There may also be fees applied to your card when you use your card with your PIN.

Debit cards don't offer as much protection against fraudulent use, or if your card is lost or stolen. Also, if you need to dispute a purchase, you are in a weaker position because the merchant already has the money and it will only be returned if you win the dispute.

Another idea to keep in mind is when you use your debit card to make reservations for hotels or rental cars, a hold is placed on your debit card (and your checking account) which can affect your other pending transactions. Even if the hold is removed, it may take as long as a week to make the funds available to you again.

- If you report a debit card missing before it is used, you are not responsible for any unauthorized withdrawals.
- Your liability is limited to $50 if you report the loss within two business days after you realize your debit card is missing and to $500 if you report the loss between two and 60 days.
- If you have not reported an unauthorized use of a debit or ATM card within 60 days after your bank mails the statement documenting the unauthorized use, you could lose all the money in your bank account as well as the unused portion of your line of credit established for overdrafts.

Check the policies of your card issuer. Some offer more generous limits on a voluntary basis.

PREPAID CARDS

Prepaid cards issued by banks and other government-regulated organizations are a new way for consumers to make payments and conduct other financial transactions. There are plenty of situations where a prepaid card might be the most convenient choice, but be sure you understand the key terms and conditions BEFORE you buy. Ask these questions when you are considering a prepaid card:

- What are the possible fees associated with using the card?
- Where can the card be used (online, at ATMs, outside the U.S.)?

Reputable distributors of prepaid cards will give you the terms and conditions in writing or have them available on their website. If you don't understand how your card works, ask for help where you purchased it, from your employer (if it's a payroll card), or by contacting the customer service number on the card.

While the federal government does not guarantee the same protections for all prepaid cards, many "branded" cards voluntarily carry protections that are the same as credit and debit cards. Cards with a major credit card brand logo provide consumer protections, such as replacing lost or stolen cards and re-crediting money after unauthorized use of the card.

To obtain these benefits, you must follow the instructions for registering and activating your card. Be sure to record your card information, including the customer service telephone number on the back of the card, so you can get a replacement if yours is lost or stolen.

If you have a problem with a prepaid card, first contact the customer service number. If the problem still isn't resolved, you may want to file a complaint with the proper authorities:

- For cards issued by retailers, contact the FTC (p. 114). You may also file a complaint with your local consumer protection office (p. 122).
- For cards issued by national banks, contact the Comptroller of the Currency (p. 111).
- For cards issued by state banks, contact the FDIC (p. 113) or state banking authority (p. 139).

PROTECT YOUR PIN

Beware of shoulder surfers. Be suspicious of anyone lurking around an ATM or watching over your shoulder while you use your card. Some thieves even use binoculars or cameras to steal your PIN. If you suspect criminal activity, walk away and use a different ATM.

To call or write an organization, use the directory on page 60.

SAVINGS AND CHECKING

When it comes to finding a safe place to put your money, there are a lot of options. Savings accounts, checking accounts, certificates of deposit and money market accounts are popular choices. Each has different rules and benefits that fit different needs. When choosing the one that is right for you, consider:

Minimum deposit requirements. Some accounts can only be set up with a minimum dollar amount. If your account goes below the minimum, the bank may not pay you interest on the money you deposited and you may be charged extra fees.

Limits on withdrawals. Can you take money out whenever you want? Are there any penalties for doing so?

Interest. How much (if anything) is paid and when? Daily, monthly, quarterly, yearly? To compare rates offered locally to those from financial institutions around the nation, visit www.bankrate.com.

Deposit insurance. Make sure your bank is a member of the Federal Deposit Insurance Corporation (FDIC). This organization protects the money in your checking and savings accounts, certificates of deposit and IRA accounts up to $250,000. For more information, see page 113 or visit www.fdic.gov.

Credit unions. A credit union is a nonprofit, cooperative financial institution owned and run by its members. Like the FDIC does for banks, the National Credit Union Share Insurance Fund (NCUSIF) insures a person's savings up to $250,000.

Convenience. How easy is it to put money in and take it out? Are there branches or ATM machines close to where you work and live? Can you bank by phone or Internet?

If you are considering a checking account or another type of account with check-writing privileges, add these items to your list of things to think about:

Number of checks. Is there a maximum number of checks you can write per month without incurring a charge?

Account and check fees. Is there a monthly fee for the account or a charge for each check you write?

Holds on checks. Is there a waiting period for checks to clear before you can withdraw the money from your account?

Overdrafts. If you write a check for more money than you have in your account, what happens? You may be able to link your checking account to a savings account to protect yourself.

Bounced checks. It's your responsibility to have sufficient funds in your account to cover checks that you write. Your bank will charge you for insufficient funds. Bounced checks can also blemish your credit record, so you may want to talk to your bank about overdraft protection.

GOOD NEWS FOR GIFT CARDS

Under the new Credit Card Accountability Responsibility and Disclosure Act of 2009, gift cards and other similar cards cannot expire within five years from the date they were activated unless the expiration date is clearly disclosed. The law also prohibits an inactivity fee on gift cards except in certain circumstances, such as if there has been no transaction for at least 12 months.

UNSOLICITED CHECKS AND CREDIT OFFERS

If you cash an unsolicited check you've received in the mail, you could be agreeing to pay for products or services you don't want or need. In addition, those "guarantees" for credit cards or loans, without consideration of credit history, are probably a scam. Legitimate lenders never guarantee credit. For more information on how to identify fraudulent solicitations, see page 114 or visit www.ftc.gov.

Legitimate offers of credit often come in the form of "convenience checks," which credit card companies enclose with your monthly statement. However, these convenience checks may carry higher fees, a higher interest rate and other restrictions. If you don't want them, be sure to shred the checks to protect yourself from dumpster divers and identity thieves.

Contact the proper regulatory agency below.

Type of Institution	Regulatory Agency
State chartered banks and trust companies	Regulated by the Federal Deposit Insurance Corporation (p. 113) and by state banking authorities (p. 139).
Banks with National in the name or N.A. after the name	Regulated by the Comptroller of Currency, U.S. Department of the Treasury (p. 111).
Federal savings and loans and Federal savings banks	Regulated by the Office of Thrift Supervision, Department of the Treasury (p. 112).
Federally chartered credit unions	Regulated by the National Credit Union Administration (p. 115).

CARS

Whether you are buying or leasing a vehicle, these tips will help you get the best deal and avoid problems.

- Decide what kind of vehicle best suits your needs and budget.
- Check out the seller. For car dealers, check with your state or local consumer protection agency (p. 122) and Better Business Bureau (p. 65). If you're buying from an individual, check the title to make sure you're dealing with the vehicle owner.
- Take a test drive. Drive at different speeds and check for smooth right and left turns. On a straight stretch, make sure the vehicle doesn't pull to one side.
- Handle trade-ins and financing separately from your purchase to get the best deal on each. Get a written price quote before you talk about a trade-in or dealer financing.
- Shop in advance and compare financing options at your credit union, bank or finance company. Look at the total finance charges and the Annual Percentage Rate (APR), not just the monthly payment.
- Read and understand every document you are asked to sign.
- Don't take possession of the car until all paperwork is final.
- Choose an auto insurance policy that is right for you (p. 27).

BUYING A NEW CAR

Do your research first and compare vehicles. Four key resources that offer vehicle performance, service and safety information are:
Consumer Reports (www.consumerreports.org),
Motor Trend (www.motortrend.com),
Car and Driver (www.caranddriver.com) and
Edmunds automotive books and network (www.edmunds.com). For more information, visit www.where-can-I-buy-a-car-online.com.

- Research the dealer's price for the car and options. It's easier to get the best price when you know what the dealer paid for a vehicle. The dealer invoice price is available on a number of websites and in printed pricing guides. Consumer Reports offers the wholesale price: this figure factors in dealer incentives from a manufacturer and is a more accurate estimate of what a dealer is paying for a vehicle.
- Find out if the manufacturer is offering rebates that will lower the cost. For more information, visit www.carsdirect.com and www.autopedia.com/html/Rebate.html.
- Get price quotes from several dealers. Find out if the amounts quoted are the prices before or after rebates are deducted.
- Avoid low-value extras such as credit insurance, extended warranties, auto club memberships, rust proofing and upholstery finishes. You do not have to purchase credit insurance in order to get a loan. See Service Contracts and Extended Warranties (p. 1) and Credit Insurance (p. 9).

BUYING A USED CAR

- Learn what rights you have when buying a used car. Contact your state or local consumer protection office (p. 122).
- Find out in advance what paperwork you will need to register a vehicle. Contact your state's motor vehicle department.
- Check prices of similar models using the NADA Official Used Car Guide (www.nadaguides.com) published by the National Automobile Dealer Association (p. 64) or the Kelley Blue Book (www.kbb.com). These guides are usually available at local libraries.

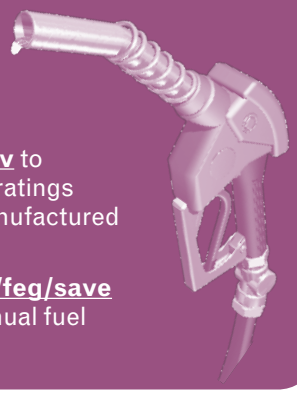
MY DEALERSHIP WENT OUT OF BUSINESS.. WHAT HAPPENS TO MY WARRANTY?

Even if your car dealership has gone out of business, you may still have coverage under your warranty. Manufacturer warranties are still valid and are not affected by dealer closures. However, you may have to travel farther to get a certified dealer that can honor the warranty. In the event that you bought a car from an affected dealership, the manufacturer should notify you about where to take your car for service. However, if you have a dealership-backed or third-party warranty and the dealership goes out of business, your warranty may be worthless.

To call or write an organization, use the directory (p. 60)

GOVERNMENT FUEL ECONOMY WEB PAGES

- **www.epa.gov/emissweb** is a green vehicle guide that can help you identify vehicles that are fuel-efficient and have clean-running engines.
- Go to **www.fueleconomy.gov** to compare the miles-per-gallon ratings of different vehicle models manufactured since the mid-1980s.
- Use **www.fueleconomy.gov/feg/savemoney.shtml** to calculate annual fuel estimates.



- Research the vehicle's history. Ask the seller for details concerning past owners, use, and maintenance. Next, find out whether the car has been damaged in a flood, involved in a crash, been labeled a lemon, or had its odometer rolled back. The vehicle identification number (VIN) will help you do this.
- Your state motor vehicle department can research the car's title history. Inspect the title for "salvage," "rebuilt," or similar notations.
- The websites www.carfax.com and www.autocheck.com sell information on the history of vehicles gathered from state motor vehicle departments and other sources. These reports are helpful but do not guarantee a vehicle is accident-free.
- The National Highway Traffic Safety Administration (www.nhtsa.dot.gov) lists VINs of its crash-test vehicles and will let you search an online database of manufacturer service bulletins.
- The Center for Auto Safety (www.autosafety.org) provides information on safety defects, recalls, and lemons, as well as service bulletins.
- Visit www.safetyforum.com for a free online search of its database of lemons registered by previous owners.
- Make sure any mileage disclosures match the odometer reading on the car.
- Check the warranty. If a manufacturer's warranty is still in effect, contact the manufacturer to make sure you can use the coverage.
- Ask about the dealer's return policy. Get it in writing and read it carefully.
- Have the car inspected by your mechanic. Talk to the seller and agree in advance that you'll pay for the examination if the car passes inspection, but the seller will pay if significant problems are discovered. A qualified mechanic should check the vehicle's frame, tires, air bags and under-carriage, as well as the engine.
- Examine dealer documents carefully. Make sure you are buying – not leasing – the vehicle. Leases use terms such as a "balloon payment" and "base mileage" disclosures.

DEALER VERSUS PRIVATE PARTY PURCHASES

In general, buying from a dealer is a safer option because you are dealing with an institution, which means you are better protected by law. The Federal Trade Commission requires dealers to post a Buyer's Guide in the window of each used car or truck on their lot. This Guide specifies whether the vehicle is being sold "as is" or with a warranty, and what percentage of repair costs a dealer will pay under the warranty. Keep in mind that private sellers generally have less responsibility than dealers for defects or other problems. FTC rules do not apply to private-party sales.

Expect to pay higher prices at a dealer than if you buy from an individual. Many dealers inspect their cars and provide an inspection report with each car. However, this is no substitute for your own inspection. Some dealers provide limited warranties, and most sell extended warranties. Watch out for dealer warranties that are "powertrain" warranties only, and not "bumper-to-bumper," full-coverage warranties. It's best to compare warranties that are available from other sources.

Some dealers provide "certified" cars. This generally means that the cars have had a more thorough inspection and come with a limited warranty. Prices for certified cars are generally higher. Be sure to get a list of what was inspected

REPLACE TIRED TIRES

Check the tread for wear. While the legal limit is $^{2}/_{32}$ of an inch of tread depth, consider replacing tires when the tread reaches $^{4}/_{32}$-inch depth. The small difference in tread can make a big difference in braking distance. Buy tires that fit. Find the size and type of tire recommended by the manufacturer of your vehicle.

Maintain proper pressure. Keeping your tires properly inflated will improve gas mileage and increase the life of your tires.

BEWARE! CURB STONING & TITLE WASHING

Curb stoning occurs when a dealer has an inferior or damaged car he can't sell on his lot. He gives the car to a salesperson to sell through the classifieds, as if it were a private party sale. A title history report will show that the title recently changed hands and may reveal that it is a lemon or an otherwise branded car. Be suspicious if the seller's name is different from the name on the title.

Title washing occurs when scam artists try to sell a salvage vehicle by concealing its history of damage from a buyer. Although a vehicle's title should show if it has been damaged or salvaged, some states do not document titles in the same way as other states. By moving a vehicle and its title through several different states, con artists try to "wash" out the title branding of salvage or damage. The best way to avoid this trick is to buy only from reputable dealers and/or to get a title guarantee in writing.

and what is covered under the warranty.

Purchasing a car from a private seller may save you money, but there are risks. The car could be stolen, damaged or still under a finance agreement. If a private seller lies to you about the condition of the vehicle, you may sue the individual if you have evidence and you can find him. An individual is very unlikely to give a written warranty.

LEASING

When you lease, you pay to drive someone else's vehicle. Monthly payments for a lease may be lower than loan payments, but at the end of the lease you have no ownership or equity in the car. To get the best deal, follow these advice points in addition to the general suggestions for buying a car (p. 5).

- To help you compare leasing versus owning, the Consumer Leasing Act requires leasing companies to give you information on monthly payments and other charges. Check out www.leaseguide.com, www.leasecompare.com and www.leasesource.com for information on leases and current deals.
- Consider using an independent agent rather than the dealer. You might find a better deal. Most financial institutions that offer auto financing also offer leasing options.
- Ask for details on wear and tear standards. Dings that you regard as normal wear and tear could be billed as significant damage at the end of your lease.
- Find out how many miles you can drive in a year. Most leases allow 12,000 to 15,000 miles a year. Expect a charge of 10 to 25 cents for each additional mile.
- Check the manufacturer's warranty. It should cover the entire lease term and the number of miles you are likely to drive.
- Ask the dealer what happens if you give up the car before the end of your lease. There may be extra fees for doing so.
- Ask what happens if the car is involved in an accident.
- Get all the terms in writing. Everything included with the car should be listed on the lease to avoid being charged for "missing" equipment later.

The Federal Reserve Board of Governors offers a consumer guide to auto leasing at www.federalreserve.gov/pubs/leasing/.

RECALLS, LEMON LAWS AND SECRET WARRANTIES

Sometimes a manufacturer makes a design or production mistake on a motor vehicle. A service bulletin notifies the dealer of the problem and how to resolve it. Because these free repairs are not publicized, they are called "secret warranties." The National Highway Traffic Safety Administration (www.nhtsa.dot.gov) maintains a database of service bulletins filed by manufacturers.

If you have a problem with a vehicle that is a safety hazard, check whether the manufacturer has recalled your vehicle. Click on Recalls at www.nhtsa.dot.gov or call NHTSA at

THE TRUTH ABOUT CAR TITLE LOANS

Chances are you have seen or heard an ad for a car title loan to help you make ends meet. In a title loan, a consumer in need of quick cash uses the car title as collateral for a short term loan. No job or postdated checks are required. Sounds simple enough, right? Wrong.

What the title lenders don't say in their ads is that you have to turn over your car title and keys when you get the loan. They'll loan you a small fraction of the car value at sky high interest rates— as much as 25% for one month (300% APR) !!! At the end of the month you are expected to pay the whole amount back, plus the interest.

If you can't pay the loan there are only two options. You could roll the loan over for another month, with more fees and interest. However, as the loan amount increases, it becomes almost impossible to repay the debt. The other option is for the lender to repossess your car. Unfortunately, there is no federal regulation of title loans now, but some states have put some rules in place to regulate the interest charged by these lenders.

To call or write an organization, use the directory on page 60.

1-800-424-9393. Hazards that aren't listed should be reported to your dealer, the manufacturer of the vehicle (p. 61), and NHTSA. If a safety-related defect exists, the maker must fix it at no cost to you – even if your warranty has expired.

If you have a vehicle with a unique problem that just never seems to get fixed, you may have a lemon. Some states have laws concerning lemons that require a refund or replacement if a problem is not fixed within a reasonable number of tries or you haven't been able to use your vehicle for a certain number of days. Contact your state or local consumer protection office (p. 122) to learn whether you have such protections and what steps you must take to get your problem solved. If you believe your car is a lemon:

- Give the dealer a list of the problems every time you bring it in for repairs.
- Get and keep copies of the repair orders listing the problems, the work done, and the dates that the car was in the shop.
- Contact the manufacturer, as well as the dealer, to report the problem. Check your owner's manual or the directory for the auto manufacturer (p. 61).
- Help other consumers avoid purchasing your lemon by registering it at www.safetyforum.com.

The Center for Auto Safety (p. 117) gathers information and complaints concerning safety defects, recalls, service bulletins and state lemon laws.

RENTING

Federal law does not cover short-term car and truck rentals, but some state laws do. Contact your state or local consumer protection office (p. 122) for information or to file a complaint.

- Ask in advance if there are any charges besides the stated rental fee. There may be an airport surcharge or drop-off fees, insurance fees, fuel charges, mileage fees, taxes, additional-driver fees, underage-driver fees, and equipment rental fees (for items such as ski racks and car seats).
- Ask if the rental company checks the driving records of customers when they arrive at the counter. If so, you could be rejected even if you have a confirmed reservation.
- Check in advance to be sure you aren't duplicating insurance coverage. If you're traveling on business, your employer may have insurance that covers accidental damage to the vehicle. You might also have coverage through your personal auto insurance, a motor club membership, or the credit card you use to reserve the rental.
- Carefully inspect the vehicle and its tires before renting.
- Check refueling policies and charges.
- Ask the rental company if a deposit is required. If so, ask for a clear explanation of the deposit refund procedures.

CHOOSE A SAFE VEHICLE

Crash tests can help you determine how well a vehicle will protect you in a crash. Here are different organizations that perform crash tests and rate vehicles:

- The National Highway Traffic Safety Administration (**www.nhtsa.dot.gov**). Each year, NHTSA crashes vehicles head-on into a wall and bashes them broadside to test their ability to protect their occupants. NHTSA focuses on evaluating vehicle restraints such as air bags and safety belts.
- The Insurance Institute for Highway Safety (**www.hwysafety.org**). A different test by the IIHS uses offset-frontal car crashes to assess the protection provided by a vehicle's structure.
- Consumers Union. Consumer Reports' annual auto issue rates vehicles in terms of overall safety. Its safety score combines crash test results with a vehicle's accident avoidance factors – emergency handling, braking, acceleration, and even driver comfort.

To find out whether a manufacturer has recalled a car for safety defects, contact NHTSA (p. 111). If a vehicle has been recalled, ask the dealer for proof that the defect has been repaired. Used vehicles should also have a current safety inspection sticker if your state requires one.

REPAIRS

Whenever you take a car to the repair shop:

- Choose a reliable repair shop. Family, friends or an independent consumer rating organization should be able to help you. Look for shops that display various certifications that are current. You should also check out the shop's record with your state or local consumer protection office (p. 122) or Better Business Bureau (p. 65).
- Describe the symptoms. Don't try to diagnose the problem.
- Make it clear that work cannot begin until you have a written estimate and you give your okay. Never sign a blank repair order. If the problem can't be diagnosed on the spot, insist that the shop contact you for authorization once the trouble has been found.
- Ask the shop to keep the old parts for you.
- Follow the warranty instructions if a repair is covered under warranty.
- Get all repair warranties in writing.
- Keep copies of all paperwork.

Some states, cities and counties have special laws that deal with auto repairs. For information on the laws in your state, contact your state or local consumer protection office (p. 122). A consumer guide to auto repair is available at http://ftc.gov/bcp/edu/pubs/consumer/autos/aut13.pdf.

CAR REPOSSESSIONS

When you borrow money to buy a car or truck, the lender can take your vehicle back if you miss a payment or in some other way violate the contract. You should also be aware that the lender:

- Can repossess with cause without advance notice.
- Can insist you pay off the entire loan balance in order to get the repossessed vehicle back.
- Can sell the vehicle at auction.
- Might be able to sue you for the difference between the vehicle's auction price and what you owe.
- Cannot break into your home or physically threaten someone while taking the vehicle.

If you know you're going to be late with a payment, talk to the lender to try to work things out. If you and the lender reach an agreement, be sure you get the agreement in writing. Contact your state or local consumer protection office (p. 122) to find out whether your state gives you any additional rights.

CREDIT

Like everything else you buy, it pays to comparison shop for credit. For up-to-date interest rate reports on mortgages, auto loans, credit cards, home equity loans, and other banking products, visit www.bankrate.com. For a listing of credit cards, visit www.cardtrak.com.

The Equal Credit Opportunity Act protects you when dealing with anyone who regularly offers credit, including banks, finance companies, stores, credit card companies and credit unions. When you apply for credit, a creditor may not:

- Ask about or consider your sex, race, national origin or religion.
- Ask about your marital status or your spouse – unless you are applying for a joint account or relying on your spouse's income, or you live in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas or Washington).
- Ask about your plans to have or raise children.
- Refuse to consider public assistance income or regularly received alimony or child support.
- Refuse to consider income because of your sex or marital status or because it is from part-time work or retirement benefits.

You Have The Right To:

- Have credit in your birth name, your first name and

BEWARE: CREDIT INSURANCE

When you take out a loan for a big purchase, a salesperson may try to sell you credit insurance. Your credit card company may also encourage you to purchase credit insurance. The coverage may be promoted as a way for you to protect yourself if your property is damaged or lost. Other credit insurance offers promise to make loan payments if you are laid off, become disabled or die. It is almost always better to buy regular property, life or disability insurance instead of credit insurance.

To call or write an organization, use the directory on page 60.

your spouse's last name, or your first name and a combined last name.

- Have a co-signer other than your spouse if one is necessary.
- Keep your own accounts after you change your name, marital status or retire, unless the creditor has evidence you are unable or unwilling to pay.
- Know why a credit application is rejected – the creditor must give you the specific reasons or tell you where and how you can get a copy of the credit report they used to determine their rejection, if you ask within 60 days.
- Have accounts shared with your spouse reported in both your names.
- Know how much it will cost to borrow money.

For additional information on credit, see Buying a Home (p. 22) and Cars (p. 5). Other sources of information include the HUD Housing Counseling Clearinghouse at 1-800-569-4287, the FTC (p. 114), and the National Consumer Law Center (p. 120).You have the right to a FREE annual Credit Report. (See "FREE CREDIT REPORTS" box p. 11)

CREDIT CARDS

Chances are, you've received "pre-approved" credit card offers in the mail. Examine the fine print carefully before you accept any offer for a credit or charge card. Look for:

- **The Annual Percentage Rate (APR)**. If the interest rate is variable, how is it determined and when can it change?
- **The periodic rate.** This is the interest rate used to figure the finance charge on your balance each billing period.
- **The annual fee.** While some cards have no annual fee, others expect you to pay an amount each year for being a cardholder.
- **The grace period.** This is the number of days you have to pay your bill before finance charges start. Without this period, you may have to pay interest from the date you use your card or when the purchase is posted to your account.
- **The finance charges**. Most lenders calculate finance charges using an average daily account balance, which is the average of what you owed each day in the billing cycle. Look for offers that use an adjusted balance, which subtracts your payment from your beginning balance. This method usually has the lowest finance charges. Stay away from offers that use the previous balance in calculating what you owe; this method has the highest finance charges. Also, don't forget to check if there is a minimum finance charge.
- **Other fees**. Ask about special fees when you get a cash advance, make a late payment, or go over your credit limit. Some companies charge a monthly fee regardless of whether you use your card.

The Fair Credit and Charge Card Disclosure Act requires credit and charge card issuers to include this information on credit applications. The Federal Trade Commission (p. 114) offers a wide range of free publications on credit and consumer rights at www.ftc.gov. The Federal Reserve Board (p. 114) provides a free brochure on choosing a credit card and a guide to credit protection laws at www.federalreserve.gov.

Comparing Cards

- Bank Rate (www.bankrate.com) provides free credit card tips and information.
- Consumer Action (www.consumer-action.org) has a site that features credit card surveys of interest

LOST AND STOLEN CREDIT CARDS

Immediately call the card issuer when you suspect a credit or charge card has been lost or stolen.

Once you report the loss or theft of a card, you have no further responsibility for unauthorized charges. In any event, your maximum liability under federal law is $50 per card.

FREE CREDIT REPORTS

You can request a free credit report every year from the three major credit reporting agencies— Equifax, Experian and Transunion. You may want to request your credit reports one at a time every four months so you can monitor your credit throughout the year, without having to pay for a report. (If you ask the credit bureaus directly, they will charge you a fee to obtain your report). To order your free report, you must go through www.annualcreditreport.com or call 1-877-322-8228.

rates, fees and other terms from dozens of credit cards, as well as free brochures and guides on choosing and using credit cards.

- Card Web (www.cardweb.com) lists credit cards and offers e-mail newsletters for consumers, frequently asked questions and online credit card calculators.
- Card Ratings (www.cardratings.com) lists and reviews credit cards, and offers tips and credit card calculators.

Complaints

To complain about a problem with your credit card company, call the number on the back of your card and try to resolve the problem. If you fail to resolve the issue, ask for the name, address and phone number of its regulatory agency. See the chart on page 4 to find the best federal or state regulatory agency to contact.

To complain about a credit bureau, department store or other Federal Deposit Insurance Corporation (FDIC) insured financial institution, write to the Consumer Response Center (p. 113). You may also file a complaint at www.ftc.gov.

Credit Card Billing Disputes

Under the Fair Credit Billing Act, you have the right to dispute charges on your credit card you didn't make, are incorrect, or for goods or services you didn't receive.

- Send a letter to the creditor within 60 days of the postmark of the bill with the disputed charge.
- Include your name and account number, the date and amount of the disputed charge, and a complete explanation of why you are disputing the charge.
- To ensure it's received, send your letter by certified mail, with a return receipt requested.
- The creditor or card issuer must acknowledge your letter in writing within 30 days of receiving it and conduct an investigation within 90 days. You do not have to pay the amount in dispute during the investigation.
- If there was an error, the creditor must credit your account and remove any fees.
- If the bill is correct, you must be told in writing what you owe and why. You must pay it along with any related finance charges.

If you don't agree with the creditor's decision, file an appeal with the Office of the Comptroller of the Currency (p. 111).

CREDIT REPORTS AND SCORES

A credit report contains information on where you work and live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy. Consumer Reporting Agencies (CRAs) gather this information and sell it to creditors, employers, insurers, and others. The most common type of CRA is the credit bureau. There are three major credit bureaus: Equifax: 1-800-685-1111 or www.equifax.com – fraud alert 1-888-766-0008; Experian: 1-888-397-3742 or www.experian.com; TransUnion: 1-800-916-8800 or www.transunion.com – fraud alert 1-800-680-7289.

FICO

The information in your credit report is used to calculate your FICO score, a number generally between 300 and 850. The higher your score, the less risk you pose to creditors. A high score, for example, makes it easier it is for you to obtain a loan, rent an apartment, or lower your insurance rate. Your FICO score is available from www.myfico.com for a fee. Free credit reports do not contain your credit score, although you can purchase your credit score when you request your free annual credit report through www.annualcreditreport.com.

Tips For Building A Better Credit Score

- Pay your bills on time. Delinquent payments and collections negatively impact your score.
- Keep balances low on credit cards and other "revolving credit." High outstanding debt lowers your score.
- Apply for and open new credit accounts only as needed. Don't open an account just to have a better credit mix; it probably won't raise your score.
- Pay off debt instead of moving it around. Owing the

BEWARE: OFFERS TO SKIP A PAYMENT

If your credit company invites you to skip a monthly payment without a penalty, it is not doing you a favor. You will still owe finance charges on your unpaid balance. And interest could be adding up on any purchases you make after the due date you skipped.

To call or write an organization, use the directory on page 60.

CREDIT CARD RESPONSIBILITY & DISCLOSURE ACT OF 2009

The Credit CARD Act has a sweeping effect on consumers in the areas of annual percentage rates, fees, and disclosure. The law:

- Limits card issuers' ability to increase the APR on transferred balances during the first year that the account is opened.
- Restricts card issuers from applying new (higher) interest rates to the existing card balances.
- Requires companies to inform consumers of rate increases or other significant changes at least 45 days in advance.
- States that teaser rates must stay in effect for at least 6 months.
- Requires issuers to mail monthly statements at least 21 days before payment is due.
- Makes new disclosure statements clear and more timely.
- Mandates that monthly credit card statements must prominently display the due date and potential late fees, as well as the interest you have paid during the current year, the monthly payment required to pay off the existing balance, and warn consumers about the costs of making only the minimum payments.
- Requires credit card issuers to post their standard card agreements on the Internet.
- Sets a consistent due date for card payments each month. If the due date falls on a holiday or weekend, the deadline is considered the next business day.
- Restricts the penalties that card issuers can charge for going over the credit limit.
- Prohibits cards issuers from issuing cards to consumers under 21 unless they have a co-signer or can demonstrate that they have independent means to repay the card debt.

same amount, but having fewer open accounts may lower your score.

You don't rebuild your credit score; you rebuild your credit history. Time is your ally in improving credit. There is no "quick fix" for a bad credit score, so suspect any deals that offer you a fast, easy solution.

Negative Information In Your Credit Report

Negative information concerning your use of credit can be kept in your credit report for seven years. A bankruptcy can be kept for 10 years, and unpaid tax liens for 15 years. Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer. Inquiries remain on your report for two years.

Anyone who denies you credit, housing, insurance, or a job as a result of a credit report must give you the name, address, and telephone number of the credit reporting agency that provided the report. Under the Fair Credit Reporting Act (FCRA), you have the right to request a free report within 60 days if a company denies you credit based on the report.

If there is inaccurate or incomplete information in your credit report:

- Contact the credit reporting agency (CRA) and the company that provided the information to the CRA.
- Tell the CRA in writing what information you believe is inaccurate.

Under The Fair Credit Reporting Act, the information provider is required to investigate and report the results to the CRA. If the information is found to be incorrect, it must notify all nationwide CRAs to correct your file. If the investigation does not solve your dispute, ask that your statement concerning the dispute be included in your file. A notice of your dispute must be included anytime the CRA reports the negative item.

If the information is accurate, only time, hard work, and a personal debt repayment plan will improve your credit report. Credit repair companies advertise that they can erase bad credit for a hefty fee. Don't believe it.

Under the Credit Repair Organizations Act, credit repair companies can't require you to pay until they have completed promised services. They must also give you:

- A copy of the "Consumer Credit File Rights Under State and Federal Law" before you sign a contract.
- A written contract that spells out your rights and obligations.
- Three days to cancel without paying any fees.

Some credit repair companies promise to help you establish a whole new credit identity. You can be charged with fraud if you use the mail or telephone to apply for credit with false information. It is also a federal crime to make false statements on a loan or credit application, to give a false Social Security number, or to obtain an Employer Identification Number from the Internal Revenue Service under false pretences.

If you have lost money to a credit repair scam, contact your state or local consumer affairs office (p. 122).

DEALING WITH DEBT

The Fair Debt Collection Practices Act applies to those who collect debts owed to creditors for

BE ALERT: "CREDIT REPAIR" SCAMS

Before you sign up for fee-based credit repair services, beware. Many of the promised services are either illegal or provide services you can do for free by yourself. Before you sign up to work with these companies, here are some tidbits to keep in mind:

- A credit repair company must give you a copy of the "Consumer Credit File Rights under State and Federal Law" before you sign a contract.
- The company cannot perform any services until you have signed a written contract and completed a three day waiting period, during which time you can cancel the contract without paying any fees.
- They cannot charge you until they have completed the promised services, under the Credit Repair Organizations Act.
- It is illegal to erase timely and accurate negative information contained in your credit history.
- Suggestions that you create a new credit history (also called file segregation) by requesting an Employer Identification Number from the IRS are also illegal.
- You can work to solve your own credit challenges, by requesting a free copy of your credit report through annualcreditreport.com, and by working with creditors to dispute incorrect information.

personal, family and household debts – these include car loans, mortgages, charge accounts and money owed for medical bills. A debt collector is someone hired to collect money you owe.

Within five days after a debt collector first contacts you, the collector must send you a notice that tells you the name of the creditor, how much you owe, and what action to take if you believe you don't owe the money.

If you owe the money or part of it, contact the creditor to arrange for payment.

If you believe you don't owe the money, contact the creditor in writing and send a copy to the collection agency with a letter telling them not to contact you. A debt collector may not:

- Contact you at unreasonable times, for example, before 8 am or after 9 pm, unless you agree.
- Contact you at work if you tell the debt collector your employer disapproves.
- Contact you after you write a letter telling them to stop, except to notify you if the collector or creditor plans to take a specific action.
- Contact your friends, relatives, employer or others, except to find out where you live and work.
- Harass you with threats to harm you, profane language or repeated telephone calls.
- Make any false statement, or claim that you will be arrested.
- Threaten to have money deducted from your paycheck or to sue you, unless the collection agency or creditor intends to do so and it is legal.

To file a complaint, contact your state or local consumer protection agency (p. 122) and the Federal Trade Commission (p. 114).

Out of Control Debt

Counseling services are available to help people budget money and pay bills. Credit unions, NIFA offices, military family service centers and religious organizations are among those that may offer free or low-cost credit counseling.

Local, nonprofit agencies that provide educational programs on money management and help in developing debt payment plans operate under the name Consumer Credit Counseling Service (CCCS). They are members of the National Foundation for Credit Counseling (NFCC), an organization that supports a national network of credit counselors.

Typically, a counseling service will negotiate lower payments with your creditors and then make the payments using money you send to them each month. The cost of setting up this debt-management plan is paid by the creditor, not you. Ask these questions to find the best counselor for you:

- What services do you offer? Look for an organization that offers budget counseling and money management classes as well as a debt-management plan.
- Do you offer free information? Avoid organizations that charge for information or make you provide a lot of details about your problem first.
- What are your fees? Are there set-up and/or monthly fees? A typical set-up fee is $10. If you're paying a lot more, you could be the one getting set up.

DEBT MANAGEMENT ASSISTANCE

Several national nonprofit organizations also provide information and assist people with debt problems.

- American Consumer Credit Counseling. Visit **www.consumercredit.com** or call 1-800-769-3571.
- InCharge Institute of America. Visit **www.incharge.org** or call 1-800-565-8953.
- Money Management International. Visit **www.moneymanagement.org** or call 1-866-889-9347.
- Myvesta. Visit **www.myvesta.org** .

To call or write an organization, use the directory on page 60.

- How will the debt management plan work? What debts can be included in the plan and will you get regular reports on your accounts?
- Ask if the counselor can get creditors to lower or eliminate interest and fees. If the answer is yes, contact your creditors to verify this.
- Ask what happens if you can't afford to pay. If an organization won't help you because you can't afford to pay, go somewhere else for help.
- Will your counselor help you avoid future problems? Getting a plan for avoiding future debt is as important as solving the immediate debt problem.
- Ask for a contract. All verbal promises should be in writing before you pay any money.
- Are your counselors accredited or certified? Legitimate credit counseling firms are affiliated with the National Foundation for Credit Counseling (p. 160) or the Association of Independent Consumer Credit Counseling Agencies.

DEBT COLLECTION: KNOW YOUR RIGHTS

If you have been contacted by a debt collection agency, you still have rights under the FTC's Fair Debt Collection Practices Act. If a collection agency contacts you, remember:

- Collection agencies can not contact you before 8 am or after 9 pm
- They cannot contact you at your place of employment.
- If you want the collector to stop contacting you, send a letter to the agency via certified mail to stop contact. This action, however, will not cancel the debt.
- If you have an attorney representing you about your debt, the agency must contact the attorney, not you.
- Within 5 days of contacting you, a collection agency must send you a written notice telling you how much you owe.

Some practices are strictly prohibited. Debt collectors may not:

- Harass.
- Threaten harm.
- Make false claims, such as representing that they work for credit reporting companies or misrepresent the amount of money you owe.
- Say that you will be arrested if you don't pay the debt.
- State that they are taking legal action if they don't intend to do so.

For more information about your rights or to file a complaint, contact your state's attorney general (page 122) or the FTC.

PAYDAY AND TAX REFUND LOANS

Payday loans are illegal in some states. Recent changes in the law for payday lenders have also made payday loans illegal for members of the military. With a typical payday loan, you might write a personal check for $115 to borrow $100 for two weeks, until payday. The annual percentage rate (APR) in this example is 390 percent! If you can repay the loan quickly, it may not appear such a bad deal. But if you can't pay off the loan quickly, that relatively small loan can grow into a large amount of debt. At 390 percent, a $100 loan will become $490 in a year and $2,401 in two years.

Another high-cost way to borrow money is a tax refund loan. This type of credit lets you get an advance on a tax refund – for a fee. APRs as high as 774% have been reported. If you are short of cash, avoid both of these loans by asking for more time to pay a bill or seeking a traditional loan. Even a cash advance on your credit card may cost less.

Check with your local consumer protection agency (p. 122) and the Better Business Bureau (p. 65) to see if any complaints have been filed about the counseling service you're considering.

If you have concerns about approved credit counseling agencies or credit counseling providers, please contact the U.S. Trustee Program, visit www.usdoj.gov/ust or call 202-514-4100.

Personal Bankruptcy

Bankruptcy generally is considered the debt management option of last resort because the results are long lasting and far reaching. The Bankruptcy Abuse and Prevention Act of 2005 established more stringent rules for consumers and attorneys.

The filing process may be difficult for debtors:

- Debtors must file documents including itemized statements of monthly net income, proof of income (pay stubs) for the last 60 days, and tax returns for the preceding year (four years for Chapter 13).
- Debtors must take a pre-filing credit counseling and post-filing education course to have debts discharged.
- Debtors face increased filing fees, plus fees for credit counseling/education.
- The bankruptcy petition and process are more complicated, so it's very difficult to file without an attorney.

The filing process for lawyers:

- An attorney's signature on a petition certifies that the attorney has performed reasonable investigation into circumstances giving rise to the

petition.

- Attorneys must carefully review documents such as tax returns and pay stubs, as well as ask clients for credit reports.
- Attorneys are more apprehensive about sanctions.

LOANS

Home Equity Loans

A home equity loan could be a smart way to pay off high-interest debt or pay for home repairs. But consider carefully before taking out a home equity loan. If you are unable to make payments on time, you could lose your home.

Home equity loans can either be a revolving line of credit or a lump sum. Revolving credit lets you withdraw funds when you need them. A lump sum is a one-time, closed-end loan for a particular purpose, such as remodeling or tuition. Apply for a home equity loan through a bank or credit union first. These loans are likely to cost less than those offered by finance companies.

Please see the Housing section (p. 21) for helpful information about buying, leasing, renting or repairing a home.

Installment Loans

Before you sign an agreement for a loan to buy a house, a car or other large purchase, make sure you fully understand all the lender's terms and conditions, including:

- The dollar amount you are borrowing.
- The payment amounts and when they are due.
- The total finance charge, including all interest and fees you must pay to get the loan.
- The Annual Percentage Rate (APR), the rate of interest you will pay over the full term of the loan.
- Penalties for late payments.
- What the lender will do if you can't pay back the loan.
- Penalties if you pay the loan back early.

The Truth in Lending Act requires lenders to give you this information so you can compare different offers.

FINANCING YOUR EDUCATION

PAYING FOR COLLEGE 101

There's no way around it. A college education is expensive, especially if you or your child goes to a private school. How much it will cost depends on the college you choose. Once you've narrowed your choice of college, contact them to find out how much the total cost will be and what scholarships and financial aid are available.

High schools often hold free seminars on choosing and paying for college. Another source of information on financial assistance from both private and government sources is www.finaid.org. This site also offers calculators that can help you figure out how much school will cost, how much you need to save, and how much aid you will need.

Many state governments have created programs to make it easier for families to save for the education of their children. Visit www.collegesavings.org for links to information on the various state programs, such as 529 plans.

STUDENT FINANCIAL AID

Student Financial Aid is available from a wide variety of sources including the federal government, individual states, directly from colleges and universities, as well as from numerous other public and private agencies and organizations. Whatever the source, all forms of college aid fall into four basic categories:

- **Grants.** Gift aid that does not have to be repaid and is generally awarded according to financial need.
- **Work Study.** The Federal Work-Study Program (FWS) is a federally funded source of financial assistance used to offset financial education costs. Students who qualify earn money by working on campus while attending school. The money does not have to be repaid.
- **Loans.** Funds that are borrowed and must be repaid with interest. As a general rule, educational loans have more favorable terms and interest rates than traditional consumer loans.
- **Scholarships.** Offered by the school, local/community organizations, private institutions and trusts, scholarships do not have to be repaid and are generally awarded based on specific criteria.

FEDERAL STUDENT AID

Many helpful publications are available at **www.studentaid.ed.gov/pubs** or you can call 1-800-433-3243.

The federal government's direct loan website, **www.dl.ed.gov** includes a servicing center.

The U.S. Department of Labor's Occupational Outlook Handbook, **www.bls.gov/oco** provides information on various careers and their earning potential.

The U.S. Department of Education's site, **www.edu.gov,** offers several financial aid guides for consumers.

The National Association of Student Financial Aid Administrators provides a "Cash for College Guide" with advice, tips and information on financing your education at **www.nasfaa.org** .

To call or write an organization, use the directory on page 60.

BEWARE: SCHOLARSHIP AND FINANCIAL AID SCAMS

Scholarships and financial aid do not require upfront fees. While there are legitimate companies who will help guide you through the financial aid and college application process for a fee, disreputable companies may ask you for money up-front and provide nothing in return. Red flags to watch out for include the following:

A "money-back guarantee" to secure a scholarship. Don't believe it. Unscrupulous companies attach conditions that make it impossible to get the refund.

"Secret scholarships." If a company claims to have inside knowledge of scholarship money, they're lying. Information on scholarships is available freely to the public. Ask your librarian or school counselor.

Telling students they've been selected as "finalists" for awards. If they ask for an up-front fee, head for the nearest exit.

Asking for a student's checking account to "confirm eligibility." If they want bank account information or your credit card number to confirm or reserve a scholarship, it's a scam.

Quoting a relatively small "monthly" or "weekly" fee. Then asking for authorization to debit your checking account for an unspecified length of time. Ongoing fees are a sure sign of a scam.

Unsolicited offers. Whether it's an e-mail, phone call, or it arrived in your mailbox, if you didn't request the information, ignore the offer.

DIPLOMA MILLS

If you're ever tempted by an e-mail or ad claiming you can "earn a degree based on life experience," don't fall for it. Any company that offers degrees for a flat fee and requires little course work is a diploma mill. If your school is not recognized as an accredited institution by the Secretary of Education, you may not be able to receive financial aid and employers won't recognize it.

To check on a school's accreditation by the Department of Education, visit **www.ope.ed.gov/accreditation** or search the Council for Higher Education Accreditation's database at **www.chea.org/search**.

Federal Student Aid Information Center

The Federal Student Aid Information Center (FSAIC) can answer your federal student financial aid questions and can give you all the help you need for free. You can also use the FSAIC automated response system to find out if your Free Application for Federal Student Aid (FAFSA) application has been processed and to request a copy of your Student Aid Report (SAR). For FSAIC contact information, see page 104.

EMPLOYMENT

Times have changed with job-searching, and there are numerous websites now available that post jobs for private industry. Many companies also offer a way to apply online. However, these sites and new methods do not replace traditional and proven job-hunting approaches such as networking, personal contacts, business organizations and interviewing.

EMPLOYMENT AGENCIES

If you're looking for a job, you may come across ads from employment agencies that promise wonderful opportunities. While some companies honestly want to help you, others are more interested in taking your money. Be wary of:

- Promises to get you a job and a guaranteed income.
- Upfront fees, even when you are guaranteed a refund if you are dissatisfied.
- Employment agencies whose ads read like job ads.
- Promotions of "previously undisclosed" government jobs. All federal jobs are announced to the public at www.usajobs.opm.gov.

Get a copy of the employment agency contract and review it carefully before you pay any money. Check with your local consumer protection agency (p. 122)

and the Better Business Bureau (p. 65) to see if any complaints have been filed about a company.

The Federal Trade Commission (p. 114) sues businesses that fraudulently advertise employment openings and guarantee job placement. Contact the FTC if you have a complaint.

WORK-AT-HOME COMPANIES

Not all work-at-home opportunities deliver on their promises. Some classic work-at-home schemes are medical billing, envelope stuffing and assembly or craftwork. Ads for these businesses say, "Be part of one of America's Fastest Growing Industries. Earn thousands of dollars a month from your home!" Legitimate work-at-home program sponsors should tell you, in writing, what's involved in the program they are selling. Here are some questions you might ask a promoter:

- What tasks will I have to perform? (Ask the program sponsor to list every step of the job.)
- Will I be paid a salary or will my pay be based on commission?
- Who will pay me?
- When will I get my first paycheck?
- What is the total cost of the work-at home program, including supplies, equipment and membership fees? What will I get for my money?

The answers to these questions may help you determine whether a work-at-home program is appropriate for your circumstances and whether it is legitimate.

Multi-Level Marketing

Some multilevel marketing plans are legitimate. However, others are illegal pyramid schemes. In pyramids, commissions are based on the number of distributors recruited. Most of the product sales are made to these distributors, not to consumers in general. The underlying goods and services, which vary from vitamins to car leases, serve only to make the schemes look legitimate. Most people end up with nothing to show for their money except the expensive products or marketing materials they were pressured to buy.

If you're thinking about joining what appears to be a legitimate multilevel marketing plan, take time to learn about the plan.

- What is the company's track record?
- What products does it sell?
- Does it sell products to the public-at-large?
- Does it have the evidence to back up the claims it makes about its product?
- Is the product competitively priced?
- Is it likely to appeal to a large customer base?
- How much does it cost to join the plan?
- Are monthly minimum sales required to earn a commission?
- Will you be required to recruit new distributors to earn your commission?

MYSTERY SHOPPER JOBS

Mystery shopper jobs can seem like an easy and lucrative way to earn money. However, many frauds are based on these types of jobs. According to the FTC, some scams require you to pay a fee for the privilege of working for that company. Other companies will send you a fake cashier's check to deposit; then they will instruct you to send the majority of the money to some other address and to use only a small amount for your shopping trip. However, when the bank figures out that the check is not legal, you will be liable for repaying.

Some rules to keep in mind:

- Reputable companies will not ask you to pay a fee to work for them as a shopper.
- Don't deposit cashier's checks you receive out of the blue from companies you don't know.
- Be skeptical of advertisements for mystery shoppers.
- Beware of companies selling directories of mystery shopping jobs. You can get reliable information from bookstores, libraries, or the Mystery Shopping Providers Association (www.mysteryshop.org).
- Mystery shopper jobs pay modestly. They are a part-time job at best, and the company will only send your pay only after you have completed a job and evaluation form.

To call or write an organization, use the directory on page 60.

Net-Based Business Opportunities

The Federal Trade Commission says that many Internet business opportunities are scams that promise more than they can possibly deliver. The companies lure would-be entrepreneurs with false promises of big earnings for little effort. Some tips to finding a legitimate opportunity:

- Consider the promotion carefully.
- Study the business opportunity's franchise disclosure document.
- Get earnings claims in writing and compare them with the experience of previous franchise and business opportunity owners.
- Visit previous franchise and business opportunity owners in person, preferably at their place of business.
- Check out the company with the local consumer protection agency (p. 122) and Better Business Bureau (p. 65). See if there is any record of complaints.
- If the business opportunity involves selling products from well-known companies, verify the relationship with the legal department of the company whose merchandise would be promoted.
- Consult an attorney, accountant or other business advisor before you put any money down or sign any papers.
- Take your time. Promoters of fraudulent business opportunities are likely to use high-pressure sales tactics to get you to buy in. If the business opportunity is legitimate, it will still be around when you're ready to decide.

FOOD AND NUTRITION

HEALTHY FOOD CHOICES

To help you make healthy food choices, the federal government posts dietary guidelines at www.health.gov/dietaryguidelines. Federal regulations also require many foods to identify fat content, fiber and nutrients on their labels.

FOOD FOR THOUGHT

Check out these resources for advice, tips and education on food shopping and nutrition:

- U.S. Department of Agriculture (p. 102);
- The Food and Drug Administration (p. 106).
- Nutrition.gov (**www.nutrition.gov**).
- MedlinePlus (Click on F for Food or N for Nutrition at **www.nlm.nih.gov/medlineplus**).
- The Nutrition Source (**www.hsph.harvard.edu/nutritionsource**).

FOOD SAFETY

Food safety in the home revolves around three main functions: food storage, food handling and cooking. Most experts agree that practicing a few simple rules focused on cleaning, separating, cooking and chilling can prevent most foodborne illness in the home. The website www.foodsafety.gov is your gateway to government food safety information, including publications you can download or request. You can also visit www.recalls.gov for the latest food safety alerts and recalls.

For more information, here are some additional resources:

- Centers for Disease Control and Prevention (p. 105).
- FDA's Food Information and Seafood Hotline 1-888-SAFEFOOD.
- Partnership for Food Safety Education at www.fightbac.org, the online resource for Fight BAC! With food safety and safe food handling information.
- U.S. Department of Health and Human Services (p. 105).
- USDA Food Safety and Inspection Service, www.fsis.usda.gov.
- USDA Meat and Poultry Hotline 1-888-674-6854.

WEIGHT LOSS

The only proven way to help you lose weight is to burn more calories than you consume. If you need to lose weight, talk with your doctor about the options that are best for you. Most health experts agree that the best and safest way to lose weight is to modestly cut calories, eat a balanced diet, and exercise. People usually do best when they reduce their usual calorie intake or increase the calories they use by 500–1,000 per day. This allows you to eat enough for good nutrition yet lose about one to two pounds a week. Steer clear of harmful tactics such as smoking, fasting, purging, or abusing laxatives.

Avoid fad diets and other weight loss programs that promise fast results or limit your food choices. Ask yourself the following:

- How does the product or service work? Does the program emphasize diet, exercise or a combination of both?
- How much will it cost? Ask for an itemized list that includes membership fees and fees for weekly visits. Ask if there are extra fees for diagnostic tests, food, dietary supplements, or other products

ACAI BERRY FRAUD

Beware of companies that are marketing acai berry products as miracle food to help you lose weight, fight wrinkles, cancer, and heart disease. Although the berries have valuable antioxidant properties, it is not a miracle food. Key signs to look for are the use of celebrity names to market the products with online ads that offer free trials and the use of exaggerated claims. However these free offers turn into pricy subscriptions that usually are difficult to cancel. The BBB recommends checking the seller out first or go to your local health food store to buy acai berry products.

in the program.

