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TIPS FOR USING THIS HANDBOOK

This everyday guide to being a smart shopper is chock-full of helpful tips about preventing identity theft, understanding credit, filing a consumer complaint, and more. Use the margins to make notes, write questions, or record other useful information. The information and resources you'll need are arranged as follows:

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 and Index (p. 152).

PART II—FILING A COMPLAINT

Turn to this section for suggestions on resolving consumer problems. The sample complaint letter on page 58 will help you present your case.

PART III—KEY 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. 14), work-at-home job opportunities (p. 18), risk-free investments (p. 38), and free travel (p. 47).
- Don't share personal information with someone you don't trust. Learn how to recognize fraud by following the advice on page 3.
- 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 16.
- 4. Real estate agents represent the seller, not the buyer. When buying, consider hiring an agent or lawyer to represent you (p. 24).
- 5. Home improvement (p. 27) 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 secondhand 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).

www.pueblo.gsa.gov 2011 Consumer Action Handbook 1

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. 59) or check the Handbook index (p. 152) for specific information.
- Get advice and price quotes from several sellers.



CHECK HERE FOR RECALLS

 www.pueblo.gsa.gov lists both governmentand industry-initiated recalls.

- www.recalls.gov lists government-initiated recalls that are gathered from federal agencies.
- www.nhtsa.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.
 - 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. 116).

- Check out a company's complaint record with your local consumer affairs office (p. 116) and Better Business Bureau (p. 67).
- 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 secondhand product, check 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. Visit 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. This information could save a child's life.

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 that 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 or money orders 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 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 41.

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 or for 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 come 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.

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 calls or e-mails that want you to provide or verify personal information immediately. Tell them you're not interested and hang up or don't reply to the e-mail.

Monitor your accounts. Review bank and credit card statements carefully, and 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.

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

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 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 "lend" you the money and pay the overage. However, it may charge you up to \$35 for this courtesy, even if the dollar amount the bank covered was small. There could 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 will only return it if you win the dispute.

Another fact to keep in mind is that when you use your debit card to make reservations for hotels or rental cars, a hold is placed on your 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 until the funds are available to you again.

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.

- 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.

New Federal Reserve rules give debit and ATM card users additional protections covering overdrafts. Generally, banks cover your overdrafts by charging you a fee or offering an overdraft protection plan, similar to a line of credit. Under the new rules, if your bank pays overdrafts, you have the option to opt into this service for most ATM and debit card transactions. Banks must disclose this option, the amount of the overdraft fee, and the customer's right to cancel this service. For more information, go to www.federalreserve.gov/consumerinfo.

PREPAID CARDS

Prepaid cards issued by banks and other government-regulated organizations offer consumers a way 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.

Many cards carry protections similar to credit and debit cards. 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. 110). You may also file a complaint with your local consumer protection office (p. 116).
- For cards issued by national banks, contact the Office of the Comptroller of the Currency (p. 108).
- For cards issued by state banks, contact the FDIC (p. 109) or state banking authority (p. 130).

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.

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.

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.

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 109 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 ATMs 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.

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 110 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 the checks, be sure to shred them 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. 109) and by state banking authorities (p. 130)
Banks with National in the name or N.A. after the name	Regulated by the Office of the Comptroller of the Currency, U.S. Department of the Treasury (p. 108)
Federal savings and loans and Federal savings banks	Regulated by the Office of Thrift Supervision, Department of the Treasury (p. 108)
Federally chartered credit unions	Regulated by the National Credit Union Administration (p. 110)

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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. 116) and Better Business Bureau (p. 67). If you're buying from an individual, check the title to make sure you're dealing with the vehicle's 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 that 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. 29).

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 cleanrunning engines.
- www.fueleconomy.gov compares the miles-per-gallon ratings of different vehicle models manufactured since the mid-1980s.
- www.fueleconomy.gov/feg/savemoney.shtml calculates annual fuel estimates.

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).

- 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 whether 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, rustproofing, and upholstery finishes. You do not have to purchase credit insurance in order to get a loan. See Service Contracts and Extended Warranties (p. 2) and Credit Insurance (p. 15).
- Hybrid-electric cars are becoming popular among consumers interested in fuel economy and reducing their negative impact on the environment. These cars combine the benefits of gasoline engines and electric motors and can be configured to achieve different objectives such as improved fuel economy, increased power, or additional auxiliary power. Tax breaks may also be available for qualifying vehicle purchases. For more information about hybrids, electric vehicles, alternative fuels, and tax incentives, visit www.fueleconomy.gov.

BUYING A USED CAR

- Learn what rights you have when buying a used car. Contact your state or local consumer protection office (p. 116).
- Find out in advance what paperwork you will need to register a vehicle. Contact your state's motor vehicle department. See www.usa.gov/topics/ motor vehicles.shtml.
- Check prices of similar models using the NADA Official Used Car Guide (www.nadaguides.com) published by the National Automobile Dealers Association (p. 66) or the Kelley Blue Book



(www.kbb.com). These guides are usually available at local libraries.

- 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 that a vehicle is accident-free.
- The National Highway Traffic Safety
 Administration's (NHTSA) website
 (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 your mechanic inspect the car. 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 undercarriage as well as the engine.
- Examine dealer documents carefully. Make sure you are buying—not leasing—the vehicle. Leases use terms such as "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 do 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 one. 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 "power train" 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 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 or her. An individual is very unlikely to give a written warranty.

FINANCING

Most car buyers today need some form of financing to purchase a new vehicle. Many use direct lending, that is, a loan from a finance company, bank, or credit union. In direct lending, a buyer agrees to pay the amount financed, plus an agreed-upon finance charge, over a specified period. Once a buyer and a vehicle dealership enter into a contract to purchase

a vehicle, the buyer uses the loan proceeds from the direct lender to pay the dealership for the vehicle.

Another common form is dealership financing, which offers convenience, financing options, and sometimes special, manufacturer-sponsored, low-rate deals. Before you make a financing decision, it's important to do your research:

- Decide in advance how much you can afford to spend and stick to your limit.
- Get a copy of your credit report and correct any errors before applying for a loan.
- Check buying guides to identify price ranges and best available deals.

More information about vehicle financing, deciding what you can afford, and consumer protections is available at www.ftc.gov/bcp/menus/consumer/autos/finance.shtm.



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 Each year, NHTSA (www.nhtsa.dot.gov) crashes vehicles headon 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 A different test by the IIHS (www.hwysafety.org) uses offset-frontal car crashes to assess the protection a vehicle's structure provides.
- Consumers Union Published by CU, the annual auto issue of Consumer Reports (www.consumerreports.org) 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. 107). 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.

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 do not own or have any equity in the car. To get the best deal, follow these points of advice in addition to the general suggestions for buying a car (p. 6):

- 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 and www.leasecompare.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 of the terms in writing. Everything included with the car should be listed on the lease to avoid your being charged for "missing" equipment later.

The Federal Reserve System 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. Go to www-odi.nhtsa. dot.gov/recalls/recallsearch.cfm or call NHTSA at 1-800-424-9393. You should report hazards that

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.

aren't listed to your dealer, the manufacturer of the vehicle (p. 64), 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. 116) 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. 64).
- Help other consumers avoid purchasing your "lemon" by registering it at www.safetyforum.com.

The Center for Auto Safety (p. 113) 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. 116) for information or to file a complaint.

- Ask in advance whether 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 whether 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 whether a deposit is required. If so, ask for a clear explanation of the deposit refund policies and procedures.

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 of an inch in depth. The small difference in tread can make a big difference in braking distance. 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.

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. 116) or Better Business Bureau (p. 67).
- 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 return the old parts to 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. 116). A consumer guide to auto repair is available at www.ftc.gov/bcp/edu/pubs/consumer/autos/aut13.shtm.

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 who needs 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 lend 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 take possession of your car. Unfortunately, there is no federal regulation of title loans, but some states have put rules in place to regulate the interest these lenders charge.

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 to get the agreement in writing. Contact your state or local consumer protection office (p. 116) 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. 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, Washington, or Wisconsin).
- · 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.

COMING SOON: NEW CONSUMER FINANCIAL PROTECTIONS

In 2010, Congress established new, farreaching consumer safeguards with passage
of the Wall Street Reform and Consumer
Protection Act. The new law created the
Bureau of Consumer Financial Protection
with authority to set clear rules for banks,
mortgage companies, payday lenders, credit
card lenders, and other financial service firms.
For more information about the new law, go
to www.financialstability.gov. Check for
updates about the new consumer financial
protection agency at www.federalreserve.gov.

You Have The Right To:

- · Have credit in your birth name, your first name and your spouse/partner'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 or marital status or if you retire, unless the creditor has evidence that 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 it used to determine its rejection, if you ask within 60 days.
- · Have accounts shared with your spouse reported in both of your names.
- Know how much it will cost to borrow money.

For additional information on credit, see Buying a Home (p. 24) and Cars (p. 6). Other sources of information include the HUD Housing Counseling Clearinghouse at 1-800-569-4287, the FTC (p. 110), and the National Consumer Law Center (p. 115). You have the right to a FREE annual Credit Report (see "FREE CREDIT REPORTS" box, p. 13).

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 the date 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. Check whether 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. 110) offers a wide range of free publications on credit and consumer rights at www.ftc.gov. The Federal Reserve Board (p. 109) provides a free brochure on choosing a credit card and a guide to credit protection laws at www.federalreserve.gov/consumerinfo.

Comparing Cards

- · Bank Rate (www.bankrate.com) provides free credit card tips and information.
- Consumer Action (www.consumer-action.org) features credit card surveys of interest 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, answers to 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 it. If you fail to resolve the issue, ask for the name, address, and phone number of its regulatory agency. See the chart on page 5 to find the best federal or state regulatory agency to contact.

To complain about a credit bureau, a department store that offers credit, or other Federal Deposit Insurance Corporation (FDIC)-insured financial institution, write to the agency's Consumer Response Center (p. 109). You may also file a complaint with the FTC 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 that you didn't make, are incorrect, or are for goods or services you didn't receive.

- Send a letter to the creditor within 60 days of the statement date 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.

CARD ACT PROTECTIONS FOR CONSUMERS

The Credit Card Accountability Responsibility & Disclosure (CARD) Act brought about sweeping protections for consumers. Among other things, your credit card company must comply with the rules below:

Fees

- Cannot change rates or fees without sending you a notice 45 days in advance in most cases.
- Must give you the option of rejecting a fee increase, but be aware that the credit card company may close your account if you reject the fee increase and may require a higher monthly payment.
- Cannot charge you a late payment fee of more than \$25, regardless of how much you owe—unless one of your last six payments was late or the credit card company can justify a higher fee based on the cost of late payments.
- Cannot charge a late payment fee that is greater than your minimum payment.
- Cannot charge you an inactivity fee for not using your card
- Cannot charge you more than one fee for a single late payment or any other violation of your cardholder agreement.
- Cannot charge you over-the-limit transaction fees unless you opt in, stating that you want to allow transactions that take you over your credit card limit. If the credit card company allows the transaction without your opt-in, it cannot charge you a fee.
- Can impose only one fee per billing cycle for transactions that take you over your credit limit if you opt in to over-the-limit transactions. You can revoke your opt-in at any time.

 Cannot impose annual fees, application fees, or other charges that total more than 25% of your initial credit limit; this does not apply to late fees or other penalties.

Payments

- Has to tell you how long it will take to pay off your balance if you make only minimum payments.
- Must mail or deliver your credit card bill at least 21 days before your payment is due.
- Must apply any payments above the minimum required amount to the balance with the highest interest rate, if you have more than one rate.

Interest Rates

- Cannot increase your rate for the first 12 months after you open an account unless you have a variable interest rate or an introductory rate; you are more than 60 days late paying your bill; or you are in a workout agreement and don't make payments as arranged.
- Cannot charge higher rates for purchases made before you receive notice of a new rate.
- Cannot use the double-cycle billing method when calculating interest; interest can only be charged on balances within the current billing cycle.
- Cannot increase your Annual Percentage Rate (APR)
 without explaining why it is doing so. If your credit
 card company increases your APR, it generally must
 re-evaluate that rate increase every six months. Under
 some circumstances, it may have to reduce your rate
 after the evaluation.

What's more, a credit card company can grant credit cards to consumers under age 21 only if they can show they are able to make payments or have a cosigner for the card. More information about CARD Act protections is available from www.federalreserve.gov/creditcard.

- 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 then 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. 108).

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 or arrested, or have 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 or fraud alert 1-888-766-0008; Experian: 1-888-397-3742 or www.experian.com; TransUnion: 1-800-916-8800 or www.transunion.com or 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 acronym stands for Fair, Isaac and Company. The higher your score, the less risk you pose to creditors. A high score, for example, makes it easier 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 it 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
- · Pay off debt instead of moving it around. Owing the 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 be suspicious of 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

FRFF CRFDIT RFPORTS

You can request a free credit report once a 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.

BE ALERT: 'CREDIT REPAIR' SCAMS

Beware! Before you sign up for fee-based credit repair services, beware. Many of the promised services are either illegal or are ones 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.
- The company cannot charge you until it has completed the promised services, according to 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 solve your own credit challenges by requesting a free copy of your credit report through www.annualcreditreport. com, and by working with creditors to dispute incorrect information.

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
- Tell the CRA in writing what information you believe is inaccurate. Keep a copy of all correspondence.

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 whenever 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

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.

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 pretenses. If you have lost money to a credit repair scam, contact your state or local consumer affairs office (p. 116).

DEALING WITH DEBT

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

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.

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 it 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 the collector 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 repeated telephone calls, profane language, or threats to harm you.
- 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.

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 file a complaint, contact your state or local consumer protection agency (p. 116) and the Federal Trade Commission (p. 110).

Out-of-Control Debt

Counseling services are available to help people budget money and pay bills. Credit unions, extension 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 it 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 debtmanagement 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 being set up.
- 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 whether 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. 150) or the Association of Independent Consumer Credit Counseling Agencies.

Check with your local consumer protection agency (p. 116) and the Better Business Bureau (p. 67) to see whether 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 bankruptcies).

- 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 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.

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 promises to make loan payments if you are laid off, become disabled, or die. It is usually better to buy regular property, life, or disability insurance instead of credit insurance.

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 be either 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

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%! 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 major debt. At 390% interest, 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're 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.

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. 24) 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 of 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 college choice, contact it 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.

FEDERAL STUDENT AID

- Many helpful publications are available at www.edpubs.gov, 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.ed.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.

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, and 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 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 whether 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 101.

College Cost Reduction and Access Act

The College Cost Reduction and Access Act of 2007 created two new federal programs: a new Public Service Loan Forgiveness Program and a new Income-Based Repayment plan for the repayment of federal loans.

The Public Service Loan Forgiveness Program offers forgiveness for outstanding federal loans for individuals working full time in public service jobs. The Income-Based Repayment plan helps to make repaying education loans more affordable for low-income borrowers.

Both programs offer generous benefits, but the rules may seem complex, so it is important to get all of the details. For more information:

- Department of Education: www2.ed.gov/fund/grants-college.html.
- Federal Student Aid: www.studentaid.ed.gov.

BEWARE: SCHOLARSHIP AND FINANCIAL AID SCAMS

Scholarships and financial aid do not require up-front fees. While there are legitimate companies that 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, it's lying. Information on scholarships is freely available to the public. Ask your librarian or school counselor.
- Telling students they've been selected as "finalists" for awards. If a company asks for an up-front fee, head for the nearest exit.
- Asking for a student's checking account to "confirm eligibility."
 If a company wants 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 or phone call, or it arrives in your mailbox, if you didn't request the information, ignore the offer.
- National Association of Student Financial Aid Administrators: www.nasfaa.org.

Under a new law passed in 2010, the Student Aid & Fiscal Responsibility Act, certain student loans—Stafford, PLUS, and Consolidation Loans—previously made by private lenders, will come directly from the U.S. Department of Education. More information about the new loans, including lower caps on monthly payments, can be found at www.studentaid.ed.gov. Additional information about student loans, jobs, and other topics is available at www.students.gov.

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 the 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 your degree.

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.

EMPLOYMENT



Times have changed for job searching, and numerous websites are 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.
- Up-front 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.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. 116) and the Better Business Bureau (p. 67) to see whether any complaints have been filed about a company.

The Federal Trade Commission (p. 110) investigates 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.

MYSTERY SHOPPER JOBS

Mystery shopper jobs may seem easy and lucrative, but they may be fraudulent. According to the FTC, some scams require you to pay a fee for the privilege of working for the company. Other companies send you a fake cashier's check to deposit; then they instruct you to send most of the money to another address and use only a small amount for the shopping trip. When the bank discovers that the check is not legal, you will be liable for repaying the money. For more information on mystery shopping, check your local bookstore, library, or the Mystery Shopping Providers Association at www.mysteryshop.org.

Multi-Level Marketing

Some multi-level 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 multi-level 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?

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 for 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 places of business.
- Check out the company with the local consumer protection agency (p. 116) and Better Business Bureau (p. 67). See whether there have been any complaints.
- If the business opportunity involves selling products from well-known companies, verify the relationship with the legal department of the company whose merchandise you would promote.
- 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.

UNEMPLOYMENT

The government's Unemployment Insurance Program provides benefits to eligible workers who become unemployed through no fault of their own and who meet other eligibility requirements. Each state administers its own program under federal guidelines. Eligibility requirements, benefit amounts, and length of benefits are determined by the states. For more information, go to www.dol.gov/dol/topic/unemployment-insurance/index.htm.

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 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 food-borne 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. 103).
- FDA's Food Information and Seafood Hotline, 1-888-SAFEFOOD (723-3366).
- Partnership for Food Safety Education at www.fightbac.org, the online resource for Fight

FOOD FOR THOUGHT

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

- U.S. Department of Agriculture (p. 100).
- U.S. Food and Drug Administration (p. 103).
- Nutrition.gov (www.nutrition.gov).
- MedlinePlus (click on F for Food or N for Nutrition at www.nlm.nih.gov/medlineplus).
- Center for Nutrition Policy and Promotion (www.mypyramid.gov).

BAC! for food safety and safe food handling information.

- U.S. Department of Health and Human Services (p. 102).
- USDA Food Safety and Inspection Service, www.fsis.usda.gov.
- USDA Meat and Poultry Hotline, 1-888-674-6854.

CANCELING GYM MEMBERSHIPS

Signing up for a gym membership can be a great step, but it is important to know what commitments you are making before you sign on the dotted line. For example:

- Read the contract. Pay attention to cancellation policies, including whether there is an "exit fee" for breaking the agreement.
- Know your state's laws. Many states have consumer
 protections that offer a "cooling-off period" during which
 you can back out of contracts, including gym memberships.
 However, these laws vary from state to state.
- **Know your gym's rules**. Some gyms grant waivers if you are temporarily incapacitated, out of the area for an extended period, or move a certain distance away. These rules vary from gym to gym.
- Cancel in writing. Always put your intention to cancel in writing, even if you are advised that is not necessary, and keep a copy of your letter. Make sure you follow the advance notice requirements in your contract.

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 whether there are extra fees for

- diagnostic tests, food, dietary supplements, or other 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 1,500 calories, be sure to check with your doctor to make sure you get all of 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. 110).

GOING GREEN



"Going Green," a relatively new term, means practicing an environmentally friendly and ecologically responsible lifestyle as well as making decisions to help protect the environment and sustain natural resources. There are lots of reasons to consider going green—too much trash, greenhouse gases, air and water pollution, damage to the ozone layer, and saving money. For example, switching all the light bulbs in a home from conventional incandescent light bulbs to compact

fluorescent light (CFL) bulbs could save about \$40 over the life of the bulb. Other examples include:

- Turning your thermostat down two degrees in winter and up two degrees in summer.
- Making sure your walls and ceilings are well insulated.
- Replacing bathroom and kitchen faucets with lowflow models.

BUYING GREEN

Buying environmentally friendly products is also an important step in going green. Many such products can be identified by the Energy Star Logo

Energy STAR

at www.energystar.gov or the Green Good Housekeeping Seal of Approval at www. goodhousekeeping.com/producttesting/history.

You can also choose to buy organic or locally produced food and eco-friendly clothing. For more information about national standards covering organic food, go the U.S. Department of Agriculture's Agricultural Marketing Service at http://www.ams.usda.gov/AMSv1.0/nop. There are no national standards for organic clothing, but some fabrics to consider include organic cotton, bark cloth, and organic wool.

REUSING AND RECYCLING

Other good ways to go green include reusing products, instead of throwing them away, and recycling items made of materials such as glass, metal, plastic, or paper.

It is estimated that 75% of our waste is recyclable, and most of the U.S. population has access to curbside or recycling programs. It is easy to safely dispose of many products. Others, such as car batteries, cell phones, televisions, paints, oils, and solvents, require special handling. Many of these products can be donated or recycled through local government recycling centers and hazardous household item collection days, charitable organizations, or even electronics retailers. For more information about safely disposing of products that contain hazardous ingredients, visit the Environmental Protection Agency's (EPA) website: www.epa.gov/epawaste.

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, 1-800-CLEANUP (253-2687) or visit www.earth911.org.

HEALTH CARE



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.
- Mayo Clinic (www.mayoclinic.com) and American Medical Association (www.ama-assn.org) offer an index of diseases and much more.
- Medical Library Association (www.mlanet.org) links to websites suggested by librarians.

EXAMINE YOUR LOCAL MEDICAL FACILITIES

Get statistics on medical facilities at these sources:

- www.hcup.ahrq.gov is a free online query system that provides access to national-, regional-, and state-level health statistics and information.
- 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.

MEDICARE FRAUD

Medicare fraud can occur when someone steals your Medicare number to obtain medical care, buy medication, or submit fake bills 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 who pretend to be from Medicare or to be 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 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 e-mail at HHSTips@oig.hhs.gov.

- National Institute of Mental Health (www.nimh.nih.gov) provides information on research about understanding and treating mental illness.
- Substance Abuse and Mental Health
 Services Administration (www.samhsa.gov)
 provides information on prevention, treatment,
 and recovery from substance abuse or mental
 health issues.

For information on health care plans or the new 2010 Affordable Care Act, see page 30.

CHOOSING A DOCTOR

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

- Find out whether the health care professional is licensed in your state. A state or local occupational and professional licensing board will be able to give you this information (p. 116).
- Research whether the health care professional is board-certified in the appropriate specialty. Visit www.ama-assn.org and www.abms.org for more information.
- Ask how often the health care professional has done the procedure you need and his or her success rate. You may be able to find some of this information on the Internet. For example, the Centers for Disease Control and Prevention

- (CDC) reports the success rates and number of procedures performed 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 HEALTH CARE 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.jointcommission.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:

- 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 (p. 103).
- The American Association of Homes and Services for the Aging (www.aahsa.org) is a trade group that represents many nonprofit facilities (p. 147).

- The Assisted Living Federation of America (www.alfa.org) represents both for-profit and nonprofit assisted-living facilities; call 703-894-1805.
- The Commission on Accreditation of Rehabilitation Facilities (www.carf.org) gives its seal of approval to qualifying facilities; call 1-888-281-6531.

Naming a Durable Power of Attorney for Health Care

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 when you're unconscious or unable to make medical decisions, or when you have otherwise specified. 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.

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 whether 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 whether 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 medications without a prescription.
- Sell medications 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. 103) 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 and 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. 103).

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 whether a drug plan is approved by Medicare, call 1-800-MEDICARE (633-4227). Look for the "Medicare Approved" seal on drug discount cards to make sure you are getting the best deal.

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 & Medicaid Services (p. 103).



HOUSING



The U.S. Department of Housing and Urban Development (HUD) 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, nationality, religion, sex, familial status, or disability, contact HUD's Office of Fair Housing and Equal Opportunity (p. 105).

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 interest.

- Real estate agents represent the seller, not the buyer. Consider hiring a buyer's agent who works for you, not for 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.

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 some of the mortgage products you want to consider:

Type of Mortgage	Pros	Cons
Fixed-rate mortgage	No surprises. 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) loans	Allows buyers who may not qualify for a home loan to obtain one with a low down payment.	The size of your loan may be limited.
VA Ioan	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 fixed period.	After an initial period, the entire balance of the loan is due immediately. This type of loan may be risky for some borrowers.
Interest-only	Borrower pays only the interest on the loan in monthly payments for a fixed term.	After an initial period, the balance of the loan is due. This could mean higher payments, paying a lump sum, or refinancing.
Reverse mortgage	Allows seniors to convert equity in their homes to cash; you don't have to pay back the loan and interest as long as you live in the house.	Subject to aggressive lending practices and false advertising promises, particularly by lenders that prey on seniors. Check to make sure the loan is Federally insured.

BEFORE CHOOSING A LENDER, DO YOUR RESEARCH

- Get recommendations: Ask friends and family members for suggestions, especially if they've obtained a loan recently.
- Check credentials: Mortgage bankers are regulated by your state's department of banking or division of real estate. Check with the one appropriate to your state to see whether a lender is in good professional standing. Mortgage brokers may or may not be state regulated. If not, check with the local chapter of the Mortgage Bankers Association of America or the Better Business Bureau (p. 67) to see whether your mortgage banker's 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.
- Check the rates for 15-year, 20-year, and 30-year mortgages. You may be able to save thousands of dollars in interest charges by getting the shortestterm 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 mortgages
 (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.
- 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% 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

www.pueblo.gsa.gov

- mortgage payment be when the PMI premium is added, and how long you will be required to carry PMI?
- Ask whether you can pay off the loan early and whether 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.

For more information on home buying and mortgages, visit www.hud.gov. Other good sources include the Mortgage Bankers Association at www.homeloanlearningcenter.com and the National Association of Realtors at www.realtor.org.

Mortgage Transfers

New Federal Reserve rules help mortgage borrowers by requiring that mortgage companies notify them when their loans are transferred to another company. Before the new rules, if your loan was sold or transferred from your current lender to a new lender, the new lender did not have to tell you that it acquired your loan. The new rules ensure that you know who owns your loan, which is important information if you have questions or payment disputes or want to discuss loan modifications.

Under the new rules, the company that takes over your loan must send you a notice within 30 days of acquiring it. Even with a new loan owner, the company that "services" or handles your loan might not change and you might continue to send your mortgage payments to the same address. If that loan servicer changes, you will receive a separate notice.

For more information about servicing companies, read the Federal Trade Commission's publication, "Mortgage Servicing: Making Sure Your Payments Count," at www.ftc.gov/bcp/edu/pubs/consumer/homes/rea10.shtm.

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

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.

MORTGAGE & FORECLOSURE SCAMS

- Lease-back or rent-to-buy scams: You are asked to transfer the title to your home "temporarily" 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 governmentapproved 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 artist offers to be an intermediary between you and your mortgage lender to negotiate a loan modification. The scam artist may even instruct you to make payments directly to him or her, which the scammer will send to the lender. However, the scam artist will not forward the payments 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.

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 immediately. Explain your situation. Be prepared to provide financial information, such as your monthly income and expenses. Without this information, the lender 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 offers 30-year, fixed-rate mortgages only to owneroccupiers.
- 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.

HUD counselors 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. 105).
- The Federal Trade Commission (p. 110).

Additional advice, resources, and tips for homeowners can be found under Home Equity Loans (p. 15), Insurance (p. 31), and Home Improvement and Repairs (p. 27).

MOVING COMPANIES

Not all moving companies are the same. Although many are legitimate, some 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. 116).

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. 116) or Better Business Bureau (p. 67) to see whether 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.fmcsa.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. 116) or Better Business Bureau (p. 67).
- Make sure the contractor meets licensing and registration requirements. Your state or local consumer protection agency (p. 116) can help you find out what the necessary requirements are.
- Get the names of suppliers and ask them whether the contractor makes timely payments.
- Contact your local building inspection department to check for permit and inspection requirements.

BEWARE OF FORECLOSURE RESCUE SCAMS—HELP IS FREE!

- Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.
- Scam artists often target homeowners who are struggling to meet their mortgage commitment or are anxious to sell their homes. Recognize and avoid common scams.
- Assistance from a HUD-approved housing counselor is free. Visit www.makinghomeaffordable.gov or call the Homeowner's HOPE Hotline, 1-888-995-HOPE (4673).
- Beware of people who pressure you to sign papers immediately or who try to convince you that they can "save" your home if you sign or transfer the deed to your house over to them.
- Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.

- 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. The contractor should have personal liability, property damage, and workers' compensation insurance for workers and subcontractors. Also check with your insurance company to find out whether 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 p. 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.
- Offers you discounts for finding other customers.
- Quotes a price that's out of line with other estimates.
- · 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. 44). 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).

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LANDLORD IN FORECLOSURE?

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

- · All tenants are entitled to 90 days' 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 his or her primary residence, you may have to vacate within 90 days (even if the lease extends longer than that period).

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 about 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 any 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 to or call the HUD office nearest you (p. 105). 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 set of tenant rights, laws, and protections. For a state-by-state directory, visit www.hud.gov/local. You can also find available public housing at www.hud.gov. The agency (p. 105) 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 with you a completed rental application; written references from previous landlords, employers, friends, and colleagues; and a current copy of your credit report.
- 2. Carefully review all of the important conditions of the tenancy before you sign.
- 3. To avoid disputes or misunderstandings with your landlord, get everything 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 rental agreement.
- 9. Learn whether your building and neighborhood are safe, and what you can expect your landlord to do 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.

MAKING HOME AFFORDABLE

The Making Home Affordable Program offers opportunities to modify or refinance your mortgage to make your monthly payments more affordable. It also includes the Home Affordable Foreclosure Alternatives Program for homeowners who are interested in a short sale or deed-in-lieu of foreclosure. Go to www.MakingHomeAffordable.gov or call the Homeowner's HOPE Hotline, 1-888-995-HOPE (4673).

INSURANCE



General sources of insurance information include the American Council of Life Insurers (p. 147), the Insurance Information Institute (p. 149), the National Association of Insurance Commissioners (p. 150), and your state insurance department (p. 134). 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. 134). 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. 134) 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. 134), 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 homeowner insurance companies at www.jdpower.com/insurance.
- Once you pay your first insurance premium, make sure you receive a written policy. This tells you that 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

The requirements for auto insurance vary from state to state. Check with your state insurance regulator (p. 134) 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 coverage. If you have an older car, you might want to drop this coverage 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 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 or anti-lock brake system.

You can also find valuable information about car ownership in the Cars section (p. 6).

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.

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- 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.ahip.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 its 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 via 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 p. 134). For more information, visit **nclnet.org** or **statehealthfacts.org**.

HEALTH INSURANCE

New Law, New Coverage, More Choices

The 2010 Affordable Care Act puts in place comprehensive health insurance reforms that will roll out over several years. Some new provisions are already in place; most changes will take affect by 2014. The law puts into place comprehensive health insurance reforms that will hold insurance companies more accountable and will lower health care costs, guarantee more health care choices, and enhance the quality of health care for all Americans. Major provisions affecting consumers include:

- · Coverage for seniors who hit the Medicare Prescription Drug "donut hole," including a rebate for those who reach the gap in drug coverage;
- Expanded coverage for young adults, allowing them to stay on their parents' plan until they turn 26 years old;

- Small-business tax credits to help these companies provide insurance coverage to their workers; and
- · Providing access to insurance for uninsured Americans with pre-existing conditions.

For more information about the new law, go to www.healthcare.gov.

Group Policies

Many consumers have health care coverage from their employers. Others have medical care paid through a government program such as Medicare (p. 103), Medicaid (p. 103), or the Veterans Health Administration (p. 108).

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. 134).

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.

HEALTH CARE 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 preventive 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.ncga.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.

MEDICARE BENEFICIARIES

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

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?
- 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.

HOMEOWNERS'/RENTERS' INSURANCE

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

- Consider a higher deductible. Increasing your deductible by just a few hundred dollars can make a big difference in your premiums.
- Ask your insurance agent about discounts. You
 may be able to 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
 homeowners' insurance to buy, you will pay more
 than you should.
- Don't wait until you have a loss to find out whether 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 any 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. 105).
- 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—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:

- 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 the restroom, 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.

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 46 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 homeowners' insurance policy. Others sell it as a stand-alone policy. Ask your homeowner policy company for information.
- International Health Care Insurance. A policy that provides health coverage no matter where you are in the world. The policy term is flexible so you can purchase it only for the time you will be out of the country. Contact your current health care 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.

BEWARE: INSURANCE FRAUD

- When shopping for insurance on the Internet, check that the website is secure (p. 34). Look for the lock icon (typically in the address bar) or a URL that begins "https:" and never provide personal data if you don't trust the site.
- Be wary of people selling insurance door-todoor 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, insurance information, telephone numbers, and driver's license information from all those involved. Getting contact information for any witnesses is also a good idea.

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, while others are literally one-person operations. Some companies limit their service to providing Internet access only. Others, such as a telephone or cable company, may offer Internet access as part of a larger package of services. You may also have access to fiberoptic service in your community. It is important to compare service providers and options to make sure you are getting what you want and the best deal possible to meet your needs.

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 can 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 or 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
- **Software**. Is any software required to activate the service? How do you get it? What is the capacity of this 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?
- **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 set-up fees?

ONLINE FILE SHARING

Every day, millions of computer users share files online. Whether it's music, games, video, or software, peer-to-peer (P2P) file sharing allows

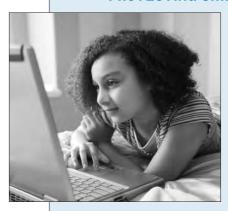
BUNDLING AND OTHER PROMOTIONS

Do you want to get Internet, telephone, and TV service from the same provider? Buying a bundle of services from one provider can be a good deal, but it could make it more difficult to change providers for any one service if you're tied into a long-term contract.

Special promotions such as introductory pricing may be enticing, but read the fine print. The promotion price probably does not include taxes or the cost of extra equipment or fees. Ask the provider to explain all the one-time, recurring, and special charges, including taxes and fees. Get all promises in writing. Ask when the special promotions end and what the post-promotion cost will be. Also find out whether you have to install any special equipment and whether the provider will help troubleshoot on the phone if you have any problems.

Some deals are available only online or by phone. Even if you have to order online, call the provider first to ask questions. When you are online, review any frequently asked questions, minimum system requirements, and fine-print terms and conditions. Read the entire customer service agreement and print a copy for your records. For more information, go to www.ftc.gov/bcp/ consumer.shtm. For help deciding on the best values from Internet, telephone, and TV service providers; filing a complaint; or learning more about consumer protections, go to www.reboot.fcc.gov/consumers.

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 age 13. For
more information, contact
the FTC (p. 110) or visit
www.ftc.gov.

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:

- 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 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, lending 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 whether 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 prosecute you criminally 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. 106), 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 from buyers. Beware of too many glowing stories that might have been placed by sellers themselves.

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.

SOCIAL NETWORKING

Social networking sites such as Facebook, Twitter, LinkedIn, craigslist, and others continue to gain popularity. These sites make it easy to re-connect, stay in touch, and even do business. But recent reports involving privacy concerns and crimes should make users more careful about the information they share. Some tips to consider to protect your privacy and safety include:

- Make your contact information private.
- Limit who can search your profile from Internet search engines.
- · Manage who can view your images; untag photos if necessary.
- · Create separate lists to manage who can see the information you've posted.
- · Be careful about who can see your status updates.
- Refrain from telling people where you are at any specific time.
- Be cautious about arranging meetings in person with online acquaintances.

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

The FTC (p. 110) 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.uscert.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) 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.

For more information go to:

- Federal Communications Commission: www.reboot.fcc.gov/consumers.
- Federal Trade Commission: www.onguardonline.gov.
- GetNetWise: www.getnetwise.org.
- · Internet Keep Safe Coalition: www.ikeepsafe.org.
- i-SAFE: www.i-safe.org.
- National Center for Missing & Exploited Children: www.missingkids.com.
- National Crime Prevention Council: www.ncpc.org; www.mcgruff.org.
- · National Cyber Security Alliance: www.staysafeonline.org.
- · Wired Safety: www.wiredsafety.org.

To file a complaint about fraudulent, deceptive, or unfair business practices, or for additional information, visit www.ftc.gov or call 1-877-382-4357; TTY: 1-866-653-4261.

- National Cyber Security Alliance (www.staysafeonline.org) is a nonprofit 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 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 Continues to Be a 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!, Gmail, 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 also wants to know about "unsolicited commercial e-mail." Forward spam to spam@uce.gov. For more information, visit www.ftc.gov/spam.

INVESTING



If you've paid off your credit card debt 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 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 usually can 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 109 and the chart on page 5 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 paying income taxes.

For more information about investing, check out the Securities and Exchange Commission's (SEC) website: www.investor.gov. Be sure to note specific tips at http://investor.gov/avoid-fraud/get-the-facts-the-secs-roadmap-to-saving-and-investing. The 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 and investor alerts, or to learn how to file a complaint.

If you need more information or have an investment advisor problem that you are unable to resolve directly, you can contact the SEC (p. 111) or FINRA (p. 149).

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 https://apps.finra.org/fundanalyzer/1/fa.aspx.

Type of Investment	What is It?	Risk Level
Traditional IRA	Traditional IRA is a personal savings plan that gives tax advantages for savings for retirement. Investments may include variety of securities. Contributions may be tax-deductible; earnings are not taxed until distributed.	Risk levels vary according to the holdings in the IRA.
Roth IRA	A personal savings plan where earnings that remain in the account are not taxed. Investments may include a variety of securities. Contributions are not tax-deductible.	Risk levels vary according to the holdings in the IRA.
Money Market Funds	Mutual funds that invest in short-term bonds. Usually pay 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 managed passively and mirrors the performance of the designated stock or bond index.	Risk level depends on which index the fund uses. 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.

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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.

BEWARE: INVESTMENT FRAUD

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 that "off-shore investments are tax-free and confidential."

FINANCIAL BROKERS AND ADVISORS

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

- Has the person worked with others who have circumstances similar to yours?
- Is the person licensed in your state? Your state securities regulator (p. 139) 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.
- Has the person had any run-ins with regulators or received serious complaints from investors? Call

- your local state securities regulator or the SEC (p. 111). You can also check out www.finra.org/brokercheck or call FINRA at 1-800-289-9999 to find licensing, employment, and disciplinary information.
- How is the person paid? Is it an hourly rate, a flat fee, or a commission that depends on the investments you make? Does the person get a bonus from his or her firm for selling you a particular product?
- What are the fees for setting up and servicing your account?

Additional organizations that could be helpful are:

- The Commodity Futures Trading Commission (CFTC) provides consumer alerts and advisories. Visit www.cftc.gov/ConsumerProtection. 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. 111).
- Both the North American Securities
 Administrators Association and the National Futures Association (p. 151) can offer helpful information.

INVESTING IN GOLD

Many financial experts recommend buying gold as part of a balanced portfolio. Some suggest buying only a small amount because values can fluctuate; others recommend heavier investments.

There are a number of ways to invest in gold; common ones include bullion, certificates, and coins. Most people depend on an investment advisor or company to help them choose. Make sure the person or company you choose is licensed with your state securities administrator (p. 139).

Also be aware that the U.S. Mint's American Eagle Gold Bullion Coins are the only gold coins guaranteed by the U.S. government in terms of purity, weight, and content. They're available from precious metal or collectible coin dealers, certain banks, and brokerage houses. If you're considering investing in gold, do your homework first. Check the U.S. Mint website at www.usmint.gov.

Another useful source for information on protecting yourself against scam artists touting coins and precious metals as safe investments to hedge against bad economic times is www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt186.shtm.

RETIREMENT PLANNING

Part of smart investing is planning for retirement. The average American spends 20 years in retirement, but less than half of Americans calculate how much they need to save for their retirement years. Regardless of your age, it's never too early or too late to start.

The three major components of a retirement portfolio are generally benefits from pensions, savings and investments, and Social Security.

If you are still working and your employer offers a plan, find out how it works. If your employer has a 401(k) type plan and offers to put some money in if you do (called a match), this should be the first place that you save. Make sure you understand how a job change might affect your employer-based retirement plan and what your options are for saving that money. If you switch jobs before you are fully vested, you may lose a significant amount of money.

As you approach retirement, there are many factors to consider. Experts advise that you will need about 80% of your pre-retirement income in your retirement years. The exact amount, of course, depends on your individual needs. For example:

- · How old do you plan to be when you retire?
- Will your spouse or partner retire when you do?
- Where do you plan to live? Will you downsize, own, or rent?
- Do you expect to work part time?
- Will you have the same medical insurance you had while working? Will coverage change?
- Do you want to travel or pursue a new hobby that might be costly?
- If you have a financial advisor, talk to him or her about your plans.

For more information go to:

- AARP: www.aarp.org
- American Savings Education Council: www.asec.org
- Certified Financial Planner Board of Standards: www.cfp.net
- Investopedia: www.investopedia.com/university/retirement
- · Department of Labor: www.dol.gov/ebsa
- The Investor's Clearinghouse: www.investoreducation.org
- MyMoney.gov: www.mymoney.gov
- Securities and Exchange Commission: www.sec.gov
- Social Security Administration: www.socialsecurity.gov

PHONES



The choices for phone service 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?

BUNDLING, PROMOTIONS, AND DEALS

For information about bundling Internet, telephone, and TV service, along with special promotions and deals, see Bundling and Other Promotions on page 33.

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 periods. Read the fine print and ask questions if there is anything you're not clear about.

The FCC (p. 109) 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 (http://nclnet.org/technology/88-telecommunications/228-understanding-your-phone-bill) to help you understand phone charges and recognize fraud.

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 the company 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. 109).

"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 small, \$5 to \$30, 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 it offers 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 to 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 they may 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. 116), state public utilities commission (p. 143), or the FCC (p. 109).

