GSA

GSA Federal Citizen Information Center

2011 CONSUMER ACTION HANDBOOK

BE A SMARTER CONSUMER

www.ConsumerAction.gov

TABLE OF CONTENTS

PART I: Be A Savvy Consumer 2
Buyer Beware 2
Before You Buy 2
Service Contracts And Extended Warranties 2
Product Safety Recalls 2
Identifying And Stopping Fraud 3
After You Buy 3
Banking 3
ATM/Debit Cards 3
Prepaid Cards 4
Savings and Checking 5
Unsolicited Checks And Credit Offers 5
Cars 6
Buying A New Car 6
Buying A Used Car 6
Dealer Versus Private-Party Purchases 7
Financing 7
Leasing 8
Recalls, "Lemon" Laws, And Secret Warranties 8
Renting 9
Repairs 9
Car Repossessions 10
Credit 10
Credit Cards 11
Credit Reports And Scores 12
Dealing with Debt 14
Loans 15
Financing Your Education 16
Paying For College 101 16
Student Financial Aid 17
Employment 18
Employment Agencies 18
Work-At-Home Companies 18
Unemployment 19
Food And Nutrition 19
Healthy Food Choices 19
Food Safety 19
Weight Loss 20
Going Green 20
Buying Green 21
Reusing And Recycling 21
Health Care 21
Choosing A Doctor 22
Choosing A Health Care Facility 22
Prescription Drugs 23
Medicare Prescription Drug Coverage 23
Housing 24
Buying A Home 24
Avoiding Foreclosure 25
Moving Companies 26
Home Improvement And Repairs 27
Renting/Leasing 28
Insurance 29
Auto Insurance 29
Disability Insurance 29
Health Insurance 30
Health Care Plans 30
Homeowners'/Renters' Insurance 31
Life Insurance 31
Long-Term Care Insurance 32
Other Insurance 32
Internet 33
Choosing Service Providers 33
Online File Sharing 33
Online Copyright Issues 34
Preventing Online Fraud 34
Spam 36
Investing 36
Online Trading 38
Financial Brokers And Advisors 38
Investing In Gold 38
Retirement Planning 39
Phones 39
Slamming And Cramming 40
Cell Phones 40
Smart Phones 40
Pay-As-You-Go Plans 41
VoIP 41
Privacy Protection And Identity Theft 41
Reporting Identity Theft 42
Protecting Your Privacy 42
Financial Privacy 42
Medical Privacy 43
Online Privacy 43
Smart Home Shopping 43
Your Rights: Shopping From Home 44
Your Rights: 3-Day Cooling-Off Rule 44
Online Shopping 44
Online Auctions And Sellers 45
Telemarketing & Unwanted Mail 45
National Do Not Call Registry 46
Pre-Recorded Messages 46
Telemarketing Sales Calls 46
Travel 46
Resolving Air Travel Problems 47
Passports 48
Travel Safety 49
TV 49
Cable 49
Satellite 49
Internet TV 49
TV Options 50
Utilities 50
Electricity And Natural Gas 50
Water 51
Wills & Funerals 51
Planning For The End Of Life 51
Wills 52
Choose An Executor 52
Funerals 52
Veterans Cemeteries 53
PART II: Filing A Complaint 54
Contact The Seller 54
Contact Third Parties 54
Dispute Resolution Programs 56
Small Claims Court 56
Legal Help And Information 56
Report Fraud & Safety Hazard 57
Sample Complaint Letter 58
PART III: Key Information Resources 59
Emergency Preparedness 59
For Teachers 59
For Persons With Disabilities 60
For Military Personnel 60
PART IV: Consumer Assistance Directory 63
Index 152

To call or write an organization, use the directory beginning on page 63.

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).
2. 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).

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 government- and 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.

To call or write an organization, use the directory beginning on page 63.

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.

To call or write an organization, use the directory beginning on page 63.

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)

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 clean-running 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

To call or write an organization, use the directory beginning on page 63.

(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 head-on into a wall and bashes them broadside to test their ability to protect their occupants. NHTSA focuses on evaluating vehicle restraints such as air bags and safety belts.
- **The Insurance Institute for Highway Safety** 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

To call or write an organization, use the directory beginning on page 63.

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, far-reaching 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**.

To call or write an organization, use the directory beginning on page 63.

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

To call or write an organization, use the directory beginning on page 63.

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 score.
- 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 the name, address, and telephone number of the credit reporting agency that provided the report. Under the Fair Credit Reporting Act (FCRA), you have the right to request a free report within 60 days if a company denies you credit based on the report.

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

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

FREE CREDIT REPORTS

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.

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.

To call or write an organization, use the directory beginning on page 63.

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

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.

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**.

To call or write an organization, use the directory beginning on page 63.

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.
- 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.

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.

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?

To call or write an organization, use the directory beginning on page 63.

- 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

To call or write an organization, use the directory beginning on page 63.

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 low-flow 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 at www.energystar.gov or the Green Good Housekeeping Seal of Approval at www.goodhousekeeping.com/product-testing/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).

To call or write an organization, use the directory beginning on page 63.

- 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 loan	Guaranteed loans for eligible veterans, active duty personnel, and surviving spouses. Offers competitive rates, low or no down payments.	The size of your loan may be limited.
Balloon mortgage	Usually a fixed-rate loan with relatively low payments for a 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.

To call or write an organization, use the directory beginning on page 63.

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 shortest-term mortgage you can afford.
- Ask for details on the same loan amount, loan term, and type of loan from multiple lenders so that you can compare the information. Be sure to get the Annual Percentage Rate (APR), which takes into account not only the interest rate, but also points, broker fees, and other credit charges expressed as a yearly rate.
- Ask whether the rate is fixed or adjustable. The interest rate on adjustable-rate 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 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 government-approved programs. Some frauds may even use words like "Federal" or "government-approved" or acquire website names that make consumers think they are associated with the government.
- **Refinance fraud:** The scam 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 owner-occupiers.
- Contact a HUD-approved housing counselor. Call 1-800-569-4287 or TDD 1-800-877-8339 for the housing counseling agency nearest you. These agencies are valuable resources.
- Contact Making Home Affordable for help. Call 1-888-995-4673 to talk to a HUD-approved credit counselor who will guide you through your options for free.

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.

To call or write an organization, use the directory beginning on page 63.

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. 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).

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.

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).

To call or write an organization, use the directory beginning on page 63.

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.

- **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.ncqa.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.

To call or write an organization, use the directory beginning on page 63.

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-to-door and over the telephone.
- Be suspicious if, after an accident, a stranger contacts you to offer "quick cash" or recommends a particular attorney or health care provider. Report the incident to your police department.
- Don't give your insurance identification numbers to companies you don't know.
- If you are in an accident, take pictures of the damage and the people involved. Ask for names, insurance information, telephone numbers, and driver's license information from all those involved. Getting contact information for any witnesses is also a good idea.