- How well does it work? Ask to see the studies that back up success claims. Look for how many people completed the program, how much weight they lost, and how long they kept the weight off.
- What are the risks? Get details about possible side effects. Check with your doctor before you take prescriptions, over-the-counter weight loss drugs, or dietary supplements. Diets that require drastic food restriction should be under the supervision of a physician.
- How many calories will you eat each day? For diets under 1500 calories, be sure to check with your doctor to make sure you get all your nutrients.
- What are the staff qualifications? Ask about their training and experience.

- What type of attention will you receive? Will you get individual counseling or group support? How often?

Complaints concerning fraudulent weight loss claims should be directed to the Federal Trade Commission (p. 114).

HEALTH CARE

For information on healthcare plans, see page 28.

Thousands of resources are now available to help you make health care decisions. Be wary of websites sponsored by companies that are trying to sell you a particular treatment. It's better to contact reputable associations or visit sites run by government agencies and recognized organizations such as the Mayo Clinic or the American Medical Association (AMA). This information should complement, not replace, what you receive from a doctor. Here are some sites that are generally recognized as reliable information sources:

HealthierUS.gov, HealthFinder.gov and **MedlinePlus** (www.medlineplus.gov) provide information on health issues, health care programs, and organizations.

Intelihealth (www.intelihealth.com) offers information and advice from the Harvard Medical School.

HealthMetrix Research, Inc. (www.MedicareNewsWatch.com) offers a quick reference to programs available in your local area.

Mayo Clinic (www.mayoclinic.com) offers an index of diseases and much more.

Medical Library Association (www.mlanet.org) links to websites suggested by librarians.

Mental Help Net (www.mentalhelp.net) links to a broad range of mental health topics.

CHOOSING A DOCTOR

When searching for a primary care doctor, dentist, specialist or other healthcare professional:

- Find out whether they are licensed in your state. A state or local occupational and professional licensing board will be able to give you this information (p. 122).
- Research whether they are board-certified in the appropriate specialty. Visit www.ama-assn.org and www.abms.org for more information.
- Ask how often they have done the procedure you need and their success rate. You may be able to find some of this information on the Internet. For example, the Center for Disease Control reports the success rates and number of procedures performed

To call or write an organization, use the directory on page 60.

by fertility clinics at www.cdc.gov. Some states also collect and post data on the success of heart-bypass surgery.

- Check whether there have been any complaints or disciplinary actions taken. Visit www.docboard.org and www.healthcarechoices.org for more information.

There are also pay-for-use sites with similar information including www.QuestionableDoctors.org, www.Docinfo.org, and www.checkbook.org.

Visit www.healthfinder.gov for more advice on identifying providers.

Filing A Complaint

If you have a complaint about the medical services you received from a physician, you may file a complaint with your State Medical Board. For a complete directory from the Federation of State Medical Boards, visit www.fsmb.org/directory_smb.html. You can also call the Federation at 817-868-4000 to get the phone number of your state medical board.

CHOOSING A HEALTHCARE FACILITY

Report cards on the Internet can help you compare health care facilities. Three private websites that rate hospitals based on information collected from Medicare records and other sources are www.usnews.com, www.checkbook.org, and www.healthgrades.com.

The Joint Commission on Accreditation of Healthcare Organizations (JCAHO) accredits hospitals, as well as nursing homes and other health care organizations. Specially trained investigators assess whether these organizations meet set standards. At www.jcaho.org, you can check on a local facility, including how it compares with others. JCAHO also accepts consumer complaints. You can post a complaint on its website or call 1-800-994-6610.

If you are looking for a nursing home or other assisted living facility, these organizations can help.

EXAMINE YOUR LOCAL MEDICAL FACILITIES

Get statistics on medical facilities at these sources:

www.hcup.ahrq.gov – is a free on-line query system that provides access to health statistics and information on hospital stays at the national, regional, and state level.

www.usa.gov – offers information on health facilities in your area and health by age group.

www.aha.org – is the website of the American Hospital Association.

www.citizen.org – links to a public interest organization that provides information on medical board disciplinary actions.

- Nursing Home Compare, operated by the U.S. Department of Health and Human Services, will help you compare the facilities in many states. Go to www.medicare.gov/nhcompare/home.asp or call 1-800-MEDICARE (633-4227).
- Eldercare Locator (www.eldercare.gov) provides information and referral services for those seeking local and state support resources for the elderly. See page 105.
- The American Association of Homes and Services for the Aging (www.aahsa.org) is a trade group that represents many nonprofit facilities (p. 156).
- The Assisted Living Federation of America (www.alfa.org) represents both for-profit and non-profit assisted-living facilities. Phone: 703-691-8100.
- The Commission on Accreditation of Rehabilitation Facilities (www.carf.org) gives its seal of approval to qualifying facilities. Phone: 1-888-281-6531.

PRESCRIPTION DRUGS

Pharmacies may charge widely different prices for the same medicine, so it is a good idea to comparison shop.

- Ask your physician and pharmacist if a generic drug may be appropriate. Generics usually cost less than brand name drugs. Many insurance companies use a multi-tier co-payment plan for prescription drugs. Be sure to ask before filling the prescription.
- Consider using a mail-order or online pharmacy, especially if you will be taking a drug for a long time. They often charge less.

An increasing number of consumers are replacing a trip to the pharmacy with a trip on the Internet. While there are online pharmacies that provide legitimate

prescription services, there are also some questionable sites that make buying medicines online risky. Do business only with a licensed U.S. pharmacy. Check with the National Association of Boards of Pharmacy to determine if the site is licensed and in good standing. Visit www.nabp.net or call 847-391-4406.

An online pharmacy should offer you access to a registered pharmacist who can answer any questions you might have about drug interactions, side effects and other safety precautions. Be wary of sites that:

- Sell drugs without a prescription.
- Sell drugs not approved by the FDA.
- Advertise quick cures.
- Tell stories of "amazing results".

If you suspect a site is not a licensed pharmacy, report it and any complaints to the Food and Drug Administration (p. 106) at www.fda.gov/oc/buyonline/buyonlineform.htm.

Want to know the side effects of a particular medication? Curious whether a drug has been approved by the Food and Drug Administration? For answers to these questions and other information on approved prescription, over-the-counter and discontinued drugs, visit www.accessdata.fda.gov/scripts/cder/drugsatfda. For general drug information, you can also contact the FDA (p. 106).

MEDICARE FRAUD

Medicare fraud can occur when someone steals your Medicare number to obtain medical care, buy medication, or submit fake billings to Medicare in your name. Here are some ways that you can stop Medicare fraud:

- Guard your Medicare and Social Security numbers
- Only give your Medicare number to your physician or other approved Medicare providers
- Hang up the phone on telemarketers that pretend to be from Medicare or conducting a health care survey and request your Medicare or Social Security number.
- Be suspicious of offers for free medical service in exchange for your Medicare number; if it is free they don't need your Medicare number.
- Review your Medicare statements to make sure that your account was not billed for services that you did not receive. Report questionable charges to Medicare at 1-800-633-4227.
- For more tips on preventing Medicare fraud, visit www.stopmedicarefraud.gov

If you suspect that you have been the victim of Medicare fraud, contact the Inspector General at 1-800-447-8477 or by email at HHSTips@oig.hhs.gov.

MEDICARE PRESCRIPTION DRUG COVERAGE

Medicare offers prescription drug coverage to help you get the prescription drugs you need. Everyone with Medicare can join a drug plan to get this coverage. If you aren't sure if a drug plan is approved by Medicare, call 1-800-MEDICARE (1-800-633-4227). All drug plans approved by Medicare may use this seal on their materials:

MedicareRx
Prescription Drug Coverage

Like other insurance, if you decide not to enroll in a drug plan when you are first eligible, you may pay a penalty if you choose to join later. If you have limited income and resources, you may get extra help to cover prescription drugs for little or no cost.

For more information, contact the Centers for Medicare and Medicaid Services (p. 106).

HOUSING

The U.S. Department of Housing and Urban Development (p. 108) funds housing counseling agencies throughout the country. These organizations can give you advice on buying a home, renting, defaults, foreclosures, credit issues and reverse mortgages. To contact the agency nearest you, call 1-800-569-4287 or visit www.hud.gov. Homeowners with problems that could result in default of their mortgage or foreclosure on their property are encouraged to contact a HUD-approved housing counseling agency immediately.

If, in your housing search, you believe you are being discriminated against on the basis of your race, color,

To call or write an organization, use the directory on page 60.

nationality, religion, sex, familial status, or disability, contact HUD's Office of Fair Housing (p. 108).

BUYING A HOME

Buying a home is one of the most complex financial decisions you'll ever make. In addition to the financial and legal issues involved, real estate agents and lenders may not be acting in your best interests.

- Real estate agents represent the seller, not the buyer. Consider hiring a buyer's agent who works for you, not the seller.
- Get prices on other homes. Knowing the price of other homes in a neighborhood will help you avoid paying too much.
- Have the property inspected. Use a licensed home inspector to carefully inspect the property before agreeing to buy it.

Mortgages

When shopping for a home mortgage, make sure you obtain all of the relevant information:

- Research current interest rates. Check the real estate section of your local newspaper, use the Internet, or call at least six lenders for information.
- Check the rates for 30-year, 20-year and 15-year mortgages. You may be able to save thousands of dollars in interest charges by getting the shortest-term mortgage you can afford.
- Ask for details on the same loan amount, loan term, and type of loan from multiple lenders so that you can compare the information. Be sure to get the Annual Percentage Rate (APR), which takes into account not only the interest rate but also points, broker fees, and other credit charges expressed as a yearly rate.
- Ask whether the rate is fixed or adjustable. The interest rate on adjustable rate mortgage loans (ARMs) can vary a great deal over the lifetime of the mortgage. An increase of several percentage points might raise payments by hundreds of dollars per month.

Type of Mortgage	Fixed-rate and adjustable-rate mortgages are the two main types of mortgages, but there is a wide variety of other mortgage products available. Below are pros and cons of just a few of the mortgage products you may want to consider.	
	Pros	**Cons**
Fixed-rate mortgage	No surprises. The interest rate stays the same over the entire term, usually 15, 20 or 30 years.	If interest rates fall, you could be stuck paying a higher rate.
Adjustable-rate (ARM) or variable-rate mortgage	Usually offers a lower initial rate of interest than fixed-rate loans.	After an initial period, rates fluctuate over the life of the loan. When interest rates rise, generally so do your loan payments.
FHA (Federal Housing Administration) loan	Allows buyers who may not qualify for a home loan to obtain one. Low down payment.	The size of your loan may be limited.
VA loan	Guaranteed loans for eligible veterans, active duty personnel and surviving spouses. Offers competitive rates, low or no down payments.	The size of your loan may be limited.
Balloon mortgage	Usually a fixed rate loan with relatively low payments for a certain period of time (about 5-7 years).	After an initial period, the entire balance of the loan is due immediately. This type of loan is risky.
Interest-only	Borrower pays only the interest on the loan, in monthly payments, for a fixed term (about 5-7 years).	After an initial period, the balance of the loan is due. This usually means much higher payments, paying a lump sum or refinancing.

MORTGAGE & FORECLOSURE SCAMS

- **Lease-back or rent to buy scams**- You are asked to "temporarily" transfer the title to your home over to the scam artist who promises to obtain better financing for your mortgage and allow you to stay in your home as a renter with the option to purchase the home back. However, if you do not comply with the terms of the rent-to-buy agreement you will lose your money and be evicted like any other tenant.
- **Fake "government" modification programs**- These scams claim to be affiliated with the government or require that you pay high fees in order to benefit from government modification programs. Remember that you do not have to pay any fees to participate in government approved programs. Some frauds may even use words like "federal" or "government-approved" or acquire website names that make consumers think they are associated with the government.
- **Refinance fraud**- The scam artists offers to be an intermediary between you and your mortgage lender to negotiate a loan modification. They may even instruct you to make payments directly to them that the scammer will send to the lender. However the scam artist will not forward the payments on to your lender and you could still lose your home.
- "**Eliminate your debt" claims**- Some companies may make false legal claims that you are not required to repay your mortgage or that they know of "secret laws" that can eliminate your debt. Do not believe these claims.
- **Refinance scams**- You are encouraged to sign "foreclosure rescue" loan documents to refinance your loan. In reality, you have surrendered ownership of your home because the loan documents are actually deed transfer documents. You may falsely believe that your home has been saved from foreclosure until you receive an eviction notice months or even years later.

PROTECT YOURSELF FROM MORTGAGE & FORECLOSURE SCAMS

- Contact your lender or mortgage servicer first.
- Make all mortgage payments directly to your lender or mortgage servicer.
- Do not trust anyone to make mortgage payments for you and do not stop making payments.
- Do not sign over ownership to anyone without consulting a lawyer that you select.
- Contact reputable housing counselors through HUD.
- Do not pay large up-front fees.
- Get all promises in writing.

- If a loan has an adjustable rate, ask when and how the rate and loan payment could change.
- Find out how much down payment is required. Some lenders require 20 percent of the home's purchase price as a down payment. But many lenders now offer loans that require less. In these cases, you may be required to purchase private mortgage insurance (PMI) to protect the lender if you fall behind on payments.
- If PMI is required, ask what the total cost of the insurance will be. How much will the monthly mortgage payment be when the PMI premium is added and how long you will be required to carry PMI?
- Ask if you can pay off the loan early and if there is a penalty for doing so.

There is a long list of sources for mortgages loans: mortgage banks, mortgage brokers, banks, thrifts and credit unions, home builders, real estate agencies and Internet lenders.

Reverse Mortgages

A reverse mortgage, or a home equity conversion mortgage (HECM) is a special type of home loan for homeowners over the age of 62 that lets you convert the equity in your home into cash. As the homeowner, you do not have to pay back the loan and interest for as long as you live in your home. The loan and interest is repaid only when the you die, sell your home or permanently move out of your house. These mortgages can help homeowners who are house-rich, but cash-poor, stay in their homes and meet your financial needs.

Seniors should beware that there can be aggressive lending practices, advertisements that refer to the loans as "free money" or fail to disclose the fees or terms of the loan. To protect yourself, remember:

- Do not respond to unsolicited advertisements.
- Be suspicious of anyone claiming that you can own a home with no down payment.
- Do not sign anything you do no fully understand.
- Seek out your own reverse mortgage counselor.

There are three types of reverse mortgages: federally-insured reverse mortgages, proprietary reverse mortgages and single-purpose reverse mortgages. As with any mortgage it is important to be a savvy consumer and shop for the best deal.

For more information on reverse mortgages, check the directory for the following resources:

- The Federal Trade Commission (p. 114).
- The Department of Housing and Urban Development (p. 108).
- AARP (p. 117).

To call or write an organization, use the directory on page 60.

MORTGAGE REFINANCING

Consider refinancing your mortgage if you can get a rate that is at least one percentage point lower than your existing mortgage rate and if you plan to keep the new mortgage for several years. When comparing mortgages, don't forget to include the extra fees you must pay for the new mortgage. You may be able to get some fees waived if you are able to refinance with your current mortgage holder.

BEFORE CHOOSING A LENDER, DO YOUR RESEARCH:

Get recommendations: Ask friends and family members for suggestions, especially if they've recently obtained a loan.

Check credentials: Mortgage bankers are regulated by either your state's department of banking or division of real estate. Check with the one appropriate to your state to see if a lender is in good professional standing. Mortgage brokers may be state regulated or not. If not, check with the local chapter of the Mortgage Brokers Association of America or the Better Business Bureau to see if their record is clean.

Do your homework: Learn about typical mortgages and ask a question when something looks amiss; a broker may be trying to pad closing costs or other fees at your expense.

Be cautious online: There are plenty of attractive deals online, but first make sure you're dealing with a reliable broker or lender.

The Real Estate Settlement Procedures Act (RESPA) requires lenders to give you information on all closing costs and escrow account practices. Any business relationships between the lender and closing service providers or other parties to the transaction must also be disclosed. Many of the fees are negotiable. More information is available from the Federal Trade Commission (p. 114), the Federal Reserve System (p. 114), and the Department of Housing and Urban Development (p. 108).

For more information on home buying and mortgages, visit www.hud.gov or www.fanniemae.com, or call Fannie Mae at 1-800-732-6643 (consumer resources). The Mortgage Bankers Association has more information at www.homeloanlearningcenter.com.

MAKING HOME AFFORDABLE

Making Home Affordable is a critical tool to stabilize the housing market. This program can help two groups of people refinance their homes:

- Those with a Fannie Mae or Freddie Mac loan and who have experienced a decrease in their home value
- Those who can no longer afford their mortgages due to an increase in their interest rate or a loss of income.

Visit www.makinghomeaffordable.gov to find out if you are eligible. Use their self assessment tools and calculators.

AVOIDING FORECLOSURE

If you miss your mortgage payments, foreclosure may occur. This is the legal means your lender can use to repossess your home. If you owe more than your property is worth, a deficiency judgment is pursued. Both foreclosures and deficiency judgments have a negative impact on your future credit. You should avoid foreclosure if at all possible.

These steps can help:

- Do not ignore the letters from your lender. If you're having problems making your payments, call or write to your lender's Loss Mitigation Department without delay. Explain your situation. Be prepared to provide them with financial information, such as your monthly income and expenses. Without this information, they may not be able to help.
- Stay in your home for now. You may not qualify for assistance if you abandon your property. For example, the Hope for Homeowners program only offers 30-year fixed-rate mortgages to owner occupiers.
- Contact a HUD-approved housing counselor. Call 1-800-569-4287 or TDD 1-800-877-8339 for the housing counseling agency nearest you. These agencies are valuable resources.
- Contact Making Home Affordable for help. Call 1-888-995-4673 to talk to a HUD-approved credit counselor who will guide you through your options for free.

They frequently have information on services and programs offered by government agencies as well as private and community organizations that could help you. The housing counseling agency may also offer credit counseling. These services are usually free of charge.

For more information, resources are available at the following agencies:

- The U.S. Department of Housing and Urban Development (p. 108).
- The Federal Trade Commission (p. 114).

Additional advice, resources and tips for homeowners can be found under Home Equity Loans (p. 15), Insurance (p. 29), and Home Repairs (p. 25).

MOVING COMPANIES

Not all moving companies are the same. Although many are legitimate, there are some who attempt to take advantage of their clients. Follow these guidelines to help you choose the right mover:

Get a written estimate from several movers. Be wary of very low estimates. Some companies use the low price to get a contract and later ask for more money before they will remove your belongings from their truck.

Make sure the mover has an operating license. For moves from one state to another, visit www.protectyourmove.gov to verify a mover's license. For moves within a state, check your state, county or local consumer affairs agency (p. 122).

Make sure the mover has insurance. If furniture is damaged during the move, the mover's insurance should cover it. Ask how to file a complaint if there are limits to the coverage.

Check the mover's track record. Contact your state or local consumer protection agency (p. 122) or Better Business Bureau (p. 65) to see if there is a history of complaints.

If you have a dispute with a moving company, you can file a complaint with the Federal Motor Carrier Safety Administration by calling 1-800-832-5660 or by visiting www.fmsca.dot.gov.

HOME IMPROVEMENT AND REPAIRS

Home improvements and repairs can cost thousands of dollars and are the subject of frequent complaints. When selecting a contractor:

- Get recommendations and references. Talk to friends, family and others who have used the contractor for similar work.
- Get at least three written estimates. Insist the contractors come to your home to evaluate what needs to be done. Be sure the estimates are based on the same work so that you can make meaningful comparisons.
- Check contractor complaint records with your state or local consumer protection agency (p. 122) or Better Business Bureau (p. 65).
- Make sure the contractor meets licensing and registration requirements. Your state or local consumer protection agency (p. 122) can help you find out what the necessary requirements are.
- Get the names of suppliers and ask if the contractor makes timely payments.
- Contact your local building inspection department to check for permit and inspection requirements. Be wary if the contractor asks you to get the permit; it could mean the firm is not licensed.
- Be sure your contractor is insured. They should have personal liability, property damage and worker's compensation insurance for workers and subcontractors. Also check with your insurance company to find out if you are covered for any injury or damage that might occur.
- Insist on a written contract that states exactly what work will be done, the quality of materials that will be used, warranties, timetables, the names of any subcontractors, the total price of the job, and the schedule of payments.
- Try to limit your down payment. Some states have laws limiting the amount of down payment required.
- Understand your payment options. Compare the cost of getting your own loan versus contractor financing.
- Don't make a final payment or sign a final release until you are satisfied with the work and know that subcontractors and suppliers have been paid. Some state laws allow unpaid subcontractors and suppliers to put a lien on your home for bills the contractor failed to pay.
- Pay by credit card when you can. You may have the right to withhold payment to the credit card company until problems are corrected (see page 11).

Be especially cautious if the contractor:

- Comes door-to-door or seeks you out.
- Just happens to have material left over from a recent job.
- Tells you the job will be a "demonstration".
- Offers you discounts for finding other customers.
- Quotes a price that's out of line with other estimates.

To call or write an organization, use the directory on page 60.

- Pressures you for an immediate decision.
- Can only be reached by leaving messages with an answering service.
- Drives an unmarked van.
- Has out-of state license plates.
- Asks you to pay for the entire job up front.

With most home improvements, federal law gives you three business days to cancel without penalty. See: 3-Day Cooling-Off Rule (p. 41). Of course, you would be liable for any benefit already received. State laws may also provide some protection. And remember, if you finance home improvements with a home equity loan and don't make your payments, you could lose your home. See Home Equity Loans (p. 15).

RENTING / LEASING

A lease is an agreement that outlines the obligations of the owner and the tenants of a house or apartment. It is a legally binding document that courts will generally uphold in legal proceedings, so it is important for you to know the exact terms of the lease agreement before you sign it. Some things to look for in a lease:

- Clauses that allow the landlord to change the terms of the lease after it is signed.
- Requirements / responsibilities of the tenants to do routine repairs such as lawn maintenance, cleaning or notification of repairs.
- Restrictions that would prevent you from living normally or comfortably in the home.
- Term of the lease and any important dates such as when the rent is due, or garbage pickup days.

Read the lease carefully and discuss anything you don't understand or issues you might have. All landlord responsibilities should be clearly stated. Always get a copy of the signed lease to keep in your records. Any clause or terms in the agreement affects ALL parties who sign.

Tenants who lease or rent property are protected by the Fair Housing Act. If you think your rights have been violated, you may write a letter or telephone the HUD office nearest you (p. 108). You have one year after the alleged violation to file a complaint with HUD, but you should file as soon as possible.

Each state has its own tenant rights, laws and protections. For a state-by-state directory, visit www.hud.gov/local. You can also find public housing that is available at www.hud.gov. The agency (p. 108) offers several housing assistance programs for tenants and landlords, as well as information on rights of residents and displaced tenants.

Ten Tips for Renters

1. The best way to win over a prospective landlord is to be prepared by bringing a completed rental application; written references from previous landlords, employers, friends and colleagues; and a current copy of your credit report with you.
2. Carefully review all the important conditions of the tenancy before you sign.
3. To avoid disputes or misunderstandings with your landlord, get it in writing.
4. Ask about your privacy rights before you sign the lease.
5. Know your rights to live in a habitable rental unit – and don't give them up.
6. Keep communication open with your landlord.
7. Purchase renters' insurance to cover your valuables.
8. Make sure the security deposit refund procedures are spelled out in your lease or

LANDLORD IN FORECLOSURE?

If the property you live in goes into foreclosure, you still have rights as a renter. Under the "Protecting Tenants at Foreclosure Act of 2009":

- All tenants are entitled to a 90-day notice before being evicted due to foreclosure.
- Existing leases will be valid through the end of the lease term. If the lease ends in less than 90 days, you will have a minimum of 90 days notice prior to eviction.
- There is an exception: if the new owner plans to use the property as their primary residence, you may have to vacate within 90 days (even if the lease extends longer than that time period).

rental agreement.

9. Learn whether your building and neighborhood are safe, and what you can expect your landlord to do about it if they aren't.
10. Know when to fight an eviction notice and when to move. Unless you have the law and provable facts on your side, fighting an eviction notice is usually shortsighted.

Landlords

The Department of Housing and Urban Development's rental assistance program, also known as the Housing Choice Voucher Program, allows low-income families to lease privately-owned rental housing. If you wish to rent to voucher holders, you should inform the local Housing Authority. For more information, visit www.hud.gov.

INSURANCE

General sources of insurance information include the American Council of Life Insurers (p. 156), the Insurance Information Institute (p. 159), the National Association of Insurance Commissioners (p. 159), and your state insurance department (p. 143). You can also visit www.insure.com.

When buying insurance, whether it's home, life, auto, rental or other:

- Find out whether your state insurance department offers any information concerning insurance companies and rates (p. 143). This is a good way to get a feeling for the range of prices and the lowest-cost providers in your area.
- Check several sources for the best deal. Try getting quotes from a website such as www.insweb.com, but be aware that many online services may provide prices for just a few companies. An independent insurance agent who works with several insurers in your local area may be able to get you a better deal.
- Make sure the insurance company is licensed and covered by the state's guaranty fund. The fund pays claims in case the company defaults. Your state insurance department (p. 143) can provide this information.
- Check the financial stability and soundness of the insurance company. Ratings from A.M. Best (www.ambest.com), Standard & Poor's (www.standardandpoors.com), and Moody's Investors Services (www.moodys.com) are available online and at most public libraries.
- Research the complaint record of the company. Contact your state insurance department (p. 143), or visit the website of the National Association of Insurance Commissioners (www.naic.org), which has a database of complaints filed with state regulators.
- Find out what others think about the company's customer service. Consumers can rate home-owner insurance companies at www.jdpower.com/homes/insuranceratings.
- Once you pay your first insurance premium, make sure you receive a written policy. This tells you the agent forwarded your premium to the insurance company. If you don't receive a policy within 60 days, contact your agent and the insurance company.

If you suspect fraud, call the National Insurance Crime Bureau's hotline at 1-800-835-6422. For more information, check out www.insurancefraud.org.

AUTO INSURANCE

Requirements vary from state to state. Check with your state insurance regulator (p. 143) to learn more about individual requirements, as well as insurers you may be considering for your policy.

To get the best coverage at the best price, get several quotes from insurance companies. It may save you hundreds of dollars a year. Other ways to reduce your insurance premium are:

- Raise your deductible on collision and comprehensive coverages. If you have an older car, you might want to drop these coverages altogether.
- Take advantage of discounts. You may be eligible for a discount based on the number of miles you drive; your age (turning 25 or 50); your good grades if you are a student; your driving record (no moving vehicle violations or accidents in three years); or if you've

The Insurance Information Institute offers a wealth of information on all types of insurance at **www.iii.org**. See page 159 for additional contact information.

To call or write an organization, use the directory on page 60.

MEDICARE BENEFICIARIES

Medicare beneficiaries can compare HMO programs at **www.medicare.gov** and **www.medicarenewswatch.com**.

taken a safe-driving course. You might also be able to get discounts if you insure more than one vehicle, insure your vehicle and your home with the same company, have anti-theft devices or have safety features such as air bags.

You can also find valuable information about car ownership in the Cars section (p. 5).

DISABILITY INSURANCE

Disability can be more disastrous financially than death. If you are disabled, you lose your earning power, but you still have living expenses and often huge expenses for medical care. When purchasing disability insurance, ask:

- **How is disability defined?** Some policies consider you disabled if you are unable to perform the duties of any job. Better plans pay benefits if you are unable to do the usual duties of your own occupation.
- **When do benefits begin?** Most plans have a waiting period after an illness before payments begin.
- **How long do benefits last?** After the waiting period, payments are usually available until you reach age 65, though shorter or longer terms are also available.
- **What dollar amount is promised?** Can benefits be reduced by Social Security disability and workers' compensation payments? Are the benefits adjusted for inflation? Will the policy provider continue making contributions to your pension plan so you have retirement benefits when the disability coverage ends?

For more information on disability insurance, visit www.iii.org and www.hiaa.org.

HEALTH INSURANCE

Most consumers have health care coverage from an employer. Others have medical care paid through a government program such as Medicare (p. 106), Medicaid (p. 106), or the Veterans Administration (p. 112).

If you have lost your group coverage from an employer as the result of unemployment, death, divorce, or loss of "dependent child" status, you may be able to continue your coverage temporarily under the Consolidated Omnibus Budget Reconciliation Act (COBRA). You, not the employer, pay for this coverage. When one of these events occurs, you must be given at least 60 days to decide whether you wish to purchase the coverage.

Some states offer an insurance pool to residents who are unable to obtain coverage because of a health condition. To find out if a pool is available in your state, check with your state department of insurance (p. 143).

Most states also offer free or low-cost coverage for children who do not have health insurance. Visit www.insurekidsnow.gov or call 1-877-KIDS-NOW (543-7669) for more information.

HEALTHCARE PLANS

When purchasing health insurance, your choices will typically fall into one of three categories:

- **Traditional** fee-for-service health insurance plans are usually the most expensive choice. But they offer you the most flexibility when choosing health care providers.
- **Health Maintenance Organizations (HMOs)** offer lower co-payments and cover the costs of more preventative care, but your choice of health care providers is limited. The National Committee for Quality Assurance evaluates and accredits HMOs. You can find out whether one is accredited in your state by calling 1-888-275-7585. You can also get this information, as well as report cards on HMOs, by visiting www.ncqa.org.

APPEALING HEALTH INSURANCE CLAIM DECISIONS

If your health insurer has denied coverage for medical care you received you have a right to appeal the claim and ask that the company reverse that decision. You can be your own health care advocate. Here's what you can do:

Step 1: Review your policy and explanation of benefits.

Step 2: Contact your insurer and keep detailed records of your contacts (copies of letters, time and date of conversations).

Step 3: Request documentation from your doctor or employer to support your case.

Step 4: Write a formal complaint letter explaining what care was denied and why you are appealing through use of the company's internal review process.

Step 5: If the internal appeal is not granted through step 4, file a claim with your state's insurance department (see page 143). For more information visit nclnet.or or statehealthfacts.org.

- **Preferred Provider Organizations (PPOs)** offer lower co-payments like HMOs, but give you more flexibility when selecting a provider. A PPO gives you a list of providers you can choose from.

WARNING: If you go outside the HMO or PPO network of providers, you may have to pay a portion or all of the costs.

When choosing among different health care plans, you'll need to read the fine print and ask lots of questions, such as:

- Do I have the right to go to any doctor, hospital, clinic or pharmacy I choose?
- Are specialists such as eye doctors and dentists covered?
- Does the plan cover special conditions or treatments such as pregnancy, psychiatric care and physical therapy?
- Does the plan cover home care or nursing home care?
- Will the plan cover all medications my physician may prescribe?
- What are the deductibles? Are there any co-payments?
- What is the most I will have to pay out of my own pocket to cover expenses?
- Are there any limits on expenses covered in a year? In my lifetime?
- If there is a dispute about a bill or service, how is it handled? In some plans, you may be required to have a third-party decide how to settle the problem.

HOMEOWNER / RENTER'S INSURANCE

You may be able to save hundreds of dollars a year on homeowners insurance by shopping around. You can also save money with these tips.

- Consider a higher deductible. Increasing your deductible by just a few hundred dollars can make a big difference in your premium.
- Ask your insurance agent about discounts. You may be able get a lower premium if your home has safety features such as dead-bolt locks, smoke detectors, an alarm system, storm shutters or fire retardant roofing material. Persons over 55 years of age or long-term customers may also be offered discounts.
- Insure your house, NOT the land under it. After a disaster, the land is still there. If you don't subtract the value of the land when deciding how much homeowner's insurance to buy, you will pay more than you should.
- Don't wait until you have a loss to find out if you have the right type and amount of insurance.
- Make certain you purchase enough coverage to replace what is insured. "Replacement" coverage gives you the money to rebuild your home and replace its contents. An "Actual Cash Value" policy is cheaper but pays only what your property is worth at the time of loss – your cost minus depreciation for age and wear.
- Ask about special coverage you might need. You may have to pay extra for computers, cameras, jewelry, art, antiques, musical instruments, stamp collections, etc.
- Remember that flood and earthquake damage are not covered by a standard homeowners policy. The cost of a separate earthquake policy will depend on the likelihood of earthquakes in your area. Homeowners who live in areas prone to flooding should take advantage of the National Flood Insurance Program (p. 107).
- If you are a renter, do not assume your landlord carries insurance on your personal belongings. Purchase a separate policy for renters.

LIFE INSURANCE

Your need for life insurance will change with changes in your life. For example, the arrival of children usually triggers a sharp increase in the amount you will need. As children grow older and leave the nest, you will probably need less protection.

Term life insurance policies are the least costly. They pay death benefits but have no cash value if you decide to stop making payments. As the word "term" suggests, these policies are in effect for a specific period of time – one year, or until you reach a certain age are common. Visit www.accuquote.com for online comparisons of term life insurance.

Whole life, universal life, and other cash value policies combine a long-term savings and investment product with life insurance. Canceling these policies after only a few years can more than double your life insurance costs.

LONG-TERM CARE INSURANCE

Medical advances have resulted in an increased need for nursing home care and assisted living. Most health insurance plans and Medicare severely limit or exclude long-term care. Here are some questions to ask when considering a separate long-term care insurance policy.

To call or write an organization, use the directory on page 60.

- **What qualifies you for benefits?** Some insurers say you must be unable to perform a specific number of the following activities of daily living: eating, walking, getting from bed to a chair, dressing, bathing, using a toilet, and remaining continent.
- **What type of care is covered?** Does the policy cover nursing home care? What about coverage for assisted living facilities that provide less client care than a nursing home? If you want to stay in your home, will it pay for care provided by visiting nurses and therapists? What about help with food preparation and housecleaning?
- **What will the benefit amount be?** Most plans are written to provide a specific dollar benefit per day. The benefit for home care is usually about half the nursing-home benefit. But some policies pay the same for both forms of care. Other plans pay only for your actual expenses.
- **What is the benefit period?** It is possible to get a policy with lifetime benefits, but this can be very expensive. Other options for coverage are from one to six years. The average nursing home stay is about 2.5 years.
- **Is the benefit adjusted for inflation?** If you buy a policy prior to age 60, you face the risk that a fixed daily benefit will not be enough by the time you need it.
- **Is there a waiting period before benefits begin?** A 20 to 100 day period is not unusual.

BEWARE: INSURANCE FRAUD

- When shopping for insurance on the Internet, check that the website is secure (p. 38). Look for the lock icon, a URL that begins "https:" and never provide personal data if you don't trust the site.
- Be wary of people selling insurance door-to-door and over the telephone.
- Be suspicious if, after an accident, a stranger contacts you to offer "quick cash" or recommends a particular attorney or health care provider. Report the incident to your police department.
- Don't give your insurance identification numbers to companies you don't know.
- If you are in an accident, take pictures of the damage and the people involved. Ask for names, telephone numbers and driver's license information for all those involved. Getting contact information for any witnesses is also a good idea.

OTHER INSURANCE

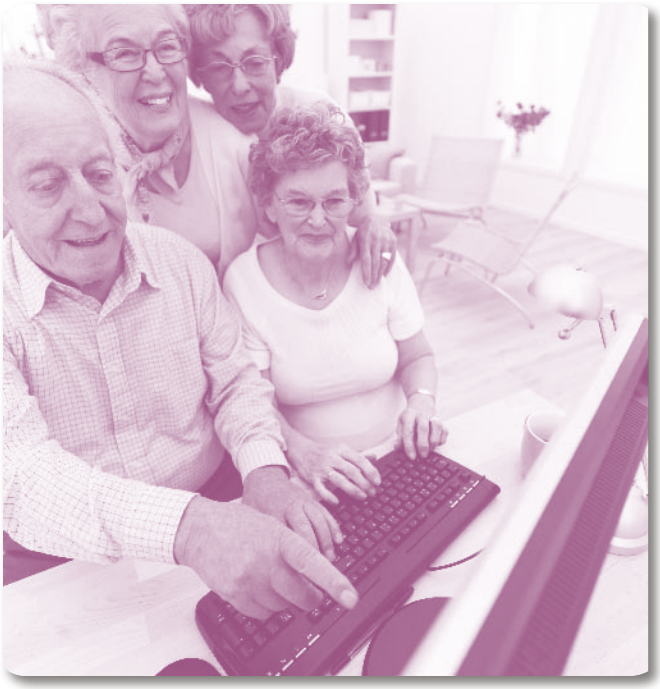
- **Travel Insurance.** There are four kinds of travel insurance: Travel Cancellation Insurance, Baggage or Personal Effects Coverage, Emergency Medical Coverage and Accidental Death. One helpful website is www.insuremytrip.com. See page 44 for additional insight on travel concerns and problems.
- **Identity Theft Insurance.** This type of insurance provides reimbursement to crime victims for the cost of restoring their identity and repairing credit reports. Some companies now include this as part of their homeowner's insurance policy. Others sell it as a stand-alone policy. Ask your homeowner policy company for information.
- **International Healthcare Insurance.** A policy that provides health coverage no matter where you are in the world. The policy term is flexible so you can purchase only for the time you will be out of the country. Check online or write your current healthcare provider for coverage information.
- **Liability Insurance.** Insurance for what the policyholder is legally obligated to pay because of bodily injury or property damage caused to another person. Search online or ask your personal insurance agent for more information.
- **Umbrella Insurance.** A policy that supplements the insurance you already have for home, auto and other personal property. Umbrella insurance can help cover costs that exceed the limits of other policies.

INTERNET

CHOOSING SERVICE PROVIDERS

To connect your computer to the Internet, you'll need an Internet Service Provider (ISP). Some ISPs are large and well known, such as AOL, MSN, Time Warner Cable, and Earthlink, while others are literally one-person operations. Some companies limit their service to providing Internet access only. Others, like your telephone and cable company, may offer Internet access as part of a larger package of services.

If you have limited Internet expertise, you may want to start with one of the well-known ISPs. They usually offer user-friendly startup software. This software often includes features such as a browser, instant messaging, parental controls, and pop-up blockers. Many also offer 24-hour tech support. Of course, all of this convenience results in higher monthly user fees. Once you are comfortable with how the Internet works, you may discover you don't need all the "extras" and switch to a lower-cost ISP.



Whatever your present level of expertise, you will want to consider these factors when selecting a provider.

- **Speed.** If all you want to do is check e-mail and read web pages, a dial-up connection may be enough. But most people also want to download music, television shows, or watch videos. For these, you will need a faster connection with broadband access, such as a digital subscriber line (DSL), a cable modem, or satellite.
- **Availability.** For dial-up service, is there a local phone number or a toll-free number for access?
- **Wireless access.** Can you get a wireless connection for other computers in your home?
- **E-mail.** How many e-mail accounts come with the service? What will be the storage limit on your mailbox? How many days does the ISP keep your mail before deleting it?
- **Website space.** Do you want to create a personal website? If so, find out whether your provider offers web space and software to create your page.
- **Software.** Is there any software required to activate the service? How do you get it? How large is the software? Can you use whatever browser or e-mail program you'd like?
- **Support.** What kinds of support are available—phone, e-mail, chat, etc.? What are the hours of support? Are there any additional charges for support?
- **Special features.** What services are provided for spam blocking, virus protection, instant messaging and chat rooms?

SOCIAL NETWORKING ONLINE

The popularity of social networking sites such as Facebook, Twitter, and LinkedIn has exploded in the last year. These sites have made it easy to connect and stay in touch with long-lost friends and family all around the world. While it is very tempting to be very open with the information you provide on your profile pages, take care to protect your privacy. Increasingly, potential employers and admissions counselors use the content on profiles when making selection decisions. And unfortunately there are still unscrupulous people that can try to steal your posted personal information. Here are some tips to protect yourself in the social media age by proactively using your privacy settings:

- Make your contact information private.
- Limit who can search for your profile on Internet search engines.
- Manage who can view images of you– untag photos, if necessary.
- Create several "friends" lists to manage who sees particular information about you.
- Be careful about who can see your status updates.
- Refrain from telling people where you are at every waking moment.

- **Terms of service.** Is there a limit to the number of hours per month you can use the service?
- **Cost.** What is the monthly fee for the service? Are there any additional equipment or setup fees?

ONLINE FILE SHARING

Every day, millions of computer users share files online. Whether it is music, games, video, or software, peer-to-peer (P2P) file sharing allows users to share all kinds of content. To share files, you download special software that connects your computer to an informal network of other computers running the same software. The software is often free and easy to access.

However, file sharing can have a number of risks. For example, when you are connected to file-sharing programs, you could unknowingly allow others to copy private files you never intended to share. You could download material that is protected by copyright laws and find yourself mired in legal issues. You could download a virus or facilitate a security breach. Or you could unwittingly download pornography labeled as something else.

To secure the personal information stored on your computer, the FTC suggests that you:

To call or write an organization, use the directory on page 60.

- Set up the file-sharing software very carefully.
- Be aware of spyware. Use a good anti-spyware program.
- Close your connection when you're not using it.
- Use an effective anti-virus program and update it regularly.
- Talk with your family about file sharing.

For more complete information on P2P, visit www.onguardonline.gov.

ONLINE COPYRIGHT ISSUES

Quite simply, it's illegal to make or download unauthorized copies of software. Whether you are casually making a few copies for friends, loaning disks, distributing and/or downloading pirated software via the Internet, or buying a single software program and then installing it on 100 computers, you are committing a copyright infringement. It doesn't matter if you make money doing it or not. If you or your company is caught copying software, you may be held liable under both civil and criminal law.

If the copyright owner brings a civil action against you, the owner can seek to stop you from using its software immediately and can also request monetary damages. The copyright owner can sue for as much as $150,000 for each program copied. In addition, the government can criminally prosecute you for copyright infringement. If convicted, you can be fined up to $250,000, or sentenced to jail for up to five years, or both.

For more information, visit www.cybercrime.gov, a site sponsored by the U.S. Department of Justice (p. 109) or www.bsa.org, a site on online piracy issues managed by the Business Software Alliance.

PREVENTING ONLINE FRAUD

The Internet gives you easy access to information, entertainment, financial offers and countless other services. The flip side, however, is that it can leave you vulnerable to online scammers, identity thieves and criminals. To guard against Internet fraud, follow these tips:

Know your seller. If you don't, do some research.

- **Company websites** often provide information in a section called "About Us." Some online sellers participate in programs, such as BBBOnLine, that help resolve problems. Look for a logo or endorsement seal on the company website. This is an indication, but not a guarantee, of the seller's reliability.
- **Check with state** and/or local consumer offices.
- Another way to check online sellers is to look for other **consumers' comments.** Visit www.bizrate.com, where consumers rate online stores. Some Internet auction sites post ratings of sellers based on comments by buyers. This information may give you some idea of how you'll be treated, but beware of too many glowing stories that might have been placed by sellers themselves.

BE SUSPICIOUS OF MASS E-MAILS

Many mass e-mails contain false alarms, misleading requests for donations or fictitious offers of money and free goods. You can check the validity of almost any mass e-mail at **www.Snopes.com**. Don't forward an e-mail unless you're sure that it contains accurate information. Not only do such e-mails confuse recipients, they are often used to collect e-mail addresses for spammers.

Protect your personal information. Don't provide it in response to an e-mail, a pop-up, or a website you've linked to from an e-mail or web page.

- **Take your time** and resist any urge to "act now" to keep your account open or take advantage of a special offer.
- **Use anti-virus and anti-spyware software**, as well as a firewall, and update them all regularly. Make sure your operating system and web browser are set up properly and update them regularly as well.
- **Protect your passwords.** Don't share your passwords with anyone. Memorize them.
- **Back up important files.** Copy them onto another computer or a removable hard drive such as a flash memory stick. When you spill coffee on your laptop or if your computer stops working, you'll be glad you did.

Learn who to contact if something goes wrong online. Report suspected fraud to your bank, credit card company or relevant authority.

The FTC (p. 114) provides tips to help secure your computer, guard against Internet fraud, and protect your personal information. Visit www.OnGuardOnline.gov for more information. To keep up to date with the latest computer threats, sign up for alerts from the Department of Homeland Security at www.US-CERT.gov.

Here are some other sources on protecting yourself and your family while using the Internet.

- **GetNetWise** (www.getnetwise.org) is a public service sponsored by Internet industry corporations and public interest organizations to help ensure that Internet users have safe, constructive, and educational or entertaining online experiences.

- **Internet Keep Safe Coalition** (www.iKeepSafe.org), the home of Faux Paw the Techno Cat, is a coalition of 49 governors/first spouses, law enforcement, the American Medical Association, the American Academy of Pediatrics, and other associations dedicated to helping parents, educators, and caregivers by providing tools and guidelines to teach children the safe and healthy use of technology.
- **National Cyber Security Alliance** (www.staysafeonline.org) is a non-profit organization that provides tools and resources to empower home users, small businesses, and schools, colleges, and universities to stay safe online.
- **Staysafe** (www.staysafe.org) is an educational site intended to help consumers understand both the positive aspects of the Internet, and how to manage a variety of safety and security issues that exist online.
- **Wired Safety** (www.wiredsafety.org) is an Internet safety and help group comprised of unpaid volunteers around the world that provides education, assistance, and awareness on all aspects of cybercrime and abuse, privacy, security, and responsible technology use. Wired Safety is the parent group of www.Teenangels.org, FBI-trained teens and preteens who promote Internet safety.

Phishing Is A Growing Problem

"Phishing" is the use of fraudulent e-mail designed to steal identities as well as vital personal information such as credit card numbers, bank account PINS and passwords. Phishing e-mails often ask you to verify this type of information. Legitimate companies never ask for your password or account number via e-mail. If you're not sure, call the company directly.

Don't Take The Bait

Don't reply to e-mail messages that claim your credit card information or other personal information needs to be updated. They may even threaten to disable your account. Don't believe it.

SPAM

E-mail spam is not just unwanted, it can be offensive. Pornographic spam causes many consumer complaints. Decrease the number of spam e-mails you receive by making it difficult for spammers to get and use your e-mail address.

- Don't use an obvious e-mail address, such as JaneDoe@isp.com. Instead use numbers or other digits, such as Jane4oe6@isp.com.
- Use one e-mail address for close friends and family and another for everyone else. Free addresses are available from Yahoo! and Hotmail. You can also get a disposable forwarding address from www.spammotel.com. If an address attracts too much spam, get rid of it and establish a new one.
- Don't post your e-mail address on a public web page. Spammers use software that harvests text addresses. Substitute "janedoe at isp.com" for the "janedoe@isp.com." Or display your address as a graphic image, not text.
- Don't enter your address on a website before you check its privacy policy.
- Uncheck any checked boxes. These often grant the site or its partners permission to contact you.
- Don't click on an e-mail's "unsubscribe" link unless you trust the sender. This action tells the sender you're there.
- Never forward chain letters, petitions or virus warnings. All could be a spammer's trick to collect addresses.
- Disable your e-mail "preview pane." This stops spam from reporting to its sender that you've received it.
- Choose an Internet Service Provider (ISP) that filters e-mail. If you get lots of spam, your ISP may not be filtering effectively.
- Use spam-blocking software. Web browser software often includes free filtering options. You can also purchase special software that will accomplish this task.
- Report spam. Alert your ISP that spam is slipping through its filters. The Federal Trade Commission (FTC) also wants to know about "unsolicited commercial e-mail." Forward spam to spam@uce.gov.

INVESTING

If you've paid off your credit card debts and you have a financial goal in mind, such as saving for retirement, paying for college or buying a new house, then you have some homework to do before you invest your money. What is your tolerance for risk? What do you want to invest in: stocks, bonds, mutual funds? Do you want to open an IRA or buy an annuity? Does your employer offer a 401(k)? You must investigate before you invest – and remember every investment involves some degree of risk. Most securities are not insured by the federal government if they lose money or fail, even if you purchase them through a bank or credit union that offers federally insured savings accounts. Make

To call or write an organization, use the directory on page 60.

sure you have answers to all of these questions before you invest.

- **How quickly can you get your money back?** Stocks, bonds and shares in mutual funds can usually be sold at any time, but there is no guarantee you will get back all the money you paid for them. Other investments, such as limited partnerships, certificates of deposit (CDs) or IRAs often restrict your ability to cash out your holdings.
- **What can you expect to earn on your money?** While bonds generally promise a fixed return, earnings on most other securities go up and down with market changes. Keep in mind that just because an investment has done well in the past, there is no guarantee it will do well in the future.
- **What type of earnings can you expect?** Will you get income in the form of interest, dividends or rent? Some investments, such as stocks and real estate, have the potential for earnings and growth in value. What is the potential for earnings over time?
- **How much risk is involved?** With any investment, there is always the risk that you won't get your money back or the earnings promised. There is usually a trade-off between risk and reward – the higher the potential return, the greater the risk. The federal government insures bank savings accounts and backs up U.S. Treasury securities (including savings bonds). See FDIC on page 113 and the chart on page 4 for regulatory information. Other investment options are not protected.
- **Are your investments diversified?** Some investments perform better than others in certain situations. For example, when interest rates go up, bond prices tend to go down. One industry may struggle while another prospers. Putting your money in a variety of investment options can help to reduce your risk.
- **Are there any tax advantages to a particular investment?** U.S. Savings Bonds are exempt from state and local taxes. Municipal bonds are exempt from federal income tax and, sometimes, state income tax as well. For special goals, such as paying for college and retirement, tax-deferred investments are available that let you postpone or even eliminate payment of income taxes.

If you need more information or have an investment advisor problem that you are unable to resolve directly, you can contact the SEC (p. 115) or FINRA (p. 158).

The Securities and Exchange Commission (SEC) requires public companies to disclose financial and other information to help you make sound decisions. View the text of these files at www.sec.gov/edgar.shtml. Or call the SEC Toll-Free Investor Information Service at 1-800-732-0330 to obtain free publications

Type of Investment	What is it?	Risk level
Money Market Funds	Mutual funds that invest in short-term bonds. Usually pays better interest rates than a savings account but not as much as a certificate of deposit (CD).	Low risk.
Bonds and Bond Funds	Also known as fixed-income securities because the income they pay is fixed when the bond is sold. Bonds and bond funds invest in corporate or government debt obligations.	Low risk.
Index Funds	Invest in a particular market index such as the S&P 500 or the Russell 2000. An index fund is passively managed and simply mirrors the performance of the designated stock or bond index.	Risk level depends on which index the fund invests in. For example, a bond index fund involves a lower risk level than an index fund of emerging markets overseas.
Stocks	Stocks represent a share of a company. As the company's value rises or falls, so does the value of the stock.	Medium to high risk.
Mutual funds	Invest in a variety of securities, which may include stocks, bonds and/or money market securities. Costs and objectives vary.	Risk levels vary according to the holdings in the mutual fund. Read the prospectus to understand the risk.

and investor alerts, or to learn how to file a complaint. The Financial Industry Regulatory Authority (FINRA) also provides up-to-date market data and information for a wide range of stocks, bonds, mutual funds, and other securities through its Market Data Center at www.finra.org/marketdata.

The following companies rate the financial condition of corporations and municipalities issuing bonds. Their ratings are available online and at many public libraries.

- Standard & Poor's (www.standardandpoors.com)
- Moody's Investors Services (www.moodys.com)

For ratings of mutual funds, consult magazines such as *Kiplinger's Personal Finance, Money, Consumer Reports, Smart Money,* and *Worth*. To compare expenses, use the Financial Industry Regulatory Authority (FINRA) Mutual Fund Expense Analyzer at www.finra.org.

ONLINE TRADING

Stocks can now be bought and sold with a mouse click from a wide range of online brokers, often with low transaction fees. However, the price of some stocks can instantly go from high to low. Online trading is quick and easy, but online investing takes time. Before you trade, ask questions and learn how to limit losses in this fast-moving marketplace by:

- Knowing what you're buying.
- Understanding why you're buying or selling.
- Being aware of how quickly trading changes during fast markets.