CELL PHONES

Before you sign a contract and 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 your 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 perminute 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 rate is a wiser choice. If you plan to use texting, pick a plan that will meet your needs and avoid surprises on your bills. Most services allow you to upgrade a plan without an added one-time 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 or features you really need. It is always easier to upgrade a plan later if you feel you need another feature.

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.



SMART PHONES

Smart phones are like miniature computers; they provide basic phone functions, along with advanced features, including browsing the Internet, accessing e-mail, interacting on online social networks, listening to music, watching videos, uploading pictures, and managing your calendar. They also allow use of a QWERTY keyboard to facilitate texting

and e-mailing. (The keys are arranged the same way they would be on your computer keyboard.)

When shopping for a smart phone, consider these tips:

- Consider the shape and size of the phone.
- Make sure you can easily use the keypad to make calls or send messages.
- Do you need to access the Internet with your phone? If so, ask whether a data plan is required and how much it costs; compare options carefully.
 Data plans govern use and costs associated with mobile access for e-mail, text messaging, web browsing, social networking, and other applications.
- Take advantage of special pricing and promotions.
- Learn the return and cancellation policies.
- Be wary of buying phone insurance, which may sound tempting, but consumer groups generally advise against it.

Since smart phones are like miniature computers, many of the same privacy and safety concerns apply; however, unlike computers, these devices do not have anti-virus software to protect your phone from malware attacks. For more information on how to protect yourself from these concerns, see the Online Privacy (p. 43) and Internet (p. 33) sections.

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 downside of prepaid plans is that you pay more per minute, and, if you don't use the phone for an extended period, you may lose the money in your account.

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 do 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.

For help deciding on the best values from telephone, TV, and Internet service providers; filing a complaint; or learning more about consumer protections, go to www.reboot.fcc.gov/consumers.

PRIVACY PROTECTION AND IDENTITY THEFT



Identity thieves steal your personal information to commit fraud. They can damage your credit status (p. 12) and cost you time and money to restore 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 your number 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 from 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.

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• 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. 12).

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. 12) and ask them to flag your account with a fraud alert, which asks merchants not to grant new credit without your approval.

If your identity has been stolen, you can use an ID Theft 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 document 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 downside 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 it provides 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. You can ignore questions not related to your purchase, such as your income and hobbies.

Discuss 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. 116) to find out whether any state laws 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. 109) 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.

MEDICAL IDENTITY THEFT

Medical identity theft, a twist on traditional identity theft, happens when someone steals your personal information. Like traditional identity theft, medical ID theft can affect your finances, but it also can take a toll on your health. Some ways you might detect medical ID theft include:

- You get a bill for medical services you didn't receive.
- A debt collector contacts you about a medical debt you don't owe.
- You find medical collection notices you don't recognize on your credit report.
- Your health plan says you've reached your limit on benefits when you know you haven't.
- You are denied insurance because your medical records show a condition you don't have.

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 a written complaint with the Department of Health and Human Services, Office for Civil Rights (p. 102).

For more information, visit www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt10.shtm.

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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 and Scores on page 12.

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 Office for Civil Rights 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.

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. 102).

For more information on how the federal government protects your personal health information, visit the Department of Health and Human Services, Office for Civil Rights website at www.hhs.gov/ocr/privacy.

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 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 and Bing, enable you to block pop-ups. You can also install antispyware to stop this threat to your privacy. For more information, see the Internet section on page 33.

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. 2). 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.

3.

- Make sure you are clear on what you are buying. Watch for words such as "refurbished," "reconditioned," "closeout," or "discontinued."
- Use your credit card, debit card, or bank account number for payment only, 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 and demand a refund.

YOUR RIGHTS: SHOPPING FROM HOME

When you order something by mail, phone, fax, or computer, the Federal Trade Commission (FTC) 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 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. 116) and to the FTC (p. 110).

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.ftccomplaintassistant.gov.

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 buyers of their 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 under the Fair Credit Billing Act. See Credit Card Billing Disputes (p. 11).

ONLINE SHOPPING

Online shopping websites often offer great deals, variety, and convenience. But consumers need to be careful and make informed decisions about their purchases. Some tips for shopping safely online:

- Stick to websites that are known or recommended.
- Compare prices and deals, including free shipping, extended service contracts, or other offers.
- Search for online coupons, known as promo codes, which may offer discounts or free shipping.
 Some sites offer promo codes for coupons for bricks-and-mortar stores.
- Get a complete description of the item and parts included, and the price, including shipping, delivery time, warranty information, return policy, and complaint procedure.

- Before you finalize the order, make sure the quantity and total price are correct; don't buy 11 items when you only meant to buy one.
- Pay with a credit card. Federal law protects you if you need to dispute charges, but it doesn't apply to debit cards, checks, cash, money orders, or other forms of payment.
- Use a secure browser. Look for an address that starts with "https" rather than "http." Also look for a closed padlock icon, usually in the lower righthand corner of the screen.



 Print your purchase order with details of the product and your confirmation number.

For more information, go to www.onguardonline.gov.

ONLINE AUCTIONS AND SELLERS

Many people sell items on the Internet through auctions, classified ads, news groups, and chat rooms. Review the Internet section (p. 33) for safe shopping online as well as the general tips on shopping from home (p. 43).



- 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 are not what the seller claimed?
- Follow the strategies used in any auction. Learn the value of the item before you begin bidding, then 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.

For more tips, check out the Federal Trade Commission's "Internet Auctions: A Guide for Buyers and Sellers" at http://ftc.gov/bcp/edu/pubs/ consumer/tech/tec07.shtm.

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.
- Use the services provided by the Direct Marketing Association to remove your name from most national telemarketing, mail, and e-mail lists (p. 149).
- 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 that it is not a bill. Report violations of this rule to the USPS (p. 112).

OPTING OUT

Tired of unwanted e-mail filling up your inbox? You can opt out of most unsolicited e-mail lists by going to the "unsubscribe" button, usually found at the bottom of the message. Some senders make the button difficult to find, so you may have to do some searching.

In addition, the Direct Marketing Association lets you opt out of receiving unsolicited commercial mail from many national companies for five years. You can register with this service for a small fee, but your registration only applies to organizations that use the association's Mail Preference Service. To register go to www.dmachoice.org.

NATIONAL DO NOT CALL REGISTRY

The federal government's Do Not Call Registry allows you to permanently restrict telemarketing calls by registering your phone number at www.donotcall.gov or by calling 1-888-382-1222. If you receive 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.

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, and some organizations with which you have a relationship.

PRE-RECORDED MESSAGES

Pre-recorded sales calls or robocalls are illegal. 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 that 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 when 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, and 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 he or she is with your bank and/or credit company and the person asks you to provide or confirm any personal information:

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



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 can save money by leaving a day earlier or later, by taking a different flight on the same

day, or by 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. 116) and the Better Business Bureau (p. 67) 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
- 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, rates, 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, page 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. 116) to find out about your rights and how to file complaints. The American Society of Travel Agents (p. 148) will also help resolve disputes with member agents.

RESOLVING AIR TRAVEL PROBLEMS

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

Delayed and Canceled 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 the airline to do this.

Each airline has its own policies about what it will do for delayed passengers; there are no federal requirements. If your flight is delayed or canceled, ask the airline whether 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

- Insist the airline fill out a form and give you a copy, even if personnel say the bag will be on the next
- 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, the airline will negotiate to pay you its depreciated value. The same is true for belongings packed inside a suitcase. Of course, airlines may refuse to pay for damage if it was caused by your failure to pack something properly rather than by 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. According to the Office of Aviation Consumer Protection and Enforcement (http://airconsumer.ost. dot.gov/SA_Baggage_Limits.htm), the maximum an airline pays on lost bags and their contents

AIRLINE FEES

Air travelers may choose from a wide variety of airfares. Compare rates online using airline websites or third-party reservation services. You can also contact a travel agent, another ticket outlet, or the airlines serving the places to which you want to travel. Watch for newspaper, magazine, and radio ads. Be wary of new companies serving the market; they may offer lower fares but may not yet have a track record for safety or reliability.

Today, many airlines charge extra for checked baggage, advance seat assignments, meals, and/or other services. Airlines include information on these fees on their websites. Make sure you know what you are and are not getting. Also ask:

- If you book a connecting flight, will your bags be transferred?
- If your flight is canceled or experiences a lengthy delay, will your ticket be good on another carrier at no extra charge?
- If you buy a discount fare and have to cancel your trip, can you apply your ticket to another trip in the future? If so, is there a fee or penalty?

For more information, go to airconsumer.dot.gov/subjects.htm.

is limited to \$3,300 per passenger on domestic flights, and approximately \$1,500 per passenger for unchecked baggage on international flights. See www.thetravelinsider.info/travelaccessories/lostbaggagerights.htm for more information on maximum liability, including special rates that change on a daily basis.

If the airline's offer doesn't fully cover your loss, check your homeowners' or renters' 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, your agreement with the airline 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.

Tarmac Delays

Under new federal rules, U.S. airlines operating domestic flights must allow passengers to deplane after a tarmac delay of three hours. The only exceptions allowed are for safety or security, or if air traffic control advises the pilot otherwise. Carriers are also required to provide adequate food and drinking water within two hours of being delayed on the tarmac; they must also maintain operable lavatories and, if necessary, provide medical attention.

There are other protections as well, such as prohibiting airlines from scheduling chronically delayed flights. For more information, go to www.dot.gov, and search for Airline Passenger Protections.

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 20 regional passport agencies, and one Gateway City Agency, that serve customers who are traveling within two weeks (14 days), or who need foreign visas for travel. Appointments are required in such cases.

All American citizens must now have a valid U.S. passport to re-enter the country, regardless of what nations they have been visiting while traveling. 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. 107) 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. 104) at www.tsa.gov/travelers. It posts tips on dealing with airline security checks, traveling with kids, and warnings on prohibited items.

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.

- What to do before, during, and when you return from a trip overseas: Visit the U.S.
 Department of State (p. 107) 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. 103) 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



Many changes have taken—and are continuing to take—place in the industry. Savvy consumers need to keep up with new rules, products, and services to make sure they are getting the best quality and taking advantage of the best offers.

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. As with 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.

BUNDLING, PROMOTIONS, AND DEALS

For information about bundling Internet, telephone, and TV service, along with special promotions and deals, see Bundling and Other Promotions on page 33.

TV OPTIONS

There are many choices for consumers looking to buy new televisions today:

- **Direct View or Tube**—This is a traditional TV that uses a cathode ray tube. It comes in many shapes and sizes, produces a good picture, is generally dependable, and—best of all—is less expensive than many other models.
- DLP or Digital Light Processing—Many manufacturers produce this TV, which makes use of an optical semiconductor called a Digital Micromirror Device that depends on over a million tiny mirrors. DLPs come in rear and front projection. Some consumers are bothered by a "rainbow effect" on DLP screens, best described as flashes of light shadows seen on high-contrast images.
- LCD or Liquid Crystal Display—Whether flat panel or rear projection, there are many types of LCD televisions on the market. Many people prefer flat panels because of their thin, lightweight construction. Some consumers complain of slow response times and a ghosting effect.
- PDP or Plasma Display Panels—A favorite among consumers, plasma TVs come in a variety of flat panel models. They are generally dependable, competitively priced, and deliver a dramatic picture. The gases that power the picture cannot be refilled, but problems such as dead pixels, screen burn, and other screen distortions can generally be repaired.

ENERGY STAR TVS





ENERGY STARqualified televisions use about 40% less energy than standard units. You can find

the ENERGY STAR on everything from standard TVs, to HD-ready TVs, to the largest flat-screen plasma TVs.

Home electronics that have earned the ENERGY STAR deliver exceptional features, while using less energy. Saving energy helps you save money on utility bills and helps to protect the environment by reducing greenhouse gas emissions to counter climate change. For more information, go to www.energystar.gov.

Before buying a new TV, do your homework. Visit stores and online sites to compare prices, models, and features. It is important to see the monitors in person before buying to make sure the one you select will meet your needs. For independent ratings and reviews, check out Consumer Reports at www.consumerreports.org. Additional information is also available at www.energystar.gov/index. cfm?c=home_elec_details.fap_tv_whatelse.

UTILITIES



In many states, consumers can choose their telephone and energy service provider. Contact your state utility commission (p. 143) 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.

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? Will I be charged any other fees?
- 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.

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.



WATER SENSE MAKES SENSE

Managing water is a growing concern in the United States. Communities across the country are starting to face challenges regarding water supply and water infrastructure. Many states that have projected population growth increases also have higher per

capita water use.

The EPA WaterSense program can help protect the future of our nation's water supply by promoting water efficiency and enhancing the market for water-efficient products, programs, and practices. To



learn more and see what you can do to conserve water, visit www.epa.gov/watersense.

WILLS & FUNERALS



PLANNING FOR THE END OF LIFE

It's unfortunate how many people believe that estate planning is only for the wealthy. 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 fewest tax consequences.

Advance Medical Directives

We all face the possibility that sometime during our lifetime, we 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 (for example, 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 when 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 goes 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 does allow 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, 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.

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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.

RULES TO REMEMBER WHEN WRITING A WILL

- In most states, you must be 18 years of age or older.
- To be valid, a will must be written when you are of sound judgment and have adequate mental capacity.
- 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 doing so can safeguard any claims that it is invalid. To be valid, you must sign a will in the presence of at least two witnesses.

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 from 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 56. Some states, for instance, have community-property laws that entitle 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.

REVIEW YOUR ESTATE PLAN

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 changes.
- · 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 to your executor changes.
- · One of your heirs dies.
- The laws affecting your estate change.

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 his or her professional 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 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.

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 and overcharging consumers. That's why there is a federal law, called the Funeral Rule, that 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.

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.

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.
- For more information about the Funeral Rule, visit www.ftc.gov/bcp/edu/microsites/funerals.

Planning ahead is the best way to make informed decisions about funeral arrangements. An advance 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 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

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.

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 Consumers Alliance (p. 114) 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. 116) 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 (p. 108) at www.cem.va.gov.

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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

STEPS TO FOLLOW TO RESOLVE A COMPLAINT

- Before starting, start a file or log to record all contacts and documents.
- · Contact the seller.
- · Contact the manufacturer.
- Contact industry trade associations.
- Contact local and state consumer protection/ regulatory/licensing officers.
- Contact the local BBB.

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, you received 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. 73).
- Visit the company's website, and look for a "Contact Us" link.
- Dial the directory of toll-free numbers at 1-800-555-1212 to see whether the company has a tollfree 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 that 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. 58) 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.
- Send your letter as certified mail or request delivery confirmation.
- 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.

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:

State or local consumer protection offices (p. 116). These government agencies mediate complaints, conduct investigations, and prosecute those who break consumer laws.

State regulatory agencies that have jurisdiction over the business. For example, banking (p. 130), securities (p. 139), insurance (p. 134), and utilities (p. 143) are regulated at the state level.

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

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	WXYZ-TV	WTMJ-TV	WPRI-TV
Atlanta, GA	Detroit, MI	Milwaukee, WI	Providence, RI
404-879-4500	248-827-3362	414-967-5495	401-228-1850
M-F 11 am-1 pm	M-Th 11 am-1 pm	M-Th 11 am-1 pm	M-Th 11 am-1 pm
WRDW-TV	WINK-TV	WQAD-TV	WFTS-TV
Augusta, GA	Fort Myers, FL	Moline, IL	Tampa, FL
803-442-4550	239-334-1111	309-764-2255	1-866-428-6397
M-F 11 am-1 pm	T-Th 11 am-1 pm	M-F 11 am-1 pm	M-F 11 am-1 pm
WBZ Radio	WHTM-TV	WPIV-TV	WTOL-TV
Boston, MA	Harrisburg, PA	Philadelphia, PA	Toledo, OH
617-787-7070	717-214-9187	1-866-978-4232	419-255-2255
M-F 11 am-1:30 pm	T-Th 11 am-1 pm	M-F 11 am-1 pm	T-Th 11 am-1 pm
WIVB-TV	KSHB-TV	WTAE-TV	KJRH–TV
Buffalo, NY	Kansas City, MO	Pittsburgh, PA	Tulsa, OK
716-879-4900	816-932-4377	412-244-4698	918-748-1488
M-F 11 am-1:30 pm	T-Th 10 am-1 pm	T-Th 9 am-1 pm	T–Th 9 am–noon
WJW-TV Cleveland, OH 216-578-0700 M, W, Th 10 am-1:00 pm M 5:30-6:30 pm	KTNV-TV Las Vegas, NV 702-368-2255 M-F 11 am-1 pm	KPNX-TV & KNAZ-TV & The Arizona Republic Phoenix, AZ 602-260-1212 or 1-866-260-1212 M-F 11 am-1 pm	WTOP AM & FM Washington, DC 301-652-4357 T-F 11 am-1 pm

State and local licensing agencies. Doctors, lawyers, home improvement contractors, auto repair shops, debt collectors, and child care providers are required to register or be licensed. The board 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. 116) can help you identify the appropriate agency.

Better Business Bureaus (p. 67). 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 to settle disputes with automobile manufacturers through the BBB AUTO LINE program (p. 65).

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. 147).

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. 113).

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 "Call for Action" box (p. 55).

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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. 65). The Financial Industry Regulatory Authority (FINRA) offers a program to resolve investment-related disputes (p. 149). 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 whether the decision is binding; some programs do not require both parties to accept the decision. Also ask whether participation in the program places any restrictions on your ability to take other legal action. The American Bar Association (p. 147) publishes a directory of state and local dispute resolution programs.

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.

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.

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) 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 the lawyer usually charges to handle your kind of case.
- Ask whether there are hourly charges or your attorney accepts a percentage of the settlement as a fee contingency.

The initial consultation is an opportunity for you and 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 for such things as landlord-tenant relations, credit, utilities, family matters (for example, 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 St., NW, 8th Floor Washington, DC 20006 Phone: 202-452-0620

⊠: info@nlada.org www.nlada.org

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

LSC Public Affairs 3333 K St., NW, 3rd Floor Washington, DC 20007 Phone: 202-295-1500

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 whether 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. 116). This agency may take action or refer you to another state organization that has 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 Federal Agency Directory (p. 100).

People who have no intention of delivering what is sold, 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. 110).
- Scams that use the mail or interstate delivery service should also be reported to the U.S. Postal Inspection Service (p. 112). 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:

- Animal Products. Food and Drug Administration (p. 103)
- Automobiles. National Highway Traffic Safety Administration (p. 107)
- Consumer Household Products. U.S. Consumer Product Safety Commission (p. 100)
- **Drugs, cosmetics,** and **medical devices**. Food and Drug Administration (p. 103)
- Food. Food and Drug Administration (p. 103),
 U.S. Department of Agriculture (p. 100)
- **Household Chemicals**. Environmental Protection Agency (p. 108)
- **Seafood**. Food and Drug Administration (p. 103), U.S. Department of Commerce (p. 100)
- Toys, baby, and play equipment. U.S.
 Consumer Product Safety Commission (p. 100)

Keep copies of all of your letters, faxes, e-mails, receipts and related documents.

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 Better Business Bureau. Please contact me at the above address or by phone at (home and/or office numbers with area code).

Sincerely,

Your name

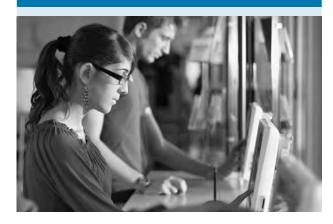
Enclosure(s)

- allow time for action
- state how you can be reached

Download a copy of the sample complaint letter at:

www.consumeraction.gov/caw problems sample complaint.shtml

KEY INFORMATION RESOURCES



Federal Citizen Information Center (FCIC)

FCIC is a one stop source for answers to consumer questions and government information. Consumers can get information in one of four ways: printed publications through FCIC's family of websites, online at www.pueblo.gsa.gov, by calling 1-800-FED-INFO, or through various social media channels.

USA.gov

Portal to government representatives, services, and information at the federal, state, regional, and tribal levels at www.usa.gov. Similar information is posted in Spanish at www.gobiernousa.gov.

Center for the Study of Services

www.checkbook.org Evaluates quality and price for local services in major metropolitan areas.

Consumers Union (CU)

www.consumerreports.org Researches and tests goods and services such as automobiles, appliances, food, clothing, luggage, and insurance. See page 114.

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 by visiting www.publiclibraries.com.

EMERGENCY PREPAREDNESS

Disasters can strike in many forms—fires, floods, hurricanes, tornadoes, and even national emergencies. Protecting yourself, your family, your pets, and your home or your business requires advance planning. It is equally important to know where to turn for help and information. You may even be eligible for government assistance.

There are numerous sources of information to help you prepare. To get started, check out these sites:

- · www.ready.gov
- · www.disasterassistance.gov
- www.fema.gov/areyouready
- · www.redcross.org

FOR TEACHERS

Teachers often use the *Consumer Action Handbook* to teach essential information about credit, insurance, major purchases, complaint letters, saving and investing, and other consumer topics. For classroom copies of the *Handbook*, 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.

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. Consult your local telephone directory for information on 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 1-866-377-8642. For more information on relay communications or to obtain a brochure on using the FRS, call 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 1-800-855-1155. Check the introductory pages of your local telephone directory for additional TTY services.

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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 110.

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 101.

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; see page 105.

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.

FOR MILITARY PERSONNEL

Today's military families face 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 the 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 Phone: 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 cover, among others, health and wellness, finances, family matters, and recreation, the network includes access to the Air Force Spouse Forum, chat rooms, an employment forum, and a flea market, and links to news sources.

Marine Corps Community Services (MCCS)

3280 Russell Rd.

Quantico, VA 22134-5103

703-784-0275 DSN: 278-0275

Toll-free: 1-800-627-4637

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.

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 servicespecific 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. At the 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.

Fleet and Family Support Programs

Commander, Navy Installations Command 2713 Mitscher Rd., SW, Suite 300 Washington, DC 20373-5802 Toll-free: 1-800-372-5463

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 Family Programs

Directorate, Army Community Service 4700 King St.

Alexandria, VA 22302 Phone: 703-681-5375 DSN: 761-5375

MyArmyLifeToo

www.myarmylifetoo.com

This 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 basic training, lifelong learning, finances, employment, and relevant news, along with links to other key resources.

U.S. Coast Guard

2100 Second St., SW, Room 6320

Washington, DC 20593 Phone: 202-267-6160

Toll-free: 1-800-368-5647 (Safety)
Toll-free: 1-877-669-8724 (Recruiting)

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 HOMEFRONT is 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 health care. Military HOMEFRONT also makes it easier for leaders to

locate official quality-of-life program information and resources for its troops and families. In addition, service providers can access desk guides, policies, forms, and other resources.

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%. All fees and charges should be included in calculating the rate. The rule also prohibits contracts requiring the use of a check or access to a bank account, mandatory arbitration, or unreasonable legal notice. Any credit agreement subject to this regulation that fails to comply with the regulation is void and cannot be enforced. The rule further provides that a creditor or assignee who 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 that are specifically designed to help resolve financial crises, rebuild credit rating, and establish savings for emergencies. Payday loans, vehicle title loans, and tax refund loans can propel an already overextended borrower into a deeper spiral of debt.

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 U.S. 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 enforcement measures. Members of the Judge Advocate General's staff and others in the Department of Defense can also use this information to help protect armed services members and their families from consumer protection-related problems.

www.pueblo.gsa.gov 2011 Consumer Action Handbook 61

Military OneSource

www.militaryonesource.com

Toll-free: 1-800-342-9647

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 to meet the special needs and improve 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 whom-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 office. 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

www.woundedwarriorresourcecenter.com

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

www.nationalresourcedirectory.gov

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 has information on, and access to, the full range of medical and nonmedical 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, an online partnership of the departments of Defense, Labor, and Veterans Affairs, provides links to the services and resources of federal, state, and local government agencies; veterans' service, nonprofit, community-based, and philanthropic organizations; professional associations; and academic institutions.

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Federal Communications Commission10	
Federal Deposit Insurance Corporation10	
Federal Reserve System10	
Federal Trade Commission11	
General Services Administration11	
National Council on Disability11	
National Credit Union Administration	
Office of Personnel Management11	
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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 the automotive and corporate directories by the SOCAP logo. For more information, contact SOCAP (p. 115).

KEY:

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Email

SOCAP International Member

Provided financial support for the publication of the 2011 Consumer Action Handbook.

TTY Numbers for people with hearing disabilities. For more information see the box on p. 59.

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Contacting Your Automotive Manufacturer

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 mediation, arbitration, or conciliation. 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. 116) 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. Mail Stop 500-2N7E Torrance, CA 90501-2746 310-783-2000

Toll-free: 1-800-382-2238

www.acura.com

Alfa-Romeo

7454 Brokerage Dr. Orlando, FL 32809 407-856-5000

www.alfaromeo.com

American Honda Motor Company, Inc.

Honda Automobile Customer Service 1919 Torrance Blvd. Mail Stop 500 - 2N7D Torrance, CA 90501-2746

310-783-2000

Toll-free: 1-800-999-1009 www.honda.com

American Suzuki Motor **Corporation**

Customer Relations Department PO Box 1100 Brea, CA 92822-1100 714-572-1490 (Motorcycle/ATV/ Marine) Toll-free: 1-800-934-0934

(Automotive) www.suzuki.com

Aston Martin

Customer Relations Department U.S. National Headquarters One Premier Pl. Irvine, CA 92618 949-341-5800

www.astonmartin.com

Audi of America, Inc.

Customer Relations 3800 W. Hamlin Rd. Auburn Hills, MI 483226 Toll-free: 1-800-822-2834 ⊠: auditalk@audi.com www.audiusa.com

BMW

Customer Relations 300 Chestnut Ridge Rd. Woodcliff Lake, NJ 07677-7731 201-307-4000 Toll-free: 1-800-831-1117

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 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

Dodae

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 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

GMC

PO Box 33172 Detroit, MI 48232-5172 Toll-free: 1-800-462-8782 TTY: 1-800-462-8583 www.gmc.com

Hyundai Motor America 🗇

PO Box 20850 Fountain Valley, CA 92728-0850 714-965-3000

Toll-free: 1-800-633-5151

⊠: consumeraffairs@hmausa.com www.hyundaiusa.com

Infiniti

See: Nissan North America, Inc. 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 714-935-9300

Toll-free: 1-800-255-6727 www.isuzu.com

Jaquar Cars

555 MacArthur Blvd. Mahwah, NJ 07430-2327 Toll-free: 1-800-452-4827 www.jaguarusa.com

Jeep

See: Chrysler

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

Kia Motors America, Inc. 5

PO Box 52410 Irvine, CA 92619-2410 Toll-free: 1-800-333-4542 www.kia.com

Land Rover

Customer Relationship Center 555 MacArthur Blvd. Mahwah, NJ 07430 Toll-free: 1-800-637-6837 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

www.lexus.com

Lincoln

See: Ford Motor Company www.lincoln.com

Mazda North American Operations

PO Box 19734 Irvine, CA 92623-9734 Toll-free: 1-800-222-5500 www.mazdausa.com

Mercedes Benz USA, LLC

Customer Assistance Center Three Mercedes Dr. Montvale, NJ 07645 Toll-free: 1-800-367-6372 www.mbusa.com

Mercury

See: Ford Motor Company www.mercuryvehicles.com

Mitsubishi Motors North America, Inc.

Customer Relations PO Box 6400 Cypress, CA 90630-0014 Toll-free: 1-888-648-7820 www.mitsubishicars.com

Nissan North America, Inc.

PO Box 685003 Franklin, TN 37068-5003 Toll-free: 1-800-647-7261 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.

Overlook at Great Notch 150 Clove Rd. Little Falls, NJ 07424 973-812-4444 www.peugeot.com

Pontiac

See: GMC

Toll-free: 1-800-762-2737 TTY: 1-800-833-9935 www.pontiac.com

Porsche Cars North America. Inc.

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** 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. 5

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 USA, 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 www.toyota.com

Volkswagen Group of America. Inc.

Customer Care 2200 Ferdinand Porshe Dr. Herndon, VA 20171 Toll-free: 1-800-822-8987 www.vw.com or

volkswagengroupamerica.com

Volvo Cars of North America

Customer Care Center One Volvo Dr. PO Box 914 Rockleigh, NJ 07647 Toll-free: 1-800-458-1552

www.volvocars.com

www.pueblo.gsa.gov

Automotive Dispute Resolution Programs

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 ⊠: info@cbbb.bbb.org

www.bbb.org

Third-party dispute resolution program for automobile manufacturers.

DOT Auto Safety Hotline

1200 New Jersey Ave., SE NVS-216

Washington, DC 20590 Toll-free: 1-888-327-4236 TTY: 1-800-424-9153

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

www.ialla.net

This organization supports and promotes government agencies that administer motor vehicle warranty and related laws, through consumer and industry education and other intergovernmental activities.

Motorist Assurance Program (MAP)

201 Park Washington Ct. Falls Church, VA 22046 703-532-2027

⊠: 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 (NADA)

8400 Westpark Dr.
McLean, VA 22102
Toll-free: 1-800-252-6232
⊠: nadainfo@nada.org

www.nada.org

NADA is a third-party dispute resolution organization. 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)
⊠: 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.

Council

Council of Better Business Bureaus, Inc.

4200 Wilson Blvd. 8th Floor Arlington, VA 22203-1838 703-276-0100

www.cbbb.org

Alabama

Birmingham

1210 S. 20th St. Birmingham, AL 35205 205-558-2222

Boaz

100 E. Bartlett Ave. Boaz, AL 35957 256-840-3888

Cullman

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

Decatur

254 Moulton St., E, 3rd Floor Decatur, AL 35601 256-355-2226

Dothan

1971 S. Brannon Stand Rd., Suite 1 Dothan, AL 36305 334-794-0492

Florence

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

Huntsville

107 Lincoln St., SE Huntsville, AL 35801 256-533-1640

Mobile

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

Montgomery

4750 Woodmere Blvd., Suite D Montgomery, AL 36107 334-273-5530

Alaska

Anchorage

341 W. Tudor Rd., Suite 209 Anchorage, AK 99503 907-562-0704

Contacting Your Local Better Business Bureau

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 demonstrates a 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 its website.

BBBOnLine (www.bbb.org/online) provides Internet users an easy way to verify the legitimacy of online businesses. Companies carrying the BBBOnLine 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. 66).

Arizona

Phoenix

4428 N. 12th St. Phoenix, AZ 85014-4585 602-264-1721

Prescott

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

Sierra Vista

2160 E. Fry Blvd., Suite C5 PMB 172 Sierra Vista, AZ 85635 520-888-5353

Tucson

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

Arkansas

Little Rock

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

California

Bakersfield

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

Colton

315 N. La Cadena Dr. Colton, CA 92324 909-825-7280

Culver City

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

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

Oakland

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

Placentia

550 W. Orangethorpe 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

213 Santa Barbara St. Santa Barbara, CA 93101 805-963-8657

Stockton

11 S. San Joaquin St., 8th Floor Stockton, CA 95202-3202 209-948-4880

Colorado

Colorado Springs

25 N. 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

Wallingford

94 S. Turnpike Rd. Wallingford, CT 06492-4322 203-269-2700

Delaware

New Castle

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

District of Columbia

Washington

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

Florida

Clearwater

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

Jacksonville

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

Miami Lakes

14750 N.W. 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 S.E. 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 Pl., Suite 590 Atlanta, GA 30349 404-766-0875

Augusta

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

Columbus

500 12th 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

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

Peoria

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

Rockford

810 E. 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 Wavne

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

Indianapolis

22 E. 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

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

Kansas

Topeka

501 S.E. Jefferson St., 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

Lafavette

4007 W. 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

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

Maine

Portland

812 Stevens Ave. Portland, ME 04103 207-878-2715

Maryland

Baltimore

1414 Key Hwy., Suite 100 Baltimore, MD 21230-5189 410-347-3990

Massachusetts

Natick

235 W. Central St., Suite 1 Natick, MA 01760-3767 508-652-4800

Worcester

340 Main St., Suite 802 Worcester, MA 01608 508-755-2548

Michigan

Grand Rapids

40 Pearl St., NW, Suite 354 Grand Rapids, MI 49503 616-774-8236

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

Mississippi

Ridgeland

601 Renaissance Way, Suite A Ridgeland, MS 39157 601-707-0960

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

Nebraska

Lincoln

3633 O St., Suite 1 Lincoln, NE 68510 402-436-2345

Omaha

11811 P St. Omaha, NE 68137 402-391-7612

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 Hampshire

Concord

25 Hall St., Suite 102 Concord, NH 03301 603-224-1991

BBBOnLine provides Internet users an easy way to verify the legitimacy of online businesses. www.bbb.org

New Jersey

Trenton

1700 Whitehorse-Hamilton Square Rd., Suite D-5 Trenton, NJ 08690-3596 609-588-0808

New Mexico

Albuquerque

2625 Pennsylvania St., NE Suite 2050 Albuquerque, NM 87110-3658 505-346-0110

Farmington

306 N. Locke Ave. Farmington, NM 87401-5855 505-326-6501

New York

Amherst

100 Bryant Woods S Amherst, NY 14228 716-881-5222

Farmingdale

399 Conklin St., Suite 300 Farmingdale, NY 11735 212-533-6200

New York

257 Park Ave. S, 4th Floor New York, NY 10010-7384 212-533-6200

Rochester

55 St. Paul St. Rochester, NY 14604 585-423-6341

Tarrytown

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 W. 5th St., Suite 202 Winston-Salem, NC 27101-2728 336-725-8348

Ohio

Akron

222 W. Market St. Akron, OH 44303 330-253-4590

Canton

1434 Cleveland Ave., NW Canton, OH 44703 330-454-9401

Cincinnati

7 W. 7th St., Suite 1600 Cincinnati, OH 45202 513-421-3015

Cleveland

2217 E. 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 Davton, OH 45402-1830 937-222-5825

Lima

219 N. McDonel St. Lima, OH 45801 419-223-7010

Toledo

Integrity Pl. 7668 King's Pointe Rd. Toledo, OH 43617 419-531-3116

Youngstown

International Towers 25 Market St. Youngstown, OH 44501 330-744-3111

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 N. Front St. Harrisburg, PA 17102 717-364-3250

Philadelphia

1880 John F. Kennedy Blvd. **Suite 1330** Philadelphia, PA 19103 215-985-9313

Pittsburgh

400 Holiday Dr., Suite 220 Pittsburgh, PA 15220 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 401-825-7900

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 931-520-0008

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 N.W. Broad St., Suite 313 Murfreesboro, TN 37129 615-242-4222

Nashville

201 4th Ave. N, Suite 100 Nashville, TN 37219 615-242-4222

Texas

Abilene

3300 S. 14th St., Suite 307 Abilene, TX 79605-5052 325-691-1533

Amarillo

720 S. Tyler St., 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 Ave. 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 Liberator Ln. 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 W. 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 W. 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 St., Suite 200 Spokane, WA 99201 509-455-4200

BETTER BUSINESS BUREAUS

West Virginia

Charleston

910 Quarrier St., Suite 405-406 Charleston, WV 25301 304-345-7502

Wisconsin

Milwaukee

10101 W. Greeenfield Ave. Suite 125 West Allis, WI 53214 414-847-6000

A&W Restaurants, Inc.

See: YUM! Brands, Inc. 1900 Colonel Sanders Ln. Louisville, KY 40213 Toll-free: 1-866-456-2929 www.awrestaurants.com

AAMCO Transmissions, Inc.

201 Gibraltar Rd. Horsham, PA 19044 Toll-free: 1-800-523-0401 www.aamco.com

Abbott Nutrition Products Division

Consumer Relations 625 Cleveland Ave. Columbus, OH 43215-1754 614-624-7677

Toll-free: 1-800-227-5767 www.abbottnutrition.com

ABC, Inc.

Audience Relations Department 500 S. Buena Vista St. Burbank, CA 91521-4551 818-460-7477

www.abc.com

Abercrombie & Fitch

Customer Service 720 5th Ave., 8th Floor New York, NY 10019 614-219-5380

www.abercrombie.com

Accor North America

4001 International Pkwy. Carrollton, TX 75007 Toll-free: 1-800-557-3435 www.accor-na.com

Adidas USA

Customer Service 5055 N. Greeley Ave. Portland, OR 97217 Toll-free: 1-800-448-1796 ⊠: consumer.relations@ adidas.com www.adidas.com

Adobe Systems, Inc.

345 Park Ave. San Jose, CA 95110-2704 408-536-6000 Toll-free: 1-800-833-6687 (Customer and Technical Support)

www.adobe.com

Contacting Corporate Consumer Affairs Departments

The following directory lists the addresses and phone numbers for hundreds of corporations. Many companies have a consumer affairs department that handles consumer questions and concerns. Consumer affairs offices are set up within companies because they want to hear from you. If you do not find the company you are looking for, try checking your public libraries for the following resources:

- 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 resource 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 it know about your complaint and whether the seller was able to resolve your problem.

Aerus Electrolux Corporation

300 E. Valley Dr. Bristol, VA 24201 Toll-free: 1-800-243-9078 ⊠: customerservice@ aerusonline.com www.aerusonline.com

AETNA, Inc.

151 Farmington Ave. Hartford, CT 06156 860-273-0123

www.aetna.com

Aflac

1932 Wynnton Rd. Columbus, GA 31999 Toll-free: 1-800-992-3522

www.aflac.com

AirTran Airways

Customer Relations 1800 Phoenix Blvd. Suite 104 Atlanta, GA 30349 Toll-free: 1-866-247-2428

Toll-free: 1-800-965-2107 ext. 8900

(Baggage) www.airtran.com

A. J. Wright

See: TJX Companies, Inc. Toll-free: 1-877-746-7259 www.aj-wright.com

Alamo Rent A Car

Customer Service Division 600 Corporate Park Dr. St. Louis, MO 63105 Toll-free: 1-800-445-5664 www.alamo.com

Alaska Airlines

Customer Care PO Box 24948-SEAGT Seattle, WA 98124-0948 Toll-free: 1-800-654-5669 (Customer Care) Toll-free: 1-877-815-8253 (Baggage)

www.alaskaair.com

Alberto Culver Company **Consumer Relations**

2525 Armitage Ave. Melrose Park, IL 60160 708-450-3000 Toll-free: 1-800-333-0005 ⊠: actesting@alberto.com (Testing Hair Products)

www.alberto.com

Albertsons, Inc.

Customer Service 250 Parkcenter Blvd. Boise, ID 83706 208-395-6200 Toll-free: 1-877-932-7948

(Customer Service) www.albertsons.com



Alcon Laboratories, Inc.

6201 South Freeway, TC-24 Fort Worth, TX 76134-2099 Toll-free: 1-800-862-5266 ⊠: consumeraffairs.ft.worth@

alconlabs.com

www.alconlabs.com

Allied Van Lines, Inc.

Customer Service 700 Oakmont Ln. Westmont, IL 60559 Toll-free: 1-800-470-2851 (Customer Service) ⊠: custsvc@alliedvan.com

www.allied.com

Allstate Insurance Company

2775 Sanders Rd. Northbrook, IL 60062 847-402-5000

Toll-free: 1-800-255-7828 (Claims)

www.allstate.com

Amana Appliances

Customer Service 553 Benson Rd. Benton Harbor, MI 49022 Toll-free: 1-866-616-2664 www.amana.com

Amazon.com. Inc.

Customer Service PO Box 81226 Seattle, WA 98108-1226 206-266-1000 (Corporate) Toll-free: 1-800-201-7575 (Customer Service) www.amazon.com

AMC Entertainment, Inc.

PO Box 725489 Atlanta, GA 31139-9923 Toll-free: 1-888-440-8457 ⊠: CustomerService@ MovieTickets.com

www.amctheatres.com

America Online, Inc.

22000 AOL Way Dulles, VA 20166 703-265-1000

Toll-free: 1-800-827-6364

www.aol.com

American Airlines, Inc.

PO Box 619612 Mail Drop 2400 Dallas/Fort Worth Airport, TX 75261-9612 817-967-2000 www.aa.com

American Automobile Association (AAA)

Member Relations 1000 AAA Dr., Mail Space 61 Heathrow, FL 32746 407-444-8402

www.aaa.com

American Eagle Outfitters

Customer Service 77 Hot Metal St. Pittsburgh, PA 15203 Toll-free: 1-888-232-4535 ⊠: custserv@ae.com www.ae.com

American Express Company > •

Consumer Relations 777 American Express Way Ft. Lauderdale, FL 33337 Toll-free: 1-800-297-6196 (Consumer Relations) Toll-free: 1-800-528-4800 (Green Card Inquiries) Toll-free: 1-800-327-2177 (Gold Card Inquiries) Toll-free: 1-800-525-3355 (Platinum Card Inquiries) Toll-free: 1-877-877-0987 (Centurion Card Inquiries) www.americanexpress.com

American Girl

PO Box 620497 Middleton, WI 53562-0497 Toll-free: 1-800-360-1861 ⊠: im_cs@americangirl.com www.americangirl.com

American Greetings Corporation

Consumer Relations One American Rd. Cleveland, OH 44144 216-252-7300

Toll-free: 1-800-711-4474 (Website) Toll-free: 1-800-777-4891 (Consumer Products) ⊠: consumer.relations@

amgreetings.com

www.americangreetings.com

American Tourister

See: Samsonite Corporation Toll-free: 1-800-765-2247 Toll-free: 1-800-262-8282 (Warranty and Repair) ⊠: Questions@ AmericanTourister.com

www.americantourister.com

Amtrak

10 G St., NE Washington, DC 20002 Toll-free: 1-800-872-7245 TTY: 1-800-523-6590 www.amtrak.com

Amway Corporation

5101 Spaulding Plaza Ada, MI 49355-0001 616-787-6000

Toll-free: 1-800-253-6500 (Customer Service) Toll-free: 1-800-529-8772 (Personalized Health) TTY: 1-800-548-3878

⊠: amway.customer.support@

amway.com

www.amway.com

Andersen Windows, Inc.