To call or write an organization, use the directory beginning on page 63.

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 fiber-optic 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 page.
- **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 BBB*OnLine*, 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.

To call or write an organization, use the directory beginning on page 63.

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.

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.

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.
- **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,

To call or write an organization, use the directory beginning on page 63.

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.

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.

To call or write an organization, use the directory beginning on page 63.

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 per-minute price.

How frequently will you use the phone? If you just want a phone for emergencies, an economy plan with a few minutes a month may be all you need. On the other hand, if you are going to be a heavy user, a plan with several free hours and the lowest airtime 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

To call or write an organization, use the directory beginning on page 63.

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

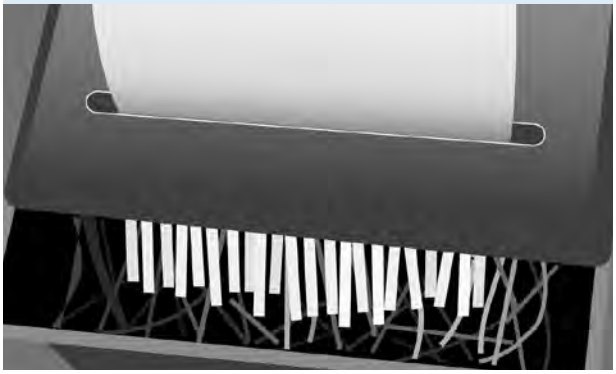
If you want cell phone service only for emergencies or aren't sure how much you will actually use a cell phone once you get it, you may want to consider a prepaid cell phone before you commit to a long-term wireless contract. With a prepaid cell phone, there is no contract to sign and no monthly bill 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.

- **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**.

To call or write an organization, use the directory beginning on page 63.

- 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."

See page 45 for information on secure sites.

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 anti-spyware 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.

- **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.

To call or write an organization, use the directory beginning on page 63.

- 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 right-hand 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.

TRAVEL

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

- **Plan as far ahead as you can.** Special deals on hotel rooms and airline seats often sell out very quickly.
- **Be flexible in your travel plans.** Hotels usually offer better rates on days when they expect fewer guests. Once you get a fare quote from an airline, ask if you can save money by leaving a day earlier or later, by taking a different flight on the same

To call or write an organization, use the directory beginning on page 63.

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 tour.
- **Make sure you understand the terms of the deal.** If you hear you've won a free vacation, ask if you have to buy something in order to get it. If the destination is a beach resort, ask the seller how far the hotel is from the beach. Then ask the hotel.
- **Ask about cancellation policies.** You may want to look into trip insurance for added protection. www.insuremytrip.com offers pricing and policy information on plans from different companies and describes the different forms of policies available.
- **Insist on written confirmations.** Ask for written proof of reservations, 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 the airport:

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

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

If a suitcase arrives damaged, the airline will usually pay for repairs. If an item can't be fixed, 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).

To call or write an organization, use the directory beginning on page 63.

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 STAR-qualified 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.

To call or write an organization, use the directory beginning on page 63.

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.

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.

To call or write an organization, use the directory beginning on page 63.

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 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.

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.

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.

FILING A COMPLAINT

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

CONTACT THE SELLER

The first step in resolving a consumer problem is contacting the seller. You can solve most consumer problems by talking to a salesperson or customer service representative. Do this as soon as possible because some retailers have time limits on returns and refunds. If this doesn't work, ask for a supervisor or manager. If this fails, try going higher up, to the national headquarters of the seller or the manufacturer of the item. Many companies have a special customer relations or consumer affairs division whose primary function is solving consumer problems. Many companies provide a toll-free number or address for this office on the product label, warranty, or other papers, 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 toll-free number listed.
- Ask your local librarian to assist you. Most public libraries have reference books with contact information.
- As you do your search, keep in mind 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.

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.

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.

To call or write an organization, use the directory beginning on page 63.

Call for Action, Inc. 11820 Parklawn Dr., Suite 340 Rockville, MD 20852 Phone: 240-747-0229 Fax: 240-747-0239 Web: **www.callforaction.org**		**Call for Action, Inc.,** is a nonprofit network of consumer hotlines that educate and assist consumers with consumer problems. Listed below are hotlines in major markets staffed with trained volunteers who offer advice and mediate complaints at no cost to consumers. Consumers in locations not listed should call the Network Hotline at 240-747-0225 (T, W, F 10 am–2 pm).	
WTAJ–TV Altoona, PA 814-944-9336 M–F 1–3 pm	KKTV–TV Colorado Springs, CO 719-457-8211 M–Th 11 am–1 pm	WKOW–TV Madison, WI 608-661-2727 M–F 11 am–1 pm	KTVI–TV St. Louis, MO 636-282-2222 1-800-782-2222 (IL) M–Th 11 am–1 pm
WAGA–TV Atlanta, GA 404-879-4500 M–F 11 am–1 pm	WXYZ–TV Detroit, MI 248-827-3362 M–Th 11 am–1 pm	WTMJ–TV Milwaukee, WI 414-967-5495 M–Th 11 am–1 pm	WPRI–TV Providence, RI 401-228-1850 M–Th 11 am–1 pm
WRDW–TV Augusta, GA 803-442-4550 M–F 11 am–1 pm	WINK–TV Fort Myers, FL 239-334-1111 T–Th 11 am–1 pm	WQAD–TV Moline, IL 309-764-2255 M–F 11 am–1 pm	WFTS–TV Tampa, FL 1-866-428-6397 M–F 11 am–1 pm
WBZ Radio Boston, MA 617-787-7070 M–F 11 am–1:30 pm	WHTM–TV Harrisburg, PA 717-214-9187 T–Th 11 am–1 pm	WPIV–TV Philadelphia, PA 1-866-978-4232 M–F 11 am–1 pm	WTOL–TV Toledo, OH 419-255-2255 T–Th 11 am–1 pm
WIVB–TV Buffalo, NY 716-879-4900 M–F 11 am–1:30 pm	KSHB–TV Kansas City, MO 816-932-4377 T–Th 10 am–1 pm	WTAE–TV Pittsburgh, PA 412-244-4698 T–Th 9 am–1 pm	KJRH–TV Tulsa, OK 918-748-1488 T–Th 9 am–noon
WJW–TV Cleveland, OH 216-578-0700 M, W, Th 10 am–1:00 pm M 5:30–6:30 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).

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.

To call or write an organization, use the directory beginning on page 63.

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)

SAMPLE COMPLAINT LETTER

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).

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

Sincerely,

Your name

Enclosure(s)

Download a copy of the sample complaint letter at:
www.consumeraction.gov/caw_problems_sample_complaint.shtml

To call or write an organization, use the directory beginning on page 63.