For more insights on online trading and choosing a broker, search in the "investor information" section at www.sec.gov/cgi-bin/txt-srch-sec.

INVESTMENT FRAUD: BEWARE

Deceptive pitches for investments often misrepresent or leave out facts in order to promote fantastic profits with little risk. No investment is risk-free, and a high rate of return means greater risk. Before investing, get written information such as a prospectus or annual report. Beware if a salesperson:

- Encourages you to borrow money or cash in retirement funds to invest.
- Pressures you to invest immediately.
- Promises quick profits.
- Says the disclosure documents required by federal law are just a formality.
- Tells you to write false information on your account form.
- Sends material with typos or misspellings or not printed on letterhead.
- Does not send your money promptly.
- Offers to share inside information.
- Uses words such as "guarantee," "high return," "limited offer," or "as safe as a CD".
- Uses the phrase "this investment is IRA approved".
- Claims "off-shore investments are tax-free and confidential".

PROTECT YOURSELF BY SETTING YOUR PRICE LIMIT

One of the best ways to avoid buying or selling a stock at a price that's too high or too low, is to place a limit order instead of a market order.

- A limit order is an order to buy or sell at a specific price. This type of order protects you because it can only be completed at the price limit you set.
- A market order does now allow you to control the price at which your order will be filled.

FINANCIAL BROKERS AND ADVISORS

When selecting a broker or investment advisor, research the person's education and professional history, as well as the firm they work for. Ask:

- **Have they worked with others** who have circumstances similar to yours?
- **Are they licensed in your state?** Your state securities regulator (p. 148) lists individuals and firms that are registered in your state. Ask if the regulatory office has any other background information. You can find out how to reach your state securities regulator by visiting www.nasaa.org.
- **Have they had any run-ins** with regulators or received serious complaints from investors? Call your local state securities regulator or the SEC. You can also check out www.finra.org/brokercheck or call FINRA toll-free at 1-800-289-9999 to find licensing, employment and disciplinary information.
- **How are they paid?** Is it an hourly rate, a flat fee, or a commission that depends on the investments you make? Do they get a bonus from their firm for selling you a particular product?
- **What are the fees** for setting up and servicing your account?

To call or write an organization, use the directory on page 60.

Additional organizations that could also be helpful are:

- **www.Bankrate.com** offers a semi-annual rating of the top online brokerage firms that trade stocks and mutual funds.
- **www.Validea.com** offers data on Wall Street analysts and their recent stock picks.
- **The Commodity Futures Trading Commission** (CFTC) provides consumer alerts and advisories. Click "Consumer Protection" at www.cftc.gov. The Commission oversees the Reparations Program that resolves disputes between commodity customers and commodity professionals. You can institute "reparations" proceedings against commodity professionals registered with the Commission if they violate the anti-fraud or other provisions of the Commodity Exchange Act. To ask a question, report information or submit a complaint, contact the CFTC (p. 116).
- Both the **North American Securities Administrators Association** (p. 160) and the **National Futures Association** (p. 160) can offer helpful information.

PHONES

The choices for phone services have never been greater. Most consumers are now able to buy local and long-distance phone service from their telephone company, cable or satellite TV provider, or Internet service provider. Services such as voice-mail, call waiting, caller ID, paging and wireless service may be offered as a package deal or sold separately. Before you buy, compare services and prices, and think about what you really need.

- Whom do you call most often?
- What time of day or day of the week do you call?
- Do you want to get messages? If so, do you need voice-mail or will an answering machine do?
- Do you want call waiting and/or caller ID?
- How important is it for you to have your phone with you when you are away from home?

Find out how each company prices its services. Are there minimum use, time-of-day or distance requirements, flat monthly fees, or special plans? For example, wireless service may be cheaper than regular local service if you don't make many calls.

Make sure you're comparing prices on similar plans and features. Understand that many service providers offer contracts for specific time periods. Read the fine print and ask questions if there is anything you're not clear about. The nonprofit Telecommunications Research and Action Center (www.trac.org) offers information about long-distance rates and wireless services.

The FCC (p. 113) offers consumer information about choosing a long distance carrier, understanding new phone fees and taxes, and more at www.fcc.gov/cib. The National Consumers League also maintains a Web page (www.nclnet.org/phonebill/index.html) to help you understand phone charges and recognize fraud.

Compare plans and rates at: SaveOnPhone.com, LowerMyBills.com, ABTolls.com and PhoneBillCentral.org. Another website, 10-10Phonerates.com, focuses on rates from 10-10 dial-around long-distance services.

SLAMMING AND CRAMMING

"Slamming" occurs when a phone company illegally switches your phone service without your permission. If you notice a different company name on your bill or see phone charges that are higher than normal, take action:

- Contact the company that slammed you and ask to be switched back to your original company. Tell them you are exercising your right to refuse to pay charges.
- Report the problem to your original company and ask to be enrolled in your previous calling plan.

If you're unable to resolve your complaint, contact the FCC (p. 113).

"Cramming" occurs when companies add charges to your phone bill without your permission. These charges may be for services such as voice-mail, ringtones, or club memberships. You may not notice these monthly charges because they are relatively

PREPAID CALLING CARDS

For information about prepaid cards (including calling cards), see page 3. For help finding the best deals on prepaid phone cards, try **www.PhoneShark.com**.

small, $5 to $30 dollars, and look like your regular phone charges.

Take these steps to avoid slammers and crammers:

- **Block changes to your phone service.** Ask your telephone service provider if they offer a blocking service, which usually requires the company to notify you before making any changes to your service.
- **Read the fine print** on contest entry forms and coupons. You could be agreeing to switch your phone service or buy optional services.
- **Watch out for impostors.** Companies could falsely claim to be your regular phone company and offer some type of discount plan or change in billing. They may also say they are taking a survey or pretend to be a government agency.
- **Beware of "negative option notices."** You can be switched or signed up for optional services unless you say "NO" to telemarketers.
- **Examine your telephone bill** carefully, including pages that show the details, and look for suspicious charges.

Your phone service cannot be shut off for refusal to pay for unauthorized services. For help, contact your local or state consumer protection agency (p. 122), state public utilities commission (p. 152), or the FCC (p. 113).

CELL PHONES

Before you sign a contract, choose a plan and a company that meets your needs, you should ask these types of questions:

Where can you make and receive calls? Most providers now offer a choice of local, regional or national plans. A local plan offers low-cost options if most of your calls are near home. Regional plans cover a larger geographic area – sometimes several states. If you call outside the area covered by these plans, you will pay long distance and roaming charges in addition to the airtime used. National plans are the most expensive but they let you use your phone anywhere in the country for a single per-minute price.

How frequently will you use the phone? If you just want a phone for emergencies, an economy plan with a few minutes a month may be all you need. On the other hand, if you are going to be a heavy user, a plan with several free hours and the lowest airtime is a wiser choice. If you plan to use texting, pick a plan that will meet your needs and avoid surprises on your billing. Most services allow you to upgrade a plan without an added charge.

Is a family plan option available? Instead of individual cell phone plans for each member of the family, you can share one cellular service plan and a pool of monthly usage minutes among several phones. The cost of the additional numbers per month is usually less than if you purchased individual accounts.

Is there a trial period? Many people experience dead spots where a cell phone doesn't work. A trial period lets you test your service and try the features of the phone without incurring a termination fee.

Know your options. Make sure you are only buying the options of features you really need. It is always easier to upgrade a plan later if you feel you need an added feature.

Are there fees or limits on changing your plan? Some providers charge a fee if you want to downsize or upgrade your plan. Others limit how often you can make changes.

What if you want to cancel your service? Most providers have a penalty. This is a concern if you have to move out of the area covered by your plan.

PAY-AS-YOU-GO PLANS

If you want cell phone service only for emergencies or aren't sure how much you will actually use a cell phone once you get it, you may want to consider a prepaid cell phone before you commit to a long-term wireless contract. With a prepaid cell phone, there is no contract to sign and no monthly bill to worry about. You will know exactly how much you spend. The down side of prepaid plans is that you pay more per minute and, if you don't use the phone for an extended period of time, you may lose the money in your account.

To call or write an organization, use the directory on page 60.

VOIP

Voice over Internet Protocol (VoIP) phone service is an option for anyone with a broadband Internet connection. Most telephone and cable companies offer VoIP service, as well as private companies like Vonage and Skype. Some VoIP services only work using special phones, while other services allow you to use a traditional phone through an adaptor. For more information on whether VoIP is right for you, visit www.ftc.gov.

PRIVACY PROTECTION AND IDENTITY THEFT

Identity thieves steal your personal information to commit fraud. They can damage your credit status (p. 11) and cost you time and money restoring your good name. To reduce your risk of becoming a victim, follow the tips below.

Tips for Preventing Identity Loss

- **Don't carry your Social Security card** in your wallet or write it on your checks. Only give out your SSN when absolutely necessary.
- **Protect your PIN.** Never write a PIN on a credit/debit card or on a slip of paper kept in your wallet.
- **Watch out for "shoulder surfers."** Use your free hand to shield the keypad when using pay phones and ATMs.
- **Collect mail promptly.** Ask the post office to put your mail on hold when you are away from home for more than a day or two.
- **Pay attention to your billing cycles.** If bills or financial statements are late, contact the sender.
- **Keep your receipts.** Ask for carbons and incorrect charge slips as well. Promptly compare receipts with account statements. Watch for unauthorized transactions.
- **Tear up or shred** unwanted receipts, credit offers, account statements, expired cards, etc., to prevent dumpster divers getting your personal information.
- **Store personal information in a safe place** at home and at work. Don't leave it lying around.
- **Don't respond to unsolicited requests** for personal information in the mail, over the phone or online.
- **Install firewalls** and virus-detection software on your home computer.
- **Check your credit report** once a year. Check it more frequently if you suspect someone has gained access to your account information. See Credit Reports (p. 11).

IDENTITY THEFT INSURANCE

These policies may be worth more to the company selling it than they are to you. Before you buy one of these credit watch plans, read the fine print. You may be better off following the prevention tips here and, in the event you become a victim of fraud, reporting it yourself. Be aware that many companies and law enforcement officers will only deal with you (as opposed to an insurance company representative). See more on Identity Theft Insurance on page 28.

REPORTING IDENTITY THEFT

If you suspect or become a victim of identity theft, follow these steps:

- **Report it to your financial institution.** Call the phone number on your account statement or on the back of your credit or debit card.
- **Report the fraud to your local police.** Keep a copy of the police report, which will make it easier to prove your case to creditors and retailers.
- **Contact the credit-reporting bureaus** (p. 11) and ask them to flag your account with a fraud alert, which asks merchants not to grant new credit without your approval.

To help victims of identity theft, the FTC offers the publication, *Take Charge: Fighting Back Against Identity Theft*, which includes the ID Theft Affidavit. You can use the affidavit to report the theft to most of the parties involved. All three credit bureaus and many major creditors have agreed to accept the affidavit. Request a copy of the publication by calling toll-free 1-877-ID-THEFT (438-4338) or visit www.ftc.gov/idtheft. You can also use this website to file a complaint with the FTC.

The FTC also publishes a series of publications about the importance of personal information privacy. To download copies, go to www.ftc.gov or request free copies of brochures by calling 1-877-FTC-HELP (382-4357).

PROTECTING YOUR PRIVACY

Getting a credit card approved, transferring money from one account to another, renewing your driver's license, getting a prescription from your doctor at your local pharmacy: think about how easily and quickly you can do these things today. A down side of this convenience is that there are more opportunities for your personal information to be changed, stolen or reported inaccurately. To help protect your privacy, follow these tips:

- Look for privacy statements on websites, sales materials, and forms you fill out. If a website claims to follow a set of established voluntary standards, read the standards. Don't assume they provide the level of privacy you want.
- Ask what information will be collected and how it may be used.
- Be selective in what you put on warranty registration forms. The company only needs the purchase date, model/serial numbers, and how you can be contacted if there is a product recall. Questions not related to your purchase, such as your income and hobbies, can be ignored.
- Talk about privacy with others in your home. Everyone, even children, should understand what information is not appropriate to share on the phone, while using a computer, and in other situations.

Check with your state or local consumer agency (p. 122) to find out whether there are any state laws that help protect your privacy. Some companies and industry groups have also adopted voluntary policies that address privacy concerns.

FINANCIAL PRIVACY

The Federal Deposit Insurance Corporation (p. 113) and other federal regulators require banks, insurance companies, brokerage firms and certain businesses that share financial information to tell you their privacy policies. They must give you this information when you open an account and at least once every year. This includes:

- The kinds of information being collected.
- How the confidentiality and security of this information will be protected.
- What types of businesses may be provided this information.

If a business is going to share the information with anyone outside its corporate family, it must also give you the chance to "opt-out" or say no to information sharing. Even if you don't opt out, your account numbers may not be shared with third parties for marketing purposes.

Your credit information has additional privacy protections under the Fair Credit Reporting Act. Only people with a legitimate business need can get a copy of your report. An employer can only get your report with your written consent. For more information on your rights under this federal law and to find out how you can get a copy of your credit reports, see Credit Reports & Scores on page 11.

If you believe that a person, agency or organization covered under the HIPAA Privacy Rule violated your health information privacy rights or committed another violation of the Privacy Rule, you may be able to file written complaints with the Department of Health and Human Services Office for Civil Rights (p. 105).

MEDICAL PRIVACY

Personal information you give to your doctor is shared with insurance companies, pharmacies, researchers, and employers based on specific regulations. The privacy of your health records is protected by federal law (the Health Insurance Portability and Accountability Act, also known as HIPAA), which:

- Defines your rights over your health information
- Sets rules and limits on who is allowed to receive and/or see your health information

The U.S. Department of Health and Human Services Office for Civil Rights (www.dhhs.gov/ocr or 1-800-368-1019) is an excellent resource for complete details and advice about the HIPAA ruling. Along with fact sheets and educational materials, the OCR also provides a listing of resources for consumers, providers and advocates.

The Medical Information Bureau (MIB) is a data bank used by insurance companies that collects and shares information. You can request a copy of your file by writing to MIB, Inc., 50 Braintree Hill Park, Suite 300 Braintree, MA 02184-8734 or call toll free 1-866-692-6901 (TTY: 1-866-346-3642). There is a fee to obtain a copy of your file.

For more information on how the federal government protects your personal health information, visit the website of the Health Privacy Project (www.healthprivacy.org) or My Health Privacy (www.nclnet.org) created by the National Consumers League.

ONLINE PRIVACY

In addition to following the general advice on protecting your privacy, make sure you only use websites with acceptable privacy policies.

- Look for a privacy policy statement or seal that indicates the site abides by privacy standards. Take time to read how your privacy is protected.
- Look for signals that you are using a secure web page. A secure site encrypts or scrambles personal

To call or write an organization, use the directory on page 60.

PROTECTING CHILDREN ONLINE

The Children's Online Privacy Protection Act requires commercial websites to obtain parental consent before collecting, using, or disclosing personal information from children under 13. For more information, contact the FTC (p. 114) or visit **ftc.gov**.

information so it cannot be easily intercepted. Signals include a screen notice that says you are on a secure site, a closed lock or unbroken key in the bottom corner of your screen, or the first letters of the Internet address you are viewing changes from "http" to "https."

Another threat to your privacy is spyware, which is sneaky software that rides its way onto computers when you download screensavers, games, music and other applications. Spyware sends information about what you're doing on the Internet to a third-party, usually to target you with pop-up ads. Browsers like Internet Explorer and Firefox, and search engines like Google enable you to block pop-ups. You can also install anti-spyware to stop this threat to your privacy. For more information, see the Internet section on page 30.

SMART HOME SHOPPING

Late delivery, shipment of wrong or damaged items, and hidden costs are common home shopping complaints. To avoid problems and resolve them more easily, follow the advice in the "Before You Buy" checklist (p. 1). In addition:

- **Be wary of post office boxes** and sellers in other countries. It may be difficult to find the seller to resolve a problem later.
- **Know the total price.** Make sure it includes all charges, shipping, handling, insurance and taxes. Coupons and other discounts should be properly deducted.
- **Make sure you are clear on what you are buying.** Watch for words such as "refurbished," "reconditioned," "close-out," or "discontinued."
- **Use your credit card**, debit card or bank account number for payment, never to prove your identity.
- **Keep a record of your purchase.** Save any information the seller gives you, such as product description, delivery date, cancellation policy, privacy policy, warranties, and order confirmation numbers.
- **Keep track of your order.** If it's late, you have the right to cancel your order and demand a refund.

YOUR RIGHTS: SHOPPING FROM HOME

When you order something by mail, phone, fax or computer, the Federal Trade Commission requires the company to:

- Ship the merchandise within the time promised, or if no specific delivery time was stated, within 30 days of receiving your order.
- Notify you if the shipment cannot be made on time and give you the choice of waiting longer or getting a refund.
- Cancel your order and return your payment if the new shipping date cannot be met, unless you agree to another delay.

If you cancel, your money must be refunded within seven days (or your account must be credited within one billing cycle if you charged the order). The company can't substitute a store credit. If you applied for a charge account with the merchant at the same time that you placed your order, the company has an extra 20 days to ship the merchandise to allow time for processing your application.

These FTC rules only apply to the first shipment of magazine subscriptions or other merchandise that you receive repeatedly. Orders for services (for example, photo finishing), sale of seeds and

BEWARE: YOUTH PEDDLING

Some for-profit companies use young salespersons to sell magazines and other items door-to-door. They trick consumers into believing they are giving money to legitimate charities because consumers tend to support young persons and youth programs. If a young person solicits you, ask for identification verifying the organization's name, address and purpose. If the representative can't provide this information, ask them to leave. Report suspicious people to your local police department and/or contact the child labor division of your state labor department listed in the phone book. Even if you are satisfied with the information provided, don't feel pressured to make a purchase or contribute. See also Charitable Giving (p. 41).

HOW TO FILE A COMPLAINT ABOUT A SALES CALL

If you think a sales call is in violation of the Federal Trade Commission rule and want to file a complaint, use the online resource at **www.ftc.gov** and click on the "File a Complaint Online" link.

growing plants, collect-on-delivery (C.O.D.) orders, and transactions, such as books and music clubs, are covered by a different FTC rule. There could also be laws or regulations in your state that apply. Report suspected violations to your state or local consumer protection agency (p. 122) and to the FTC (p. 114).

YOUR RIGHTS: 3-DAY COOLING OFF RULE

This federal law, which dates back to 1972, was intended to protect consumers in their homes during door-to-door sales pitches or at sales in temporary business locations. According to the FTC, the 3-Day Cooling Off Rule does NOT apply to the purchase of new automobiles or items sold online. It only applies when a company is selling something that costs $25 or more at a location other than its regular place of business.

To comply with the 3-Day Cooling Off Rule, a seller must inform a buyer of his/her right to cancel the sale and receive a full refund within three business days.

Be aware that there are situations in which the Cooling-Off Rule does not apply:

- You made the purchase entirely by mail or telephone.
- The sale was the result of prior contact you had at the seller's permanent business location.
- You signed a document waiving your right to cancel.
- Your purchase is not primarily for personal, family or household use.
- You were buying real estate, insurance, securities, or a motor vehicle.
- You can't return the item in a condition similar to how you received it.
- You bought arts or crafts at a fair, shopping mall, civic center, or school.

Remember, if you paid by credit card and are having difficulty getting your refund, you may also be able to dispute the charge with your credit card company

BE SMART: MESSAGE BOARDS AND ONLINE AUCTIONS

Online message boards and forums are useful resources to learn about jobs, housing, and goods available for sale. Fortunately, there are some commonly accepted practices that can help protect your wallet.

- Deal with local sellers that you can meet in person, if possible. Many scams involve people from far away.
- Avoid wiring funds or using unknown escrow services.
- Fake cashier checks and money orders are prevalent. The bank will cash them and hold you responsible when the fake is discovered.
- Make sure you find out if the hosting website is actually involved in the transaction.
- Be suspicious of "guarantees" on your transaction.
- If the item you are purchasing comes in a factory sealed box, open it to be sure you are getting what you have paid for.
- Keep in mind that you are probably buying from an individual, not from a company.
- The items for sale are most likely used or second hand.
- Utilize any ratings about your sellers feedback to decide if you can trust this seller.
- If you win an item in an auction, you are expected to pay for it; be sure you want the item before you bid.
- Remember: if it seems too good to be true, it probably is.

BEWARE: CHARITABLE GIVING

Investigate before you donate. Some con artists use names similar to well-known charities or pretend to raise money for state or local law enforcement agencies.

- Ask for written information, including how much of the money raised is actually used for charitable purposes.
- Ask your Secretary of State if the charity is registered to solicit in your state.
- Check the Better Business Bureau (p. 65) and others for information on charities: **www.give.org**, **www.charitywatch.org**, and **www.guidestar.org**.

To call or write an organization, use the directory on page 60.

under the Fair Credit Billing Act. See Dealing With Billing Disputes (p. 11).

ONLINE AUCTIONS AND SELLERS

Many people sell items on the Internet through auctions, classified ads, news groups, and chat rooms. Review the section under "Internet" (p. 30) for safe shopping online as well as the general tips on shopping from home (p. 40).

- Check how the auction works. Can you cancel a bid? Don't assume that the rules used by one auction site apply to another. Some sites offer step-by-step instructions that will take you through the bidding process.
- Find out what protections you have. Does the site provide free insurance or guarantees for items that are not delivered or not what the seller claimed?
- Follow the strategies used in any auction. Learn the value of the item you are bidding on. Establish your top price and stick to it.
- Don't bid on an item you don't intend to buy. If you're the highest bidder, you have bought it. Auction companies often bar those who back out of a deal from future bidding.
- If the seller can't accept payment by credit card, use an escrow service. A third-party holds your money until you get your purchase and approve release of your payment to the seller. There is a small fee, but the peace of mind is worth it. Auction company eBay recommends www.Escrow.com, which is backed by Fidelity National Financial Corporation.
- Be wary of sellers who insist you use a specific escrow service, especially if you've never heard of that particular service before. Make sure the escrow service is legitimate before you use it.

TELEMARKETING & UNWANTED MAIL

What can you do about the growing pile of unwanted mail in your mailbox and unwelcome telemarketers on your phone? Actually, there's a lot you can do.

- Tell companies you do business with to remove your name from customer lists they rent or sell to others. Look for information on how to opt out of marketing lists on sales materials, order forms and websites.
- Utilize the services provided by the Direct Marketing Association to remove your name from most national telemarketing, mail and e-mail lists (p. 158).
- Call the credit reporting agencies' notification system at 1-888-567-8688. This will reduce the number of unsolicited credit and insurance offers you get. All three major credit bureaus participate in this program.
- Under U.S. Postal Service rules, it is illegal to send mail that looks like it is from a government agency when it isn't. It is also illegal to send mail that looks like a bill when nothing was ordered, unless it clearly states it is not a bill. Report violations of this rule to the USPS (p. 116).

NATIONAL DO NOT CALL REGISTRY

The federal government's Do Not Call Registry allows you to choose whether you want to receive telemarketing calls at home. Under the Do-Not-Call Improvement Act of 2007, which became law in February 2008, telephone numbers on the registry now remain on it permanently, until they are disconnected or reassigned. If you get restricted telemarketing calls after your number has been in the national registry for three months, you can file a complaint using the same web page and toll-free number.

If your number has been on the National Do Not

HOW TO PUT YOUR NAME IN THE DO-NOT-CALL REGISTRY

To register your home or mobile phone for free, visit **www.donotcall.gov** or call 1-888-382-1222 from the phone you want to register.

Call Registry for at least 31 days and you receive a call from a telemarketer that you believe is covered by the National Do Not Call Registry, you can file a complaint at www.donotcall.gov or call toll-free 1-888-382-1222 (TTY: 1-866-290-4236).

Placing your number on this national registry will stop most telemarketing calls, but not all of them. Calls that are still permitted include those from:

- Political organizations
- Charities
- Telephone surveyors
- Some insurance situations
- Organizations with which you have a relationship can call up to 18 months after your last purchase, payment or delivery.
- Companies to which you have made an inquiry or submitted an application can call you for up to three months.

You can stop these calls by asking the company to put your number on its own do-not-call list. You can also tell each telemarketer who calls to put you on its own do-not-call list. Note the name of the person you spoke with, the organization, and the date of the call. The Federal Communications Commission requires telemarketers (except tax-exempt nonprofit organizations) to maintain a record of your request not to receive future telephone calls. The record must be maintained for 10 years. If you get another call from the same person or organization, report the date and source to the FCC (p. 113).

Consider screening any calls that are still slipping through by using an answering machine. You can listen to the caller and decide if you want to pick up. Your local telephone company may also offer services (such as Caller I.D.) that allow you to see the name and number of the person calling you.

Some states have their own do-not-call lists for residents. Contact your state consumer protection office (p. 122) to find out if your state has such a list and how you can be added.

PRE-RECORDED MESSAGES

As of September 1, 2009 pre-recorded sales calls (robocalls) are prohibited. Companies cannot transmit these messages to consumers who have not agreed, in writing, to accept such messages. Pre-recorded calls may only be made to residential telephone numbers in the following cases:

- Emergency calls needed to ensure your health and safety.
- Non-commercial calls.
- Calls which don't include any unsolicited advertisements.
- Calls by, or on behalf of, tax-exempt nonprofit organizations.
- Calls for which you have given prior consent.
- Calls from entities with which you have an established business relationship.

If you receive pre-recorded telemarketing calls but have not agreed to get them, file a complaint with the FTC at www.donotcall.gov or by calling 1-888-382-1222.

TELEMARKETING SALES CALLS

A Federal Trade Commission rule defines what telemarketers can and cannot do when making a sales call. Callers must:

- Provide the seller's name.
- Disclose that the call is a sales call.
- Tell you exactly what they're trying to sell.
- Disclose the total cost and other terms of sale before you make any payment for goods or services.
- Tell you if they don't allow refunds, exchanges or cancellations.

If a prize is involved, the caller must give you the odds of winning, inform you that no purchase is necessary, and tell you how to get instructions for entering without buying anything.

It's illegal for telemarketers to:

- Misrepresent what they're offering.
- Call before 8 am or after 9 pm.
- Threaten, intimidate or harass you, or call again if you ask them not to.

This FTC rule applies even when you receive a call from a telemarketer in another state or country. It also applies if you make a call to a company in another state or country in response to a mail solicitation.

The rule generally does not apply when you call to order from a catalog or in response to an ad on television or radio, or in a magazine or newspaper. It also does not apply to solicitations you receive by fax or e-mail. Beware that certain types of businesses, including nonprofit organizations, investment brokers and advisors, banks and financial institutions, are exempt from the rule.

In addition, telemarketers are not allowed to use auto dialers to reach cell phones.

If you get a phone call from someone who says they are with your bank and/or credit company and they ask you to provide or confirm any personal information:

- Do NOT answer any questions.
- Hang up immediately.
- Call your bank or credit company directly and tell them what happened.

To call or write an organization, use the directory on page 60.

TRAVEL

Whether reserving a hotel room, buying plane tickets or making other travel arrangements, these tips will help you get the deal you've been promised.

- **Plan as far ahead as you can.** Special deals on hotel rooms and airline seats often sell out very quickly.
- **Be flexible in your travel plans.** Hotels usually offer better rates on days when they expect fewer guests. Once you get a fare quote from an airline, ask if you could save money by leaving a day earlier or later, by taking a different flight on the same day, or using a different airport. Changing planes during your trip is sometimes cheaper than a nonstop flight.
- **Check out the seller.** Ask tour operators and travel agents whether they belong to a professional association, then check to see if they are members in good standing. Contact your state or local consumer protection agency (p. 122) and the Better Business Bureau (p. 65) to find their complaint history.
- **Comparison shop.** Determine the complete cost of the trip in dollars, including all service charges, taxes, processing fees, etc.
- **Beware of unusually cheap prices and freebies.** It could be a scam, and you could end up paying more than the cost of a regular package tour.
- **Make sure you understand the terms of the deal.** If you hear you've won a free vacation, ask if you have to buy something in order to get it. If the destination is a beach resort, ask the seller how far the hotel is from the beach. Then ask the hotel.
- **Ask about cancellation policies.** You may want to look into trip insurance for added protection. www.InsureMyTrip.com offers pricing and policy information on plans from different companies and describes the different forms of policies available.
- **Insist on written confirmations.** Ask for written proof of reservations and dates.
- **Pay by credit card.** It's not unusual to make a deposit or even pay in full for travel services before the trip. A credit card gives you the right to dispute charges for services that were misrepresented or never delivered. If a travel agent or service provider says you can't leave for at least two months, be very cautious—the deadline for disputing a credit card charge is 60 days and most scam artists know this. (See Credit Card Billing Disputes, p. 11).

In some states, travel sellers must be registered and insured. Advance payments for travel must be placed in an escrow account until services are provided. Prizes or "free" gifts may also be regulated. Contact your state or local consumer protection agency (p. 122) to find out about your rights and how to file complaints. The American Society of Travel Agents (p. 157) will also help resolve disputes with member agents.

OVERSEAS TRAVEL: OVERCHARGED FOR CONVERSION FEES?

Many credit card issuers and banks tack on an extra currency-conversion charge – up to 3 percent more – on purchases made with your credit card when traveling abroad. That means a $200 jacket you charged in Italy could show up on your credit bill as $206. Be sure to ask your credit card company about these fees or shop around for the best deal before you leave the country.

RESOLVING AIR TRAVEL PROBLEMS

No matter how well you plan, you might encounter these common air travel hassles.

Delayed and Cancelled Flights

Airline delays caused by bad weather, traffic control problems, and mechanical repairs are hard to predict. If your flight is canceled, most airlines will rebook you on the earliest flight possible to your destination, at no additional charge. If you're able to find a flight on another airline, ask the first airline to endorse your ticket to the new carrier. This could save you a fare increase but there is no rule requiring them to do this.

Each airline has its own policies about what it will do for delayed passengers; there are no federal

AIRLINE FEES

Nearly all of the major commercial airlines now charge a fee for checking baggage during your domestic travel. Most fees range between $15 and $20, but some airlines offer a $5 discount if you pay the fee online. Some airlines have extended these fees to international travel. Also, some carriers have instituted surcharges for travel during the holiday season. To avoid unpleasant surprises, see the individual airline's policies before you buy a ticket.

requirements. If your flight is delayed or canceled, ask the airline if it will pay for meals or a phone call. Contrary to what many people believe, airlines are not required to do so.

Delayed or Damaged Bags

If your bags aren't on the conveyor belt when you arrive, file a report with the airline before you leave the airport.

- Insist they fill out a form and give you a copy, even if they say the bag will be on the next flight.
- Get the name of the person who filled out the form and a phone number.
- Confirm that the airline will deliver the bag to you without charge when it's found.

Some airlines will give you money to purchase a few necessities. If they don't provide you with cash, ask what types of articles are reimbursable, and keep all receipts.

If a suitcase arrives damaged, the airline will usually pay for repairs. If an item can't be fixed, they will negotiate to pay you its depreciated value. The same is true for belongings packed inside. Of course, airlines may refuse to pay for damage if it was caused by your failure to pack something properly rather than the airline's handling.

Lost Bags

If your bag is declared officially lost, you will have to submit a second, more detailed form within a time period set by the airline. The information on the form is used to estimate the value of your lost belongings. Airlines can limit their liability for delay, loss and damage to baggage; however, they must prominently display a sign that explains the limit. Generally, the maximum an airline pays on lost bags and their contents is limited to $3,000 per passenger on domestic flights, and $1,500 per passenger for unchecked baggage on international flights. See www.thetravelinsider.info/travelaccessories/lostbaggagerights.htm for more info on maximum liability.

If the airline's offer doesn't fully cover your loss, check your homeowner's or renter's insurance to see if it covers losses away from home. Some credit card companies and travel agencies also offer optional or even automatic supplemental baggage coverage.

On those trips when you know you're carrying more than the liability limits, you may want to ask about purchasing "excess valuation" from the airline when you check in. Of course, there is no guarantee the airline will sell you this protection. The airline may refuse, especially if the item is valuable or breakable.

Overbooked Flights

Selling more tickets than there are seats is not illegal. Most airlines overbook their flights to compensate for "no-shows." If there are more passengers than seats just before a plane is scheduled to depart, you can be "bumped" or left behind against your will. Whether you are bumped or not may depend on when you officially checked in for your flight, so try to arrive early. The U.S. Department of Transportation requires airlines to ask people to give up their seats voluntarily, in exchange for compensation. Airlines decide what to offer volunteers, such as money, a free trip, food or lodging.

Federal rules protect you if you are "bumped" on most flights within the United States and on outbound international flights. Passengers who are involuntarily bumped are protected under Federal Aviation Administration guidelines (www.faa.gov). If you volunteer to be bumped, you are agreeing to a deal with the airline that is not regulated and will depend on negotiating at the gate. The airline must give you a written statement describing your rights, as well as the airline's boarding priority rules and criteria. If the airline is not able to get you to your final destination within two hours of your original arrival time, you may be entitled to a maximum of $400 compensation ($800 compensation on international flights within four hours of your original arrival time). The amount depends on the price of the ticket and the length of the delay. To receive this payment, you must have a confirmed reservation. You must also meet the airline's deadlines for ticketing and check-in. An airline may offer you a free ticket on a future flight in place of a check, but you have the right to insist on a check.

BEWARE: TIMESHARE SCAMS

Be suspicious of timeshare sales pitches that offer incentives for attending the sales presentation. Many use high-pressure sales tactics and don't deliver the prizes they promise. One such scam promised everyone who attended a new sports boat, all they had to do was pay for delivery. The boat turned out to be a toy, and the company kept the delivery fees. Be sure you can afford before you buy timeshares can be difficult to sell.

To call or write an organization, use the directory on page 60.

REQUIREMENTS FOR PASSPORTS

All travelers to and from the Caribbean, Bermuda, Panama, Mexico and Canada are required to have a passport or other secure, accepted document to enter or re-enter the United States. Under the Intelligence Reform and Terrorism Prevention Act of 2004, this requirement includes all land border crossings, air and sea travel.

PASSPORTS

A valid U.S. passport is required to enter and leave most foreign countries. The Passport Services Office provides information and services to American citizens about how to obtain, replace or change a passport. To obtain a passport for the first time, you need to go in person to one of 7,000 passport acceptance facilities located throughout the United States with:

- Two photographs of you taken within the last six months.
- Proof of U.S. citizenship.
- A valid form of photo identification (such as a driver's license).

Acceptance facilities include many Federal, state and probate courts, post offices, some public libraries and a number of county and municipal offices. There are also 13 regional passport agencies, and one Gateway City Agency, which serve customers who are traveling within two weeks (14 days), or who need foreign visas for travel. Appointments are required in such cases.

For more information on how to get a new passport, visit www.travel.state.gov/passport.

TRAVEL SAFETY

Several federal agencies offer advice and information on the Internet that can help you have a safe trip. For advice on:

- **Airline, highway and rail safety information –** Check out the U.S. Department of Transportation (p. 110) at www.dot.gov. Look up crash-safety reports on cars or find out how weather is affecting air travel and road conditions.
- **Safe travel by air, land and sea** – Contact the Transportation Security Administration (p. 107) at www.tsa.gov. They post tips on dealing with airline security checks, traveling with kids, and warnings on prohibited items. Click on Travelers and Consumers.
- **What to do** before, during, and when you return from a trip overseas – Visit the U.S. Department of State (p. 110) at www.state.gov/travel. You can also get warnings on locations to avoid and what to do in an overseas emergency.
- **Health-related travel information –** Consult the Centers for Disease Control and Prevention (p. 105) at www.cdc.gov/travel. Research vaccination requirements, find information on how to avoid illnesses caused by food and water, and review inspection scores on specific cruise ships.

TV

In June 2009, the nation made an official switch from analog to digital television. This change offers consumers a clearer picture, more programming choices and frees up airwaves for better communications among emergency first responders and new telecommunications devices. In order to receive signals you must either have a digital television, a digital converter box, or subscribe to cable or satellite service.

CABLE

You can start with a basic lineup of channels and go from there. The more channels you want, the more it will cost. You may want to consider video on demand so you can order movies and sports events and watch them when you like (usually within a 24-hour window). You can also buy a bundle of services that includes digital TV, digital phone and broadband Internet access at discounted rates. Bear in mind, however, that you may be asked to sign a contract for bundled services.

SATELLITE

This requires a dish that's mounted outside (service requires an unobstructed view of the satellite) and a receiver that's placed by your television. Satellite TV may offer more channels than cable TV, and you can add a digital video recorder to record shows for viewing later. One downside to satellite TV is occasional interference during periods of rain or snow. Check with your satellite TV provider for channel options and prices. Like cable TV, you may be asked to sign a contract for a package of services.

INTERNET TV

If you have a high-speed Internet connection, you're already able to watch thousands of videos on your computer. But movies and TV shows are also available and becoming more prevalent as large online companies start distributing TV programming. While Internet TV is in its infancy today, it may be the way you'll watch TV in the future.

UTILITIES

In many states, consumers can choose their telephone and energy service provider. Contact your state utility commission (p. 152) to find out whether you have a choice. Some commissions will provide a list of service providers and advice on making a choice. Most state utility commissions will also take any complaints you have concerning utility sales and service.

Many utility companies now offer curbside recycling programs that provide U.S. households with a responsible and convenient way to recycle materials. To locate information on recycling services and efforts in your area, call the Earth 911 toll-free hotline, 800-CLEANUP (800-253-2687) or visit www.earth911.org.

ELECTRICITY AND NATURAL GAS

If you have a choice of suppliers, ask:

- **How much will it cost?** How long can I depend on this rate? Are there any other fees I will be charged?
- **Are there any other terms or conditions?** For example, is there a fee if I cancel my agreement before the service period is up?
- **Whom do I contact if I have a problem?** Do you have a local customer service office?

For advice on how to save money on your energy bills, visit the U.S. Department of Energy at www.energysavers.gov or www.energystar.gov. You'll find information to help save energy at home and work. The Energy Savers site also provides the latest updates on efficient, EPA-approved and renewable energy, with links that take you directly to available federal resources.

BEWARE OF GAS SELLER SCAMS

In some parts of the country, there have been reports of gas and electric companies with door-to-door salesmen who convince homeowners they can save money by switching to their company's 5-year contract plan. In some cases, homeowners who signed up are paying up to 50 percent more and are also hit by a $250 fee if they want to switch back to their original supplier.

WATER

The majority of consumers rely on local utilities to provide a safe and ample supply of water. Your local water agency is responsible for sending you an annual Consumer Confidence Report that should list the source of your water, what contaminants may be in the water, and information on the safety levels of contaminants and their effects on health.

For more information, call the Environmental Protection Agency's Safe Drinking Water Hotline at 1-800-426-4791 or visit EPA's website at www.epa.gov/safewater.

WILLS & FUNERALS

PLANNING FOR THE END OF LIFE

It's unfortunate how many people believe that estate planning is only for wealthy people. People at all economic levels benefit from an estate plan. Upon death, an estate plan legally protects and distributes property based on your wishes and the needs of your family and/or survivors with the least amount of tax consequences.

Advance medical directives. Everyone faces the possibility that sometime during our lifetime, we

IS YOUR WATER SAFE?

The EPA's Consumer Confidence Rule requires public water suppliers that serve the same people year-round to provide a Consumer Confidence Report by July 1st each year. The CCR should arrive in your mailbox and provide information about the quality of the drinking water in your area. It also summarizes information about the sources of water used (such as rivers, lakes, reservoirs, or aquifers), along with any detected contaminants, compliance and educational information.

To call or write an organization, use the directory on page 60.

PLANNING WISELY FOR A FUNERAL

- Plan ahead.
- Shop around and compare prices in advance.
- Ask for a price list.
- Resist pressure.
- Avoid emotional overspending.
- Recognize your rights.
- Apply smart shopping techniques you'd use for other major purchases.

may become incapacitated. This often happens when nearing death, but it can also be the result of a temporary condition. Many people assume their spouses or children will automatically be allowed to make financial and/or medical decisions for them, but this is not necessarily true. Advance directives are written documents that tell your doctors what kind of treatment you'll want if you become unable to make medical decisions (e.g., if you're in a coma). Forms and laws vary from state to state, so it's a good idea to understand the laws of the state where you live as you write advance directives. It's also a good idea to make them before you are very ill. Federal law requires hospitals, nursing homes, and other institutions that receive Medicare or Medicaid funds to provide written information regarding advanced care directives to all patients upon admission.

A living will is one type of advance directive that comes into effect when a person is terminally ill. A living will does not give you the opportunity to select someone to make decisions for you, but it allows you to specify the kind of treatment you want in specific situations. For example, you might choose to specify that you do not want to be treated with antibiotics if death is imminent. You can, if you choose,

RULES TO REMEMBER WHEN WRITING A WILL

- In most states, you must be 18 years of age or older.
- A will must be written in sound judgment and mental capacity to be valid.
- The document must clearly state that it is your will.
- An executor of your will, who ensures your estate is distributed according to your wishes, must be named.
- It is not necessary to notarize or record your will but these can safeguard any claims that your will is invalid. To be valid, you must sign a will in the presence of at least two witnesses.

TAKE ANOTHER LOOK

Once you've completed a will and estate plan, it's a good idea to review it from time to time and consider changes if:

- The value of your assets change
- You marry, divorce or remarry
- You have a child
- You move to a different state
- The executor of your will dies or becomes incapacitated or your relationship changes
- One of your heirs dies
- The laws affecting your estate change

include an advance directive that you do not wish to be resuscitated if your heart stops or if you stop breathing. In this case, a Do Not Resuscitate (DNR) order would be entered on your medical chart.

A durable power of attorney for health care (sometimes called a durable medical power of attorney) specifies the person you've chosen to make medical decisions for you. It is activated anytime you're unconscious or unable to make medical decisions. You need to choose someone who meets the legal requirements in your state for acting as your agent. State laws vary, but most states disqualify anyone under the age of 18, your health care provider, or employees of your health care provider.

The person you name as your agent must:

- Be willing to speak and advocate on your behalf.
- Be willing to deal with conflict among friends and family members, if it arises.
- Know you well and understand your wishes.
- Be willing to talk with you about these issues.
- Be someone you trust with your life.

WILLS

A will is the most practical first step in estate planning. It makes clear how you want your property to be distributed after you die.

Writing a will can be as simple as typing out how you want your assets to be transferred to loved ones or charitable organizations after your death. If you don't have a will when you die, your estate will be handled in probate, and your property could be distributed differently than what you would like.

It may help to get legal advice when writing a will, particularly when it comes to understanding all the rules of the estate disposition process in your state. For information about legal issues, see page 53. In some states, for instance, there is a community-

property law that entitles your surviving spouse to keep half of your wealth after you die no matter what percentage you leave him or her. Fees for the execution of a will vary according to its complexity.

CHOOSE AN EXECUTOR

An executor is the person who is responsible for settling the estate after death. Duties of an executor include:

- Taking inventory of property and belongings
- Appraising and distributing assets
- Paying taxes
- Settling debts owed by the deceased

Most important, the executor is legally obligated to act in the interests of the deceased, following the wishes provided by the will. Here again, it could be helpful to consult an attorney to help with the probate process or offer legal guidance. In most states, any person over the age of 18 who hasn't been convicted of a felony can be named executor of a will. Some people choose a lawyer, accountant or financial consultant based on their experience. Others choose a spouse, adult child, relative or friend. Since the role of executor can be demanding, it's often a good idea to ask the person being named in a will if he or she is willing to serve.

If you've been named executor in someone's will but are not able or do not want to serve, you need to file a "declination," which is a legal document that declines your designation as an executor. The contingent executor named in the will then assumes responsibility. If no contingent executor is named, the court will appoint one.

THE FUNERAL RULE

A federal law makes it easier for you to choose only the goods and services you want or need when planning a funeral, and to pay only for those you select. The Funeral Rule, enforced by the Federal Trade Commission, requires funeral directors to give you itemized prices in person and, if you ask, over the phone.

FUNERALS

One of the most expensive purchases many consumers will ever make is the arrangement of a funeral. A traditional burial, including a casket and vault, costs about $7,000. Extras such as flowers, obituary notices, cards and limousines can add thousands of dollars more. At such a highly emotional time, many people are easily swayed to believe that their decisions reflect how they feel about the deceased and wind up spending more than may be necessary.

Most funeral providers are professionals who work to serve their clients' needs and best interests. Unfortunately, some do not. They may take advantage of clients by insisting on unnecessary services, marking up prices and overcharging. That's why there is a federal law, called the Funeral Rule, which regulates the actions of funeral directors, homes and services.

Many funeral providers offer a variety of package plans that include products and services that are most commonly sold. Keep in mind, you are not obligated to buy a package plan; you have the right to buy the individual products and services you prefer. As outlined by the Funeral Rule:

- You have the right to choose the funeral goods and services you want (with some exceptions).
- The funeral provider must state this "Rule" in writing on the general price list.
- If state or local law requires you to buy any particular item, the funeral provider must disclose it on the price list, with a reference to the specific law.
- The funeral provider may not refuse, or charge a fee, to handle a casket that you bought elsewhere.
- A funeral provider who offers cremations must make alternative containers available.

Planning ahead is the best way to make informed decisions about funeral arrangements. An advanced plan also spares your family from having to make choices in the middle of grief and under time constraints. Every family is different, and funeral arrangements are influenced by religious and cultural traditions, budgets and personal preferences.

You are not legally required to use a funeral home to

To call or write an organization, use the directory on page 60.

plan and conduct a funeral. But most people find that the services of a professional funeral home make it easier.

Comparison shopping, either in person or by phone, can save you money and is much easier when done in advance. Many funeral homes will also send you a price list by mail, but this is not required by law.

If you have a problem concerning funeral matters, it's best to try to resolve it first with the funeral director. If you are dissatisfied, the Funeral Consumer's Alliance (p. 119) may be able to advise you on how best to resolve your issue. You can also contact your state or local consumer protection agencies (p. 122) or the Funeral Service Consumer Assistance Program at 1-800-662-7666. Most states have a licensing board that regulates the funeral industry. You can contact the board in your state for information or help.

VETERANS CEMETERIES

All veterans are entitled to a free burial in a national cemetery and a grave marker. This eligibility also applies to some civilians who have provided military-related service, and some Public Health Service personnel. Spouses and dependent children also are entitled to a lot and marker when buried in a national cemetery. There are no charges for opening or closing the grave, for a vault or liner, or for setting the marker in a national cemetery. For more information, visit the Department of Veterans Affairs at www.cem.va.gov.

Part II – Filing A Complaint

Even the savviest consumer has problems with a good or service at one time or another. It is your right to complain if you have a genuine consumer problem. It is also your responsibility. A problem can't be fixed if no one knows it exists.

CONTACT THE SELLER

The first step in resolving a consumer problem is contacting the seller. You can solve most consumer problems by talking to a salesperson or customer service representative. Do this as soon as possible because some retailers have time limits on returns and refunds. If this doesn't work, ask for a supervisor or manager. If this fails, try going higher up, to the national headquarters of the seller or the manufacturer of the item. Many companies have a special customer relations or consumer affairs division whose primary function is solving consumer problems. Many companies provide a toll-free number or address for this office on the product label, warranty or other papers given to you at the time of purchase. If this is not the case:

- Check the directory portion of this Handbook for the contact information of several hundred corporations (p. 71).
- Visit the company's website. Look for a "Contact Us" link.
- Dial the directory of toll-free numbers at 1-800-555-1212 to see if the company has a toll-free number listed.
- Ask your local librarian to assist you. Most public libraries have reference books with contact information.
- As you do your search, keep in mind the name of the manufacturer or parent company is often different from the brand name. *The Thomas Register of American Manufacturers*, a book available at many public libraries, lists the manufacturers of thousands of products.
- With each person you contact, calmly and accurately explain the problem and what action you would like to be taken. A written letter is a good strategy because you will have a record of your communication with the company. The sample letter (p. 55) will help you prepare a written complaint.
- Be brief and to the point. Note all important facts about your purchase, including what you bought, serial or model numbers, the name and location of the seller, and when you made the purchase.
- State exactly what you want done about the problem and how long you are willing to wait for a response. Be reasonable.
- Don't write an angry, sarcastic or threatening letter. The person reading your letter probably was not responsible for your problem but could be very helpful in resolving it.
- Include copies of all documents regarding your problem. Keep the originals.
- Provide your name, address and phone numbers. If an account is involved, be sure to include the account number.
- Keep a record of your efforts to contact the seller; include the name of the person with whom you spoke and what was done, if anything.

STEPS TO FOLLOW WITH COMPLAINT RESOLUTION

1. Before starting – Start a file or log to record all contacts and documents.
2. Contact the seller.
3. Contact the manufacturer.
4. Contact Industry Trade Associations.
5. Contact local and state Consumer Protection/ Regulatory/Licensing officers.
6. Contact the local BBB.

CONTACT THIRD PARTIES

Don't give up if you are not satisfied with the seller's response to your complaint. Once you have given the seller a reasonable amount of time to respond, consider filing a complaint with one or more of these outside organizations.

Local Politicians. Your local and state politicians who may be able to assist with getting your complaint acted upon.

State or local consumer protection offices (p. 122). These government agencies mediate complaints, conduct investigations, and prosecute offenders of consumer laws.

State regulatory agencies that have jurisdiction over the business. For example, banking (p. 139), securities (p. 148), insurance (p. 143), and utilities (p. 152) are regulated at the state level.

State and local licensing agencies. Doctors, lawyers, home improvement contractors, auto repair shops, debt collectors, and childcare providers are required to register or be licensed. The board

To call or write an organization, use the directory on page 60.

Call for Action, Inc.
11820 Parklawn Dr., Suite 340
Rockville, MD 20852
Phone: 240-747-0229
Fax: 240-747-0239
Web: **www.callforaction.org**

Call for Action, Inc. is a nonprofit network of consumer hotlines that educate and assist consumers with consumer problems. Listed below are hotlines in major markets staffed with trained volunteers who offer advice and mediate complaints at no cost to consumers. Consumers in locations not listed should call the Network Hotline at 240-747-0225. (T,W,F 10 am-2 pm)

WTAJ-TV Altoona, PA 814-944-9336 M-F 1-3 pm	KKTV-TV Colorado Springs, CO 719-457-8211 M-Th 11 am-1 pm	WKOW-TV Madison, WI 608-661-2727 M-F 11 am-1 pm	KTVI-TV St. Louis, MO 636-282-2222 1-800-782-2222 (IL) M-Th 11 am-1 pm
WAGA-TV Atlanta, GA 404-879-4500 M-F 11 am-1 pm	WXYZ-TV Detroit, MI 248-827-3362 M-Th 11 am-1 pm	WTMJ-TV Milwaukee, WI 414-967-5495 M-Th 11 am-1 pm	WPRI-TV Providence, RI 401-228-1850 M-Th 11 am-1 pm
WRDW-TV Augusta, GA 803-442-4550 M-F 11 am-1 pm	WINK-TV Fort Myers, FL 239-334-4357 T-Th 11 am-1 pm	WQAD-TV Moline, IL 309-764-2255 M-F 11 am-1 pm	WFTS-TV Tampa, FL 1-866-428-6397 M-F 11 am-1 pm
WBZ Radio Boston, MA 617-787-7070 M-F 11 am-1:30 pm	WHTM-TV Harrisburg, PA 717-214-9187 T-Th 11 am-1 pm	WPIV-TV Philadelphia, PA 1-866-978-4232 M-F 11 am-1 p.m	WTOL-TV Toledo, OH 419-255-2255 T-Th 11 am-1 pm
WIVB-TV Buffalo, NY 716-879-4900 M-F 11 am-1:30 pm	KSHB-TV Kansas City, MO 816-932-4377 T-Th 10 am-1 pm	KPNX-TV & KNAZ-TV & *The Arizona Republic* Phoenix, AZ 602-260-1212 1-866-260-1212 (AZ) M-F 11 am-1 pm	KJRH-TV Tulsa, OK 918-748-1488 T-Th 9 am-noon
WJW-TV Cleveland, OH 216-578-0700 M,W,Th 10 am-1:00 pm M 5:30 pm-6:30 pm	KTNV-TV Las Vegas, NV 702-368-2255 M-F 11 am-1 pm	WTAE-TV Pittsburgh, PA 412-244-4698 T-Th 9 am-1 pm	WTOP AM&FM Washington, DC 301-652-4357 T-F 11 am-1 pm

or agency that oversees this process may handle complaints and have the authority to take disciplinary action. Your state or local consumer protection office (p. 122) can help you identify the appropriate agency.