100 4th Ave., N

Bayport, MN 55003-1096 651-264-5150 (Corporate)

Toll-free: 1-888-888-7020 (Service) www.andersenwindows.com

Angie's List

1030 E. Washington St. Indianapolis, IN 46202 Toll-free: 1-888-888-5478 www.angieslist.com

Anheuser-Busch, Inc.

Customer Relationship Group One Busch Pl. St. Louis, MO 63118 Toll-free: 1-800-342-5283 www.anheuser-busch.com

Anthem

2015 Staples Mills Rd. Richmond, VA 23230 804-354-7000

www.anthem.com

Apple Computer, Inc.

One Infinite Loop Cupertino, CA 95014 408-996-1010 Toll-free: 1-800-676-2775 (Customer Service) Toll-free: 1-800-275-2273 (Technical Support) Toll-free: 1-800-767-2775

(Service Support) www.apple.com

Applebee's

11201 Renner Blvd. Lenexa, KS 66219 913-890-0100

Toll-free: 1-888-592-7753 www.applebees.com

Arby's Restaurant Group, Inc.

1155 Perimeter Center W, 12thFloor Atlanta, GA 30338 678-514-4100

⊠: customerfeedback@arbys.com

www.arbys.com

Armstrong World Industries, Inc.

Customer Service PO Box 3001 Lancaster, PA 17604 717-397-0611

Toll-free: 1-800-233-3823 www.armstrong.com

Ashley Furniture

One Ashley Way Arcadia, WI 54612

ashleyfurniturehomestore.com

AT&T, Inc.

Customer Relations 175 E. Houston St. San Antonio, TX 78205 210-821-4105 Toll-free: 1-800-464-7928 (Wireless Customer Service)

www.att.com

Atlas World Group, Inc.

Customer Service 1212 Saint George Rd. Evansville, IN 47711-2364 Toll-free: 1-800-638-9797 www.atlasvanlines.com

Avis Rent-A-Car System

Customer Service PO Box 699000 Tulsa, OK 74169-9000 Toll-free: 1-800-352-7900 TTY: 1-800-331-2323 ⊠: custserv@avis.com

www.avis.com

Avon Products, Inc.

Consumer Information Center 1251 Avenue of the Americas New York, NY 10020 212-282-7000

Toll-free: 1-800-367-2866 (Consumer Information) Toll-free: 1-800-445-2866 (Product Information) www.avon.com

AXA Equitable Company, Inc. (AXA Financial, Inc.)

1290 Avenue of the Americas 12th Floor New York, NY 10104

212-554-1234

Toll-free: 1-877-222-2144 www.equitable.com



Bacardi USA, Inc.



www.bacardi.com

Bally Total Fitness Corporation

Member Services PO Box 1090 Norwalk, CA 90651-1090

Toll-free: 1-800-515-2582

Toll-free: 1-866-402-2559 (Member

Services)

www.ballyfitness.com

Banana Republic

Customer Services 5900 N. Meadows Dr. Grove City, OH 43123 Toll-free: 1-888-277-8953 TTY: 1-888-906-1345

⊠: custserv@bananarepublic.com

www.bananarepublic.com

Bank of America Corporation

100 N. Tryon St. Mail Code NC1-007-58-16 Charlotte, NC 28255-0001 Toll-free: 1-800-432-1000 TTY: 1-800-288-4408

www.bankofamerica.com

BankUnited

Call Center 7815 N.W. 148th St. Miami Lakes, FL 33016 Toll-free: 1-877-779-2265 www.bankunited.com

Barnes & Noble

PO Box 111 Lvndhurst, NJ 07071 Toll-free: 1-800-944-7323 ⊠: customerservice@bn.com www.bn.com

Baskin-Robbins

See: Dunkin Brands 781-737-3000

Toll-free: 1-800-859-5339 ⊠: support@baskinrobbins.com www.baskinrobbins.com

Bass Pro Shops, Inc.

2500 E. Kearney St. Springfield, MO 65898

Toll-free: 1-800-227-7776 (Catalog

Headquarters)

Toll-free: 1-800-554-5488 (Customer Service) TTY: 1-800-442-5788 www.basspro.com

Bassett Baby Furniture

3525 Fairystone Park Hwy. PO Box 626 Bassett, VA 24055 Toll-free: 1-877-525-7070

⊠: juvenile@bassettfurniture.com

www.bassettfurniture.com

Bath & Body Works

Customer Relations Seven Limited Pkwy. E Reynoldsburg, OH 43068 Toll-free: 1-800-756-5005

www.bathandbodyworks.com

Baver HealthCare, LLC

Consumer Care 36 Columbia Rd. PO Box 1910 Morristown, NJ 07962-1910 973-254-5000

Toll-free: 1-800-331-4536

www.consumercare.bayer.com

Becton, Dickinson and Company 5

One Becton Dr., Mail Code 376 Franklin Lakes, NJ 07417 201-847-6800 Toll-free: 1-888-237-2762 (Customer Service) Toll-free: 1-800-255-6334

(Education Center) Toll-free: 1-888-232-2737 (Diabetes Care)

www.bd.com

Beech-Nut Nutrition Corporation

Consumer Affairs 13023 Tesson Ferry Rd., Suite 105 St Louis, MO 63128 314-436-7667 Toll-free: 1-800-233-2468

⊠: beech-nut@beech-nut.com

www.beechnut.com

Beiersdorf, Inc.

Consumer Relations Wilton Corporate Center 187 Danbury Rd. Wilton, CT 06897 203-563-5800

Toll-free: 1-800-227-4703 www.beiersdorf.us

Bellisio Foods, Inc.

Customer Service
PO Box 16630
Duluth, MN 55816
⊠: info@bellisiofoods.com
www.bellisiofoods.com

Ben and Jerry's Homemade, Inc.

Consumer Services 30 Community Dr. South Burlington, VT 05403-6828 802-846-1500

www.benjerry.com

Benihana, Inc.

Customer Relations Manager 8685 N.W. 53rd Terrace Miami, FL 33166 305-593-0770 Toll-free: 1-800-327-3369 ⊠: customerrelations@benihana.

www.benihana.com

com

Best Buy Company, Inc.

Corporate Customer Care PO Box 9312 Minneapolis, MN 55440 612-291-1000

Toll-free: 1-888-237-8289 www.bestbuy.com

Best Western International, Inc.

Customer Relations PO Box 42007 Phoenix, AZ 85080-2007 623-780-6000

Toll-free: 1-800-780-7234 (Reservations Assistance) Toll-free: 1-800-528-1238 (Customer Relations) TTY: 1-800-528-2222

www.bestwestern.com

BIC Corp

Consumer Affairs One Bic Way, Suite 1 Shelton, CT 06484 203-783-2000

Toll-free: 1-800-546-1111 www.bicworld.com

Big Lots Stores, Inc.

Customer Service 300 Phillipi Rd. Columbus, OH 43228-5311 614-278-6800 Toll-free: 1-800-877-1253 ⊠: talk2us@biglots.com www.biglots.com

Birds Eye Foods, Inc.

Consumer Relations PO Box 3900 Peoria, IL 61612 585-383-1850 Toll-free: 1-800-563-1786 (Birds Eye®, Freshlike, Nalley® or Bernstein's products) Toll-free: 1-800-270-2743 (Other Brands)

www.birdseyefoods.com

Bissell Homecare, Inc. 5

PO Box 3606 Grand Rapids, MI 49501 616-453-4451

Toll-free: 1-800-237-7691

BJ's Wholesale Club, Inc.

Member Care One Mercer Rd. Natick, MA 01760 Toll-free: 1-800-257-2582

www.bjs.com

Black & Decker, Inc.

101 Schilling Rd. Hunt Valley, MD 21031 410-716-3900

Toll-free: 1-800-544-6986 (Customer Service/Product

Support)

Toll-free: 1-888-678-7278 (Parts) Toll-free: 1-800-328-0590 (DIY Books/Publishing)

www.blackanddecker.com

Blockbuster Entertainment Corporation

Customer Care 1201 Elm St. Dallas, TX 75270

Toll-free: 1-866-692-2789 (Blockbuster Online)

Toll-free: 1-800-406-6843 (In-Store)

⊠: online.consumerrelations@

blockbuster.com

www.blockbuster.com

Bloomingdale's, Inc.

Customer Service PO Box 8215 Mason, OH 45040 Toll-free: 1-888-529-2254 Toll-free: 1-800-950-0047 (Credit Inquiries)

www.bloomingdales.com

Bob Evans Farms, Inc.

Consumer Relations 3776 S. High St. Columbus, OH 43207 614-491-2225

Toll-free: 1-800-272-7675 (Corporate Offices) Toll-free: 1-800-939-2338 www.bobevans.com

Bojangles' Restaurants, Inc.

Customer Relations 9432 Southern Pine Blvd. Charlotte, NC 28273 Toll-free: 1-888-300-4265 (Customer Service) www.boiangles.com

Borders, Inc.

Customer Service
PO Box 7002
LaVergne, TN 37086
Toll-free: 1-800-770-7811
⊠: ccare@borders.com
www.borders.com

BP Corporation

Consumer Relations
PO Box 3011
Naperville, IL 60566
Toll-free: 1-800-333-3991
⊠: bpconsum@bp.com
www.bp.com

The Breathe Right®

CNS, Inc.
PO Box 1467
Pittsburgh, PA 15230
Toll-free: 1-800-858-6673
⊠: cnsinfo@consumerfirst.com
www.breatheright.com

Breyer's Ice Cream

See: Unilever www.breyers.com

Bridgestone Retail Operations, LLC > •

Consumer Affairs PO Box 7988

Chicago, IL 60680-9534 Toll-free: 1-800-367-3872

inspyresolutions.com

firestonecompleteautocare.com

Brinker International

6820 LBJ Freeway Dallas, TX 75240 972-980-9917

www.brinker.com

Brio Tuscan Grill

Guest Feedback 777 Goodale Blvd., Suite 100 Columbus, OH 43212 614-326-7944

Toll-free: 1-888-452-7286 www.brioitalian.com

Bristol-Myers Squibb Company 5

Customer Relations 345 Park Ave. New York, NY 10154 609-252-4000 Toll-free: 1-800-332-2056

www.bms.com

British Airways

Customer Relations PO Box 690098 East Elmhurst, NY 11369 Toll-free: 1-800-247-9297 Toll-free: 1-800-828-8144 (Baggage Claims) Toll-free: 1-800-403-0882 (Online Support) TTY: 1-866-393-0961 (Reservations)

www.britishairways.com

Brother International Corporation

Customer Service 100 Somerset Corporate Blvd. Bridgewater, NJ 08807-0911 908-704-1700

Toll-free: 1-877-276-8437 www.brother-usa.com

Brown Shoe Company, Inc.

Consumer Care 8300 Maryland Ave. St. Louis, MO 63105 314-854-4000

Toll-free: 1-800-766-6465 ⊠: info@brownshoe.com www.brownshoe.com

Brown-Forman Beverages Worldwide

Consumer Support 3310 West End Ave., Suite 600 Nashville, TN 37203 502-585-1100

Toll-free: 1-800-753-4567 www.brown-forman.com

Buca di Beppo

1300 Nicollet Mall. Suite 5003 Minneapolis, MN 55403

612-225-3400

Toll-free: 1-866-328-2822 ⊠: famiglia@bucainc.com www.bucadibeppo.com

Budget Rent A Car System, Inc.

Customer Service Six Sylvan Way Parsippany, NJ 07054 Toll-free: 1-800-214-6094 (Customer Service) Toll-free: 1-800-314-3932 (Drivers with Disabilities) Toll-free: 1-800-283-4382 (Moving Truck Customer Service) Toll-free: 1-800-527-0700

(Reservations)

Toll-free: 1-800-354-2847 (Roadside Assistance) Toll-free: 1-800-404-8033 (Technical Assistance) TTY: 1-800-826-5510 (Hearing Impaired); 1-800-526-6408 (Drivers with Disabilities) www.budget.com

Bulova Corporation

Customer Relations One Bulova Ave. Woodside, NY 11377 718-204-3300 (Corporate) Toll-free: 1-800-228-5682 Toll-free: 1-800-233-3357 (Service and Parts) www.bulova.com

Burger King Corporation

Consumer Relations Department 5505 Blue Lagoon Dr. Miami, FL 33126 305-378-3000 (Corporate) 305-378-3535

www.bk.com

Burlington Coat Factory Direct Corporation

1830 Route 130 N Burlington, NJ 08016 609-387-7800

Toll-free: 1-888-223-2628

www.burlingtoncoatfactory.com

Bush Brothers & Company

Consumer Relations PO Box 52330 Knoxville, TN 37950-2330 865-558-5445

⊠: letters@bushbros.com www.bushbeans.com

C

Cablevision Systems, Inc.

1111 Stewart Ave. Bethpage, NY 11714 516-803-2300

Toll-free: 1-866-575-8000 www.cablevision.com

Calvin Klein

205 W. 39th St. New York, NY 10018 212-719-2600

Toll-free: 1-866-513-0513 www.calvinklein.com

Campbell Soup Company

One Campbell Pl. Camden, NJ 08103-1701 Toll-free: 1-800-257-8443 www.campbellsoup.com

Canon USA, Inc.

One Canon Plaza Lake Success, NY 11042-1198 Toll-free: 1-800-828-4040 Toll-free: 1-800-652-2666 www.usa.canon.com

Capital One

PO Box 30285

Salt Lake City, UT 84130-0285 Toll-free: 1-800-955-7070 TTY: 1-800-206-7986

⊠: webinfo@capitalone.com www.capitalone.com

Captain D's Seafood

1717 Elm Hill Pike, Suite A-1 Nashville, TN 37201 615-391-5461

Toll-free: 1-800-314-4819 www.captainds.com

Carfax, Inc.

Consumer Affairs 5860 Trinity Pkwy., Suite 600 Centerville, VA 20120 703-218-0340

□: carfaxwebsupport@carfax.com

www.carfax.com/help

Carnival Cruise Lines

Guest Relations 3655 N.W. 87th Ave. Miami, FL 33178-2428 Toll-free: 1-888-227-6482 Toll-free: 1-877-885-4856 (Travel Hotline)

TTY: 1-800-972-4386 www.carnival.com

Carrier Air Conditioning Company

Customer Relations PO Box 4808 Carrier Pkwy. Syracuse, NY 13221-4808

Toll-free: 1-800-227-7437

www.residential.carrier.com

Carvel Corporation

Retail Stores/Food Service 301 Congress Ave., Suite 1100 Austin, TX 78701 512-236-3829

Toll-free: 1-800-322-4848

www.carvel.com

Casio, Inc.

570 Mt. Pleasant Ave. Dover, NJ 07801 973-361-5400

Toll-free: 1-800-706-2534 (Repairs) Toll-free: 1-800-435-7732 (Technical

Support)

⊠: memberservices@casio.com

www.casio.com

Casual Male Retail Group

Customer Service 555 Turnpike St. Canton, MA 02021 Toll-free: 1-800-767-0319 ⊠: info@casualmale.com www.cmrginc.com

The CBS Television **Network**

Audience Services 524 W. 52nd St. New York, NY 10019-6198 212-975-3247 ⊠: audsvcs@cbs.com

CEC Entertainment, Inc.

PO Box 152077 Irving, TX 75015 972-258-8507

www.cbs.com

Toll-free: 1-888-778-7193 www.chuckecheese.com

Chanel, Inc.

Consumer Relations Nine W. 57th St., 44th Floor New York, NY 10019 212-688-5055 Toll-free: 1-800-550-0005

⊠:chanelcontactus@chanelusa.com

www.chanel.com

Chase Bank (J.P. Morgan **Chase Bank)**

270 Park Ave. New York, NY 10017 212-270-6000 (Corporate) Toll-free: 1-800-935-9935 (Checking and Savings) www.chase.com

Chattem, Inc.

Consumer Affairs PO Box 22219 Chattanooga, TN 37409 423-821-4571 Toll-free: 1-888-442-4464

www.chattem.com

Check 'n Go

7755 Montgomery Rd., Suite 400 Cincinnati, OH 45236 Toll-free: 1-888-372-9329 ⊠: comments@checkngo.com www.checkngo.com

The Cheesecake Factory

26901 Malibu Hills Rd. Calabasas Hills, CA 91301 818-871-3000

www.thecheesecakefactory.com

Chevron Corporation

Dealer and Consumer Affairs PO Box 4000 Bellaire, TX 77402-4000 925-842-1000

Toll-free: 1-800-962-1223 ⊠: conaffrs@chevron.com

www.chevron.com

Chicken of the Sea International

Consumer Affairs PO Box 85568 San Diego, CA 91286 858-558-9662 Toll-free: 1-800-456-1511 www.chickenofthesea.com

Chick-fil-A, Inc.

5200 Buffington Rd. Atlanta, GA 30349-2998 404-765-8000 Toll-free: 1-866-232-2040 (Customer Feedback) www.chick-fil-a.com

Children's Place

500 Plaza Dr. Secaucus, NJ 07094 Toll-free: 1-877-752-2387 www.childrensplace.com

Chili's Grill and Bar

See: Brinker International Toll-free: 1-800-983-4637 (Guest Relations) www.chilis.com

Chipotle Mexican Grill, Inc.

1401 Wynkoop St., Suite 500 Denver, CO 80202 303-595-4000

www.chipotle.com

Chuck E Cheese's Restaurants

See: CEC Entertainment, Inc. Toll-free: 1-888-778-7193 (Guest Relations)

www.chuckecheese.com

Church & Dwight Company, Inc.

Consumer and Professional Relations 469 N. Harrison St. Princeton, NJ 08543-5297 609-683-5900 Toll-free: 1-800-524-1328

www.churchdwight.com

CIBA Vision

Consumer Relations 11460 Johns Creek Pkwy. Duluth, GA 30097 678-415-3937

Toll-free: 1-800-875-3001 www.cibavision.com

Citigroup, Inc.

Client Services 100 Citibank Dr. San Antonio, TX 78245-9004 Toll-free: 1-800-627-3999 TTY: 1-800-788-0002 www.citibank.com

The Clorox Company

Consumer Services Mail Stop 2334 1221 Broadway Oakland, CA 94612-1888 510-271-7000

Toll-free: 1-800-835-4523 (GLAD) Toll-free: 1-800-227-1860 (Household Cleaners) Toll-free: 1-800-292-2200 (Laundry Brands) Toll-free: 1-800-426-6228

(Insecticides)

www.thecloroxcompany.com

The Coca-Cola Company Industry and Consumer Affairs PO Box 1734

Atlanta, GA 30301 404-676-2121

Toll-free: 1-800-438-2653 TTY: 1-800-262-2653

www.thecocacolacompany.com

Coldwell Banker Real Estate Corporation

One Campus Dr. Parsippany, NJ 07054 Toll-free: 1-877-373-3829 www.coldwellbanker.com

The Colgate-Palmolive Company →

Consumer Affairs 300 Park Ave. New York, NY 10022 212-310-2000 Toll-free: 1-800-468-6502

 □: colgate-palmolive_consumer_
 □ affairs@colpal.com

www.colgate.com

Colonial Penn Life Insurance

399 Market St., 5th Floor Philadelphia, PA 19181 Toll-free: 1-877-877-8052 Toll-free: 1-800-523-9100 www.colonialpenn.com

Columbia House

Customer Service Center PO Box 91601 Rantoul, IL 61866 Toll-free: 1-800-262-2001 (Video/ DVD)

⊠: dvd customer service@ columbiahouse.com

www.columbiahouse.com

Combe, Inc.

Consumer Resources 1101 Westchester Ave. White Plains, NY 10604-3597 914-694-5454

Toll-free: 1-800-431-2610 (Consumer Resources)

Toll-free: 1-800-873-7400 (Product

Questions) www.combe.com

Comcast Corporation

One Comcast Center Philadelphia, 19103 Toll-free: 1-800-266-2278 www.comcast.com

ConAgra Foods

Five ConAgra Dr. Mail Stop 5-105 Omaha, NE 68103-0768 Toll-free: 1-877-266-2472 ⊠: consumeraffairs@ conagrafoods.com

www.conagrafoods.com

Conair Cuisinart Corporation

Consumer Affairs 150 Milford Rd. East Windsor, NJ 08520 203-351-9000

Toll-free: 1-800-326-6247

(Personal Care) Toll-free: 1-800-334-4031

(Oral Care)

⊠: feedback@conair.com

www.conair.com

Continental Airlines, Inc.

Customer Care -NH CCR 900 Grand Plaza Dr. Houston, TX 77067-4323 Toll-free: 1-800-932-2732 Toll-free: 1-800-335-2247

(Baggage)

TTY: 1-800-343-9195 ⊠: custo@coair.com www.continental.com

Continental Tire North America, Inc.

Customer Relations 1830 MacMillian Park Dr. Ft. Mill, SC 29707 704-583-3900

Toll-free: 1-800-847-3349

⊠: consumerinfo@conti-na.com www.continentaltire.com

Converse, Inc.

Customer Service Group One High St. North Andover, MA 01845-2601 Toll-free: 1-800-431-8862 Toll-free: 1-888-792-3307 ⊠: estore@converse.com

www.converse.com

Costco Wholesale Corporation

PO Box 34331 Seattle, WA 98124 Toll-free: 1-800-774-2678 Toll-free: 1-800-955-2292 (Online Members) www.costco.com

Coty Inc. **Consumer Contact** 1 Park Ave., 5th Floor New York, NY 10016 212-479-4300 212-479-4399

Toll-free: 1-800-715-4023

www.coty.com

Cox Communications

1400 Lake Hearn Dr. Atlanta, GA 30319 703-378-8422

www.cox.com

craigslist, Inc.

989 Market St., Suite 200 San Francisco, CA 94103 415-278-0404 ⊠: info@craigslistfoundation.org www.craigslist.org

Crayola, LLC

Consumer Affairs PO Box 431 Easton, PA 18044-0431 610-253-6272

Toll-free: 1-800-272-9652 www.crayola.com



Creative Labs

Customer Service 1523 Cimarron Plaza Stillwater, OK 74075 405-742-6600 405-742-6655 (Technical Support) Toll-free: 1-800-998-1000 (Customer Service) Toll-free: 1-800-998-5227

(Online Store) http://support.creative.com

Cricket Wireless

10307 Pacific Center San Diego, CA 92121 Toll-free: 1-800-274-2538 www.mycricket.com

Crowne Plaza

See: InterContinental Hotels **Group PLC**

Toll-free: 1-800-465-2680 www.crowneplaza.com

Cuisinart

Toll-free: 1-800-726-0190 ⊠: customerservice@cuisinart. com

www.cuisinart.com

Curves International

100 Ritchie Rd. Waco, TX 76712 Toll-free: 1-800-848-1096 www.curves.com

CVS Caremark Corporation

Customer Relations Department 1 CVS Dr.

Woonsocket, RI 02895

401-765-1500

Toll-free: 1-800-746-7287 Toll-free: 1-888-607-4287 ⊠: customercare@cvs.com

www.cvs.com

D

Dairy Queen Corporation

Customer Relations 7505 Metro Blvd. Minneapolis, MN 55439 952-830-0200

www.dairyqueen.com

The Dannon Company, Inc. 5 ◆

Consumer Response Center PO Box 90296 Allentown, PA 18109-0296

Toll-free: 1-877-326-6668 www.dannon.com

Darden Restaurants

PO Box 695011 Orlando, FL 32859-3330 407-245-4000

www.darden.com

Days Inns Worldwide, Inc.

See: Wyndham Hotel Group Toll-free: 1-800-441-1618 www.daysinn.com

Dean & DeLuca

Customer Care 4115 E. Harry St. Wichita, KS 67218 316-821-3200

Toll-free: 1-800-221-7714 ⊠: customercare@deandeluca.

com

www.deandeluca.com

Del Laboratories, Inc.

Consumer Relations 410 American Rd. Morris Plains, NJ 07950 Toll-free: 1-800-953-5080 www.dellabs.com

Del Monte Foods Company

Consumer Affairs PO Box 193575 Pittsburgh, PA 15230-0080 415-247-3000

Toll-free: 1-800-543-3090 www.delmonte.com

Dell. Inc.

Customer Service One Dell Way Round Rock, TX 78682 Toll-free: 1-800-624-9897 (Customer Service)

Toll-free: 1-866-243-9297 (Technical

Support)

TTY: 1-877-335-5889 www.dell.com

Delta Air Lines, Inc.

PO Box 20706 Atlanta, GA 30320-2598 404-715-2600

Toll-free: 1-800-325-8224

(Baggage) www.delta.com

Delta Faucets Company

55 E. 111th St. Indianapolis, IN 46280 317-848-1812

Toll-free: 1-800-345-3358

⊠: customerservice@deltafaucet.

www.deltafaucet.com

Denny's Corporation

Call Center 203 E. Main St. P-8-6 Spartanburg, SC 29319 864-597-8000

Toll-free: 1-800-733-6697 (Customer Service) www.dennys.com

The Dial Corporation

19001 N. Scottsdale Rd. Scottsdale, AZ 85254-1619

480-754-3425

Toll-free: 1-800-258-3425 www.dialsoap.com

Diamond Foods, Inc.

Consumer Affairs 1050 S. Diamond St. Stockton, CA 95205-7087 209-467-6000

www.diamondfoods.com

Dick's Sporting Goods

345 Court St. Coraopolis, PA 15108 Toll-free: 1-877-846-9997 ⊠: customersupport@ dickssportinggoods.com

www.dickssportinggoods.com

Dillard's, Inc.

Customer Service Department 1600 Cantrell Rd. Little Rock, AR 72201 501-376-5200 Toll-free: 1-800-345-5273 TTY: 1-800-444-1732 ⊠: questions@dillards.com

Diners Club International

Customer Service PO Box 6500 Sioux Falls, SD 57117 702-797-5532

www.dillards.com

Toll-free: 1-800-234-6377 dinersclubinternational.com

DIRECTV Enterprises, Inc.

PO Box 6550

Greenwood Village, CO 80155-6550

Toll-free: 1-800-531-5000 TTY: 1-800-779-4388 www.DIRECTV.com

Discover Financial Services, Inc.

Card Customer Service PO Box 30943 Salt Lake City, UT 84130-0943 224-405-0900 (Headquarters) 801-902-3100

Toll-free: 1-800-347-2683 TTY: 1-800-347-7449

www.discoverfinancial.com

Discovery Cruise Line

1775 N.W. 70th Ave. Miami, FL 33126 305-597-0336 Toll-free: 1-800-259-1579 ⊠: customerservice@ discoverycruise.com

www.discoverycruise.com

Dish Network

Customer Service Center 9601 S. Meridian Rd. Englewood, CO 80112 Toll-free: 1-888-686-2388 ⊠: feedback@customermail. dishnetwork.com

www.dishnetwork.com

Dole Food Company, Inc. 🗇

Consumer Center PO Box 5700 Westlake Village, CA 91359-5700 818-874-4000 Toll-free: 1-800-356-3111

⊠: Dole.Consumer.Center@dole. com

www.dole.com

PO Box 33167 Tulsa, OK 74153-1167 918-669-3000 Toll-free: 1-800-800-5252 (Customer Service) Toll-free: 1-866-776-6667 TTY: 1-800-232-3301

Dollar Rent A Car, Inc.

www.dollar.com

Domino's Pizza, Inc.

⊠: rhelpdesk@dollar.com

30 Frank Lloyd Wright Dr. PO Box 997 Ann Arbor, MI 48106 734-930-3030 Toll-free: 1-888-366-4667

www.dominos.com

Doubletree

See: Hilton Hospitality, Inc. Toll-free: 1-800-222-8733 www.doubletree.com

Dr. Pepper/Snapple Group, Inc.

Consumer Relations 5301 Legacy Dr. Plano, TX 75024 972-673-7000

Toll-free: 1-800-696-5891 drpeppersnapplegroup.com

DSW

Customer Service 810 DSW Dr. Columbus, OH 43219 Toll-free: 1-866-379-7463

www.dsw.com

Dunkin Brands

Consumer Care 130 Royall St. Canton, MA 02021 Toll-free: 1-800-859-5339 www.dunkindonuts.com

Dunlop Tire Corporation

See: Goodyear Tire & Rubber Company

Toll-free: 1-800-321-2136 www.dunloptire.com

DuPont Company

Corporate Information Center 1007 Market St. Wilmington, DE 19898

302-774-1000

Toll-free: 1-800-441-7515 ⊠: info@dupont.com www.dupont.com

Duracell North America

Consumer Affairs Department PO Box 599 Cincinnati, OH 45202 Toll-free: 1-800-551-2355 TTY: 1-800-341-0654

www.duracell.com

E

Eagle Family Foods

One Strawberry Ln. Orrville, OH 44667 Toll-free: 1-888-656-3245 www.eaglebrand.com

Eastman Kodak Company

Kodak Information Center/ Consumer Contact Center 343 State St. Rochester, NY 14650 Toll-free: 1-800-235-6325 (Digital Cameras, Printer Docks, Photo

Printers)

www.kodak.com

eBay, Inc.

2145 Hamilton Ave. San Jose, CA 95125 408-376-7400 Toll-free: 1-800-322-9266

www.eBay.com

Eddie Bauer, Inc.

Customer Satisfaction Center PO Box 7001 Groveport, OH 43125 Toll-free: 1-800-426-8020 TTY: 1-800-462-6757 ⊠: CustomerCare@csc. eddiebauer.com www.eddiebauer.com

eHarmony 5

Customer Care PO Box 60157 Pasadena, CA 91116 www.eharmony.com

The Electrolux Group

Consumer Assistance Center 250 Bobby Jones Expressway Martinez, GA 30907 706-228-6615

Toll-free: 1-877-435-3287 www.electrolux.com

Eli Lilly & Company

Consumer Communications Lilly Corporate Center Indianapolis, IN 46285 317-276-2000

Toll-free: 1-800-545-5979

www.lilly.com

Elizabeth Arden, Inc.

Consumer Relations Department 309 South St. New Providence, NJ 07974 Toll-free: 1-800-326-7337 ⊠: consumer@elizabetharden.

www.elizabetharden.com

E-Machines

Gateway, Inc. 7565 Irvine Center Dr. Irvine, CA 92618 Toll-free: 1-800-846-2000 www.emachines.com

Embassy Suites

See: Hilton Hospitality, Inc. Toll-free: 1-800-362-2779 www.embassysuites.com

Enterprise Rent-a-Car

600 Corporate Park Dr. St. Louis, MO 63105-4211 Toll-free: 1-800-264-6350 www.enterprise.com

Epson America, Inc.

3840 Kilroy Airport Way Long Beach, CA 90806 Toll-free: 1-800-463-7766 Toll-free: 1-800-922-8911 www.epson.com

Equifax

Office of Consumer Affairs PO Box 740241 Atlanta, GA 30374 Toll-free: 1-800-685-1111 ⊠: individual.custserv@Equifax.com www.equifax.com

Ernest & Julio Gallo Winery

Consumer Relations 3840 Kilrov Airport Way Long Beach, CA 90806 562-981-3840

Toll-free: 1-877-687-9463 ⊠: consumerrelations@ejgallo.

www.gallo.com

The Estee Lauder Companies, Inc.

767 5th Ave. New York, NY 10153 212-572-4200 Toll-free: 1-888-311-3883 ⊠: consumercommunicationslauder@esteelauder.com www.elcompanies.com

Ethan Allen, Inc.

PO Box 1966 Danbury, CT 06813 Toll-free: 1-888-324-3571 ⊠: orders@ethanallen.com www.ethanallen.com

The Eureka Company

Consumer Service 807 N. Main St. Bloomington, IL 61701 Toll-free: 1-800-282-2886 www.eureka.com

Expedia. Inc.

Customer Support 333 108th Ave., NE Bellevue, WA 98004 Toll-free: 1-800-397-3342 ⊠: travel@customercare. expedia.com www.expedia.com

Experian

National Consumer Assistance Center PO Box 2104 Allen, TX 75013 Toll-free: 1-888-397-3742 www.experian.com

Exxon Mobil

Customer Relations PO Box 1049 Buffalo, NY 14240-1049 Toll-free: 1-800-243-9966 www.exxonmobil.com

Facebook.com

1601 S. California Ave. Palo Alto, CA 94304 650-543-4800 ⊠: info@facebook.com www.facebook.com

Fairfield Inn

See: Marriott International, Inc. www.fairfieldinn.com

Farmers Insurance

4680 Wilshire Blvd. Los Angeles, CA 90010 Toll-free: 1-800-435-7764 www.farmers.com

FedEx Corporation

Customer Relations 3875 Airways Module H3 Department 4634 Memphis, TN 38116 Toll-free: 1-800-463-3339 TTY: 1-800-238-4461 www.fedex.com

FedExOffice

Customer Relations

PO Box 1935 Provo. UT 84603-9926 Toll-free: 1-800-463-3339 ⊠: fedexoffice. customerrelations@fedex.com www.fedex.com/us/office

Fingerhut Direct Marketing, Inc.

www.fingerhut.com

6250 Ridgewood Rd. St. Cloud, MN 56303 Toll-free: 1-800-208-2500 ⊠: customerservice@fingerhut.

Fisher-Price

636 Girard Ave. East Aurora, NY 14052 716-687-3000 (Headquarters) Toll-free: 1-800-432-5437 (Consumer Relations) TTY: 1-800-382-7470 www.fisher-price.com

Florsheim. Inc.

333 W. Estabrook Blvd. Glendale, WI 53212 Toll-free: 1-866-454-0449

⊠: us.consumers@florsheim.com

www.florsheim.com

Flowers Foods, Inc.

1919 Flowers Cir. Thomasville, GA 31757 229-226-9110

www.flowersfoods.com

Food Lion, Inc.

Customer Relations PO Box 1330 Salisbury, NC 28145-1330 704-633-8250 Toll-free: 1-800-210-9569

www.FoodLion.com

Forever 21

Customer Service 2001 S. Alameda St. Los Angeles, CA 90058 213-741-5100

Toll-free: 1-888-494-3837 www.forever21.com

Fortune Brands

Corporate Affairs Department 520 Lake Cook Rd. Deerfield, IL 60015 847-484-4400 ⊠: mail@fortunebrands.com www.fortunebrands.com

Frigidaire Home Products

PO Box 212378 Martinez, GA 30917 Toll-free: 1-800-374-4432 www.frigidaire.com

Frito-Lay

PO Box 660634 Dallas, TX 75266-6234 972-334-7000 Toll-free: 1-800-352-4477 www.fritolay.com

Frontier Airlines. Inc.

Customer Relations 7001 Tower Rd. Denver, CO 80249-7312 Toll-free: 1-800-265-5505 www.frontierairlines.com

FTD, Inc.

Customer Service 3113 Woodcreek Dr. Downers Grove, IL 60515 630-719-7756

Toll-free: 1-800-736-3383

www.ftd.com

Fuji Photo Film USA, Inc.

Consumer Information Service Center 1100 King George Post Edison, NJ 08837

Toll-free: 1-800-800-3854 ext. 3461

www.fujifilm.com



Gap, Inc.

Customer Relations 100 Gap Online Dr. Grove City, OH 43123-8605 Toll-free: 1-800-427-7895 TTY: 1-888-906-1104 ⊠: custserv@gap.com www.gap.com

Gateway, Inc.

PO Box 6137 Temple, TX 76503 Toll-free: 1-800-846-2000 www.gateway.com

Geico

One Geico Plaza Washington, DC 20076 Toll-free: 1-800-861-8380

www.geico.com

General Electric Company

3135 Easton Turnpike Fairfield, CT 06828 203-373-2211

Toll-free: 1-800-626-2000

www.ge.com

General Mills, Inc.

PO Box 9452

Minneapolis, MN 55440 Toll-free: 1-800-248-7310 www.generalmills.com

General Motors Acceptance Corporation (GMAC)

PO Box 380901

Bloomington, MN 55438 Toll-free: 1-800-200-4622 Toll-free: 1-800-327-6278 (Financing Questions) TTY: 1-800-833-4622 www.gmacfs.com

Georgia-Pacific Corporation

133 Peachtree St., NE Atlanta, GA 30303 Toll-free: 1-800-283-5547 (Consumer Products) www.gp.com

Gerber Products Company

Consumer Affairs 445 State St.

Fremont, MI 49413-0001 Toll-free: 1-800-443-7237 www.gerber.com

Giant Food, Inc.

8301 Professional Pl., Suite 115 Landover, MD 20785 301-341-4322 Toll-free: 1-888-469-4426

TTY: 301-200-8995 www.giantfood.com

GlaxoSmithKline Consumer **Healthcare**

PO Box 1467 Pittsburgh, PA 15230 412-200-4000

Toll-free: 1-888-825-5249 (Consumer Response Center) ⊠: consumer.communications@ ask.com

www.gsk.com

The Golden Grain Company

PO Box 049003 Chicago, IL 60604-9003 Toll-free: 1-800-421-2444 www.ricearoni.com

Gold's Gym International

Customer Care Department 125 E. John Carpenter Freeway Suite 1300 Irving, TX 75062 214-574-4653 Toll-free: 1-866-465-3775

www.goldsgym.com **Goodrich Corporation**

PO Box 19001

Greenville, SC 29602-9001 Toll-free: 1-877-788-8899 www.bfgoodrichtires.com

The Goodvear Tire & **Rubber Company**

1144 E. Market St. Akron, OH 44316-0001 330-769-2121 Toll-free: 1-800-321-2136

⊠: consumer_relations@

goodyear.com www.goodyear.com

Google.com

1600 Amphitheatre Pkwy. Mountain View, CA 94043 650-253-0000 www.google.com

Graco Childrenís Products, Inc.

150 Oaklands Blvd. Exton. PA 19341 Toll-free: 1-800-345-4109 www.gracobaby.com

Greyhound Lines, Inc.

PO Box 660362 Dallas, TX 75266-0689 214-849-8966 214-849-6246 (Baggage) Toll-free: 1-800-231-2222 (Fares/Schedules) TTY: 1-800-345-3109 www.greyhound.com

Guess?, Inc.

1444 S. Alameda St. Los Angeles, CA 90021 213-765-3100 Toll-free: 1-877-444-8377 ⊠: customerservice@guess.com

Guinness & Company

www.guess.com

801 Main Ave. Norwalk, CT 06851 203-229-2100 Toll-free: 1-800-521-1591 ⊠: guinness@consumer-care.net www.guinness.com



H&R Block, Inc.

Customer Support One HR Block Way Kansas City, MO 64105 Toll-free: 1-800-472-5625 www.hrblock.com

Hallmark Cards, Inc.

Consumer Affairs PO Box 419034 Mail Drop #216 Kansas City, MO 64141 816-274-5111

Toll-free: 1-800-425-5627 www.hallmark.com

Hampton Inn/Suites

See: Hilton Hospitality, Inc. Toll-free: 1-800-426-7866 www.hamptoninn.com

Hanes Hosiery

Consumer Relations

PO Box 3013 Winston-Salem, NC 27105 Toll-free: 1-800-225-4872 www.haneshosiery.com

Harry & David

Customer Service 2500 S. Pacific Hwy. Medford, OR 97501 541-864-2121

Toll-free: 1-877-322-1200 Toll-free: 1-800-345-5655 www.harryanddavid.com

Hartz Mountain Corporation

400 Plaza Dr. Secaucus, NJ 07094

www.hartz.com

201-271-4800 Toll-free: 1-800-275-1414

Hasbro, Inc.

1027 Newport Ave. Mail Stop A906 Pawtucket, RI 02861 401-727-6899

Toll-free: 1-800-255-5516 (Consumer Affairs) Toll-free: 1-800-242-7276

⊠: customersupport@hasbro.com

www.hasbro.com

Heinz North America

PO Box 57 Pittsburgh, PA 15230 Toll-free: 1-800-255-5750 ⊠: heinzconsumeraffairs@ us.hiheinz.com

www.heinz.com

Hershey Food Corporation

100 Crystal A Dr. Hershey, PA 17033 Toll-free: 1-800-468-1714 www.hersheys.com

Hertz Corporation

PO Box 26120 Oklahoma City, OK 73126-0120 Toll-free: 1-888-777-6095 TTY: 1-800-654-2280 www.hertz.com

Hewlett-Packard Company

3000 Hanover St. Bldg, 6A, Mail Stop 1247 Palo Alto, CA 94304 650-857-1501

Toll-free: 1-800-474-6836

www.hp.com

Hilton Garden Inn

See: Hilton Hospitality, Inc. Toll-free: 1-877-782-9444 www.hiltongardeninn.com

Hilton Hospitality, Inc.

Guest Relations 755 Crossover Ln. Bldg. A2 Memphis, TN 38117 901-374-6476

Toll-free: 1-800-445-8667

www.hilton.com

Holiday Inn/Holiday **Inn Express**

See: InterContinental Hotels Group

Toll-free: 1-800-465-4329 www.holiday-inn.com

Home Depot, Inc.