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.

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 service-specific sites contain current military-related consumer news as well as links to local BBBs and other sites with useful consumer information:

www.army.bbb.org

www.navy.bbb.org

www.airforce.bbb.org

www.marinecorps.bbb.org

www.coastguard.bbb.org

Users may request reports, file complaints, and sign up for a custom consumer newsletter. 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.

To call or write an organization, use the directory beginning on page 63.

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.

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 non-medical services and resources needed to achieve their personal and professional goals across the transitions from recovery to rehabilitation to community reintegration. The National Resource Directory, 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.

To call or write an organization, use the directory beginning on page 63.

Automotive Manufacturers 64
Automotive Dispute Resolution Resources 66
Better Business Bureaus 67
Corporate Consumer Contacts 73
Federal Agencies
Commission on Civil Rights 100
Consumer Product Safety Commission 100
Department of:
Agriculture 100
Commerce 100
Education 101
Energy 102
Health and Human Services 102
Homeland Security 104
Housing and Urban Development 105
Interior 106
Justice 106
Labor 106
State 107
Transportation 107
Treasury 108
Veterans Affairs 108
Environmental Protection Agency 108
Equal Employment Opportunity Commission 109
Federal Communications Commission 109
Federal Deposit Insurance Corporation 109
Federal Reserve System 109
Federal Trade Commission 110
General Services Administration 110
National Council on Disability 110
National Credit Union Administration 110
Office of Personnel Management 110
Pension Benefit Guaranty Corporation 111
Securities and Exchange Commission 111
Small Business Administration 111
Social Security Administration 111
U.S. Commodity Futures Trading Commission 111
U.S. Government Printing Office 111
U.S. Postal Service 112
National Consumer Organizations 113
State, County & City Consumer Protection Offices 116
State Banking Authorities 130
State Insurance Regulators 134
State Securities Administrators 139
State Utilities Commissions 143
Trade & Professional Associations 147

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:

✉ 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.

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

Dodge
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

Jaguar 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.
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.
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

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.

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

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

Lafayette
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

BBB*OnLine* 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
Dayton, 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

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

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.

A

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
✉: abercrombie@abercrombie.com
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

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

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

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

B

Bacardi USA, Inc.
8900 Mountain Ave., Suite 105
New Providence, NJ 07974
Toll-free: 1-800-222-2734
✉: webmaster@bacardi.com
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
Lyndhurst, 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

Bayer 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
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.com
www.benihana.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.
PO Box 3606
Grand Rapids, MI 49501
616-453-4451
Toll-free: 1-800-237-7691
www.bissell.com

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.bojangles.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® Company
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

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

Bridgestone Retail Operations, LLC ◆
Consumer Affairs
PO Box 7988
Chicago, IL 60680-9534
Toll-free: 1-800-367-3872
✉: firestone_consumer_affairs@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
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)
✉: service@bulova.com
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
www.cbs.com

CEC Entertainment, Inc.
PO Box 152077
Irving, TX 75015
972-258-8507
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

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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. ◆
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.com
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
www.dillards.com

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

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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

Dollar Rent A Car, Inc.
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
✉: rhelpdesk@dollar.com
www.dollar.com

Domino's Pizza, Inc.
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
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.com
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 Kilroy Airport Way
Long Beach, CA 90806
562-981-3840
Toll-free: 1-877-687-9463
✉: consumerrelations@ejgallo.com
www.gallo.com

The Estee Lauder Companies, Inc.
767 5th Ave.
New York, NY 10153
212-572-4200
Toll-free: 1-888-311-3883
✉: consumercommunications-lauder@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

F

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

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

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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

G

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@gsk.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 Goodyear 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
www.guess.com

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

H

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
201-271-4800
Toll-free: 1-800-275-1414
www.hartz.com

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.hjheinz.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 Q St.
Omaha, NE 68127
402-592-6465
Toll-free: 1-800-323-7249
www.hyatt.com

I

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)
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

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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@jcrew.com
www.jcrew.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
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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.com
www.justborn.com

JVC Company of America
Customer Relations
1700 Valley Rd.
Wayne, NJ 07490
973-317-5000
Toll-free: 1-800-252-5722
✉: customerrelation@jvcamerica.com
www.jvcservice.com

K

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

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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@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 Pkwy.
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
575 Fifth Ave.
New York, NY 10017
212-818-1500 (Headquarters)
Toll-free: 1-800-322-2036 (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.maybelline.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

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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
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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

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Guest Relations
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Worthington, OH 43085
614-601-4089
Toll-free: 1-800-557-3435
www.motel6.com

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847-576-5000
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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

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Nabisco Foods Group
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www.nabiscoworld.com

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Dedham, MA 02027-9126
781-461-1600
✉: customer_service@national-amusements.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
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Columbus, OH 43215-2220
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Toll-free: 1-800-882-2822
(General Inquiries)
Toll-free: 1-800-848-6331
(Investments)
www.nationwide.com

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Fredrick, MD 21701
301-694-5440
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✉: natural@nl-amer.com
www.nl-amer.com

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New York, NY 10019
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www.nautica.com

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212-664-2333
www.nbc.com

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214-761-2660
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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

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777 W. Putnam Ave.
PO Box 2313
Greenwich, CT 06830-5091
203-531-4100
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www.nestle-watersna.com

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Customer Service
100 Winchester Circle
Los Gatos, CA 95032
Toll-free: 1-866-716-0414
www.netflix.com

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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
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New York, NY 10001
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Sleepy Hollow, NY 10591
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Harlan, IA 51593
Toll-free: 1-800-631-1040
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Nexxus Products Company
See: Alberto Culver Company
Toll-free: 1-800-444-6399
www.nexxusproducts.com

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1515 Broadway
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212-846-2543
www.nick.com

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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
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Toll-free: 1-800-645-6678
(Service & Repair)
www.nikonusa.com

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914-640-6400
Toll-free: 1-800-999-1877
www.ninewest.com

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Redmond, WA 98052
Toll-free: 1-800-255-3700
www.nintendo.com

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1700 7th Ave., Suite 300
Seattle, WA 98101
Toll-free: 1-888-282-6060
www.nordstrom.com

Norelco Consumer Products Company
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Toll-free: 1-800-243-3050
www.norelco.com

North American Van Lines
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312-416-0018
Toll-free: 1-888-656-4546
www.orbitz.com

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Toll-free: 1-888-675-4662
www.orkin.com

Ortho-McNeil
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Titusville, NJ 08560-200
Toll-free: 1-800-526-7736
www.ortho-mcneil.com

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✉: newsoutback@outback.com
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Overstock.com
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Toll-free: 1-800-843-2446
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One Owens Corning Pkwy.
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✉: answers@answers.owenscorning.com
www.owenscorning.com