Better Business Bureaus (p. 65). This network of nonprofit organizations supported by local businesses tries to resolve buyer complaints against sellers. Records are kept on unresolved complaints as a source of information for the seller's future customers. The umbrella organization for the BBBs assists with complaints concerning the truthfulness of national advertising and helps settle disputes with automobile manufacturers through the BBB AUTO LINE program (p. 64).

Trade associations. Companies selling similar products or services often belong to an industry association that will help resolve problems between its members and consumers (p. 156).

National consumer organizations. Some of these organizations assist consumers with complaints. Others may be unable to help individuals but are interested in hearing about problems that could influence their education and advocacy efforts (p. 117).

Media programs. Local newspapers, radio stations, and television stations often have Action Lines or Hotline services that try to resolve consumer complaints they receive. To find these services, check with your local newspapers or broadcast stations. See the box above for members of "Call for Action."

DISPUTE RESOLUTION PROGRAMS

Some companies and industries offer programs to address disagreements between buyers and sellers. The auto industry has several of these programs (p. 64). The Financial Industry Regulatory Authority

(FINRA) offers a program designed to resolve investment related disputes (p. 158). Some small claims courts also offer a dispute resolution program as an alternative to a trial.

Mediation, arbitration, and conciliation are three common types of dispute resolution. During mediation, both sides involved in the dispute meet with a neutral third party and create their own agreement jointly. In arbitration, the third party decides how to settle the problem. Request a copy of the rules of any program before making a decision to participate. You will want to know beforehand if the decision is binding. Some programs do not require both parties to accept the decision. Also ask if participation in the program places any restrictions on your ability to take other legal action.

The American Bar Association (p. 156) publishes a directory of state and local dispute resolution programs.

SMALL CLAIMS COURT

Small claims courts resolve disputes over small amounts of money. While the maximum amount that can be claimed differs from state to state, court procedures are generally simple, inexpensive, quick and informal. Court fees are minimal, and you often get your filing fee back if you win your case. Typically, you will not need a lawyer—some states do not permit them. If you live in a state that allows lawyers and the party you are suing brings one, don't be intimidated. Most judges make allowances for consumers who appear without lawyers. Even though the court is informal, the judge's decision must be followed.

If you file a case and win, the losing party should give you what the court says you are owed without further action on your part. But some losers refuse to follow the court's decision. When this happens, you can go back to court and ask for the order to be enforced. Depending on local laws, law enforcement officials might sell a person's property or take money from a bank account or business cash register. If the person who owes the money receives a salary, the court might order an employer to garnish (deduct money from) each paycheck to pay you.

Check your local telephone book under the municipal, county or state government headings for small claims court offices. Ask the clerk how to use the small claims court. Before taking your own case to court, observe a small claims court session and ask the court if it has information that will help you prepare your presentation to the judge.

BEWARE: RECOVERY SERVICES

A scam artist has taken your money. Don't be scammed again by a "recovery service" offering to get your money back for you. The service is just trying to take your last dime. There is no charge for filing a complaint with a government agency.

LEGAL HELP AND INFORMATION

If you need an attorney to advise or represent you, ask friends and family for recommendations. You can also contact the Lawyer Referral Service of your state, county, or city bar association listed in your local phone directory. Websites such as www.abalawinfo.org (American Bar Association), www.uslaw.com, www.thelaw.com, www.freeadvice.com, and www.nolo.com can help you with answers to general legal questions.

Tips For Choosing An Attorney

Many lawyers who primarily serve individuals and families are general practitioners with experience in frequently needed legal services, such as: divorce and family matters, wills and probate, bankruptcy and debt problems, real estate, and criminal and/or personal injury. Some have a narrower focus. Be sure the lawyer you are considering has experience in the area for which you are seeking help.

Once you've identified some candidates:

- Call each attorney on the telephone, describe your legal issue, and find out if he or she handles your situation.
- Ask if you will be charged for an initial consultation.
- Ask for an estimate of what is usually charged to handle your kind of case.
- Ask whether there are hourly charges or whether your attorney would accept a percentage of the settlement as a fee contingency.

The initial consultation is an opportunity for you and

To call or write an organization, use the directory on page 60.

the lawyer to get to know each other. After listening to the description of your case, the lawyer should be able to outline your rights and liabilities, as well as alternative courses of action. The initial consultation is the lawyer's opportunity to explain what he or she can do for you and how much it will cost. You should not hesitate to ask about the attorney's experience in handling matters such as yours. Also, do not hesitate to ask about the lawyer's fees and the likely results. If you are considering going beyond the initial consultation and hiring the lawyer, request a written fee agreement before proceeding.

What If You Can't Afford A Lawyer?

If you cannot afford a lawyer, you may qualify for free legal help from a Legal Aid or Legal Services Corporation (LSC) office. These offices generally offer legal assistance about such things as landlord tenant relations, credit, utilities, family matters (e.g., divorce and adoption), foreclosure, home equity fraud, social security, welfare, unemployment, and workers' compensation. If the Legal Aid office in your area does not handle your type of case, it may refer you to other local, state or national organizations that can provide help. Additional resources may be found at www.lawhelp.org or www.freeadvice.com.

To find the Legal Aid office nearest to you, check a local telephone directory or contact:

National Legal Aid and Defender Association
1625 K Street, NW, 8th Floor
Washington, DC 20006
Phone: 202-452-0620
Fax: 202-872-1031
E-mail: info@nlada.org
Web: www.nlada.org

To find the LSC office nearest you, check a local telephone directory or contact:

LSC Public Affairs
3333 K Street, NW, 3rd Floor
Washington, DC 20007
Phone: 202-295-1500
Fax: 202-337-6797
Web: www.lsc.gov

Free assistance could also be available from a law school program where students, supervised by attorneys, handle a variety of legal matters. Some of these programs are open to all. Others limit their service to specific groups, such as senior citizens or low-income persons. Contact a law school in your area to find out if such a program is available.

REPORT FRAUD & SAFETY HAZARD

If you suspect a law has been violated, contact your local or state consumer protection agency (p. 122). This agency may take action or refer you to another state organization that has the authority where you live. A local law enforcement officer could also be able to provide advice and assistance.

Violations of federal laws should be reported to the federal agency responsible for enforcement. While federal agencies are rarely able to act on behalf of individual consumers, complaints are used to document patterns of abuse, allowing the agency to take action against a company.

Throughout Part I of this Handbook, you will find references to federal agencies you can contact for more information, which is usually the same agency to contact with your complaint. You can also find the appropriate federal agency by using the online directory at www.pueblo.gsa.gov/complaint resources.htm.

People who have no intention of delivering what is sold, who misrepresent items, send counterfeit goods or otherwise try to trick you out of your money are committing fraud. If you suspect fraud, there are some additional steps to take.

- Contact the Federal Trade Commission (p. 114).
- Scams that used the mail or interstate delivery service should also be reported to the U.S. Postal Inspection Service (p. 116). It is illegal to use the mail to misrepresent or steal money.

Reporting fraud promptly improves your chances of recovering what you have lost and helps law enforcement authorities stop scams before others are victimized.

If you suspect you have a product that poses a safety hazard, report the problem to the appropriate federal agency:

- **Automobiles.** National Highway Traffic Safety Administration (p. 111)
- **Drugs, medical devices.** Food and Drug Administration (p. 106)
- **Food.** U.S. Department of Agriculture (p. 102), Food and Drug Administration (p. 106)
- **Seafood.** Food and Drug Administration (p. 106), U.S. Department of Commerce (p. 103)
- **Toys,** baby and play equipment, household products. U.S. Consumer Product Safety Commission (p. 102)

SAMPLE COMPLAINT LETTER

www.consumeraction.gov/caw_problems_sample_complaint.shtml

Your Address
Your City, State, ZIP Code
Date

Name of Contact Person, if available
Title, if available
Company Name
Consumer Complaint Division (If you have no specific contact)
Street Address
City, State, ZIP Code

Dear (Contact Person):

Re: (account number, if applicable)

On (date), I (bought, leased, rented, or had repaired) a (name of the product, with serial or model number or service performed) at (location, date and other important details of the transaction).

• describe purchase

• name of product, serial number

• include date and place of purchase

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem). I am disappointed because (explain the problem: for example, the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented, etc.).

• state problem

• give history

To resolve the problem, I would appreciate your (state the specific action you want—money back, charge card credit, repair, exchange, etc.). Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers, and any other documents).

• ask for specific action

• enclose copies of documents

I look forward to your reply and a resolution to my problem, and will wait until (set a time limit) before seeking help from a consumer protection agency or the Better Business Bureau. Please contact me at the above address or by phone at (home and/or office numbers with area code).

• allow time for action

• state how you can be reached

Sincerely,

Your name

Enclosure(s)

KEEP COPIES OF ALL OF YOUR LETTERS, FAXES, E-MAILS, RECEIPTS AND RELATED DOCUMENTS.

To call or write an organization, use the directory on page 60.

Federal Citizen Information Center (FCIC)
www.pueblo.gsa.gov A one-stop source for consumer information. See page 114.

www.USA.gov
Links you to government representatives, services and information at the federal, state, regional and tribal level. Similar information is posted in Spanish at www.GobiernoUSA.gov.

Consumer Sentinel
www.ftc.gov/sentinel
Consumer Sentinel is the unique investigative cyber tool that provides members of the Consumer Sentinel Network with access to millions of consumer complaints, where you can file a complaint into the network using their Complaint Assistant Wizard www.ftccomplaintassistant.gov.

Consumer Sentinel includes complaints about:

- Identity Theft
- Do-Not-Call Registry violations
- Computers, the Internet, and Online Auctions
- Telemarketing Scams
- Advance-Fee Loans and Credit Scams
- Sweepstakes, Lotteries, and Prizes
- Business Opportunities and Work-at-Home Schemes
- Health and Weight Loss Products
- Debt Collection, Credit Reports, and Financial Matters

Consumer Sentinel is based on the premise that sharing information can make law enforcement even more effective. Consumer Sentinel Network provides law enforcement members with access to complaints provided directly to the Federal Trade Commission by consumers and complaints shared by data contributors. Consumer Sentinel is free and available to any federal, state or local law enforcement agency.

Center For The Study of Services
www.checkbook.org
Evaluates quality and price for local services in major metropolitan areas.

Consumers Union of U.S., Inc. (CU)
www.consumerreports.org
Researches and tests goods and services such as automobiles, appliances, food, clothing, luggage, and insurance. See page 118.

Consumer World
www.consumerworld.org
A public service website with links to hundreds of consumer resources, corporations and government agencies.

National Institute of Food and Agriculture (NIFA)
Programs cover food and nutrition, housing, gardening, budgeting, using credit, saving for retirement, and more. Visit www.nifa.usda.gov or www.eXtension.org.

Libraries
Publications from many of the organizations mentioned on this page are available at your local public library or visit www.publiclibraries.com.

FOR TEACHERS

Teachers often use the Consumer Action Handbook to teach essential information about credit, insurance, major purchases, complaint letters and other consumer topics. For classroom copies of the Handbook, please e-mail action.handbook@gsa.gov; include the name and address of your school and the number of copies you would like to receive. For additional resources, including lesson plans, go to www.ConsumerAction.gov/caw_teachers.shtml or www.pueblo.gsa.gov/teachers.

FOR PERSONS WITH DISABILITIES

National Council on Disability
www.ncd.gov A federal agency whose mission is to improve the quality of life for Americans with disabilities and their families. See page 114.

National Disability Rights Network
www.ndrn.org Provides legally-based advocacy services for people with disabilities.

Department of Education
www.ed.gov Provides training and information to parents of disabled children and to people who work with them. See page 103.

Department of Housing and Urban Development
www.hud.gov/offices/fheo/disabilities Learn more about the housing rights of people with disabilities, and the responsibilities of housing providers and building and design professionals.

National Library Service for the Blind and Physically Handicapped
www.loc.gov/nls Administers a free loan service of recorded and Braille books and magazines, music scores in Braille and large print, plus specially designed playback equipment.

SERVICES AND RESOURCES FOR CONSUMERS WITH DISABILITIES

Relay Services – Telecommunications relay services link telephone conversations between individuals who use standard voice telephones and those who use text telephones (TTYs). Calls can be made from either type of telephone to the other type through the relay service.

Local Relay Services – States provide relay services for local and long distance calls. Please consult your local telephone directory for information on the use, fees (if any), services, and dialing instructions for that area.

Federal Relay Service – The FRS, a program of the U.S. General Services Administration (GSA), provides access to TTY users who wish to conduct official business nationwide with and within the federal government. The toll-free number is 1-800-877-8339. For more information on relay communications or to obtain a brochure on using the FRS, please call toll-free 1-800-877-0996.

Other Services – Consumers who are deaf or hard of hearing, or who have speech impairment, and use a TTY may receive operator and directory assistance for calls by calling toll-free 1-800-855-1155.

Check the introductory pages of your local telephone directory for additional TTY services.

FOR MILITARY PERSONNEL

Today's military family faces many common consumer challenges, as well as the additional stress associated with frequent separation. To ease such difficulties, Family Centers, along with the other programs described below, provide help and support for military families.

U.S. Military Family Centers
Located on most military installations, Family Centers provide information, life skills education, and support services to military members and their families. One key function of a Family Center is to link customers with appropriate services available in the local community and/or through state and federal assistance programs such as those related to health and human services, school systems, employment assistance, law enforcement and recreation.

If you cannot locate a Family Center, please contact your respective military branch's headquarters office listed below. The designation "DSN," preceding some of the phone numbers, refers to the military phone system and does not apply to the civilian sector.

Air Force Community Readiness and Family Support
AF/A1SF 4E235
Force Sustainment Division
1040 Air Force Pentagon
Washington DC 20330-1040
703-697-0067
www.afcrossroads.com
Air Force Crossroads is a comprehensive resource for Air Force members and their families relating to nearly every aspect of personal and professional life. With topics that range from health and wellness, finances, family matters and recreation, the network includes access to the Air Force Spouse Forum, chat rooms, an employment forum, a flea market and links to news sources.

Marine Corps Community Services
3280 Russell Rd.
Quantico, VA 22134-5103
703-784-0275
DSN: 278-0275

Toll free: 1-800-MARINES
Fax: 703-784-9816
www.usmc-mccs.org
The Personal and Family Readiness Division (MR) provides a number of Marine Corps personnel service programs, such as: Casualty Assistance, DEERS Dependency Determination, Voting Assistance, Postal Services, and Personal Claims. MCCS delivers goods and services at over 2,250 facilities and has a staff of more than 12,000 employees worldwide.

To call or write an organization, use the directory on page 60.

Fleet and Family Support Programs
Commander, Navy Installations Command
2713 Mitscher Road, SW, Suite 300
Washington, DC 20373-5802
1-800-FSC-LINE (372-5463)
www.nffsp.org
The Fleet and Family Support Program delivered by Commander, Navy Installations Command, provides support, references, information and a wide range of assistance for members of the Navy and their families to meet the unique challenges of the military lifestyle. Up-to-date news, messages, links and resources are provided, including assistance with relocation, employment, career and benefits, healthy lifestyles, casualties, domestic violence, and retirement.

Family and Morale, Welfare and Recreation Command (FMWRC), Family Programs
Directorate, Army Community Service
4700 King St.
Alexandria, VA 22302
703-681-5375
DSN: 761-5375
Fax: 703-681-7236
www.MyArmyLifeToo.com
The MyArmyLifeToo portal is the single gateway to comprehensive information on the support available to Army personnel and families, including resources to strengthen home and family life, Army basics training, lifelong learning, finances, employment, relevant news, along with links to key resources.

BETTER BUSINESS BUREAU MILITARY LINE

The BBB Military Line, **www.military.bbb.org**, offers consumer education and advocacy to service members and their families. Five service-specific sites contain current military-related consumer news, as well as links to local BBBs and other sites with useful consumer information:

www.army.bbb.org

www.navy.bbb.org

www.airforce.bbb.org

www.marinecorps.bbb.org

www.coastguard.bbb.org

Users may request reports, file complaints, and sign up for a custom consumer newsletter. On a local level, area BBBs provide educational briefings for military personnel and their families, and work with local businesses to promote ethical treatment of military consumers.

U.S. Coast Guard
2100 Second St., SW, Room 6320
Washington, DC 20593
202-267-6160
Toll free: 1-800-368-5647 (Safety)
Toll free: 1-877-NOW-USCG (Recruiting)
Fax: 202-267-4798
www.uscg.mil
The U.S. Coast Guard can provide key resources, including core publications, career information and related news, as well as comprehensive background about its mission, community services, history, photos and reports.

Military HOMEFRONT
www.militaryhomefront.dod.mil
Military HOMEFRONTis the official Department of Defense website for information to help improve the quality of life for troops and their families. Members of all branches of the military service and their families will find reliable, up-to-date details and advice on such topics as education, housing, legal matters, parenting, personal finances, pay and benefits, relocation and healthcare. Military HOMEFRONT also makes it easier for leaders to locate official quality of life program information and resources for their troops and families. In addition, service providers can access desk guides, policies, forms and other resources.

Military Sentinel
www.ftc.gov/sentinel/military
Military Sentinel is a gateway to consumer education materials covering a wide range of consumer protection issues, from auto leasing, to identity theft, to work-at-home scams. It allows members of the United States Armed Forces to enter consumer complaints directly into a database that is immediately accessible by over 500 law enforcement organizations throughout the United States, Canada, and Australia. These law enforcement agencies use this complaint data to target cases for prosecution and other

PREDATORY LENDING RESTRICTIONS

As of October 1, 2007, the Talent-Nelson amendment to the John Warner National Defense Authorization Act allows the Department of Defense to regulate the terms of payday loans, vehicle title loans and tax refund loans to active duty service members and their dependents. These three products have high interest rates, coupled with short payback terms.

The rule for service members and their dependents limits the annual percentage rate on these loans to 36 percent. All fees and charges should be included in the calculation of the rate. The rule also prohibits contracts requiring the use of a check or access to a bank account, mandatory arbitration, and unreasonable legal notice. Any credit agreement subject to the regulation that fails to comply with this regulation is void and cannot be enforced. The rule further provides that a creditor or assignee that knowingly violates the regulation shall be subject to certain criminal penalties.

The Department of Defense strongly encourages service members and their families to choose alternatives which are designed to help resolve financial crises, rebuild credit ratings and establish savings for emergencies. Payday loans, vehicle title loans and tax refund loans can propel an already over-extended borrower into a deeper spiral of debt.

enforcement measures. The information from Military Sentinel can also be used by members of the JAG staff and others in the Department of Defense to help protect armed services members and their families from consumer protection-related problems.

Military OneSource
1-800-342-9647
www.militaryonesource.com
Military OneSource is an excellent hub of information and assistance for military personnel and their families. This 24/7 resource offers a variety of services and tools dedicated to meeting the special needs and improving the lives of service men and women, both personally and professionally. In addition to in-person counseling and direct links to all of the armed services home sites, Military OneSource offers advice and who-to-contact information on matters such as health, education, training, moving, shopping, legal issues and finances. Podcasts, webinars, discussion boards and news feeds cover special topics and provide answers to help resolve problems.

Commissaries and Exchanges
Consumers who shop at military commissaries and exchanges and who have a question or problem should contact the local manager before contacting the regional offices. If your problem is not resolved at the local level, then write or call the regional office nearest you. Be sure to discuss the problem with the local and regional offices of a commissary or exchange before contacting the national headquarters.

Wounded Warrior Resource Center
The Wounded Warrior Resource Center website (WWRC) provides wounded service members, their families, and caregivers with information they need in the areas of military facilities, health care services, and benefits. It supports access to the Wounded Warrior Resource Call Center and trained specialists who are available 24 hours a day, 7 days a week by phone at 1-800-342-9647 or by e-mail at wwrc@militaryonesource.com. Information is also available on how to connect to other families for support and recreation.

National Resource Directory
The National Resource Directory provides wounded, ill and injured service members, veterans, their families and those who support them with a web-based yellow book. It provides information on, and access to, the full range of medical and non-medical services and resources needed to achieve their personal and professional goals across the transitions from recovery to rehabilitation to community reintegration. The National Resource Directory is an online partnership of the Departments of Defense, Labor and Veterans Affairs and provides links to the services and resources of federal, state and local governmental agencies; veteran's service, non-profit, community-based and philanthropic organizations; professional associations and academic institutions.

To call or write an organization, use the directory on page 60.

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Automotive Manufacturers

If you have a problem with a car purchased from a local dealer, first try to work it out with the dealer. If the problem is not resolved, contact the manufacturer's regional or national office. Ask for the consumer affairs office.

If you are still unsuccessful, consider contacting the automotive dispute resolution resources listed at the end of this section. The method used to resolve your dispute may be arbitration, conciliation or mediation. Decisions of arbitrators are usually binding and must be accepted by both the customer and the business. Ask for a copy of the rules of the program before you file your case.

A local or state consumer agency (p. 122) could also be a useful resource in resolving problems with your vehicle. If you have a new vehicle, be sure to ask whether you have any protection under a state lemon law.

Acura
Customer Relations Department
1919 Torrance Blvd., M/S 500-2N7E
Torrance, CA 90501-2746
310-783-2000
Toll free: 1-800-382-2238
Fax: 310-783-3535
www.acura.com

Alfa
Alfa Romeo Distributors of North America, Inc.
7454 Brokerage Dr.
Orlando, FL 32809
407-856-5000
www.alfaromeo.com

American Honda Motor Co., Inc.
Honda Automobile Customer Service
1919 Torrance Blvd.
Mail Stop: 500 - 2N - 7D
Torrance, CA 90501-2746
310-783-2000
Toll free: 1-800-999-1009
Fax: 310-783-3273
www.honda.com

American Suzuki Motor Corp.
Customer Relations Department
PO Box 1100
Brea, CA 92822-1100
714-572-1490 (Motorcycle/ATV/Marine)
Toll free: 1-800-934-0934 (Automotive)
Fax: 714-579-1272 (Automotive)
www.suzuki.com

Aston Martin
Customer Relations Department
U.S. National Headquarters
One Premier Place
Irvine, CA 92618
949-341-5800
www.astonmartin.com

Audi of America, Inc.
Client Relations
2200 Ferdinand Porsche Dr.
Herndon, VA 20171
Toll free: 1-800-822-2834
E-mail: auditalk@audi.com
www.audiusa.com

BMW of North America
Customer Relations
300 Chestnut Ridge Rd.
Woodcliff Lake, NJ 07677-7731
201-307-4000
Toll free: 1-800-831-1117
Fax: 201-930-8362
www.bmwusa.com

Buick
Customer Assistance Center
PO Box 33136
Detroit, MI 48232-5136
Toll free: 1-800-521-7300
TTY: 1-800-735-2900
www.buick.com

Cadillac
Customer Assistance Center
PO Box 33169
Detroit, MI 48232-5169
Toll free: 1-800-458-8006
TTY: 1-800-255-2683
www.cadillac.com

Chevrolet
Customer Assistance Center
PO Box 33170
Detroit, MI 48232-5170
Toll free: 1-800-222-1020
TTY: 1-800-833-2438
Fax: 313-556-5108
www.chevrolet.com

Chrysler
Chrysler Group, LLC
Customer Assistance Center
PO Box 21-8004
Auburn Hills, MI 48321-8004
Toll free: 1-800-992-1997
www.chrysler.com

Dodge
See: Chrysler
Toll free: 1-800-992-1997
www.dodge.com

Ferrari North America, Inc.
Corporate Office
250 Sylvan Ave.
Englewood Cliffs, NJ 07632
201-816-2600
Fax: 201-816-2626
www.ferrari.com

Ford Motor Company
Customer Relationship Center
PO Box 6248
Dearborn, MI 48126
Toll free: 1-800-392-3673
TTY: 1-800-232-5952
www.ford.com

Member of SOCAP International, see page 71

Provided financial support for the publication of the Consumer Action Handbook.

General Motors Corp. (GMC)
Customer Assistance Center
PO Box 33172
Detroit, MI 48232-5172
Toll free: 1-800-462-8782
TTY: 1-800-462-8583
www.gmc.com

Hyundai Motor America
Consumer Affairs
PO Box 20850
Fountain Valley, CA 92728-0850
714-965-3000
Toll free: 1-800-633-5151
E-mail: consumeraffairs@hmausa.com
www.hyundaiusa.com

Infiniti
See: Nissan North America, Inc.
Consumer Affairs
PO Box 685003
Franklin, TN 37068-5003
Toll free: 1-800-662-6200
www.infiniti.com

Isuzu Motors America, Inc.
Owner Relations Department
1400 S. Douglass Rd., Suite 100
Anaheim, CA 92806
Toll free: 1-800-255-6727
www.isuzu.com

Jaguar
Customer Relationship Center
555 MacArthur Blvd.
Mahwah, NJ 07430-2327
Toll free: 1-800-452-4827
Fax: 201-818-9770
www.jaguarusa.com

Jeep
See: Chrysler
Toll free: 1-800-992-1997
www.jeep.com/en

Kia Motors America, Inc.
Consumer Assistance Center
PO Box 52410
Irvine, CA 92619-2410
Toll free: 1-800-333-4542
Fax: 949-468-4805
www.kia.com

Land Rover
Customer Relationship Center
555 MacArthur Blvd.
Mahwah, NJ 07430
Toll free: 1-800-637-6837
Fax: 201-760-8514
www.landroverusa.com

Lexus
A Division of Toyota Motor Sales, U.S.A., Inc.
PO Box 2991
Mail Drop L201
Torrance, CA 90501-2732
Toll free: 1-800-255-3987
TTY: 711
Fax: 310-468-2992
www.lexus.com

Lincoln
PO Box 6128
Dearborn, MI 48121
Toll free: 1-800-521-4140
www.lincoln.com

Mazda North American Operations
Customer Assistance Center
PO Box 19734
Irvine, CA 92623-9734
Toll free: 1-800-222-5500
Fax: 949-727-6703
www.mazdausa.com

Mercedes Benz USA, LLC
Customer Assistance Center
Three Mercedes Dr.
Montvale, NJ 07645
Toll free: 1-800-367-6372
Fax: 201-476-6213
www.mbusa.com

Mercury
See: Lincoln
www.mercuryvehicles.com

Mitsubishi Motors North America, Inc.
Customer Relations
PO Box 6014
Cypress, CA 90630-0014
Toll free: 1-888-648-7820
www.mitsubishicars.com

Nissan North America, Inc.
Consumer Affairs Group
PO Box 685003
Franklin, TN 370685003
Toll free: 1-800-647-7261
Fax: 310-771-2025
www.nissanusa.com

Oldsmobile
Customer Assistance Center
PO Box 33171
Detroit, MI 48232-5171
Toll free: 1-800-442-6537
TTY: 1-800-833-9935
www.oldsmobile.com

Peugeot Motors of America, Inc.
Consumer Relations
Overlook at Great Notch
150 Clove Rd.
Little Falls, NJ 07424
973-812-4444
Fax: 973-812-2148
E-mail: customerservice@peugeotusa.net
www.peugeot.com

Pontiac
See: GMC
Customer Service Center
PO Box 33172
Detroit, MI 48232-5172
Toll free: 1-800-762-2737
TTY: 1-800-833-9935
www.pontiac.com

Porsche Cars North America, Inc.
Customer Commitment
Owner Relations
980 Hammond Dr., Suite 1000
Atlanta, GA 30328
Toll free: 1-800-767-7243
www.porsche.com/usa

Saab Automobile USA
Customer Assistance Center
PO Box 33166
Detroit, MI 48232-5166
Toll free: 1-800-955-9007
www.saabusa.com

Saturn
See: GMC
Customer Assistance Center
PO Box 33173
Detroit, MI 48232-5173
Toll free: 1-800-553-6000
www.saturn.com

Smart USA
2555 Telegraph Rd.
Bloomfield Hills, MI 48302
Toll free: 1-800-762-7887
www.smartusa.com

Subaru of America, Inc.
Customer/Dealer Services
Subaru Plaza
PO Box 6000
Cherry Hill, NJ 08034-6000
Toll free: 1-800-782-2783
www.subaru.com

Toyota Motor Sales U.S.A., Inc.
Customer Experience Center
Department WC 11
19001 S. Western Ave.
Torrance, CA 90501
310-468-4000
Toll free: 1-800-331-4331
TTY: 1-800-443-4999
Fax: 310-468-7814
www.toyota.com

Volkswagen Group of America, Inc.
Customer Relations
Hills Corporate Center
3499 West Hamlin Rd.
Rochester Hills, MI 48309
Toll free: 1-800-822-8987
Fax: 248-754-6504
www.vw.com

Volvo Cars of North America
Customer Care Center
One Volvo Dr.
PO Box 914
Rockleigh, NJ 07647
Toll free: 1-800-458-1552
Fax: 1-800-992-3970
www.volvocars.com

Member of SOCAP International, see page 71

Provided financial support for the publication of the Consumer Action Handbook.

BBB Auto Line
Council of Better Business Bureaus, Inc.
4200 Wilson Blvd.,8th Floor
Arlington, VA 22203-1838
703-276-0100
Toll free: 1-800-955-5100
TTY: 703-276-1862
Fax: 703-525-8277
E-mail: info@cbbb.bbb.org
www.bbb.org
BBB Auto Line is a third-party dispute resolution program for automobile manufacturers.

DOT Auto Safety Line
Office of Defects Investigation
1200 New Jersey Ave., SE
NVS-216
Washington, DC 20590
Toll free: 1-888-327-4236
TTY: 1-800-424-9153
Fax: 202-366-1767
www-odi.nhtsa.dot.gov/contact.cfm
Consumers can contact the DOT Auto Safety Hotline to report safety defects in vehicles, tires, and child safety seats. Information is available about air bags, child safety seats, seat belts, and general highway safety. Consumers who experience a safety defect in their vehicle are encouraged to report the defect to the Hotline in addition to the dealer or manufacturer.

International Association of Lemon Law Administrators
89 Annabessacook Dr.
Winthrop, ME 04364
207-377-8752
www.TheLemonLaw.org
This organization supports and promotes government agencies that administer motor vehicle warranty and related laws, through the publication of a newsletter, consumer and industry education, and other intergovernmental activities.

Motorist Assurance Program (MAP)
201 Park Washington Court
Falls Church, VA 22046
703-532-2027
Fax: 202-318-0378
E-mail: map@motorist.org
www.motorist.org
MAP accredits those auto repair shops that apply and follow industry developed standards for inspecting vehicles as well as meet other requirements. MAP handles inquiries/disputes between accredited shops and customers and offers information to consumers about how to locate a repair shop, how to talk to a technician and how to work successfully with auto repair shops.

National Automobile Dealers Association
AUTOCAP
8400 Westpark Dr.
McLean, VA 22102
Toll free: 1-800-252-6232
E-mail: nadainfo@nada.org
www.nada.org
AUTOCAP is a third-party dispute resolution program administered through the National Automobile Dealers Association. The national office makes referrals to state auto dealer associations.

RV Consumer Group
PO Box 520
Quilcene, WA 98376
360-765-3846
Toll free: 1-800-405-3325 (Order Desk)
Fax: 360-765-3233
E-mail: rvgroup@rv.org
www.rv.org
RV Consumer Group is a nonprofit organization dedicated to the safety of recreational vehicles. This group is not aligned or affiliated with the RV industry. It offers books and memberships to help consumers select the best RV for them.

Better Business Bureaus (BBBs) are nonprofit organizations that encourage honest advertising and selling practices and are supported primarily by local businesses. BBBs offer a variety of consumer services, including: consumer education materials; business reports, particularly unanswered or unsettled complaints or other problems; mediation and arbitration services; and information about charities and other organizations that are seeking public donations. They also provide ratings (A, B, C, D, or F) of local companies to express the BBB's confidence that the company operates in a trustworthy manner and willingness to resolve customer concerns.

Complaints should be submitted in writing so that an accurate record exists of the dispute. The BBB will then present the complaint to the company involved. If the complaint is not resolved, the BBB may offer an alternative dispute settlement process. BBBs do not judge or rate individual products or brands, handle employer/employee wage disputes or give legal advice.

If you need help with a consumer question or complaint, call your local BBB or visit their website.

BBB*OnLine* (**www.bbb.org**) provides Internet users an easy way to verify the legitimacy of online businesses. Companies carrying the BBB*OnLine* seal have been checked out by the BBB and agree to resolve customer concerns.

The Council of Better Business Bureaus, the umbrella organization for the BBBs, can assist with complaints about the truthfulness and accuracy of national advertising claims, including children's advertising; provide reports on national soliciting charities; and help to settle disputes with automobile manufacturers through the BBB AUTO LINE program (p. 64).

Council

Council of Better Business Bureaus, Inc.
4200 Wilson Blvd., 8th Floor
Arlington, VA 22203-1838
703-276-0100
Fax: 703-525-8277
www.bbb.org

Alaska

Anchorage
3601 C St., Suite 1378
Anchorage, AK 99503
907-562-0704

Alabama

Birmingham
1210 South 20th St.
Birmingham, AL 35205
205-558-2222
Toll free: 1-800-824-5274

Boaz
100 Bartlett Ave.
Boaz, AL 35957
256-840-3888
Toll free: 1-800-239-1642

Cullman
202 1st Ave., SE, Suite I
Cullman, AL 35055
256-775-2917

Decatur
254 Moulton St. E
Third Floor
Decatur, AL 35601
256-533-1640

Florence
205 S. Seminary St., Suite 114
Florence, AL 35630
256-740-8224

Huntsville
107 Lincoln St. NE
Huntsville, AL 35801
256-533-1640
Toll free: 1-800-239-1642

Mobile
3361 Cottage Hill Rd., Suite E
Mobile, AL 36606
251-433-5494

Montgomery
4750 Woodmere Blvd., Suite D
Montgomery, AL 36106
334-273-5530

Arkansas

Little Rock
12521 Kanis Rd.
Little Rock, AR 72211
501-664-7274

Arizona

Phoenix
4428 North 12th St.
Phoenix, AZ 85014
602-264-1721

Prescott
1569 West Gurley St.
Prescott, AZ 86305
928-772-3410

Sierra Vista
2160 E. Fry Blvd.
C5 PMB 172
Siera Vista, AZ 85635
520-732-9823

Tucson
434 S. Williams Blvd., Suite 102
Tucson, AZ 85711
520-888-5353

California

Bakersfield
1601 H St., Suite 101
Bakersfield, CA 93301
661-322-2074

Colton
315 North La Cadena
Colton, CA 92324
909-825-7280

Fresno
4201 W. Shaw Ave., Suite 107
Fresno, CA 93722
559-222-8111

Long Beach
3363 Linden Ave., Suite A
Long Beach, CA 90807
562-216-9240

Los Angeles
6125 Washington Blvd., Suite 306
Culver City, CA 90232
310-945-3166

Oakland
1000 Broadway, Suite 625
Oakland, CA 94607
510-844-2000

Placentia
550 W. Orangethrope Ave.
Placentia, CA 92870
714-985-8922

Sacramento
3075 Beacon Blvd.
West Sacramento, CA 95691-3462
916-443-6843

San Diego
5050 Murphy Canyon Rd., Suite 110
San Diego, CA 92123
858-496-2131

San Jose
1112 S. Bascom Ave.
San Jose, CA 95128
408-278-7400

Santa Barbara
PO Box 129
Santa Barbara, CA 93102
805-963-8657

Stockton
11 S. San Joaquin St., Suite 803
Stockton, CA 95202-3202
209-948-4880

Colorado

Colorado Springs
25 North Wahsatch Ave.
Colorado Springs, CO 80903
719-636-1155

Denver
1020 Cherokee St.
Denver, CO 80204-4039
303-758-2100

Fort Collins
8020 S. County Rd. 5, #100
Fort Collins, CO 80528
970-484-1348

Connecticut

Hartford/Wallingford
94 South Turnpike Rd.
Wallingford, CT 06492-4322
203-269-2700

District of Columbia

Washington
1411 K St., NW, 10th Floor
Washington, DC 20005-3404
202-393-8000

Delaware

Dover/New Castle
60 Reads Way
New Castle, DE 19720
302-230-0108

Florida

Clearwater
2655 McCormick Dr.
Clearwater, FL 33759
727-535-5522

Jacksonville
4417 Beach Blvd., Suite 202
Jacksonville, FL 32207
904-721-2288

Miami
14750 NW 77 Ct., #317
Miami Lakes, FL 33016
561-842-1918

Orlando
1600 S. Grant St.
Longwood, FL 32750
407-621-3300

Pensacola
912 E Gadsden St.
Pensacola, FL 32501
850-429-0002

Stuart
101 SE Ocean Blvd., #202
Stuart, FL 34994
772-223-1492

West Palm Beach
4411 Beacon Circle, Suite 4
West Palm Beach, FL 33407
561-842-1918

Georgia

Atlanta
503 Oak Place, Suite 590
Atlanta, GA 30349
404-766-0875

Augusta
1227 Augusta West Pkwy., Suite 15
Augusta, GA 30909
706-210-7676

Columbus
500 12h St.
Columbus, GA 31901
706-324-0712

Macon
277 Martin Luther King, Jr. Blvd.
Suite 102
Macon, GA 31201-3495
478-742-7999

Savannah
6606 Abercorn St., Suite 108C
Savannah, GA 31405-5817
912-354-7522

Hawaii

Honolulu
1132 Bishop St., Suite 615
Honolulu, HI 96813-2822
808-536-6956

Iowa

Bettendorf
2435 Kimberly Rd., Suite 260 N
Bettendorf, IA 52722-4100
563-355-6344

Des Moines
505 5th Ave., Suite 950
Des Moines, IA 50309
515-243-8137

Idaho

Boise
4355 Emerald St., Suite 290
Boise, ID 83706
208-342-4649

Idaho Falls
453 River Pkwy.
Idaho Falls, ID 83402
208-523-9754

Illinois

Chicago
330 North Wabash Ave., Suite 2006
Chicago, IL 60611-7621
312-832-0500

Peoria
112 Harrison St.
Peoria, IL 61602
309-688-3741

Rockford
810 East State St., 3rd Floor
Rockford, IL 61104-1001
815-963-2222

Indiana

Evansville
5401 Vogel Rd., Suite 410
Evansville, IN 47715
812-473-0202

Fort Wayne
4011 Parnell Ave.
Fort Wayne, IN 46805
260-423-4433

Indianapolis
22 East Washington St., Suite 200
Indianapolis, IN 46204-3584
317-488-2222

Merriville
7863 Broadway, Suite 124
Merriville, IN 46410
219-791-9550

Osceola
11606 McKinley Hwy.
Osceola, IN 46561
574-675-9315

Kansas

Topeka
501 Southeast Jefferson, Suite 24
Topeka, KS 66607-1190
785-232-0454

Wichita
345 N. Riverview St., Suite 720
Wichita, KS 67203
316-263-3146

Kentucky

Lexington
1460 Newtown Pike
Lexington, KY 40511
859-259-1008

Louisville
844 S. Fourth St.
Louisville, KY 40203-2186
502-583-6546

Louisiana

Alexandria
5220-C Rue Verdun
Alexandria, LA 71303
318-473-4494

Baton Rouge
748 Main St.
Baton Rouge, LA 70802
225-346-5222

Houma
801 Barrow St., Suite 400
Houma, LA 70360
985-868-3456

Lafayette
4007 West Congress St., Suite B
Lafayette, LA 70506
337-981-3497

Lake Charles
2309 E. Prien Lake Rd.
Lake Charles, LA 70601
337-478-6253

Monroe
212 Walnut St., #210
Monroe, LA 71201
318-387-4600
Toll free: 1-800-960-7756

New Orleans
710 Baronne St., Suite C
New Orleans, LA 70113
504-581-6222

Shreveport
401 Edwards St., Suite 135
Shreveport, LA 71101
318-222-7575

Massachusetts

Boston
235 West Central St., Suite 1
Natick, MA 01760-3767
508-652-4800

Worcester
340 Main St., Suite 802
Worcester, MA 01608
508-755-2548

Maryland

Baltimore
1414 Key Hwy., Suite 100
Baltimore, MD 21230-5189
410-347-3990

Maine

Portland
812 Stevens Ave.
Portland, ME 04103
Toll free: 1-800-422-2811

Michigan

Grand Rapids
40 Pearl NW, Suite 354
Grand Rapids, MI 49503
616-774-8236

Detroit/Southfield
30555 Southfield Rd., Suite 200
Southfield, MI 48076-7751
248-644-9100

Minnesota

Minneapolis/St. Paul
2706 Gannon Rd.
St. Paul, MN 55116-2600
651-699-1111

Missouri

Kansas City
8080 Ward Pkwy., Suite 401
Kansas City, MO 64114
816-421-7800

Springfield
430 S. Glenstone Ave., Suite A
Springfield, MO 65802
417-862-4222

St. Louis
15 Sunnen Dr., Suite 107
St. Louis, MO 63143
314-645-3300

Mississippi

Jackson
601 Renaissance Way, Suite A
Ridgeland, MS 39157
601-707-0960

Nebraska

Lincoln
3633 O St., Suite 1
Lincoln, NE 68510
402-436-2345

Omaha
11811 P St.
Omaha, NE 68137
402-391-7612
Toll free: 1-800-649-6814

New Hampshire

Concord
25 Hall St., Suite 102
Concord, NH 03301
603-224-1991

New Jersey

Trenton
1700 Whitehorse-Hamilton Square Rd.
Suite D-5
Trenton, NJ 08690-3596
609-588-0808

New Mexico

Albuquerque
2625 Pennsylvania NE, Suite 2050
Albuquerque, NM 87110-3658
505-346-0110

Farmington
308 North Locke
Farmington, NM 87401-5855
505-326-6501

Nevada

Las Vegas
6040 S. Jones Blvd.
Las Vegas, NV 89118
702-320-4500

Reno
991 Bible Way
Reno, NV 89502-2122
775-322-0657

New York

Amherst
100 Bryant Woods South
Amherst, NY 14228
716-881-5222

Farmingdale
399 Conklin St., Suite 300
Farmingdale, NY 11735
212-533-6200

New York
257 Park Ave., South 4th Floor
New York, NY 10010-7384
212-533-6200

Rochester
55 St. Paul Street
Rochester, NY 14604
716-881-5222

Tarrytown/ Westchester Cty.
150 White Plains Rd., Suite 107
Tarrytown, NY 10591-5521
212-533-6200

North Carolina

Asheville
112 Executive Park
Asheville, NC 28801
828-253-2392

Charlotte
13860 Ballantyne Corp. Place
Suite 225
Charlotte, NC 28277
704-927-8611

Greensboro
3608 W. Friendly Ave.
Greensboro, NC 27410-4895
336-852-4240

Raleigh
5540 Munford Rd., Suite 130
Raleigh, NC 27612-2621
919-277-4222

Winston-Salem
500 West 5th St., Suite 202
Winston-Salem, NC 27101-2728
336-725-8348

Ohio

Akron
222 West Market St.
Akron, OH 44303
330-253-4590

Canton
1434 Cleveland Ave., NW
Canton, OH 44703
330-454-9401

Cincinnati
Seven West 7th St., Suite 1600
Cincinnati, OH 45202
513-421-3015

Cleveland
2217 East 9th St., Suite 200
Cleveland, OH 44115-1299
216-241-7678

Columbus
1169 Dublin Rd.
Columbus, OH 43215-1005
614-486-6336

Dayton
15 W. Fourth St., Suite 300
Dayton, OH 45402-1830
937-222-5825
Toll free: 1-800-776-5301

Lima
219 N. McDonel
Lima, OH 45801
419-223-7010

Toledo
Integrity Place
7668 King's Pointe Rd.
Toledo, OH 43617
419-531-3116

Youngstown
International Towers
25 Market St.
Youngstown, OH 44501
Toll free: 1-866-887-9222

Oklahoma

Oklahoma City
17 S, Dewey St.
Oklahoma City, OK 73102-2400
405-239-6081

Tulsa
1722 S. Carson Ave., Suite 3200
Tulsa, OK 74119
918-492-1266

Oregon

Lake Oswego
4004 S.W. Kruse Way Pl., Suite 375
Lake Oswego, OR 97035
503-212-3022

Pennsylvania

Bethlehem
528 N. New St.
Bethlehem, PA 18018-5789
610-866-8780

Harrisburg
1337 North Front St.
Harrisburg, PA 17102
717-364-3250

Philadelphia
1880 John F. Kennedy Blvd.
Suite 1330
Philadelphia, PA 19103
215-985-9313

Pittsburgh
300 Sixth Ave., Suite 100-UL
Pittsburgh, PA 15222-2511
412-456-2700

Scranton/Wilkes Barre
4099 Birney Ave.
Moosic, PA 18507
570-614-4222

Puerto Rico

San Juan
530 Avenida De La Constitucion
#206
San Juan, PR 00901
787-289-8710

Rhode Island

Coventry
475 Tiogue Ave.
Coventry, RI 02816
Toll free: 1-800-422-2811

South Carolina

Columbia
1515 Burnette Dr.
Columbia, SC 29210
803-254-2525

Conway
314 Laurel St., #203
Conway, SC 29526
843-488-2227

Greenville
408 N. Church St., Suite C
Greenville, SC 29601-2164
864-242-5052

South Dakota

Sioux Falls
300 N. Phillips Ave., #202
Sioux Falls, SD 57104
605-271-2066

Tennessee

Chattanooga
1010 Market St., Suite 200
Chattanooga, TN 37402-2614
423-266-6144

Clarksville
214 Main St.
Clarksville, TN 37040
931-503-2222

Columbia
502 N. Garden St., Suite 801
Columbia, TN 38401
931-433-9501

Cookeville
18 N. Jefferson Ave.
Cookeville, TN 38501
Toll free: 1-800-989-4222

Knoxville
255 N. Peters Rd., Suite A
Knoxville, TN 37923
865-692-1600

Memphis
3693 Tyndale Dr.
Memphis, TN 38125
901-759-1300

Murfreesboro
1231 NW Broad St., Suite 313
Murfreesboro, TN 37129
615-242-4222

Nashville
201 Fourth Ave. North, Suite 100
Nashville, TN 37219
615-242-4222

Texas

Abilene
3300 South 14th St., Suite 307
Abilene, TX 79605-5052
325-691-1533

Amarillo
720 S. Tyler, Suite B112
Amarillo, TX 79101
806-379-6222

Austin
1005 La Posada Dr.
Austin, TX 78752
512-445-2911

Beaumont
550 Fannin St., Suite 100
Beaumont, TX 77701-2011
409-835-5348

College Station
418 Tarrow St.
College Station, TX 77840-1822
979-260-2222

Corpus Christi
719 S. Shoreline, Suite 304
Corpus Christi, TX 78401
361-852-4949

Dallas
1601 Elm St., Suite 3838
Dallas, TX 75201-3093
214-220-2000

El Paso
720 Arizona
El Paso, TX 79902
915-577-0191

Fort Worth
101 Summit Ave., Suite 707
Fort Worth, TX 76102-5978
817-332-7585

Houston
1333 W. Loop South, Suite 1200
Houston, TX 77027
713-868-9500

Longview
2401 Judson Rd., #102
Longview, TX 75605
903-758-3222

Lubbock
3333 66th St.
Lubbock, TX 79413-5711
806-763-0459

Midland
10100 County Rd. 118 West
Midland, TX 79711-0206
432-563-1880

San Angelo
3134 Executive Dr., Suite A
San Angelo, TX 76904
325-949-2989

San Antonio
1800 Northeast Loop 410, Suite 400
San Antonio, TX 78217-5296
210-828-9441

Texarkana
2002 Olive St., Suite 111
Texarkana, TX 75501
903-793-4565

Tyler
3600 Old Bullard Rd.
Building 1, Suite 101
Tyler, TX 75701
903-581-5704

Weslaco
2017 West Expressway 83, Suite 4
Weslaco, TX 78596
956-968-3678

Wichita Falls
4245 Kemp Blvd., Suite 900
Wichita Falls, TX 76308-2830
940-691-1172

Utah

Salt Lake City
5673 S. Redwood Rd., Suite 22
Salt Lake City, UT 84123-5322
801-892-6009

Virginia

Norfolk
586 Virginian Dr.
Norfolk, VA 23505
757-531-1300

Richmond
720 Moorefield Park Dr., Suite 300
Richmond, VA 23236
804-648-0016

Roanoke
31 West Campbell Ave.
Roanoke, VA 24011-1290
540-342-3455

Washington

Seattle
1000 Station Dr., Suite 222
DuPont, WA 98327
206-431-2222

Spokane
152 S. Jefferson, Suite 200
Spokane, WA 99201
509-455-4200

Wisconsin

Milwaukee
10101 W. Greeenfield Ave., Suite 125
West Allis, WI 53214
414-847-6000

West Virginia

Charleston
910 Quarrier St., Suite 405-406
Charleston, WV 25301
304-345-7503

The following directory lists the addresses and phone numbers for hundreds of Corporations. Many companies have a special department that handles consumer questions and concerns. Other companies opt to list their corporate headquarters. If you do not find the company you are looking for, try checking your public libraries for the following resource books:

- *The Standard & Poor's Register of Corporations, Directors and Executives*
- *Trade Names Directory*
- *Standard Directory of Advertisers*
- *Dun & Bradstreet Directory*

To identify the name of a company that manufactures a specific product, check the product label and other documents given to you at the time of your purchase. The *Thomas Register of American Manufacturers,* another book available at many public libraries, might also be helpful. It lists the manufacturers of thousands of products.

If you have a complaint about an item or service, it is usually best to go back to the seller BEFORE you contact the companies in this directory. Follow up with a letter, phone call or e-mail message to the consumer affairs department of the company to let them know about your complaint and whether the seller was able to resolve your problem. Consumer affairs offices are set up within companies because they want to hear from you.

SOCAP INTERNATIONAL

Many of the companies listed in this handbook are members of the Society of Consumer Affairs Professionals International (SOCAP). A professional organization established in 1973, the Society's goal is to improve the marketplace for consumers by improving customer care through education and networking. SOCAP members are identified in this directory by the SOCAP logo. For more information, contact SOCAP (p. 121).