Customer Care 2455 Paces Ferry Rd. Atlanta, GA 30339-4024 770-433-8211

Toll-free: 1-800-466-3337 Toll-free: 1-800-430-3376 (Website Questions)

⊠: customercare@homedepot.com

www.homedepot.com

Home Goods

See: TJX Companies, Inc. Toll-free: 1-800-926-6299 www.homegoods.com

Home Shopping Network

Customer Service PO Box 9090 Clearwater, FL 33758 727-872-1000

Toll-free: 1-800-284-3900 (Phone Orders) Toll-free: 1-800-933-2887

(Online Orders) TTY: 1-800-753-5353 www.hsn.com

Homewood Suites

See: Hilton Hospitality, Inc. Toll-free: 1-800-225-5466 www.homewoodsuites.com

Hoover Company

Consumer Response Center 7005 Cochran Rd. Glenwillow, OH 44139 330-499-9499

Toll-free: 1-800-944-9200 www.hoover.com

Hormel Foods Company

Consumer Affairs One Hormel Pl. Austin, MN 55912 Toll-free: 1-800-523-4635 www.hormel.com

Howard Johnson, Inc.

1910 8th Ave., NE Aberdeen, SD 57402-4090 Toll-free: 1-800-544-9881 www.hojo.com

Humana. Inc.

500 W. Main St. Louisville, KY 40202 502-580-1000

Toll-free: 1-800-448-6262 www.humana.com

Hyatt Hotels & Resorts

Consumer Affairs 9805 O St. Omaha, NE 68127 402-592-6465

Toll-free: 1-800-323-7249 www.hyatt.com

IBM Corporation

One New Orchard Rd. Armonk, NY 10504-1722 914-499-1900

Toll-free: 1-800-426-4968 (Customer Service)

Toll-free: 1-800-426-7378 (Support)

П

TTY: 1-800-426-3383 ⊠: askibm@vnet.ibm.com

www.ibm.com

Ikea

420 Alan Wood Rd. Conshohocken, PA 19428 Toll-free: 1-800-434-4532

www.ikea.com

Intel

Consumer Relations 2200 Mission College Blvd. Santa Clara, CA 95054 916-377-7000 (Customer Service) 916-356-8080 (Headquarters) 408-765-8080

www.intel.com

InterContinental Hotels Group PLC

Guest Relations PO Box 30321 Salt Lake City, UT 84130-321 Toll-free: 1-800-621-0555 www.ihgplc.com

J

J. Crew

Customer Relations One Ivy Crescent Lynchburg, VA 24513-1001 Toll-free: 1-800-562-0258 ⊠: contactus@icrew.com

www.icrew.com

Jack in the Box

9330 Balboa Ave. San Diego, CA 92123-1516 858-571-2121 Toll-free: 1-800-955-5225

(Guest Relations)

www.jackinthebox.com

Jackson Hewitt Tax Service, Inc.

Three Sylvan Way, Suite 301 Parsippany, NJ 07054 Toll-free: 1-877-476-3353 www.jacksonhewitt.com

Jarden Consumer Solutions, Inc.

Consumer Affairs 2381 Executive Center Dr. Boca Raton, FL 34331 Toll-free: 1-800-458-8407 Toll-free: 1-800-882-5842 www.sunbeam.com

JCPenney Company, Inc.

Corporate Customer Relations PO Box 10001 Dallas, TX 75301-7303 972-431-1000 Toll-free: 1-800-322-1189 (Online Orders)

Toll-free: 1-800-709-5777 (Phone Orders)

www.jcpenney.com

Jenny Craig, Inc.

Customer Care 5770 Fleet St. Carlsbad, CA 92008 760-696-4000 (Corporate) Toll-free: 1-800-597-5366 ⊠: WebCustomerService@ jennycraig.com

www.jennycraig.com

JetBlue Airways Corporation

Customer Relations PO Box 17435 Salt Lake City, UT 84117-7435 Toll-free: 1-800-538-2583 TTY: 1-800-336-5530 ⊠: promise@jetblue.com www.jetblue.com

Jiffy Lube International, Inc.

PO Box 4458 Houston, TX 77210-4458 713-546-4100 Toll-free: 1-800-344-6933 www.jiffylube.com

John Hancock Financial Services, Inc.

601 Congress St. Boston, MA 02210-2805 617-572-6000 Toll-free: 1-800-732-5543

TTY: 1-800-832-5282 www.johnhancock.com

Johnson & Johnson Consumer Products, Inc.

PO Box 726 Longhorne, PA 19047 908-874-1000

Toll-free: 1-800-526-3967

www.jnj.com

Johnson Publishing Company, Inc.

820 S. Michigan Ave. Chicago, IL 60605 312-322-9200

www.johnsonpublishing.com

Just Born, Inc

Customer Relations 1300 Stefko Blvd. Bethlehem, PA 18017 610-867-7568 Toll-free: 1-888-645-3453 (Consumer Relations)

⊠: consumerrelations@justborn.

www.justborn.com

JVC Company of America

Customer Relations 1700 Valley Rd. Wavne, NJ 07490 973-317-5000

Toll-free: 1-800-252-5722 ⊠: customerrelation@ jvcamerica.com

www.jvcservice.com



Kao Brands Company

Consumer Relations Department 2535 Spring Grove Ave. Cincinnati, OH 45214

www.kaobrands.com

Kawasaki Motor Corporation, USA

Consumer Services PO Box 25252 Santa Ana. CA 92799-5252 949-460-5688

Toll-free: 1-800-661-7433 www.kawasaki.com

Kellogg Company

Consumer Affairs PO Box CAMB Battle Creek, MI 49016 269-961-2000

Toll-free: 1-800-962-1413 www.kelloggcompany.com

Kelly Tires

See: Goodyear Tire & Rubber Company

Toll-free: 1-800-321-2136 www.kellytires.com

KFC

See: YUM! Brands. Inc. PO Box 725489 Atlanta, GA 31139 Toll-free: 1-800-225-5532

www.kfc.com

Kimberly-Clark Corporation

Consumer Services Dept. INT PO Box 2020 Neenah, WI 54957-2020 920-721-8000

Toll-free: 1-800-553-3639 Toll-free: 1-888-525-8388 www.kimberly-clark.com



The Kirby Company

Customer Relations 1920 W. 114th St. Cleveland, OH 44102

216-228-2400

Toll-free: 1-800-494-8586 ⊠: consumer@kirbywhq.com

www.kirby.com

KitchenAid

553 Benson Rd. Benton Harbor, MI 49022 269-923-5000

Toll-free: 1-800-422-1230 (Large Appliances) Toll-free: 1-800-541-6390 (Small Appliances) www.kitchenaid.com

Kmart Corporation

Customer Service 3333 Beverly Rd. Hoffman Estates, IL 60179

847-286-2500

Toll-free: 1-866-562-7848

⊠: help@customerservice.kmart.com

www.kmart.com

Kohler Company

444 Highland Dr. Kohler, WI 53044 920-457-4441

Toll-free: 1-800-456-4537 (Customer Care – Plumbing Only)

www.kohler.com

Kohl's Corporation

Customer Service N56 W. 17000 Ridgewood Dr. Menomonee Falls, WI 53051

262-703-7000

Toll-free: 1-866-887-8884 Toll-free: 1-800-564-5740 (Credit)

⊠: customer.service@kohls.com

www.kohls.com

Kona Grill, Inc.

7150 E. Camelback Rd., #220 Scottsdale, AZ 85251 480-922-8100

Toll-free: 1-866-328-5662 ⊠: comments@konagrill.com

www.konagrill.com

Kraft Foods, Inc.

Consumer Response Center One Kraft Court Glenview, IL 60025 Toll-free: 1-800-323-0768

www.kraftfoods.com

Kroger Company

1014 Vine St. Cincinnati, OH 45202-1100 Toll-free: 1-800-632-6900 (Product Information)

Toll-free: 1-866-221-4141 (Customer Comments) www.kroger.com

L

LA Fitness International, LLC

Member Services PO Box 54170 Irvine, CA 92619-1300 949-255-7200

www.lafitness.com

Land O'Lakes, Inc.

Consumer Affairs PO Box 64101 Mail Station 1070 St. Paul. MN 55164-0101 Toll-free: 1-800-328-4155 (Consumer Affairs) Toll-free: 1-800-328-9680

(Corporate)

www.landolakes.com

Lands' End. Inc.

One Lands' End Ln. Dodgeville, WI 53595 Toll-free: 1-800-963-4816 TTY: 1-800-541-3459 ⊠: landsend@landsend.com

www.landsend.com

Lane Bryant

777 S. State Rd. 7 Margate, FL 33068 Toll-free: 1-866-886-4731 www.lanebryant.com

Lane Furniture

Consumer Services PO Box 1627 Hwy. 145 S Tupelo, MS 38802 662-566-7211 Toll-free: 1-877-405-3745 ⊠: service@lanefurniture.com

www.lanefurniture.com

La-Z-Boy, Inc.

Consumer Services 1284 N. Telegraph Rd. Monroe, MI 48162-3309 734-241-2435 ⊠: cservice@la-z-boy.com www.la-z-boy.com

Leap Wireless International

5887 Copley Dr. San Diego, CA 92111 858-882-6000

Toll-free: 1-877-977-5327 www.leapwireless.com

LeapFrog Enterprises, Inc.

Consumer Service 6401 Hollis St., Suite 100 Emeryville, CA 94608-1071 Toll-free: 1-800-701-5327 ⊠: support@leapfrog.com www.leapfrog.com

Lee Jeans

Consumer Services 9001 W. 67th St. Merriam, KS 66202 Toll-free: 1-800-453-3348

www.lee.com

LEGO Systems Inc

Consumer Affairs 555 Taylor Rd. PO Box 1138 Enfield, CT 06083-1138 Toll-free: 1-800-422-5346 (Product Support) Toll-free: 1-800-838-9647

(Customer Service) www.lego.com

Lennox Industries, Inc.

Consumer Affairs PO Box 799900 Dallas, TX 75379-9900 972-497-5799 Toll-free: 1-800-953-6669 (Customer Care)

www.lennox.com

LensCrafters

4000 Luxottica Pl. Mason, OH 45040 513-765-6000

www.lenscrafters.com

Levi Strauss & Company

1155 Battery St. San Francisco, CA 94111 415-501-6000

Toll-free: 1-866-860-8907 ⊠: customerservice@

levisstore.com www.levi.com

Lexmark International, Inc.

740 W. New Circle Rd. Lexington, KY 40550 Toll-free: 1-800-539-6275 www.lexmark.com

LG Electronics, Inc.

Customer Service PO Box 240007 201 James Record Rd. Huntsville, AL 35813 Toll-free: 1-800-243-0000

(Corporate)

Toll-free: 1-800-793-8896

www.lge.com

Liberty Mutual Insurance Group

Consumer Affairs 175 Berkeley St. Mail Stop 10B Boston, MA 02116 617-357-9500

Toll-free: 1-800-344-0197 □: PresidentialSvcTeam
 ② LibertyMutual.com

www.libertymutual.com

Lillian Vernon Corporation

Customer Service 100 Lillian Vernon Dr. Virginia Beach, VA 23479-0002 Toll-free: 1-800-901-9291 TTY: 303-682-7999 www.lillianvernon.com

Limited Brands, Inc.

Customer Service Three Limited Pkwv. Columbus, OH 43230 614-415-7000

Toll-free: 1-800-945-5088 www.limitedbrands.com

LinkedIn Corporation

2029 Stierlin Ct. Mountain View, CA 94043 www.linkedin.com

Little Tikes

Consumer Services 2180 Barlow Rd. Hudson, OH 44236 Toll-free: 1-800-321-0183 ⊠: customer.service@mgae.com

www.littletikes.com

L.L. Bean. Inc.

15 Casco St. Freeport, ME 04033-0001 207-552-3028

Toll-free: 1-800-441-5713 TTY: 1-800-545-0090 www.llbean.com

Loehmann's

2500 Halsey St. Bronx. NY 10461

Toll-free: 1-800-366-5634 (Press 6)

www.loehmanns.com

Long John Silver's Restaurants, Inc.

See: YUM! Brands, Inc. 1900 Colonel Sanders Ln. Louisville, KY 40213 Toll-free: 1-888-806-3474 www.ljsilvers.com

Longhorn Steakhouse

See: Darden Restaurants

407-245-4000

www.longhornsteakhouse.com

L'Oreal USA



(Cosmetics)

Toll-free: 1-800-631-7358 (Hair)

www.lorealusa.com

Lowe's

Customer Care PO Box 1111

North Wilkesboro, NC 28656 Toll-free: 1-800-445-6937 Toll-free: 1-800-890-5932 (Order

Inquiries)

Toll-free: 1-800-444-1408 (Customer Account Inquiries)

www.lowes.com

M

MAACO Enterprises, Inc.

610 Freedom Business Center, Suite 200 King of Prussia, PA 19406 610-265-6606

Toll-free: 1-800-523-1180 www.maaco.com

Macy's

Customer Service PO Box 8113 Mason, OH 45040 Toll-free: 1-800-526-1202 (Customer Service)

Toll-free: 1-877-493-9207 (Credit)

www.macys.com

Magic Chef

Magic Chef Customer Service 553 Benson Rd. Benton Harbor, MI 49022 Toll-free: 1-800-688-1120 www.magicchef.com

Magnavox

See: Philips Consumer Electronics North America Toll-free: 1-800-705-2000 www.magnavox.com

Marriott International, Inc.

1818 N. 90th St. Omaha. NE 68114 Toll-free: 1-800-535-4028 ⊠: customer.care@marriott.com

www.marriott.com

Mars Chocolate North America

800 High St. Hackettstown, NJ 07840 908-852-1000

Toll-free: 1-800-222-0293

⊠: askus@masterfoodsusa.com

www.masterfoods.com

Marshalls, Inc.

See: TJX Companies, Inc. Toll-free: 1-888-627-7425 www.marshallsonline.com

Massachusetts Mutual Insurance Company (Mass Mutual) Assistant Vice President.

Customer Relations 1295 State St. Springfield, MA 01111-0001 Toll-free: 1-800-487-7844 Toll-free: 1-800-272-2216 (Life & Long Term Insurance) www.massmutual.com

MasterCard Worldwide

(Contact your issuing bank first) Toll-free: 1-800-622-7747 TTY: 1-800-300-3069 www.mastercard.com

Match.com. LLC

PO Box 25458 Dallas, TX 75225 www.match.com



Mattel, Inc.

333 Continental Blvd. El Segundo, CA 90245-5012 310-252-2000

Toll-free: 1-800-524-8697 TTY: 1-800-382-7470 ⊠: www.service.mattel.com

www.mattel.com

Maybelline, Inc.

PO Box 1010 Clark, NJ 07066-1010 Toll-free: 1-800-944-0730 www.mavbelline.com

Mayflower Transit, LLC

One Mayflower Dr. Fenton, MO 63026 636-305-4000

Toll-free: 1-800-241-1321 www.mayflower.com

Maytag

Maytag Customer Service 553 Benson Rd. Benton Harbor, MI 49022 Toll-free: 1-800-344-1274 (Customer Experience Center)

www.maytag.com

McCormick & Company, Inc.

211 Schilling Circle Hunt Valley, MD 21031

410-527-6000

Toll-free: 1-800-632-5847 www.mccormick.com

McCormick and Schmick's **Seafood Restaurants**

720 S.W. Washington St., Suite 550 Portland, OR 97205 503-226-3440

mccormickandschmicks.com

McDonald's Corporation

Customer Satisfaction Department 2111 McDonald's Dr. Oak Brook, IL 60523 Toll-free: 1-800-244-6227 www.mcdonalds.com

McKee Foods Corporation

PO Box 750 Collegedale, TN 37315 Toll-free: 1-800-522-4499 www.mckeefoods.com

Medco Health Solutions, Inc.

Public Affairs 100 Parsons Pond Dr. Franklin Lakes, NJ 07417 201-269-3400 Toll-free: 1-800-631-7780

www.medco.com

Meineke Car Care Centers, Inc.

Customer Relations Department PO Box 32401 128 S. Tryon St., Suite 900 Charlotte, NC 28232-2401 704-377-3070

Toll-free: 1-800-447-3070 www.meineke.com

The Mentholatum Company, Inc.

Consumer Affairs 707 Sterling Dr. Orchard Park, NY 14127 716-677-2500 Toll-free: 1-800-688-7660

www.mentholatum.com

Merrill Lynch & Company, Inc.

(Contact local branch manager first) 250 Vesey St. New York, NY 10080 212-449-1000 Toll-free: 1-800-637-7455 TTY: 1-800-262-3340 www.merrilllynch.com

MetLife, Inc.

200 Park Ave. New York, NY 10166 Toll-free: 1-800-638-5433 www.metlife.com

Michelin North America, Inc.

Consumer Relations Department PO Box 19001 Greenville, SC 29650 Toll-free: 1-800-847-3435 www.michelin-us.com

Michelina's

See: Bellisio Foods, Inc. 218-723-5555

⊠: michelinas@bellisiofoods.com www.michelinas.com

Microsoft Corporation

Customer Service One Microsoft Way Redmond, WA 98052-6399 425-882-8080

Toll-free: 1-800-642-7676 TTY: 1-800-892-5234 www.microsoft.com

Midas, Inc.

Consumer Relations 1300 Arlington Heights Rd. Itasca, IL 60143 Toll-free: 1-800-621-8545

www.midas.com

Midwest Airlines

6744 S. Howell Ave., HQ-23 Oak Creek, WI 53154 414-570-4118

Toll-free: 1-800-452-2022 www.midwestairlines.com

MillerCoors 5

Consumer Affairs 3939 W. Highland Blvd. Milwaukee, WI 53208 414-931-2000

Toll-free: 1-800-645-5376 ⊠: contact@millercoors.com www.millercoors.com

Milton Bradley

See: Hasbro, Inc. Toll-free: 1-888-836-7025

⊠: customersupport@hasbro.com www.hasbro.com/miltonbradley

Mitsubishi Digital Electronics America. Inc.

Consumer Relations Department 9351 Jeronimo Rd. Irvine, CA 92618 Toll-free: 1-800-332-2119 ⊠: mdeaservice@mdea.com www.mitsubishi-tv.com

Money Management International •

9009 W. Loop South, 7th Floor Houston, TX 77096-1719 1-866-889-9347

www.moneymanagement.org

Morgan Stanley

1585 Broadway New York, NY 10036 212-761-4000

Toll-free: 1-800-733-2307 Toll-free: 1-866-227-2256 ⊠: clientadvocate@ morganstanley.com

www.morganstanley.com

Motel 6

Guest Relations PO Box 326 Worthington, OH 43085 614-601-4089

Toll-free: 1-800-557-3435 www.motel6.com

Motorola. Inc.

Corporate Communications 1303 E. Algonquin Rd. Schaumburg, IL 60196 847-576-5000

Toll-free: 1-800-331-6456 TTY: 847-538-7116 www.motorola.com

Motts, Inc.

Consumer Relations 900 King St. Rye Brook, NY 10573 Toll-free: 1-800-426-4891 www.motts.com

Movado Group, Inc.

650 From Rd., Suite 375 Paramus, NJ 07652-3556

201-267-8000

Toll-free: 1-800-810-2311 www.movadogroupinc.com

Mutual of Omaha Insurance Company

Customer Service Mutual of Omaha Plaza Omaha, NE 68175 402-342-7600 Toll-free: 1-800-775-6000 (Individual Service Policies)

Toll-free: 1-800-948-9478 (Operator)

⊠: individualclaims@ mutualofomaha.com

www.mutualofomaha.com

Myspace.com

8391 Beverly Blvd., #349 Los Angeles, CA 90048 310-969-7400 ⊠: info@myspace.com www.myspace.com

N

Nabisco Foods Group

See: Kraft Foods, Inc. Toll-free: 1-800-622-4726 www.nabiscoworld.com

National Amusements, Inc.

PO Box 9126

Dedham, MA 02027-9126

781-461-1600

⊠: customer_service@nationalamusements.com

national-amusements.com

National Car Rental System, Inc.

Customer Services 8420 St. John Industrial Dr. St. Louis, MO 63114 Toll-free: 1-800-468-3334

www.nationalcar.com

Nationwide

Customer Relations One Nationwide Plaza Columbus, OH 43215-2220 Toll-free: 1-877-669-6877 (Auto and Property Insurance) Toll-free: 1-800-882-2822 (General Inquiries) Toll-free: 1-800-848-6331

www.nationwide.com

NaturaLawn of America

One E. Church St. Fredrick, MD 21701 301-694-5440

(Investments)

Toll-free: 1-800-989-5444 ⊠: natural@nl-amer.com www.nl-amer.com

Nautica Enterprises, Inc.

Consumer Relations 40 W. 57th St. New York, NY 10019

212-541-5757

Toll-free: 1-866-376-4184 www.nautica.com

NBC Universal, Inc.

Viewer Relations 30 Rockefeller Plaza New York, NY 10112 212-664-2333 www.nbc.com

The Neiman-Marcus Group, Inc.

Customer Relations PO Box 650589 Dallas, TX 75265-0589 214-761-2660

Toll-free: 1-888-888-4757 www.neimanmarcus.com

Nestlé Purina PetCare Company

Office of Consumer Affairs Checkerboard Square St. Louis, MO 63164 314-982-1000

Toll-free: 1-800-778-7462 www.purina.com

Nestlé USA

800 N. Brand Blvd. Glendale, CA 91203 Toll-free: 1-800-225-2270 www.nestle.com

Nestlé Waters North America, Inc.

777 W. Putnam Ave. PO Box 2313 Greenwich, CT 06830-5091 203-531-4100

Toll-free: 1-866-676-1672 www.nestle-watersna.com

Netflix

Customer Service 100 Winchester Circle Los Gatos, CA 95032 Toll-free: 1-866-716-0414 www.netflix.com

Neutrogena Corporation

Consumer Affairs 199 Grandview Rd. Skillman, NJ 08558 Toll-free: 1-800-582-4048 ⊠: ntgweb@neuus.jnj.com www.neutrogena.com

New England Financial

See: MetLife, Inc. Toll-free: 1-800-388-4000 www.nefn.com

New York and Company

450 W. 33rd St., Fifth Floor New York, NY 10001 Toll-free: 1-800-961-9906 www.nyandcompany.com

New York Life Insurance Company

One Rockwood Rd. Sleepy Hollow, NY 10591 914-846-3876

www.newyorklife.com

Newport News

See: Spiegel Brands, Inc. 5100 City Line Rd. Hampton, VA 23630-5100 757-827-7010 Toll-free: 1-800-222-5680 ⊠: customercare@newportnews.com

www.newport-news.com

Newsweek, Inc.

PO Box 5571 Harlan, IA 51593

Toll-free: 1-800-631-1040 www.newsweek.com

Nexxus Products Company

See: Alberto Culver Company Toll-free: 1-800-444-6399 www.nexxusproducts.com

Nickelodeon

1515 Broadway New York, NY 10036 212-846-2543

www.nick.com

Nike, Inc.

Consumer Services PO Box 4027 One Bowerman Dr. Beaverton, OR 97005 503-671-6453 Toll-free: 1-800-344-6453

www.nike.com

Nikon, Inc.

1300 Walt Whitman Rd. Melville, NY 11747-3064 631-547-4200 310-414-8107 (Parts) Toll-free: 1-800-645-6689 (Technical) Toll-free: 1-800-645-6678 (Service & Repair) www.nikonusa.com

Nine West Group, Inc.

Customer Relations 9 West Plaza 1129 Westchester Ave. White Plains, NY 10604 914-640-6400 Toll-free: 1-800-999-1877 www.ninewest.com

Nintendo 5

4820 150th Ave., NE Redmond, WA 98052 Toll-free: 1-800-255-3700 www.nintendo.com

Nordstrom, Inc.

1700 7th Ave., Suite 300 Seattle, WA 98101 Toll-free: 1-888-282-6060 www.nordstrom.com

Norelco Consumer Products Company

See: Philips Consumer Electronics North America

Toll-free: 1-800-243-3050 www.norelco.com

North American Van Lines

North American Claims Department PO Box 988 Ft. Wayne, IN 46801-0988 Toll-free: 1-800-348-3746 www.navl.com

The North Face, Inc. 14450 Doolittle Dr. San Leandro, CA 94577 Toll-free: 1-800-863-1968 (Customer Service) Toll-free: 1-866-715-3223 (Warranties)

\boxtimes : tnf_consumerservices@vfc.

com

www.thenorthface.com

Northwestern Mutual Life Insurance Company

Corporate Relations 720 E. Wisconsin Ave. Milwaukee, WI 53202 414-271-1444

www.northwesternmutual.com

Norwegian Cruise Lines

Customer Relations 7665 Corporate Center Dr. Miami, FL 33126 Toll-free: 1-866-625-1164 www.ncl.com

Novartis Pharmaceuticals Corporation

One Health Plaza East Hanover, NJ 07936-1080 862-778-8300

Toll-free: 1-800-742-2422 Toll-free: 1-888-669-6682

www.pharma.us.novartis.com

The NutraSweet Company

Customer Service 10 S. Wacker Dr. Chicago, IL 60606 Toll-free: 1-800-323-5321 www.nutrasweet.com

NutriSystem, Inc.

300 Welsh Rd. Bldg. One, Suite 100 Horsham, PA 19044 215-706-5300

Toll-free: 1-800-585-5483 www.nutrisystem.com

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Ocean Spray Cranberries, Inc.

Consumer Affairs Department One Ocean Spray Dr. Lakeville-Middleboro, MA 02349 508-946-1000

Toll-free: 1-800-662-3263 www.oceanspray.com

Office Depot, Inc.

6600 N. Military Trail Boca Raton, FL 33496 561-438-4800

Toll-free: 1-800-463-3768 Toll-free: 1-800-721-8344 (Technical)

⊠: customer.relations@

officedepot.com www.officedepot.com

OfficeMax, Inc.

Customer Service 263 Shuman Blvd. Naperville, IL 60563 630-438-7800 Toll-free: 1-800-283-7674

www.officemax.com

Old Navy

Customer Relations 200 Old Navy Ln. Grove City, OH 43123-8605 Toll-free: 1-800-653-6289 TTY: 1-800-449-4253 ⊠: custserv@oldnavy.com www.oldnavy.com

Olive Garden

See: Darden Restaurants Toll-free: 1-800-331-2729 www.olivegarden.com

Olympus America

3500 Corporate Pkwy. PO Box 610 Center Valley, PA 18034-0610 Toll-free: 1-800-622-6372 Toll-free: 1-888-553-4448 (Digital Cameras)

www.olympusamerica.com

Omni Hotels

420 Decker Dr. Irving, TX 75062

Toll-free: 1-800-809-6664 www.omnihotels.com

On the Border

See: Brinker International Toll-free: 1-800-983-4637 www.ontheborder.com

1-800-FLOWERS

Customer Satisfaction
Department
One Old Country Rd., Suite 500
Carle Place, NY 11514
Toll-free: 1-800-356-9377
www.1800flowers.com

Orbitz, Inc. 5

Customer Service 500 W. Madison St. Chicago, IL 60661 312-894-5000 312-416-0018

Toll-free: 1-888-656-4546 www.orbitz.com

Orkin

2170 Piedmont Rd., NE Atlanta, GA 30324 Toll-free: 1-800-346-7546 Toll-free: 1-888-675-4662 www.orkin.com

Ortho-McNeil

Customer Communications Center 1125 Trenton-Harbourton Rd. PO Box 200 Titusville, NJ 08560-200

Toll-free: 1-800-526-7736 www.ortho-mcneil.com

Oster

See: Jarden Consumer Solutions, Inc.

931-668-4121 Toll-free: 1-800-339-2547

Outback Steakhouse

www.oster.com

2202 N. West Shore Blvd.
5th Floor
Tampa, FL 33607
813-282-1225
⊠: newsoutback@outback.com
www.outback.com

Overstock.com

6350 S. 3000 E Salt Lake City, UT 84121 Toll-free: 1-800-843-2446 www.overstock.com

Owens Corning

Consumer Relations
One Owens Corning Pkwy.
Toledo, OH 43659-0001
419-248-8000
Toll-free: 1-800-438-7465

: answers@answers.
owenscorning.com
www.owenscorning.com

P

Palm, Inc.

Customer Service 950 W. Maude Ave. Sunnyvale, CA 94085 408-617-7000

Toll-free: 1-800-881-7256 Toll-free: 1-888-956-7256 (Computer Software) www.palm.com

Panasonic Company

Consumer Affairs Panazip 2F-3 One Panasonic Way Secaucus, NJ 07094 201-348-7000

Toll-free: 1-800-211-7262 www.panasonic.com

Panera Bread

6710 Clayton Rd. Richmond Heights, MO 63117 314-633-7100

Toll-free: 1-800-301-5566 www.panerabread.com

Papa John's International, Inc.

PO Box 99900 Louisville, KY 40269 502-261-4987

Toll-free: 1-877-547-7272 www.papajohns.com

Pathmark Stores, Inc.

Two Paragon Dr.
Montvale, NJ 07645
Toll-free: 1-866-443-7374
⊠: customers@pathmark.com
www.pathmark.com

Payless ShoeSource

Customer Service
3231 S.E. Sixth Ave.
Topeka, KS 66607
Toll-free: 1-877-474-6379

☑: Customer Service@csr.
payless.com
www.payless.com

PayPal.com

2211 N. First St. San Jose, CA 95131 402-935-2050 www.paypal.com

PearleVision

4000 Luxottica Pl. Mason, OH 45040 Toll-free: 1-800-937-3937 www.pearlevision.com

Pennzoil

See: Shell Oil Company Corporate Communications Pennzoil Pl. PO Box 2967 Houston, TX 77252-2967 713-546-4000 Toll-free: 1-800-237-8045

Pep Boys Auto

www.pennzoil.com

311 W. Allegheny Ave.
Philadelphia, PA 19132
Toll-free: 1-800-737-2697
⊠: custserv@pepboys.com
www.pepboys.com

Pepperidge Farm, Inc. 5

595 Westport Ave. Norwalk, CT 06851 Toll-free: 1-888-737-7374 www.pepperidgefarm.com

Pepsi-Cola Company

Public Affairs 700 Anderson Hill Rd. Purchase, NY 10577 914-253-2000

Toll-free: 1-800-433-2652 www.pepsico.com

Perdue Farms, Inc.

Consumer Relations PO Box 1656 Horsham, PA 19044-6656 Toll-free: 1-800-473-7383 www.perdue.com

PETCO

9125 Rehco Rd. San Diego, CA 92121 Toll-free: 1-888-824-7257 www.petco.com

PetSmart. Inc.

Customer Service
1435 International Dr.
Eau Claire, WI 54701
Toll-free: 1-888-839-9638

CustomerCare@petsmart.
com

www.petsmart.com

P.F. Chang's China Bistro, Inc.

7676 E. Pinnacle Peak Rd. Scottsdale, AZ 85255 480-888-3000

Toll-free: 1-866-732-4264 www.pfchangs.com

Pfizer, Inc.

Consumer Affairs PO Box 2219

Chattanooga, TN 37409-0219

212-733-2323

Toll-free: 1-800-879-3477 (Prescription Medicines) Toll-free: 1-800-438-1985 (Medical Questions) Toll-free: 1-800-223-0182 (Over-the-Counter) www.pfizer.com

Pharmavite Corporation

Consumer Affairs PO Box 9606

Mission Hills, CA 91346-9606

818-221-6200

Toll-free: 1-800-276-2878

(Nature Made)

Toll-free: 1-888-676-9569 (SoyJoy)

www.pharmavite.com

Philip Morris USA

PO Box 18583 Pittsburgh, PA 15236

804-274-2000

Toll-free: 1-800-343-0975 www.philipmorrisusa.com

Philips Consumer Electronics North America

3000 Minuteman Rd., Mail Stop 109

Andover, MA 01810 Toll-free: 1-888-744-5477

(Televisions)

Toll-free: 1-800-555-0050 (Lighting) Toll-free: 1-866-473-6736 (Kitchen)

www.philips.com

Phillips-Van Heusen Corporation

Customer Services

1001 Frontier Rd., Mail Stop # 44

Bridgewater, NJ 08807

908-685-0050

Toll-free: 1-800-388-9122

(Van Heusen)

Toll-free: 1-800-950-2277 (Bass) Toll-free: 1-800-866-7292 (Izod)

Toll-free: 1-866-214-6694

(Calvin Klein) www.pvh.com

Pioneer Electronics Service, Inc.

Customer Service 2265 E. 220th St.

Long Beach, CA 90810 Toll-free: 1-800-421-1404

www.pioneerelectronics.com

Pirelli Tire Corporation

100 Pirelli Dr. Rome, GA 30161 Toll-free: 1-800-747-3554 www.us.pirelli.com

Pizza Hut

14841 Dallas Pkwy. Dallas, TX 75254

Toll-free: 1-800-948-8488 www.pizzahut.com

Playskool

See: Hasbro, Inc. Toll-free: 1-800-752-9755 Toll-free: 1-800-242-7276

⊠: customersupport@hasbro.com www.hasbro.com/playskool/

Playstation

See: Sony Corporation of America

Toll-free: 1-800-345-7669 www.us.playstation.com

Polaroid Corporation

Customer Care Center 4400 Baker Ave. Minnetonka, MN 55343 Toll-free: 1-800-765-2764 (Product Support) Toll-free: 1-888-312-2615 (Order Support) ⊠: info@polaroid.com

www.polaroid.com

Polo/Ralph Lauren Corporation

625 Madison Ave., 11th Floor New York, NY 10022 Toll-free: 1-888-475-7674 ⊠: customerassistance@

ralphlauren.com www.polo.com

Popeyes Louisiana Kitchen

AFC Enterprises **Customer Relations** 5555 Glenridge Connector, NE Suite 300 Atlanta, GA 30342 404-459-4450 Toll-free: 1-877-767-3937

⊠: popeyescommunications@ popeves.com

www.afce.com

Prestige Brands

90 N. Broadway Irvington, NY 10533 Toll-free: 1-800-443-4908

www.prestigebrandsinc.com

Price Chopper Supermarkets

Consumer Services 461 Nott St. Schenectady, NY 12308

518-355-5000

Toll-free: 1-800-666-7667 www.pricechopper.com

Priceline

800 Connecticut Ave. Norwalk, CT 06854 Toll-free: 1-800-774-2354 www.priceline.com

Princess Cruise Lines

24844 Avenue Rockefeller Santa Clarita, CA 91355 Toll-free: 1-800-774-6237 ⊠: customerrelations@ princesscruises.com www.princess.com

The Procter & Gamble Company → ◆

Consumer Relations PO Box 599 Cincinnati, OH 45202 513-983-1100 (Toll-free numbers appear on all labels)

www.pg.com

The Progressive Corporation

Customer Service 6300 Wilson Mills Rd. Mayfield Village, OH 44143 440-461-5000 (Corporate) Toll-free: 1-800-776-4737 www.progressive.com

Prudential Financial, Inc.

Policyowner Relations Department One Corporate Dr.

Shelton, CT 06484 Toll-free: 1-800-778-2255

(Insurance)

Toll-free: 1-888-778-2888

(Annuities)

TTY: 1-800-526-8061 www.prudential.com

Publishers Clearing House

382 Channel Dr. Port Washington, NY 11050

516-883-5432

Toll-free: 1-800-337-4724

www.pch.com

Publix

PO Box 407 Lakeland, FL 33802-0407 Toll-free: 1-800-242-1227 www.publix.com



Qdoba Mexican Grill

4865 Ward Rd., Suite 500 Wheat Ridge, CO 80033-1902 720-898-2300 Toll-free: 1-888-497-3622 ⊠: info@gdoba.com www.qdoba.com

The Quaker Oats Company

Consumer Response/QTG PO Box 049003 Chicago, IL 60604-9003 312-821-1000 Toll-free: 1-800-367-6287 www.quakeroats.com

QuikTrip Corporation

PO Box 3475 Tulsa, OK 74101 918-615-7700 www.quiktrip.com

Quizno's

1001 17th St., Suite 200 Denver, CO 80202 720-359-3300 (Headquarters) Toll-free: 1-866-486-2783 (Customer Comments) www.quiznos.com

QVC, Inc.

Customer Service 1200 Wilson Drive at Studio Park West Chester, PA 19380 Toll-free: 1-800-367-9444 TTY: 1-800-544-3316 ⊠: QVCcares@QVC.com www.qvc.com



Radio Shack Corporation

Customer Care Riverfront Campus Mail Stop #CF3-311 300 Radio Shack Circle Fort Worth, TX 76102-1964 817-415-3011 (Corporate) Toll-free: 1-800-843-7422 www.radioshack.com

Radisson Hotels & Resorts

11340 Blondo St., Suite 100 Omaha, NE 68164 Toll-free: 1-888-201-1719 www.radisson.com

Ramada Inn

See: Wyndham Hotel Group Toll-free: 1-800-828-6644 www.ramada.com

Rayovac Corporation

PO Box 44960 Madison, WI 53744 Toll-free: 1-800-237-7000 □: consumers@rayovac.com www.rayovac.com

Readers Digest Association, Inc.

Customer Service Readers Digest Rd. Pleasantville, NY 10570-7000 914-238-1000 Toll-free: 1-800-846-2100

TTY: 1-800-735-4327 www.readersdigest.com

Reckitt Benckiser, Inc. 5

Consumer Relations Morris Corporate Center IV 399 Interpace Pkwy., PO Box 225 Parsippany, NJ 07054-0225

973-404-2600

Toll-free: 1-877-870-8174 (Lysol Purifiers)

Toll-free: 1-888-265-3343 (MSDS)

Toll-free: 1-800-333-3899 Toll-free: 1-800-228-4722

(Household)

Toll-free: 1-800-841-1256 (Food Products)

Toll-free: 1-800-260-1066 (Spray 'N Wash)

⊠: corpcomms@ reckittbenckiser.com

www.reckittbenckiser.com

Red Lobster

5900 Lake Ellenor Dr. Orlando, FL 32809 407-245-4000

Toll-free: 1-800-562-7837 www.redlobster.com

Regal Ware, Inc.

1675 Reigle Dr. Kewaskum, WI 53040 262-626-2121

www.regalware.com

Remington Products Company

See: Rayovac Corporation Toll-free: 1-800-736-4648

www.remington-products.com

Rent-A-Center

Customer Service 5501 Headquarters Dr. Plano, TX 75024 Toll-free: 1-800-422-8186

www.rentacenter.com

Residence Inn

See: Marriott International, Inc. Toll-free: 1-800-228-2800 www.residenceinn.com

Rich Products

www.rich.com

Corporate Quality Assurance PO Box 20670 127 Airport Rd. St. Simons Island, GA 31522 912-638-5000 Toll-free: 1-888-732-7251

Rite Aid Corporation

PO Box 3165 Harrisburg, PA 17105 717-761-2633 Toll-free: 1-800-748-3243

Toll-free: 1-888-213-9920 (Rebates)

www.riteaid.com

Rolex Watch U.S.A., Inc.

665 5th Ave., 5th Floor New York, NY 10022 212-758-7700

www.rolex.com

Roto-Rooter Corporation

2500 Chemed Center 225 E. 5th St. Cincinnati, OH 45202 513-762-6690 515-223-1343 (Corporate) Toll-free: 1-800-438-7686 www.roto-rooter.com

Royal Caribbean International

Corporate Guest Relations 1050 Caribbean Way Miami, FL 33132 Toll-free: 1-800-256-6649

Toll-free: 1-800-398-9819 (Website)

www.royalcarribean.com

Rubbermaid

Consumer Services 3220 W. Market St. Fairlawn, OH 44333 Toll-free: 1-888-895-2110 www.rubbermaid.com

Ruth's Chris Steakhouse

400 International Pkwy., #100 Heathrow, FL 32746-5500 407-333-7440

www.ruthschris.com



Safeway, Inc.

Customer Service Center MS 10501 PO Box 29093 Phoenix, AZ 85038-9093 Toll-free: 1-877-723-3929 www.safewav.com

Saks Fifth Avenue

Customer Relations PO Box 10327 Jackson, MS 39289 Toll-free: 1-877-551-7257 ⊠: service@saks.com www.saks.com

Sam's Club

Member Service 2101 S.E. Simple Savings Dr. Bentonville, AR 72716 Toll-free: 1-888-746-7726 www.samsclub.com

Samsonite Corporation

Consumer Relations 575 West St., Suite 110 Mansfield, MA 02048 Toll-free: 1-800-262-8282 www.samsonite.com

Samsung Electronics America

Customer Service and **Technical Support** 400 Valley Rd., Suite 201 Mount Arlington, NJ 07856 Toll-free: 1-800-726-7864 Toll-free: 1-888-987-4357 (Mobile Phones) www.samsung.com

Sanofi-Aventis

55 Corporate Dr. Bridgewater, NJ 08807-2854 Toll-free: 1-800-981-2491 www.sanofi-aventis.us

Sara Lee Foods

Consumer Affairs

PO Box 756 Neenah, WI 54957-0756

Toll-free: 1-800-323-7117 (Bakery) Toll-free: 1-800-925-3326 (Meats) Toll-free: 1-800-392-7733 (Body Care)

www.saraleefoods.com

Sargento Foods Inc. 5

One Persnickety Pl. Plymouth, WI 53073 920-893-8484

Toll-free: 1-800-243-3737 (Consumer Affairs)

www.sargento.com

SC Johnson and Son, Inc.