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(Computer Software)
www.palm.com

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www.pennzoil.com

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✉: custserv@pepboys.com
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www.pepperidgefarm.com

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www.pepsico.com

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www.perdue.com

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Scottsdale, AZ 85255
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www.pfchangs.com

Pfizer, Inc.
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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

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Mission Hills, CA 91346-9606
818-221-6200
Toll-free: 1-800-276-2878
(Nature Made)
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www.pharmavite.com

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Pittsburgh, PA 15236
804-274-2000
Toll-free: 1-800-343-0975
www.philipmorrisusa.com

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Andover, MA 01810
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www.philips.com

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Customer Services
1001 Frontier Rd., Mail Stop # 44
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908-685-0050
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www.pvh.com

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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
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Minnetonka, MN 55343
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(Product Support)
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AFC Enterprises
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www.pricechopper.com

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800 Connecticut Ave.
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www.priceline.com

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Santa Clarita, CA 91355
Toll-free: 1-800-774-6237
✉: customerrelations@princesscruises.com
www.princess.com

The Procter & Gamble Company ◆
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www.pg.com

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www.progressive.com

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www.quakeroats.com

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918-615-7700
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Quizno's
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Denver, CO 80202
720-359-3300 (Headquarters)
Toll-free: 1-866-486-2783
(Customer Comments)
www.quiznos.com

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Customer Service
1200 Wilson Drive at Studio Park
West Chester, PA 19380
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TTY: 1-800-544-3316
✉: QVCcares@QVC.com
www.qvc.com

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Radio Shack Corporation
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Riverfront Campus
Mail Stop #CF3-311
300 Radio Shack Circle
Fort Worth, TX 76102-1964
817-415-3011 (Corporate)
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www.radioshack.com

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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.
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.com
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.
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

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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)
Toll-free: 1-800-877-4646
(Wireline Service)
www.sprint.com/consumerinfo

Stanley Hardware (Division of the Stanley Works)
Customer Service
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

T

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.
Consumer Relations
12500 TI Blvd.
Dallas, TX 75243
972-917-8324 (Technical Support)
972-995-2011
Toll-free: 1-800-842-2737
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
www.timex.com

TJ Maxx
See: TJX Companies, Inc.
508-390-3000
Toll-free: 1-800-926-6299
www.tjmaxx.com

TJX Companies, Inc.
770 Cochituate Rd.
Framingham, MA 01701
508-390-1000
Toll-free: 1-877-746-7259
(A. J. Wright)
Toll-free: 1-800-926-6299 (TJ Maxx)
Toll-free: 1-800-888-0776
(Home Goods)
Toll-free: 1-888-627-7425
(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
Wayne, NJ 07470-2030
973-617-3500
Toll-free: 1-800-869-7787
www.toysrus.com

Trader Joe's
PO Box 5049
Monrovia, CA 91017
626-599-3700 ext. 3035
www.traderjoes.com

Trane
Residential Customer Relations
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

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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
Consumer Relations CP631
2200 Don Tyson Pkwy.
Springdale, AR 72762
Toll-free: 1-800-233-6332
Toll-free: 1-800-643-3410
(Switchboard)
www.tyson.com

U

U-Haul International
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
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: 1-866-600-8667
✉: 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

V

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.
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

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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
✉: Svc_WDCustResp@winn-dixie.com
www.winn-dixie.com

Winnebago Industries
Owner Relations
PO Box 152
Forest City, IA 50436-0152
641-585-3535
Toll-free: 1-800-537-1885
✉: 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

Y

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

Z

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.

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

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=ln
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.

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

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.

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

U.S. Citizenship and Immigration Services (USCIS)

Toll-free: 1-800-375-5283 (National Customer Service Center)
TTY: 1-800-767-1833
www.uscis.gov
The USCIS is responsible for processing immigration and naturalization applications and establishing policies regarding immigration services.

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
✉: AskFEMA@dhs.gov
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
✉: FloodSmart@dhs.gov
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.cfm
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.jobcorps.gov
Job Corps is a no-cost education and vocational training program that helps young people (ages 16 to 24) improve the quality of their lives through vocational and academic training.

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.

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

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/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 Bldg.
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.treasurydirect.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-to-face 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.

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

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)
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.

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

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
✉: help@sec.gov
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.

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

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
✉: 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
✉: 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.

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 safety of children's products.

The Medicare Rights Center
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.

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

National Association of Consumer Agency Administrators (NACAA)

PO Box 40542
Nashville, TN 37204
615-498-1563
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.nclnet.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
www.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.

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

California Department of Consumer Affairs
Consumer Information Division
1625 N. Market Blvd., Suite N 112
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
✉: consumer_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
✉: cityattorney@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

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
Consumer Protection Division
1525 Sherman St., 7th Floor
Denver, CO 80203
303-866-4500
Toll-free: 1-800-222-4444
✉: stop.fraud@state.co.us
coloradoattorneygeneral.gov

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.de.us
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.com.
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

Iowa

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@douglas-county.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
Consumer Protection Division
for Jefferson, Bullitt or Oldham Counties
310 Whittington Pkwy., Suite 101
Louisville, KY 40222
502-429-7134
Toll-free: 1-888-432-9257 (Hotline)
✉: consumer.protection@ag.ky.gov
www.ag.ky.gov

Louisiana

State Offices

Louisiana Office of Attorney General
Consumer Protection Section
PO Box 94005
Baton Rouge, LA 70804-9005
225-326-6465
Toll-free: 1-800-351-4889
✉: ConsumerInfo@ag.state.la.us
www.ag.state.la.us

County Offices

Jefferson Parish District Attorney's Office
Economic Crime Unit
200 Derbigny 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.gov
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

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 Attorney 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.nj.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
www.nmag.gov

New York

State Offices

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

Office of the Attorney General – 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

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
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
www.ag.ny.gov

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)
✉: webmaster@okdocc.state.ok.us
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
412-565-5135
Toll-free: 1-800-441-2555
www.attorneygeneral.gov

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/consumeraffairs

Puerto Rico

State Offices

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)
TTY: 711
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 Pkwy.
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 Department
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
Cheyenne, WY 82002
307-777-7874
Toll-free: 1-800-438-5799
attorneygeneral.state.wy.us

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

Iowa

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
36 State House Station
Augusta, ME 04333-0036
207-624-8570
Toll-free: 1-800-965-5235
TTY: 207-624-8563
www.maine.gov/pfr/financialinstitutions

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.ny.us
www.banking.state.ny.us

North Carolina

Commissioner of Banks
4309 Mail Service Center
Raleigh, NC 27699-4309
919-733-3016
Toll-free: 1-888-384-3811
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 ½ 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
✉: bfiquestions@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)
www.wvdob.org