A

A&W Restaurants, Inc.
See: YUM! Brands, Inc.
1900 Colonel Sanders Ln.
Louisville, KY 40213
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www.awrestaurants.com

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www.aamco.com

Abbott Nutrition Products Division
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625 Cleveland Ave.
Columbus, OH 43215-1754
614-624-7677
Toll free: 1-800-227-5767
Fax: 614-624-7616
www.abbottnutrition.com

ABC, Inc.
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Burbank, CA 91521-4551
818-460-7477
www.abc.com

Abercrombie & Fitch
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New York, NY 10019
Toll free: 1-800-934-4403
E-mail: abercrombie@abercrombie.com
www.abercrombie.com

Accor North America
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Carrollton, TX 75007
972-360-9000
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www.accor-na.com

Adidas USA
Consumer Service
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Portland, OR 97217
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Fax: 971-234-4515
E-mail: consumer.relations@adidas.com
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www.aetna.com

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www.aflac.com

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Toll free: 1-800-965-2107 ext. 8900 (Baggage)
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www.alaskaair.com

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E-mail: custsvc@alliedvan.com
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www.allstate.com

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Fax: 206-266-2335
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Amtrak
10 G St., N.E.
Washington, DC 20002
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TTY: 1-800-523-6590
www.amtrak.com

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Ada, MI 49355-0001
616-787-6000
Toll free: 1-800-253-6500 (Customer Service)
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www.appleseeds.com

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678-514-4100
Fax: 678-514-5347
E-mail: customerfeedback@arbys.com
www.arbys.com

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Customer Service
PO Box 3001
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717-397-0611
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Fax: 717-396-4270
www.armstrong.com

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www.ashleyfurniturehomestore.com

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Customer Relations
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San Antonio, TX 78205
210-821-4105
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212-282-7000
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Toll free: 1-800-445-2866 (Product Information)
www.avon.com

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212-554-1234
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Grove City, OH 43123
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TTY: 1-800-442-5788
Fax: 417-873-5060
www.basspro.com

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Bassett, VA 24055
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www.bathandbodyworks.com

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973-254-5000
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Fax: 1-800-704-7629
www.consumercare.bayer.com

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Toll free: 1-888-232-2737
www.bd.com

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13023 Tesson Ferry Rd., Suite 105
St Louis, MO 63128
314-436-7667
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Fax: 314-655-2201
www.beechnut.com

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Consumer Relations
Wilton Corporate Center
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Wilton, CT 06897
203-563-5800
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Fax: 203-563-5895
www.beiersdorf.us

Bellisio Foods, Inc.
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Duluth, MN 55816
E-mail: info@bellisiofoods.com
www.bellisiofoods.com

Ben & Jerry's Homemade, Inc.
Consumer Services
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South Burlington, VT 05403-6828
802-846-1500
www.benjerry.com

Benihana, Inc.
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Fax: 305-592-6371
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Minneapolis, MN 55440
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Toll free: 1-888-237-8289
www.bestbuy.com

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Customer Relations
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Phoenix, AZ 85080-2007
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Fax: 623-780-6199
www.bestwestern.com

BIC Corporation
Consumer Affairs
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Shelton, CT 06484
203-783-2000
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Fax: 203-783-2691
www.bicworld.com

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Customer Service
300 Phillipi Rd.
Columbus, OH 43228-5311
614-278-6800
Toll free: 1-800-877-1253
E-mail: talk2us@biglots.com
www.biglots.com

Birds Eye Foods, Inc.
Attn: Consumer Relations
PO Box 20670
Rochester, NY 14602-0670
585-383-1850
Toll free: 1-800-563-1786 (Birds Eye, Freshlike, Nalley or Berstein's products)
Toll free: 1-800-270-2743 (Other)
www.birdseyefoods.com

Bissell Homecare, Inc.
Customer Service
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616-453-4451
Toll free: 1-800-237-7691
Fax: 616-791-7711
www.bissell.com

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One Mercer Rd.
Natick, MA 01760
Toll free: 1-800-257-2582
www.bjs.com

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416-716-3900
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Dallas, TX 75270
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www.blockbuster.com

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See: Unilever
www.breyers.com

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TTY: 1-800-826-5510
www.budget.com

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Fax: 609-387-7071
www.burlingtoncoatfactory.com

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Dover, NJ 07801
973-361-5400
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Fax: 973-537-8926
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Canton, MA 02021
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www.cmrginc.com

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4441 West Airport Freeway
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Singer Sewing Company
Consumer Affairs
1224 Heil Quaker Blvd.,
PO Box 7017
LaVergne, TN 37086
Toll free: 1-800-474-6437
Fax: 615-213-0994
E-mail: talktous@singerco.com
www.singerco.com

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Slim-Fast Foods Company
Consumer Services Dept.
PO Box 6065
Englewood, NJ 07631-6065
Toll free: 1-800-754-6327
E-mail: support@slimfast.com
www.slimfast.com

Sonesta International Hotels Corporation
116 Huntington Ave.
Boston, MA 02116
617-421-5400
Toll free: 1-800-766-3782
Fax: 617-421-5402
E-mail: info@sonesta.com
www.sonesta.com

Sony Corporation of America
Consumer Information Service Center
12451 Gateway Blvd.
Fort Myers, FL 33913
Toll free: 1-800-222-7669
www.sony.com

Southwest Airlines
PO Box 36647-1CR
Dallas, TX 75235-1647
214-792-4223
Toll free: 1-800-435-9792 (English)
Toll free: 1-800-826-6667 (Spanish)
TTY: 1-800-533-1305
Fax: 214-792-5099
www.southwest.com

Spiegel Brands, Inc
Customer Satisfaction
One Spiegel Ave.
Hampton, VA 23630-5367
Toll free: 1-800-222-5680
E-mail: clientservices@spiegel.com
www.spiegel.com

Spirit Airlines
2800 Executive Way
Miramar, FL 33025
E-mail: customerr@spiritair.com
www.spiritair.com

Springs Global U.S., Inc.
Public Relations Dept. of Corporate Communication
PO Box 70
Fort Mill, SC 29716
803-547-1500
Toll free: 1-888-926-7888
Toll free: 1-800-221-6352 (Window Products)
www.springs.com

Sprint Nextel
KSOPHT0101-Z4300
6391 Sprint Pkwy.
Overland Park, KS 66251-4300
Toll free: 1-888-211-4727 (Sprint Phones)
Toll free: 1-800-639-6111 (Nextel Phones)
Toll free: 1-800-877-4646 (Wireline Service)
www.sprint.com/consumerinfo

Stanley Hardware
Customer Service
480 Myrtle St.
New Britain, CT 06053
Toll free: 1-800-622-4393
Fax: 1-877-334-6791
www.stanleyhardware.com

Staples, Inc.
500 Staples Dr.
Framingham, MA 01702
508-253-5000
Toll free: 1-800-378-2753
Toll free: 1-800-338-0252 (Store Relations)
www.staples.com

Starbucks
Customer Relations
PO Box 3717
Seattle, WA 98124-3717
Toll free: 1-800-235-2883
Toll free: 1-800-782-7282 (Card Services)
www.starbucks.com

Starwood Hotels & Resorts Worldwide, Inc.
Consumer Affairs
1111 Westchester Ave.
White Plains, NY 10604
914-640-8100
Toll free: 1-800-328-6242
E-mail: customercare@starwoodhotels.com
www.starwoodhotels.com

State Farm
One State Farm Plaza
Bloomington, IL 61710
309-766-6393
Toll free: 1-877-734-2265 (Bank)
Toll free: 1-800-447-4930 (Investments)
E-mail: info@statefarm.com
www.statefarm.com

SteinMart
1200 Riverplace Blvd.
Jacksonville, FL 32207
Toll free: 1-888-783-4662
www.steinmart.com

Stop & Shop Supermarket Company, Inc.
Customer Service Dept.
PO Box 55888
Boston, MA 02205-5888
Toll free: 1-800-767-7772
Fax: 617-770-6033
www.stopandshop.com

Subway
325 Bic Dr.
Milford, CT 06461-3059
203-877-4281
Toll free: 1-800-888-4848
www.subway.com

Suntrust
PO Box 4418 GA-Atlanta-0795
Atlanta, GA 30302-4418
Toll free: 1-800-786-8787
www.suntrust.com

Symantec Corporation
20330 Stephens Creek Blvd.
Cupertino, CA 95014
408-517-8000
Fax: 408-517-8186
www.symantec.com

T

Taco Bell
See: YUM! Brands, Inc.
Customer Relations
17901 Von Karman
Irvine, CA 92614
949-863-4500
Toll free: 1-800-822-6235
www.tacobell.com

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Talbots
Customer Service Dept.
One Talbots Dr.
Hingham, MA 02043
781-741-4028
Toll free: 1-800-992-9010
TTY: 1-800-624-9179
Fax: 1-800-438-9443
www.talbots.com

Target Stores
Guest Relations and Quality Assurance
PO Box 9350
Minneapolis, MN 55440-9350
612-307-9800
Toll free: 1-800-440-0680
TTY: 1-800-755-5852
Fax: 612-307-8870
www.target.com

TEAC America, Inc.
Customer Service
7733 Telegraph Rd.
Montebello, CA 90640
323-726-0303 (Sales)
323-727-7617 (Technical)
323-727-7627 (Service)
Fax: 323-727-7632
E-mail: custser@teac.com
www.teac.com

Teleflora
11444 West Olympic Blvd. - 4th Floor
Los Angeles, CA 90064
Toll free: 1-800-835-3356
Fax: 310-966-3666
E-mail: service@teleflora.com
www.teleflora.com

Terminix
Customer Service
860 Ridge Lake Rd.
Memphis, TN 38120
Toll free: 1-800-837-6464
www.terminix.com

Tetley USA, Inc.
Consumer Services Dept.
890 Mountain Ave., Suite 105
New Providence, NJ 07974
203-929-9200
Toll free: 1-800-728-0084
www.tetleyusa.com

Texas Instruments, Inc.
Consumer Relations
PO Box 660199
Dallas, TX 75266
972-917-8324 (Technical support)
972-995-2011
Toll free: 1-800-842-2737
www.ti.com

T.G.I. Friday's
Guest Relations
4201 Marsh Ln.
Carrollton, TX 75007
Toll free: 1-800-374-4297
www.tgifridays.com

3M
3M Center
St. Paul, MN 55144-1000
651-737-6501
Toll free: 1-800-364-3577
Fax: 1-800-713-6329
www.3m.com

Thrifty Car Rental
PO Box 35250
Tulsa, OK 74153
918-669-2168
Toll free: 1-800-847-4389
TTY: 1-888-332-3677
Fax: 918-669-2060
E-mail: customercare@thrifty.com
www.thrifty.com

Time Warner, Inc.
One Time Warner Center
New York, NY 10019
212-484-8000
www.timewarner.com

Time, Inc.
3000 University Center Dr.
Tampa, FL 33612-6408
813-979-6625
Toll free: 1-866-550-6934
Fax: 813-354-3467
E-mail: subsvcs@time.customersvc.com
www.time.com

Timex Corporation
Customer Service
1302 Pike Ave.
North Little Rock, AR 72114
501-372-1111
Toll free: 1-800-448-4639
Fax: 501-370-5747
E-mail: custserv@timex.com
www.timex.com

TJ Maxx
See: TJX Companies, Inc.
Toll free: 1-800-926-6299
www.tjmaxx.com

TJX Companies, Inc.
770 Cochituate Rd.
Framingham, MA 01701
508-390-1000
Toll free: 1-877-746-7259 (A. J. Wright)
Toll free: 1-800-926-6299 (TJ Maxx)
Toll free: 1-800-888-0776 (Home Goods)
Toll free: 1-888-627-7425 (Marshall's)
Fax: 508-390-2091
www.tjx.com

T-Mobile Wireless
Customer Relations
PO Box 37380
Albuquerque, NM 87176-7380
Toll free: 1-877-453-1304
Toll free: 1-800-866-2453
Toll free: 1-800-937-8997
TTY: 1-877-296-1018
Fax: 505-998-3775
www.tmobile.com

Top-Flite Professional Golf Company
Consumer Dept.
425 Meadow St.
Chicopee, MA 01013
413-536-1200
Toll free: 1-866-834-6532
www.topflite.com

The Toro Company
Consumer Division
8111 Lyndale Ave., South
Bloomington, MN 55420
612-888-8801
Toll free: 1-800-348-2424
E-mail: consumer.service@toro.com
www.toro.com

Toshiba America
82 Totowa Rd.
Wayne, NJ 07470
Toll free: 1-800-631-3811
Fax: 973-628-1875
E-mail: customer_support@tacp.com
www.tacp.toshiba.com

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Totes/Isotoner
9655 International Blvd.
Cincinnati, OH 45246-5658
513-682-8200
Toll free: 1-800-762-8712
Fax: 513-682-8606
E-mail: customerservice@totes.com
www.totes.com

Tourneau, Inc.
Customer Service
3 East 54th St.
New York, NY 10022
212-758-3265
Toll free: 1-800-348-3332
E-mail: customerservice@tourneau.com
www.tourneau.com

Toys "R" Us
Guest Relations
1 Geoffrey Way
Wayne, NJ 07470-2030
973-617-3500
Toll free: 1-800-869-7787
www.toysrus.com

Trader Joe's
PO Box 5049
Monrovia, CA 91017
626-599-3700 Ext. 3035
www.traderjoes.com

Trane
Residential Customer Relations
PO Box 9010
Tyler, TX 75707
903-581-3200 (Residential)
931-645-6471 (Commercial)
www.trane.com

TransUnion, LLC
PO Box 2000
Chester, PA 19022
610-546-4600
Toll free: 1-800-888-4213 (Obtain a Report)
Toll free: 1-800-916-8800 (Disputes)
Toll free: 1-800-680-7289 (Frauds)
Fax: 610-546-4605
E-mail: fvad@transunion.com
www.transunion.com

Travelers Companies, Inc.
Consumer Affairs
One Tower Square 5MS
Hartford, CT 06183
Toll free: 1-866-336-2077 (Customer Advocacy)
Toll free: 1-800-252-4633 (Claim Inquiry)
www.travelers.com

Travelocity.com LP
Customer Service
11603 Crosswinds Way Suite 125
San Antonio, TX 78233
Toll free: 1-888-872-8356
Toll free: 1-800-255-1068 (Last minute service)
Toll free: 1-877-815-5446 (Cruise service)
TTY: 1-800-555-7585
www.travelocity.com

True Value Company
Customer Service
8600 West Bryn Mawr Ave.
Chicago, IL 60631-3505
773-695-5000
www.truevalue.com

TruGreen Lawn Care
Service Master Company
860 Ridge Lake Blvd, MS A4-4081
Memphis, TN 38120
Toll free: 1-866-789-3205
www.trugreen.com

Tupperware Corporation
Customer Care
PO Box 2353
Orlando, FL 32802
Toll free: 1-800-366-3800
www.tupperware.com

Turtle Wax, Inc.
PO Box 247
Willowbrook, IL 60559-0247
Toll free: 1-800-887-8539
www.turtlewax.com

TV Guide
Customer Relations
PO Box 37360
Boone, IA 50037
Toll free: 1-800-866-1400
Fax: 515-433-5001
E-mail: feedback@tvguide.com
www.tvguide.com

Twitter.com
539 Bryant St., Suite 402
San Francisco, CA 94107
415-896-2008
E-mail: help@twitter.com
www.twitter.com

Tyson Foods
Consumer Relations CP631
2200 Don Tyson Pkwy.
Springdale, AR 72762
Toll free: 1-800-233-6332
Toll free: 1-800-643-3410 (Switchboard)
www.tyson.com

U

U-Haul International
PO Box 21502
Phoenix, AZ 85036-1502
602-263-6771
Toll free: 1-800-789-3638 (Customer Service)
www.uhaul.com

Uniden America Corporation
Customer Service
4700 Amon Carter Blvd.
Fort Worth, TX 76155
817-858-3300
Toll free: 1-800-297-1023
TTY: 1-800-874-9314
Fax: 1-800-323-2641
E-mail: cservice@uniden.com
www.uniden.com

Unilever
Consumer Services
920 Sylvan Ave., 2nd Floor
Englewood Cliffs, NJ 07632
Toll free: 1-800-621-2013
E-mail: comments@unilever.com
www.unilever.com

Uniroyal Tires
Consumer Care Dept.
PO Box 19001
Greenville, SC 29602-9001
Toll free: 1-877-458-5878
www.uniroyal.com

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United Airlines
Customer Relations
PO Box 66100
Chicago, IL 60666
847-700-6796
Toll free: 1-877-228-1327
Toll free: 1-800-221-6903 (Baggage)
Toll free: 1-800-864-8331
TTY: 1-800-323-0170
Fax: 1-877-406-1059
www.ual.com

United Healthcare
Customer Service
PO Box 740815
Atlanta, GA 30374-0815
Toll free: 1-888-545-5205
www.uhc.com

United Online, Inc.
LNR Warner Center
21301 Burbank Blvd.
Woodland Hills, CA 91367
818-287-3000 (Corporate Office)
Fax: 818-287-2001
www.unitedonline.com

United Parcel Service (UPS)
Customer Service
55 Glenlake Pkwy., NE
Atlanta, GA 30328
Toll free: 1-800-742-5877
TTY: 1-800-833-0056
www.ups.com

United Van Lines, Inc.
Claim Dept.
One United Dr.
Fenton, MO 63026
636-326-3100
Toll free: 1-800-948-4885
www.unitedvanlines.com

Uno Chicago Grill
100 Charles Park Rd.
Boston, MA 02132
617-323-9200
Toll free: 1-866-600-8667
E-mail: mail@unos.com
www.unos.com

US Airways
Customer Relations
4000 E. Sky Harbor Blvd.
Phoenix, AZ 85034
480-693-0800
Toll free: 1-866-523-5333
TTY: 1-800-245-2966
Fax: 480-693-2300
www.usairways.com

US Bancorp
US Bancorp Center
800 Nicollet Mall
Minneapolis, MN 55402
Toll free: 1-800-872-2657
TTY: 1-800-685-5065
www.usbank.com

V

The Valvoline Company
PO Box 14000
Lexington, KY 40512
Toll free: 1-800-832-6825
www.valvoline.com

Verizon Communications, Inc.
140 West St.
New York, NY 10007
Toll free: 1-800-621-9900
TTY: 1-800-974-6006
www.verizon.com

Viacom, Inc.
1515 Broadway, 51st Floor
New York, NY 10036
212-258-6000
www.viacom.com

Victoria's Secret Stores
Customer Service
North American Office
PO Box 16590
Columbus, OH 43216-6589
Toll free: 1-800-411-5116
Toll free: 1-800-474-7834 (Spanish)
Toll free: 1-800-888-8200 (Victoria's Secret Direct)
TTY: 1-800-666-0268
E-mail: service@victoriassecret.com
www.victoriassecret.com

Virgin Atlantic Airways, Ltd.
PO Box 570
Canton, MA 02021
Toll free: 1-800-821-5438
E-mail: customer.relations.us@fly.virgin.com
www.virgin-atlantic.com

Virgin Mobile USA, LLP
2185 North California Blvd.
Walnut Creek, CA 94596
Toll free: 1-888-322-1122
www.virginmobileusa.com

Visa USA, Inc.
(Contact your issuing bank first)
PO Box 194607
San Francisco, CA 94119-4607
Toll free: 1-800-VISA-911
E-mail: askvisausa@visa.com
www.visa.com

Vonage
Customer Care
23 Main St.
Holmdel, NJ 07733
Toll free: 1-866-243-4357
www.vonage.com

W

Walgreens
Consumer Relations
200 Wilmot Rd.
Deerfield, IL 60015
Toll free: 1-800-925-4733 (In-store)
Toll free: 1-877-250-5823 (Online)
TTY: 1-877-924-7889
www.walgreens.com

Wal-Mart Stores, Inc.
Customer Relations
702 SW Eighth St.
Bentonville, AR 72716-0117
479-273-4000
Toll free: 1-800-925-6278
Toll free: 1-800-966-6546 (Website questions)
Fax: 479-204-9798
E-mail: help@walmart.com
www.wal-mart.com

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Walter Drake, Inc.
Customer Service
PO Box 3680
Oshkosh, WI 54903-3680
Toll free: 1-800-858-4979
TTY: 920-231-5506
Fax: 1-888-252-8462
www.wdrake.com

Wegman's Food Markets
Consumer Affairs
1500 Brooks Ave.
PO Box 30844
Rochester, NY 14603-0844
Toll free: 1-800-934-6267
www.wegmans.com

Weight Watchers International
Corporate Affairs
300 Jericho Quad, Suite 350
Jericho, NY 11753
212-817-4200
516-390-1400
Toll free: 1-800-651-6000
E-mail: customerservice@weightwatchers.com
www.weightwatchers.com

Wells Fargo & Company
Customer Service
PO Box 4132
San Francisco, CA 94524-4132
Toll free: 1-800-869-3557 (General)
Toll free: 1-800-956-4442 (Online)
Toll free: 1-866-867-5568 (Report Online Fraud)
TTY: 1-800-877-4833
www.wellsfargo.com

Wendy's International, Inc.
One Dave Thomas Blvd.
Dublin, OH 43017-0256
614-764-3100 Ext. 2032
Toll free: 1-800-443-7266
Fax: 614-764-6707
E-mail: Consumer_Relations@Wendys.com
www.wendys.com

Western Digital
Customer Support
20511 Lake Forest Dr.
Lake Forest, CA 92630-7741
949-672-7000
Toll free: 1-800-275-4932
www.wdc.com

Western Union Financial Services, Inc.
Quality & Customer Service
PO Box 4430
Bridgeton, MO 63044
720-332-1000
Toll free: 1-800-325-6000
Toll free: 1-800-448-1492 (Fraud)
www.westernunion.com

Wet Seal, Inc.
26972 Burbank
Foothill Ranch, CA 92610
Toll free: 1-866-746-7938
E-mail: customerservice@wetseal.com
www.wetseal.com

Whirlpool Corporation
553 Benson Rd.
Benton Harbor, MI 49022
269-923-5000
Toll free: 1-800-344-1274 (Maytag)
Toll free: 1-800-422-1230 (Kitchen Aid)
E-mail: info@whirlpool.com
www.whirlpoolcorp.com

Whole Foods Markets, Inc.
550 Bowie St.
Austin, TX 78703
512-542-0878
E-mail: customer.questions@wholefoods.com
www.wholefoods.com

Williams-Sonoma, Inc.
10000 Covington Cross Dr.
Las Vegas, NV 89144
702-360-7000
Toll free: 1-877-812-6235
Fax: 702-363-2541
E-mail: CustomerService@williams-sonoma.com
www.williams-sonoma.com

Winn-Dixie Stores, Inc.
PO Box B
Jacksonville, FL 32203-0297
904-783-5000
Toll free: 1-866-946-6349
E-mail: Svc_WDCustResp@winn-dixie.com
www.winn-dixie.com

Winnebago Industries
Owner Relations
PO Box 152
Forest City, IA 50436-0152
641-585-3535
Toll free: 1-800-537-1885
Fax: 641-585-6966
E-mail: or@winnabagoind.com
www.winnebagoind.com

Wrangler
Consumer Relations
PO Box 21488
Greensboro, NC 27420-1488
336-332-3564
Toll free: 1-888-784-8571
E-mail: wranglerweb@vfc.com
www.wrangler.com

Wyeth Consumer Health Care
Quality Assurance
PO Box 26609
2248 Darbytown Rd.
Richmond, VA 23261-6609
973-660-5000
Toll free: 1-800-934-5556 (Prescription products)
Toll free: 1-800-999-9384 (Prescription products)
Toll free: 1-800-322-3129 (Nonprescription products)
www.wyeth.com

Wyndham Hotel Group
Customer Service
1910 8th Ave., NE
Aberdeen, SD 57401
Toll free: 1-800-347-7559
www.wyndhamworldwide.com

X

Xbox
See: Microsoft Corporation
Toll free: 1-800-469-9269
TTY: 1-866-740-9269
www.xbox.com

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Xerox Corporation
Customer Relations
PO Box 4505
45 Glover Ave.
Norwalk, CT 06856
203-968-3000
Toll free: 1-877-979-8498
Toll free: 1-888-339-7887 (Billing)
Toll free: 800-821-2797 (Customer Technical Support)
1-800-275-9376
E-mail: webmaster@xerox.com
www.xerox.com

Y

Yahoo Online
Customer Care
701 First Ave.
Sunnyvale, CA 94089
408-349-5070 (Customer Care)
408-349-3300
Toll free: 1-866-562-7219 (Customer Care)
Fax: 408-349-3301
E-mail: cc-advoc@yahoo-inc.com
www.yahoo.com

Yamaha Motor Corporation
6555 Katella Ave.
Cypress, CA 90630
714-761-7435
Toll free: 1-800-962-7926 (Customer Relations)
Toll free: 1-800-252-5265 (Yamaha card)
www.yamaha-motor.com

YUM! Brands, Inc.
Customer Relations
1441 Gardiner Ln.
Louisville, KY 40213
Toll free: 1-800-544-5774
www.yum.com

Z

Zales Jewelers
Customer Service
PO Box 152771
Irving, TX 75038-1003
Toll free: 1-800-311-5393
Fax: 972-580-5219
E-mail: CustomerService@zales.com
www.zales.com

Zappos.com
Customer Loyalty
2280 Corporate Circle, Suite 100
Henderson, NV 89074
Toll free: 1-800-927-7671
E-mail: cs@zappos.com
www.zappos.com

Zenith Electronics Corporation
See: LG Electronics, Inc
Customer Service
2000 Millbrook Dr.
Lincolnshire, IL 60069
847-941-8000 (Corporate)
Toll free: 1-877-993-6484
www.zenithservice.com

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Many federal agencies have enforcement and/or complaint-handling duties for products and services used by the general public. Others act for the benefit of the public, but do not resolve individual consumer problems. Agencies also have fact sheets, booklets and other information that may be helpful when making purchase decisions or dealing with consumer problems. If you need help in deciding which federal agency to contact, check the index at the end of this book or call the Federal Citizen Information Center (FCIC) toll free, 1-800-FED-INFO (333-4636). The federal agencies listed below respond to consumer complaints and inquiries.

Commission on Civil Rights

624 9th St., NW
Washington, DC 20743
202-376-8513
202-376-8110 (Publications)
Toll free: 1-800-552-6843
TTY: 202-376-8116 (Nationwide Complaint Referral)
www.usccr.gov

Consumer Product Safety Commission (CPSC)

4330 East West Hwy.
Bethesda, MD 20814
Toll free: 1-800-638-2772 (CPSC Hotline; 8:30 am - 5:00 pm ET)
TTY: 1-800-638-8270
Fax: 301-504-0124
E-mail: info@cpsc.gov
www.cpsc.gov (Product Recalls)
www.recalls.gov (Government Recalls)
CPSC is charged with protecting the public from unreasonable risks of serious injury or death from more than 15,000 types of consumer products including: toys and nursery equipment, appliances, sports, yard and playground equipment, furniture, clothing, computers, and fireworks. CPSC announces more than 300 product recalls every year.

Department of Agriculture (USDA)

Animal and Plant Health Inspection Service

Legislative and Public Affairs
1400 Independence Ave., SW
Room 1147 South Building
Washington, DC 20250
202-720-2511
E-mail: webmaster@aphis.usda.gov
www.aphis.usda.gov

Center for Nutrition Policy and Promotion

Food, Nutrition and Consumer Services
3101 Park Center Dr., 10th Floor
Alexandria, VA 22302-1594
703-305-7600
Fax: 703-305-3300
www.cnpp.usda.gov
www.mypyramid.gov, (MyPyramid)

Food and Nutrition Service

Food, Nutrition and Consumer Services
3101 Park Center Drive, Room 926
Alexandria, VA 22302
703-305-2281
E-mail: webmaster@fns.usda.gov
www.fns.usda.gov

Information Response Team

1400 Independence Ave., SW
Washington, DC 20250
202-720-2791
www.usda.gov

Meat & Poultry Hotline

Food Safety and Inspection Service
Toll free: 1-888-674-6854 (10 am-4 pm ET, English/Spanish)
TTY: 1-800-256-7072
E-mail: mphotline.fsis@usda.gov
www.fsis.usda.gov

★ National Institute of Food and Agriculture

1400 Independence Ave., SW
Mail Stop 2215
Washington, DC 20250-2215
202-720-7947
Fax: 202-690-3162
www.nifa.usda.gov
www.extension.org
To find your local NIFA office, consult the county government lists in your local telephone directory.

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Department of Commerce

Bureau of the Census

4600 Silver Hill Rd.
Washington, DC 20233
301-763-4636
Toll free: 1-800-923-8282
TTY: 1-800-877-8339
www.census.gov

Weights and Measures Division

National Institute of Standards and Technology
100 Bureau Drive, Stop 2600
Gaithersburg, MD 20899-2600
301-975-4004
Fax: 301-975-8091
E-mail: owm@nist.gov
www.nist.gov/owm
The Weights and Measures Division promotes uniformity in U.S. weights and measures laws, regulations, and standards to achieve equity between buyers and sellers in the marketplace.

Seafood Inspection Program

National Oceanic and Atmospheric Administration (NOAA)
1315 East-West Hwy., F/SI - Room 10837
Silver Spring, MD 20910
301-713-2355
Toll free: 1-800-422-2750
Fax: 301-713-1081
E-mail: NMFS.Seafood.Services@noaa.gov
www.seafood.nmfs.noaa.gov
NOAA oversees fisheries management in the United States and provides a voluntary inspection service to the industry. The NOAA Seafood Inspection Program offers product quality evaluation, grading, and certification services, such as U.S. Grade A, Processed Under Federal Inspection (PUFI) and Lot Inspection.

United States Patent and Trademark Office

Office of the General Counsel
U.S. Patent and Trademark Office
PO Box 15667
Arlington, VA 22215
Toll free: 1-800-786-9199
TTY: 571-272-9950
Fax: 703-872-9306
E-mail: TrademarkAssistanceCenter@uspto.gov
www.uspto.gov

Trademarks: Commissioner for Trademarks
Attention MPU
PO Box 1451
Alexandria, VA 22313-1451
E-mail: TrademarkAssistanceCenter@uspto.gov

Patents: Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450
E-mail: usptoinfo@uspto.gov

Department of Defense

National Committee for Employer Support of the Guard and Reserve

1555 Wilson Blvd., Suite 200
Arlington, VA 22209-2405
703-696-1386
Toll free: 1-800-336-4590 (Outside DC)
Fax: 703-696-1409
www.esgr.com
This office provides assistance with employer/employee problems for members of the Guard and Reserve and their employers.

Department of Education

The Education Publications Center (EDPUBS)

8242 Sandy Court
PO Box 1398
Jessup, MD 20794-1398
Toll free: 1-877-433-7827 (in Spanish)
TTY: 1-877-576-7734
Fax: 301-470-1244
E-mail: edpubs@inet.ed.gov
www.edpubs.ed.gov
This office helps consumers identify and order free publications and resources from the U.S. Department of Education.

Educational Resources Information Center (ERIC)

Toll free: 1-800-538-3742
E-mail: support@eric.com
www.eric.ed.gov
Use this phone number to find out about the Educational Resources Information Center (ERIC) and the world's largest database of educational materials.

Federal Resources for Educational Excellence

400 Maryland Ave., SW
Washington, DC 20202-2800
Toll free: 1-800-872-5327
TTY: 1-800-437-0833
Fax: 202-401-0689
www.free.ed.gov

★ *Provided financial support for the publication of the Consumer Action Handbook.*

Department of Education, continued

No Child Left Behind

Toll free: 1-888-814-6252
TTY: 1-800-437-0833
Fax: 202-401-0689
E-mail: NoChildLeftBehind@ed.gov
No Child Left Behind is an initiative to ensure that all children receive a high quality education and requires greater accountability for that success by individual schools and school districts.

National Library of Education

400 Maryland Ave., SW
BE-101
Washington, DC 20202
202-205-5015
Toll free: 1-800-424-1616
TTY: 202-205-7561
E-mail: library@ed.gov
www.ed.gov/NLE/index.html
The National Library of Education (NLE) serves as the primary resource center for education information, providing collections and information services to the public on the programs, activities and publications of the U.S. Department of Education..

EDInfo Electronic Newsletter

www.ed.gov/news/newsletters/edinfo/index.html?src=ln
This newsletter provides weekley email messages that describe federal teaching and learning resources and Department of Education funding opportunities.

Office of Intergovernmental and Interagency Affairs (OIIA)

400 Maryland Ave., SW
Washington, DC 20202-0498
202-401-2000
Toll free: 1-800-872-5327
TTY: 1-800-437-0833
E-mail: education@custhelp.com
www.ed.gov/about/offices/list/oiia/irc.html
The OIIA provides accurate education information and offers guidance in accessing education resources.

Office of Special Education and Rehabilitative Services (OSERS)

400 Maryland Ave., SW
Washington, DC 20202-2800
202-245-7488
Toll free: 1-866-889-6737
TTY: 202-205-4208
Fax: 202-245-7591
www.ed.gov/about/offices/list/osers/index.html

Federal Student Aid Information Center

319-337-5665
Toll free: 1-800-433-3243
TTY: 1-800-730-8913 Spanish speakers are available
Fax: 202-708-7970
E-mail: OPE_SFA@ed.gov
www.ed.gov/finaid/landing.jhtml?src=ln
www.studentaid.ed.gov (For Students)
www.ifap.ed.gov, (For Financial Aid Professionals)
www.dl.ed.gov, (For Information about Direct Loans)
The Center provides federal student aid resources for teachers, parents, students, administrators and others. They provide comprehensive information on federal student aid programs, including a Financial Aid and Scholarship Wizard, college savings calculator, and a career finder.

Office for Civil Rights (OCR)

202-245-6800
Toll free: 1-800-421-3481
TTY: 1-877-521-2172
E-mail: ocr@ed.gov
www.ed.gov/about/offices/list/ocr

Office of the Inspector General

400 Maryland Ave., SW
Washington, DC 20202-1500
Toll free: 1-800-647-8733
E-mail: oighotline@ed.gov
www.ed.gov/about/offices/list/oig/hotline.html

Department of Energy

Public Affairs

Department of Energy
1000 Independence Ave., SW
Washington, DC 20585
202-586-5575
Toll free: 1-800-342-5363
Fax: 202-586-9987
www.doe.gov

Energy Efficiency and Renewable Energy (EERE)

Office of the Assistant Secretary
Mail Stop EE-1
Department of Energy
Washington, DC 20585
202-586-9220
202-586-0303
Toll free: 1-877-337-3463
E-mail: eereic@ee.doe.gov
www.eere.energy.gov/consumer

★ *Provided financial support for the publication of the Consumer Action Handbook.*

Department of Health and Human Services (HHS)

HHS-TIPS Fraud Hotline

Office of Inspector General
Attn: HOTLINE
PO Box 23489
Washington, DC 20026
Toll free: 1-800-447-8477
TTY: 1-800-377-4950
Fax: 1-800-223-8164
E-mail: HHSTips@oig.hhs.gov
www.oig.hhs.gov

Office for Civil Rights (OCR)

Filing Complaints with OCR
200 Independence Ave., SW
Room 509F, HHH Building
Washington, DC 20201
Toll free: 1-800-368-1019
TTY: 1-800-537-7697
E-mail: OCRMail@hhs.gov
www.dhhs.gov/ocr

President's Council on Physical Fitness and Sports

Department W
200 Independence Ave., SW, Room 738-H
Washington, DC 20201-0004
202-690-9000
Fax: 202-690-5211
E-mail: fitness@hhs.gov
www.fitness.gov

Administration for Children & Families (ACF)

370 L'Enfant Promenade, SW
Washington, DC 20201
www.acf.hhs.gov
ACF is responsible for federal programs that promote the economic and social well-being of families, children, individuals, and communities. ACF's programs are designed to help children develop into healthy adults and communities become more prosperous and supportive of their members.

Child Welfare Information Gateway

Administration for Children & Families (ACF)
1250 Mayland Ave., SW, 8th Floor
Washington, DC 20024
703-385-7565
Toll free: 1-800-394-3366
Fax: 703-385-3206
E-mail: info@childwelfare.gov
www.childwelfare.gov

National Runaway Switchboard

Administration for Children & Families (ACF)
3080 N. Lincoln Ave.
Chicago, IL 60657
773-880-9860
Toll free: 1-800-786-2929 (24hrs./7 days a week)
E-mail: info@nrscrisisline.org
www.1800runaway.org

Office of Child Support Enforcement

Administration for Children & Families (ACF)
370 L'Enfant Promenade, SW
Washington, DC 20447
202-401-9373
www.acf.hhs.gov/programs/cse/

Administration on Aging (AoA)

Washington, DC 20201
202-619-0724
Fax: 202-357-3555
E-mail: aoainfo@aoa.hhs.gov
www.aoa.gov
AoA is the federal focal point and advocate agency for older persons and their concerns. In this role, AoA works to heighten awareness among other federal agencies, and organizations about the valuable contributions that older Americans make to the nation. AoA also alerts others to the needs of vulnerable older people. Through information, referral and outreach efforts at the community level, AoA seeks to educate older people and their caregivers about the benefits and services available to help them.

Eldercare Locator

Administration on Aging (AoA)
301-419-3900 (Ask for the Eldercare Locator line)
Toll free: 1-800-677-1116 (M-F, 9 am-8 pm ET)
TTY: 1-800-677-1116
E-mail: eldercarelocator@infospherix.com
www.eldercare.gov
The Eldercare Locator is a free national service of the Administration on Aging that provides an instant connection to resources that enable older persons to live independently in their communities and offers support for caregivers. The National Association of Area Agencies on Aging (n4a) administers the Eldercare Locator in partnership with the National Association of State Units on Aging (NASUA).

Centers for Disease Control and Prevention (CDC)

1600 Clifton Rd.
Atlanta, GA 30333
Toll free: 1-800-232-4636
TTY: 1-888-232-6348
E-mail: cdcinfo@cdc.gov
www.cdc.gov
www.cdc.gov/spanish (in Spanish)

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Department of Health and Human Services, continued

CDC National STD Hotline

Centers for Disease Control and Prevention (CDC)
Toll free: 1-800-232-4636 (24 hrs. in English and Spanish)
TTY: 1-888-232-6348 (in English and Spanish)
www.cdc.gov/std
www.cdc.gov/std/Spanish/default.htm (in Spanish)

HIV/AIDS Prevention

Centers for Disease Control and Prevention (CDC)
Toll free: 1-800-232-4636
TTY: 1-888-232-6348
E-mail: cdcinfo@cdc.gov
www.cdc.gov/hiv

Centers for Medicare & Medicaid Services (CMS)

Office of External Affairs
7500 Security Blvd.
Baltimore, MD 21244-1850
Toll free: 1-800-633-4227
Toll free: 1-800-447-8477 (Medicare fraud hotline)
TTY: 1-866-226-1819
www.medicare.gov
www.stopmedicarefraud.gov
You can order Medicare publications (English, Spanish, audio-tape, braille), get detailed information about the Medicare managed care plans in your area, order Medicare health plan quality and customer satisfaction information, and listen to recorded questions and answers on topics such as Medicare health plan choices and health plan quality information. CMS runs the Medicare, Medicaid, Clinical Laboratories, and Children's Health Insurance programs, and works to make sure that the beneficiaries in these programs are able to get high quality health care.

Food and Drug Administration (FDA)

10903 New Hampshire Ave.
Silver Spring, MD 20993
Toll free: 1-888-463-6332
www.fda.gov

Center for Food Safety and Applied Nutrition Information Line

Food and Drug Administration (FDA)
Outreach and Information Center
5100 Paint Branch Pkwy. HFS-009
College Park, MD 20740
Toll free: 1-888-723-3366 (M-F; 10 am-4 pm ET)
www.fda.gov/Food

National Institutes of Health (NIH)

9000 Rockville Pike
Bethesda, MD 20892
301-496-4000
TTY: 301-402-9612
E-mail: NIHinfo@od.nih.gov
www.nih.gov
www.salud.nih.gov (in Spanish)
The National Institutes of Health (NIH) is the primary Federal agency for conducting and supporting medical research.

AIDSinfo

National Institutes of Health (NIH)
PO Box 6303
Rockville, MD 20849-6303
301-519-0459 (Outside the U.S.)
Toll free: 1-800-HIV-0440 (English/Spanish 12 pm-5pm)
TTY: 1-888-480-3739
Fax: 301-519-6616
E-mail: ContactUs@aidsinfo.nih.gov
www.aidsinfo.nih.gov
www.aidsinfo.nih.gov/infoSIDA (in Spanish)

www.aidsinfo.nih.gov/LiveHelp/, (Live help M-F, 12 pm-4 pm ET. Spanish-speaking agents available)

National Cancer Institute (NCI)

National Institutes of Health (NIH)
NCI Public Inquiries Office
6116 Executive Blvd., Room 3036A
Bethesda, MD 20892-8322
Toll free: 1-800-422-6237 (M-F, 9 am-4:30 pm ET, English/Spanish)
TTY: 1-800-332-8615
E-mail: cancergovstaff@mail.nih.gov; nciespanol@mail.nih.gov (in Spanish)
www.cancer.gov
www.cancer.gov/espanol (Spanish website)
https://cissecure.nci.nih/livehelp/welcome.asp
(Live help online chat, M-F 9 am-11pm ET)

National Institute of Mental Health (NIMH)

National Institutes of Health (NIH)
6001 Executive Blvd.
Room 8184, MSC 9663
Bethesda, MD 20892-9663
301-443-4513
Toll free: 1-866-615-6464
TTY: 301-443-8431, 1-866-415-8051
Fax: 301-443-4279
E-mail: nimhinfo@nih.gov
www.nimh.nih.gov
NIMH conducts and supports research that seeks to understand, treat, and prevent mental illness. Contact

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Department of Health and Human Services, continued

NIMH for information on the symptoms, diagnosis and treatment of mental disorders, clinical trials and research. A publications ordering system is available on the NIMH website.

National Health Information Center

PO Box 1133
Washington, DC 20013-1133
301-565-4167
Toll free: 1-800-336-4797 (English and Spanish)
Fax: 301-984-4256
E-mail: info@nhic.org
www.health.gov/nhic
www.healthfinder.gov
www.healthfinder.gov/espanol (in Spanish)
NHIC is a health information referral service that links consumers and health professionals with organizations best able to provide answers to their health-related questions.

Department of Homeland Security

Washington, DC 20528
202-282-8000
www.dhs.gov

Bureau of Citizenship and Immigration Services (USCIS)

District Director
U.S. Citizenship and Immigration Services
PO Box 9000
Brownsville, TX 78520
Toll free: 1-800-375-5283 (Customer Service Center)
TTY: 1-800-767-1833
www.uscis.gov
The USCIS is responsible for processing immigration and naturalization applications and establishing policies regarding immigration services.

Federal Emergency Management Agency (FEMA)

500 C St., SW
Washington, DC 20472
202-646-2500
Toll free: 1-800-621-3362
TTY: 1-800-462-7585
www.fema.gov

National Flood Insurance Program

FEMA
500 C St., SW
Washington, DC 20472
202-646-2780
Toll free: 1-800-621-3362
TTY: 1-800-427-5593
Fax: 202-646-2531
E-mail: floodsmart@dhs.gov
www.floodsmart.gov

FEMA Disaster Assistance

PO Box 10055
Hyattsville, MD 20782-7055
Toll free: 1-800-621-3362
TTY: 1-800-462-7585
Fax: 1-800-827-8112
E-mail: FEMA-Correspondence-Unit@dhs.gov
www.fema.gov/assistance/index.shtm

Ready Campaign

500 C St., SW
Washington, DC 20528
202-282-8010
Toll free: 1-888-735-4786 (in Spanish)
TTY: 202-447-3543
E-mail: ready@dhs.gov
www.ready.gov
www.listo.gov (in Spanish)
Ready is a program designed to educate and empower Americans to prepare for and respond to emergencies including natural and man-made disasters.

Transportation Security Administration (TSA)

601 South 12th St.
Arlington, VA 22202-4220
Toll free: 1-866-289-9673
E-mail: TSA-ContactCenter@dhs.gov
www.tsa.gov
The TSA can assist you with questions or concerns about travel tips, permitted and prohibited items, and information on filing a claim for items that were damaged or lost during a TSA screening.

U.S. Customs and Border Protection

1300 Pennsylvania Ave., NW
Washington, DC 20229
202-354-1000
Toll free: 1-877-227-5511
TTY: 1-866-880-6582
Fax: 202-927-1380
www.cbp.gov

United States Coast Guard

Coast Guard Headquarters
2100 Second St., SW
Washington, DC 20593
Toll free: 1-800-424-8802 (To report chemical and oil spills)
www.uscgboating.org (Boat Safety Tips)
www.nrc.uscg.mil (For Information about Chemical or Oil Spills)

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Department of Homeland Security, continued

United States Fire Administration

National Emergency Training Center (NETC)
16825 South Seton Ave.
Emmitsburg, MD 21727
301-447-1117 (National Fire Academy)
301-447-1286 (Emergency Management Institute)
Toll free: 1-800-238-3358
www.usfa.dhs.gov

Department of Housing and Urban Development

Federal Housing Administration

451 7th St., SW
Washington, DC 20410
Toll free: 1-800-225-5342
TTY: 202-708-1455
E-mail: info@fhaoutreach.com
portal.hud.gov
FHA provides mortgage insurance on single-family, multifamily, manufactured home, and hospital loans made by FHA-approved lenders throughout the United States and its territories.

Home Improvement Branch

451 Seventh St., SW, Room 9272
Washington, DC 20410
202-708-2121
TTY: 202-708-1455
Fax: 202-708-4308
www.hud.gov/improvements

Single Family Housing Program Development

Home Mortgage Insurance Division
451 Seventh St., SW, Room 9266
Washington, DC 20410
202-708-2121
Fax: 202-708-4308
www.hud.gov/offices/hsg/sfh/ins/singlefamily.cfm

Inspector General's Fraud Hotline

HUD OIG Hotline
451 7th St., SW
Washington, DC 20410
202-708-1112
Toll free: 1-800-347-3735
TTY: 202-708-1455
Fax: 202-708-4829
E-mail: hotline@hudoig.gov
www.hud.gov/offices/oig/hotline
The Office of the Inspector General (OIG) accepts reports of fraud, waste, abuse, and serious mismanagement in HUD-funded programs and operations.

Office of Manufactured Housing Program

Office of Deputy Assistant Secretary for Regulatory Affairs and Manufactured Housing
451 Seventh St., SW, Room 9164
Washington, DC 20410-8000
202-708-1112
Toll free: 1-800-927-2891
TTY: 202-708-1455
Fax: 202-708-4213
E-mail: mhs@hud.gov
www.hud.gov/offices/hsg/sfh/mhs/mhshome.cfm
(Manufactured Housing)
www.hud.gov/offices/hsg/sfh/mps/mpshome.cfm
(Minimum Property Standards)
The Manufactured Housing Program regulates the construction of certain factory-built housing units called "manufactured homes". HUD works with 37 states to respond to consumer complaints. The Minimum Property Standards (MPS) establish certain minimum standards for buildings constructed under HUD housing programs. This includes new single family homes, multi-family housing and health care type facilities.

Office of Affordable Housing Programs

451 Seventh St., SW, Room 7164
Washington, DC 20410
202-708-2685
Toll free: 1-800-998-9999 (Community Connections)
Fax: 202-708-1744
www.hud.gov
www.hud.gov/offices/cpd/affordablehousing/index.cfm

Office of Fair Housing and Equal Opportunity

451 7th St., SW - Room 5204
Washington, DC 20410-2000
202-708-4252
Toll free: 1-800-669-9777 (Complaints Hotline)
TTY: 1-800-927-9275
Fax: 202-708-4483
E-mail: http://www.hud.gov/offices/fheo/online-complaint.cfm (online form)
www.hud.gov/complaints/housediscrim.cfm
www.hud.gov/offices/fheo/

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Department of Housing and Urban Development, continued

Office of RESPA and Interstate Land Sales

Office of the Deputy Assistant Secretary for Regulatory Affairs and Manufactured Housing
451 7th St., SW, Room 9154
Washington, DC 20410
202-708-0502
Toll free: 1-800-225-5342
TTY: 202-708-1455
Fax: 202-708-4559
E-mail: hsg-respa@hud.gov
www.hud.gov/offices/hsg/sfh/res/respa_hm.cfm (RESPA)
www.hud.gov/offices/hsg/sfh/ils/ilshome.cfm (Interstate Land Sales)
The office handles complaints and provides information regarding real estate loan transactions and borrower rights under the Real Estate Settlement Procedures Act (RESPA). The Interstate Land Sales program protects consumers from fraud and abuse in the sale or lease of land.

Department of the Interior

Bureau of Reclamation

1849 C St., NW
Mail Code 92-00000
Washington, DC 20240
202-513-0535 (Public Affairs routes all calls from here)
www.usbr.gov

Minerals Management Service

1849 C St. NW
Washington, DC 20240
202-208-3985 (Public Affairs)
Fax: 202-208-3968
www.mms.gov

Bureau of Indian Affairs

1849 C St., NW, Room 4542
Washington, DC 20240
202-208-3710 (Public Affairs routes all calls from here)
www.bia.gov
The BIA provides services that enhance the quality of life, promote economic opportunity, and protect and improve the trust assets of American Indians, Indian tribes, and Alaska Natives.

Bureau of Land Management

1849 C St., NW, Room 406-LS
Washington, DC 20240
202-452-5125 (Public Affairs routes all calls from here)
Fax: 202-452-5124
www.blm.gov/wo/st/en/prog/Recreation.1.html
www.blm.gov/wo/st/en/prog/blm_special_areas/NLCS.3.html
The BLM's mission is to sustain the health and productivity of the public lands for the use and enjoyment of present and future generations.

Fish and Wildlife Service

1849 C St., NW
MS 3351
Washington, DC 20240
202-208-5634 (Public Affairs routes all calls from here)
Toll free: 1-800-344-9453
www.fws.gov

Geological Survey

12201 Sunrise Valley Dr.
Reston, VA 20192
703-648-4460 (Public Affairs)
703-358-1729
Toll free: 1-888-275-8747
Fax: (703)358-2251
www.usgs.gov

National Park Service

1849 C St. NW
Room 7012
Washington, DC 20240
202-208-6843 (Public Affairs routes all calls from here)
www.nps.gov

Department of Justice

Americans with Disabilities Act (ADA) Information Line

Civil Rights Division
950 Pennsylvania Ave., NW
Disability Rights Section--NYAV
Washington, DC 20530
Toll free: 1-800-514-0301
TTY: 1-800-514-0383
www.ada.gov

Drug Enforcement Administration (DEA)

8701 Morrisette Dr.
Springfield, VA 22152
202-307-1000
www.dea.gov

Department of Labor

Office of Disability Employment Policy

U.S. Department of Labor
200 Constitution Ave., NW, Room S1303
Washington, DC 20210
202-693-7880
Toll free: 1-866-633-7365
TTY: 1-877-889-5627
Fax: 202-693-7888
www.dol.gov/odep

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Department of Labor, continued

U.S. Department of Labor National Contact Center

Toll free: 1-866-487-2365
TTY: 1-877-889-5627
www.dol.gov

Employee Benefits Security Administration

Office of Participant Assistance
Department of Labor, Room N5623
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-866-444-3272
TTY: 1-877-889-5627
www.dol.gov/ebsa
The Employmee Benefits Security Administration provides information and assistance on private sector, employer-sponsored retirement benefit and health benefit plans.

Employment and Training Administration

Office of Outreach
Department of Labor, Room N4643
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-877-872-5627
TTY: 1-877-889-5627
Fax: 202-693-2726
www.doleta.gov
The Employment and Training Administration manages federal government job training and worker dislocation programs, dispenses federal grants to states for public employment service programs, and administers unemployment insurance benefits. These services are primarily provided through state and local workforce development systems.

Job Corps

200 Constitution Ave., NW
Suite N4463
Washington, DC 20210
202-693-3000
Toll free: 1-800-733-5627
Email: national_office@jobcorps.gov
www.jobcorps.gov
Job Corps is a no-cost education and vocational training program that helps young people (ages 16 to 24) improve the quality of their lives through vocational and academic training.