1525 Howe St. Racine, WI 53403-5011 Toll-free: 1-800-494-4855 (Consumer Resource Center) www.scjohnsonwax.com

The Scotts Company

Consumer Service 14111 Scottslawn Rd. Marysville, OH 43041 Toll-free: 1-800-543-8873 (Product Questions) Toll-free: 1-888-270-3714 www.scotts.com

Seabourn Cruise Line

Guest Services 6100 Blue Lagoon Dr., Suite 400 Miami, FL 33126 305-463-3000 (Corporate) Toll-free: 1-800-929-9391

www.seabourn.com

Sealy Corporation

Consumer Support One Office Pkwy. at Sealy Dr. Trinity, NC 27370 Toll-free: 1-800-697-3259

www.sealy.com

Sears, Roebuck and Company

Sears National Customer Relations 3333 Beverly Rd. Hoffman Estates, IL 60179 847-286-2500 (Headquarters) Toll-free: 1-800-549-4505 (Retail) Toll-free: 1-800-697-3277 (Online) TTY: 1-800-659-7017

www.sears.com

Seiko Instruments USA, Inc.

Customer Service 2990 Lomita Blvd. Torrance, CA 90505 Toll-free: 1-800-757-1011 (Home Office Products) Toll-free: 1-866-587-6573 (Consumer Products)

⊠: customerservice@siu-austin.

www.seikoinstruments.com

Seneca Foods Corporation

3736 S. Main St. Marion, NY 14505 315-926-8100 (Headquarters) Toll-free: 1-800-872-1110 ⊠: consumer affairs@ senecafoods.com

www.senecafoods.com

Serta, Inc. 5

Customer Service Three Golf Center #392 Hoffman Estates, IL 60169

847-645-0200

Toll-free: 1-888-557-3782

⊠: customer.service@serta.com

www.serta.com

7-Eleven, Inc

Customer Relations Location 231 PO Box 711 Dallas, TX 75221 972-828-7011

Toll-free: 1-800-255-0711 www.7-Eleven.com

Sharp Electronics Corporation

Customer Service Sharp Plaza Mahwah, NJ 07495 201-529-8200

Toll-free: 1-800-237-4277 www.sharpusa.com

Shell Oil Company

Customer Care PO Box 2463 Houston, TX 77252 713-241-6161 (Headquarters) Toll-free: 1-888-467-4355 Toll-free: 1-800-331-3703 (Shell Card) ⊠: ShellCustomerCare@shell.com www.shellus.com

Sheraton Hotels

See: Starwood Hotels & Resorts Worldwide, Inc. 914-640-8100 www.sheraton.com

Sherwin-Williams Company

Midland Building 101 Prospect Ave., NW PO Box 647 Cleveland, OH 44115 216-515-4825

Toll-free: 1-800-474-3794 www.sherwin-williams.com

Simmons Bedding Company

Consumer Services 1900 Beaver Ridge Circle Norcross, GA 30071 770-512-7700 (Headquarters) Toll-free: 1-877-399-9397 ⊠: customerassistance@ simmons.com

www.simmons.com

Slim-Fast Foods Company

See: Unilever

Toll-free: 1-800-754-6327 www.slimfast.com

Sonesta International Hotels Corporation

116 Huntington Ave. Boston, MA 02116 617-421-5400 (Corporate) 617-421-5447 (Guest Relations) Toll-free: 1-800-766-3782 ⊠: 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

Customer Relations Department PO Box 36647-1CR Dallas, TX 75235-1647 214-792-4223 (Customer Relations) Toll-free: 1-800-435-9792 Toll-free: 1-800-826-6667 (Spanish)

TTY: 1-800-533-1305 www.southwest.com

Spiegel Brands, Inc.

Customer Satisfaction One Spiegel Ave. Hampton, VA 23630-5367 1-800-474-5555 Toll-free: 1-800-222-5680

⊠: clientservices@spiegel.com

www.spiegel.com

Spirit Airlines

2800 Executive Way Miramar, FL 33025 ⊠: spiritair@mailnj.custhelp.com

www.spiritair.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)

Customer Service

Toll-free: 1-800-877-4646 (Wireline Service)

www.sprint.com/consumerinfo

Stanley Hardware (Division of the Stanley Works)

480 Myrtle St. New Britain, CT 06053 Toll-free: 1-800-622-4393 www.stanleyhardware.com

Staples, Inc.

Consumer Affairs 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 (Customer Relations) Toll-free: 1-800-782-7282 (Card Services)

www.starbucks.com

Starwood Hotels & Resorts Worldwide, Inc.

1111 Westchester Ave. White Plains, NY 10604 914-640-8100

Toll-free: 1-800-328-6242 ⊠: customercare@ starwoodhotels.com

www.starwoodhotels.com

State Farm

Executive Customer Service One State Farm Plaza Bloomington, IL 61710 309-766-6393

Toll-free: 1-877-734-2265 (Bank) Toll-free: 1-800-447-4930

(Investments)

⊠: info@statefarm.com www.statefarm.com

SteinMart

1200 Riverplace Blvd. Jacksonville, FL 32207

904-346-1500

Toll-free: 1-888-783-4662 www.steinmart.com

Subway

325 Bic Dr.

Milford, CT 06461-3059 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

Customer Service 350 Ellis St. Mountain View, CA 94043 408-517-8000

www.symantec.com

Т

Taco Bell

See: YUM! Brands, Inc. **Customer Relations** 17901 Von Karman Ave. Irvine, CA 92614 949-863-4500

Toll-free: 1-800-822-6235 www.tacobell.com

Talbots

Customer Service Department One Talbots Dr. Hingham, MA 02043 781-741-4028

Toll-free: 1-800-992-9010 TTY: 1-800-624-9179

⊠: customerservice@talbots.com

www.talbots.com

Target Stores

Guest Relations and Quality Assurance

33 S. 6th St. PO Box 1392

Minneapolis, MN 55440-9350

612-307-9800

Toll-free: 1-800-440-0680 TTY: 1-800-755-5852

www.target.com

TEAC America, Inc.

Customer Service 7733 Telegraph Rd. Montebello, CA 90640 323-726-0303 (Sales and Technical) 323-727-7627 (Service) ⊠: custser@teac.com www.teac.com

Teleflora

11444 W. Olympic Blvd. 4th Floor Los Angeles, CA 90064 Toll-free: 1-800-835-3356 ⊠: 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

Texas Instruments, Inc.

Toll-free: 1-800-842-2737

Consumer Relations 12500 TI Blvd. Dallas, TX 75243 972-917-8324 (Technical Support) 972-995-2011

www.ti.com

T.G.I. Friday's

4201 Marsh Ln. Carrollton, TX 75007 Toll-free: 1-800-374-4297 (Option 1)

www.tgifridays.com

Thrifty Car Rental

PO Box 35250 Tulsa, OK 74153 918-669-2168 Toll-free: 1-800-847-4389 TTY: 1-888-332-3677

⊠: customercare@thrifty.com

www.thrifty.com

Time, Inc.

Consumer Affairs 3000 University Center Dr. Tampa, FL 33612-6408 813-979-6625 Toll-free: 1-866-550-6934

⊠: subsvcs@time.customersvc.com

www.time.com

Time Warner, Inc.

One Time Warner Center New York, NY 10019 212-484-8000

www.timewarner.com

Timex Corporation

Customer Service PO Box 2740 Little Rock, AR 72203 501-372-1111 Toll-free: 1-800-448-4639 ⊠: custserv@timex.com

TJ Maxx

See: TJX Companies, Inc. 508-390-3000 Toll-free: 1-800-926-6299

www.tjmaxx.com

www.timex.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

(Marshalls) www.tjx.com

T-Mobile Wireless

Customer Relations PO Box 37380 Albuquerque, NM 87176-7380 Toll-free: 1-877-453-1304 (Customer Care) Toll-free: 1-800-866-2453 (Product Questions) TTY: 1-877-296-1018 www.tmobile.com

Top-Flite Professional Golf Company

Consumer Department 2180 Rutherford Rd. Carlsbad, CA 92008 760-931-1771

Toll-free: 1-866-834-6532 www.topflite.com

The Toro Company

Consumer Division 8111 Lyndale Ave., S Bloomington, MN 55420 612-888-8801

Toll-free: 1-800-348-2424

⊠: consumer.service@toro.com

www.toro.com

Toshiba America

82 Totowa Rd. Wayne, NJ 07470 Toll-free: 1-800-631-3811

⊠: customer_support@tacp.com

www.tacp.toshiba.com

Totes/Isotoner

Customer Service 9655 International Blvd. Cincinnati, OH 45246-5658 513-682-8200

Toll-free: 1-800-762-8712

⊠: customerservice@totes.com

www.totes.com

Toys R Us

Guest Relations One Geoffrey Way Wavne, 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 One Centennial Ave. Piscataway, NJ 08854 Toll-free: 1-888-232-5290 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) ⊠: 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 3150 Sabre Dr. Southlake, TX 76092 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

Travelodge

See: Wyndham Hotel Group Toll-free: 1-800-835-2424 www.travelodge.com

True Value Company

Customer Service 8600 W. Bryn Mawr Ave. Chicago, IL 60631-3505 773-695-5000

www.truevalue.com

TruGreen Lawn Care

Service Master Company 860 Ridge Lake Blvd. Mail Stop A4-4081 Memphis, TN 38120 Toll-free: 1-866-789-3205 (Customer Relations) Toll-free: 1-888-937-3783 (Service Master Brands)

www.trugreen.com

Turtle Wax, Inc.

PO Box 247 Willowbrook, IL 60559-0247 Toll-free: 1-800-887-8539 www.turtlewax.com

TV Guide

Customer Relations
11 W. 42nd St.
Sixteenth Floor
New York, NY 10036
Toll-free: 1-800-866-1400
⊠: feedback@tvguide.com
www.tvguide.com

Twitter.com

795 Folsom St., Suite 600 San Francisco, CA 94107 415-896-2008 ⊠: help@twitter.com www.twitter.com

Tyson Foods 5

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-Haul International

Customer Service 2727 N. Central Ave. Phoenix, AZ 85004 602-263-6771

Toll-free: 1-800-789-3638 (Customer Service) www.uhaul.com

Uniden America Corporation

4700 Amon Carter Blvd. Fort Worth, TX 76155 817-858-3300

Toll-free: 1-800-297-1023 TTY: 1-800-874-9314 ⊠: cservice@uniden.com

www.uniden.com

Unilever 5

920 Sylvan Ave., 2nd Floor Englewood Cliffs, NJ 07632 Toll-free: 1-800-621-2013

www.unilever.com

Uniroyal Tires

Consumer Care Department PO Box 19001 Greenville, SC 29602-9001 Toll-free: 1-877-458-5878 www.uniroyal.com

United Airlines

Customer Relations PO Box 66100 Chicago, IL 60666 Toll-free: 1-877-228-1327 Toll-free: 1-800-221-6903

(Baggage)

Toll-free: 1-800-864-8331 (Customer Relations) TTY: 1-800-323-0170 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

www.unitedonline.com

United Parcel Service (UPS)

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.

One United Dr. Fenton, MO 63026 636-343-3900

Toll-free: 1-800-948-4885 www.unitedvanlines.com

Uno Chicago Grill

100 Charles Park Rd. Boston, MA 02132 617-323-9200 Toll-free: 1-866-600-8

Toll-free: 1-866-600-8667

☐: 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

www.usairways.com

US Bancorp

800 Nicollet Mall Minneapolis, MN 55402 TTY: 1-800-872-2657 www.usbank.com



The Valvoline Company

Customer Service PO Box 14000 Lexington, KY 40512 Toll-free: 1-800-832-6825 www.valvoline.com

Verizon Communications, Inc.

1320 N. Courthouse Rd.

Ninth Floor

Arlington, VA 22201 Toll-free: 1-800-621-9900 TTY: 1-800-974-6006

www.verizon.com

Viacom, Inc.

Corporate Relations 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 16589

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

⊠: service@victoriassecret.com

www.victoriassecret.com

Virgin Atlantic Airways, Ltd.

PO Box 570 Canton, MA 02021 Toll-free: 1-800-821-5438 ⊠: customer.relations.us@fly.

virgin.com

www.virgin-atlantic.com

Virgin Mobile USA, LLP

10 Independence Blvd. Warren, NJ 07059

Toll-free: 1-866-794-8049 ⊠: execescalations@ virginmobileusa.com

www.virginmobileusa.com

Visa USA, Inc.

(Contact your issuing bank first) PO Box 194607

San Francisco, CA 94119-4607 Toll-free: 1-800-847-2911 ⊠: askvisausa@visa.com

www.visa.com

Vonage

Customer Care 23 Main St. Holmdel, NJ 07733 Toll-free: 1-866-243-4357

www.vonage.com

The Vons Companies, Inc.

Toll-free: 1-877-723-3929

www.vons.com

W

W Hotels

See: Starwood Hotels & Resorts Worldwide, Inc. 914-640-8100

www.whotels.com

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. 5

Customer Service 702 S.W. 8th St.

Bentonville, AR 72716-0117

479-273-4000

Toll-free: 1-800-925-6278 Toll-free: 1-800-966-6546 (Website Questions) ⊠: help@walmart.com www.wal-mart.com

Walter Drake, Inc.

PO Box 3680

Oshkosh, WI 54903-3680 Toll-free: 1-800-858-4979 TTY: 1-920-231-5506 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 11 Madison Ave., 17th Floor New York, NY 10010

212-817-4200 516-390-1400

Toll-free: 1-800-651-6000 ⊠: customerservice@ weightwatchers.com

www.weightwatchers.com

Wells Fargo & Company

PO Box 5277

Sioux Falls, SD 57117

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 ⊠: Consumer Relations@ Wendys.com

www.wendys.com

Western Union Financial Services. Inc.

Quality & Customer Service 12500 E. Belford Ave.

Greenwood Village, CO 80112

720-332-1000

Toll-free: 1-800-325-6000 Toll-free: 1-800-448-1492 (Fraud) www.westernunion.com

Westin

See: Starwood Hotels & Resorts Worldwide, Inc. 914-640-8100

www.westin.com

Wet Seal, Inc.

26972 Burbank

Foothill Ranch, CA 92610 Toll-free: 1-866-746-7938

⊠: customerservice@wetseal.com

www.wetseal.com

Whirlpool Corporation

2000 N. M-63

Benton Harbor, MI 49022

269-923-5000

Toll-free: 1-800-344-1274 (Maytag)

Toll-free: 1-800-422-1230

(KitchenAid)

⊠: info@whirlpool.com www.whirlpoolcorp.com

Whole Foods Markets, Inc.

550 Bowie St. Austin, TX 78703 512-542-0878

⊠: 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

⊠: CustomerService@williams-

sonoma.com

www.williams-sonoma.com

Winn-Dixie Stores, Inc.

5050 Edgewood Ct. Jacksonville, FL 32254 904-783-5000

Toll-free: 1-866-946-6349

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

⊠: or@winnabagoind.com www.winnebagoind.com

Wrangler

PO Box 21488 Greensboro, NC 27420-1488 336-332-3564 Toll-free: 1-888-784-8571 ⊠: wranglerweb@vfc.com www.wrangler.com

Wyndham Hotel Group

Customer Service 22 Sylvan Way Parsipanny, NJ 07054 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



Yahoo! Online

Customer Care 701 1st Ave. Sunnyvale, CA 94089 408-349-5070 (Customer Care) 408-349-3300

Toll-free: 1-866-562-7219 (Customer Care)

⊠: 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



Zales Jewelers

Customer Service 901 W. Walnut Hill Ln. MS_{5B}

Irving, TX 75038-1003 Toll-free: 1-800-311-5393

⊠: CustomerService@zales.com

www.zales.com

Zappos.com

Customer Loyalty 2280 Corporate Cir., Suite 100 Henderson, NV 89074 Toll-free: 1-800-927-7671 ⊠: cs@zappos.com www.zappos.com

Zenith Electronics Corp.

See: LG Electronics, Inc. **Customer Service** 2000 Millbrook Dr. Lincolnshire, IL 60069 1-847-941-8000 (Corporate) Toll-free: 1-877-993-6484 www.zenithservice.com



Contacting Federal Agencies

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 create fact sheets, booklets, and websites that may be helpful when making purchase decisions or dealing with consumer problems. Some agencies provide timely information to citizens through profile pages on various social media outlets, blogs, and instant messaging. 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).

Commission on Civil Rights

624 9th St., NW

Washington, DC 20425

202-376-8128 (Publications)

Toll-free: 1-800-552-6843 (Complaint Referrals)
TTY: 202-376-8116 (Nationwide Complaint Referral)

⊠: referrals@usccr.gov

www.usccr.gov

The Commission on Civil Rights is an independent, bipartisan agency charged with monitoring federal civil rights enforcement.

Consumer Product Safety Commission (CPSC)

4330 East West Hwy. Bethesda, MD 20814

Toll-free: 1-800-638-2772 (CPSC Hotline;

8:30 am-5 pm ET) TTY: 1-800-638-8270 ⊠: info@cpsc.gov

www.cpsc.gov

www.recalls.gov (Government Recalls)

The CPSC protects the public from unreasonable risks of serious injury or death from thousands of types of consumer products under its jurisdiction, including products that pose a fire, electrical, chemical, or mechanical hazard or can injure children.

Department of Agriculture (USDA)

Center for Nutrition Policy and Promotion

3101 Park Center Dr., 10th Floor Alexandria, VA 22302-1594 703-305-7600

www.cnpp.usda.gov www.mypyramid.gov

The USDA Center for Nutrition Policy and Promotion (CNPP) works to improve the health and well-being of Americans by developing and promoting dietary guidance that links scientific research to the nutrition needs of consumers.

Food and Nutrition Service

3101 Park Center Dr., Room 926

Alexandria, VA 22302

703-305-2281

⊠: webmaster@fns.usda.gov

www.fns.usda.gov

FNS provides children and low-income people access to food, a healthful diet, and nutrition education.

General Information Line

1400 Independence Ave., SW Washington, DC 20250 202-720-2791

www.usda.gov

This automated information line provides answers regarding USDA programs and activities.

Meat and 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

⊠: mphotline.fsis@usda.gov

www.fsis.usda.gov

This toll-free service helps prevent food-borne illness by answering questions about the safe storage, handling, and preparation of meat, poultry, and egg products.

National Institute of Food and Agriculture ◆

1400 Independence Ave., SW

Mail Stop 2215

Washington, DC 20250-2215

202-720-7947

www.nifa.usda.gov

www.extension.org

To find your local Cooperative Extension office, consult the county government listings in your local telephone directory.

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

The Census Bureau collects information about the population of the United States as well as data about the economy.

Weights and Measures Division (WMD)

National Institute of Standards and Technology 100 Bureau Dr., Stop 2600

Gaithersburg, MD 20899-2600 301-975-4004

⊠: owm@nist.gov

www.nist.gov/owm

The WMD 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

⊠: NMFS.Seafood.Services@noaa.gov

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. NOAA provides official marks to eligible products, 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

☑: TrademarkAssistanceCenter@uspto.gov

www.uspto.gov

Commissioner for Trademarks

Attn: MPU PO Box 1451

Alexandria, VA 22313-1451

⊠: TrademarkAssistanceCenter@uspto.gov

www.uspto.gov/trademarks

Commissioner for Patents

PO Box 1450

Alexandria, VA 22313-1450 ⊠: usptoinfo@uspto.gov www.uspto.gov/patents

The USPTO grants trademarks and patents to protect investments of those who develop new ideas and technologies.

Department of Education (ED)

The Education Publications Center (EDPUBS)

PO Box 22207

Alexandria, VA 22304 Toll-free: 1-877-433-7827 TTY: 1-877-576-7734 ⊠: edpubs@inet.ed.gov

www.edpubs.gov

This office helps consumers identify and order free publications and resources from the U.S. Department of Education.

Federal Student Aid Information Center

319-337-5665

Toll-free: 1-800-433-3243

Toll-free: 1-800-621-3115 (Defaulted Loans)
Toll-free: 1-800-557-7392 (Loan Consolidation)
TTY: 1-800-730-8913 (Spanish speakers are available)

⊠: OPE_SFA@ed.gov

www.ed.gov/finaid/landing.jhtml?src=In www.studentaid.ed.gov (For Students)

www.ifap.ed.gov (For Financial Aid Professionals) www.dl.ed.gov (Information about Direct Loans) The Center provides information about federal student aid for teachers, parents, students, administrators, and others. It provides 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 ⊠: ocr@ed.gov

www.ed.gov/about/offices/list/ocr

This offices works to ensure equal access to education and resolve complaints of discrimination.

Office of Postsecondary Education (OPE)

1990 K St., NW

Washington, DC 20006

202-502-7750

www2.ed.gov/about/offices/list/ope/index.html www.ope.ed.gov/accreditation (Searchable

Accreditation Database)

OPE develops programs to increase access to postsecondary education. This office works with state accreditation agencies to recognize institutions of higher learning that provide quality education.

Office of Special Education and Rehabilitative Services (OSERS)

400 Maryland Ave., SW Washington, DC 20202-2800

202-245-7468

Toll-free: 1-800-872-5327 TTY: 202-205-4208

ed.gov/about/offices/list/osers/index.html ed.gov/about/offices/list/osers/osep/index.html

(Office of Special Education Programs)

ed.gov/about/offices/list/osers/rsa/index.html (The Rehabilitation Services Administration)

ed.gov/about/offices/list/osers/nidrr/index.html (The National Institute of Disability & Rehabilitation Research)

OSERS provides a wide array of supports to parents and individuals, school districts, and states in three main areas: special education, vocational rehabilitation, and research.

Office of Vocational and Adult **Education (OVAE)**

400 Maryland Ave., SW Washington, DC 20202-7100

202-245-7700 ⊠: ovae@ed.gov

OVAE administers and coordinates programs that are related to adult education and literacy, career and technical education, and community colleges.

Department of Energy (DOE)

Public Affairs

1000 Independence Ave., SW Washington, DC 20585 202-586-5575

Toll-free: 1-800-342-5363

www.doe.gov

www.energy.gov/forconsumers.htm

(Consumer Site)

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 ⊠: eereic@ee.doe.gov

www.eere.energy.gov/consumer

The EERE Information Center answers questions about EERE's products, services, and technology programs, and refers callers to the most appropriate EERE resources.

Department of Health and Human Services (HHS)

HHS-TIPS Fraud Hotline

Office of Inspector General (OIG)

Attn: HOTLINE PO Box 23489

Washington, DC 20026 Toll-free: 1-800-447-8477 TTY: 1-800-377-4950 ⊠: HHSTips@oig.hhs.gov

www.oig.hhs.gov

The mission of the Office of Inspector General (OIG) is to protect the integrity of HHS programs, as well as the health and welfare of the beneficiaries of those programs.

National Health Information Center (NHIC)

PO Box 1133

Washington, DC 20013-1133

301-565-4167

Toll-free: 1-800-336-4797 ⊠: 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.

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 ⊠: OCRMail@hhs.gov

www.dhhs.gov/ocr

OCR helps to protect you from discrimination in certain health care and social service programs.

Administration for Children & Families (ACF)

370 L'Enfant Promenade, SW Washington, DC 20447

www.acf.hhs.gov

The ACF funds state, territory, local, and tribal organizations to provide family assistance (welfare). child support, child care, Head Start, child welfare, and other programs relating to children and families.

Child Welfare Information Gateway

Administration for Children & Families (ACF) 1250 Maryland Ave., SW, 8th Floor

Washington, DC 20024

Toll-free: 1-800-394-3366 (8:30 am-5:30 pm, ET)

⊠: info@childwelfare.gov www.childwelfare.gov

Child Welfare Information Gateway connects child welfare and related professionals to comprehensive information and resources to help protect children

and strengthen families.

National Runaway Switchboard (NRS)

Administration for Children & Families (ACF)

3080 N. Lincoln Ave. Chicago, IL 60657 773-880-9860

Toll-free: 1-800-786-2929 (24 hrs./7 days a week)

⊠: info@nrscrisisline.org

www.1800runaway.org

The mission of the National Runaway Switchboard (NRS) is to help keep America's runaway and at-risk youth safe and off the streets. The organization serves as the federally designated national communication system for runaway and homeless youth.

Office of Child Support Enforcement (OCSE)

Administration for Children & Families (ACF) 370 L'Enfant Promenade, SW Washington, DC 20447 202-401-9373

www.acf.hhs.gov/programs/cse/

The OCSE ensures that assistance in obtaining support (both financial and medical) is available to children through locating parents, establishing paternity and support obligations, and enforcing those obligations.

Administration on Aging (AoA)

One Massachusetts Ave., NW Washington, DC 20001 202-619-0724 ⊠: aoainfo@aoa.hhs.gov

www.aoa.gov

AoA is the federal focal point and advocate agency for older persons and their concerns. AoA works to heighten awareness among other federal agencies, organizations, groups, and the public 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)

Toll-free: 1-800-677-1116 (M-F, 9 am-8 pm ET)

TTY: 1-800-677-1116

⊠: eldercarelocator@n4a.org

www.eldercare.gov

Administered by the National Association of Area Agencies on Aging (n4a), the Eldercare Locator is the first step in finding resources for older adults in any U.S. community. This free national service of the Administration on Aging provides an instant connection to resources that enable older persons to live independently in their communities and offers support for caregivers.

Centers for Disease Control and Prevention (CDC)

1600 Clifton Rd. Atlanta, GA 30333

Toll-free: 1-800-232-4636 (24 hrs./7 days a week,

English and Spanish) TTY: 1-888-232-6348 ⊠: cdcinfo@cdc.gov

www.cdc.gov

www.cdc.gov/spanish (in Spanish)

CDC collaborates to create the expertise, information, and tools that people and communities need to protect their health through health promotion; prevent disease, injury, and disability; and prepare for new health threats.

CDC National STD Hotline

Centers for Disease Control and Prevention (CDC) Toll-free: 1-800-232-4636 (24 hrs./7 days a week,

English and Spanish) TTY: 1-888-232-6348 ⊠: dstd@cdc.gov

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 (24 hrs./7 days a week,

English and Spanish) TTY: 1-888-232-6348 ⊠: cdcinfo@cdc.gov www.cdc.gov/hiv

www.cdc.gov/hiv/spanish/ (in Spanish)

The Division of HIV/AIDS Prevention provides national leadership of and support for HIV prevention research and the development, implementation, and evaluation of evidence-based HIV prevention programs serving persons affected by, or at risk for, HIV infection.

Centers for Medicare & Medicaid Services (CMS)

Office of External Affairs 7500 Security Blvd.

Baltimore, MD 21244-1850

Toll-free: 1-800-633-4227 (Medicare Service Center) Toll-free: 1-800-447-8477 (Medicare Fraud Hotline)

TTY: 1-877-486-2048

www.cms.gov

The Medicare Service Center answers your questions about Medicare topics, manages your orders of Medicare publications, provides detailed information about the Medicare managed care plans in your area, and shares Medicare health plan quality and customer satisfaction information. Contact the Center to obtain the phone number of your state Medicaid office.

Food and Drug Administration (FDA)

10903 New Hampshire Ave. Silver Spring, MD 20993 Toll-free: 1-888-463-6332

www.fda.gov

The FDA is responsible for protecting the public health by ensuring the safety, efficacy, and security of human and veterinary drugs, biological products, medical devices, our nation's food supply, cosmetics, and products that emit radiation. The FDA also provides accurate, science-based health information to the public.

Center for Food Safety and Applied Nutrition (CFSAN)

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

The CFSAN Information Line is a general information line for questions pertaining to food safety and applied nutrition.

National Institutes of Health (NIH)

9000 Rockville Pike Bethesda, MD 20892 301-496-4000

TTY: 301-402-9612 ☑: NIHinfo@od.nih.gov

www.nih.gov

www.salud.nih.gov (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

301-315-2816

Toll-free: 1-800-448-0440 (English/Spanish 12 pm-5 pm)

TTY: 1-888-480-3739

⊠: ContactUs@aidsinfo.nih.gov

aidsinfo.nih.gov

www.aidsinfo.nih.gov/infoSIDA (Spanish)

www.aidsinfo.nih.gov/LiveHelp (Real-time, online assistance M-F, 12 pm - 4 pm ET. Spanish-speaking agents available)

AIDSinfo offers the latest Federally approved information on HIV/AIDS clinical research, treatment and prevention, and medical practice guidelines for people living with HIV/AIDS, their families and friends, health care providers, scientists, and researchers.

National Cancer Institute (NCI)

National Institutes of Health

NCI Public Inquiries Office

6116 Executive Blvd., Suite 300

Bethesda, MD 20892-8322

Toll-free: 1-800-422-6237 (M-F, 8 am-8 pm ET,

English/Spanish)

⊠: cancergovstaff@mail.nih.gov (English); nciespanol@mail.nih.gov (Spanish)

www.cancer.gov

www.cancer.gov/espanol (Spanish)

https://cissecure.nci.nih.gov/livehelp/

welcome.asp (Live help online chat, M-F, 8 am-11 pm) NCI coordinates the National Cancer Program, which conducts and supports research, training, health information dissemination, and other programs with respect to the cause, diagnosis, prevention, and treatment of cancer, rehabilitation from cancer, and the continuing care of cancer patients and their families.

National Institute of Allergy and Infectious Diseases

National Institutes of Health (NIH)

6610 Rockledge Dr.

MSC 6612

Bethesda, MD 20892-6612

301-496-5717

Toll-free: 1-866-284-4107

⊠: ocpostoffice@niaid.nih.gov

www.niaid.nih.gov

NIAID provides health information on allergic, infectious, and immunologic diseases. Diseases include food allergy, sinusitis, and genital herpes. Consumers can call or write to the Institute with questions and can order publications over the phone or on the website.

National Institute of Mental Health

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

⊠: nimhinfo@nih.gov

www.nimh.nih.gov

NIMH is the federal agency that conducts and supports research that seeks to understand, treat, and prevent mental illness. Contact NIMH for information on the symptoms, diagnosis, and treatment of mental disorders; clinical trials and research. A publication ordering system is available on the NIMH website. Some publications are available in Spanish.

Department of Homeland Security (DHS)

Washington, DC 20528 202-282-8000

www.dhs.gov

Transportation Security Administration (TSA)

601 S. 12th St.

Arlington, VA 20598

Toll-free: 1-866-289-9673

☑: 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. Citizenship and Immigration Services (USCIS)

Toll-free: 1-800-375-5283 (National Customer

Service Center) TTY: 1-800-767-1833 www.uscis.aov

The USCIS is responsible for processing immigration and naturalization applications and establishing policies regarding immigration services.

U.S. Customs and Border Protection (CBP)

1300 Pennsylvania Ave., NW Washington, DC 20229 703-526-4200

Toll-free: 1-877-227-5511 TTY: 1-866-880-6582

www.cbp.gov

CBP prevents individuals from entering the country illegally or bringing harmful and illegal substances into the U.S. It also protects agricultural products from pests and American businesses from theft of their intellectual property.

Federal Emergency Management Agency (FEMA)

500 C St., SW

Washington, DC 20472 Toll-free: 1-800-621-3362 TTY: 1-800-462-7585 www.fema.gov

www.ready.gov (Disaster Preparedness)

www.listo.gov (Disaster Preparedness, Spanish)

www.disasterassistance.gov

FEMA supports citizens and emergency personnel to build, sustain, and improve the nation's capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

FEMA Disaster Assistance

PO Box 10055

Hyattsville, MD 20782-7055 Toll-free: 1-800-621-3362 TTY: 1-800-462-7585

www.fema.gov/assistance/index.shtm

National Flood Insurance Program (NFIP)

FEMA

500 C St., SW

Washington, DC 20472 Toll-free: 1-800-621-3362 TTY: 1-800-427-5593

www.floodsmart.gov

National Flood Insurance Program (NFIP) provides a means for property owners to financially protect themselves. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP.

Department of Housing and Urban Development (HUD)

Fair Housing and Equal Opportunity (FHEO)

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

www.hud.gov/offices/fheo/

www.hud.gov/offices/fheo/online-complaint. cfm (Online Form)

www.hud.gov/complaints/housediscrim.cfm

FHEO enforces federal laws and establishes policies that make sure all Americans have equal access to the housing of their choice. If you believe that you have been the victim of housing discrimination, file a complaint with this office.

Department of Housing

451 7th St., SW

Washington, DC 20410

portal.hud.gov/portal/page/portal/HUD/ program offices/housing

The Department of Housing provides public services through its nationally administered programs. It oversees the Federal Housing Administration and regulates the housing industry business.

Federal Housing Administration (FHA)

Department of Housing

451 7th St., SW

Washington, DC 20410 Toll-free: 1-800-225-5342 TTY: 1-877-833-2483 ⊠: info@fhaoutreach.com

portal.hud.gov

FHA provides mortgage insurance on single-family, multi-family, manufactured home, and hospital loans made by FHA-approved lenders throughout the United States and its territories.

Office of Manufactured Housing Programs

Department of Housing

Office of Deputy Assistant Secretary for Regulatory Affairs and Manufactured Housing

451 7th St., SW, Room 9164

Washington, DC 20410-8000

202-708-1112

Toll-free: 1-800-927-2891 TTY: 202-708-1455 ⊠: mhs@hud.gov

www.hud.gov/offices/hsg/sfh/mhs/mhshome.

The Manufactured Housing Program is a consumer protection program that regulates the construction of certain factory-built housing units, called "manufactured homes." HUD works with 37 states to respond to consumer complaints.

Office of RESPA and Interstate Land Sales

Department of Housing

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 ⊠: 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)

This 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 (DOI)

Fish and Wildlife Service

Mail Stop 3351

Washington, DC 20240

202-208-5634 (Public Affairs routes all calls from here)

Toll-free: 1-800-344-9453

www.fws.gov

The Fish and Wildlife Service works to conserve, protect, and enhance fish, wildlife and plants, and their habitats.

National Park Service (NPS)

1849 C St., NW

Room 7012

Washington, DC 20240

202-208-6843 (Public Affairs routes all calls from here)

www.nps.gov

www.recreation.gov (Federal recreational activities and reservations)

NPS preserves the nation's national parks and historic landmarks so that individuals may enjoy the natural environment for years to come.

Department of Justice (DOJ)

Americans with Disabilities Act (ADA) Information Line

950 Pennsylvania Ave., NW Disability Rights Section-NYAV

Washington, DC 20530

Toll-free: 1-800-514-0301 (M-W, F 9:00 am-5:30 pm ET,

T 12:30 pm-5:30 pm ET) TTY: 1-800-514-0383

www.ada.gov

This service permits businesses, state and local governments, or others to call and ask questions about general or specific ADA requirements, including questions about the ADA Standards for Accessible Design.

U.S. Trustee Program

Executive Offices for U.S. Trustees 20 Massachusetts Ave., NW

Suite 8000

Washington, DC 20530

202-307-1399

□: ustrustee.program@usdoj.gov

www.justice.gov/ust

The Trustee Program protects the integrity of the federal bankruptcy system. The program monitors the conduct of bankruptcy parties and private estate trustees. It also identifies and helps investigate bankruptcy fraud and abuse.

Department of Labor (DOL)

Employee Benefits Security Administration (EBSA)

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 EBSA provides information and assistance on private sector, employer-sponsored retirement benefit and health benefit plans.

Job Corps

200 Constitution Ave., NW

Suite N4463

Washington, DC 20210

202-693-3000

Toll-free: 1-800-733-5627

⊠: national_office@jobcorps.gov

www.iobcorps.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.

National Contact Center

Toll-free: 1-866-487-2365 TTY: 1-877-889-5627

⊠: http://www.dol.gov/dol/contact/contact-email.htm

www.dol.gov

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

OSHA ensures safe and healthful working conditions by setting and enforcing standards and by providing training, outreach, education, and assistance.

Office of Disability Employment Policy (ODEP)

200 Constitution Ave., NW, Room S1303

Washington, DC 20210

202-693-7880

Toll-free: 1-866-633-7365

TTY: 202-693-7881 or 1-877-889-5627

www.dol.gov/odep

ODEP works to create policies to ensure that people with disabilities are fully integrated in the workforce.

Veteran's Employment and Training Service (VETS)

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

VETS provides resources to prepare and assist veterans obtain meaningful careers and maximize their employment opportunities.

Department of State

National Passport Information Center (NPIC)

Toll-free: 1-877-487-2778 TTY: 1-888-874-7793

travel.state.gov/passport

Contact the NPIC for information on U.S. passports, including the status of pending applications, as well as the locations of passport acceptance facilities.

Overseas Citizens Services

Bureau of Consular Affairs

Room 4811

Washington, DC 20520-4818

202-647-5225 (Emergencies and Non-emergencies,

M-F, 8:15 am-10 pm ET)

202-647-4000 (After hours emergencies, Sundays,

and holidays ask for the duty officer)

Toll-free: 1-888-407-4747 travel.state.gov/travel

Contact the State Department for help with emergencies and non-emergencies affecting private Americans abroad.

Visa Services

Washington, DC 20520

202-663-1225 (M-F, 8:30 am-5:00 pm ET)

Emergency after hours: 202-647-1512

⊠: usvisa@state.gov

travel.state.gov/visa Contact Visa Services for information on U.S.

visas for foreigners.

Department of Transportation (DOT)

Aviation Consumer Protection Division (ACPD)

Office of the Assistant General Counsel for Aviation

Enforcement and 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 TTY: 1-800-455-9880

⊠: airconsumer@dot.gov
airconsumer.ost.dot.gov/problems.htm

airconsumer.ost.dot.gov/problems.ntm airconsumer.ost.dot.gov/spanish/index.cfm

(in Spanish)

The ACPD receives complaints from members of the public regarding air travel consumer issues. It verifies compliance with the Department's aviation consumer protection requirements and provides guidance on consumer protection matters.

Federal Aviation Administration (FAA)

800 Independence Ave., SW

Washington, DC 20591

202-366-4000

Toll-free: 1-866-835-5322

www.faa.gov

The FAA works to ensure that all air travel is safe.

Federal Motor Carrier Safety Administration (FMCSA)

1200 New Jersey Ave., SE

Suite W60-300

Washington, DC 20590

202-366-2519

Toll-free: 1-800-832-5660 (FMCSA Information Line)

TTY: 1-800-877-8339 www.fmcsa.dot.gov

www.protectyourmove.gov (Interstate moving

information)

The FMCSA 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.

National Highway Traffic Safety Administration (NHTSA)

1200 New Jersey Ave., SE

West Blda.

Washington, DC 20590

Toll-free: 1-888-327-4236 (Vehicle Safety Hotline)

TTY: 1-800-424-9153

⊠: https://www.nhtsa.dot.gov/email.cfm

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 the Public Debt

Treasury Direct PO Box 7015

Parkersburg, WV 26106-7015 Toll-free: 1-800-722-2678 www.publicdebt.treas.gov www.treasurvdirect.gov

This agency borrows moneys to make sure that the federal government continues to operate. You can contact it to purchase bonds or to check on the maturity of bonds you have already purchased.

Office of the Comptroller of the Currency (OCC)

Customer Assistance Group 1301 McKinney St., Suite 3450

Houston, TX 77010 Toll-free: 1-800-613-6743 TTY: 713-658-0340

www.helpwithmybank.gov

The OCC charters, regulates, and supervises all national banks.

Internal Revenue Service (IRS)

Toll-free: 1-800-829-1040 (Help for Individuals) Toll-free: 1-800-829-1954 (Refund Status)

TTY: 1-800-829-4059 www.irs.gov

Free tax help is available from the Internal Revenue Service at www.IRS.gov 24 hours a day, seven days a week. Numerous online applications, resources, and taxpayer assistance services are available. Learn about electronic filing options, look up the status of your refund, print tax forms and instructions, and look for preparers who can electronically file tax returns. If your personal tax questions require face-toface assistance, visit the Taxpayer Assistance Centers closest to you. Locations are listed on www.IRS.gov.

Office of Thrift Supervision (OTS)

1700 G St., NW

Washington, DC 20552 Toll-free: 1-800-842-6929 TTY: 1-800-877-8339

www.ots.treas.gov

The OTS supervises federal savings and loans and federal savings banks and handles complaints about these organizations.

United States Mint

Customer Service Center

2799 Reeves Rd. Plainfield, IN 46168

Toll-free: 1-800-872-6468 (8:00 am-12:00 am ET) TTY: 1-888-321-6468 (M-F, 8:30 am-5:00 pm ET)

www.usmint.gov

The Mint produces the coins that circulate throughout the U.S. They also produce special edition coinage that can be purchased for coin collections.

Department of Veterans Affairs (VA) ◆

1722 I St., NW

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

TTY: 1-800-829-4833

www.va.gov

Contact Consumer Affairs Service for consumer information or general assistance.

National Cemetery Administration (NCA)

810 Vermont Ave., NW Washington, DC 20420

202-461-6240

TTY: 1-800-829-4833

www.cem.va.gov

Contact the NCA for information about burials, headstones or markers, the State Cemetery Grants Program, and presidential memorial certificates for veterans.

Veterans Benefits Administration (VBA)

810 Vermont Ave., NW Washington, DC 20420

202-461-9763 (Publications Only)

Toll-free: 1-800-827-1000 TTY: 1-800-829-4833 www.vba.va.gov/VBA

The VBA helps veterans receive benefits, such as educational and financial resources.

Veterans Health Administration (VHA)

810 Vermont Ave., NW Washington, DC 20420 Toll-free: 1-877-222-8387

www.va.gov/health

VHA serves the needs of America's veterans by providing primary care, specialized care, and related medical and social support services.

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 ⊠: 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 Environments Division

Mail Code 6609J Washington, DC 20460

202-343-9370

Toll-free: 1-800-438-4318 ☑: 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.

National Pesticide Information Center

Oregon State University

333 Weniger Hall

Corvallis, OR 97331-6502

Toll-free: 1-800-858-7378 (6:30 am-4:30 pm, PT)

⊠: npic@ace.orst.edu

npic.orst.edu

This service provides objective, science-based information about a wide variety of pesticide-related subjects, including pesticide products, pesticide poisonings, toxicology, and environmental chemistry.