Wisconsin

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

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
www.dced.state.ak.us/insurance

Division of Insurance
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/insurance

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
www.insurance.illinois.gov

Indiana

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.gov
www.in.gov/idoi

Iowa

Division of Insurance
330 Maple St.
Des Moines, IA 50319-0065
515-281-5705
Toll-free: 1-877-955-1212 (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.mn.us
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

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
✉: insurance@nd.gov
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
✉: insuranceinquiry@dbr.ri.gov
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)
www.tn.gov/commerce

Texas

Department of Insurance
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
www.tdi.state.tx.us

Utah

Department of Insurance
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)
✉: SecuritiesDiv@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
www.securities.arkansas.gov

California

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.mn.us
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.nj.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.ri.us
www.dbr.state.ri.us

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.gov
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
Cheyenne, 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
✉: 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
Office of Consumer Services
1333 H St., NW
Room 600, East Tower
Washington, DC 20005
202-626-5120
www.dcpsc.org

Florida

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
Customer Service Group
350 Maple St.
Des Moines, IA 50319-0069
515-281-3839
Toll-free: 1-877-565-4450 (IA)
✉: iubcustomer@iub.state.ia.us
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
www.psc.mo.gov

Montana

Public Service Commission
PO Box 202601
Helena, MT 59620-2601
406-444-6199
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)
pucweb1.state.nv.us/pucn

New Hampshire

Public Utilities Commission
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
www.puc.sd.gov

Tennessee

Tennessee Regulatory Authority
Consumer Services Division
460 James Robertson Pkwy.
Nashville, TN 37243-0505
615-741-2904
Toll-free: 1-800-342-8359 (Consumer Services)
TTY: 1-888-276-0677
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
www.psc.utah.gov

Vermont

Public Service Board
112 State St., 4th Floor
Montpelier, VT 05620-2701
802-828-2358
TTY: 1-800-253-0191 (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
Cheyenne, 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

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

AFSA Education Foundation (AFSAEF) ◆

919 18th St., NW Suite 300
Washington, DC 20006-5517
202-466-8611
Toll-free: 1-888-400-7577
✉: 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.

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.

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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)
1919 S. Eads St.
Arlington, VA 22202
703-907-7600
Toll-free: 1-866-858-1555
✉: cea@ce.org
www.ce.org
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, non-governmental, 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
✉: 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.InsureUonline.org
(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.

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

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), and "Automotive Manufacturers and Dispute Resolution Resources" (p. 64).

A

AARP
- contact information, 113
- retirement planning resource, 39

ABA. See American Bankers Association; American Bar Association

ACA International Education Foundation, 148

Adjustable-rate mortgages, 24, 25

Administration for Children and Families, 102

Administration on Aging, 103

Advance medical directives, 51

Advertisements
- fraudulent employment opportunity advertisements, 18

Standard Directory of Advertisers, 73

Affordable Care Act, 30

AFSA Education Foundation, 147

Aging. See Elderly persons; Medicare; Retirement plans; specific organizations

AHA. See American Hospital Association

Air Force Community Readiness and Family Support, 60

Air travel
- airline fees, 48
- delayed or canceled flights, 47, 48
- delayed or damaged baggage, 47
- lost baggage, 47-48
- overbooked flights, 48
- tarmac delays, 48

Airlines. See Air travel

A.M. Best
- insurance company ratings, 29

AMA. See American Medical Association

American Arbitration Association, 147

American Association of Homes and Services for the Aging, 22, 147

American Association of Retired Persons. See AARP

American Bankers Association, 147

American Bar Association, 147

American Cleaning Institute, 147

American Consumer Credit Counseling, 14

American Council of Life Insurers, 29, 147

American Council on Consumer Interests, 113

American Council on Science and Health, 113

American Health Care Association, 147

American Hospital Association, 21

American Institute of Certified Public Accountants, 147

American Medical Association, 21

American Moving and Storage Association, 148

American Pharmacists Association, 148

American Savings Education Council, 39

American Society of Travel Agents, Inc., 148

Americans with Disabilities Act, information line, 106

America's Health Insurance Plans, 148

Annual Percentage Rate, 6, 11, 12, 16, 25, 61

APR. See Annual Percentage Rate

Arbitration, for dispute resolution, 56

Armed forces. See Military personnel

ARMs. See Adjustable-rate mortgages

Assisted-living facilities, 22-23. See also Long-term care insurance; Nursing homes

Assisted Living Federation of America, 23

Association of Credit and Collection Professionals, 148

Association of Independent Consumer Credit Counseling Agencies, 15

ATM cards
- overdraft protections, 4
- reporting missing cards, 4
- using, 3

Attorneys. See Lawyers

Auctions, online, 45

Automobiles. See Cars

Automotive Recyclers Association, 148

Aviation Consumer Protection Division, 107

B

Baggage
- airline fees for, 48
- delayed or damaged, 47
- insurance coverage, 32
- lost bags, 47-48

Balloon mortgage, 24

Bankruptcy
- credit reports and scores and, 12
- filing for, 15
- personal, 15

Banks and banking
- ATM/debit cards, 3-4
- checking accounts, 5
- FDIC insurance for, 37
- savings accounts, 5, 37
- state banking authorities, 5, 130-133

BBBs. See Better Business Bureaus

Better Business Bureaus
- BBB Auto Line, 65
- BBB Military Line, 60
- BBB OnLine, 34
- description of services, 55, 67
- state-by-state listing and contact information, 67-72

Better Hearing Institute, 148

Blind persons, services for, 60

Blue Cross and Blue Shield Association, 148

Boat Owners Association of the United States, 148

Bonds. See Investments

Brokers
- financial, 38
- real estate, 25

Bundling, 33, 39, 49

Bureau of Consumer Financial Protection, 10

Bureau of Consumer Protection, 110

Bureau of the Public Debt, 108

Buy Here, Pay Here lots, 1

C

Cable TV service, 49

Call for Action consumer hotlines, 55

Cars
- BBB Auto Line, 65
- buying tips, 6
- choosing a safe vehicle, 8
- contact information, 64-65
- dealer versus private-party purchases, 7
- dispute resolution programs, 65-66
- fuel economy, 6
- insurance for, 29
- leasing, 8
- "lemon" laws, 8-9, 66
- new, 6
- recalls, 8
- rentals, 9
- repairs, 1, 9-10
- reporting safety hazards, 57
- repossessions, 10
- "secret warranties," 8
- tire replacement, 9
- title loans, 10, 61
- used, 6-7