Occupational Safety and Health Administration (OSHA)

Department of Labor
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-800-321-6742
TTY: 1-877-889-5627
www.osha.gov

Veteran's Employment and Training Service

Department of Labor, Room S1325
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-866-487-2365
TTY: 1-877-889-5627
www.dol.gov/vets

Department of State

Overseas Citizens Services

Washington, DC 20520
202-647-5225 (Emergencies and Non-emergencies, Mon.-Fri., 8:15 am-10 pm EST)
202-647-4000 (After hours emergencies, Sundays, and holidays ask for the duty officer)
Toll free: 1-888-407-4747
www.travel.state.gov/about/info/info_308.html
Contact the State Department for help with emergencies and non-emergencies affecting private Americans abroad.

National Passport Information Center

Passport Services
Toll free: 1-877-487-2778
TTY: 1-888-874-7793
www.travel.state.gov/passport
Contact the National Passport Information Center for information on U.S. passports, including the status of pending applications, as well as the locations of the over 9,000 passport acceptance facilities.

Visa Services

Washington, DC 20520
202-663-1225 (8:30 am - 5:00 pm, EST M-F)
Emergency after hours: 202-647-1512
Fax: 202-663-3897
E-mail: usvisa@state.gov
www.travel.state.gov/visa
Contact Visa Services for information on U.S. visas for foreigners.

Department of Transportation (DOT)

Federal Motor Carrier Safety Administration

1200 New Jersey Ave., SE
Suite W60-300
Washington, DC 20590
202-366-2519
Toll free: 1-800-832-5660
TTY: 1-800-877-8339
www.fmcsa.dot.gov
www.fmcsa.dot.gov/factsfigs/moving.htm (Moving Rights)
www.protectyourmove.gov (Interstate Moving Information)

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Department of Transporation, continued

The Federal Motor Carrier Safety Administration provides information about your rights when moving across state lines (interstate moves). Consumers should submit household goods commercial complaints or dangerous safety violations involving a commercial truck or bus to this agency.

Federal Aviation Administration

Consumer Hotline, AOA-20
800 Independence Ave., SW
Washington, DC 20591
202-366-4000
Toll free: 1-866-835-5322
www.faa.gov

Aviation Consumer Protection Division

Office of Aviation Enforcement & Proceedings
1200 New Jersey Ave., SE
Washington, DC 20590
202-366-2220 (Airline Service Complaints)
Toll free: 1-800-778-4838 (Air travelers with disabilities hotline)
TTY: 202-366-0511; Toll free:1-800-455-9880
E-mail: airconsumer@dot.gov
airconsumer.ost.dot.gov
airconsumer.ost.dot.gov/spanish (in Spanish)
Contact AIR Consumer Protection Division with airline service complaints.

Federal Railroad Administration

Office of Safety
1200 New Jersey Ave., SE
Mailstop 25
Washington, DC 20590
202-493-6300
Fax: 202-493-6309
www.fra.dot.gov

National Highway Traffic Safety Administration (NHTSA)

1200 New Jersey Ave., SE
West Building
Washington, DC 20590
Toll free: 1-888-327-4236 (Vehicle Safety Hotline)
TTY: 1-800-424-9153
E-mail: https://www.nhtsa.dot.gov/email.cfm (e-mail form)
www.nhtsa.dot.gov
NHTSA wants to hear from consumers regarding potential defects in their cars. NHTSA's hotline has information on safety recalls; crash test ratings; child safety seats; bicycles; air bags; and impaired driving prevention.

Department of the Treasury

Bureau of Engraving and Printing

Office of External Relations
14th and C Sts., SW, Room 533 M
Washington, DC 20228
202-874-8888
Toll free: 877-874-4114
Fax: 202-874-3177
www.moneyfactory.gov

Bureau of the Public Debt

Treasury Direct
PO Box 7015
Parkersburg, WV 26106-7015
Toll free: 1-800-722-2678
www.publicdebt.treas.gov

Comptroller of the Currency

Customer Assistance Group
1301 McKinney St., Suite 3450
Houston, TX 77010
Toll free: 1-800-613-6743
TTY: 713-658-0340
Fax: 713-336-4301
www.helpwithmybank.gov

Internal Revenue Service (IRS)

Toll free: 1-800-829-1040 (Help for Individuals)
Toll free: 1-800-829-4933 (Help for Businesses)
Toll free: 1-800-829-1954 (Refund Status)
TTY: 1-800-829-4059
www.irs.gov
IRS e-file and IRS e-payment are now available through the IRS website. To find out whether the IRS received your return and whether it was processed, visit the IRS website or call 1-800-829-4477 or 1-800-829-1040. Whichever method you choose, you'll need your social security number, filing status, and the refund amount.
Employer Identification Numbers (EIN) can be obtained by fax, mail, or phone.To get an EIN by fax or mail, download Form SS-4, Application for Employer ID Number, from www.irs.gov or order a copy from 1-800-829-3676. To get an EIN by phone, call tollfree 1-866-816-2065 Monday through Friday between 7:00 am and 10:00 pm.

★ *Provided financial support for the publication of the Consumer Action Handbook.*

Department of the Treasury, continued

Office of Thrift Supervision

Consumer Response Center
1700 G St., NW
Washington, DC 20552
Toll free: 1-800-842-6929
TTY: 1-800-877-8339
Fax: 202-906-7342
www.ots.treas.gov
The Office of Thrift Supervision handles complaints about federal savings and loans and federal savings banks.

United States Mint

Customer Service Center
2799 Reeves Rd.
Plainfield, IN 46168
Toll free: 1-800-872-6468
TTY: 1-888-321-6468
www.usmint.gov

★ Department of Veterans Affairs (VA)

1722 I St. N.W.
Washington , DC 20421
Toll free: 1-800-827-1000
TTY: 1-800-829-4833
www.va.gov
For information about VA medical care or benefits, write, call or visit your nearest VA facility.

Consumer Affairs Service

810 Vermont Ave., NW
Washington, DC 20420
202-461-7402
Fax: 202-273-5716
www.va.gov
Contact Consumer Affairs Service for consumer information or general assistance.

National Cemetery Administration

810 Vermont Ave., NW
Washington, DC 20420
202-461-6240
Fax: 202-273-6698
Contact the National Cemetery Administration for information about burials, headstones or markers, the State Cemetery Grants Program, and presidential memorial certificates.

Veterans Benefits Administration

810 Vermont Ave., NW
Washington, DC 20420
202-461-9763 (Publications Only)
Toll free: 1-800-827-1000
www.vba.va.gov/VBA/

Veterans Health Administration

810 Vermont Ave., NW
Washington, DC 20420
Toll free: 1-877-222-8387
Fax: 202-273-9609
www.va.gov/health (Veteran health resources)

Environmental Protection Agency (EPA)

Energy Star Program

1200 Pennsylvania Ave., NW
Room 6202J
Washington, DC 20460
703-412-3086
Toll free: 1-888-782-7937
E-mail: hotline@energystar.gov
www.energystar.gov
The ENERGY STAR label is awarded to products for the home and office that are highly energy-efficient. The program encourages the use of energy-efficient products that both protect the environment and save consumers money.

Indoor Air Quality Information Clearinghouse (IAQ INFO)

PO Box 37133
Washington, DC 20013-7133
703-356-4020
Toll free: 1-800-438-4318
Fax: 703-356-5386
E-mail: IAQINFO@aol.com
www.epa.gov/iaq/iaqxline.html
This agency is a central source of information on indoor air quality. It is responsible for implementing the Indoor Environments Program, a voluntary (non-regulatory) program to address indoor air pollution.

Inspector General's Fraud, Waste and Abuse Hotline

1200 Pennsylvania Ave., NW, (2410T)
Washington, DC 20460
202-566-2391
Toll free: 1-888-546-8740 (Fraud, Waste and Abuse Hotline)
Fax: 202-566-2549
E-mail: webcomments.oig@epa.gov
www.epa.gov/oig/ombudsman-hotline.htm
EPA's Hotline Coordinator receives, reviews, and processes complaints and allegations about agency waste and abuse.

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Environmental Protection Agency, continued

National Pesticide Information Center

Oregon State University
333 Weniger Hall
Corvalis, OR 97331-6502
Toll free: 1-800-858-7378
Fax: 541-737-0761
E-mail: npic@ace.orst.edu
npic.orst.edu
A service that provides objective, science-based information about a wide variety of pesticide-related subjects, including: pesticide products, recognition and management of pesticide poisonings, toxicology, environmental
chemistry.

Waste and Waste Reduction

U.S. EPA Office of Solid Waste (5305P)
1200 Pennsylvania Ave., NW
Washington, DC 20460
www.epa.gov/osw

Safe Drinking Water Hotline

Office of Ground Water and Drinking Water
Safe Drinking Water Hotline, 4606M
1200 Pennsylvania Ave., N.W.,
Washington, DC 20460.
703-412-3330
Toll free: 1-800-426-4791
www.epa.gov/safewater/hotline
The Office of Ground Water and Drinking Water helps protect public health by ensuring safe drinking water and protecting ground water. This office oversees implementation of the Safe Drinking Water Act, which is the national law safeguarding tap water in America.

Toxic Substances Control Act Assistance Information Service Hotline (TSCA)

202-554-1404
Fax: 202-554-5603
E-mail: tsca-hotline@email.epa.gov

Equal Employment Opportunity Commission (EEOC)

Office of Communications and Legislative Affairs

131 M St., NE
Washington, DC 20507
202-663-4900
Toll free: 1-800-669-4000
TTY: 1-800-669-6820 or 202-663-4494
Fax: 202-663-4912
E-mail: info@eeoc.gov
www.eeoc.gov

Federal Communications Commission (FCC)

Consumer Center

Consumer & Governmental Affairs Bureau (CGB)
445 12th St., SW
Washington, DC 20554
Toll free: 1-888-225-5322
TTY: 1-888-835-5322
Fax: 1-866-418-0232
E-mail: fccinfo@fcc.gov
www.fcc.gov/cgb
FCC accepts public inquiries, informal complaints, and questions regarding cable, radio, satellite, telephone, television and wireless services.

★ Federal Deposit Insurance Corporation (FDIC)

Division of Supervision and Consumer Protection

Consumer Response Center
2345 Grand Blvd., Ste 100
Kansas City, MO 64108
Toll free: 1-877-275-3342
TTY: 1-800-925-4618
Fax: 703-812-1020
www.fdic.gov
https://www2.fdic.gov/STARSMAIL/index.asp
(Online Consumer Assistance Form)
FDIC responds to questions about federal deposit insurance coverage and handles complaints and inquiries about FDIC-insured state banks which are not members of the Federal Reserve System.

Federal Maritime Commission (FMC)

Office of Consumer Affairs & Dispute Resolution Service
800 North Capitol St., NW
Washington, DC 20573
202-523-5807
Fax: 202 275-0059
E-mail: Complaints@fmc.gov
www.fmc.gov
FMC is the regulatory agency overseeing ocean carriers and certain other entities, operating in the waterborne foreign commerce of the U.S. FMC assists consumers engaged in disputes with transporting carriers, ocean transportation intermediaries and cruise operators.

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Federal Reserve System

Federal Reserve Consumer Help

PO Box 1200
Minneapolis, MN 55480
Toll free: 1-888-851-1920 (8am-6pm, CT)
TTY: 1-877-766-8533 (8am-6pm, CT)
Fax: 1-877-888-2520
E-mail: consumerhelp@federalreserve.gov
www.federalreserveconsumerhelp.gov
The Federal Reserve Board has consolidated its consumer channels to allow for more efficient investigation of complaints about state member banks.

★ Federal Trade Commission (FTC)

Bureau of Consumer Protection

Consumer Response Center
600 Pennsylvania Ave., NW
Washington, DC 20580
Toll free: 1-877-382-4357
TTY: 1-866-653-4261
www.ftc.gov
www.OnGuardOnline.gov (Online Security Tips)

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit the website or call the toll-free numbers above. The FTC records consumer complaints (Internet, telemarketing, identity theft, and other fraud-related complaints) into the Consumer Sentinel Network, a secure, online database and investigative tool available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

★ General Services Administration (GSA)

Federal Citizen Information Center (FCIC)

Federal Citizen Information Center
1800 F St., NW
Room G-142
Washington, DC 20405
202-501-1794
For Catalog Orders: Send your name and address to Catalog, Pueblo, CO 81009
Toll free: 1-800-333-4636
Fax: 202-501-4281
www.USA.gov (the U.S. government's official web portal)
www.GobiernoUSA.gov (USA.gov in Spanish)
www.pueblo.gsa.gov (FCIC homepage)
www.ConsumerAction.gov (consumer information and tips)
www.consumidor.gov (consumer information in Spanish)
www.info.gov (citizen services)
www.kids.gov (government websites for kids)
FCIC publishes the free, quarterly Consumer Information Catalog, which lists more than 200 free and low-cost Federal booklets on a wide variety of consumer topics, and maintains a family of websites to help provide free, timely and useful information to citizens. Consumers can get the information they need in three ways: through printed publications, by calling toll-free 1-800-FED-INFO (333-4636), or by visiting www.USA.gov, the U.S. government's official web portal.

Surplus Federal Property Sales

1800 F St., NW
Washington, DC 20405
Toll free: 1-800-488-3111
www.gsa.gov
www.gsaauctions.gov, GSA online auctions
GSA helps federal agencies dispose of unneeded property by selling directly to the public. They sell personal property, real estate, and vehicles to the public. For more information visit www.gsa.gov and click "For Citizens." The GSA Auctions® e-tool offers the general public the opportunity to bid electronically on many federal assets.

National Archives and Records Administration

8601 Adelphi Rd.
College Park, MD 20740-6001
Toll free: 1-866-272-6272
TTY: 301-837-0482
Fax: 301-837-0483
E-mail: inquire@nara.gov
www.archives.gov
NARA helps preserve our nation's history by overseeing the management of all federal records.

National Council on Disability (NCD)

Director of Communications
1331 F St., NW
Suite 850
Washington, DC 20004
202-272-2004
TTY: 202-272-2074
Fax: 202-272-2022
E-mail: ncd@ncd.gov
www.ncd.gov

★ *Provided financial support for the publication of the Consumer Action Handbook.*

National Council on Disability, continued

The National Council on Disability makes recommendations to the President and Congress on policies affecting Americans with disabilities. NCD works to empower individuals with disabilities and to promote equal opportunity.

National Credit Union Administration (NCUA)

1775 Duke St.
Alexandria, VA 22314-3428
703-518-6300
Toll free: 1-800-827-9650 (Fraud Hotline)
E-mail: consumerassistance@ncua.gov
www.ncua.gov
NCUA is the federal agency that charters and supervises federal credit unions and insures savings in federal and most state-chartered credit unions across the country through the National Credit Union Share Insurance Fund.

National Labor Relations Board

Division of Information
1099 14th St., NW
Washington, DC 20570-0001
202-273-1991
Toll free: 1-866-667-6572
TTY: 1-866-315-6572
Fax: 202-273-1789
www.nlrb.gov
The NLRB conducts elections to determine whether or not employees want union representation and investigates and remedies unfair labor practices by employers and unions.

Office of Personnel Management (OPM)

1900 E St., NW
Washington, DC 20415
202-606-1800
TTY: 202-606-2532
E-mail: general@opm.gov
www.opm.gov
www.usajobs.gov (Federal employment information)
OPM manages the civil service of the federal government, coordinates the recruitment of new government employees, and manages their health insurance and retirement benefits programs. It also provides resources for locating student jobs, summer jobs, scholarships, and internships.

Pension Benefit Guaranty Corporation

Customer Contact Center

PO Box 151750
Alexandria, VA 22315-1750
Toll free: 1-800-400-7242
TTY: 1-800-877-8339 (federal relay)
Fax: 202-326-4047 or 202-326-4147
Email: mypension@pbgc.gov
www.pbgc.gov
The Pension Benefit Guaranty Corporation protects the retirement incomes of workers in private sector defined pension benefit plans. When you call, it helps to have your social security number and your plan's name or number.

Railroad Retirement Board

844 North Rush St.
Chicago, IL 60611-2092
312-751-7139
Toll free: 1-877-772-5772 (National Telephone Service)
TTY: 312-751-4701
www.rrb.gov
The Board's primary function is to administer comprehensive retirement-survivor and unemployment-sickness benefit programs for the nation's railroad workers and their families.

★ Securities and Exchange Commission (SEC)

Office of Investor Education and Advocacy (OIEA)

100 F St., NE
Washington, DC 20549-0213
202-551-6551
Toll free: 1-800-732-0330
Fax: 202-772-9295
E-mail: help@sec.gov
www.sec.gov/investor.shtml (Investor information)
www.sec.gov/complaint.shtml (Complaint form)
The OIEA provides a variety of services to help individuals address the problems and questions they may face as an investor. OIEA's investor website above contains an extensive collection of free information on investing wisely and avoiding fraud.

Small Business Administration (SBA)

409 3rd St., SW, Suite 7600
Washington, DC 20416
202-205-6740
Toll free: 1-800-827-5722 (Information)
TTY: 704-344-6640
Fax: 202-481-6190
E-mail: answerdesk@sba.gov
www.sba.gov
SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory.

★ *Provided financial support for the publication of the Consumer Action Handbook.*

Small Business Administration, continued

Social Security Administration

Office of Public Inquiries

2555 Windsor Park Bldg.
6401 Security Blvd.
Baltimore, MD 21235
Toll free: 1-800-772-1213
www.socialsecurity.gov
The Social Security Administration provides retirement, survivors and disability benefits, as well as administers Supplemental Security Income (SSI) payments. To report Social Security or SSI fraud, call toll free: 1-800-269-0271.

Surface Transportation Board (STB)

Department of Transportation
395 E St., SW
Washington, DC 20423-0001
202-245-0245
TTY: 1-800-877-8339
www.stb.dot.gov
The STB resolves railroad rate and service disputes and reviews proposed railroad mergers. The STB is decisionally independent, although it is administratively affiliated with the Department of Transportation (DOT).

U.S. Access Board

1331 F St., NW, Suite 1000
Washington, DC 20004-1111
202-272-0080
Toll free: 1-800-872-2253
TTY: 1-800-993-2822
Fax: 202-272-0081
E-mail: info@access-board.gov
www.access-board.gov

U.S. Commodity Futures Trading Commission (CFTC)

Office of External Affairs
Lafayette Center
1155 21st St., NW
Washington, DC 20581
202-418-5000
202-418-5080
Fax: 202-418-5525
E-mail: questions@cftc.gov
www.cftc.gov
The CFTC protects market users and the public from fraud, manipulation, and abusive practices related to the sale of commodity and financial futures and options, and to foster open, competitive, and financially sound futures and option markets. The CFTC investigates and prosecutes commodities fraud, including foreign currency schemes, energy manipulation and hedge fund fraud, and works with other federal and state agencies to bring criminal and other actions.

U.S. Postal Service

Consumer Advocate

475 L'Enfant Plaza, SW
Room 10427
Washington, DC 20260-2200
202-268-2282
Toll free: 1-800-275-8777
TTY: 1-877-889-2457
www.usps.gov
The U.S. Postal Service Consumer Advocate listens to the voice of the customer and amplifies the message to postal management. Through proactive external messaging, the Consumer Advocate also channels information from the Postal Service to customers on postal policy and procedures and on ways to get the most from their post office.

United States Postal Inspection Service

Criminal Investigations Service Center
ATTN: Mail Fraud
222 S. Riverside Plaza, Suite 1250
Chicago, IL 60606-6100
Toll free: 1-877-876-2455
www.postalinspectors.uspis.gov/
If you believe you have been the victim of a crime involving the U.S. mail or need assistance with postal-related problems of a law enforcement nature, you should check your phone directory and contact your nearest Postal Inspection Service office.

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These organizations define their missions as consumer assistance, protection and/or advocacy. The descriptions below are based on information they provided.

The type of service provided by each organization varies. Those that assist individuals with problems are specified. The others do not assist consumers with individual complaints, but they may be interested in hearing from consumers about problems, issues and trends in connection with their advocacy and consumer education activities.

Most, though not all, distribute consumer education and information materials. Where informational or educational materials are offered, there may be a charge; contact the organization to find out.

AARP
601 E St., NW
Washington, DC 20049
Toll free: 1-888-687-2277
TTY: 1-877-434-7598
www.aarp.org
AARP is committed to addressing those consumer problems and issues that especially impact the financial security of people 50 years and older. Through advocacy at the federal and state levels, AARP works to make the marketplace safer for all consumers. AARP also employs a variety of strategies to help members protect themselves from fraud and deceptive practices.

Alliance Against Fraud (AAF)
1701 K St., NW, Suite 1200
Washington, DC 20006
202-835-3323
Fax: 202-835-0747
E-mail: info@nclnet.org
www.fraud.org/aaft/aaftinfo.htm
The Alliance, coordinated by the National Consumers League, is a coalition of public interest groups, trade associations, labor unions, businesses, law enforcement agencies, educators, and consumer protection agencies. AAF members promote efforts to educate the public about telemarketing and Internet fraud and how to shop safely by phone and online.

American Council on Consumer Interests (ACCI)
555 East Wells St., Suite 1100
Milwaukee, WI 53202
414-276-6445
Fax: 414-276-3349
E-mail: info@consumerinterests.org
www.consumerinterests.org
ACCI is the leading consumer policy research and education organization consisting of a world-wide community of researchers, educators and related professionals.

American Council on Science and Health (ACSH)
1995 Broadway, 2nd Floor
New York, NY 10023-5860
212-362-7044
Fax: 212-362-4919
E-mail: acsh@acsh.org
www.acsh.org
A nonprofit public education group, ACSH provides consumers with up-to-date scientifically sound information on the relationship between human health and chemicals, foods, lifestyles, and the environment. Booklets and special reports on a variety of topics are available.

Center for Auto Safety (CAS)
1825 Connecticut Ave., NW
Suite 330
Washington, DC 20009
202-328-7700
www.autosafety.org
CAS advocates on behalf of consumers in auto safety and quality, fuel efficiency, emissions, and related issues. For advice on specific problems, CAS requests that consumers write a brief statement of the problem or question, including the year, make and model of the vehicle. Mail it with a stamped self-addressed envelope to the address listed.

Center for Science in the Public Interest (CSPI)
1875 Connecticut Ave., NW, Suite 300
Washington, DC 20009
202-332-9110
Fax: 202-265-4954
E-mail: cspi@cspinet.org
www.cspinet.org
A nonprofit, membership organization, CSPI conducts research, education, and advocacy on nutrition, health, food safety and related issues, and publishes the monthly Nutrition Action Healthletter as well as other consumer information materials.

The Center for Legal Empowerment, Accountability and Reform (CLEAR)
1612 K St. NW, Suite 510
Washington, DC 20006
202-887-8255
Toll free: 1-888-367-4258
Fax: 202-887-9699
E-mail: halt@halt.org
www.clearlegal.org
The mission of CLEAR (formerly known as HALT)-is to work to make the civil justice system more accessible and affordable. CLEAR is not involved in reforming the criminal justice system; nor do they provide direct legal services to individuals or criminal cases. CLEAR publishes a series of free self help legal manuals, which is accessible on their website.

★ *Provided financial support for the publication of the Consumer Action Handbook.*

Center for the Study of Services
1625 K St., NW, 8th Floor
Washington, DC 20006
Toll free: 1-800-213-7283
Fax: 202-347-4000
E-mail: questions@cssresearch.org
www.cssresearch.org
www.checkbook.org
The Center for the Study of Services is an independent, nonprofit consumer organization. The organization's purpose is to provide consumers with information to help them get high quality services and products at the best possible prices. *Consumers' CHECKBOOK* evaluates the quality and prices of service firms and stores.

Coalition Against Insurance Fraud
1012 14th St. NW, Suite 200
Washington, DC 20005
202-393-7330
Toll free: 1-800-835-6422
Fax: 202-318-9189
E-mail: info@insurancefraud.org
www.InsuranceFraud.org
A national alliance of consumer groups, government agencies, and insurance companies dedicated to combating all forms of insurance fraud through advocacy and public information. It conducts research, develops public education programs and provides information on how to avoid becoming a victim of insurance fraud.

Congress Watch
1600 20th St., NW
Washington, DC 20009
202-588-1000
Fax: 202-547-7392
E-mail: congresswatch@citizen.org
www.citizen.org/congress
An arm of Public Citizen, Congress Watch works for consumer-related legislation, regulation, and policies in such areas as health and safety, and campaign financing, and has publications available on the issues with which it deals.

Consumer Action
221 Main St., Suite 480
San Francisco, CA 94105
415-777-9635 (Consumer Complaints)
213-623-8327 (Hotline)
TTY: 415-777-9456
Fax: 415-777-5267
E-mail: info@consumer-action.org
www.consumer-action.org
An education and advocacy organization specializing in credit, finance, and telecommunications issues, Consumer Action offers a multi-lingual consumer complaint hotline, free information on its surveys of banks and long-distance telephone companies, and consumer education materials in as many as eight languages. Community-based organizations can receive these free publications in bulk.

Consumer Federation of America (CFA)
1620 Eye St., Suite 200
Washington, DC 20006
202-387-6121
Fax: 202-265-7989
E-mail: cfa@consumerfed.org
www.consumerfed.org
CFA is a consumer advocacy and education organization. It currently represents consumer interests on issues such as, telephone service, insurance and financial services, product safety, indoor air pollution, health care, product liability, and utility rates. It develops and distributes studies of various consumer issues, as well as consumer guides in book and pamphlet form.

Consumers Union
101 Truman Ave.
Yonkers, NY 10703-1057
914-378-2000
Fax: 914-378-2900
www.consumersunion.org
Consumers Union (CU), publisher of *Consumer Reports®*, is an independent, nonprofit testing and information organization serving only consumers. CU is a comprehensive source for unbiased advice about products and services, personal finance, health and nutrition, and other consumer concerns. Since 1936, their mission has been to test products, inform the public, and protect consumers. CU's Advocacy Offices provide tools to consumers to make their concerns heard by government and industry. They also testify before Federal and state legislative and regulatory bodies, petition government agencies, emphasizing a national grass roots approach on behalf of consumers.

Consumer Policy Institute
914-378-2455
Fax: 914-378-2928

Washington DC Office
1101 17th St. NW, Suite 500
Washington, DC 20036
202-462-6262
Fax: 202-265-9548

Southwest Regional Office
506 West 14th, Suite A
Austin, TX 78701-1643
512-477-4431
Fax: 512-477-8934

West Coast Regional Office
1535 Mission St.
San Francisco, CA 94103-2512
415-431-6747
Fax: 415-431-0906

★ *Provided financial support for the publication of the Consumer Action Handbook.*

Families USA
1201 New York Ave. NW, Suite 1100
Washington, DC 20005
202-628-3030
Fax: 202-347-2417
E-mail: info@familiesusa.org
www.familiesusa.org
A national, nonprofit membership organization committed to comprehensive reform of health and long-term care, Families USA works to educate and mobilize consumers on healthcare issues. Families USA develops and distributes reports and other materials on health and long-term care issues.

The Federation of American Consumers and Travelers (FACT)
318 Hillsboro Ave.
PO Box 104
Edwardsville, IL 62025
Toll free: 1-800-872-3228
Fax: 618-656-5369
E-mail: cservice@usafact.org
www.usafact.org
FACT is a national not-for-profit consumer group that provides help to individuals and small associations. FACT provides non-biased and non-partisan weekly Eye-on-Washington Reports direct from the nation's capitol, no-strings-attached Disaster Aid, continuing education scholarships, community and classroom grants, assistance for small business owners, travel discounts, and a Consumer Hotline/Library.

Funeral Consumers Alliance (FCA)
33 Patchen Rd.
South Burlington, VT 05403
Toll free: 1-800-765-0107
Fax: 802-865-2626
E-mail: info@funerals.org
www.funerals.org
Funeral Consumers Alliance is a nonprofit educational organization protecting a consumer's right to choose a dignified, meaningful, affordable funeral. In addition to informing the public about their available options and rights, FCA will assist in mediating complaints. The local affiliates around the country work for better legislation, conduct funeral price surveys, and counsel members and the general public.

Health Research Group (HRG)
1600 20th St., NW
Washington, DC 20009
202-588-1000
E-mail: pcmail@citizen.org
www.citizen.org/hrg
A division of Public Citizen, HRG works for protection against unsafe foods, drugs, medical devices, and workplaces, and advocates for greater consumer control over personal health decisions. A monthly Health Letter and a monthly letter on prescription drugs are available.

Jump$tart Coalition for Personal Financial Literacy
919 18th St. NW, Suite 300
Washington, DC 20006
202-466-8604
Toll free: 1-888-453-3822
Fax: 202-223-0321
E-mail: info@jumpstartcoalition.org
www.jumpstart.org
The Coalition's direct objective is to encourage curriculum enrichment to ensure that basic personal financial management skills are attained during the K-16 educational experience.

Kids in Danger (KID)
116 W. Illinois St., Suite 5E
Chicago, IL 60654
312-595-0649
Fax: 312-595-0939
Email: email@kidsindanger.org
www.kidsindanger.org
KID is a nonprofit organization dedicated to educating parents, training engineers, designers, and manufacturers, and advocating for improvements in the safety of children's products.

The Medicare Rights Center
520 Eighth Ave.
North Wing, 3rd Floor
New York City, NY 10018
212-869-3850
Fax: 212-869-3532
Email: info@medicarerights.org
www.medicarerights.org
The Medicare Rights Center is a national, nonprofit consumer service organization that works to ensure access to affordable health care for older adults and people with disabilities through counseling and advocacy, educational programs and public policy initiatives. Through phone hotlines, Internet services, large volunteer network and community programs they work with clients nationwide.

National Assocision of Consumer Advocates (NACA)
1730 Rhode Island Ave. NW
Suite 710
Washington, DC 20036
202-452-1989
Fax: 202-452-0099
Email: info@naca.net
www.naca.net
NACA members represent consumers victimized by fraudulent, abusive and predatory business practices. They are actively engaged in promoting a fair and open marketplace that forcefully protects the rights of consumers, particularly those of modest means.

★ *Provided financial support for the publication of the Consumer Action Handbook.*

National Association of Consumer Agency Administrators (NACAA)

PO Box 40542
Nashville, TN 37204
615-498-1563
Toll free: 1-866-729-6222
Fax: 615-369-6225
E-mail: nacaa@nacaa.net
www.nacaa.net

An association of the administrators of local, state, and Federal Government consumer protection agencies, NACAA provides training programs, public policy studies and conferences, professional publications, and other member services. The organization is unable to address individual consumer complaints

National Coalition for Consumer Education (NCCE)

1701 K St., NW, Suite 1200
Washington, DC 20006
202-835-3323
Fax: 202-835-0747
www.nclnet.org

NCCE is a coalition coordinated by the National Consumers League. It develops and provides educational materials and resources to consumer educators through a network of state coordinators. The coalition sponsors LifeSmarts, a game-show competition open to all teens in the 9th through 12th grade.

National Community Reinvestment Coalition (NCRC)

727 15th St., NW, Suite 900
Washington, DC 20005-2112
202-628-8866
Fax: 202-628-9800
E-mail: member@ncrc.org
www.ncrc.org

NCRC was founded in 1990 with the goal of ending discriminatory banking practices and increasing the flow of private capital and credit into underserved communities across the country.

National Consumer Law Center (NCLC)

Seven Winthrop Square, 4th Floor
Boston, MA 02111-1245
617-542-8010
Fax: 617-542-8028
E-mail: consumerlaw@nclc.org
www.consumerlaw.org

NCLC is an advocacy and research organization focusing on the needs of low-income and elderly consumers. They concentrate on working for fairness in financial services, wealth building and financial health, a stop to predatory lending and consumer fraud, and protection of basic energy and utility services. Limited resources prevent the organization from responding to individual inquiries.

The National Consumer Protection Technical Resource Center

2101 Kimball Ave.
PO Box 388
Waterloo, IA 50704-0388
Toll free: 1-877-808-2468
E-mail: info@smpresource.org
www.smpresource.org

The Center is funded by the U.S. Administration on Aging to support community based Senior Medicare Patrol Programs (SMP). The SMP projects utilize the skills and expertise of retired professionals to educate and empower communities to take an active role in the detection and prevention of healthcare fraud and abuse, with a focus on the Medicare and Medicaid programs.

National Consumers League (NCL)

1701 K St., NW, Suite 1200
Washington, DC 20006
202-835-3323
Fax: 202-835-0747
www.nclnet.org

Founded in 1899, the mission of the NCL is to protect and promote social and economic justice for consumers and workers. The league is a nonprofit membership organization working for health, safety, and fairness in the marketplace and workplace. Current principal issue areas include consumer fraud, food and drug safety, fair labor standards, child labor, healthcare, e-commerce, financial services and telecommunications. The league promotes consumer education through outreach to high school students and provides information to consumers through publications, media outreach and multiple websites.

National Council on the Aging (NCOA)

1901 L St., NW 4th Floor
Washington, DC 20036
202-479-1200
Toll free: 1-800-424-9046
TTY: 202-479-6674
Fax: 202-479-0735
E-mail: info@ncoa.org
www.ncoa.org

NCOA is the nation's first association of organizations and professionals dedicated to promoting the dignity, self-determination, well being, and contributions of older persons.

★ *Provided financial support for the publication of the Consumer Action Handbook.*

National Fraud Information Center/Internet Fraud Watch

1701 K St., NW, Suite 1200
Washington, DC 20006
202-835-3323
Fax: 202-835-0747
www.fraud.org

NFC/IFW assist consumers with recognizing and filing complaints about telemarketing and Internet fraud. A project of the National Consumers League, the hotline provides consumers with information to help them avoid becoming victims of fraud and in reporting telemarketing and Internet fraud to law enforcement. Spanish-speaking counselors are available.

Public Citizen, Inc.

1600 20th St., NW
Washington, DC 20009
202-588-1000
E-mail: pcmail@citizen.org
www.citizen.org

A national, nonprofit membership organization representing consumer interests through lobbying, litigation, research, and publications, Public Citizen represents consumer interests in the areas of product liability, healthcare delivery, safe medical devices and medications, open and ethical government, and safe and sustainable energy use.

★ Society of Consumer Affairs Professionals (SOCAP)

675 N. Washington St., Suite 200
Alexandria, VA 22314
703-519-3700
Fax: 703-549-4886
E-mail: socap@socap.org
www.socap.org

SOCAP provides training, conferences and publications to encourage and promote effective communication and understanding among business, government and consumers; and to define and advance the consumer affairs profession.

U.S. Public Interest Research Group (U.S. PIRG)

218 D St., SE
First Floor
Washington, DC 20003-1900
202-546-9707
Fax: 202-546-2461
E-mail: uspirg@pirg.org
www.uspirg.org

U.S. PIRG is the national lobbying office for the state public interest research groups. The PIRGs are consumer and environmental advocacy groups that address issues such as: bank fees, identity theft, credit bureau abuses, clean air and clean water, right to know, campaign finance reform, and various other issues. U.S. PIRG does not handle individual consumer complaints directly but measures complaint levels to gauge the need for remedial legislation.

★ *Provided financial support for the publication of the Consumer Action Handbook.*

City, county and state consumer offices offer a variety of important services. They might mediate complaints, conduct investigations, prosecute offenders of consumer laws, license and regulate professionals, provide educational materials and advocate in the consumer interest.

An advantage of contacting a city or county government office is that they are familiar with local businesses and local ordinances. If there is not a consumer office in your local area, contact your state consumer office. State offices are familiar with state laws and look for statewide patterns of problems.

In many instances there may be other local consumer and non-profit organizations that provide consumer assistance and work with the offices listed here. Be sure to check the website for your state to get more information about these local resources.

To save time, call before sending a written complaint. Ask if the office handles the type of complaint you have and if complaint forms are provided. Many offices distribute consumer materials specifically geared to state laws and local issues. Ask if any information is available regarding your problem.

This list is arranged in alphabetical order by state name.

Alabama

State Offices

Alabama Office of the Attorney General
500 Dexter Ave.
Montgomery, AL 36130
334-242-7335
Toll free: 1-800-392-5658
Fax: 334-242-2433
www.ago.state.al.us

Alaska

State Offices

Alaska Office of the Attorney General
Consumer Protection Unit
PO Box 110300
Juneau, AK 99811-0300
907-465-2133
Toll free: 1-888-576-2529
Fax: 907-465-2075
www.law.state.ak.us

Arizona

State Offices

Arizona Office of the Attorney General
1275 West Washington St.
Phoenix, AZ 85007
602-542-5025
602-542-5763 (Consumer Information and Complaints)
Toll free: 1-800-352-8431
Fax: 602-542-4085
www.azag.gov

Arizona Office of the Attorney General
Consumer Information and Complaints
Consumer Protection
400 West Congress South Bldg.
Suite 315
Tucson, AZ 85701-1367
520-628-6504
Toll free: 1-800-352-8431
Fax: 520-628-6530
E-mail: consumerinfo@azag.gov
www.azag.gov

Arkansas

State Offices

Arkansas Office of the Attorney General
Consumer Protection Division
323 Center St., Suite 200
Little Rock, AR 72201
501-682-2007 (Office of the Attorney General Operator)
501-682-2341 (Consumer Hotline)
Toll free: 1-800-482-8982
TTY: 1-800-482-8982 or 501-682-6073
Fax: 501-682-8118
E-mail: oag@arkansasag.gov
www.arkansasag.gov

California

State Offices

California Office of the Attorney General
Public Inquiry Unit
PO Box 944255
Sacramento, CA 94244-2550
916-322-3360
Toll free: 1-800-952-5225
Toll free: 1-800-735-2929
Fax: 916-323-5341
E-mail: piu@doj.ca.gov
www.caag.state.ca.us

California Dept. of Consumer Affairs
Consumer Information Division
1625 North Market Blvd.
Suite N 112
Sacramento, CA 95834
916- 445-1254
916-322-1700
Toll free: 1-800-952-5210
Toll free: 1-800-326-2297
E-mail: dca@dca.ca.gov
www.dca.ca.gov

Contractors State License Board
9821 Business Park Dr.
Sacramento, CA 95827
916-255-2924 (Northern CA.)
562-345-7600 (Southern CA.)
www.cslb.ca.gov

California Bureau of Automotive Repair
Dept. of Consumer Affairs
PO Box 989001
West Sacramento, CA 95798-9001
916-255-4300
916-322-1700
Toll free: 1-800-952-5210
Toll free: 1-800-326-2297
Fax: 916-255-1369
E-mail: BAREditor@dca.ca.gov
www.autorepair.ca.gov

County Offices

Kern County District Attorney's Office
Consumer Protection Unit
Justice Building
1215 Truxtun Ave., 4th Floor
Bakersfield, CA 93301
661-868-2340
Fax: 661-868-2135
E-mail: dacriminal@co.kern.ca.us
www.co.kern.ca.us/da

Solano County Distict Attorney's Office
Consumer and Environmental Protection Unit
675 Texas St., Suite 4500
Fairfield, CA 94533
707-784-6800
Fax: 707-784-7986
www.co.solano.ca.us/depts/da/default.asp

Fresno County District Attorney's Office
929 L St.
Fresno, CA 93721
559-488-3836
559-488-3141
E-mail: damail@co.fresno.ca.us
www.co.fresno.ca.us

Los Angeles County Dept. of Consumer Affairs
500 West Temple St., Room B-96
Los Angeles, CA 90012-2722
213-974-1452
Toll free: 1-800-593-8222 (LA County)
213-626-0913
Fax: 213--617-1431
E-mail: dca@dca.lacounty.gov
www.dca.lacounty.gov

Contra Costa County District Attorney's Office
900 Ward St., 4th Floor
Martinez, CA 94553
925-957-2200
925-646-4620
Fax: 925-646-4683
www.co.contra-costa.ca.us

Stanislaus County District Attorney's Office
Consumer Fraud Unit
832 12th St., Suite 300
Modesto, CA 95354
209-525-5550
Fax: 209-525-5545
www.stanislaus-da.org

Monterey County District Attorney's Office
Consumer Protection Division
1200 Aguajito Rd., Room 301
Monterey, CA 93940
831-755-5073 (Salinas)
831-647-7770 (Monterey)
831-385-8373 (King City)
Fax: 831-647-7762
www.co.monterey.ca.us

Napa County District Attorney's Office
Consumer/ Environmental Protection Division
931 Parkway Mall
Napa, CA 94559
707-253-4211
707-253-4059 (Hotline)
888-314-0107
Fax: 707-253-4041
www.co.napa.ca.us

San Mateo County District Attorney's Office
Consumer & Environmental Unit
400 County Center, 3rd Floor
Redwood City, CA 94063
650-363-4651
650-363-4636
Fax: 650-363-4873
www.co.sanmateo.ca.us

San Diego County District Attorney's Office
Consumer Protection Unit
330 W. Broadway, Suite 750
San Diego, CA 92101
619-531-4040
619-531-3507 (hotline)
Fax: 619-237-1351
www.sdcda.org

San Francisco County District Attorney's Office
Consumer and Environmental Protection Unit
732 Brannan St.
San Francisco, CA 94103
415-551-9595 (hotline)
415-553-1751
Fax: 415-551-9504
www.sfdistrictattorney.org

Santa Clara County District Attorney's Office
Consumer Protection Unit
70 West Hedding St.
West Wing, 4th Floor
San Jose, CA 95110
408-792-2880
408-299-7400
Fax: 408-279-8742
E-mail: Consumer Protection@da.sccgov.org
www.santaclara-da.org

San Luis Obispo County District Attorney's Office
Economic Crime Unit
Consumer Fraud Dept.
County Courthouse Annex
1050 Monterey St., Room 223
San Luis Obispo, CA 93408
805-781-5856
www.slocounty.ca.gov

Marin County District Attorney's Office
Consumer Protection Unit
Hall of Justice, Room 130
3501 Civic Center Dr.
San Rafael, CA 94903
415-499-6450
Fax: 415-499-3719
E-mail: consumer@co.marin.ca.us
www.co.marin.ca.us

Orange County District Attorney's Office
ConsumerProtection Unit
401 Civic Center Dr. West
Santa Ana, CA 92701
714-648-3600
Fax: 714-648-3636
E-mail: consumercomplaint@da.ocgov.com
www.orangecountyda.com

Santa Barbara County District Attorney's Office
Consumer Protection Unit
1112 Santa Barbara St.
Santa Barbara, CA 93101
805-568-2390
www.countyofsb.org/da

Santa Cruz County District Attorney's Office
Division of Consumer Affairs
701 Ocean St., Room 200
Santa Cruz, CA 95060
831-454-2050
831-454-2123
Fax: 831-454-2694
E-mail: dao@co.santa-cruz.ca.us
www.co.santa-cruz.ca.us

Ventura County District Attorney's Office
Consumer Mediation Section
800 South Victoria Ave.
Ventura, CA 93009
805-654-3110
da.countyofventura.org/

City Offices

Los Angeles City Attorney's Office
Consumer Protection Unit
200 North Main St., 7th Floor
Los Angeles, CA 90012
213-978-8070
213-978-8310
Fax: 213-978-8111
www.lacity.org/atty

San Diego City Attorney's Office
Consumer and Environmental Protection Unit
1200 Third Ave., #1620
San Diego, CA 92101
619-533-5600
619-236-6220
Fax: 619-236-7215
E-mail: cityattorney@sandiego.gov
www.sandiegocityattorney.org

Santa Monica City Attorney's Office
Consumer Protection Division
1685 Main St., Third Floor
Santa Monica, CA 90401
310-458-8336
310-917-8696
Fax: 310-395-6727
E-mail: consumer.mailbox@smgov.net
www.smgov.net/atty

Colorado

State Offices

Colorado Consumer Protection Division
1525 Sherman St., 7th Floor
Denver, CO 80203
303-866-5079
Toll free: 1-800-222-4444
Fax: 303-866-4916
E-mail: stop.fraud@state.co.us
www.ago.state.co.us

AARP ElderWatch Partnership
1301 Pennsylvania #280
Denver, CO 80203
303-222-4444
Toll free: 1-800-222-4444
Fax: 303-831-6217
E-mail: aarpelderwatch@aarp.org
www.aarpelderwatch.org

County Offices

Fourth Judicial District Attorney's Office
Economic Crimes Division
El Paso and Teller Counties
105 East Vermijo
Colorado Springs, CO 80903
719-520-6002
Fax: 719-520-6164
www.4thjudicialda.com

Weld County District Attorney's Office
PO Box 758
Greeley, CO 80632
970-336-7235
Toll free: 1-800-332-2071
Fax: 970-352-0242
www.co.weld.co.us

Pueblo County District Attorney's Office
701 Court
Pueblo, CO 81003
719-583-6030
Fax: 719-583-6666
www.co.pueblo.co.us

City Offices

Denver District Attorney's Office
Economic Crimes Unit
201 West Colfax Ave., Dept 801
Denver, CO 80202
720-913-9179
Fax: 720-913-9035
E-mail: info@denverda.org
www.denverda.org

Connecticut

State Offices

Connecticut Dept. of Consumer Protection
165 Capitol Ave.
Hartford, CT 06106-1630
860-713-6050
Toll free: 1-800-842-2649
Toll free: 1-860-713-7240
Fax: 860-713-7239
E-mail: trade.practices@ct.gov
www.ct.gov/dcp

City Offices

Middletown Office of Consumer Protection
Director of Consumer Protection
245 deKoven Dr.
Middletown, CT 06457-1300
860-344-3491
860-344-3521
Fax: 860-344-3561
www.cityofmiddletown.com

Delaware

State Offices

Delaware Office of Attorney General
Delaware Dept. of Justice
Consumer Protection Division
Carvel State Office Building
820 North French St.
Wilmington, DE 19801
302-577-8600
Toll free: 1-800-220-5424
Fax: 302-577-6499
E-mail: consumer.protection@state.de.us
www.attorneygeneral.delaware.gov

District of Columbia

District of Columbia Offices only

District of Columbia Office of the Attorney General
Office of Consumer Protection
441 4th St., NW
Suite 600, South
Washington, DC 20001
202-727-3400
Fax: 202-478-9296
www.oag.dc.gov

District of Columbia Offices

Dept. of Consumer and Regulatory Affairs
Government of the District of Columbia
941 North Capitol St., NE, Suite 9700
Washington, DC 20002
202-442-4400
202-727-1000 (Citywide Call Center)
202-442-9828
Fax: 202-442-9445
E-mail: consumer.protection@dc.gov
www.consumer.dc.gov

Office of Consumer Protection
Dept. of Consumer & Regulatory Affairs
941 North Capitol St. NE
Washington, DC 20002
202-442-4400
202-442-4615
Fax: 202-478-9296
www.dcra.dc.gov

Florida

State Offices

Florida Dept. of Agriculture and Consumer Services
Division of Consumer Services
Terry Lee Rhodes Building
2005 Apalachee Pkwy.
Tallahassee, FL 32399-6500
850-488-2221
Toll free: 1-800-435-7352
Toll free: 1-800-352-9832 (in Spanish)
www.800helpfla.com

Florida Office of the Attorney General
PL-01 The Capitol
Tallahassee, FL 32399-1050
850-414-3300
Toll free: 1-866-966-7226
Toll free: 1-800-955-8771
Fax: 850-410-1630
www.myfloridalegal.com
www.seniorsvscrime.com

Regional Offices

Ft. Lauderdale Branch- Office of the Attorney General
Economic Crimes Division
110 SE 6th St., 9th floor
Fort Lauderdale, FL 33301-5000
954-712-4600
Fax: 954-712-4706
www.myfloridalegal.com

Jacksonville Branch- Office of the Attorney General
Economic Crimes Unit
1300 Riverplace Blvd., Suite 405
Jacksonville, FL 32207
904-348-2720
Fax: 904-858-6918
www.myfloridalegal.com

Orlando Branch- Office of the Attorney General
Economic Crimes Division
135 West Central Blvd., Suite 1000
Orlando, FL 32801
407-999-5588
Fax: 407-245-0365
www.myfloridalegal.com

Tampa Branch- Office of the Attorney General
Economic Crimes Division
Concourse Center 4
3507 E. Frontage Rd., Suite 325
Tampa, FL 33607-1795
813-287-7950
Fax: 813-281-5515
www.myfloridalegal.com

W. Palm Beach Branch- Office of the Attorney General
Economic Crimes Division
1515 N. Flagler Dr., Suite 900
West Palm Beach, FL 33401
561-837-5000
Fax: 561-837-5109
www.myfloridalegal.com

County Offices

Pinellas County Office of Consumer Protection
15251 Roosevelt Blvd., Suite 209
Clearwater, FL 33760
727-464-6200
727-464-6088
Fax: 727-464-6129
E-mail: consumer@co.pinellas.fl.us
www.pinellascounty.org/consumer

Broward County Consumer Affairs Division
115 South Andrews Ave., A460
Fort Lauderdale, FL 33301
954-357-5350
Fax: 954-765-5309
E-mail: consumer@broward.org
www.broward.org/consumer

Miami-Dade County Consumer Services Dept.
140 West Flagler St., Suites 901-904
Miami, FL 33130
305-375-3677
Fax: 305-375-4120
E-mail: consumer@miamidade.gov
www.miamidade.gov/csd

Office of the State Attorney for Miami-Dade County
Economic Crime Division
1350 NW 12th Ave.
Miami, FL 33136-2111
305-547-0671
Fax: 305-547-0717
www.miamisao.com

Pasco County Consumer Affairs Division
7530 Little Rd., Suite 140
New Port Richey, FL 34654
727-847-8106
727-847-8110 (Code Compliance)
Toll free: 1-800-955-8771
Fax: 727-847-8191
www.pascocountyfl.net

Orange County Consumer Fraud Unit
415 North Orange Ave.
PO Box 1673
Orlando, FL 32802
407-836-2490
Fax: 407-836-1210
E-mail: fraudhelp@sao9.org
www.orangecountyfl.net

Hillsborough County Consumer Protection Agency
8900 N. Armenia Ave., Suite 226
Tampa, FL 33604-1072
813-903-3430
Fax: 813-903-3432
www.hillsboroughcounty.org/consumerprotection

Palm Beach County Division of Consumer Affairsl
50 South Military Trail
West Palm Beach, FL 33415
561-712-6600
Toll free: 1-888-852-7362
Fax: 561-712-6610
www.pbcgov.com/consumer

Georgia

State Offices

Georgia Governor's Office of Consumer Affairs
Two Martin Luther King Jr. Dr., SE
Suite 356
Atlanta, GA 30334-4600
404-651-8600
Toll free: 1-800-869-1123 (Outside Atlanta)
Fax: 404-651-9018
consumer.georgia.gov

Hawaii

State Offices

Hawaii Dept. of Commerce and Consumer Affairs
345 Kekuanaoa St., Room 12
Hilo, HI 96720-4388
808-933-0910
Fax: 808-933-8845
www.hawaii.gov/dcca

Hawaii Dept. of Commerce and Consumer Affairs
Office of Consumer Protection
235 South Beretania St., Room 801
Honolulu, HI 96813-2419
808-586-2630
808-587-3222
Fax: 808-586-2640
www.hawaii.gov/dcca/ocp

Hawaii Dept. of Commerce and Consumer Affairs
Office of Consumer Protection
1063 Lower Main St., Suite C-216
Wailuku, HI 96793
808-984-8244
Fax: 808-243-5807
www.hawaii.gov/dcca/ocp

Idaho

State Offices

Idaho Attorney General's Office
Consumer Protection Division
954 W. Jefferson, 2nd Floor
PO Box 83720
Boise, ID 83720-0010
208-334-2424
Toll free: 1-800-432-3545
Fax: 208-334-4151
www2.state.id.us/ag

Illinois

State Offices

Illinoise Office of the Attorney General- Carbondale
Consumer Fraud Bureau
1001 East Main St.
Carbondale, IL 62901
618-529-6400
Toll free: 1-800-243-0607 (Hotline)
Toll free: 1-877-675-9339
Fax: 618-529-6416
E-mail: ag_consumer@atg.state.il.us
www.illinoisattorneygeneral.gov