National Service Center for Environmental Publications (NSCEP)

PO Box 42419

Cincinnati, OH 45242-0419 Toll-free: 1-800-490-9198 ⊠: nscep@bps-lmit.com

www.epa.gov/nscep

NSCEP distributes EPA's publications to the public. Consumers can order copies by phone and mail or download digital versions.

Safe Drinking Water Hotline

Safe Drinking Water Hotline, 4606M 1200 Pennsylvania Ave., NW Washington, DC 20460 703-412-3330

Toll-free: 1-800-426-4791 (10 am-4 pm ET, English and

Spanish)

www.epa.gov/safewater/hotline

The Office of Ground Water and Drinking Water helps protect public health by ensuring safe drinking water and protecting groundwater.

Equal Employment Opportunity Commission (EEOC)

131 M St., NE

Washington, DC 20507

202-663-4900

Toll-free: 1-800-669-4000 TTY: 202-663-4494 ⊠: info@eeoc.gov

www.eeoc.gov

The EEOC enforces laws that make discrimination illegal in the workplace. The commission oversees all types of work situations, including hiring, firing, promotions, harassment, training, wages, and benefits.

Federal Communications Commission (FCC)

Consumer Center

445 12th St., SW

Washington, DC 20554
Toll-free: 1-888-225-5322
TTY: 1-888-835-5322
⊠: fccinfo@fcc.gov

http://reboot.fcc.gov/consumers

www.fcc.gov/cgb

FCC accepts public inquiries, informal complaints, and questions regarding cable, radio, satellite, telephone, television, and wireless services.

Wireless Telecommunications Bureau (WTB)

445 12th St., SW Washington, DC 20554 Toll-free: 1-877-480-3201 TTY: 717-338-2824

wireless.fcc.gov

The WTB handles the majority of FCC's wireless telecommunication programs. It provides guidance for consumers about selecting wireless communication providers and products.

Federal Deposit Insurance Corporation (FDIC) ◆

Division of Supervision and Consumer Protection Consumer Response Center

2345 Grand Blvd., Suite 1200 Kansas City, MO 64108

Toll-free: 1-877-275-3342 TTY: 1-800-925-4618

www.fdic.gov

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 that are not members of the Federal Reserve System.

Federal Reserve System

Federal Reserve Consumer Help

PO Box 1200

Minneapolis, MN 55480

Toll-free: 1-888-851-1920 (8:00 am-6:00 pm CT) TTY: 1-877-766-8533 (8:00 am-6:00 pm CT) ⊠: consumerhelp@federalreserve.gov

www.federalreserveconsumerhelp.gov

This division receives and tracks consumer complaints and questions regarding practices by banks and other financial institutions supervised by the Board of Governors of the Federal Reserve System.

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) www.admongo.gov (advertising literacy for kids)

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 number provided. 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 law enforcement agencies.

General Services Administration (GSA) ◆

Federal Citizen Information Center (FCIC) ◆

1275 First St., NE

11th Floor

Washington, DC 20417

For catalog orders, send your name and address to: Catalog, Pueblo, CO 81009

202-501-1794

Toll-free: 1-800-FED-INFO (333-4636)

www.usa.gov (U.S. government's official web portal)

www.pueblo.gsa.gov (FCIC homepage)

www.ConsumerAction.gov (consumer information and tips)

and tips)

www.info.gov (citizen services)

www.kids.gov (government websites for kids) www.gobiernousa.gov (USA.gov in Spanish) www.consumidor.gov (consumer information in

Spanish)

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 the toll-free phone number, 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.govsales.gov

GSA helps federal agencies dispose of unneeded property by selling it directly to the public. It sells personal property, real estate, and vehicles to the public through online auctions.

National Council on Disability (NCD)

Director of Communications

1331 F St., NW

Suite 850

Washington, DC 20004

202-272-2004

TTY: 202-272-2074

⊠: ncd@ncd.gov

www.ncd.gov

The NCD is an independent federal agency that 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)

⊠: 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.

Office of Personnel Management (OPM)

1900 E St., NW

Washington, DC 20415

202-606-1800

TTY: 202-606-2532

⊠: 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 (PBGC)

Customer Contact Center

Alexandria, VA 22315-1750 Toll-free: 1-800-400-7242

TTY: 1-800-877-8339 (Federal relay service)

⊠: mypension@pbgc.gov

www.pbgc.gov

www.pbgc.gov/about/contact.html

The PBGC 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.

Securities and Exchange Commission (SEC) ◆

Office of Investor Education and Advocacy (OIEA) ◆

100 F St., NE

Washington, DC 20549-0213 Toll-free: 1-800-732-0330

www.investor.gov (Investor information)

www.sec.gov/complaint.shtml (Complaint form) The SEC's Office of Investor Education and Advocacy provides a variety of services to help individuals address the problems and questions they may face as an investor. OIEA's investor website 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 ⊠: answerdesk@sba.gov

www.sba.gov

The SBA helps Americans start, build, and grow businesses. Through an extensive network of field offices and partnerships, the SBA aids, counsels, and protects the interests of small-business concerns.

Social Security Administration (SSA)

Office of Public Inquiries

6401 Security Blvd. Baltimore, MD 21235 Toll-free: 1-800-772-1213

TTY: 1-800-325-0778 (M-F, 7 am-7 pm ET) www.socialsecurity.gov (Spanish)

The Social Security Administration provides retirement, survivors and disability benefits, and administers Supplemental Security Income (SSI)

payments.

U.S. Commodity Futures Trading Commission (CFTC)

Office of External Affairs Three Lafayette Center 1155 21st St., NW Washington, DC 20581 202-418-5000

TTY: 202-418-5514 ⊠: questions@cftc.gov

www.cftc.gov

The mission of the CFTC is to protect 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. The CFTC also engages in public education and outreach by participating in consumer groups and issuing Consumer Advisories and other educational materials.

U.S. Government Printing Office (GPO)

732 N. Capitol St., NW Washington, DC 20401 202-512-1800

www.gpo.gov

GPO prints, authenticates, catalogs, sells, and distributes America's documents of democracy. It also produces The Congressional Record, Federal Register, and the Annual Budget, along with thousands of other titles. The newly renovated GPO Bookstore offers titles involving military, history, and health. Even children's books are available.

U.S. Postal Service (USPS)

Vice President and Consumer Advocate

475 L'Enfant Plaza, SW

Room 10427

Washington, DC 20260-4258

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. 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 the 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

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 contact your nearest Postal Inspection Service office. Addresses and telephone numbers can be found in the government pages of your telephone book or on the organization's website.

AARP

601 E St., NW
Washington, DC 20049
Toll-free: 1-888-687-2277
TTY: 1-877-434-7589

☑: member@aarp.org

www.aarp.org

AARP is committed to addressing the consumer problems and issues that affect 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 AARP members protect themselves from fraud and deceptive practices.

American Council on Consumer Interests (ACCI)

5100 E. Vogel Rd., Suite 202 Evansville, IN 47715 812-470-1985 ☑: information@ consumerinterests.org

www.consumerinterests.org

ACCI is a 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

⊠: acsh@acsh.org

www.acsh.org

A nonprofit public education group, ACSH provides consumers with up-to-date, scientifically sound information on the relationship among human health and chemicals, foods, lifestyles, and the environment. Booklets and special reports on a variety of topics are available.

Contacting National Consumer Organizations

National Consumer Organizations are committed to assisting consumers and protecting their rights via advocacy, research, and outreach efforts. Some organizations assist individuals with problems, while others collect consumer complaints and statistics to better understand consumer trends and direct their advocacy efforts.

Center for Auto Safety (CAS)

1825 Connecticut Ave., NW Suite 330 Washington, DC 20009-5708 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 above.

Center for Science in the Public Interest (CSPI)

1875 Connecticut Ave., NW, Suite 300 Washington, DC 20009 202-332-9110

NI soni@soningtorg

⊠: cspi@cspinet.org

www.cspinet.org

A nonprofit, membership organization, CSPI conducts research, education, and advocacy on nutrition, health, food safety, and related issues. It also provides consumers with current information about their health and well-being via its monthly *Nutrition Action Healthletter*.

Center for the Study of Services (CSS)

1625 K St., NW, 8th Floor Washington, DC 20006 202-347-7283

Toll-free: 1-800-213-7283 ⊠: questions@cssresearch.org

www.checkbook.org www.cssresearch.org

CSS provides consumers with information to help them get high-quality services and products at the best possible prices. The organization publishes *Consumers' Checkbook* so that consumers can evaluate the quality and prices of service firms and stores in their local area.

Coalition Against Insurance Fraud

1012 14th St., NW, Suite 200 Washington, DC 20005 202-393-7330

 \boxtimes : info@insurancefraud.org

www.insurancefraud.org

The Coalition is an 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.

Consumer Action

221 Main St., Suite 480 San Francisco, CA 94105 415-777-9635 (Consumer Complaints) 415-777-9648 TTY: 415-777-9456

⊠: 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 and consumer education materials in as many as eight languages. Community-based organizations can request these free publications in bulk.

www.pueblo.gsa.gov 2011 Consumer Action Handbook

Consumer Federation of America (CFA)

1620 I St., Suite 200 Washington, DC 20006 202-387-6121

⊠: cfa@consumerfed.org

www.consumerfed.org

CFA is a consumer advocacy and education organization. It 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 printed consumer guides.

Consumers Union (CU)

101 Truman Ave. Yonkers, NY 10703-1057 914-378-2000 914-378-2455 (Consumer Policy Institute)

Toll-free: 1-800-879-9848 (*Consumer Reports* magazine) Toll-free: 1-866-208-9427 (ConsumerReports.org)

www.consumersunion.org www.consumerreports.org

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. CU tests products, informs the public, and protects consumers, CU's Advocacy Offices provide tools to consumers to make their concerns heard by government and industry. Its Consumer Policy Institute conducts research and education projects on such issues as pesticides, toxic air pollution, and community right-to-know laws.

Families USA

1201 New York Ave., NW Suite 1100 Washington, DC 20005 202-628-3030 ⊠: info@familiesusa.org

www.familiesusa.org

A national, nonprofit membership organization committed to comprehensive reform of health and long-term care, Families USA creates materials to educate and mobilize consumers on health 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
⊠: 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 disaster aid, assistance for small-business owners, travel discounts, and a Consumer Hotline/Library.

Funeral Consumers Alliance (FCA)

33 Patchen Rd. South Burlington, VT 05403 802-865-8300

Toll-free: 1-800-765-0107 ⊠: info@funerals.org

www.funerals.org

FCA protects a consumer's right to choose a dignified, meaningful, affordable funeral. In addition to informing the public about its options and rights, FCA will assist in mediating complaints. Local affiliates around the country conduct funeral price surveys and counsel members and the general public.

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 ⊠: info@jumpstartcoalition.org

www.jumpstart.org

The Coalition encourages curriculum enrichment to ensure that basic personal financial management skills are attained during the K-college educational experience.

Kids in Danger (KID)

116 W. Illinois St., Suite 5E
Chicago, IL 60654
312-595-0649

☑: email@kidsindanger.org
www.kidsindanger.org
KID is dedicated to educating
parents, training engineers,
designers, and manufacturers, and
advocating for improvements in the

The Medicare Rights Center

safety of children's products.

520 Eighth Ave.
North Wing, 3rd Floor
New York City, NY 10018
212-869-3850

☑: info@medicarerights.org

www.medicarerights.org

The Medicare Rights Center 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. It works with clients nationwide through phone hotlines, Internet services, a large volunteer network, and community programs.

National Association of Consumer Agency Administrators (NACAA)

PO Box 40542 Nashville, TN 37204 615-498-1563

www.nacaa.net

An association of the administrators of local, state, and federal government consumer protection agencies, NACAA provides training programs and annual conferences for consumer affairs professionals.

National Community Reinvestment Coalition (NCRC)

727 15th St., NW, Suite 900 Washington, DC 20005-2112 202-628-8866

☐: member@ncrc.org

www.ncrc.org

NCRC works to end discriminatory banking practices and increase the flow of private capital and credit into underserved communities across the country. It also offers a housing counseling network to help prospective and current homeowners.

National Consumer Law Center (NCLC)

Seven Winthrop Square Boston, MA 02110-1245 617-542-8010

⊠: consumerlaw@nclc.org

www.consumerlaw.org

NCLC is an advocacy and research organization focusing on the needs of low-income and other disadvantaged consumers. It concentrates on working for fairness in financial services, wealth building and financial health, ending predatory lending and consumer fraud, and the protection of basic energy and utility services. Limited resources prevent the organization from responding to individual inquiries.

The National Consumer Protection Technical Resource Center

PO Box 388

Waterloo, IA 50704-0388
Toll-free: 1-877-808-2468
⊠: 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 use the skills and expertise of retired professionals to help Medicare and Medicaid beneficiaries avoid, detect, and prevent health care fraud and abuse.

National Consumers League (NCL)

1701 K St., NW, Suite 1200 Washington, DC 20006 202-835-3323

www.ncInet.org www.lifesmarts.org www.fraud.org www.fakechecks.org (Fake

check scams)

The NCL provides government, businesses, and other organizations with the consumer's perspective on consumer issues and workplace concerns. The League sponsors the LifeSmarts competition to develop the consumer and marketplace knowledge of teenagers. NCL also works to provide consumers with the information they need to avoid becoming victims of telemarketing and Internet fraud and to help them communicate their complaints to law enforcement.

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

⊠: info@ncoa.org

NCOA is a national voice for older adults — especially those who are vulnerable and disadvantaged — and the community organizations that serve them.

Public Citizen, Inc.

1600 20th St., NW Washington, DC 20009 202-588-1000 ⊠: pcmail@citizen.org

www.citizen.org

Public Citizen represents consumer interests through lobbying, litigation, research, and publications in the areas of product liability, health care delivery, safe medical devices and medications, and sustainable energy use.

Society of Consumer Affairs Professionals International (SOCAP) ◆

675 N. Washington St., Suite 200 Alexandria, VA 22314 703-519-3700

⊠: 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)

44 Winter St., 4th Floor Boston, MA 02108 617-747-4370

⊠: uspirg@pirg.org

www.uspirg.org

U.S. PIRG is the national 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 others. U.S. PIRG does not handle individual consumer complaints directly but measures complaint levels to gauge the need for remedial legislation.

www.pueblo.gsa.gov 2011 Consumer Action Handbook 115

Contacting Your Local Consumer Protection Offices

State, county, and city 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 it is familiar with local businesses, ordinances, and state laws.

Other local consumer and non-profit organizations may provide consumer assistance and work with the state consumer office. Be sure to contact your state consumer protection office to get more information about other local resources.

Before sending a written complaint, call the office to confirm that it handles the type of complaint you have and determine whether complaint forms are provided. Many offices distribute consumer materials specifically geared to state laws and local issues. Ask whether any information is available regarding your problem.

Alabama

State Offices

Alabama Office of the **Attorney General**

Consumer Affairs Section 500 Dexter Ave. Montgomery, AL 36130 334-242-7334

Toll-free: 1-800-392-5658 (AL) www.ago.state.al.us

Alaska

State Offices

Consumer Protection Unit

Office of the Attorney General 1031 W. 4th Ave., Suite 200 Anchorage, AK 99501-5903 907-269-5100

Toll-free: 1-888-576-2529 www.law.state.ak.us

Arizona

State Offices

Arizona Office of the Attorney General - Phoenix

Consumer Information and Complaints 1275 W. Washington St. Phoenix, AZ 85007 602-542-5763 (Phoenix) Toll-free: 1-800-352-8431 (AZ) ⊠: consumerinfo@azag.gov www.azag.gov

Arizona Office of the Attorney General - Tucson

Consumer Information and Complaints South Bldg., Suite 315 400 W. Congress St. Tucson, AZ 85701-1367 520-628-6504 Toll-free: 1-800-352-8431 (AZ)

⊠: 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 501-682-2341 (Consumer Hotline) 501-682-2007

(Attorney General's Operator) Toll-free: 1-800-482-8982 (Consumer Hotline) TTY: 501-682-6073

⊠: consumer@arkansasag.gov www.arkansasag.gov

California

State Offices

California Bureau of **Automotive Repair**

Department of Consumer Affairs 10240 Systems Pkwy. Sacramento, CA 95827 Toll-free: 1-800-952-5210 (Consumer Questions) Toll-free: 1-866-799-3811 (Complaint Intake) ⊠: bareditor@dca.ca.gov

www.autorepair.ca.gov

of Consumer Affairs Consumer Information Division 1625 N. Market Blvd., Suite N 112

California Department

Sacramento, CA 95834

916-445-1254

Toll-free: 1-800-952-5210 TTY: 916-928-1227 TTY: 1-800-326-2297 ⊠: dca@dca.ca.gov www.dca.ca.gov

California Office of the Attorney General

PO Box 944255 **Public Inquiry Unit** Sacramento, CA 94244-2550 916-322-3360 Toll-free: 1-800-952-5225 (CA)

TTY: 1-800-735-2929

www.caag.state.ca.us

Contractors State License Board

9821 Business Park Dr. Sacramento, CA 95827 916-255-2924 (Northern CA) 562-345-7600 (Southern CA) Toll-free: 1-800-321-2752 www.cslb.ca.gov

County Offices

Contra Costa County District Attorney's Office

Special Operations Division -Consumer Fraud 900 Ward St., 4th Floor Martinez, CA 94553 925-957-8604

www.co.contra-costa.ca.us

Fresno County District Attorney's Office

Consumer & Environmental **Protection Division** 929 L St. Fresno, CA 93721 559-488-3156 ⊠: damail@co.fresno.ca.us www.co.fresno.ca.us

Kern County District Attorney's Office

Consumer Protection Unit Justice Building 1215 Truxtun Ave., 4th Floor Bakersfield, CA 93301 661-868-2340 ⊠: investigation@co.kern.ca.us www.co.kern.ca.us/da

Los Angeles County Department of Consumer Affairs

500 W. Temple St., Room B-96 Los Angeles, CA 90012-2722 213-974-1452 Toll-free: 1-800-593-8222 (L.A. County) TTY: 213-626-0913 ⊠: dca@dca.lacounty.gov

dca.lacounty.gov Marin County District

Attorney's Office

Consumer Protection Unit 3501 Civic Center Dr. Hall of Justice, Room 130 San Rafael, CA 94903 415-499-6450 ⊠: consumer@co.marin.ca.us www.co.marin.ca.us

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) www.co.monterey.ca.us

Napa County District Attorney's Office

Consumer/Environmental Protection Division 931 Parkway Mall Napa, CA 94559 707-253-4059 (Hotline) www.countyofnapa.org

Orange County District Attorney's Office

Consumer Protection Unit 401 Civic Center Dr., W Santa Ana, CA 92701 714-648-3600 ⊠: consumercomplaint@ da.ocgov.com orangecountyda.com

San Diego County District Attorney's Office

Consumer Protection Unit 330 W. Broadway San Diego, CA 92101 619-531-4040 619-531-3507 (Hotline) www.sdcda.org

San Francisco County District Attorney's Office

Consumer and Environmental Protection Unit 732 Brannan St. San Francisco, CA 94102 415-551-9595 (Hotline) www.sfdistrictattorney.org

San Luis Obispo County District Attorney's Office

Economic Crime Unit Consumer Fraud Department 1050 Monterey St., Room 223 County Courthouse Annex San Luis Obispo, CA 93408 805-781-5856

www.slocounty.ca.gov

San Mateo County District Attorney's Office

Consumer & Environmental Unit 400 County Center, 3rd Floor Hall of Justice and Records Redwood City, CA 94063 650-363-4651 650-363-4636 (Bureau of Investigation)

www.co.sanmateo.ca.us

Santa Barbara County District Attorney's Office

Consumer Protection Unit 312-D E. Cook St. Santa Maria, CA 93454 805-346-7632

www.countyofsb.org/da

Santa Clara County District Attorney's Office

Consumer Protection Unit
West Wing
70 W. Hedding St.
San Jose, CA 95110
408-792-2880
Sconsumer_mediation@da.sccgov.org
www.santaclara-da.org

Santa Cruz County District Attorney's Office

Division of Consumer Affairs 701 Ocean St., Room 200 Santa Cruz, CA 95060 831-454-2050 TTY: 831-454-2123 ⊠: dao@co.santa-cruz.ca.us www.co.santa-cruz.ca.us

Solano County District Attorney's Office

Department of Resource
Management
Consumer Protection Unit
675 Texas St., Suite 5400
Fairfield, CA 94533
707-784-6765
⊠: RMHelp@solanocounty.com
www.co.solano.ca.us/depts/da/

Stanislaus County District Attorney's Office

Consumer Protection Unit 832 12th St., Suite 300 Modesto, CA 95354 209-525-5550

www.stanislaus-da.org

Ventura County District Attorney's Office

Consumer Mediation Section 800 S. Victoria Ave. Ventura, CA 93009 805-654-3110 da.countyofventura.org

City Offices

Los Angeles City Attorney's Office

Consumer Protection Unit 200 N. Main St., Room 500 CHE Los Angeles, CA 90012 213-978-8070 TTY: 212-978-8310 atty.lacity.org

San Diego City Attorney's Office

Consumer and Environmental Protection Unit
1200 3rd Ave., #1620
San Diego, CA 92101
619-533-5600
TTY: 619-702-7198
Scityattorney@sandiego.gov
www.sandiego.gov/
cityattorney

Santa Monica City Attorney's Office

Consumer Protection Unit
1685 Main St., 3rd Floor
Santa Monica, CA 90401
310-458-8336
TTY: 310-458-8696
⊠: consumer.mailbox@smgov.net
www.smgov.net/atty

www.pueblo.gsa.gov 2011 Consumer Action Handbook 117

Colorado

State Offices

AARP ElderWatch

1301 Pennsylvania St., #280 Denver, CO 80203 303-222-4444

Toll-free: 1-800-222-4444 ⊠: aarpelderwatch@aarp.org www.aarpelderwatch.org

Colorado Office of the **Attorney General**

1525 Sherman St., 7th Floor Denver, CO 80203 303-866-4500 Toll-free: 1-800-222-4444 ⊠: stop.fraud@state.co.us

coloradoattorneygeneral.gov

Consumer Protection Division

County Offices

Fourth Judicial District Attorney's Office

Economic Crimes Division El Paso and Teller Counties 105 E. Vermijo Ave. Colorado Springs, CO 80903 719-520-6000

www.4thjudicialda.com

Pueblo County District Attorney's Office

701 Court St. Pueblo, CO 81003 719-583-6030

www.co.pueblo.co.us

Weld County District Attorney's Office

PO Box 1167 915 10th St. Greeley, CO 80632-1167 970-356-4010 www.co.weld.co.us

City Offices

Denver District Attorney's Office

Economic Crimes Unit 201 W. Colfax Ave. Denver, CO 80202 720-913-9179 ⊠: info@denverda.org www.denverda.org

Connecticut

State Offices

Department of Consumer Protection

165 Capitol Ave. Hartford, CT 06106-1630 860-713-6100 (Consumer Information Complaints) 860-713-6050 (Main) Toll-free: 1-800-842-2649 TTY: 860-713-7240 ⊠: 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 860-344-3491 TTY: 860-344-3521

www.cityofmiddletown.com

Delaware

State Offices

Delaware Office of Attorney General

Delaware Department of Justice **Consumer Protection Division** Carvel State Office Building 820 N. French St. Wilmington, DE 19801 302-577-8600

Toll-free: 1-800-220-5424 ⊠: consumer.protection@state.

www.attorneygeneral. delaware.gov

District of Columbia

District of Columbia Offices

Department of Consumer and Regulatory Affairs

Government of the District of Columbia 1100 4th St., SW Washington, DC 20024 202-442-4400 202-442-9828 (Deceptive Business Practices) ⊠: dcra@dc.gov www.dcra.dc.gov www.consumer.dc.gov (DC consumer website)

Office of the Attorney General

Consumer Complaints 441 4th St., NW, Suite 600 S Washington, DC 20001 202-442-9828 (Hotline) www.oag.dc.gov www.consumer.dc.gov (DC consumer website)

Florida

State Offices

Florida Department 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 (FL) Toll-free: 1-800-352-9832 (Spanish)

www.800helpfla.com

Florida Office of the **Attorney General** PL-01 The Capitol

Tallahassee, FL 32399-1050 850-414-3990 Toll-free: 1-866-966-7226 (FL) TTY: 1-800-955-8771

myfloridalegal.com

Seniors vs. Crime Office of the Attorney General www.seniorsvscrime.com

Regional Offices

Ft. Lauderdale Branch -Office of the Attorney General

Economic Crimes Division 110 S.E. 6th St., 9th Floor Fort Lauderdale, FL 33301-5000 954-712-4600

myfloridalegal.com

Jacksonville Branch -Office of the Attorney General

Economic Crimes Division 1300 Riverplace Blvd., Suite 405 Jacksonville, FL 32207 904-348-2720

myfloridalegal.com

Orlando Branch - Office of the Attorney General

Economic Crimes Division 135 W. Central Blvd., Suite 1000 Orlando, FL 32801 407-999-5588

myfloridalegal.com

Tampa Branch - Office of the **Attorney General**

Economic Crimes Division 3507 E. Frontage Rd., Suite 325 Concourse Center 4 Tampa, FL 33607-1795 813-287-7950

myfloridalegal.com

West 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 myfloridalegal.com

County Offices

Broward County Consumer Affairs Division

115 S. Andrews Ave., A460 Fort Lauderdale, FL 33301 954-357-5350 ⊠: consumer@broward.org www.broward.org/ permittingandlicensing

Hillsborough County Consumer **Protection Agency**

1101 E. 139th Ave. Tampa, FL 33613 813-903-3430

www.hillsboroughcounty.org/ consumerprotection

Miami-Dade County Consumer **Services Department**

140 W. Flagler St., Suites 901-904 Miami, FL 33130 305-375-3677 ⊠: consumer@miamidade.gov www.miamidade.gov/csd

Office of the State Attorney for Miami-Dade County

Economic Crime Division 1350 N.W. 12th Ave. Miami, FL 33136-2111 305-547-0671 www.miamisao.com

Orange County Consumer Fraud Unit

PO Box 1673 415 N. Orange Ave. Orlando, FL 32802 407-836-2490 ⊠: fraudhelp@sao9.org www.orangecountyfl.net

Palm Beach County Consumer Affairs Division

50 S. Military Trail West Palm Beach, FL 33415 561-712-6600 Toll-free: 1-888-852-7362 (Boca/ Delray/Glades) www.pbcgov.com/consumer

Pinellas County Office of Consumer Protection

15251 Roosevelt Blvd., Suite 209 Clearwater, FL 33760 727-464-6200 TTY: 727-464-6088 ⊠: consumer@pinellascounty.org www.pinellascounty.org/ consumer

Georgia

State Offices

Georgia Governor's Office of Consumer Affairs

Two Martin Luther King Jr. Dr., Suite 356 Atlanta, GA 30334-4600 404-651-8600 Toll-free: 1-800-869-1123 (Outside Atlanta) consumer.georgia.gov

Hawaii

State Offices

Hawaii Department of Commerce and Consumer Affairs

Office of Consumer Protection 345 Kekuanaoa St., Suite 12 Hilo, HI 96720 808-933-0910 808-587-3222 (Consumer Resource Center) ⊠: ocp@dcca.hawaii.gov www.hawaii.gov/dcca

Hawaii Department of Commerce and Consumer Affairs

Office of Consumer Protection 235 S. Beretania St. Honolulu, HI 96813 808-586-2630 808-587-3222 (Consumer Resource Center) ⊠: ocp@dcca.hawaii.gov www.hawaii.gov/dcca/ocp

Hawaii Department of Commerce and Consumer Affairs

Office of Consumer Protection 1063 Lower Main St., Suite C-216 Wailuku, HI 96793 808-984-8244 808-587-3222 (Consumer Resource Center) ⊠: ocp@dcca.hawaii.gov www.hawaii.gov/dcca/ocp

Idaho

State Offices

Idaho Attorney General's Office

Consumer Protection Division PO Box 83720 954 W. Jefferson, 2nd Floor Boise, ID 83720-0010 208-334-2424 Toll-free: 1-800-432-3545 (ID)

www2.state.id.us/ag

Illinois

State Offices

Illinois Office of the Attorney General - Carbondale

Consumer Fraud Bureau 1001 E. Main St. Carbondale, IL 62901 618-529-6400

Toll-free: 1-800-243-0607 (Hotline) Toll-free: 1-866-310-8398 (Spanish) TTY: 1-877-675-9339 (Toll-free) ⊠: ag_consumer@atg.state.il.us illinoisattorneygeneral.gov

Illinois Office of the Attorney General - Chicago

Consumer Fraud Bureau 100 W. Randolph St., 12th Floor Chicago, IL 60601 312-814-3000

Toll-free: 1-800-386-5438 (IL) Toll-free: 1-866-310-8398 (Spanish) TTY: 1-800-964-3013

⊠: ag_consumer@atg.state.il.us illinoisattorneygeneral.gov

Illinois Office of the Attorney General - Springfield

Consumer Fraud Division 500 S. 2nd St. Springfield, IL 62706 217-782-1090

Toll-free: 1-800-243-0618 (Fraud Hotline, IL)

Toll-free: 1-866-310-8398 (Spanish)

TTY: 1-877-844-5461

⊠: ag_consumer@atg.state.il.us illinoisattorneygeneral.gov

Regional Offices

Chicago South Regional Office of the Attorney General

7906 S. Cottage Grove Ave. Chicago, IL 60619 773-488-2600

illinoisattorneygeneral.gov

Chicago West Regional Office of the Attorney General

306 N. Pulaski Rd. Chicago, IL 60624 773-265-8808

illinoisattorneygeneral.gov

East Central Illinois Regional Office of the Attorney General

1776 E. Washington St. Urbana, IL 61802 217-278-3366 TTY: 217-278-3371

illinoisattorneygeneral.gov

Metro East Illinois Regional Office of the Attorney General

201 W. Pointe Dr., Suite 7 Belleville, IL 62226 618-236-8616 TTY: 618-236-8619 illinoisattorneygeneral.gov

Northern Illinois Regional Office of the Attorney General

200 S. Wyman St., Suite 307 Zeke Giorgi Center Rockford, IL 61101 815-967-3883 TTY: 815-967-3891 illinoisattorneygeneral.gov

West Central Illinois Regional Office of the Attorney General

628 Maine St. Quincy, IL 62301 217-223-2221 TTY: 217-223-2254

illinoisattorneygeneral.gov

County Offices

Cook County State Attorney's Office

Consumer Fraud Unit 69 W. Washington St., Suite 3130 Chicago, IL 60602 312-603-8600 312-603-8700 (Consumer Line) ⊠: consumer@cookcountygov.

www.statesattorney.org/ index2/consumer fraud.html

City Offices

Chicago Division of Business Affairs and Consumer Protection

City Hall, Room 800 121 N. LaSalle St. Chicago, IL 60602 312-744-6060 TTY: 312-744-8705 www.cityofchicago.org/

ConsumerServices

Des Plaines Consumer Protection Office

1420 Miner St., Suite 401 Des Plaines, IL 60016 847-391-5303 ⊠: consumerprotection@ desplaines.org www.desplaines.org

Indiana

State Offices

Office of Attorney General

Consumer Protection Division 302 W. Washington St., 5th floor Indianapolis, IN 46204 317-232-6330

Toll-free: 1-800-382-5516 (Consumer Hotline)

www.indianaconsumer.com

lowa

State Offices

Office of the Iowa **Attorney General**

Consumer Protection Division 1305 E. Walnut St. Des Moines, IA 50319 515-281-5926 Toll-free: 1-888-777-4590 (IA)

⊠: consumer@ag.state.ia.us IowaAttorneyGeneral.org

Kansas

State Offices

Office of Kansas Attorney

Consumer Protection & **Antitrust Division** 120 S.W. 10th St., Suite 430 Topeka, KS 66612-1597 785-296-3751 (Consumer Infoline) Toll-free: 1-800-432-2310 (KS) TTY: 785-291-3767

⊠: cprotect@ksag.org www.ksag.org

County Offices

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) ⊠: districtattorney@douglascounty.com

www.douglas-county.com/ depts/da/da_home.aspx

Johnson County District Attorney's Office

Consumer Fraud Unit PO Box 728 Olathe, KS 66051 913-715-3003 (Consumer Hotline) da.jocogov.org

Sedgwick County District Attorney's Office

Consumer Fraud & Economic Crime Unit 1900 E. Morris St. Wichita, KS 67211 316-660-3600 Toll-free: 1-800-432-6878 (KS) ⊠: 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 (Hotline)

⊠: consumer.protection@ag.ky.gov

www.ag.ky.gov/cp

County Offices

Kentucky Office of the Attorney General

for Jefferson, Bullitt or Oldham 310 Whittington Pkwy., Suite 101 Louisville, KY 40222

Consumer Protection Division

502-429-7134

Toll-free: 1-888-432-9257 (Hotline)

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

⊠: ConsumerInfo@ag.state.la.us

www.ag.state.la.us

County Offices

Jefferson Parish District Attorney's Office

Economic Crime Unit 200 Derbiany St. Gretna, LA 70053-5894 504-361-2920

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 (ME) TTY: 1-888-577-6690

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)

⊠: consumer.mediation@maine.

gov

www.maine.gov/ag

Maryland

State Offices

Maryland Office of Attorney General

Consumer Protection Division 200 Saint Paul Pl. Baltimore, MD 21202-2021 410-528-8662 (Consumer Complaints) 410-576-6550 (Consumer Information)

410-528-1840 (Medical billing complaints)

Toll-free: 1-888-743-0023 Toll-free: 1-877-261-8807 (Health plan decision appeals) TTY: 410-576-6372 (MD)

⊠: consumer@oag.state.md.us www.oag.state.md.us/

consumer

Regional Offices

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 (Baltimore

office)

TTY: 410-576-6372 www.oag.state.md.us/ consumer

Maryland Attorney General's Office - Southern Maryland

PO Box 745 Hughesville, MD 20637 Toll-free: 1-866-366-8343 www.oag.state.md.us/ Consumer

Maryland Attorney Generals' Office - Western Maryland

Consumer Protection Division 44 N. Potomac St., Suite 104 Hagerstown, MD 21740 301-791-4780 TTY: 410-576-6372 (Baltimore office) www.oag.state.md.us/ consumer

County Offices

Howard County Office of Consumer Affairs

Box 220 6751 Columbia Gateway Dr. Columbia, MD 21046 410-313-6420 TTY: 410-313-6401

□: consumer@howardcountymd.

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) TTY: 240-773-3556 □: ConsumerProtection @

montgomerycountymd.gov www.montgomerycountymd. gov/consumer

Massachusetts

State Offices

Massachusetts Office of the Attorney General

Consumer Complaints and Information One Ashburton Pl. Boston, MA 02108 617-727-8400 (Consumer Hotline) TTY: 617-727-4765 ⊠: ago@state.ma.us www.mass.gov/ago

Office of Consumer Affairs and Business Regulation

10 Park Plaza, Suite 5170 Boston, MA 02116 617-973-8700 (General Information) Toll-free: 1-888-283-3757 (MA, Consumer Hotline) TTY: 1-800-720-3480 www.mass.gov/Consumer

Regional Offices

Office of the Attorney General -**Central Massachusetts Division**

One Exchange Pl. Worcester, MA 01608 508-792-7600 TTY: 617-727-4765 ⊠: ago@state.ma.us mass.gov/ago

STATE, COUNTY & CITY CONSUMER PROTECTION OFFICES

Office of the Attorney General -**Southern Massachusetts** Division

105 William St., 1st Floor New Bedford, MA 02740 508-990-9700 ⊠: ago@state.ma.us mass.gov/ago

Office of the Attorney General -**Western Massachusetts Division**

1350 Main St., 4th Floor Springfield, MA 01103 413-784-1240 TTY: 617-727-4765 (Boston office) ⊠: ago@state.ma.us www.mass.gov/ago

County Offices

Norfolk District Attorney's Office

Consumer Protection Division 1515 Hancock St., 4th Floor Quincy, MA 02169 617-769-6118 (Hotline) www.mass.gov/da/norfolk

Northwestern District Attorney's Office -**Franklin County**

Consumer Protection Unit 13 Conway St. Greenfield, MA 01301 413-774-5102

northwesterndistrictattorney.org

Northwestern District Attorney's Office -**Hampshire County**

One Gleason Plaza Northampton, MA 01060 413-586-9225

northwesterndistrictattorney.org

City Offices

Boston Consumer Affairs & Licensing

One City Hall Plaza, Room 817 Boston, MA 02201-2039 617-635-3834 ⊠: MOCAL@cityofboston.gov www.cityofboston.gov/ consumeraffairs

Cambridge Consumers' Council

831 Massachusetts Ave. Cambridge, MA 02139 617-349-6150 TTY: 617-349-6112 ⊠: Consumer@CambridgeMA.gov www.cambridgema.gov/ consumer

Newton-Brookline Consumer Office

1000 Commonwealth Ave. Newton City Hall Newton Centre, MA 02459 617-796-1292 TTY: 617-796-1089 ⊠: consumer@newtonma.gov www.ci.newton.ma.us

Revere Consumer **Affairs Office**

150 Beach St. Revere, MA 02151 781-286-8114 www.revere.org

Springfield Mayor's Office of Consumer Information

36 Court St. City Hall, Room 315 Springfield, MA 01103-1699 413-787-6437 TTY: 413-787-6154 ⊠: moci@springfieldcityhall.com www.springfieldcityhall.com

Michigan

State Offices

Office of the Attorney General

Consumer Protection Division PO Box 30213-7713 Lansing, MI 48909 517-373-1140 Toll-free: 1-877-765-8388

www.michigan.gov/ag

County Offices

Macomb County Consumer Protection Department

Office of the Prosecuting Attorney One S. Main St., 3rd Floor Mt. Clemens, MI 48043 586-469-5350 www.macombcountymi.gov

City Offices

Detroit Consumer Advocacy

Northwest Activity Center 18100 Meyers Rd., Suite 105 Detroit, MI 48235 313-224-6995

www.ci.detroit.mi.us

Minnesota

State Offices

Office of the Attorney General

Consumer Services Division 445 Minnesota St. 1400 Bremer Tower St. Paul. MN 55101 651-296-3353 Toll-free: 1-800-657-3787 TTY: 651-297-7206 or 1-800-366-4812

www.ag.state.mn.us

City Offices

Minneapolis Department of Regulatory Services

Division of Licenses & Consumer Services 350 S. 5th St. City Hall, Room 1C Minneapolis, MN 55415 612-673-2080 TTY: 612-673-2157

www.ci.minneapolis.mn.us/ business-licensing

Mississippi

State Offices

Mississippi Department of **Agriculture and Commerce**

Bureau of Regulatory Services **Consumer Protection** PO Box 1609 Jackson, MS 39215 601-359-1148

www.mdac.state.ms.us

Mississippi Office of the Attorney General

Consumer Protection Division PO Box 22947 Jackson, MS 39225-2947 601-359-4230 Toll-free: 1-800-281-4418 (MS)

www.ago.state.ms.us

Missouri

State Offices

Missouri Attornev **General's Office**

Consumer Protection Unit PO Box 899 Jefferson City, MO 65102 573-751-3321

Toll-free: 1-800-392-8222 (Hotline) ⊠: consumer.help@ago.mo.gov

www.ago.mo.gov

Montana

State Offices

Montana Office of **Consumer Protection**

PO Box 200151 2225 11th Ave. Helena, MT 59620-0151 406-444-4500

Toll-free: 1-800-481-6896 ⊠: contactocp@mt.gov www.doj.mt.gov/consumer

Nebraska

State Offices

Office of the Attorney General

Consumer Protection Division 2115 State Capitol Lincoln, NE 68509 402-471-2682

Toll-free: 1-800-727-6432 (NE) Toll-free: 1-888-850-7555 (Spanish)

Toll-free: 1-888-287-0778 (Senior Hotline) www.ago.ne.gov

Nevada

State Offices

Bureau of Consumer Protection

Office of the Attorney General Carson City, NV www.fightfraud.nv.gov

New Hampshire

State Offices

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 (Consumer Protection Hotline) TTY: 1-800-735-2964 (NH) ⊠: DOJ-CPB@doj.nh.gov www.doj.nh.gov/consumer

New Jersey

State Offices

Department 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

⊠: 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

www.aclink.org/law

Bergen County Office of Consumer Protection

One Bergen County Plaza, 3rd Floor Hackensack, NJ 07601-7076 201-336-6400

www.co.bergen.nj.us

Burlington County Office of Consumer Affairs/Weights and Measures

PO Box 6000 Mount Holly, NJ 08060-6000 609-265-5054 (Consumer Affairs) 609-265-5098 (Weights & Measures) ⊠: consumer@co.burlington.nj.us www.co.burlington.nj.us

Camden County Office of **Consumer Protection/Weights** and Measures

512 Lakeland Rd., Suite 158 Blackwood, NJ 08012 856-374-6161 (Consumer Protection) 856-374-6001 (Weights & Measures) www.camdencounty.com