CDC. See Centers for Disease Control and Prevention

Cell phones
- services, 40
- telemarketing and, 46

Cellular Telecommunications and Internet Association, 148

Cemeteries. See also Funerals
- for veterans, 53

Center for Auto Safety, 7, 9, 113

Center for Food Safety and Applied Nutrition Information Line, 104

Center for Nutrition Policy and Promotion, 19, 100

Center for Science in the Public Interest, 113

Center for the Study of Services, 59, 113

Centers for Disease Control and Prevention
- contact information, 103
- fertility clinic success rates, 22
- food safety, 19
- health-related travel information, 49

HIV/AIDS Prevention Division, 103
National STD Hotline, 103
Centers for Medicare & Medicaid Services, 23, 103
Certified Financial Planner Board of Standards, 39, 149
CFTC. See U.S. Commodity Futures Trading Commission
Checking accounts, general information, 5
Checks, unsolicited, 5
Child Support Enforcement, Office of, 103
Child Welfare Information Gateway, 102
Children
advance medical directives and, 51
government agency sources, 102
information for parents of children with disabilities, 59, 60
insurance coverage, 30
Internet and, 34, 35
Children's Advertising Review Unit, 149
Children's Online Privacy Protection Act, 34
Cities, consumer protection offices, 116-120
Citizenship, passports and, 48-49, 107
Civil Rights, Commission on, 100
Civil Rights, Office for, 43, 101, 102
Coalition Against Insurance Fraud, 113
COBRA. See Consolidated Omnibus Budget Reconciliation Act
College Cost Reduction and Access Act, 17
Colleges and universities
diploma mills, 17
financing options, 16-17
Commissaries and exchanges, for military personnel, 62
Commission on Accreditation of Rehabilitation Facilities, 23
Commission on Civil Rights, 100
Commodity Exchange Act, 38
Complaints. See also Directories
contacting the seller, 54
contacting third parties, 54-56
credit bureaus, 11
credit cards, 11
debt collectors, 14
dispute resolution programs, 56, 65-66
filing steps, 54
funerals, 53
health care providers, 22
legal help and information, 56-57
recovery services, 55
reporting fraud and safety hazards, 57
sales calls, 44
sample complaint letter, 58
small claims court, 56
written, 54, 58
Comptroller of the Currency, Office of the, 5, 12, 108
Computers. See Internet; Software
Conciliation, for dispute resolution, 56
Consolidated Omnibus Budget Reconciliation Act, insurance coverage, 30
Consumer Action, 113
Consumer Advocate, U.S. Postal Service, 112
Consumer Affairs Service, 108
Consumer Center, 109
Consumer Electronics Association, 149
Consumer Federation of America, 114
Consumer Leasing Act, 8
Consumer organizations. See also specific organizations
corporate consumer contacts, 73-99
description of services, 55
list of, and contact information, 113-115
state, county, and city consumer protection offices, 116-129
Consumer Product Safety Commission
contact information, 100
reporting toy safety hazards to, 57
Consumer protection offices, state-by-state listing, 116-129
Consumer Reporting Agencies, 12-13
Consumer rights
credit, 11
debt collection, 14
financial protection, 10
health insurance claims, 30
illegal questions when applying for credit, 10
installment loans, 16
out-of-control debt, 14-15
payday loans, 16, 61
shopping from home, 44
tax refund loans, 16, 61
Consumer tips and warnings, 1
Consumers Union, 8, 59, 114
Convenience checks, 5
Cooling-off period. See 3-Day Cooling-Off Rule
Copyright issues, Internet and, 34
Corporations
contact information, directory of, 73-99
financial condition ratings, 37
Council for Higher Education, 17
Council of Better Business Bureaus, Inc., 67
Counties, consumer protection offices, 116-129
CPSC. See Consumer Product Safety Commission
Craigslist, 35
Cramming, telephone service and, 40
Credit. See also Debt; Loans
consumer rights, 11
debt management, 14-15
Equal Credit Opportunity Act provisions, 10
illegal questions when applying for, 10
information sources, 11
privacy issues, 43
unsolicited offers of, 5
Credit bureaus
complaints about, 11
contact information, 12
free credit reports, 13, 42
reporting identity theft to, 42
Credit Card Accountability Responsibility and Disclosure Act, provisions, 4, 12
Credit cards. See also ATM cards; Debit cards; Prepaid cards
billing disputes, 11-12
cash advances, 1
comparing cards, 11
complaints about, 11
fees and finance charges, 11
general information, 11
lost or stolen, 14
low-interest offers, 1
paying for travel with, 47
skipping payments, 1, 14
Credit counseling, 14-15
Credit insurance, 15
Credit Repair Organizations Act, 14
"Credit repair" scams, 13
Credit reports and scores
checking annually, 42
FICO score, 12-13
free reports, 11, 13
negative information and, 13-14
tips for building a better score, 13
Credit Union National Association, 149
Credit unions
debt counseling, 14
description, 5
CU. See Consumers Union

D

Deaf or hard of hearing persons, telephone services for, 59
Debit cards
overdraft protections, 4
reporting missing cards, 4
using, 3-4
Debt. See also Bankruptcy; Credit; Loans
counseling services, 14-15
managing, 14
Diets and dieting. See Weight loss
Direct Marketing Association, 45, 149
Direct Selling Association, 149
Directories
Better Business Bureaus, state-by-state listing, 67-72
car manufacturers, 64-65
corporate consumer contacts, 73-99
dispute resolution programs, 65-66
Dun & Bradstreet Directory, 73
federal government agencies, 100-112
national consumer organizations, 113-115
Standard Directory of Advertisers, 73
state, county, and city consumer protection offices, 116-129
state banking authorities, 130-133
state insurance regulators, 134-138
state securities administrators, 139-142
state utilities commissions, 143-146
trade and professional associations, 147-151
Trade Names Directory, 73
Disabilities, persons with
Americans with Disabilities Act information line, 106
services and resources for, 59, 60, 110
wounded armed services members, 62
Disability Employment Policy, Office of, 107
Disability insurance, 29-30
Discrimination, housing, 24
Dispute resolution programs, 56, 65-66

Distance Education and Training Council, 149
Do Not Call Registry, 46
Do Not Resuscitate orders, 51
Doctors, choosing, 22
DOE. See U.S. Department of Energy
DOI. See U.S. Department of the Interior
DOL. See U.S. Department of Labor
DOT. See U.S. Department of Transportation
Dumpster divers, 5, 41
Dun & Bradstreet Directory, 73
Durable power of attorney for health care, 23