Illinois Office of the Attorney General- Chicago
Consumer Fraud Bureau
100 West Randolph St., 12th Floor
Chicago, IL 60601
312-814-3000
Toll free: 1-800-386-5438
Toll free: 1-800-964-3013
Fax: 312-814-2549
E-mail: ag_consumer@atg.state.il.us
www.illinoisattorneygeneral.gov

Illinois Office of the Attorney General- Springfield
Consumer Fraud Bureau
500 South Second St.
Springfield, IL 62706
217-782-1090
Toll free: 1-800-243-0618
Toll free: 1-877-844-5461
Fax: 217-782-1097
E-mail: ag_consumer@atg.state.il.us
www.illinoisattorneygeneral.gov

Regional Offices

Metro East Illinois Regional Office of Attorney General
201 West Pointe Dr., Suite 7
Belleville, IL 62226
618-236-8616
618-236-8619
www.illinoisattorneygeneral.gov

Chicago South Regional Office of the Attorney General
7906 S. Cottage Grove Ave.
Chicago, IL 60619
773-488-2600
www.illinoisattorneygeneral.gov

Chicago West Regional Office of Attorney General
306 N. Pulaski Rd.
Chicago, IL 60624
773-265-8808
www.illinoisattorneygeneral.gov

West Central Illinois Office of the Attorney General
628 Maine St.
Quincy, IL 62301
217-223-2221
217-223-2254
www.illinoisattorneygeneral.gov

Northern Illinois Regional Office of the Attorney General
Zeke Giorgi Center
200 S. Wyman St., Suite 307
Rockford, IL 61101
815-967-3883
815-967-3891
www.illinoisattorneygeneral.gov

East Central Illinois Regional Office of Attorney General
1776 E. Washington St.
Urbana, IL 61802
217-278-3366
217-278-3391
www.illinoisattorneygeneral.gov

County Offices

Cook County State Attorney's Office
Consumer Fraud Division
69 West Washington St., Suite 3130
Chicago, IL 60602
312-603-8600
312-603-8700 (Consumer Line)
Fax: 312-603-9830
E-mail: consumer@cookcountygov.com.
www.statesattorney.org/index2/consumer_fraud.html

City Offices

Chicago Dept. of Consumer Services
50 West Washington
Richard J. Daley Center, Room 208
Chicago, IL 60602
312-744-4006
312-742-8705
Fax: 312-744-9089
www.cityofchicago.org/ConsumerServices

City of Des Plaines Consumer Protection Office
1420 Miner St., Suite 401
Des Plaines, IL 60016
847-391-5303
Fax: 847-391-5378
E-mail: consumerprotection@desplaines.org
www.desplaines.org

Indiana

State Offices

Indiana Office of Attorney General
Consumer Protection Division
302 West Washington St., 5th floor
Indianapolis, IN 46204
317-232-6330
Toll free: 1-800-382-5516 (Consumer Hotline)
Fax: 317-233-4393
www.indianaconsumer.com

County Offices

Marion County Prosecuting Attorney's Office
251 E. Ohio St, Suite 160
Indianapolis, IN 46204
317-327-3522
Fax: 317-327-5409
www.indy.gov/Pages/Home.aspx

Iowa

State Offices

Office of the Iowa Attorney General
Consumer Protection Division
1305 East Walnut St.
Des Moines, IA 50319
515-281-5926
Toll free: 1-888-777-4590
Fax: 515-281-6771
E-mail: consumer protection@ag.state.ia.us
www.IowaAttorneyGeneral.org

Kansas

State Offices

Office of the Kansas Attorney
Consumer Protection & Antitrust Division
120 SW 10th St., Suite 430
Topeka, KS 66612-1597
785-296-3751 (Consumer Infoline)
Toll free: 1-800-432-2310
Fax: 785-291-3699
E-mail: cprotect@ksag.org
www.ksag.org

County Offices

Douglas County District Attorney's Office
Consumer Protection Division
Douglas County District Attorney's Office
111 E. 11th St.
Lawrence, KS 66044
785-330-2849 (Consumer Hotline)
785-841-0211 (Main)
Fax: 785-330-2850
E-mail: districtattorney@douglas-county.com
www.dgcoda.com

Johnson County District Attorney's Office
Consumer Protection Division
100 North Kansas Ave.
Olathe, KS 66061
913-715-3003
Fax: 913-715-3160
da.jocogov.org

Sedgwick County District Attorney's Office
Consumer Fraud & Economic Crime Division
535 North Main St.
Wichita, KS 67203-3747
316-660-3600
316-383-7921
Toll free: 1-800-432-6878
Fax: 316-383-4638
E-mail: consumer@sedgwick.gov
www.sedgwickcounty.org/da

Kentucky

State Offices

Kentucky Office of the Attorney General
Consumer Protection Division
1024 Capital Center Dr.
Frankfort, KY 40601
502-696-5389
Toll free: 1-888-432-9257
Fax: 502-573-7151
E-mail: consumer.protection@ag.ky.gov
www.ag.ky.gov/cp

County Offices

Kentucky Office of the Attorney General for Jefferson, Bullitt or Oldham Counties
Consumer Protection Division
310 Whittington Pkwy., Suite 101
Louisville, KY 40222
502-429-7134
Toll free: 1-888-432-9257
Fax: 502-429-7129
E-mail: consumer.protection@ag.ky.gov
www.ag.ky.gov

Louisiana

State Offices

Louisiana Office of Attorney General
Consumer Protection Section
PO Box 94005
Baton Rouge, LA 70804-9005
225-326-6465
Toll free: 1-800-351-4889
Fax: 225-326-6499
E-mail: ConsumerInfo@ag.state.la.us
www.ag.state.la.us

Parish Offices

Jefferson Parish District Attorney's Office
Economic Crime Unit
200 Derbigny St.
Gretna, LA 70053-5894
504-361-2920
504-368-1020
Fax: 504-361-2799

Maine

State Offices

Bureau of Consumer Credit Protection
35 State House Station
Augusta, ME 04333-0035
207-624-8527
Toll free: 1-800-332-8529
Toll free: 1-888-577-6690
Fax: 207-582-7699
www.credit.maine.gov

Maine Attorney General's Office
Consumer Information and Mediation Service
Six State House Station
Augusta, ME 04333
207-626-8849
Toll free: 1-800-436-2131 (Consumer Protection)
Fax: 207-626-8812
E-mail: consumer.mediation@maine.gov
www.maine.gov/ag

Maryland

State Offices

Maryland Office of Attorney General
Consumer Protection Division
200 Saint Paul Place
Baltimore, MD 21202-2021
410-528-8662 (Consumer Complaints)
410-576-6550 (Consumer Information)
410-528-1840 (Health Advocacy unit)
Toll free: 1-888-743-0023
Toll free: 1-877-261-8807 (Health Advocacy unit)
TTY: 410-576-6372
Fax: 410-576-7040
E-mail: consumer@oag.state.md.us
www.oag.state.md.us/consumer

Regional Offices

Maryland Attorney General's Office- Western Maryland
Consumer Protection Division
44 N. Potomac St., Suite 104
Hagerstown, MD 21740
301-791-4780
Fax: 301-791-7178
www.oag.state.md.us/consumer

Maryland Attorney General's Office- Eastern Shore
Consumer Protection Division
201 Baptist St., Suite 30
Salisbury, MD 21801-4976
410-713-3620
Toll free: 1-888-743-0023
TTY: 410-576-6372
Fax: 410-713-3621
www.oag.state.md.us

County Offices

Howard County Office of Consumer Affairs
6751 Columbia Gateway Dr.
Columbia, MD 21046
410-313-6420
410-313-6401
Fax: 410-313-6453
www.howardcountymd.gov

Montgomery County Office of Consumer Protection
100 Maryland Ave., Suite 330
Rockville, MD 20850
240-777-3636
240-777-3681 (Anonymous consumer tip-line)
240-777-3679
Fax: 240-777-3768
E-mail: ConsumerProtection@montgomerycountymd.gov
www.montgomerycountymd.gov/consumer

Massachusetts

State Offices

Massachusetts Office of the Attorney General
Consumer Complaints and Information
1 Ashburton Place
Boston, MA 02108
617-727-8400 (Consumer Hotline)
617-727-4765
Fax: 617-727-3265
E-mail: emailcomplaints@state.ma.us
www.mass.gov/ago

Massachusetts Office of Consumer Affairs and Business Regulation
10 Park Plaza, Suite 5170
Boston, MA 02116
617-973-8700 (General Information)
617-973-8787 (Consumer Hotline)
Toll free: 1-888-283-3757
Toll free: 1-800-720-3480
Fax: 617-973-8799
E-mail: consumer@state.ma.us
www.mass.gov/Consumer

Regional Offices

Southern Massachusetts Division
105 William St., 1st Floor
New Bedford, MA 02740
508-990-9700
Fax: 508-990-8686
www.mass.gov/ago

Office of the Attorney General-Western Massachusetts Division
1350 Main St., 4th Floor
Springfield, MA 01103
413-784-1240
617-727-4765 (Boston office)
Fax: 413-784-1244
www.mass.gov/ago

Office of the Attorney General-Central Massachusetts Division
One Exchange Place
Worcester, MA 01608
508-792-7600
Fax: 508-795-1991
www.mass.gov/ago

County Offices

Norfolk District Attorney's Office
Consumer Protection Division
45 Shawmut Rd.
Canton, MA 02021
781-830-4800
617-769-6100 ext. 118 (Hotline)
Fax: 781-830-4801
www.mass.gov/da/norfolk

Northwestern District Attorney's Office - Franklin County
13 Conway St.
Greenfield, MA 01301
413-774-3186
Fax: 413-773-3278

North Western District Attorney's Office- Hampshire County
One Gleason Plaza
Northampton, MA 01060
413-586-9225
Fax: 413-584-3635

Consumer Council of Worcester County
484 Main St., 2nd Floor
Worcester, MA 01608-1690
508-754-1176
Toll free: 1-800-545-4577
Fax: 508-754-0203
www.wcac.net

City Offices

City of Boston Consumer Affairs & Licensing
Room 817
One City Hall Plaza
Boston, MA 02201
617-635-3834
Fax: 617-635-4174
E-mail: MOCAL@cityofboston.gov
www.cityofboston.gov/consumeraffairs

Cambridge Consumers' Council
831 Massachusetts Ave.
Cambridge, MA 02139
617-349-6150
617-349-6112
Fax: 617-349-6148
E-mail: Consumer@CambridgeMA.gov
www.ci.cambridge.ma.us/~Consumer

City of Fall River Consumer Services Program
One Government Center
Fall River, MA 02722
508-324-2672
Fax: 508-324-2668
www.fallriverma.org

Newton-Brookline Consumer Office
Newton City Hall
1000 Commonwealth Ave.
Newton Centre, MA 02459
617-796-1292
617-796-1089
Fax: 617-796-1293
E-mail: consumer@newtonma.gov
www.ci.newton.ma.us

Revere Consumer Affairs Office
281 Broadway
Revere, MA 02151
781-286-8114

Springfield Mayor's Office of Consumer Information
City Hall
36 Court St.
Springfield, MA 01103-1699
413-787-6437
Fax: 413-787-7781
E-mail: moci@springfieldcityhall.com
www.springfieldcityhall.com

Michigan

State Offices

Michigan Office of Attorney General
Consumer Protection Division
PO Box 30213
Lansing, MI 48909
517-373-1140
Toll free: 1-877-765-8388
Fax: 517-241-3771
www.michigan.gov/ag

County Offices

Macomb County Consumer Protection Department.
Office of the Prosecuting Attorney
One South Main St., 3rd FL
Mt. Clemens, MI 48043
586-469-5350
Fax: 586-469-5609

City Offices

Detroit Consumer Advocacy
Northwest Activity Center
18100 Meyers Rd., Suite 105
Detroit, MI 48235
313-224-1000
313-224-6995 (Complaints)
Fax: 313-224-1476
www.ci.detroit.mi.us/Departments/ConsumerAffairs/tabid/1476/Default.aspx

Minnesota

State Offices

Minnesota Office of the Attorney General
Consumer Services Division
1400 Bremer Tower
445 Minnesota St.
St. Paul, MN 55101
651-296-3353
Toll free: 1-800-657-3787
TTY: 651-297-7206 or 1-800-366-4812
Fax: 651-282-2155
www.ag.state.mn.us

City Offices

Minneapolis Dept. of Regulatory Services
City Hall, Room 1C
350 South 5th St.
Minneapolis, MN 55415
612-673-2080
612-673-2157
Fax: 612-673-3399
www.ci.minneapolis.mn.us

Mississippi

State Offices

Mississippi Attorney General's Office
PO Box 22947
Jackson, MS 39225-2947
601-359-4230
Toll free: 1-800-281-4418
Fax: 601-359-4231
www.ago.state.ms.us

Dept. of Agriculture and Commerce
Bureau of Regulatory Services
Consumer Protection
PO Box 1609
Jackson, MS 39215
601-359-1148
Fax: 601-359-1175
www.mdac.state.ms.us

Missouri

State Offices

Missouri Attorney General's Office
Consumer Protection Unit
PO Box 899
Jefferson City, MO 65102
573-751-3321
Toll free: 1-800-392-8222 (Hotline)
Fax: 573-751-7948
E-mail: consumer@ago.mo.gov
www.ago.mo.gov

Montana

State Offices

Montana Office of Consumer Protection
2225 11th Ave.
PO Box 200151
Helena, MT 59620-0151
406-444-4500
Toll free: 1-800-481-6896
Fax: 406-444-9680
E-mail: contactocp@mt.gov
www.doj.mt.gov/consumer

Nebraska

State Offices

Nebraska Office of the Attorney General
Consumer Protection Division
2115 State Capitol
PO Box 98920
Lincoln, NE 68509
402-471-2682
Toll free: 1-800-727-6432
Toll free: 1-888-850-7555 (In Spanish)
Fax: 402-471-0006
www.ago.ne.gov

Nevada

State Offices

Nevada Consumer Affairs Division
4600 Kietzke Ln., Building B, Suite 113
Reno, NV 89502
775-688-1800
Toll free: 1-800-326-5202 (NV)
TTY: 702-486-7901
Fax: 775-688-1803
E-mail: renocad@fyiconsumer.org
www.fightfraud.nv.gov

New Hampshire

State Offices

New Hampshire Office of the Attorney General
Consumer Protection and Antitrust Bureau
33 Capitol St.
Concord, NH 03301
603-271-3641
Toll free: 1-888-468-4454
Toll free: 1-800-735-2964
Fax: 603-223-6202
www.doj.nh.gov/consumer

New Jersey

State Offices

New Jersey Dept. of Law and Public Safety
Division of Consumer Affairs
PO Box 45025
Newark, NJ 07101
973-504-6200
Toll free: 1-800-242-5846 (NJ)
TTY: 973-504-6588
Fax: 973-648-3538
E-mail: askconsumeraffairs@lps.state.nj.us
www.njconsumeraffairs.gov

County Offices

Atlantic County Division of Consumer Affairs
1333 Atlantic Ave.
Atlantic City, NJ 08401
609-343-2376
609-345-6700 Ext. 2476
www.aclink.org/law

Camden County Office of Consumer Protection/Weights and Measures
DiPiero Center
512 Lakeland Rd., Suite 158
Blackwood, NJ 08012
856-374-6161 (Consumer Protection)
856-374-6001 (Weights & Measures)
Fax: 856-232-0748
www.camdencounty.com

Cumberland County Dept. of Consumer Affairs
788 East Commerce St.
Bridgeton, NJ 08302
856-453-2203
Fax: 856-453-2206
www.co.cumberland.nj.us

Cape May County Consumer Affairs
4 Moore Rd.
Cape May Court House, NJ 08210-1601
609-463-6475
Fax: 609-463-6472
E-mail: consumer@co.cape-may.nj.us
www.capemaycountygov.net

Gloucester County Dept. of Consumer Affairs
254 County House Rd.
Clarksboro, NJ 08020
856-384-6855
856-232-9543
Fax: 856-384-6858
E-mail: hspence@co.gloucester.nj.us
www.co.gloucester.nj.us/Government/Departments/ConsumerAffairs/main.cfm

Essex County Division of Consumer Services
50 South Clinton St., Suite 3201
East Orange, NJ 07018
973-395-8350
Fax: 973-395-8433
www.essex-countynj.org/

Hunterdon County Office of Consumer Affairs
PO Box 2900
Flemington, NJ 08822
908-806-5174
Fax: 908-806-2057
www.co.hunterdon.nj.us/consumeraffairs.htm

Monmouth County Dept. of Consumer Affairs
Hall of Records Annex
One E. Main St.
Freehold, NJ 07728
732-431-7900
Fax: 732-845-2037
www.visitmonmouth.com

Bergen County Office of Consumer Protection
One Bergen County Plaza, 3rd Floor
Hackensack, NJ 07601-7000
201-336-6400
Fax: 201-336-6416
www.co.bergen.nj.us

Hudson County Division of Consumer Affairs
583 Newark Ave.
Jersey City, NJ 07306
201-795-6295
201-795-6163
Fax: 201-795-6468
www.hudsoncountynj.org

Burlington County Office of Consumer Affairs/Weights and Measures
PO Box 6000
Mount Holly, NJ 08060-6000
609-265-5098 (Weights & Measures)
609-265-5054 (Consumer Affairs)
Fax: 609-265-5065
E-mail: consumer@co.burlington.nj.us
www.co.burlington.nj.us

Middlesex County Consumer Affairs
Middlesex County Administration Building
75 Bayard St., 2nd Floor, Room 290
New Brunswick, NJ 08901
732-745-3875
Fax: 732-745-3815
E-mail: consumer@co.middlesex.nj.us
www.co.middlesex.nj.us/consumeraffairs/index.asp

Somerset County Division of Consumer Protection
20 Grove St.
PO Box 3000
Somerville, NJ 08876-1262
908-203-6080
Fax: 908-575-3905
E-mail: consumerprotection@co.somerset.nj.us
www.co.somerset.nj.us

Ocean County Dept. of Consumer Affairs
1027 Hooper Ave., Building #2
Toms River, NJ 08754-2191
732-929-2105
Fax: 732-506-5330
E-mail: ConsumerAffairs@co.ocean.nj.us
www.co.ocean.nj.us

Mercer County Consumer Affairs
640 South Broad St.
PO Box 8068
Trenton, NJ 08650-0068
609-989-6671
Fax: 609-989-6670
www.mercercounty.org

Passaic County Dept. of Consumer Protection/Weights and Measures
Dept. of Law
1310 Route 23 North
Wayne, NJ 07470
973-305-5881 (Consumer Protection)
973-305-5750 (Weights & Measures)
Fax: 973-628-1796
www.passaiccountynj.org

Union County Division of Consumer Affairs
300 North Ave., East
Westfield, NJ 07090
908-654-9840
Fax: 908-654-3082
www.unioncountynj.org

City Offices

Nutley Consumer Affairs
149 Chestnut St.
Nutley, NJ 07110
973-284-4975
Fax: 973-661-9411
www.nutleynj.org

Plainfield Action Services
City Hall Annex
510 Watchung Ave.
Plainfield, NJ 07060
908-753-3519
Fax: 908-753-3540
www.plainfield.com

Secaucus Dept. of Consumer Affairs
Municipal Government Center
1203 Patterson Plank Rd.
Secaucus, NJ 07094
201-330-2008
Fax: 201-330-8352
www.njconsumeraffairs.gov/ocp/countyoff.htm

Union Consumer Affairs Office
1976 Morris Ave.
Union, NJ 07083
908-851-5477
Fax: 908-851-4679
www.uniontownship.com

Woodbridge Township Consumer Affairs
Municipal Building
One Main St.
Woodbridge, NJ 07095
732-634-4500
Fax: 732-602-6016
www.twp.woodbridge.nj.us

New Mexico

State Offices

Office of Attorney Generral
Consumer Protection Division
PO Drawer 1508
Santa Fe, NM 87504-1508
505-827-6060
Toll free: 1-800-678-1508
Fax: 505-827-5826
www.nmag.gov

New York

State Offices

New York Bureau of Consumer Frauds and Protection
State Capitol
Albany, NY 12224-0341
518-474-5481
518-474-7330
Toll free: 1-800-771-7755
Toll free: 1-800-788-9898
Fax: 518-474-3618
www.oag.state.ny.us

New York State Consumer Protection Board
5 Empire State Plaza, Suite 2101
Albany, NY 12223
518-474-8583 (Capitol Region)
Toll free: 1-800-697-1220
Fax: 518-486-3936
E-mail: webmaster@consumer.state.ny.us
www.nysconsumer.gov

Office of the Attorney General-New York City Office
Consumer Frauds and Protection Bureau
120 Broadway, 3rd Floor
New York, NY 10271-0332
212-416-8000
212-416-8893
Toll free: 1-800-771-7755 (Hotline)
Toll free: 1-800-788-9898
Fax: 212-416-6003
www.oag.state.ny.us

Regional Offices

Binghamton Regional Office
Office of the Attorney General
State Office Building, 17th Floor
44 Hawley St.
Binghamton, NY 13901
607-721-8771
Toll free: 1-800-788-9898
Fax: 607-721-8789
www.oag.state.ny.us

Brooklyn Regoinal Office
55 Hanson Place, Suite 1080
Brooklyn, NY 11217
718-722-3949
Toll free: 1-800-771-7755 (Consumer Helpline)
Toll free: 1-800-788-9898
www.oag.state.ny.us

Buffalo Regional Office
Main Place Tower, Suite 300A
350 Main St.
Buffalo, NY 14202
716-853-8400
Toll free: 1-800-788-9898
Fax: 716-853-8414
www.oag.state.ny.us

Suffolk Regional Office
Office of the Attorney General
300 Motor Pkwy., Suite 205
Hauppauge, NY 11788
631-231-2424
Toll free: 1-800-771-7755
Toll free: 1-800-788-9898
www.oag.state.ny.us/

Nassau Regional Office
Office of the Attorney General
200 Old Country Rd.
Mineola, NY 11501-4241
516-248-3302
Toll free: 1-800-771-7755
Toll free: 1-800-788-9898
Fax: 516-747-6432
www.oag.state.ny.us

Harlem Regional Office
Office of the Attorney General
163 West 125th St., Suite 1324
New York, NY 10027
212-961-4475
Toll free: 1-800-771-7755
Toll free: 1-800-788-9898
Fax: 212-961-4003
www.oag.state.ny.us

Plattsburgh Regional Office
Office of Attorney General
43 Durkee St., Suite 700
Plattsburgh, NY 12901-2958
518-562-3288
Toll free: 1-800-771-7755
Toll free: 1-800-788-9898
Fax: 518-562-3293
www.oag.state.ny.us

Poughkeepsie Regional Office
Office of the Attorney General
235 Main St.
Poughkeepsie, NY 12601-3194
845-485-3900
Fax: 845-452-3303
www.oag.state.ny.us

Rochester Regional Office
Office of the Attorney General
144 Exchange Blvd., Suite 200
Rochester, NY 14614-2176
585-546-7430
Toll free: 1-800-771-7755
Toll free: 1-800-788-9898
Fax: 585-546-7514
www.oag.state.ny.us

Syracuse Regional Office
Office of the Attorney General
615 Erie Blvd. West, Suite 102
Syracuse, NY 13204-2465
315-448-4848
315-448-4800
Toll free: 1-800-771-7755
Toll free: 1-800-788-9898
Fax: 315-448-4851
www.oag.state.ny.us

Utica Regional Office
Office of the Attorney General
207 Genesee St., Room 508
Utica, NY 13501
315-793-2225
Toll free: 1-800-771-7755
Toll free: 1-800-788-9898
Fax: 315-793-2228
www.oag.state.ny.us

Watertown Regional Office
Office of the Attorney General
Dulles State Office Building
317 Washington St.
Watertown, NY 13601-3744
315-785-2444
Toll free: 1-800-771-7755
Fax: 315-785-2294
www.oag.state.ny.us

Westchester Regional Office
Office of the Attorney General
101 East Post Rd.
White Plains, NY 10601-5008
914-422-8755
Toll free: 1-800-771-7755 (Consumer Helpline)
Toll free: 1-800-788-9898
Fax: 914-422-8706
www.oag.state.ny.us

County Offices

Albany County Dept. of Consumer Affairs
112 State St., Suite 1207-08
Albany, NY 12207
518-447-7581
Fax: 518-487-5048
E-mail: consumer_complaints@albanycounty.com
www.albanycounty.com

Erie County District Attorney's Office
Consumer Fraud Bureau
Statler Towers
107 Delaware Ave., 4th Floor
Buffalo, NY 14202
716-853-8404 (Consumer Fraud)
716-853-8400
Toll free: 1-800-771-7755
Fax: 716-853-8414
www.oag.state.ny.us

Putnam County Dept. of Consumer Affairs
110 Old Route 6, Building 3
Carmel, NY 10512
845-225-2039
Fax: 845-225-3403
www.putnamcountyny.com

Orange County Dept. of Consumer Affairs
99 Main St.
Goshen, NY 10924
845-291-2400
Fax: 845-291-2385
www.co.orange.ny.us

Ulster County Consumer Fraud Bureau
20 Lucas Ave.
Kingston, NY 12401
845-340-3260
Fax: 845-340-3263
www.ulstercountyny.gov/consumerfraud

Nassau County Office of Consumer Affairs
200 County Seat Dr.
Mineola, NY 11501
516-571-2600
Fax: 516-571-3389
www.nassaucountyny.gov

Rockland County Office of Consumer Protection
18 New Hempstead Rd., 6th Floor
New City, NY 10956
845-708-7600
Fax: 845-708-7616
www.co.rockland.ny.us

Dutchess County Dept. of Consumer Affairs
98 Peach Rd.
Poughkeepsie, NY 12601
845-486-2949
Fax: 845-486-2947
E-mail: consumeraffairs@co.dutchess.ny.us
www.dutchessny.gov

Schenectady County Dept. of Consumer Affairs/Bureau of Weights & Measures
64 Kellar Ave.
Schenectady, NY 12306
518-356-7473 (Consumer Affairs)
518-356-6795 (Weights and Measures)
Fax: 518-357-0319
www.schenectadycounty.com

Westchester County Dept. of Consumer Protection
112 East Post Rd., 4th Floor
White Plains, NY 10601
914-995-2155
Fax: 914-995-3115
E-mail: conpro@westchestergov.com
www.westchestergov.com/consumer

Westchester County District Attorney's Office
Economic Crimes Unit
County Courthouse
111 Martin Luther King Jr. Blvd.
White Plains, NY 10601
914-995-3460
Fax: 914-995-3594
www.westchesterda.net

City Offices

Mt. Vernon Office of Consumer Protection/Bureau of Weights & Measures
1 Roosevelt Square, Room 11
Mount Vernon, NY 10550
914-665-2433
Fax: 914-665-1435
www.cmvny.com

New York City Dept. of Consumer Affairs
42 Broadway
New York, NY 10004
212-639-9675
212-487-2710
www.nyc.gov/consumers

Town of Colonie Consumer Protection
Memorial Town Hall
Newtonville, NY 12128
518-783-2790
www.colonie.org

Schenectady Bureau of Consumer Protection
City Hall, Room 204
105 Jay St.
Schenectady, NY 12305
518-382-5061
Fax: 518-382-5074

Yonkers Office of Consumer Protection
87 Nepperhan Ave., Room 212
Yonkers, NY 10701
914-377-6808
Fax: 914-377-6811
www.yonkersny.gov

North Carolina

State Offices

North Carolina Office of the Attorney General
Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
919-716-6000
Toll free: 1-877-566-7226
Fax: 919-716-6050
www.ncdoj.gov

North Dakota

State Offices

North Dakota Office of the Attorney General
Consumer Protection and Antitrust Division
4205 State St.
PO Box 1054
Bismarck, ND 58502-1054
701-328-3404
Toll free: 1-800-472-2600
Toll free: 1-800-366-6888
Fax: 701-328-5568
E-mail: ndag@nd.gov
www.ag.nd.gov

Ohio

State Offices

Ohio Attorney General's Office
Consumer Protection Section
30 East Broad St., 14h Floor
Columbus, OH 43215-3400
614-466-4320
Toll free: 1-800-282-0515
Fax: 614-728-7583
www.ohioattorneygeneral.gov
www.speakoutohio.gov

County Offices

Summit County Office of Consumer Affairs
175 S Main St.
Suite 209
Akron, OH 44308
330-643-2879
Fax: 330-643-2721
E-mail: consumeraffairs@summitoh.net
www.co.summit.oh.us/conaffairs.htm

Oklahoma

State Offices

Oklahoma Attorney General
Consumer Protection Unit
313 NE 21st St.
Oklahoma City, OK 73105
405-521-3921
Fax: 405-522-0085
www.oag.ok.gov

Oklahoma Dept. of Consumer Credit
4545 North Lincoln Blvd., #164
Oklahoma City, OK 73105
405-521-3653
Toll free: 1-800-448-4904
Fax: 405-521-6740
E-mail: webmaster@okdocc.state.ok.us
www.okdocc.state.ok.us

Oregon

State Offices

Department of Justice
Financial Fraud/Consumer Protection Section
1162 Court St., NE
Salem, OR 97301-4096
503-378-4320 (Salem)
503-229-5576 (Portland)
503-947-4333
Toll free: 1-877-877-9392
Toll free: 1-800-735-2900
Fax: 503-378-5017
E-mail: consumer.hotline@doj.state.or.us
www.doj.state.or.us

Pennsylvania

State Offices

Pennsylvania Office of the Attorney General
Office of the Consumer Advocate
555 Walnut St.
5th Floor, Forum Place
Harrisburg, PA 17101-1923
717-783-5048 (Utilities Only)
Toll free: 1-800-684-6560
Fax: 717-783-7152
E-mail: consumer@paoca.org
www.oca.state.pa.us

Pennsylvania Office of Attorney General
Bureau of Consumer Protection
16th Floor, Strawberry Square
Harrisburg, PA 17120
717-787-3391
Toll free: 1-800-441-2555
Toll free: 1-888-520-6680 (Home Improvement)
Toll free: 1-866-623-2137 (Elder Abuse)
Fax: 717-787-8242
www.attorneygeneral.gov

Regional Offices

Allentown Regional Office - Bureau of Consumer Protection
Office of Attorney General
801 Hamilton St., 4th Floor
Allentown, PA 18101
610-821-6690
Toll free: 1-800-441-2555
Fax: 610-821-6529
www.attorneygeneral.gov

Ebensburg Regional Office - Bureau of Consumer Protection
Office of Attorney General
171 Lovell Ave., Suite 202
Ebensburg, PA 15931
814-471-1831
Fax: 814-471-1840
www.attorneygeneral.gov

Erie Regional Office - Bureau of Consumer Protection
Office of the Attorney General
1001 State St., 10th floor
Erie, PA 16501
814-871-4371
Fax: 814-871-4848
www.attorneygeneral.gov

Harrisburg Regional Office - Bureau of Consumer Protection
Office of Attorney General
301 Chestnut St., Suite 105
Harrisburg, PA 17101
717-787-7109
Fax: 717-772-3560
www.attorneygeneral.gov

Philadelphia Regional Office - Bureau of Consumer Protection
Office of Attorney General
21 South 12th St., 2nd Floor
Philadelphia, PA 19107
215-560-2414
Fax: 215-560-2494
www.attorneygeneral.gov

Pittsburgh Regional Office - Bureau of Consumer Protection
Office of Attorney General
Manor Building, 6th Floor
564 Forbes Ave.
Pittsburgh, PA 15219
412-565-5135
Toll free: 1-800-441-2555
Fax: 412-880-0196
www.attorneygeneral.gov

Scranton Regional Office - Bureau of Consumer Protection
Office of Attorney General
100 Samter Building
101 Penn Ave.
Scranton, PA 18503
570-963-4913
Toll free: 1-800-441-2555
Fax: 570-963-3418
www.attorneygeneral.gov

State College Regional Office - Bureau of Consumer Protection
417 East Calder Way Ave., Suite 2
State College, PA 16801
814-863-3900
Fax: 814-863-6555
www.attorneygeneral.gov

County Offices

Bucks County Consumer Protection, Weights & Measures
50 North Main St.
Doylestown, PA 18901
215-348-7442
Toll free: 1-800-942-2669
Fax: 215-348-4570
www.buckscounty.org

Delaware County Consumer Affairs
Government Center Building
201 West Front St.
Media, PA 19063
610-891-4865
Fax: 610-566-3947
www.co.delaware.pa.us/consumeraffairs

Beaver County Alliance for Consumer Protection
469 Constitution Blvd., Route 51
New Brighton, PA 15066
724-770-2078
Fax: 724-770-2079
www.acp-beaver.org

Puerto Rico

State Offices

Puerto Rico Dept. de Asuntos Del Consumidor
Apartado 41059
Minillas Station
Santurce, PR 00940
787-722-7555
Fax: 787-726-0077
www.daco.gobierno.pr

Rhode Island

State Offices

Rhode Island Dept. of Attorney General
Consumer Protection Unit
150 South Main St.
Providence, RI 02903
401-274-4400
401-453-0410
Fax: 401-222-5110
E-mail: contactus@riag.ri.gov
www.riag.state.ri.us

South Carolina

State Offices

South Carolina Dept. of Consumer Affairs
3600 Forest Dr., 3rd floor
PO Box 5757
Columbia, SC 29250-5757
803-734-4200
Toll free: 1-800-922-1594
Toll free: 1-877-734-4215
Fax: 803-734-4286
E-mail: scdca@scconsumer.gov
www.scconsumer.gov

South Dakota

State Offices

South Dakota Office of the Attorney General
Consumer Affairs
1302 E. Hwy. 14, Suite 3
Pierre, SD 57501-8503
605-773-4400
Toll free: 1-800-300-1986
TTY: 605-773-6585
Fax: 605-773-7163
E-mail: consumerhelp@state.sd.us
www.state.sd.us/atg

Tennessee

State Offices

Tennessee Division of Consumer Affairs
500 James Robertson Pkwy., 5th Floor
Nashville, TN 37243-0600
615-741-4737
Toll free: 1-800-342-8385
Fax: 615-532-4994
E-mail: consumer.affairs@tn.gov
www.tn.gov/consumer

Tennessee Office of the Attorney General
Consumer Advocate and Protection Division
PO Box 20207
Nashville, TN 37202-0207
615-741-1671
Fax: 615-532-2910
www.attorneygeneral.state.tn.us

Texas

State Offices

Texas Office of the Attorney General
Consumer Protection Dept.
PO Box 12548
Austin, TX 78711-2548
512-463-2100
Toll free: 1-800-621-0508
Fax: 512-473-8301
www.oag.state.tx.us

Regional Offices

Office of the Attorney General- Dallas Region
Consumer Protection Division
1412 Main St., Suite 810
Dallas, TX 75202
214-969-5310
Toll free: 1-800-621-0508
Fax: 214-969-7615
www.oag.state.tx.us

Office of the Attorney General- El Paso Region
Consumer Protection Division
401 East Franklin Ave., Suite 530
El Paso, TX 79901
915-834-5800
Toll free: 1-800-621-0508
Fax: 915-542-1546
www.oag.state.tx.us

Houston Regional Office - Consumer Protection
Office of the Attorney General
808 Travis, Suite 1520
Houston, TX 77002-1702
713-223-5886
Toll free: 1-800-252-8011
Toll free: 1-800-621-0508
Fax: 713-223-5821
www.oag.state.tx.us

Office of the Attorney General- Lubbock Region
Consumer Protection Division
4630 50th St., Suite 500
Lubbock, TX 79414-3520
806-747-5238
Toll free: 1-800-621-0508
Fax: 806-747-6307
www.oag.state.tx.us

Office of the Attorney General- McAllen Region
Consumer Protection Division
3201 North McColl Rd., Suite B
McAllen, TX 78501-1685
956-682-4547
Toll free: 1-800-252-8011
Toll free: 1-800-621-0508
Fax: 956-682-1957
www.oag.state.tx.us

Office of the Attorney General- San Antonio Region
Consumer Protection Division
115 East Travis St., Suite 925
San Antonio, TX 78205-1605
210-224-1007
Toll free: 1-800-252-8011
Toll free: 1-800-621-0508
Fax: 210-225-1075
www.oag.state.tx.us

County Offices

Dallas County District Attorney's Office
Check Division/ID Fraud
133 N. Industrial Blvd., LB 19
Dallas, TX 75207
214-653-3672
www.dallasda.com

Harris County Consumer Fraud Division
District Attorney's Office
1201 Franklin, Suite 600
Houston, TX 77002-1923
713-755-5836
app.dao.hctx.net

Utah

State Offices

Utah Dept. of Commerce
Division of Consumer Protection
160 East 300 South
PO Box 146704
Salt Lake City, UT 84114-6704
801-530-6601
Fax: 801-530-6001
E-mail: consumerprotection@utah.gov
www.consumerprotection.utah.gov

Vermont

State Offices

Vermont Office of the Attorney General
Consumer Assistance Program
206 Morrill Hall, UVM
Burlington, VT 05405
802-656-3183
Toll free: 1-800-649-2424
Fax: 802-656-1423
E-mail: consumercomplaint@atg.state.vt.us
www.atg.state.vt.us

Vermont Agency of Agriculture, Food, and Markets
Food Safety and Consumer Protection
116 State St.
Montpelier, VT 05620
802-828-2436
Fax: 802-828-5983
www.vermontagriculture.com

Virgin Islands

Virgin Islands Offices

Virgin Islands Dept. of Licensing and Consumer Affairs
3000 Golden Rock Shopping Center, Suite 9
Christiansted, VI 00820-4311
340-773-2226
Fax: 340-778-8250
www.dlca.gov.vi

Virgin Islands Dept. of Licensing and Consumer Affairs
Property and Procurement Bldg.
8201 Sub Base, Suite 1
St. Thomas, VI 00802
340-774-3130
Fax: 340-776-0675
www.dlca.gov.vi

Virginia

State Offices

Dept. of Agriculture and Consumer Services
PO Box 1163
Richmond, VA 23218
804-786-2042
Toll free: 1-800-552-9963 (VA)
Toll free: 1-800-828-1120
Fax: 804-225-2666
E-mail: webmaster.vdacs@vdacs.virginia.gov
www.vdacs.virginia.gov

Virginia Office of the Attorney General
900 East Main St.
Richmond, VA 23219
804-786-2116
Toll free: 1-800-451-1525
Fax: 804-786-0122
E-mail: mail@oag.state.va.us
www.vaag.com/consumer

County Offices

Fairfax County Dept. of Cable Communications and Consumer Protection
12000 Government Center Pkwy., Suite 433
Fairfax, VA 22035
703-222-8435 (General)
TTY: 711
Fax: 703-324-3900
www.fairfaxcounty.gov/consumer.htm

City Offices

Alexandria Office of Consumer Affairs
City Hall, 301 King St., Room 1900
Alexandria, VA 22313
703-838-4350
Fax: 703-838-6426
www.alexandriava.gov/citizen

Office of the Commonwealth's Attorney
Consumer Affairs Division
Judicial Center, Building 10B
2425 Nimmo Pkwy.
Virginia Beach, VA 23456
757-385-5836
Fax: 757-385-8779
E-mail: OCACAAdmin@vbgov.com
www.vbgov.com/dept/oca/

Washington

State Offices

(see Regional Consumer Resource Centers)
Toll free: 1-800-551-4636
Toll free: 1-800-833-6384
www.atg.wa.gov/

Regional Offices

Bellingham Consumer Resource Center (Island, San Juan, Skagit and Whatcom Counties)
Office of the Attorney General
103 East Holly St., Suite 308
Bellingham, WA 98225-4728
360-738-6185
Toll free: 1-800-551-4636 (WA)
Toll free: 1-800-833-6384
Fax: 360-738-6190
www.atg.wa.gov

Seattle Consumer Resource Center (King, Snohomish, Clallam and Jefferson Counties)
Office of the Attorney General
800 Fifth Ave., Suite 2000
Seattle, WA 98104
206-464-6684
Toll free: 1-800-551-4636
Toll free: 1-800-833-6384
Fax: 206-389-2801
www.atg.wa.gov

Spokane Consumer Resource Center (Northeast Washington)
Office of the Attorney General
1116 West Riverside
Spokane, WA 99201-1194
509-456-3123
Toll free: 1-800-551-4636
Toll free: 1-800-833-6384
Fax: 509-458-3548
www.atg.wa.gov

Tacoma Consumer Resource Center (Pierce, Mason, Grays Harbor and Kitsap Counties)
Consumer Protection Division
Office of the Attorney General
PO Box 2317
Tacoma, WA 98401-2317
253-593-2904
Toll free: 1-800-551-4636
Toll free: 1-800-833-6384
Fax: 253-593-2449
www.atg.wa.gov

Vancouver Consumer Resource Center (Southwest Washington)
Office of the Attorney General
1220 Main St., Suite 549
Vancouver, WA 98660-2964
360-759-2150
Toll free: 1-800-551-4636
Toll free: 1-800-833-6384
Fax: 360-759-2159
www.atg.wa.gov/consumer

West Virginia

State Offices

Office of the Attorney General
Consumer Protection Division
PO Box 1789
Charleston, WV 25326-1789
304-558-8986
Toll free: 1-800-368-8808
Fax: 304-558-0184
E-mail: consumer@wvago.gov
www.wvago.gov

Wisconsin

State Offices

Dept. of Agriculture, Trade and Consumer Protection
PO Box 8911
2811 Agriculture Dr.
Madison, WI 53708-8911
608-224-4976
Toll free: 1-800-422-7128
TTY: 608-224-5058
Fax: 608-224-4939
E-mail: hotline@datcp.state.wi.us
www.datcp.state.wi.us

Regional Offices

Dept. of Agriculture, Trade & Consumer Protection- Northeast Regional Office
200 North Jefferson St., Suite 146A
Green Bay, WI 54301
920-448-5110
Toll free: 1-800-422-7128
Fax: 920-448-5118
E-mail: hotline@datcp.state.wi.us
www.datcp.state.wi.us

Dept. of Agriculture, Trade and Consumer Protection - Southeast Regional Office
10930 West Potter Rd., Suite C
Milwaukee, WI 53226-3450
414-266-1231
Toll free: 1-800-422-7128
Fax: 414-266-1235
E-mail: hotline@datcp.state.wi.us
www.datcp.state.wi.us

County Offices

Racine County Sheriff's Dept.
Consumer Fraud Investigation
717 Wisconsin Ave.
Racine, WI 53403
262-636-3126
Toll free: 1-800-242-4202
Fax: 262-637-5279
E-mail: RCSheriff@goracine.org
www.racineco.com

Wyoming

State Offices

Office of the Attorney General
Consumer Protection Unit
123 State Capitol
200 W. 24th St.
Cheyenne, WY 82002
307-777-7874
Toll free: 1-800-438-5799
Fax: 307-777-7956
attorneygeneral.state.wy.us

State Banking Authorities

The officials listed below regulate and supervise state-chartered banks. Many of them handle or refer problems and complaints about other types of financial institutions as well. Some also answer general questions about banking and consumer credit. If you are dealing with a federally chartered bank, check "Selected Federal Agencies" on page 102. Also see "Banking" on page 2.

Alabama

State Banking Dept.
PO Box 4600
Montgomery, AL 36103-4600
334-242-3452
Toll free: 1-866-465-2279
Fax: 334-242-3500
www.banking.alabama.gov

Alaska

Dept. of Commerce, Community and Economic Development
PO Box 110807
Juneau, AK 99811-0807
907-465-2521
Toll free: 1-888-925-2521
TTY: 907-465-5437
Fax: 907-465-2549
E-mail: dbsc@commerce.state.ak.us
www.commerce.state.ak.us/bsc/home.htm

Arizona

Dept. of Financial Institutions
2910 North 44th St., Suite 310
Phoenix, AZ 85018
602-771-2800
Fax: 602-381-1225
E-mail: consumeraffairs@azdfi.gov
www.azdfi.gov

Arkansas

State Bank Dept.
400 Hardin Rd., Suite 100
Little Rock, AR 72211
501-324-9019
Fax: 501-324-9028
E-mail: asbd@banking.state.ar.us
www.arkansas.gov/bank

California

State Dept. of Financial Institutions
45 Fremont St., Suite 1700
San Francisco, CA 94105-2219
415-263-8500
916-322-0622
Toll free: 1-800-622-0620
Fax: 415-263-8830
E-mail: consumer@dfi.ca.gov
www.dfi.ca.gov

Colorado

Division of Banking
Dept. of Regulatory Agencies
1560 Broadway, Suite 975
Denver, CO 80202
303-894-7575
Fax: 303-894-7570
E-mail: banking@dora.state.co.us
www.dora.state.co.us/banking

Connecticut

Government Relations and Consumer Affairs
260 Constitution Plaza
Hartford, CT 06103
860-240-8299
Toll free: 1-800-831-7225
Fax: 860-240-8178
www.state.ct.us/dob

Delaware

Office of the State Bank Commissioner
555 East Loockerman St., Suite 210
Dover, DE 19901
302-739-4235
Fax: 302-739-2356
www.banking.delaware.gov

District of Columbia

Dept. of Insurance, Securities and Banking
810 First St., NE, Suite 701
ATTN: Consumer Protection Advocate
Washington, DC 20002
202-727-8000
202-442-7843
E-mail: disb@dc.gov
www.disb.dc.gov

Florida

Office of Financial Regulation
Division of Financial Institutions
200 East Gaines St.
Tallahassee, FL 32399-0371
850-410-9800
Toll free: 1-800-848-3792
E-mail: ofr@flofr.com
www.flofr.com

Georgia

Dept. of Banking and Finance
2990 Brandywine Rd., Suite 200
Atlanta, GA 30341-5565
770-986-1633
Toll free: 1-888-986-1633
Fax: 770-986-1657
www.gadbf.org

Hawaii

Dept. of Commerce and Consumer Affairs
PO Box 2054
Honolulu, HI 96805
808-586-2820
Toll free: 1-800-274-3141 (Kauai)
Toll free: 984-2400, 6-2820# (Maui)
Toll free: 974-4000, 6-2820# (HI)
TTY: 808-586-2820
Fax: 808-586-2818
E-mail: dfi@dcca.hawaii.gov
www.hawaii.gov/dcca/dfi

Idaho

Dept. of Finance
Financial Institutions Bureau
PO Box 83720
Boise, ID 83720-0031
208-332-8000
Toll free: 1-888-346-3378
Fax: 208-332-8098
E-mail: finance@finance.idaho.gob
www.finance.idaho.gov

Illinois

Division of Banks and Real Estate
122 S. Michigan Ave., Suite 1900
Chicago, IL 60603
312-793-3000
Toll free: 1-877-793-3470
TTY: 312-793-0291
Fax: 312-793-7097
www.idfpr.com

Indiana

Dept. of Financial Institutions
30 S. Meridian St., Suite 300
Indianapolis, IN 46204
317-232-3955
Toll free: 1-800-382-4880
Fax: 317-232-7655
www.in.gov/dfi

Iowa

Division of Banking
200 East Grand, Suite 300
Des Moines, IA 50309-1827
515-281-4014
Fax: 515-281-4862
www.idob.state.ia.us

Kansas

Office of the State Bank Commissioner
700 SW Jackson St., Suite 300
Topeka, KS 66603-3714
785-296-2266
Toll free: 1-877-387-8523 (Consumer Helpline)
Fax: 785-296-0168
www.osbckansas.org

Kentucky

Dept. of Financial Institutions
1025 Capitol Center Dr., Suite 200
Frankfort, KY 40601
502-573-3390
Toll free: 1-800-223-2579
Fax: 502-573-0086
E-mail: kfi@ky.gov
www.kfi.ky.gov

Louisiana

Office of Financial Institutions
PO Box 94095
Baton Rouge, LA 70804-9095
225-925-4660
Fax: 225-925-4548
E-mail: ofila@ofi.louisiana.gov
www.ofi.state.la.us

Maine

Bureau of Financial Institutions
36 State House Station
Augusta, ME 04333-0036
207-624-8570
Toll free: 1-800-965-5235
TTY: 207-624-8563
Fax: 207-624-8590
www.maine.gov/pfr/financialinstitutions

Maryland

Commisioner of Financial Regulation
500 North Calvert St., Suite 402
Baltimore, MD 21202
410-230-6100
Toll free: 1-888-784-0136
TTY: 410-767-2117
Fax: 410-333-0475 or 410-333-3866
E-mail: finreg@dllr.state.md.us
www.dllr.state.md.us/finance

Massachusetts

Division of Banks
One South Station, 3rd Floor
Boston, MA 02110
617-956-1500
617-956-1501 (Consumer Line)
Toll free: 1-800-495-2265
TTY: 617-956-1577
Fax: 617-956-1599
www.mass.gov/dob

Michigan

Office of Financial and Insurance Regulation
PO Box 30220
Lansing, MI 48909-7720
517-373-0220
Toll free: 1-877-999-6442
Fax: 517-335-4978
E-mail: ofir-fin-info@michigan.gov
www.michigan.gov/ofir

Minnesota

Financial Examinations Division
Dept. of Commerce
85 Seventh Pl. E., Suite 500
St. Paul, MN 55101
651-296-2135
TTY: 651-296-2860
Fax: 651-296-8591
E-mail: financial.commerce@state.mn.us
www.commerce.state.mn.us

Mississippi

Dept. of Banking and Consumer Finance
901 Woolfolk Building, Suite A
501 N. West St.
Jackson, MS 39201
601-359-1031
Toll free: 1-800-844-2499
Fax: 601-359-3557
E-mail: webmaster@dbcf.state.ms.us
www.dbcf.state.ms.us

Missouri

Dept. of Finance
PO Box 716
301 W. High St., Room 630
Jefferson City, MO 65102
573-751-3242
Fax: 573-751-9192
E-mail: finance@dof.mo.gov
www.missouri-finance.org

Montana

Division of Banking and Financial Institutions
301 South Park, Suite 316
PO Box 200546
Helena, MT 59620-0546
406-841-2920
Toll free: 1-800-914-8423
TTY: 406-444-1421
Fax: 406-841-2930
www.banking.mt.gov

Nebraska

Dept. of Banking and Finance
PO Box 95006
Lincoln, NE 68509-5006
402-471-2171
Toll free: 1-877-471-3445
Fax: 402-471-3062
www.ndbf.org

Nevada

Dept. of Business & Industry
PO Box 3239
Carson City, NV 89702
702-486-4120
Toll free: 1-866-858-8951
Fax: 702-486-4563
E-mail: FIDMaster@fid.state.nv.us
www.fid.state.nv.us

New Hampshire

State Banking Dept.
53 Regional Dr., Suite 200
Concord, NH 03301
603-271-3561
Toll free: 1-800-437-5991
TTY: 1-800-735-2964
Fax: 603-271-1090
E-mail: nhbd@banking.state.nh.us
www.nh.gov/banking

New Jersey

Dept. of Banking and Insurance
PO Box 040
Trenton, NJ 08625
609-292-7272
Toll free: 1-800-446-7467
Fax: 609-777-0508
www.njdobi.org/

New Mexico

Financial Institutions Division
Regulation and Licensing Dept.
2550 Cerrillos Rd., 3rd Floor
Santa Fe, NM 87505
505-476-4885
Fax: 505-476-4670
www.rld.state.nm.us/FID/

New York

Banking Dept.
Consumer Help Unit
One State St.
New York, NY 10004-1417
212-709-3530
Toll free: 1-877-226-5697
Fax: 212-709-1673
E-mail: consumer@banking.state.ny.us
www.banking.state.ny.us

North Carolina

Commissioner of Banks
4309 Mail Service Center
Raleigh, NC 27699-4309
919-733-3016
Toll free: 1-888-384-3811
Fax: 919-733-6918
www.nccob.org

North Dakota

Dept. of Financial Institutions
2000 Schafer St.
Suite G
Bismarck, ND 58501-1204
701-328-9933
TTY: 1-800-366-6888
Fax: 701-328-0290
E-mail: dfi@nd.gov
www.nd.gov/dfi

Ohio

Division of Financial Institutions
Dept. of Commerce
77 South High St., 21st Floor
Columbus, OH 43215-6120
614-728-8400
Toll free: 1-866-278-0003
TTY: 1-800-750-0750
Fax: 614-728-0380
E-mail: webdfi@dfi.com.state.oh.us
www.com.ohio.gov/fiin

Oklahoma

State Banking Dept.
2900 North Lincoln Blvd.
Oklahoma City, OK 73105
405-521-2782
Fax: 405-522-2993
www.osbd.state.ok.us

Oregon

Dept. of Consumer & Business Services
Division of Finance and Corporate Securities
PO Box 14480
Salem, OR 97309-0405
503-378-4140
Toll free: 1-866-814-9710
Fax: 503-947-7862
E-mail: dcbs.dfcsmail@state.or.us
www.dfcs.oregon.gov

Pennsylvania

Dept. of Banking
17 N. Second St., Suite 1300
Harrisburg, PA 17101-2290
717-787-2665
Toll free: 1-800-722-2657
TTY: 1-800-679-5070
Fax: 717-787-8773
E-mail: ra-pabanking@state.pa.us
www.banking.state.pa.us

Puerto Rico

Office of the Commissioner of Financial Institutions
PO Box 11855
San Juan, PR 00910-3855
787-723-3131
www.cif.gov.pr

Rhode Island

Division of Banking
Dept. of Business Regulation
1511 Pontiac Ave.
Cranston, RI 02920
401-462-9503
Fax: 401-462-9559
E-mail: bankinquiry@dbr.state.ri.us
www.dbr.state.ri.us

South Carolina

Office of the Commissioner of Banking
State Board of Financial Institutions
1205 Pendleton St., Suite 305
Columbia, SC 29201
803-734-2001
Fax: 803-734-2013
www.banking.sc.gov

South Dakota

Division of Banking
217 ½ W. Missouri Ave.
Pierre, SD 57501-4590
605-773-3421
Fax: 866-326-7504
E-mail: drr.banking.info@state.sd.us
www.state.sd.us/banking

Tennessee

Consumer Resources Division
414 Union St., Suite 1000
Nashville, TN 37219
615-253-2023
Toll free: 1-800-778-4215
Fax: 615-253-7794
E-mail: TDFI.ConsumerResources@state.tn.us

www.tennessee.gov/tdfi

Texas

Dept. of Banking
2601 North Lamar Blvd., Suite 201
Austin, TX 78705
512-475-1300
Toll free: 1-877-276-5554 (Consumer Hotline)
Fax: 512-475-1313
E-mail: consumer.complaints@banking.state.tx.us
www.banking.state.tx.us

Utah

Dept. of Financial Institutions
PO Box 146800
Salt Lake City, UT 84114-6800
801-538-8830
Fax: 801-538-8894
www.dfi.utah.gov

Vermont

Dept. of Banking, Insurance, Securities and Health Care Administration
89 Main St., Drawer 20
Montpelier, VT 05620-3101
802-828-3301
802-828-3307
Fax: 802-828-1477
E-mail: bankdiv@bishca.state.vt.us
www.bishca.state.vt.us

Virgin Islands

Office of the Lt. Governor
No. 5049 Kongen's Gade
Charlotte Amalie
St. Thomas, VI 00802
340-774-7166
Fax: 340-774-9458
www.ltg.gov.vi

Virginia

Bureau of Financial Institutions
PO Box 640
Richmond, VA 23218
804-371-9657
804-371-9705
Toll free: 1-800-552-7945
TTY: 804-371-9206
Fax: 804-371-9416
E-mail: bfiquestions@scc.virginia.gov
www.scc.virginia.gov

Washington

Dept. of Financial Institutions
PO Box 41200
Olympia, WA 98504-1200
360-902-8700
Toll free: 1-877-746-4664
TTY: 360-664-8126
Fax: 360-586-5068
www.dfi.wa.gov

West Virginia

Division of Banking
One Players Club Dr., Suite 300
Charleston, WV 25311
304-558-2294
Toll free: 1-800-642-9056 (WV)
Fax: 304-558-0442
www.wvdob.org

Wisconsin

Dept. of Financial Institutions
Division Of Banking
PO Box 7876
Madison, WI 53707-7876
608-261-7578
Toll free: 1-800-452-3328
TTY: 608-266-8818
Fax: 608-264-7968
E-mail: askthesecretary@dfi.state.wi.us
www.wdfi.org

Wyoming

Division of Banking
122 West 25th St.
Herschler Bldg., 3rd Floor, East
Cheyenne, WY 82002
307-777-7797
Fax: 307-777-3555
audit.state.wy.us/banking

Each state has its own laws and regulations for each type of insurance. The officials listed below enforce these laws. Many of these offices can also provide you with information to help you make informed insurance buying decisions. See the "Insurance" section in Part I of this Handbook for advice (p. 27). If you have a question or complaint about your insurance company's policies, contact the company before you contact the state insurance regulator.