Cape May County Consumer Affairs

Four Moore Rd., DN 310 Cape May Court House, NJ 08210-1601 609-463-6475

⊠: consumer@co.cape-may.nj.us www.capemaycountygov.net

Cumberland County Department of Consumer Affairs

788 E. Commerce St. Bridgeton, NJ 08302 856-453-2203

www.co.cumberland.ni.us

Essex County Division of Consumer Services

50 S. Clinton St., Suite 3201 East Orange, NJ 07018 973-395-8350

www.essex-countynj.org/

Gloucester County Department of Consumer Affairs

254 County House Rd. Clarksboro, NJ 08020 856-384-6855 TTY: 856-232-9543

www.co.gloucester.nj.us/ Government/Departments/ ConsumerAffairs/main.cfm

Hudson County Division of Consumer Affairs

583 Newark Ave. Jersey City, NJ 07306 201-795-6295 (Hotline) www.hudsoncountynj.org

Hunterdon County Office of Consumer Affairs

PO Box 2900 Flemington, NJ 08822 908-806-5174

www.co.hunterdon.nj.us/ consumeraffairs.htm

Mercer County Consumer Affairs

PO Box 8068 640 S. Broad St. Trenton, NJ 08650-0068 609-989-6671

www.mercercounty.org

Middlesex County Consumer Affairs

75 Bayard St., 2nd Floor Room 290 Middlesex County Administration Building New Brunswick, NJ 08901 732-745-3875 ☑: consumer@co.middlesex. nj.us

www.co.middlesex.nj.us/ consumeraffairs/index.asp

Monmouth County Department of Consumer Affairs

One E. Main St. Hall of Records Annex Freehold, NJ 07728 732-431-7900

www.visitmonmouth.com

Ocean County Department of Consumer Affairs

PO Box 2191 1027 Hooper Ave., Building 2 Toms River, NJ 08754-2191 732-929-2105 ☑: ConsumerAffairs@co.ocean. nj.us

www.co.ocean.nj.us

Passaic County Department of Consumer Protection/Weights and Measures

Dept. of Law 1310 Route 23 N Wayne, NJ 07470 973-305-5881 (Consumer Protection) 973-305-5750 (Weights & Measures)

www.passaiccountynj.org

Somerset County Division of Consumer Protection

PO Box 3000
20 Grove St.
Somerville, NJ 08876-1262
908-203-6080
⊠: consumerprotection@
co.somerset.nj.us
www.co.somerset.nj.us

Union County Division of Consumer Affairs

300 North Ave., E Westfield, NJ 07090 908-654-9840

www.unioncountynj.org

City Offices

Nutley Consumer Affairs

c/o Department of Public Affairs 149 Chestnut St. Nutley, NJ 07110 973-284-4975 www.nutleynj.org

Plainfield Action Services

510 Watchung Ave. City Hall Annex Plainfield, NJ 07060 908-753-3519

www.plainfield.com

Secaucus Department of Consumer Affairs

1203 Patterson Plank Rd. Municipal Government Center Secaucus, NJ 07094 201-330-2008

www.njconsumeraffairs.gov/ocp/countyoff.htm

Union Consumer Affairs Office

1976 Morris Ave. Union, NJ 07083 908-851-5477

www.uniontownship.com

New Mexico

State Offices

Office of the Attorney General

Consumer Protection Division PO Drawer 1508 Santa Fe, NM 87504-1508 505-827-6060 Toll-free: 1-800-678-1508

New York

State Offices

www.nmaq.qov

New York State Consumer Protection Board

Five Empire State Plaza, Suite 2101 Albany, NY 12223 518-474-8583 Toll-free: 1-800-697-1220

⊠: webmaster@consumer.state.ny.us

www.nysconsumer.gov

Office of the Attorney General – Albany Office

Bureau of Consumer Frauds and Protection State Capitol Albany, NY 12224-0341 518-474-5481 Toll-free: 1-800-771-7755 (NY) TTY: 1-800-788-9898

www.ag.ny.gov

New York City Office
Bureau of Consumer Frauds
and Protection
120 Broadway, 3rd Floor
New York, NY 10271-0332
212-416-8000
Toll-free: 1-800-771-7755 (Hotline)
TTY: 1-800-788-9898
www.ag.ny.gov

Office of the Attorney General -

Regional Offices

Binghamton Regional Office

Office of the Attorney General 44 Hawley St. State Office Building, 17th Floor Binghamton, NY 13901 607-721-8771 TTY: 1-800-788-9898 www.ag.ny.gov

Brooklyn Regional Office

Office of the Attorney General 55 Hanson Pl., Suite 1080 Brooklyn, NY 11217 718-722-3949 Toll-free: 1-800-771-7755 (Consumer Helpline) TTY: 1-800-788-9898 www.ag.ny.gov

Buffalo Regional Office

Office of the Attorney General 350 Main St. Main Place Tower, Suite 300A Buffalo, NY 14202 716-853-8400 TTY: 1-800-788-9898 www.ag.ny.gov

Harlem Regional Office

www.ag.ny.gov

Office of the Attorney General 163 W. 125th St., Suite 1324 New York, NY 10027 212-961-4475 Toll-free: 1-800-771-7755 TTY: 1-800-788-9898

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 TTY: 1-800-788-9898 www.ag.ny.gov

Plattsburgh Regional Office

Office of the Attorney General 43 Durkee St., Suite 700 Plattsburgh, NY 12901-2958 518-562-3288

Toll-free: 1-800-771-7755 TTY: 1-800-788-9898 www.ag.ny.gov

Poughkeepsie Regional Office

Office of the Attorney General 235 Main St. Poughkeepsie, NY 12601-3194 845-485-3900 Toll-free: 1-800-771-7755 TTY: 1-800-788-9898

www.ag.ny.gov

Rochester Regional Office

Office of the Attorney General 144 Exchange Blvd., Suite 200 Rochester, NY 14614-2176 585-546-7430 585-327-3240 (Consumer Frauds) Toll-free: 1-800-771-7755 TTY: 1-800-788-9898 www.ag.ny.gov

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 TTY: 1-800-788-9898

www.ag.ny.gov

Syracuse Regional Office

Office of the Attorney General 615 Erie Blvd., W, Suite 102 Syracuse, NY 13204 315-448-4800 315-448-4848 (Consumer Frauds) Toll-free: 1-800-771-7755 TTY: 1-800-788-9898 www.ag.ny.gov

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

TTY: 1-800-788-9898 www.ag.ny.gov

Watertown Regional Office

Office of the Attorney General 317 Washington St. Dulles State Office Building Watertown, NY 13601 315-785-2444 Toll-free: 1-800-771-7755

TTY: 1-800-788-9898 www.ag.ny.gov

Westchester Regional Office

Office of the Attorney General 101 E. Post Rd. White Plains, NY 10601-5008 914-422-8755 Toll-free: 1-800-771-7755 (Consumer Helpline) TTY: 1-800-788-9898 www.ag.ny.gov

County Offices

Albany County Department of Consumer Affairs

112 State St., Suite 1207-08 Albany, NY 12207 518-447-7581 ☑: consumer_complaints@ albanycounty.com

www.albanycounty.com

Dutchess County Department of Consumer Affairs

98 Peach Rd.
Poughkeepsie, NY 12601
845-486-2949

☑: consumeraffairs@
co.dutchess.ny.us
www.dutchessny.gov

Erie County District Attorney's Office

Consumer Fraud Bureau 107 Delaware Ave., 4th Floor Statler Towers Buffalo, NY 14202 716-853-8404 (Consumer Fraud) 716-853-8400 Toll-free: 1-800-771-7755 (NY)

www.ag.ny.gov

Nassau County Office of Consumer Affairs

200 County Seat Dr. Mineola, NY 11501 516-571-2600

www.nassaucountyny.gov

Orange County Department of Consumer Affairs

99 Main St. Goshen, NY 10924 845-360-6700

www.co.orange.ny.us

Putnam County Department of Consumer Affairs

110 Old Route 6, Bldg. 3 Carmel, NY 10512 845-225-2039

www.putnamcountyny.com

Rockland County Office of Consumer Protection

18 New Hempstead Rd., 6th Floor New City, NY 10956 845-708-7600

www.co.rockland.ny.us

Schenectady County Department of Consumer Affairs/Bureau of Weights & Measures

64 Kellar Ave. Schenectady, NY 12306 518-356-7473 (Consumer Affairs) 518-356-6795 (Weights & Measures) schenectadycounty.com

Ulster County Consumer

Fraud Bureau 20 Lucas Ave. Kingston, NY 12401-3708

845-340-3260 www.ulstercountyny.gov/ consumerfraud

Westchester County Department of Consumer Protection

112 E. Post Rd., 4th Floor
White Plains, NY 10601
914-995-2155

□: conpro@westchestergov.com
www.westchestergov.com/
consumer

City Offices

Colonie Consumer **Protection Board**

Memorial Town Hall Newtonville, NY 12128 518-783-2787

www.colonie.org

Mt. Vernon Office of **Consumer Affairs**

One Roosevelt Square, Room 11 City Hall Mount Vernon, NY 10550 914-665-2433

www.cmvny.com

New York City Department of Consumer Affairs

42 Broadway New York, NY 10004 212-639-9675 TTY: 212-487-2710

www.nyc.gov/consumers

Schenectady Bureau of **Consumer Protection**

105 Jay St. City Hall, Room 204 Schenectady, NY 12305 518-382-5061

Yonkers Consumer **Protection Bureau**

87 Nepperhan Ave., Room 212 Yonkers, NY 10701 914-377-6808 914-377-3000 (Helpline) www.yonkersny.gov

North Carolina

State Offices

North Carolina Department of Agriculture and **Consumer Services**

1001 Mail Service Center Raleigh, NC 27699-1001 919-733-7125

www.agr.state.nc.us/index.htm

North Carolina Office of the **Attorney General**

Consumer Protection Division Mail Service Center 9001 Raleigh, NC 27699-9001 919-716-6000

Toll-free: 1-877-566-7226 (NC)

www.ncdoj.gov

North Dakota

State Offices

Office of the Attorney General

Consumer Protection and Antitrust Division 1050 E. Interstate Ave., Suite 200 Gateway Professional Center Bismarck, ND 58503-5574 701-328-3404 Toll-free: 1-800-472-2600

TTY: 1-800-366-6888 ⊠: ndag@nd.gov www.ag.nd.gov

Ohio

State Offices

Ohio Attorney General's Office

Consumer Protection Section 30 E. Broad St., 14th Floor Columbus, OH 43215-3400 614-466-4320

Toll-free: 1-800-282-0515 ohioattorneygeneral.gov www.speakoutohio.gov (consumer website)

County Offices

Summit County Office of Consumer Affairs

175 S. Main St., Suite 209 Akron, OH 44308 330-643-2879 □: consumeraffairs@summitoh.net www.co.summit.oh.us/ conaffairs.htm

Oklahoma

State Offices

Oklahoma Attorney General

Consumer Protection Unit 313 N.E. 21st St. Oklahoma City, OK 73105 405-521-3921 405-521-2029 (Consumer Hotline) www.oag.ok.gov

Oklahoma Department of Consumer Credit

4545 N. Lincoln Blvd., Suite 164 Oklahoma City, OK 73105-3408 405-521-3653

Toll-free: 1-800-448-4904 (Consumer Hotline)

www.okdocc.state.ok.us

Oregon

State Offices

Oregon Department of Justice

Financial Fraud/Consumer **Protection Section** 1162 Court St., NE Salem, OR 97301-4096 503-378-4320 (Salem) 503-229-5576 (Portland) Toll-free: 1-877-877-9392 (OR) TTY: 1-800-735-2900 ⊠: consumer.hotline@doj. state.or.us

www.doj.state.or.us

Pennsylvania

State Offices

Pennsylvania Office of the **Attorney General**

Bureau of Consumer Protection Strawberry Square, 14th Floor Harrisburg, PA 17120 717-787-9707

Toll-free: 1-800-441-2555 (PA) Toll-free: 1-888-520-6680 (Home Improvement) www.attorneygeneral.gov

Regional Offices

Erie Regional Office – Bureau of Consumer Protection

Office of the Attorney General 1001 State St., 10th Floor Erie, PA 16501 814-871-4371

www.attorneygeneral.gov

Philadelphia Regional Office -**Bureau of Consumer Protection**

Office of the Attorney General 21 S. 12th St., 2nd Floor Philadelphia, PA 19107 215-560-2414

www.attorneygeneral.gov Pittsburgh Regional Office -

Bureau of Consumer Protection Office of the Attorney General 564 Forbes Ave. Manor Complex, 6th Floor Pittsburgh, PA 15219

Toll-free: 1-800-441-2555 www.attorneygeneral.gov

412-565-5135

Scranton Regional Office -**Bureau of Consumer Protection**

Office of the Attorney General 101 Penn Ave. 100 Samter Building Scranton, PA 18503 570-963-4913

www.attorneygeneral.gov

County Offices

Bucks County Department Consumer Protection

50 N. Main St. Doylestown, PA 18901 215-348-7442 Toll-free: 1-800-942-2669 ⊠: consumerprotection@ co.bucks.pa.us

www.buckscounty.org

Delaware County Consumer Affairs

201 W. Front St. Government Center Building Media, PA 19063 610-891-4865 www.co.delaware.pa.us/

Puerto Rico

State Offices

consumeraffairs

Department de Asuntos **Del Consumidor**

Minillas Station Apartado 41059 Santurce, PR 00940 787-722-7555

www.daco.gobierno.pr

Rhode Island

State Offices

Rhode Island Department of the Attorney General

Consumer Protection Unit 150 S. Main St. Providence, RI 02903 401-274-4400 TTY: 401-453-0410 ⊠: contactus@riag.ri.gov www.riag.state.ri.us

South Carolina

State Offices

South Carolina Department of Consumer Affairs

PO Box 5757 3600 Forest Dr., 3rd Floor Columbia, SC 29250-5757 803-734-4200 Toll-free: 1-800-922-1594 (SC) ⊠: 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 57501-8053 605-773-4400 Toll-free: 1-800-300-1986 (SD)

TTY: 605-773-6585 ⊠: consumerhelp@state.sd.us

www.state.sd.us/atg

Tennessee

State Offices

Tennessee Department of Commerce and Insurance

Division of Consumer Affairs 500 James Robertson Pkwy. 5th Floor Nashville, TN 37243-0600 615-741-4737 Toll-free: 1-800-342-8385 (TN) ⊠: 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

www.attorneygeneral.state. tn.us

Texas

State Offices

Texas Office of the Attorney General

Consumer Protection Department PO Box 12548 Austin, TX 78711-2548 512-463-2100 Toll-free: 1-800-621-0508 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 214-969-7639

www.oag.state.tx.us

Office of the Attorney General - El Paso Region

Consumer Protection Division 401 E. Franklin Ave., Suite 530 El Paso, TX 79901 915-834-5800

www.oag.state.tx.us

Office of the Attorney **General – Houston Region**

Consumer Protection Division 808 Travis St., Suite 1520 Houston, TX 77002-1702 713-223-5886 Toll-free: 1-800-252-8011 (TX)

Toll-free: 1-800-621-0508 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

www.oag.state.tx.us

Office of the Attorney General - McAllen Region

Consumer Protection Division 3201 N. McColl Rd., Suite B McAllen, TX 78501-1685 956-682-4547 Toll-free: 1-800-252-8011 (TX)

www.oag.state.tx.us

Office of the Attorney **General – San Antonio Region**

Consumer Protection Division 115 E. Travis St., Suite 925 San Antonio, TX 78205-1605 210-224-1007

Toll-free: 1-800-252-8011 (TX) 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 St., Suite 600 Houston, TX 77002-1923 713-755-5836

app.dao.hctx.net

Utah

State Offices

Utah Department of Commerce

Division of Consumer Protection PO Box 146704 160 E. 300 S Salt Lake City, UT 84114-6704 801-530-6601 ⊠: consumerprotection@utah.gov www.consumerprotection. utah.gov

Vermont

State Offices

Vermont Agency of Agriculture, **Food, and Markets**

Food Safety and Consumer Protection 116 State St. Montpelier, VT 05620 802-828-2436

www.vermontagriculture.com

Vermont Office of the Attorney General

Consumer Assistance Program 146 University Pl. Burlington, VT 05405 802-656-3183 Toll-free: 1-800-649-2424 (VT)

⊠: consumer@uvm.edu www.atg.state.vt.us

Virgin Islands

State Offices

Department of Licensing and Consumer Affairs

8201 Sub Base, Suite 1 Property and Procurement Bldg. St. Thomas, VI 00802 340-774-3130 www.dlca.gov.vi

Virgin Islands Deptartment

of Licensing and **Consumer Affairs**

3000 Golden Rock Shopping Center, Suite 9 St. Croix, VI 00820 340-773-2226 www.dlca.gov.vi

Virginia

State Offices

Virginia Beach Office of the **Commonwealth's Attorney**

Consumer Affairs Division 2425 Nimmo Pkwy. Judicial Center, Building 10B Virginia Beach, VA 23456 757-385-5836 ⊠: OCACAAdmin@vbgov.com www.vbgov.com/dept/oca/

Virginia Department of **Agriculture and Consumer** Services

Office of Consumer Affairs 102 Governor St. Richmond, VA 23219 804-786-2042 Toll-free: 1-800-552-9963 (VA) TTY: 1-800-828-1120 ⊠: webmaster.vdacs@vdacs. virginia.gov www.vdacs.virginia.gov

Virginia Office of the Attorney General - Civil Division

Antitrust and Consumer Litigation Section 900 E. Main St. Richmond, VA 23219 804-786-2116 Toll-free: 1-800-451-1525 ⊠: mail@oag.state.va.us

www.vaag.com/consumer

County Offices

Fairfax County Department of Cable Communications and Consumer Protection

12000 Government Center Pkwy., Suite 433 Fairfax, VA 22035 703-222-8435 (General) www.fairfaxcounty.gov/ consumer.htm

City Offices

Alexandria Office of **Consumer Affairs**

City Hall, 301 King St., Room 1900 Alexandria, VA 22313 703-746-4350

www.alexandriava.gov/citizen

Washington

State Offices

Washington Office of the Attorney General

Toll-free: 1-800-551-4636 TTY: 1-800-833-6384 www.atg.wa.gov

Regional Offices

Bellingham Consumer Protection Division (Island, San Juan, Skagit, and **Whatcom Counties**)

Office of the Attorney General 103 E. Holly St., Suite 308 Bellingham, WA 98225-4728 360-738-6185

Toll-free: 1-800-551-4636 (WA) TTY: 1-800-833-6384

www.atg.wa.gov **Seattle Consumer Protection Division**

(N. King, Snohomish, Clallam, and Jefferson Counties and **Bainbridge Island)**

Office of the Attorney General 800 5th Ave., Suite 2000 Seattle, WA 98104 206-464-6684 Toll-free: 1-800-551-4636 (WA)

TTY: 1-800-833-6384 www.atg.wa.gov

Spokane Consumer Protection **Division (Eastern Washington)**

Office of the Attorney General 1116 W. Riverside Ave. Spokane, WA 99201-1194 509-456-3123

Toll-free: 1-800-551-4636 (WA) TTY: 1-800-833-6384

www.atg.wa.gov

Tacoma Consumer Protection Division (Pierce, Mason, Grays Harbor, Kitsap, and South King Counties)

Office of the Attorney General PO Box 2317

Tacoma, WA 98401-2317 253-593-2904

Toll-free: 1-800-551-4636 (WA) TTY: 1-800-833-6384

www.atg.wa.gov

Vancouver Consumer Protection Division (Clark, Cowlitz, Pacific, Skamania, Wahkiakum, Lewis, and Thurston Counties)

Office of the Attorney General 1220 Main St., Suite 549 Vancouver, WA 98660-2964 360-759-2150

Toll-free: 1-800-551-4636 (WA)

TTY: 1-800-833-6384

www.atg.wa.gov/consumer

West Virginia

State Offices

Consumer Protection Division

Office of the Attorney General PO Box 1789 Charleston, WV 25326-1789 304-558-8986

Toll-free: 1-800-368-8808 (WV) ⊠: consumer@wvago.gov

www.wvago.gov

Wisconsin

State Offices

Wisconsin Department of Agriculture, Trade and **Consumer Protection**

Bureau of Consumer Protection 2811 Agriculture Dr.

PO Box 8911

Madison, WI 53708-8911

608-224-4976

Toll-free: 1-800-422-7128 (WI)

TTY: 608-224-5058

⊠: hotline@datcp.state.wi.us www.datcp.state.wi.us

Regional Offices

Northwest Regional Office

Department of Agriculture, Trade & Consumer Protection 3610 Oakwood Hills Pkwv. Eau Claire, WI 54701 Toll-free: 1-800-422-7128 TTY: 608-224-5058 ⊠: hotline@datcp.state.wi.us

www.datcp.state.wi.us

County Offices

Racine County Sheriff's **D**epartment

Consumer Fraud Investigation 717 Wisconsin Ave. Racine, WI 53403 262-636-3126

Toll-free: 1-800-242-4202 ⊠: RCSheriff@goracine.org

www.racineco.com

Wyoming

State Offices

Wyoming Office of the Attorney General

Consumer Protection Unit 123 State Capitol Chevenne, WY 82002 307-777-7874

Toll-free: 1-800-438-5799 attorneygeneral.state.wy.us

2011 Consumer Action Handbook 129 www.pueblo.gsa.gov

Contacting Your Local Banking Authority

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 "Federal Agencies" on page 100. Also see the chart in the "Banking" section on page 5.

Alabama

State Banking Department

PO Box 4600

Montgomery, AL 36103-4600

334-242-3452

Toll-free: 1-866-465-2279 www.banking.alabama.gov

Alaska

Division of Banking and Securities

Department 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

⊠: dbsc@commerce.state.ak.us www.commerce.state.ak.us/ bsc/home.htm

Arizona

Department of **Financial Institutions**

2910 N. 44th St., Suite 310 Phoenix, AZ 85018 602-771-2800 ⊠: consumeraffairs@azdfi.gov www.azdfi.gov

Arkansas

State Bank Department

400 Hardin Rd., Suite 100 Little Rock, AR 72211 501-324-9019 ⊠: asbd@banking.state.ar.us accessarkansas.org/bank

California

State Department of **Financial Institutions**

45 Fremont St., Suite 1700 San Francisco, CA 94105-2219 415-263-8500 916-322-0622 (Consumer Services) Toll-free: 1-800-622-0620 (CA) ⊠: consumer@dfi.ca.gov www.dfi.ca.gov

Colorado

Division of Banking

Department of Regulatory Agencies 1560 Broadway, Suite 975 Denver, CO 80202 303-894-7575 ⊠: banking@dora.state.co.us www.dora.state.co.us/banking

Connecticut

Connecticut Department of Banking

Government Relations and Consumer Affairs 260 Constitution Plaza Hartford, CT 06103 860-240-8299 Toll-free: 1-800-831-7225 www.state.ct.us/dob

Delaware

Office of the State Bank Commissioner

555 E. Loockerman St., Suite 210 Dover, DE 19901 302-739-4235 www.banking.delaware.gov

District of Columbia

Department of Insurance, Securities and Banking

Attn: Consumer Protection Advocate 810 1st St., NE, Suite 701 Washington, DC 20002 202-727-8000 (General Information) 202-442-7843 ⊠: disb@dc.gov www.disb.dc.gov

Florida

Office of Financial Regulation

Division of Financial Institutions 200 E. Gaines St. Tallahassee, FL 32399-0371

850-410-9800

Toll-free: 1-800-848-3792 (FL) ⊠: ofr@flofr.com

www.flofr.com

Georgia

Department of Banking and Finance

2990 Brandywine Rd., Suite 200 Atlanta, GA 30341-5565 770-986-1633

Toll-free: 1-888-986-1633 (GA)

www.gadbf.org

Hawaii

Division of Financial Institutions

Department of Commerce and Consumer Affairs PO Box 2054 Honolulu, HI 96805 808-586-2820 808-274-3141 (Kauai) 808-984-2400, ext. 62820# (Maui) 808-974-4000, ext. 62820# (HI) TTY: 808-586-2820 ⊠: dfi@dcca.hawaii.gov www.hawaii.gov/dcca/dfi

Idaho

Department of Finance

Financial Institutions Bureau PO Box 83720 Boise, ID 83720-0031 208-332-8000 Toll-free: 1-888-346-3378 (ID)

⊠: finance@finance.idaho.gov

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 www.idfpr.com

Indiana

Department of Financial Institutions

30 S. Meridian St., Suite 300 Indianapolis, IN 46204 317-232-3955

Toll-free: 1-800-382-4880 (IN)

www.in.gov/dfi

lowa

Division of Banking

200 E. Grand Ave., Suite 300 Des Moines, IA 50309-1827 515-281-4014

www.idob.state.ia.us

Kansas

Office of the State Bank Commissioner

700 S.W. Jackson St., Suite 300 Topeka, KS 66603-3714 785-296-2266 Toll-free: 1-877-387-8523

(Consumer Helpline) www.osbckansas.org

Kentucky

Department of Financial Institutions

1025 Capitol Center Dr., Suite 200 Frankfort, KY 40601 502-573-3390 Toll-free: 1-800-223-2579

⊠: kfi@ky.gov www.kfi.ky.gov

Louisiana

Office of Financial Institutions

PO Box 94095 Baton Rouge, LA 70804-9095 225-925-4660 ⊠: ofila@ofi.louisiana.gov www.ofi.state.la.us

Maine

Bureau of Financial Institutions

Augusta, ME 04333-0036 207-624-8570 Toll-free: 1-800-965-5235 TTY: 207-624-8563 www.maine.gov/pfr/ financialinstitutions

36 State House Station

Maryland

Commissioner of Financial Regulation

500 N. Calvert St., Suite 402 Baltimore, MD 21202 410-230-6100 Toll-free: 1-888-784-0136 (MD)

TTY: 410-767-2117

⊠: finreg@dllr.state.md.us www.dllr.state.md.us/finance

Massachusetts

Division of Banks

One South Station, 3rd floor Boston, MA 02110 617-956-1501

Toll-free: 1-800-495-2265 (MA)

TTY: 617-956-1577

⊠: dobconsumer.assistan@state.

ma.us

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

⊠: ofir-info@michigan.gov www.michigan.gov/ofir

Minnesota

Financial Examinations Division

Department of Commerce 85 7th Pl., E, Suite 500 St. Paul. MN 55101 651-296-2135 TTY: 651-296-2860 ⊠: financial.commerce@state. mn.us

www.commerce.state.mn.us

Mississippi

Department of Banking and **Consumer Finance**

501 N. West St. 901 Woolfolk Building, Suite A Jackson, MS 39201 601-359-1031 Toll-free: 1-800-844-2499 (MS)

⊠: webmaster@dbcf.state.ms.us www.dbcf.state.ms.us

Missouri

Department of Finance

301 W. High St., Room 630 PO Box 716 Jefferson City, MO 65102 573-751-3242 ⊠: finance@dof.mo.gov finance.mo.gov

Montana

Division of Banking & Financial Institutions

PO Box 200546 301 S. Park Ave., Suite 316 Helena, MT 59620-0546 406-841-2920 Toll-free: 1-800-914-8423 TTY: 406-444-1421 www.banking.mt.gov

Nebraska

Department of Banking & Finance

PO Box 95006 Lincoln, NE 68509-5006 402-471-2171 Toll-free: 1-877-471-3445 www.ndbf.ne.gov

Nevada

Financial Institutions Division

Department of Business & Industry PO Box 3239 Carson City, NV 89702 702-486-4120 Toll-free: 1-866-858-8951 (NV) ⊠: FIDMaster@fid.state.nv.us www.fid.state.nv.us

New Hampshire

State Banking Department

53 Regional Dr., Suite 200 Concord, NH 03301 603-271-3561

Toll-free: 1-800-437-5991 TTY: 1-800-735-2964

⊠: NHBD@Banking.State.NH.US www.nh.gov/banking

New Jersey

Department of Banking and Insurance

PO Box 471 Trenton, NJ 08625 609-292-7272

Toll-free: 1-800-446-7467 www.njdobi.org/

New Mexico

Financial Institutions Division

Regulation and Licensing Department 2550 Cerrillos Rd., 3rd Floor Santa Fe, NM 87505 505-476-4885

www.rld.state.nm.us/FID/

New York

Banking Department

Consumer Help Unit One State St. New York, NY 10004-1417 212-709-3530

Toll-free: 1-877-226-5697 (NY) ⊠: consumer@banking.state.

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 www.nccob.org

North Dakota

Department of Financial Institutions

2000 Schafer St., Suite G Bismarck, ND 58501-1204 701-328-9933

TTY: 1-800-366-6888 (ND)

⊠: dfi@nd.gov www.nd.gov/dfi

Ohio

Division of Financial Institutions

Department of Commerce 77 S. High St., 21st Floor Columbus, OH 43215-6120 614-728-8400

Toll-free: 1-866-278-0003 TTY: 1-800-750-0750

⊠: webdfi@dfi.com.state.oh.us www.com.ohio.gov/fiin

Oklahoma

State Banking Department

2900 N. Lincoln Blvd. Oklahoma City, OK 73105 405-521-2782

www.osbd.state.ok.us

Oregon

Department 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 ⊠: dcbs.dfcsmail@state.or.us

dfcs.oregon.gov

Pennsylvania

Department of Banking

Consumer Services 17 N. Second St., Suite 1300 Harrisburg, PA 17101-2290 717-787-2665

Toll-free: 1-800-722-2657 TTY: 1-800-679-5070 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

Department of Business Regulation 1511 Pontiac Ave. Cranston, RI 02920 401-462-9503 ⊠: 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 banking.sc.gov

South Dakota

Division of Banking

217 1/2 W. Missouri Ave. Pierre, SD 57501-4590 605-773-3421 ⊠: drr.banking.info@state.sd.us www.state.sd.us/banking

Tennessee

Department of Financial Institutions

Consumer Resources Division 414 Union St., Suite 1000 Nashville, TN 37219 615-253-2023

Toll-free: 1-800-778-4215

⊠: TDFI.ConsumerResources@ state.tn.us

www.tennessee.gov/tdfi

Texas

Department of Banking

2601 N. Lamar Blvd., Suite 201 Austin, TX 78705 512-475-1300 Toll-free: 1-877-276-5554 (Consumer Hotline) ⊠: consumer.complaints@

banking.state.tx.us www.banking.state.tx.us

Utah

Department of Financial Institutions

PO Box 146800 Salt Lake City, UT 84114-6800 801-538-8830 www.dfi.utah.gov

Vermont

Department of Banking, Insurance, Securities and **Health Care Administration**

89 Main St., Drawer 20 Montpelier, VT 05620-3101 802-828-3301 802-828-3307 (Banking) ⊠: bankdiv@bishca.state.vt.us www.bishca.state.vt.us

Virgin Islands

Division of Banking and Insurance

Office of the Lieutenant Governor #18 Kongens Gade St. Thomas, VI 00802 340-774-7166 www.ltg.gov.vi

Virginia

Bureau of Financial Institutions

PO Box 640 Richmond, VA 23218 804-371-9657 (General Information) 804-371-9705 (Complaints) Toll-free: 1-800-552-7945 (VA) TTY: 804-371-9206 ⊠: bfiguestions@scc.virginia.gov www.scc.virginia.gov

Washington

Department of Financial Institutions

PO Box 41200 Olympia, WA 98504-1200 360-902-8700 Toll-free: 1-877-746-4334 TTY: 360-664-8126 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)

Wisconsin

www.wvdob.org

Department of Financial Institutions

Division of Banking PO Box 7846 Madison, WI 53707-7846 608-261-7577 Toll-free: 1-800-452-3328 (WI) TTY: 608-266-8818 ⊠: askthesecretary@dfi.state. wi.us

www.wdfi.org

Wyoming

Division of Banking

Herschler Building, 3rd Floor, E 122 W. 25th St. Cheyenne, WY 82002 307-777-7797 audit.state.wy.us/banking

www.pueblo.gsa.gov

Contacting Your Local Insurance Regulator

The officials listed below enforce laws and regulations for each type of insurance. 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. 29).

If you have a question or complaint about your insurance company's policies, contact the company before you contact your state insurance regulator.

Alabama

Department of Insurance

PO Box 303351 Montgomery, AL 36130-3351 334-241-4141 (Consumer Services) 334-269-3550 ⊠: ConsumerServices@ insurance.alabama.gov www.aldoi.gov

Alaska

Division of Insurance

Department of Commerce,

Community and Economic Development 550 W. 7th Ave., Suite 1560 Robert B. Atwood Building Anchorage, AK 99501-3567 907-269-7900 TTY: 907-465-5437 ⊠: insurance@alaska.gov

Division of Insurance

insurance

insurance

www.dced.state.ak.us/

Department of Commerce, Community and Economic Development 9th Floor State Office Building 333 Willoughby Ave. Juneau, AK 99811-0805 907-465-2515 TTY: 907-465-5437 ⊠: insurance@alaska.gov www.dced.state.ak.us/

Arizona

Department of Insurance

Consumer Affairs Division 2910 N. 44th St., Suite 210 Phoenix, AZ 85018-7269 602-364-2499 602-364-3100 (Switchboard) Toll-free: 1-800-325-2548 (AZ) ⊠: consumers@azinsurance.gov

www.id.state.az.us

Arkansas

Insurance Department

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 (AR) Toll-free: 1-800-852-5494 (Consumer Services)

Toll-free: 1-866-660-0888 (Criminal Investigations - Insurance Fraud) ⊠: insurance.consumers@ arkansas.gov

www.insurance.arkansas.gov

California

California Department of Insurance

Consumer Services Division 300 S. Spring St., South Tower Los Angeles, CA 90013 213-897-8921 Toll-free: 1-800-927-4357 (CA)

TTY: 1-800-482-4833 www.insurance.ca.gov

Department of Managed Health Care

California HMO Help Center 980 9th St., Suite 500 Sacramento, CA 95814-2725 Toll-free: 1-888-466-2219 TTY: 1-877-688-9891 ⊠: 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 (CO) TTY: 711 ⊠: insurance@dora.state.co.us

www.dora.state.co.us/Insurance

Connecticut

Insurance Department

Consumer Affairs Division PO Box 816 Hartford, CT 06142-0816 860-297-3800 Toll-free: 1-800-203-3447 (CT)

⊠: cid.ca@ct.gov

www.ct.gov/cid

Delaware

Delaware Insurance Department

841 Silver Lake Blvd. Dover, DE 19904 302-674-7310 Toll-free: 1-800-282-8611 ⊠: consumer@state.de.us www.delawareinsurance.gov

District of Columbia

Department of Insurance, Securities and Banking

Attn: Consumer Protection Advocate 810 1st St., NE, Suite 701 Washington, DC 20002 202-727-8000 (Switchboard) 202-442-7843 ⊠: disb@dc.gov www.disb.dc.gov

Florida

Office of Insurance Regulation

Department of Financial Services 200 E. Gaines St. Tallahassee, FL 32399-0305 850-413-3140 Toll-free: 1-877-693-5236

TTY: 1-800-640-0886 www.floir.com

Georgia

Insurance and Safety Fire Commissioner

West Tower, Suite 716 Two Martin Luther King, Jr., Dr. Atlanta, GA 30334 404-656-2070 Toll-free: 1-800-656-2298 (GA) TTY: 711

www.gainsurance.org

Hawaii

Insurance Division

Department of Commerce and Consumer Affairs PO Box 3614 Honolulu, HI 96811 808-586-2790 ⊠: insurance@dcca.hawaii.gov www.hawaii.gov/dcca/areas/ins

Idaho

Department of Insurance

Consumer Affairs Bureau PO Box 83720 700 W. State St. Boise, ID 83720-0043 208-334-4250 Toll-free: 1-800-721-3272 (ID)

www.doi.idaho.gov

Illinois

Division of Insurance - Chicago

Department of Financial and **Professional Regulation** 100 W. Randolph St., Suite 9-301 Chicago, IL 60601-3395 312-814-2427 TTY: 312-814-2603 ⊠: doi.director@illinois.gov www.insurance.illinois.gov

Division of Insurance -**Springfield**

Department 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 ⊠: doi.director@illinois.gov

Indiana

www.insurance.illinois.gov

Department of Insurance

Consumer Services Division 311 W. Washington St., Suite 300 Indianapolis, IN 46204 317-232-2395

Toll-free: 1-800-622-4461 (IN) ⊠: consumerservices@idoi. in.aov

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 (IA) www.iid.state.ia.us

Kansas

Kansas Insurance Department

Consumer Assistance Division 420 S.W. 9th St. Topeka, KS 66612 785-296-3071 Toll-free: 1-800-432-2484 (KS) TTY: 1-877-235-3151 ⊠: commissioner@ ksinsurance.org www.ksinsurance.org

Kentucky

Department 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

insurance.ky.gov

Louisiana

Department of Insurance

PO Box 94214 Baton Rouge, LA 70804 225-342-5900 Toll-free: 1-800-259-5300 ⊠: 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 (ME) TTY: 1-888-577-6690

⊠: Insurance.PFR@maine.gov www.maine.gov/insurance

Maryland

Insurance Administration

Consumer Division Suite 2700 525 Saint Paul Pl. Baltimore, MD 21202 410-468-2000 Toll-free: 1-800-492-6116

TTY: 1-800-735-2258

www.mdinsurance.state.md.us

Massachusetts

Division of Insurance

Consumer Service Section Suite 5170 Ten Park Plaza Boston, MA 02110 617-973-8700 617-973-8787 (Consumer Hotline) 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 ⊠: ofir-ins-info@michigan.gov www.michigan.gov/ofir

Minnesota

Department of Commerce

Market Assurance Division 85 7th Place E. Suite 500 St. Paul, MN 55101 651-296-2488

Toll-free: 1-800-657-3602 (MN) TTY: 651-296-2860

⊠: market.assurance@state.

www.insurance.mn.gov

Mississippi

Department of Insurance

PO Box 79 Jackson, MS 39205 601-359-3569

Toll-free: 1-800-562-2957 (MS) ⊠: consumer@mid.state.ms.us www.mid.state.ms.us

www.pueblo.gsa.gov

Missouri

Missouri Department of Insurance, Financial, and **Professional Registration**

Consumer Affairs Division PO Box 690 Jefferson City, MO 65102-0690 573-751-2640

573-751-4126 (General Information) Toll-free: 1-800-726-7390 (MO)

TTY: 573-526-4536 www.insurance.mo.gov

Montana

Montana State Auditor's Office

Insurance Division 840 Helena Ave. Helena, MT 59601 406-444-2040

Toll-free: 1-800-332-6148 (MT)

TTY: 406-444-3246 ⊠: stateauditor@mt.gov www.sao.mt.gov

Nebraska

Department of Insurance

941 O St., Suite 400 Terminal Building Lincoln, NE 68508-3690 402-471-0888 (Lincoln) 402-471-2201 Toll-free: 1-877-564-7323 (NE) TTY: 1-800-833-7352 ⊠: DOI.ConsumerAffairs@ nebraska.gov www.doi.ne.gov

Nevada

Division of Insurance

Department of Business and Industry 1818 E. College Pkwy., Suite 103 Carson City, NV 89706 775-687-0700 ⊠: cscc@doi.state.nv.us

www.doi.state.nv.us

Division of Insurance

Department of Business and Industry 2501 E. Sahara Ave., #302 Las Vegas, NV 89104 702-486-4009 www.doi.state.nv.us

New Hampshire

Department of Insurance

21 S. Fruit St., Suite 14 Concord, NH 03301 603-271-2261 Toll-free: 1-800-852-3416 (NH) TTY: 1-800-735-2964 (NH) ⊠: consumerservices@ins. nh.gov

www.nh.gov/insurance

New Jersey

Department 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

www.njdobi.org

New Mexico

Department of Insurance

PO Box 1269 Santa Fe, NM 87504-1269 505-827-4592 Toll-free: 1-888-427-5772 (NM) www.nmprc.state.nm.us

New York

Consumer Services Bureau

NYS Insurance Department One Commerce Plaza Albany, NY 12257 518-474-6600

Toll-free: 1-800-342-3736 (NY) ⊠: consumers@ins.state.ny.us www.ins.state.ny.us

Consumer Services Bureau

Insurance Department 25 Beaver St. New York, NY 10004 212-480-6400 Toll-free: 1-800-342-3736 (NY)

⊠: consumers@ins.state.ny.us

www.ins.state.ny.us

North Carolina

Department of Insurance

1201 Mail Service Center Raleigh, NC 27699-1201 919-807-6750 (Consumer Services) Toll-free: 1-800-546-5664 (NC) (Consumer Services) ⊠: consumer@ncdoi.net www.ncdoi.com

North Dakota

Insurance Department

State Capitol, 5th Floor 600 E. Boulevard Ave. Bismarck, ND 58505-0320 701-328-2440

Toll-free: 1-800-247-0560 (ND) TTY: 1-800-366-6888

www.nd.gov/ndins

Ohio

Department of Insurance

Office of Consumer Services Suite 300 50 W. Town St., 3rd Floor 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

www.insurance.ohio.gov

Oklahoma

Insurance Department

PO Box 53408 Oklahoma City, OK 73152-3408 405-521-2991

Toll-free: 1-800-522-0071 (OK)

www.ok.gov/oid

Oregon

Insurance Division

PO Box 14480 Salem, OR 97309-0405 503-947-7984 Toll-free: 1-888-877-4894 (OR) ⊠: cp.ins@state.or.us insurance.oregon.gov

Pennsylvania

Bureau of Consumer Service

Insurance Department 1209 Strawberry Square Harrisburg, PA 17120 717-787-2317 Toll-free: 1-877-881-6388 TTY: 717-783-3898 ⊠: 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 www.ocs.gobierno.pr

Rhode Island

Insurance Division

Department of Business Regulation 1511 Pontiac Ave. Cranston, RI 02920 401-462-9520 www.dbr.state.ri.us

South Carolina

Consumer Services

Department of Insurance PO Box 100105 Columbia, SC 29202-3105 803-737-6180 Toll-free: 1-800-768-3467 (SC) ⊠: consumers@doi.sc.gov www.doi.sc.gov

South Dakota

Division of Insurance

Department of Revenue and Regulation 445 E. Capital Ave. Pierre, SD 57501 605-773-3563 ⊠: insurance@state.sd.us www.state.sd.us/drr

Tennessee

Department of Commerce and Insurance Consumer Affairs Division

Davy Crockett Tower 500 James Robertson Pkwy. Nashville, TN 37243-0565 615-741-4737 615-741-2241 (General Information) Toll-free: 1-800-342-8385 (TN)

Texas

Department of Insurance

www.tn.gov/commerce

Consumer Protection (111-1A) PO Box 149091 Austin, TX 78714-9091 512-463-6515 Toll-free: 1-800-252-3439 ⊠: consumerprotection@tdi. state.tx.us

Utah

Department of Insurance

www.tdi.state.tx.us

State Office Building, Room 3110 Salt Lake City, UT 84114-6901 801-538-3800 Toll-free: 1-800-439-3805 (UT)

TTY: 801-538-3826 www.insurance.utah.gov

Vermont

Insurance Division -Consumer Services

Department 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 (Health

Insurance)

www.bishca.state.vt.us www.vthealthinsurance.info (Vermont Health Insurance)

Virgin Islands

Division of Banking and Insurance

5049 Kongens Gade St. Thomas, VI 00802 340-774-7166 www.ltg.gov.vi

Virginia

Bureau of Insurance

State Corporation Commission PO Box 1157 Richmond, VA 23218 804-371-9741 (Insurance) 804-371-9967 (Corporation Commission) Toll-free: 1-800-552-7945 (VA) Toll-free: 1-877-310-6560

(Consumer Service Hotline) TTY: 804-371-9206

⊠: 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 (WA) TTY: 360-586-0241

⊠: cap@oic.wa.gov www.insurance.wa.gov

West Virginia

Offices of the Insurance Commissioner

PO Box 50540 1124 Smith St. Charleston, WV 25305-0540 304-558-3386

Toll-free: 1-888-879-9842 (WV)

TTY: 1-800-435-7381 ⊠: consumer.service@ wvinsurance.gov www.wvinsurance.gov

Wisconsin

Office of the Commissioner of Insurance

PO Box 7873 125 S. Webster St. Madison, WI 53707-7873 608-266-0103

Toll-free: 1-800-236-8517 (WI) TTY: Dial 711 (ask for 608-266-3586) ⊠: ocicomplaints@wisconsin.gov

oci.wi.gov

Wyoming

Department of Insurance

Consumer Affairs Section 106 E. 6th Ave. Cheyenne, WY 82002 307-777-7402

Toll-free: 1-800-438-5768 (WY) insurance.state.wy.us

Alabama

Securities Commission

PO Box 304700 Montgomery, AL 36130-4700 334-242-2984 Toll-free: 1-800-222-1253 (AL)

⊠: asc@asc.alabama.gov

www.asc.state.al.us

Alaska

Division of Banking and Securities

Department of Commerce, Community and Economic Development PO Box 110807 Juneau, AK 99811-0807 907-465-2521

Toll-free: 1-888-925-2521 (AK) TTY: 907-465-5437 ⊠: dbsc@alaska.gov

www.commerce.state.ak.us

Arizona

Securities Division

Arizona Corporation Commission 1300 W. Washington St., 3rd Floor Phoenix, AZ 85007 602-542-4242

Toll-free: 1-866-837-4399 (AZ)

⊠: Securities Div@azcc.gov

www.azinvestor.gov

Arkansas

Arkansas Securities Department

201 E. Markham St.

Heritage West Building, Suite 300 Little Rock, AR 72201-1692 501-324-9260 Toll-free: 1-800-981-4429 ⊠: info@securities.arkansas.gov

California

www.securities.arkansas.gov

Department of Corporations

Consumer Services Office 1515 K St., Suite 200 Sacramento, CA 95814 916-445-2205 Toll-free: 1-866-275-2677

TTY: 1-800-735-2966 www.corp.ca.gov

Contacting Your Local Securities Administrator

State securities regulators protect the investing public. Each state has its own laws and regulations for securities brokers and securities, including stocks, mutual funds, commodities, real estate, etc. The agencies listed below enforce these laws and regulations; they also license securities professionals, register securities, and investigate consumer complaints. While these agencies do not provide investment advice, many of them offer educational resources so investors can 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. 36).