E

E-mail. See Internet
Earth 911 hotline, 21
ED. See U.S. Department of Education
EDPUBS. See Education Publications Center
Education. See Colleges and universities; Student financial aid
Education Publications Center, 101
EEOC. See Equal Employment Opportunity Commission
Eldercare Locator, 22, 103
Elderly persons. See also Medicare
  American Association of Homes and Services for the Aging, 22
  assisted-living facilities, 22-23
  Eldercare Locator, 22, 103
  long-term care insurance, 32
  nursing homes, 22-23
  retirement planning, 39
Electricity, questions to ask about, 50
Emergency preparedness, information sources, 59, 105
Employee Benefits Security Administration, 106
Employment
  Internet-based opportunities, 19
  multi-level marketing plans, 18-19
  mystery shopper jobs, 18
  Occupational Outlook Handbook from the U.S. Department of Labor, 16
  Unemployment Insurance Program, 19
  work-at-home opportunities, 1, 18
Employment agencies, 18
Energy Efficiency and Renewable Energy, 102
Energy Star Program, 21, 108
Environmental issues
  buying "green" products, 21, 50
  Going Green, 20-21
  reusing and recycling, 21
Environmental Protection Agency
  Energy Savers site, 50
  Energy Star Program, 21, 108
  Indoor Environments Division, 109
  National Pesticide Information Center, 109
  National Service Center for Environmental Publications, 109
  safe disposal of hazardous products, 21
  Safe Drinking Water Hotline, 51, 109
  WaterSense program, 51
EPA. See Environmental Protection Agency
Equal Credit Opportunity Act, 10
Equal Employment Opportunity Commission, 109
Equifax, 12
Estate planning. See Wills
Executors, for wills, 52
Experian, 12
Extended warranties, 2

F

FAA. See Federal Aviation Administration
Facebook, 35
FAFSA. See Free Application for Federal Student Aid
Fair Credit and Charge Card Disclosure Act, 11
Fair Credit Billing Act, 11, 44
Fair Credit Reporting Act, 13, 43
Fair Debt Collection Practices Act, 14
Fair Housing and Equal Opportunity, 105
Fair Housing and Equal Opportunity Act, 24
Families. See also Children
  family centers and programs for military personnel, 60-62
  government agency sources, 102
Families USA, 114
Family and Morals, Welfare and Recreation Command Family Programs, 61
FCC. See Federal Communications Commission
FCIC. See Federal Citizen Information Center
FDA. See Food and Drug Administration
FDIC. See Federal Deposit Insurance Corporation
Federal Aviation Administration, 107
Federal Citizen Information Center, 59, 110
Federal Communications Commission
  Consumer Center, 109
  Internet safety information, 35
  slamming and cramming reports, 40
  telephone service, 39, 40
  Wireless Telecommunications Bureau, 109
Federal Deposit Insurance Corporation
  bank account insurance, 37
  Consumer Response Center, 11
  contact information, 109
  financial privacy and, 42-43
  unsolicited checks and credit offers and, 5
Federal Emergency Management Agency, 105
Federal Housing Administration
  contact information, 105
  home loans, 24
Federal Motor Carrier Safety Administration, 107
Federal Relay Service, 59
Federal Reserve System
  choosing a credit card, 11
  consumer guide to auto leasing, 8
  Consumer Help, 109
  contact information, 109
  credit protection laws guide, 11
  mortgage transfer rules, 25
Federal Student Aid Information Center, 17, 101
Federal Trade Commission
  Bureau of Consumer Protection, 110
  Buyer's Guide for cars, 7
  credit and consumer rights publications, 11
  fraudulent employment opportunity advertisements, 18
  Funeral Rule, 52-53
  housing counseling, 26
  identity theft reports, 42
  "Internet Auctions: A Guide for Buyers and Sellers," 45
  Internet-based business opportunities, 19
  Internet services and, 33, 34, 35
  "Mortgage Servicing: Making Sure Your Payments Count," 25
  OnGuardOnline site, 35
  reporting fraud to, 57
  robocalls, 46
  shopping from home rules, 44
  spam, reporting, 36
  telemarketing rules, 46
  3-Day Cooling-Off Rule, 27, 44
Federal Work-Study Program, 17
Federation of American Consumers and Travelers, 114
Federation of State Medical Boards, 22
FEMA. See Federal Emergency Management Agency
Fertility clinics, success rates, 22
FHA. See Federal Housing Administration
FICO scores, 12-13
File sharing, online, 33-34
Financial brokers and advisors, selecting, 38
Financial Industry Regulatory Authority
  contact information, 149
  dispute resolution programs, 56
  Market Data Center, 37
  Mutual Fund Expense Analyzer, 37
  toll-free telephone number, 38
Financial Planning Association, 149
Financial privacy, 42-43
FINRA. See Financial Industry Regulatory Authority
Fish and Wildlife Service, 106
Fixed-rate mortgages, 24, 25
Fleet and Family Support Programs, 61
Flood insurance, 31, 105
Flying. See Air travel
Food. See also Nutrition
  Food Information and Seafood Hotline, 19
  resources, 19
  safety issues, 19-20, 57
Food, Nutrition and Consumer Services, 100
Food and Drug Administration
  Food Information and Seafood Hotline, 19
  online prescription drug purchases, 23
  recall information, 2
  reporting safety hazards to, 57
Food Marketing Institute, 149
Foreclosure
  avoiding, 25-26
  of leased properties, 28
  scams involving, 26, 27
Fraud. See also Identity theft

common scams, 3
credit bureaus and, 12
credit card information and, 14
diploma mills, 17
fraudulent employment opportunity advertisements, 18
HHS-TIPS fraud hotline, 102
identifying and stopping, 3
insurance, 32
Internet and, 34-36
Internet-based business opportunities, 19
investments and, 38
Medicare, 22
mortgage and foreclosure scams, 26, 27
reporting, 57
scholarship scams, 17
student financial aid scams, 17
telephone services, 40
timeshare properties, 49
tips on avoiding, 1, 3
weight loss programs, 20

Free Application for Federal Student Aid, 17

FSAIC. See Federal Student Aid Information Center

FTC. See Federal Trade Commission

Funeral Consumers Alliance, 53, 114

Funeral Service Consumer Assistance Program, 53

Funerals. See also Wills
costs involved, 52
Funeral Rule on, 52-53
planning for, 53

G

General Services Administration
Federal Citizen Information Center, 110
recall information, 2
Surplus Federal Property Sales, 110
telephone relay service, 59

GetNetWise, 35

Gift cards, 4

Gold, investing in, 38

Government agencies. See also specific agencies
directory of, 100-112
federal job announcements, 18
federal student aid, 16, 17
link to government representatives, services, and information, 59
recall information, 2

Government Printing Office, 111

GPO. See Government Printing Office

Grants, for education, 17

Green Good Housekeeping Seal of Approval, 21

"Green" products, 21

Grocery Manufacturers Association, 149

GSA. See General Services Administration

Gym memberships, signing up for, 20

H

Handbook
classroom copies for teachers, 59
tips on using, 1

Health care
advance medical directives and, 51
choosing a doctor, 22
complaints about, 22
Do Not Resuscitate orders, 51
durable power of attorney, 23
health-related travel information, 49
medical identity theft, 42
medical privacy, 43
Medicare fraud, 22
prescription drugs, 23
reporting safety hazards, 57
Web site resources, 21-22