Alabama

Dept. of Insurance
PO Box 303351
Montgomery, AL 36130-3351
334-241-4141 (Consumer Services)
334-269-3550
Fax: 334-241-4192
E-mail: ConsumerServices@insurance.alabama.gov
www.aldoi.gov

Alaska

Division of Insurance
Dept. of Commerce, Community and Economic Development
Robert B. Atwood Building
550 W. 7th Ave., Suite 1560
Anchorage, AK 99501-3567
907-269-7900
TTY: 907-465-5437
Fax: 907-269-7910
E-mail: insurance@alaska.gov
www.commerce.state.ak.us/insurance

Division of Insurance
Dept. of Commerce, Community and Economic Development
PO Box 110805
Juneau, AK 99811-0805
907-465-2515
TTY: 907-465-5437
Fax: 907-465-3422
E-mail: insurance@alaska.gov
www.commerce.state.ak.us/insurance

Arizona

Dept. of Insurance
Consumer Affairs Division
2910 North 44th St., Suite 210
Phoenix, AZ 85018-7269
602-364-2499
602-364-3100
Toll free: 1-800-325-2548
Fax: 602-364-2505
E-mail: consumers@azinsurance.gov
www.id.state.az.us

Arkansas

Insurance Dept.
Consumer Services Division
1200 W. Third St.
Little Rock, AR 72201-1904
501-371-2640 (Consumer Services)
501-371-2600
Toll free: 1-800-282-9134
Toll free: 1-800-852-5494 (Consumer Services)
Toll free: 1-866-660-0888 (Criminal Investigations - Insurance Fraud)
Fax: 501-371-2749
E-mail: insurance.consumers@arkansas.gov
www.insurance.arkansas.gov

California

California Dept. of Insurance
Consumer Services Division
300 S. Spring St., South Tower
Los Angeles, CA 90013
213-897-8921
Toll free: 1-800-927-4357
TTY: 1-800-482-4833
www.insurance.ca.gov

Dept.. of Managed Health Care, California HMO Help Center
980 Ninth St., Suite 500
Sacramento, CA 95814-2725
Toll free: 1-888-466-2219
TTY: 1-877-688-9891
Fax: 916-255-5241
E-mail: GenInfo@dmhc.ca.gov
www.hmohelp.ca.gov

Colorado

Division of Insurance
1560 Broadway, Suite 850
Denver, CO 80202
303-894-7499 (Consumer Information)
303-894-7490
Toll free: 1-800-930-3745
TTY: 711
Fax: 303-894-7455
E-mail: insurance@dora.state.co.us
www.dora.state.co.us/Insurance

Connecticut

Insurance Dept.
Consumer Affairs Division
PO Box 816
Hartford, CT 06142-0816
860-297-3800
Toll free: 1-800-203-3447
Fax: 860-566-7410
E-mail: cid.ca@ct.gov
www.ct.gov/cid

Delaware

Delaware Insurance Dept.
841 Silver Lake Blvd.
Dover, DE 19904
302-674-7310
Toll free: 1-800-282-8611
Fax: 302-739-6278
E-mail: consumer@state.de.us
www.delawareinsurance.gov

District of Columbia

Dept. of Insurance, Securities and Banking
Consumer Protection Advocate
810 First St., NE, Suite 701
Washington, DC 20002
202-727-8000
202-442-7843
Fax: 202-535-1194
E-mail: disb@dc.gov
www.disb.dc.gov

Florida

Dept. of Financial Services
200 East Gaines St.
Tallahassee, FL 32399-0305
850-413-3140
Toll free: 1-877-693-5236
TTY: 1-800-640-0886
Fax: 850-488-2349
www.floir.com

Georgia

Insurance and Safety Fire Commissioner
Two Martin Luther King, Jr. Dr.
West Tower, Suite 716
Atlanta, GA 30334
404-656-2070
Toll free: 1-800-656-2298
TTY: 711
Fax: 404-657-8542
www.gainsurance.org

Hawaii

Insurance Division
Dept. of Commerce and Consumer Affairs
PO Box 3614
Honolulu, HI 96811
808-586-2790
Fax: 808-586-2806
E-mail: insurance@dcca.hawaii.gov
www.hawaii.gov/dcca/areas/ins

Idaho

Dept. of Insurance
Consumer Affairs Bureau
700 W. State St.
PO Box 83720
Boise, ID 83720-0043
208-334-4250
Toll free: 1-800-721-3272
Fax: 208-334-4398
www.doi.idaho.gov

Illinois

Division of Insurance- Chicago
Dept. of Financial and Professional Regulation
100 W. Randolph St., Suite 9-301
Chicago, IL 60601-3395
312-814-2427
TTY: 312-814-2603
Fax: 312-814-5416
E-mail: director@ins.state.il.us
www.insurance.illinois.gov

Division of Insurance- Springfield
Dept. of Financial and Professional Regulation
320 W. Washington St.
Springfield, IL 62767-0001
217-782-4515
Toll free: 1-877-527-9431 (Office of Consumer Health Insurance)
Toll free: 1-866-445-5364 (Consumer Assistance Hotline)
TTY: 217-524-4872
Fax: 217-782-5020 or 217-558-2083 (Complaints)
E-mail: director@ins.state.il.us
www.insurance.illinois.gov

Indiana

Dept. of Insurance
Consumer Services Division
311 W. Washington St., Suite 300
Indianapolis, IN 46204
317-232-2395
Toll free: 1-800-622-4461
Fax: 317-234-2103
E-mail: idoi@IN.gov
www.in.gov/idoi

Iowa

Division of Insurance
330 Maple St.
Des Moines, IA 50319-0065
515-281-5705
Toll free: 1-877-955-1212
Fax: 515-281-3059
www.iid.state.ia.us

Kansas

Kansas Insurance Dept.
Consumer Assistance Division
420 SW 9th St.
Topeka, KS 66612
785-296-3071
Toll free: 1-800-432-2484 (Kansas Only)
TTY: 1-877-235-3151
Fax: 785-296-7805
E-mail: commissioner@ksinsurance.org
www.ksinsurance.org

Kentucky

Dept. of Insurance
Consumer Protection and Education Division
PO Box 517
Frankfort, KY 40602-0517
502-564-6034
Toll free: 1-800-595-6053
TTY: 1-800-462-2081
Fax: 502-564-6090
insurance.ky.gov/kentucky

Louisiana

Dept. of Insurance
1702 N. Third St.
Baton Rouge, LA 70802
225-342-0895
225-342-5900
Toll free: 1-800-259-5300
Toll free: 1-800-259-5301
Fax: 254-342-3078
E-mail: public@ldi.state.la.us
www.ldi.state.la.us

Maine

Bureau of Insurance
34 State House Station
Augusta, ME 04333-0034
207-624-8475
Toll free: 1-800-300-5000
TTY: 1-888-577-6690
Fax: 207-624-8599
E-mail: Insurance.PFR@maine.gov
www.maine.gov/insurance

Maryland

Insurance Administration
Consumer Division
525 St. Paul Pl.
Baltimore, MD 21202
410-468-2000
Toll free: 1-800-492-6116
TTY: 1-800-735-2258
Fax: 410-468-2260 (Life & Health)
410-468-2334 (Property & Casualty)
www.mdinsurance.state.md.us

Massachusetts

Division of Insurance
Consumer Service Section
One South Station, 5th Floor
Boston, MA 02110
617-521-7794
617-521-7777 (Consumer Hotline)
Fax: 617-521-7575
www.state.ma.us/doi

Michigan

Office of Financial and Insurance Regulation
PO Box 30220
Lansing, MI 48909
517-373-0220
Toll free: 1-877-999-6442
Fax: 517-335-4978
E-mail: ofir-ins-info@michigan.gov
www.michigan.gov/ofir

Minnesota

Dept. of Commerce
Market Assurance Division
85 7th Pl. East
Suite 500
St. Paul, MN 55101
651-296-2488
Toll free: 1-800-657-3602
TTY: 651-296-2860
Fax: 651-296-4328
E-mail: market.assurance@state.mn.us
www.insurance.mn.gov

Mississippi

Dept. of Insurance
PO Box 79
Jackson, MS 39205
601-359-3569
Toll free: 1-800-562-2957
Fax: 601-359-1077
E-mail: consumer@mid.state.ms.us
www.mid.state.ms.us

Missouri

Missouri Dept. of Insurance, Financial, and Professional Registration
Consumer Affairs Division
PO Box 690
Jefferson City, MO 65102-0690
573-751-2640
573-751-4126
Toll free: 1-800-726-7390
TTY: 573-526-4536
Fax: 573-526-4898
www.insurance.mo.gov

Montana

State Auditor's Office
Insurance Division
840 Helena Ave.
Helena, MT 59601
406-444-2040
Toll free: 1-800-332-6148
TTY: 406-444-3246
Fax: 406-444-3497
E-mail: stateauditor@mt.gov
www.sao.mt.gov

Nebraska

Dept. of Insurance
Terminal Building
941 O St., Suite 400
Lincoln, NE 68508-3690
402-471-0888 (In Lincoln)
402-471-2201
Toll free: 1-877-564-7323
TTY: 1-800-833-7352
Fax: 402-471-6559
E-mail: DOI.ConsumerAffairs@nebraska.gov
www.doi.ne.gov

Nevada

Division of Insurance
Dept. of Business & Industry
788 Fairview Dr., Suite 300
Carson City, NV 89701
775-687-4270
Fax: 775-687-3937
E-mail: insinfo@doi.state.nv.us
www.doi.state.nv.us/

Division of Insurance
Dept. of Business & Industry
2501 E Sahara Ave #302
Las Vegas, NV 89104
702-486-4009
Fax: 702-486-4007
www.doi.state.nv.us/

New Hampshire

Dept. of Insurance
21 South Fruit St., Suite 14
Concord, NH 03301
603-271-2261
Toll free: 1-800-852-3416
TTY: 1-800-735-2964
Fax: 603-271-1406
E-mail: consumerservices@ins.nh.gov
www.nh.gov/insurance

New Jersey

Dept. of Banking and Insurance
Consumer Inquiry and Case Preparation Unit
PO Box 471
Trenton, NJ 08625-0471
609-292-7272
Toll free: 1-800-446-7467
Fax: 609-777-0508
www.njdobi.org

New Mexico

Dept. of Insurance
PO Box 1269
Santa Fe, NM 87504-1269
505-827-4601
Toll free: 1-888-427-5772
Fax: 505-827-4253
www.nmprc.state.nm.us

New York

Consumer Services Bureau
NYS Insurance Dept.
One Commerce Plaza
Albany, NY 12257
518-474-6600
Toll free: 1-800-342-3736
E-mail: consumers@ins.state.ny.us
www.ins.state.ny.us

Consumer Services Bureau
Insurance Dept.
25 Beaver St.
New York, NY 10004
212-480-6400
Toll free: 1-800-342-3736
E-mail: consumers@ins.state.ny.us
www.ins.state.ny.us

North Carolina

Dept. of Insurance
1201 Mail Service Center
Raleigh, NC 27699-1201
919-807-6750 (Consumer Services)
919-733-3058
Toll free: 1-800-546-5664 (Consumer Services)
Fax: 919-733-6495
E-mail: consumer@ncdoi.net
www.ncdoi.com

North Dakota

Insurance Dept.
600 East Boulevard Ave.
State Capitol, 5th Floor
Bismarck, ND 58505-0320
701-328-2440
Toll free: 1-800-247-0560
TTY: 1-800-366-6888
Fax: 701-328-4880
E-mail: insurance@nd.gov
www.nd.gov/ndins

Ohio

Dept. of Insurance
Office of Consumer Services
50 West Town St., 3rd Floor
Suite 300
Columbus, OH 43215
614-644-2673
Toll free: 1-800-686-1526 (Consumer Hotline)
Toll free: 1-800-686-1527 (Fraud Hotline)
Toll free: 1-800-686-1578 (Senior Hotline)
TTY: 614-644-3745
Fax: 614-644-3744
www.ohioinsurance.gov

Oklahoma

Insurance Dept.
2401 N. W. 23rd St., Suite 28
PO Box 53408
Oklahoma City, OK 73152-3408
405-521-2991
Toll free: 1-800-522-0071
Fax: 405-521-6652
E-mail: feedback@insurance.state.ok.us
www.ok.gov/oid

Oregon

Insurance Division
PO Box 14480
Salem, OR 97309-0405
503-947-7984
Toll free: 1-888-877-4894
Fax: 503-378-4351
E-mail: dcbs.insmail@state.or.us
www.insurance.oregon.gov

Pennsylvania

Insurance Dept.
1209 Strawberry Square
Harrisburg, PA 17120
717-787-2317
Toll free: 1-877-881-6388
TTY: 717-783-3898
Fax: 717-787-8585
E-mail: ra-in-consumer@state.pa.us
www.insurance.state.pa.us

Puerto Rico

Office of the Commissioner of Insurance
B5 Tabonuco St., Suite 216 PMB 356
Guaynabo, PR 00968-3029
787-722-8686
787-304-8686
Toll free: 1-888-722-8686
Fax: 787-273-6082
www.ocs.gobierno.pr

Rhode Island

Dept. of Business Regulation
1511 Pontiac Ave.
Cranston, RI 02920
401-462-9520
Fax: 401-462-9602
E-mail: InsuranceInquiry@dbr.state.ri.us
www.dbr.state.ri.us

South Carolina

Dept. of Insurance
Consumer Services
PO Box 100105
Columbia, SC 29202-3105
803-737-6180
Toll free: 1-800-768-3467
Fax: 803-737-6231
E-mail: consumers@doi.sc.gov
www.doi.sc.gov

South Dakota

Division of Insurance
Dept. of Revenue and Regulation
445 E. Capital Ave.
Pierre, SD 57501
605-773-3563
Fax: 605-773-5369
E-mail: insurance@state.sd.us
www.state.sd.us/drr

Tennessee

Dept. of Commerce and Insurance
Consumer Affairs Division
500 James Robertson Pkwy.
Davy Crockett Tower
Nashville, TN 37243-0565
615-741-4737
615-741-2241
Toll free: 1-800-342-8385
Fax: 615-532-4994
www.tn.gov/commerce

Texas

Dept. of Insurance
Consumer Protection (111-1A)
PO Box 149091
Austin, TX 78714-9091
512-463-6515
Toll free: 1-800-252-3439
Fax: 512-475-1771
E-mail: consumerprotection@tdi.state.tx.us
www.tdi.state.tx.us

Utah

Dept. of Insurance
State Office Bldg., Room 3110
Salt Lake City, UT 84114-6901
801-538-3800
Toll free: 1-800-439-3805
TTY: 801-538-3826
Fax: 801-538-3829
www.insurance.utah.gov

Vermont

Insurance Division- Consumer Services
Dept. of Banking, Insurance, Securities and Health Care Administration
89 Main St.
Montpelier, VT 05620-3101
802-828-3301
802-828-2900 (Health Insurance)
Toll free: 1-800-964-1784
Toll free: 1-800-631-7788 (VT - Health Insurance)
Fax: 802-828-3306
www.bishca.state.vt.us
www.vthealthinsurance.info

Virgin Islands

Division of Banking and Insurance
No. 5049 Kongens Gade
St. Thomas, VI 00802
340-774-7166
Fax: 340-774-9458
www.ltg.gov.vi

Virginia

State Corporation Commission
PO Box 1157
Richmond, VA 23218
804-371-9741
804-371-9967
Toll free: 1-800-552-7945
TTY: 804-371-9206
E-mail: bureauofinsurance@scc.virginia.gov
www.scc.virginia.gov

Washington

Office of the Insurance Commissioner
PO Box 40256
Olympia, WA 98504-0256
360-725-7080
Toll free: 1-800-562-6900
TTY: 360-586-0241
Fax: 360-586-2018
E-mail: cad@oic.wa.gov
www.insurance.wa.gov

West Virginia

Offices of the Insurance Commissioner
1124 Smith St.
PO Box 50540
Charleston, WV 25305-0540
304-558-3386
Toll free: 1-888-879-9842
TTY: 1-800-435-7381
Fax: 304-558-4965
E-mail: consumer.service@wvinsurance.gov
www.wvinsurance.gov

Wisconsin

Office of the Commissioner of Insurance
125 S. Webster St.
PO Box 7873
Madison, WI 53707-7873
608-266-0103
Toll free: 1-800-236-8517
TTY: Dial 711 and ask for 608-266-3586
Fax: 608-264-8115
E-mail: ocicomplaints@wisconsin.gov
www.oci.wi.gov

Wyoming

Dept. of Insurance
Consumer Affairs Section
106 E. Sixth Ave.
Cheyenne, WY 82002
307-777-7402
Toll free: 1-800-438-5768
Fax: 307-777-2446
www.insurance.state.wy.us

Each state has its own laws and regulations for securities brokers and securities including stocks, mutual funds, commodities, real estate, etc. The officials and agencies listed below enforce these laws and regulations. Many of these offices can also provide information to help you make informed investment decisions.

If you have a question or complaint about an investment, call the company or bank involved. If you are not satisfied with the response you get, call your state securities agency. See the "Investing" section in Part I of this Handbook for additional advice and sources of assistance (p. 33).

Alabama

Securities Commission
770 Washington Ave., Suite 570
Montgomery, AL 36130-4700
334-242-2984
Toll free: 1-800-222-1253 (AL)
Fax: 334-242-0240
E-mail: asc@asc.alabama.gov
www.asc.state.al.us/

Alaska

Division of Banking and Securities
Dept. of Commerce, Community and Economic Development
PO Box 110807
Juneau, AK 99811-0807
907-465-2521
Toll free: 1-888-925-2521
TTY: 907-465-5437
Fax: 907-465-2549
E-mail: dbsc@commerce.state.ak.us
www.commerce.state.ak.us

Arizona

Arizona Corporation Commission
1300 W. Washington, 3rd Floor
Phoenix, AZ 85007
602-542-4242
Toll free: 1-866-837-4399
Fax: 602-594-7470
E-mail: SecuritiesDiv@azcc.gov
www.azinvestor.gov

Arkansas

Arkansas Securities Dept.
Heritage West Bldg., Suite 300
201 East Markham
Little Rock, AR 72201-1692
501-324-9260
Toll free: 1-800-981-4429
Fax: 501-324-9268
E-mail: info@securities.arkansas.gov
www.securities.arkansas.gov

California

Dept. of Corporations
Consumer Services Office
1515 K St., Suite 200
Sacramento, CA 95814
916-327-7585
Toll free: 1-866-275-2677
TTY: 1-800-735-2966
Fax: 916-322-8864
www.corp.ca.gov

Colorado

Division of Securities
Dept. of Regulatory Agencies
1560 Broadway, Suite 900
Denver, CO 80202
303-894-2320
TTY: 1-800-659-2656
Fax: 303-861-2126
E-mail: securities@dora.state.co.us
www.dora.state.co.us/securities

Connecticut

Dept. of Banking
Securities and Business Investments Division
260 Constitution Plaza
Hartford, CT 06103-1800
860-240-8230
Toll free: 1-800-831-7225
Fax: 860-240-8295
E-mail: banking.complaints@ct.gov
www.ct.gov/dob

Delaware

Division of Securities
Dept. of Justice
State Office Building
820 North French St., 5th Floor
Wilmington, DE 19801
302-577-8424
TTY: 302-577-5783
Fax: 302-856-5660
www.state.de.us/securities

District of Columbia

Dept. of Insurance, Securities and Banking
810 First St., NE, Suite 701
ATTN: Consumer Proteection Advocate
Washington, DC 20002
202-727-8000
202-442-7843
Fax: 202-535-1194
E-mail: disb@dc.gov
www.disb.dc.gov

Florida

Division of Securities
Office of Financial Regulation
ATTN: Securities Area Financial Manager
200 East Gaines St.
Tallahassee, FL 32399-0374
850-410-9500
Toll free: 1-800-848-3792
Fax: 850-410-9748
E-mail: ofr@flofr.com
www.flofr.com

Georgia

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Fax: 404-657-8410
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Hawaii
Securities Enforcement Branch
Business Registration Division
Dept. of Commerce and Consumer Affairs
PO Box 40
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808-586-2744
Fax: 808-586-3977
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Idaho
Dept. of Finance
Securities Bureau
PO Box 83720
Boise, ID 83720-0031
208-332-8000
Toll free: 1-888-346-3378
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Springfield, IL 62702
217-782-2256
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www.sos.state.il.us

Indiana
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302 W. Washington, Room E-111
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317-232-6681
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www.state.in.us/sos/securities

Iowa
Securities and Regulated Industries Bureau
340 Maple St.
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515-281-4441
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121 State House Station
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Business Regulation and Enforcement
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803-734-3970 (Attorney General)
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www.state.tn.us/commerce/securities

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PO Box 13167
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www.ssb.state.tx.us

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www.securities.utah.gov

Vermont

Dept. of Banking, Insurance, Securities, & Health Care Administration
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802-828-3420
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Fax: 802-828-2896
www.vermontsecurities.info

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State Corporation Commission
PO Box 1197
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804-371-9967
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Fax: 804-371-9911
E-mail: SRF_General@scc.virginia.gov
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www.dfi.wa.gov

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State Auditor's Office
200 W. Main St.
Clarksburg, WV 26301
304-627-2415
Toll free: 1-888-368-9507 (Check Registration & Background)
Toll free: 1-888-509-6567 (Enforcement)
Fax: 304-627-2417
E-mail: securities@wvsao.gov
www.wvsao.gov/securitiescommission

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PO Box 1768, 4th Floor
Madison, WI 53701-1768
608-266-1064
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Fax: 608-264-7979
www.wdfi.org

Wyoming

Compliance Division
Office of the Secretary of State
State Capitol Bldg.
200 West 24th St.
Cheyenne, WY 82002-0020
307-777-7370
Fax: 307-777-7640
E-mail: compliance@state.wy.us
soswy.state.wy.us

State utilities commissions regulate services and rates for gas, electricity and telephones within your state. In some states, the utility commissions regulate other services such as water, transportation, and the moving of household goods. Rates for utilities and services provided between states are regulated by the federal government.

Many utility commissions handle consumer complaints. Sometimes, if a number of complaints are received about the same utility matter, they will conduct investigations.

Alabama

Public Service Commission
PO Box 304260
Montgomery, AL 36130
334-242-5025
Toll free: 1-800-392-8050
Fax: 334-242-0727
www.psc.state.al.us

Alaska

Consumer Protection Department
701 W 8th Ave., Suite 300
Anchorage, AK 99501-3469
907-276-6222
Toll free: 1-800-390-2782
TTY: 907-276-4533
Fax: 907-276-0160
E-mail: rca.mail@alaska.gov
rca.alaska.gov

Arizona

Utilities Division
Arizona Corporation Commission
Consumer Services Section
1200 W. Washington St.
Phoenix, AZ 85007-2996
602-542-4251
Toll free: 1-800-222-7000
Fax: 602-542-2129
E-mail: mailmaster@azcc.gov
www.cc.state.az.us

Arkansas

Public Service Commission
Consumer Services Division
PO Box 400
1000 Center St.
Little Rock, AR 72203-0400
501-682-2051
501-682-1718 (Complaints)
Toll free: 1-800-482-1164
TTY: 1-800-682-2698 (Toll free)
Fax: 501-682-5731
E-mail: consumerissues@psc.state.ar.us
www.arkansas.gov/psc

California

Public Utilities Commission
Consumer Affairs Branch
505 Van Ness Ave., Room 2250
San Francisco, CA 94102
415-703-4973
Toll free: 1-800-649-7570
TTY: 1-800-229-6846
Fax: 415-703-1758
E-mail: public.advisor@cpuc.ca.go
www.cpuc.ca.gov

Colorado

Public Utilities Commission
Consumer Protection Division
1560 Broadway, Suite 250
Denver, CO 80202
303-894-2070
Toll free: 1-800-456-0858
TTY: 303-894-2512
Fax: 303-894-2532
E-mail: puc@dora.state.co.us
www.dora.state.co.us/puc/

Connecticut

Department of Public Utility Control
10 Franklin Square
New Britain, CT 06051
860-827-1553
Toll free: 1-800-382-4586
TTY: 860-827-2837
Fax: 860-827-2613
www.state.ct.us/dpuc/

Delaware

Public Service Commission
Cannon Bldg. Suite 100
861 Silver Lake Blvd.
Dover, DE 19904
302-736-7500
Toll free: 1-800-282-8574 (DE)
TTY: 302-736-7500
Fax: 302-739-4849
www.depsc.delaware.gov/

District of Columbia

DC Public Service Commission
Office of Consumer Services
Room 600, E. Tower
1333 H St., NW
Washington, DC 20005
202-626-5120
Fax: 202-393-1389
www.dcpsc.org

Florida

Public Service Commission
2540 Shumard Oak Blvd.
Tallahassee, FL 32399-0850
850-413-6100
Toll free: 1-800-342-3552
TTY: 1-800-955-8771
Fax: 800-511-0809
E-mail: contact@psc.state.fl.us
www.floridapsc.com

Georgia

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244 Washington St., SW
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Hawaii

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808-586-2020
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www.hawaii.gov/budget/puc/

Idaho
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208-334-0369 (Complaint Line)
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www.puc.idaho.gov

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527 E. Capitol Ave.
Springfield, IL 62701
217-782-2024
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Fax: 217-782-1042
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Indiana
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101 W. Washington St., Suite 1500E
Indianapolis, IN 46204
317-232-2712
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602 North Fifth St., Galvez Building 12th Floor
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www.state.me.us/mpuc/

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Toll free: 1-800-356-6428 (Chairman & Northern District)
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Toll free: 1-800-624-0331 (Cable complaint)
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3 Empire State Plaza
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Fax: 503-378-5743
E-mail: puc.consumer@state.or.us
www.puc.state.or.us

Pennsylvania

Public Utility Commission
Bureau of Consumer Services
PO Box 3265
Harrisburg, PA 17105-3265
717-783-7349 (Switchboard)
Toll free: 1-800-782-1110 (Consumer Services)
Toll free: 1-800-692-7380 (Complaint Hotline)
Fax: 717-787-5813
www.puc.state.pa.us

Puerto Rico
Public Service Commission
PO Box 190870
Hato Rey Station
San Juan, PR 00919-0870
787-756-1425
Fax: 787-756-8086
www.naruc.org

Rhode Island
Public Utilities Commission
89 Jefferson Blvd.
Warwick, RI 02888
401-941-4500
TTY: 401-277-3500
Fax: 401-941-4885
E-mail: consumer.section@ripuc.org
www.ripuc.org

South Carolina
Consumer Services Division
Office of Regulatory Staff
1401 Main St., Suite 900
Columbia, SC 29201
803-737-5230
Toll free: 1-800-922-1531
TTY: 803-737-5175 or 1-800-334-2217 (SC)
Fax: 803-737-4750
www.regulatorystaff.sc.gov

South Dakota
Public Utilities Commission
Consumer Affairs
500 E. Capitol Ave.
Pierre, SD 57501-5070
605-773-3201
Toll free: 1-800-332-1782 (Consumer Affairs)
Fax: 1-866-757-6031
E-mail: PUCConsumerInfo@state.sd.us
www.puc.sd.gov

Tennessee
Tennessee Regulatory Authority
Consumer Services Division
460 James Robertson Pkwy.
Nashville, TN 37243-0505
615-741-2904
Toll free: 1-800-342-8359 (Consumer Services)
TTY: 1-888-276-0677 (Toll free)
Fax: 615-741-8953
www.state.tn.us/tra

Texas
Public Utility Commission
1701 N. Congress Ave.
PO Box 13326
Austin, TX 78711-3326
512-936-7000
512-936-7120
Toll free: 1-888-782-8477
TTY: 512-936-7136
Fax: 512-936-7003
E-mail: customer@puc.state.tx.us
www.puc.state.tx.us

Utah
Public Service Commission
PO Box 146751
Salt Lake City, UT 84114-6751
801-530-6652
801-530-6716
Toll free: 1-800-874-0904
TTY: 801-530-6769
Fax: 801-530-6796
E-mail: psccal@utah.gov
www.psc.utah.gov

Vermont
Public Service Board
112 State St., 4th Floor
Montpelier, VT 05620-2701
802-828-2358
TTY: 1-800-253-0191
Fax: 802-828-3351
www.psb.vermont.gov

Virginia
State Corporation Commission
Bureau of Public Utilities
PO Box 1197
Richmond, VA 23218
804-371-9420
804-371-9675
Toll free: 1-800-552-7945
TTY: 804-371-9206
Fax: 804-371-9069
www.scc.virginia.gov

Washington
Utilities and Transportation Commission
1300 S Evergreen Park Dr., SW
PO Box 47250
Olympia, WA 98504-7250
360-664-1160
TTY: 1-800-416-5289
Fax: 360-586-1150
E-mail: consumer@utc.wa.gov
www.utc.wa.gov

West Virginia
Public Service Commission
Customer Assistance
PO Box 812
201 Brooks St.
Charleston, WV 25323
304-340-0300
Toll free: 1-800-642-8544
Fax: 304-340-0325
www.psc.state.wv.us

Wisconsin
Public Service Commission
Consumer Affairs Unit
PO Box 7854
Madison, WI 53707-7854
608-266-2001
Toll free: 1-800-225-7729
TTY: 608-267-1479
Fax: 608-266-3957
www.psc.wi.gov

Wyoming
Public Service Commission
2515 Warren Ave., Suite 300
Cheyenne, WY 82002
307-777-7427
Toll free: 1-888-570-9905
TTY: 307-777-7427
Fax: 307-777-5748
E-mail: wpsc_complaints@state.wy.us
psc.state.wy.us

Companies that manufacture similar products or offer similar services often belong to an industry association. These associations help resolve problems between their member companies and consumers. Most also provide consumer information through publications and websites.

If you have a problem with a company and cannot resolve it by working directly with that firm, ask if the company is a member of an association. Then, check this section to see if the association is listed. If the association is not included here, your local library has reference materials to help you find the appropriate contact.

ACA International Education Foundation

PO Box 390106
Minneapolis, MN 55439
952-926-6547
Fax: 952-926-1624
E-mail: aca@acainternational.org
www.askdoctordebt.com
ACA International Education Foundation's primary mission is to educate consumers challenged by debt. They work to inform consumers of their rights when contacted by creditors.

AFSA Education Foundation

919 18th St., NW Suite 300
Washington, DC 20006-5517
202-466-8611
Toll free: 1-888-400-7577
Fax: 202-223-0321
E-mail: info@afsaef.org
www.afsaef.org
The AFSAEF mission is to educate all consumers about the benefits of responsible money management so they can make informed financial decisions, understand the credit process, and seek help if credit problems occur.

Alliance to Save Energy

1850 M St., NW
Washington, DC 20036
202-857-0666
Fax: 202-331-9588
E-mail: info@ase.org
www.ase.org
ASE is a nonprofit coalition of business, environmental, government and consumer leaders that promotes energy-efficiency to achieve a healthier economy, a cleaner environment and greater energy security.

American Arbitration Association

1633 Broadway, 10th Floor
New York, NY 10019
Toll free: 1-800-778-7879
www.adr.org
This association is committed to the resolution of disputes through arbitration, mediation, concilation and other voluntary procedures.

American Association of Homes and Services for the Aging

2519 Connecticut Ave., NW
Washington, DC 20008-1520
202-783-2242
Fax: 202-783-2255
E-mail: info@aahsa.org
www.aahsa.org
AAHSA is committed to healthy, affordable, ethical aging services for America. The association represents not-for-profit nursing homes, continuing care retirement communities, assisted living and senior housing facilities, and community service organizations.

American Bankers Association

1120 Connecticut Ave., NW
Washington, DC 20036
Toll free: 1-800-226-5377
www.aba.com
The American Bankers Association is the largest banking trade association in the country.

American Bar Association (ABA)

321 N. Clark St.
Chicago, IL 60654-7598
312-988-5000
Fax: 312-988-5528
E-mail: askaba@abanet.org
www.abanet.org
The ABA is the trade organization for legal professionals. They publish a directory of state and local alternative dispute resolution programs and provide consumer information on request.

American Council of Life Insurers

101 Constitution Ave., NW
Suite 700
Washington, DC 20001-2133
202-624-2000
www.acli.com
Membership: insurance companies that provide life insurance, pensions and annuities, long-term care, and disability income insurance.

American Health Care Association

1201 L St., NW
Washington, DC 20005
202-842-4444
Fax: 202-842-3860
www.ahca.org
Membership: state associations of long-term health care facilities and health-related businesses. They advocate for quality care and services for frail, elderly and disabled Americans.

★ *Provided financial support for the publication of the Consumer Action Handbook.*

American Institute of Certified Public Accountants

Professional Ethics Division
220 Leigh Farm Rd.
Durham, NC 27707
919-402-4500
Toll free: 1-888-777-7077 (Ethics Hotline)
Fax: 919-402-4670
E-mail: service@aicpa.org
www.aicpa.org
Membership: state-certified accountants

American Moving and Storage Association (AMSA)

1611 Duke St.
Alexandria, VA 22314
703-683-7410
Toll free: 1-888-849-2672
Fax: 703-683-7527
E-mail: info@moving.org
www.moving.org
AMSA is the trade association for professional movers. They provide consumer resources and help consumers resolve loss and damage claims on interstate moves.

American Pharmacists Association (APhA)

2215 Constitution Ave., NW
Washington, DC 20037
Toll free: 1-800-237-2742
www.pharmacist.com
The APhA empowers its members to improve medication use and advance patient care through information, education, and advocacy.

American Society of Travel Agents, Inc.

Consumer Affairs
1101 King St., Suite 200
Alexandria, VA 22314
703-739-2782
Fax: 703-684-8319
E-mail: consumeraffairs@asta.org
www.astanet.com
Membership: travel agents.

America's Health Insurance Plans (AHIP)

601 Pennsylvania Ave., NW
South Building, Suite 500
Washington, DC 20004
(202) 778-3200
www.ahip.org
AHIP represents companies that provide health insurance coverage to Americans. Member companies offer medical insurance, long-term care insurance, disability income insurance, dental insurance, supplemental insurance, stop-loss insurance and reinsurance to consumers, employers and public purchasers.

Association of Credit and Collection Professionals (ACA International)

PO Box 390106
Minneapolis, MN 55439-0106
952-915-3922
Fax: 952-926-1624
www.acainternational.org
ACA International is the leading trade association for credit and collection companies.

Automotive Recyclers Association

9113 Church St.
Manassas, VA 20110
571-208-0428
Toll free: 1-888-385-1005
Fax: 571-208-0430
www.a-r-a.org
ARA is dedicated to the efficient removal and reuse of automotive parts, and the safe disposal of inoperable motor vehicles.

Better Hearing Institute (BHI)

1441 I St. NW, Suite 700
Washington, DC 20005
202-449-1100
Toll free: 1-800-327-9355
Fax: 202-216-9646
E-mail: mail@betterhearing.org
www.betterhearing.org
BHI informs consumers about options to improve impaired hearing.

Blue Cross and Blue Shield Association

Consumer Affairs
1310 G St., NW
Washington, DC 20005
202-626-4780
Fax: 202-626-4833
www.bluecares.com
Membership: local Blue Cross and Blue Shield plans in the United States, Canada and Jamaica.

Boat Owners Association of The United States, BOATU.S.

880 South Pickett St.
Alexandria, VA 22304-0730
703-823-9550
703-461-2856
Fax: 703-461-4674
E-mail: consumerprotection@boatus.com
www.boatus.com
www.my.boatus.com/consumer/database.aspx, Consumer Complaint Database
BoatUS provides savings, service and representation for millions of recreational boat owners nationwide.

Cellular Telecommunications and Internet Association

1400 16th St., NW, Suite 600
Washington, DC 20036
202-736-3200
www.ctia.org
Membership: wireless service providers, manufacturers of wireless devices and internet companies. The association oversees certification programs to ensure a high standard of quality for wireless communication.

Cemetery Consumer Service Council

PO Box 2028
Reston, VA 20195-0028
703-391-8407
Toll free: 1-800-645-7700
Fax: 703-391-8416
www.iccfa.com
The Cemetery Consumer Service Council is an industry-sponsored dispute resolution program.

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Certified Financial Planner (CFP) Board of Standards

1425 K St., NW, Suite 500
Washington, DC 20005
202-379-2200
Toll free: 1-888-237-6275
Fax: 202-379-2299
E-mail: mail@cfpboard.org
www.cfp.net
Certified Financial Planner Board fosters professional standards in personal financial planning. The CFP Board works to ensure that the public values, has access to, and benefits from competent financial planning. The CFP Board certifies financial planners who meet its requirements by granting use of the organization's flame logo and the Certified Financial Planner ™ designation.

Children's Advertising Review Unit (CARU)

70 West 36th St., 12th Floor
New York, NY 10018
212-947-5137
Toll free: 866-334-6272 Ext. 111
E-mail: caru@caru.bbb.org
www.caru.org
CARU handles consumer complaints about truth and accuracy of advertising directed to children under 12 years of age.

Consumer Electronics Association (CEA)

1919 S. Eads St.
Arlington, VA 22202
703-907-7600
Toll free: 1-866-858-1555
Fax: 703-907-7675
E-mail: cea@ce.org
www.ce.org
CEA represents companies involved in the design, manufacturing, and distribution of electronics.

★ Credit Union National Association (CUNA)

PO Box 431
Madison, WI 53701-0431
Toll free: 1-800-356-9655
Fax: 608-231-4263
www.cuna.org
CUNA is the trade group for America's credit unions.

Direct Marketing Association (DMA)

Department of Corporate Responsibility
1615 L St., NW, Suite 1100
Washington, DC 20036
202-955-5030
Fax: 202-955-0085
E-mail: consumer@the-dma.org
www.DMAchoice.org
The DMA represents organizations involved in direct marketing. Its members include organizations that market goods and services directly to consumers using direct mail, catalogs, the Internet, telemarketing, print and TV ads. DMA's consumer website offers consumers options (free of charge) to better manage their mail.

Direct Selling Association (DSA)

1667 K St., NW
Suite 1100
Washington, DC 20006
202-452-8866
Fax: 202-452-9010
E-mail: info@dsa.org
www.dsa.org
Membership: companies that manufacture and distribute goods and services sold directly to consumers using independent salespeople.

Distance Education and Training Council

1601 18th St., NW, Suite 2
Washington, DC 20009
202-234-5100
Fax: 202-332-1386
www.detc.org
The DETC is a voluntary, non-governmental, educational organization. They operate a nationally recognized accrediting association that accredits distance education institutions.

★ Financial Industry Regulatory Authority (FINRA)

Office of Dispute Resolution
1736 K St., NW
Washington, DC 20006
301-590-6500 (Call Center)
Toll free: 1-800-289-9999 (Broker Check Hotline)
www.finra.org
FINRA is the largest independent regulator for all securities firms doing business in the U.S. The organization operates the largest dispute resolution forum in the securities industry for disputes between investors and securities

Financial Planning Association(FPA)

4100 E. Mississippi Ave., Suite 400
Denver, CO 80246-3053
Toll free: 1-800-322-4237
Fax: 303-759-0749
E-mail: fpa@fpanet.org
www.fpanet.org
FPA is a leadership and advocacy organization connecting consumers with ethical financial planners .

Food Marketing Institute (FMI)

2345 Crystal Dr., Suite 800
Arlington, VA 22202
202-452-8444
Fax: 202-429-4519
www.fmi.org
FMI conducts programs in research, education, industry relations and public affairs on behalf of grocery retailers and wholesalers.

★ *Provided financial support for the publication of the Consumer Action Handbook.*

Grocery Manufacturers Association

1350 I St. NW, Suite 300
Washington, DC 20005
202-639-5900
Toll free: 1-800-355-0983
Fax: 202-639-5932
www.gmaonline.org
Membership: commercial packers of food products.

Insurance Information Institute (III)

Consumer Affairs
110 William St.
New York, NY 10038
212-346-5500
E-mail: info@iii.org
www.iii.org
The III is a nonprofit, communications organization supported by the property/casualty insurance industry.

International Association of Movers (IAM)

5904 Richmond Hwy., Suite 404
Alexandria, VA 22303
703-317-9950
Fax: 703-317-9960
E-mail: info@iamovers.org
www.iamovers.org
IAM is a global association of movers.

Mortgage Bankers Association of America (MBA)

1331 L St., NW
Washington, DC 20005
202-557-2700
www.mbaa.org
The MBA represents the real estate finance industry, including mortgage banking firms, commercial banks, life insurance companies, title companies, and savings and loan associations.

Mystery Shopping Providers Association

4230 LBJ Fwy., Suite 414
Dallas, TX 75244
www.mysteryshop.org
The MSPA is dedicated to improving service quality using anonymous resources.

National Advertising Review Council

National Advertising Division
70 West 36th St., 13th Floor
New York, NY 10018
Toll free: 1-866-334-6272
Fax: 212-705-0136
www.narcpartners.org
www.nadreview.org
NARC fosters truth and accuracy in national advertising through voluntary self-regulation.

National Association of Attorneys General

2030 M St., NW, 8th Floor
Washington, DC 20036
202-326-6000
www.naag.org
Membership: Attorneys general of each U.S. state.

National Association of Home Builders (NAHB)

1201 15th St., NW
Washington, DC 20005
202-266-8200
Toll free: 1-800-368-5242
Fax: 202-266-8400
E-mail: info@nahb.com
www.nahb.org
NAHB's works to enhance the climate for housing and the building industry.

National Association of Insurance Commissioners (NAIC)

2301 McGee St., #800
Kansas City, MO 64108
816-842-3600
Toll free: 1-866-470-6242
Fax: 816-783-8175
E-mail: webpost@naic.org
www.naic.org
www.InsureUonline.org
(Consumer insurance information)
NAIC is the organization of insurance regulators from the 50 states and U.S. territories. The organization helps insurance regulators facilitate the fair and equitable treatment of insurance consumers and promote competitive markets.

National Association of Professional Insurance Agents

400 North Washington St.
Alexandria, VA 22314
703-836-9340
Fax: 703-836-1279
E-mail: piainfo@pianet.org
www.PIANET.com
This association provides consumers practical advice on personal insurance buying through its national outreach program.

National Association of Realtors (NAR)

430 North Michigan Ave.
Chicago, IL 60611-4087
312-329-8200
Toll free: 1-800-874-6500
Fax: 312-329-5960
www.realtor.org
NAR is the organization of real estate agents. They develop standards for effective and ethical real estate business practices.

★ *Provided financial support for the publication of the Consumer Action Handbook.*

National Foundation for Credit Counseling (NFCC)

801 Roeder Rd., Suite 900
Silver Spring, MD 20910
Toll free: 1-800-388-2227
Fax: 301-589-8256
www.nfcc.org
The NFCC promotes the national agenda for financially responsible behavior and builds capacity for its members to deliver quality financial education and counseling services.

National Funeral Directors Association

13625 Bishop's Dr.
Brookfield, WI 53005-6607
262-789-1880
Toll free: 1-800-228-6332
E-mail: nfda@nfda.org
www.nfda.org
NFDA represents funeral professionals. NFDA provides resources so consumers can make informed decisions about funeral services and offers a third party dispute resolution program for complaints regarding funeral homes.

★ National Futures Association (NFA)

300 South Riverside Plaza, Suite 1800
Chicago, IL 60606-6615
312-781-1300
Toll free: 1-800-621-3570
Fax: 312-781-1467
E-mail: information@nfa.futures.org
www.nfa.futures.org
NFA is the industrywide self-regulatory organization for the U.S. futures industry. NFA provides innovative and efficient regulatory programs and services that safeguard the integrity of the derivatives markets. Consumers should contact NFA regarding any firm or individual who solicits them for investments in futures, options on futures and foreign currency.

National Institute for Automotive Service Excellence (ASE)

101 Blue Seal Dr. SE, Suite 101
Leesburg, VA 20175
703-669-6600
Toll free: 1-888-273-8378
E-mail: webmaster@ase.com
www.ase.com
ASE is an independent, national nonprofit organization that helps improve the quality of automotive service and repair through the voluntary testing and certification of automotive repair professionals.

North American Consumer Protection Investigators

Attn: Anna Huddleston-Aycock
Pinellas County Dept. of Justice & Consumer Services
15251 Roosevelt Blvd., Suite 209
Clearwater, FL 33760
727-464-6200
Fax: 727-464-6129
www.nacpi.org
NACPI provides training and support for consumer protection investigators in government agencies at all levels. NACPI does not investigate individual consumer complaints.

North American Securities Administrators Association, Inc. (NASAA)

750 1st St., NE, Suite 1140
Washington, DC 20002
202-737-0900
Fax: 202-783-3571
E-mail: info@nasaa.org
www.nasaa.org
NASAA is the voice of the 50 state securities agencies responsible for grass-roots investor protection, investor education and efficient capital formation.

★ Soap and Detergent Association (SDA)

1331 L St., NW, Suite 650
Washington, DC 20005
202-347-2900
Fax: 202-347-4110
E-mail: info@cleaning101.com
www.cleaning101.com
The Soap and Detergent Association is dedicated to educating the public about the relationship between good hygiene practices and good health. SDA offers free/low cost practical information on hand hygiene, laundry, dish and surface care, food safety, poison prevention and cleaning to control allergies and asthma.

Tire Industry Association

1532 Pointer Ridge Pl., Suite G
Bowie, MD 20716-1883
301-430-7280
Toll free: 1-800-876-8372
Fax: 301-430-7283
E-mail: info@tireindustry.org
www.tireindustry.org
Membership: independent tire dealers and retreaders.

Toy Industry Association, Inc.

1115 Broadway, Suite 400
New York, NY 10010
212-675-1141
Fax: 212-633-1429
E-mail: info@toyassociation.org
www.toy-tia.org
www.toyinfo.org
Membership: North American toy manufacturers and importers.

United States Tour Operators Association

275 Madison Ave., Suite 2014
New York, NY 10016
212-599-6599
Fax: 212-599-6744
E-mail: information@ustoa.com
www.ustoa.com
USTOA is composed of companies whose tours and packages encompass the entire globe and who conduct business in the U.S.

★ *Provided financial support for the publication of the Consumer Action Handbook.*

This alphabetical index will help you find the right organization to contact for information or for assistance with your complaint. First, look for the specific topic, for example, Cars. Under this topic there will be one or more contacts followed by the Handbook page number(s). Sometimes you will be directed to "See" another entry for information and a list of contacts. "See also" references direct you to other topics that might be related to your problem and may help you locate the right contact. For company names see the alphabetical listings under "Corporate Consumer Contacts" and "Automotive Manufacturers and Dispute Resolution Resources."

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