Colorado

Division of Securities

Department of Regulatory
Agencies
1560 Broadway, Suite 900
Denver, CO 80202
303-894-2320
TTY: 1-800-659-2656
⊠: securities@dora.state.co.us
www.dora.state.co.us/
securities

Connecticut

Department of Banking

Securities and Business Investments Division 260 Constitution Plaza Hartford, CT 06103-1800 860-240-8230

Toll-free: 1-800-831-7225

☑: banking.complaints@ct.gov
www.ct.gov/dob

Delaware

Division of Securities

Department of Justice 820 N. French St., 5th Floor State Office Building Wilmington, DE 19801 302-577-8424 TTY: 302-577-5783 www.state.de.us/securities

District of Columbia

Department of Insurance, Securities and Banking

Attn: Consumer Protection Advocate 810 1st St., NE, Suite 701 Washington, DC 20002 202-727-8000 202-442-7843 ⊠: disb@dc.gov disb.dc.gov

Florida

Division of Securities

Office of Financial Regulation
Attn: Securities Area Financial
Manager
200 E. Gaines St.
Tallahassee, FL 32399-0374
850-410-9500
Toll-free: 1-800-848-3792
(FL Consumer Helpline)
TTY: 1-800-640-0886

: ofr@flofr.com
www.flofr.com

Georgia

Division of Securities and Business Regulation

Office of the Secretary of State Suite 802, West Tower Two Martin Luther King Jr. Dr., SE Atlanta, GA 30334 404-656-3920 Toll-free: 1-888-733-7427

⊠: securities@sos.state.ga.us www.sos.ga.gov/securities

Hawaii

Securities Enforcement Branch

Business Registration Division Department of Commerce and Consumer Affairs 335 Merchant St. Honolulu, HI 96813 808-984-8244

⊠: seb@dcca.hawaii.gov www.hawaii.gov/dcca

Idaho

Department of Finance

Securities Bureau PO Box 83720 Boise, ID 83720-0031 208-332-8000 Toll-free: 1-888-346-3378 (ID) ⊠: finance@finance.idaho.gov finance.idaho.gov

Illinois

Securities Department

Secretary of State 213 State Capitol Springfield, IL 62756 217-782-2256 Toll-free: 1-800-628-7937 (IL) TTY: 1-888-261-5112 www.sos.state.il.us

Indiana

Securities Division

Office of the Secretary of State 302 W. Washington St., Room E-111 Indianapolis, IN 46204 317-232-6681 Toll-free: 1-800-223-8791 (IN)

www.state.in.us/sos/securities

Iowa

Securities and Regulated Industries Bureau

340 Maple St.

Des Moines, IA 50319-0066 515-281-5705 Toll-free: 1-877-955-1212 (IA) ⊠: iowasec@iid.state.ia.us www.iid.state.ia.us

Kansas

Office of the Securities Commissioner

Suite 600 109 S.W. 9th St. Topeka, KS 66612 785-296-3307 Toll-free: 1-800-232-9580 (KS) ⊠: ksc@ksc.ks.gov www.ksc.ks.gov

Kentucky

Division of Securities

Department of Financial Institutions 1025 Capitol Center Dr., Suite 200 Frankfort, KY 40601-3868 502-573-3390 Toll-free: 1-800-223-2579

⊠: kfi@ky.gov www.kfi.ky.gov

Louisiana

Securities Division

Office of Financial Institutions PO Box 94095 Baton Rouge, LA 70804 225-925-4660 ⊠: ofila@ofi.louisiana.gov www.ofi.state.la.us

Maine

Office of Securities

121 State House Station Augusta, ME 04333-0121 207-624-8551

Toll-free: 1-877-624-8551 (ME) TTY: 207-624-8563

www.maine.gov/pfr/securities

Maryland

Securities Division

Office of the Attorney General 200 Saint Paul Pl. Baltimore, MD 21202-2020

410-576-6360

Toll-free: 1-888-743-0023 (MD)

TTY: 410-576-6372

⊠: securities@oag.state.md.us www.oag.state.md.us

Massachusetts

Securities Division

Office of the Secretary of the Commonwealth One Ashburton Pl., 17th Floor, Room 1701 Boston, MA 02108 617-727-3548 Toll-free: 1-800-269-5428 (MA)

TTY: 617-878-3889

⊠: securities@sec.state.ma.us www.sec.state.ma.us/sct

Michigan

Securities Division

Office of Financial and Insurance Regulation PO Box 30220 Lansing, MI 48909 517-373-0220 Toll-free: 1-877-999-6442 ⊠: ofis-sec-info@michigan.gov www.michigan.gov/ofis

Minnesota

Department of Commerce

Market Assurance Division 85 7th Pl., E, Suite 500 St. Paul, MN 55101 651-296-4973 651-296-2488

Toll-free: 1-800-657-3602 (MN)

TTY: 651-296-2860

⊠: securities.commerce@state.

www.commerce.state.mn.us

Mississippi

Securities Division

Business Regulation and Enforcement Office of the Secretary of State PO Box 136 Jackson, MS 39205 601-359-1350

Toll-free: 1-800-804-6364 www.sos.state.ms.gov

Missouri

Commissioner of Securities

600 W. Main St. Jefferson City, MO 65101 573-751-4136

Toll-free: 1-800-721-7996 (MO) ⊠: securities@sos.mo.gov

www.sos.mo.gov

Montana

Montana State Auditor's Office

Securities Division 840 Helena Ave. Helena, MT 59601 406-444-2040 Toll-free: 1-800-332-6148 (MT) ⊠: stateauditor@mt.gov www.sao.mt.gov

Nebraska

Bureau of Securities

Department of Banking & Finance PO Box 95006 Lincoln, NE 68509-5006 402-471-3445 Toll-free: 1-877-471-3445 www.ndbf.org

Nevada

Securities Division

Office of the Secretary of State 555 E. Washington Ave., Suite 5200 Las Vegas, NV 89101 702-486-2440 ⊠: nvsec@sos.nv.gov www.sos.state.nv.us

New Hampshire

Bureau of Securities Regulation

107 N. Main St., #204 Concord, NH 03301 603-271-1463

www.sos.nh.gov/securities

New Jersey

Bureau of Securities

Department of Law and Public Safety PO Box 47029 Newark, NJ 07101 973-504-3600

Toll-free: 1-866-446-8378 (NJ) ⊠: Askbureauofsecurities@dca.

lps.state.ni.us

www.njsecurities.gov

New Mexico

Securities Division

Regulation & Licensing Department 2550 Cerrillos Rd., 3rd Floor Santa Fe, NM 87505 505-476-4580

Toll-free: 1-800-704-5533 (NM) www.rld.state.nm.us/ securities

New York

Investor Protection Bureau

Office of the Attorney General 120 Broadway, 23rd Floor New York, NY 10271 212-416-8200 Toll-free: 1-800-771-7755

www.oag.state.ny.us

North Carolina

Securities Division

PO Box 29622 Raleigh, NC 27626-0622 919-733-3924

Toll-free: 1-800-688-4507 (Investor

Hotline)

www.sosnc.com

North Dakota

Securities Department

600 E. Boulevard Ave. State Capitol, 5th Floor Bismarck, ND 58505-0510 701-328-2910

Toll-free: 1-800-297-5124 (ND) ⊠: ndsecurities@nd.gov www.ndsecurities.com

Ohio

Division of Securities

22nd Floor 77 S. High St. Columbus, OH 43215-6131 614-644-7381 614-466-6140 (Enforcement) Toll-free: 1-800-788-1194 (Investor Protection Hotline) ⊠: securitiesgeneral.questions@ com.state.oh.us www.com.ohio.gov/secu

Oklahoma

Department of Securities

First National Center 120 N. Robinson Ave., Suite 860 Oklahoma City, OK 73102 405-280-7700 ⊠: general@securities.state. ok.gov www.securities.ok.gov

Oregon

Division of Finance and Corporate Securities

Department of Consumer & **Business Services** PO Box 14480 Salem, OR 97309-0405 503-378-4140 Toll-free: 1-866-814-9710 TTY: 503-378-4100 ⊠: dcbs.dfcsmail@state.or.us dfcs.oregon.gov

Pennsylvania

Securities Commission

Office of the Secretary 1010 N. 7th St. Eastgate Office Building 2nd Floor Harrisburg, PA 17102-1410 717-787-8061 Toll-free: 1-800-600-0007 (PA)

⊠: pscwebmaster@state.pa.us www.psc.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

Securities Division

Department of Business Regulation 1511 Pontiac Ave. Cranston, RI 02920 401-462-9527 TTY: 711 (In Rhode Island Only) ⊠: SecuritiesInquiry@dbr.state. www.dbr.state.ri.us

2011 Consumer Action Handbook www.pueblo.gsa.gov

South Carolina

Securities Division Office of the Attorney General PO Box 11549 Columbia, SC 29211-1549 803-734-9916 (Securities) 803-734-3970 (Attorney General) www.scattorneygeneral.com/ securities

South Dakota

Division of Securities

445 E. Capitol Ave.

Pierre, SD 57501-3185 605-773-4823 ⊠: drr.securities@state.sd.us www.state.sd.us/dcr/securities

Tennessee

Securities Division

Department of Commerce and Insurance 500 James Robertson Pkwy. Suite 680 **Davy Crockett Tower** Nashville, TN 37243 615-741-2947 Toll-free: 1-800-863-9117 (TN) ⊠: Securities.1@tn.gov www.state.tn.us/commerce/ securities

Texas

State Securities Board

PO Box 13167 Austin, TX 78711-3167 512-305-8300 www.ssb.state.tx.us

Utah

Division of Securities

Department of Commerce PO Box 146760 Salt Lake City, UT 84114-6760 801-530-6600 Toll-free: 1-800-721-7233 (UT) E-mail: security@utah.gov www.securities.utah.gov

Vermont

Securities Division

Department of Banking. Insurance, Securities, & Health Care Administration 89 Main St.

Montpelier, VT 05620-3101 802-828-3420

Toll-free: 1-877-550-3907

www.vermontsecurities.info

Virginia

Division of Securities and Retail Franchising

State Corporation Commission PO Box 1197 Richmond, VA 23218 804-371-9051 Toll-free: 1-800-552-7945 (VA)

TTY: 804-371-9206

⊠: SRF_General@scc.virginia.

www.scc.virginia.gov/srf

Washington

Division of Securities

Department of Financial Institutions PO Box 41200 Olympia, WA 98504-1200 360-902-8760 Toll-free: 1-877-746-4334 TTY: 360-664-8126 ⊠: investorcomplaints@dfi.

wa.gov

www.dfi.wa.gov

West Virginia

Securities Commission

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)

⊠: securities@wvsao.gov

www.wvsao.gov/ securitiescommission

Wisconsin

Division of Securities

Department of Financial Institutions PO Box 1768, 4th Floor Madison, WI 53701-1768 608-266-1064 Toll-free: 1-800-472-4325 (WI)

TTY: 608-266-8818

www.wdfi.org

Wyoming

Compliance Division

Office of the Secretary of State 200 W. 24th St. State Capitol Building Chevenne, WY 82002-0020 307-777-7370 ⊠: compliance@state.wy.us soswy.state.wy.us

Contacting Your Local Utilities Commission

State utilities commissions regulate services and rates for gas, electricity, and telephones in 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 they receive a number of complaints 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 (AL) (Complaint Hotline) www.psc.state.al.us

Alaska

Regulatory Commission of 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 ⊠: 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 (AZ)

☐: mailmaster@azcc.gov

www.cc.state.az.us

Arkansas

Public Service Commission

Consumer Services Division
1000 Center St.
PO Box 400
Little Rock, AR 72203-0400
501-682-2051
501-682-1718 (Complaints)
Toll-free: 1-800-482-1164 (AR)
TTY: 1-800-682-2698

:: 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 415-703-2782

Toll-free: 1-800-649-7570 (CA) TTY: 1-800-229-6846 ☑: public.advisor@cpuc.ca.gov

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 (CO) TTY: 303-894-2512 Signal 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 (CT) TTY: 860-827-2837

www.state.ct.us/dpuc

Delaware

Public Service Commission

861 Silver Lake Blvd. Cannon Building, Suite 100 Dover, DE 19904 302-736-7500

Toll-free: 1-800-282-8574 (DE)

TTY: 302-736-7500

www.depsc.delaware.gov

District of Columbia

DC Public Service Commission

Florida

Office of Consumer Services 1333 H St., NW Room 600, East Tower Washington, DC 20005 202-626-5120 www.dcpsc.org

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Florida Public Service Commission

2540 Shumard Oak Blvd.
Tallahassee, FL 32399-0850
850-413-6100
Toll-free: 1-800-342-3552 (FL)
TTY: 1-800-955-8771
⊠: contact@psc.state.fl.us
www.floridapsc.com

Georgia

Public Service Commission

Consumer Affairs Division 244 Washington St., SW Atlanta, GA 30334 404-656-4501 Toll-free: 1-800-282-5813 (GA)

☐: gapsc@psc.state.ga.us

www.psc.state.ga.us

Hawaii

Public Utilities Commission

465 S. King St., Room 103 Honolulu, HI 96813 808-586-2020 ☑: Hawaii.PUC@hawaii.gov www.hawaii.gov/budget/puc

Idaho

Public Utilities Commission

Consumer Assistance Section PO Box 83720 Boise, ID 83720-0074 208-334-0369 (Complaint Line) 208-334-0300

Toll-free: 1-800-432-0369 (ID)

(Complaint Line)

TTY: 1-800-377-3529 (Toll-free) www.puc.idaho.gov

Illinois

Commerce Commission

Consumer Affairs 527 E. Capitol Ave. Springfield, IL 62701 217-782-2024

Toll-free: 1-800-524-0795 (IL) TTY: 1-800-858-9277 www.icc.illinois.gov

Indiana

Utility Regulatory Commission

Consumer Affairs Division 101 W. Washington St. Suite 1500E Indianapolis, IN 46204 317-232-2712 Toll-free: 1-800-851-4268 (IN)

TTY: 317-232-8556 www.IN.gov/iurc

Iowa

Utilities Board

350 Maple St. Des Moines, IA 50319-0069 515-281-3839 Toll-free: 1-877-565-4450 (IA) ⊠: iubcustomer@iub.state.ia.us

Customer Service Group

www.state.ia.us/iub

Kansas

Corporation Commission

Office of Public Affairs and Consumer Protection 1500 S.W. Arrowhead Rd. Topeka, KS 66604 785-271-3140 Toll-free: 1-800-662-0027 (KS) TTY: 1-800-766-3777

⊠: public.affairs@kcc.ks.gov

www.kcc.state.ks.us

Kentucky

Public Service Commission

PO Box 615 211 Sower Blvd. Frankfort, KY 40602 502-564-3940

Toll-free: 1-800-772-4636 (KY-Complaints) TTY: 1-800-648-6056 www.psc.state.ky.us

Louisiana

Public Service Commission

602 N. Fifth St., Galvez Building 12th Floor PO Box 91154 Baton Rouge, LA 70821-9154 225-342-4404 Toll-free: 1-800-256-2397 (LA)

www.lpsc.org

Maine

Public Utilities Commission

Consumer Assistance Division 18 State House Station 242 State St. Augusta, ME 04333-0018 207-287-3831 Toll-free: 1-800-452-4699 (ME) TTY: 1-800-437-1220 ⊠: maine.puc@maine.gov www.state.me.us/mpuc

Maryland

Public Service Commission

Six Saint Paul St., 16th Floor Baltimore, MD 21202-6806 410-767-8000 Toll-free: 1-800-492-0474 TTY: 1-800-201-7165 ⊠: mpsc@psc.state.md.us www.psc.state.md.us

Massachusetts

Department of **Telecommunications** and Cable

1000 Washington St., Suite 820 Boston, MA 02118 617-305-3580 Toll-free: 1-800-392-6066 (Consumer Line) TTY: 1-800-974-6006 www.mass.gov/dtc

Michigan

Public Service Commission

PO Box 30221 Lansing, MI 48909 517-241-6180

Toll-free: 1-800-292-9555 (MI) ⊠: mpsc_commissioners@

michigan.gov

www.michigan.gov/mpsc

Minnesota

Public Utilities Commission

Consumer Affairs Office 121 7th Pl. E, Suite 350 St. Paul, MN 55101-2147 651-296-0406

Toll-free: 1-800-657-3782 ⊠: consumer.puc@state.mn.us

www.puc.state.mn.us

Mississippi

Public Service Commission

PO Box 1174 Woolfolk Building Jackson, MS 39215 601-961-5430 (Central District) 601-961-5450 (Chairman & Northern District) 601-961-5440 (Southern District) Toll-free: 1-800-356-6430 (Central District) Toll-free: 1-800-356-6428 (Chairman & Northern District) Toll-free: 1-800-356-6429 (Southern

District)

www.psc.state.ms.us

Missouri

Public Service Commission

Consumer Services Department PO Box 360 200 Madison St. Jefferson City, MO 65102 573-751-3234 Toll-free: 1-800-392-4211 (MO) TTY: 573-22-9061 or 711 ⊠: pscinfo@psc.mo.gov

Montana

Public Service Commission

PO Box 202601 Helena, MT 59620-2601 406-444-6199

www.psc.mo.gov

Toll-free: 1-800-646-6150 (MT)

TTY: 406-444-6199 www.psc.mt.gov

Nebraska

Public Service Commission

PO Box 94927 1200 N St., Suite 300 Lincoln, NE 68509-4927 402-471-3101

Toll-free: 1-800-526-0017 (NE)

TTY: 402-471-0213 www.psc.state.ne.us

Nevada

Public Utilities Commission

Consumer Division 1150 E. William St. Carson City, NV 89701-3109 775-684-6100 702-486-2600 (Las Vegas) Toll-free: 1-800-992-0900, ext. 46101 (NV)

New Hampshire

Public Utilities Commission

pucweb1.state.nv.us/pucn

21 S. Fruit St., Suite 10 Concord, NH 03301-2429 603-271-2431

Toll-free: 1-800-852-3793 (NH)
TTY: 1-800-735-2964 (NH)

☑: puc@puc.nh.gov
www.puc.state.nh.us

New Jersey

Board of Public Utilities

Division of Customer Assistance Two Gateway Center, 8th Floor Newark, NJ 07102 973-648-2350

Toll-free: 1-800-624-0241 (NJ)
Toll-free: 1-800-624-0331
(Cable Complaint)
www.bpu.state.nj.us

New Mexico

Utilities Division

Public Regulation Commission Consumer Relations Division PO Box 1269 Santa Fe, NM 87504-1269 505-827-6940 Toll-free: 1-888-427-5772 TTY: 505-827-6911

⊠: crd.complaints@state.nm.us www.nmprc.state.nm.us

New York

Department of Public Service

Office of Consumer Services Three Empire State Plaza Albany, NY 12223 518-474-7080 Toll-free: 1-800-342-3377 (NY -General Complaints)

Toll-free: 1-888-697-7728
(Competition Information)

: secretary@dps.state.ny.us

www.askpsc.com

North Carolina

NC Utilities Commission

Consumer Services 4325 Mail Service Center Raleigh, NC 27699-4325 919-733-9277

Toll-free: 1-866-380-9816 ⊠: consumer.services@ncmail.

net

www.ncuc.commerce.state.nc.us

North Dakota

Public Service Commission

12th Floor 600 E. Boulevard Ave., Dept. 408 Bismarck, ND 58505-0480 701-328-2400

TTY: 1-800-366-6888 (ND)

: ndpsc@nd.gov

www.psc.state.nd.us

Ohio

Ohio Consumers' Counsel

10 W. Broad St., 18th Floor Suite 1800 Columbus, OH 43215 614-466-8574 (outside OH) Toll-free: 1-877-742-5622 ⊠: occ@occ.state.oh.us www.pickocc.org

Public Utilities Commission

180 E. Broad St. Columbus, OH 43215 614-466-3292 Toll-free: 1-800-686-7826 (OH) TTY: 1-800-686-1570 (OH) www.puco.ohio.gov

Oklahoma

Corporation Commission

PO Box 52000 Oklahoma City, OK 73152-2000 405-521-2211 Toll-free: 1-800-522-8154 (OK) TTY: 405-521-3513

www.occeweb.com

Oregon

Public Utility Commission

Consumer Services Division
PO Box 2148
550 Capitol St., NE, Suite 215
Salem, OR 97308-2148
503-378-6600 (Consumer Services)
503-378-8962 (Information Office)
Toll-free: 1-800-522-2404
(OR Consumer Services)
TTY: 1-800-648-3458 (OR)

: puc.consumer@state.or.us
www.puc.state.or.us

Pennsylvania

Pennsylvania Office of Consumer Advocate

Office of the Attorney General 5th Floor, Forum Place 555 Walnut St.
Harrisburg, PA 17101-1923 717-783-5048 (Utilities Only)
Toll-free: 1-800-684-6560 (PA)
⊠: consumer@paoca.org
www.oca.state.pa.us

Public Utility Commission

Bureau of Consumer Services PO Box 3265 Harrisburg, PA 17105-3265 717-783-7349 Toll-free: 1-800-782-1110 (Local Phone Service Complaints) Toll-free: 1-800-692-7380 (Customer Hotline) www.puc.state.pa.us

Puerto Rico

Public Service Commission

(Pda. 18-Santurce) 500 Ave. Roberto H. Todd San Juan, PR 00907-3981 787-756-1919

Rhode Island

Public Utilities Commission

89 Jefferson Blvd. Warwick, RI 02888 401-941-4500 TTY: 401-277-3500 ⊠: 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 (SC) TTY: 803-737-5175 TTY: 1-800-334-2217 (SC) 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) ⊠: PUCConsumerInfo@state. sd.us

Tennessee

www.puc.sd.gov

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 www.state.tn.us/tra

Texas

Public Utility Commission

PO Box 13326 1701 N. Congress Ave. Austin, TX 78711-3326 512-936-7000 Toll-free: 1-888-782-8477 (Hotline)

TTY: 512-936-7136

⊠: customer@puc.state.tx.us www.puc.state.tx.us

Utah

Public Service Commission

160 E. 300 S Salt Lake City, UT 84114-6751 801-530-6652 801-530-6716 Toll-free: 1-800-874-0904 (UT) TTY: 801-530-6769 ⊠: psccal@utah.gov

Vermont

Public Service Board

www.psc.utah.gov

112 State St., 4th Floor Montpelier, VT 05620-2701 802-828-2358 TTY: 1-800-253-0191 (VT) ⊠: psb.clerk@state.vt.us www.psb.vermont.gov

Virginia

State Corporation Commission

Bureau of Public Utilities PO Box 1197 Richmond, VA 23218 804-371-9420 Toll-free: 1-800-552-7945 (VA)

TTY: 804-371-9206 www.scc.virginia.gov

Washington

Utilities and Transportation Commission

PO Box 47250 1300 S. Evergreen Park Dr., SW Olympia, WA 98504-7250 360-664-1160 TTY: 1-800-416-5289 ⊠: consumer@utc.wa.gov www.utc.wa.gov

West Virginia

Public Service Commission

Customer Assistance 201 Brooks St. PO Box 812 Charleston, WV 25323 304-340-0300 Toll-free: 1-800-642-8544 www.psc.state.wv.us

Consumer Advocate Division

723 Kanawha Blvd., E Union Building, Suite 700 Charleston, WV 25301 304-558-0526 www.cad.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 psc.wi.gov

Wyoming

Public Service Commission

2515 Warren Ave., Suite 300 Chevenne, WY 82002 307-777-7427

Toll-free: 1-888-570-9905 (WY)

TTY: 307-777-7427

⊠: wpsc_complaints@state.wy.us

psc.state.wy.us

AFSA Education Foundation (AFSAEF) ◆

919 18th St., NW Suite 300 Washington, DC 20006-5517 202-466-8611 Toll-free: 1-888-400-7577

I oll-free: 1-888-400-75 ☑: 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. Its MoneySKILL® program educates young adults on personal finance concepts in the areas of income, expenses, assets, liabilities, and risk management to empower them to make sound financial decisions.

American Arbitration Association

1633 Broadway, 10th Floor New York, NY 10019 Toll-free: 1-800-778-7879

www.adr.org

This is a not-for-profit public service organization committed to the resolution of disputes through arbitration, mediation, conciliation, and other voluntary procedures.

American Association of Homes and Services for the Aging (AAHSA) ◆

2519 Connecticut Ave., NW Washington, DC 20008-1520 202-783-2242

⊠: info@aahsa.org

www.aahsa.org

AAHSA is committed to advancing the vision of 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.

Contacting Trade & Professional Organizations

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 whether the company is a member of an association. Then check this section to see whether the association is listed. If the association is not included here, your local library has reference materials to help you find the appropriate contact.

American Bankers Association (ABA)

1120 Connecticut Ave., NW Washington, DC 20036 Toll-free: 1-800-226-5377

www.aba.com

ABA represents the concerns of banks and their employees. It provides consumer education materials on request.

American Bar Association

321 N. Clark St. Chicago, IL 60654-7598 312-988-5000 ⊠: askaba@abanet.org

www.abanet.org

The Bar Association publishes a directory of state and local alternative dispute resolution programs and provides consumer information on request.

American Cleaning Institute® (ACI) ◆

1331 L St., NW, Suite 650 Washington, DC 20005 202-347-2900

⊠: info@cleaninginstitute.org

www.cleaninginstitute.org

The American Cleaning Institute® (formerly the Soap and Detergent Association) has been providing consumers with accurate information about cleaning products since 1926. ACI is the consumer source for free/low-cost educational materials designated to help individuals, families, and communities stay clean, safe and healthy at home, work, and school.

American Council of Life Insurers

101 Constitution Ave., NW Suite 700 Washington, DC 20001-2133 202-624-2000

www.acli.com

This association represents the interests of over 500 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

www.ahca.org

This federation of affiliated state health organizations advocates for quality care and services for frail, elderly, and disabled Americans.

American Institute of Certified Public Accountants (AICPA)

220 Leigh Farm Rd. Durham, NC 27707 919-402-4500 Toll-free: 1-888-777-7077 (Ethics Hotline)

⊠: service@aicpa.org

www.aicpa.org

AICPA ensures that accountancy gains respect as a profession and is practiced by ethical, competent professionals.

www.pueblo.gsa.gov 2011 Consumer Action Handbook

American Moving and Storage Association (AMSA)

1611 Duke St. Alexandria, VA 22314 703-683-7410

Toll-free: 1-888-849-2672 ⊠: info@moving.org

www.moving.org

AMSA is a national trade association offering a wealth of information on its consumer website, including a Mover Referral Service. It also sponsors a dispute settlement program to help consumers resolve loss and damage claims on interstate moves.

American Pharmacists Association (APhA)

2215 Constitution Ave., NW Washington, DC 20037 202-628-4410

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. (ASTA)

Consumer Affairs
1101 King St., Suite 200
Alexandria, VA 22314
703-739-2782

⊠: consumeraffairs@asta.org

www.astanet.com

ASTA is an association of travel industry professionals. It provides training and education to professionals and travel tips for consumers.

America's Health Insurance Plans (AHIP)

601 Pennsylvania Ave., NW South Bldg., Suite 500 Washington, DC 20004 202-778-3200

www.ahip.org

AHIP is the national association representing nearly 1,300 member companies providing health insurance coverage to more than 200 million Americans. Member companies offer medical, long-term care, disability income, dental, supplemental, stop-loss insurance, and reinsurance to consumers, employers, and public purchasers.

Association of Credit and Collection Professionals (ACA)

PO Box 390106 Minneapolis, MN 55439-0106 952-926-6547

⊠: aca@acainternational.org

www.acainternational.org ACA International is the leading trade association for credit and collection companies.

ACA International Education Foundation

PO Box 390106 Minneapolis, MN 55439 952-926-6547

⊠: aca@acainternational.org

www.askdoctordebt.com

ACA International Education Foundation's primary mission is to educate consumers challenged by debt. It works to inform consumers of their rights when contacted by creditors.

Automotive Recyclers Association (ARA)

9113 Church St. Manassas, VA 20110 571-208-0428

Toll-free: 1-888-385-1005

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 ☑: mail@betterhearing.org

www.betterhearing.org

BHI is a not-for-profit corporation that educates the public about hearing loss and what can be done about it.

Blue Cross and Blue Shield Association

Consumer Affairs 1310 G St., NW Washington, DC 20005 202-626-4780

www.bluecares.com

BCBSA is a national federation of 39 independent, community-based and locally operated Blue Cross and Blue Shield companies.

Boat Owners Association of The United States (BOATU.S.)

880 S. Pickett St. Alexandria, VA 22304-0730 703-823-9550 703-461-2856

⊠: consumerprotection@ boatus.com

www.boatus.com my.boatus.com/consumer/

database.aspx, (Consumer Complaint Database) BoatU.S. provides savings, service, and representation for millions of recreational boat owners nationwide.

Cellular Telecommunications and Internet Association (CTIA)

1400 16th St., NW, Suite 600 202-736-3200

www.ctia.org

CTIA oversees certification programs to ensure a high standard of quality for wireless consumers.

Certified Financial Planner Board of Standards, Inc. (CFP)

1425 K St., NW, Suite 500 Washington, DC 20005 202-379-2200

Toll-free: 1-888-487-1497 ⊠: mail@cfpboard.org

www.cfp.net

Certified Financial Planner
Board of Standards is a
regulatory organization that
fosters professional standards
in personal financial planning.
The CFP Board works to ensure
that the public benefits from
competent financial planning.
The CFP Board certifies
financial planners who meet its
requirements by granting use of
its trademarks.

Children's Advertising Review Unit (CARU)

70 W. 36th St., 12th Floor New York, NY 10018 212-947-5137 Toll-free: 866-334-6272, ext. 111 ⊠: 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)

Arlington, VA 22202 703-907-7600 Toll-free: 1-866-858-1555 ⊠: cea@ce.org

www.ce.org

1919 S. Eads St.

CEA represents corporations involved in the design, development, manufacturing, and distribution of consumer electronics.

Credit Union National Association (CUNA)

5710 Mineral Point Rd. Madison, WI 53705-0431 Toll-free: 1-800-356-9655

www.cuna.org

CUNA provides representation, information, and public relations for more than 90% of credit unions through credit union leagues throughout the nation.

Direct Marketing Association (DMA)

Department of Corporate Responsibility 1615 L St., NW, Suite 1100 Washington, DC 20036 202-955-5030

⊠: consumer@the-dma.org

www.dmachoice.org

The DMA is the trade association for organizations involved in direct marketing via direct mail, catalogs, the Internet, telemarketing, magazines, and newspaper 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 ⊠: info@dsa.org

www.dsa.org

DSA is the trade association of firms that manufacture and distribute goods and services sold directly to consumers.

Distance Education and Training Council (DETC)

1601 18th St., NW, Suite 2 Washington, DC 20009 202-234-5100

www.detc.org

The DETC is a voluntary, nongovernmental, educational organization 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 firms.

Financial Planning Association(FPA)

4100 E. Mississippi Ave., Suite 400 Denver, CO 80246-3053 Toll-free: 1-800-322-4237 ⊠: fpa@fpanet.org www.fpanet.org

The FPA is a leadership and advocacy organization connecting those who provide services with the consumers they serve. This organization is a resource for the public to find educational resources and financial planners to deliver advice using an ethical, objective, client-centered process.

Food Marketing Institute (FMI)

2345 Crystal Dr., Suite 800 Arlington, VA 22202 202-452-8444

www.fmi.org

FMI conducts programs in research, education, industry relations, and public affairs on behalf of grocery retailers and wholesalers.

Grocery Manufacturers Association (GMA)

1350 I St. NW, Suite 300 Washington, DC 20005 202-639-5900

Toll-free: 1-800-355-0983

www.gmaonline.org www.makingfoodbetter.com

GMA represents food, beverage, and consumer products companies. The Association helps to ensure the safety and security of consumer packaged goods.

Insurance Information Institute (III)

Consumer Affairs
110 William St.
New York, NY 10038
212-346-5500
⊠: info@iii.org

www.iii.org

III is a nonprofit, communications organization supported by the property/casualty insurance industry that works to improve public understanding of insurance.

International Association of Movers (IAM)

5904 Richmond Hwy.
Suite 404
Alexandria, VA 22303
703-317-9950
⊠: info@iamovers.org

www.iamovers.org

IAM is a global association of movers and forwarders committed to providing customers with the highest

level of service available.

International Cemetery, Cremation and Funeral Association (ICCFA)

107 Carpenter Dr. Suite 100 Sterling, VA 20164 703-391-8400

Toll-free: 1-800-645-7700

www.iccfa.com

ICCFA is the trade association dedicated to funerals and final resting places. It provides management guidance to members and advocates for consumer choice and dispute resolution in circumstances surrounding final arrangements.

Mortgage Bankers Association of America (MBA)

1717 Rhode Island Ave., NW Suite 400 Washington, DC 20036 202-557-2700

www.mbaa.org

The MBA is the national association representing 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 (MSPA)

4230 LBJ Freeway, Suite 414 Dallas, TX 75244

www.mysteryshop.org

The MSPA is the largest professional trade association dedicated to improving service quality using anonymous resources.

National Advertising Review Council (NARC)

National Advertising Division 70 W. 36th St., 13th Floor New York, NY 10018 Toll-free: 1-866-334-6272

www.narcpartners.org www.nadreview.org

NARC fosters truth and accuracy in national advertising through voluntary self-regulation.

National Association of Attorneys General (NAAG)

2030 M St., NW, 8th Floor Washington, DC 20036 202-326-6000

www.naag.org

This organization facilitates communication among attorneys general, who are responsible for enforcing civil laws in their respective states. The AG offices often oversee state government regulation agencies and represent the public interest.

National Association of Home Builders (NAHB)

1201 15th St., NW Washington, DC 20005 202-266-8200 Toll-free: 1-800-368-5242

Toll-tree: 1-800-368-5242 ⊠: info@nahb.com

www.nahb.org

NAHB's mission is to enhance the climate for housing and the building industry.

National Association of Insurance Commissioners (NAIC)

Executive Headquarters 2301 McGee St., #800 Kansas City, MO 64108 816-842-3600

Toll-free: 1-866-470-6242 ⊠: webpost@naic.org

www.naic.org

www. Insure U on line. or g

(consumer insurance information) NAIC is a national organization of insurance regulators. The organization helps insurance regulators facilitate the fair and equitable treatment of insurance consumers and promote competitive markets.

National Association of Professional Insurance Agents (PIA)

400 N. Washington St. Alexandria, VA 22314 703-836-9340 ⊠: piainfo@pianet.org

www.pianet.com

This association provides practical advice about purchasing personal insurance through its national outreach program.

National Association of Realtors (NAR)

430 N. Michigan Ave. Chicago, IL 60611-4087 312-329-8200

Toll-free: 1-800-874-6500

www.realtor.org

NAR, organization of real estate agents, develops standards for effective and ethical real estate business practices.

National Foundation for Credit Counseling (NFCC)

801 Roeder Rd., Suite 900 Silver Spring, MD 20910 Toll-free: 1-800-388-2227

www.nfcc.org

The NFCC promotes the national agenda for financially responsible behavior and builds capacity for its members to deliver the highest-quality financial education and counseling services.

National Funeral Directors Association (NFDA)

13625 Bishop's Dr. Brookfield, WI 53005-6607 262-789-1880 Toll-free: 1-800-228-6332

⊠: nfda@nfda.org

www.nfda.org

NFDA helps consumers make informed decisions about funeral services and offers a third-party dispute resolution program for complaints regarding funeral homes.

National Futures Association (NFA) ◆

300 S. Riverside Plaza, Suite 1800 Chicago, IL 60606-6615 312-781-1300 Toll-free: 1-800-621-3570

⊠: information@nfa.futures.org

www.nfa.futures.org

NFA is the industry-wide 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, or 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 ⊠: webmaster@ase.com

www.ase.com

ASE is an independent organization that works to improve the quality of automotive service and repair through the voluntary testing and certification of automotive repair professionals. ASE publishes several consumer publications about auto maintenance and repair.

North American Consumer Protection Investigators (NACPI)

⊠: webmaster@nacpi.org

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, but helps investigators share information of mutual concern.

North American Securities Administrators Association, Inc. (NASAA)

750 1st St., NE, Suite 1140 Washington, DC 20002 202-737-0900 ☑: info@nasaa.org

www.nasaa.org

NASAA is an international organization devoted to investor protection. NASAA is the voice of the 50 state securities agencies responsible for grassroots investor protection, investor education, and efficient capital formation.

Tire Industry Association (TIA)

1532 Pointer Ridge Pl., Suite G Bowie, MD 20716-1883 301-430-7280

Toll-free: 1-800-876-8372 ⊠: info@tireindustry.org

www.tireindustry.org

TIA represents all members of the tire industry, including companies that manufacture, sell, recycle, or retread tires, along with their suppliers.

Toy Industry Association, Inc. (TIA)

1115 Broadway, Suite 400 New York, NY 10010 212-675-1141 ⊠: info@toyassociation.org

www.toy-tia.org www.toyinfo.org

TIA is the not-for-profit trade association for producers and importers of toys and youth entertainment products sold in North America.

United States Tour Operators Association (USTOA)

275 Madison Ave., Suite 2014 New York, NY 10016 212-599-6599

⊠: information@ustoa.com

www.ustoa.com

USTOA is comprised of companies that conduct business in the U.S. and offer tours and packages throughout the world.

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" (p. 73),

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