Health care facilities
local, 21
selection criteria, 22-23

Health care professionals, choosing, 22

Health insurance. See also Long-term care insurance
group policies, 30
international health care plans, 32
medical identity theft, 42
new provisions, 30
questions to ask about, 31
types of plans, 30-31

Health Insurance Portability and Accountability Act
Privacy Rule, 43

Health Maintenance Organizations
description, 30
Medicare beneficiaries, 31

Health records, 43

HealthFinder.gov, 21

HealthierUS.gov, 21

Hearing loss. See Deaf or hard of hearing persons

HHS. See U.S. Department of Health and Human Services

Higher education. See Colleges and universities; Student financial aid

HIPAA. See Health Insurance Portability and Accountability Act

HIV/AIDS Prevention, 103

HMOs. See Health Maintenance Organizations

Home equity loans, 15-16

Home improvements. See also Repairs
contractor selection tips, 27
getting a second opinion, 1
3-Day Cooling-Off Rule, 27

Home inspections, 24

Homeowner's HOPE hotline, 27, 28

Homeowners' insurance, 31

Hotlines
Auto Safety Hotline, 66
Call for Action consumer hotlines, 55
Earth 911, 21
Food Information and Seafood Hotline, 19
HHS-TIPS fraud hotline, 102
Homeowner's HOPE, 27, 28
Meat and Poultry Hotline, 20, 100
National Insurance Crime Bureau, 29
National STD Hotline, 103
Safe Drinking Water Hotline, 51, 109

Housing. See also Home equity loans; Home improvements; Mortgages; U.S. Department of Housing and Urban Development
buying a home, 24-25
counseling, 11, 24, 26
discrimination, 24
foreclosure avoidance, 25-26
Homeowner's HOPE hotline, 27, 28
homeowners' insurance, 31
moving companies, 26-27
rent-to-own properties, 1, 26
renters' insurance, 31
renting or leasing properties, 28
rights of persons with disabilities, 60

HUD. See U.S. Department of Housing and Urban Development

I

Identity theft. See also Fraud; Privacy issues
insurance, 32
medical identity theft, 42
online purchases and, 34-35
prevention tips, 41-42
reporting, 42

IIHS. See Insurance Institute for Highway Safety

InCharge Institute of America, 14

Income-Based Repayment plan, for federal loans, 17

Individual retirement accounts. See Investments

Indoor Environments Division, 109

Installment loans, 16

Insurance
auto, 29
credit, 15
disability, 29-30
flood, 31, 105
fraud, 32
general tips, 29
health care, 30-31
homeowners', 31
identity-theft, 32
international health care, 32
liability, 32
life, 29, 31-32
long-term care, 32
private mortgage, 25
renters', 31
state insurance regulators, directory of, 134-138
travel, 32
umbrella policies, 32

Insurance Information Institute, 149

Insurance Institute for Highway Safety, 8

Interest rates. See also Loans; Mortgages
on credit cards, 12
rent-to-own purchases, 1
savings and checking accounts, 5

Internal Revenue Service, 108

International Association of Lemon Law Administrators, 66

International Association of Movers, 150

International Cemetery, Cremation and Funeral Association, 150

International health care insurance, 32

Internet. See also specific Web sites
bundling services, 33, 39, 49
business opportunities, 19
computer threat alerts, 35
copyright issues, 34

file sharing, 33-34
firewalls for, 41
fraud issues, 34-36
investing online, 38
online auctions and sellers, 45
online prescription drug purchases, 23
online privacy, 43
online shopping, 44-45
phishing, 35-36
protecting children, 34
service provider selection, 33, 36
social networking, 35
spam, 36
TV service, 49
unwanted e-mail, 45
Voice over Internet Protocol telephone service, 41

Internet Keep Safe Coalition, 35

Investments
financial brokers and advisors, 38
fraud issues, 38
gold, 38
online trading, 38
publications concerning, 37
questions to ask before investing, 36-37
retirement plans, 37, 39
risk-free, 1
state securities administrators, 139-142
state securities regulators, 38
types (table), 37

Investopedia, 39

Investor Education and Advocacy, Office of, 111

IRAs, 36, 37

IRS. See Internal Revenue Service

J

JCAHO. See Joint Commission on Accreditation of Healthcare Organizations

Job Corps, 106

Jobs. See Employment

John Warner National Defense Authorization Act, Talent-Nelson amendment, 61

Joint Commission on Accreditation of Healthcare Organizations, 22

Jump $tart Coalition for Personal Financial Literacy, 114

K

Kelley Blue Book, 6-7

Kids in Danger, 114

L

Land sales, 106

Landlords, 28

Lawyers
bankruptcy filing, 15
filing complaints and, 56-57
free legal help, 57
initial consultation, 56-57
selection criteria, 56
wills and, 52

Leases
cars, 8
houses, 28, 31

Leasing properties. See Renting or leasing properties

Legal Aid offices, 57

Legal Services Corporation offices, 57

"Lemon" laws, 8-9, 66

Letters, for written complaints, 54, 58

Liability insurance, 32

Libraries
blind and physically handicapped persons, 60
information source for, 59
medical, 21

Life insurance
information sources, 29
term policies, 31-32
universal life policies, 32
whole life policies, 32

LinkedIn, 35

Living wills, 51

Loans. See also Banks and banking; Credit; Debt; Mortgages
car title loans, 10, 61
home equity, 15-16
installment, 16
payday, 1, 16, 61
predatory lending restrictions, 61
student, 16-17
tax refund, 1, 16, 61

Long-term care insurance, 32. See also Assisted-living facilities; Nursing homes

LSC Public Affairs, 57

M

Mail, unwanted, 45

Making Home Affordable program, 26, 27, 28

Manufactured Housing Programs, Office of, 105

Marine Corps Community Services, 60

Mayo Clinic, 21

MCCS. See Marine Corps Community Services

Media, consumer complaint resolution and, 56

Mediation, for dispute resolution, 56

Medicaid. See also Centers for Medicare and Medicaid Services
coverage, 30

Medical devices, reporting safety hazards, 57

Medical identity theft, 42

Medical Information Bureau, 43

Medical Library Association, 21

Medical privacy, 43

Medicare. See also Centers for Medicare and Medicaid Services
fraudulent claims, 22
HMO programs, 31
nursing home facilities, 22
prescription drug coverage, 23, 30

Medicare Rights Center, 114

MedlinePlus, 19, 21

MIB. See Medical Information Bureau

Military HOMEFRONT, 61

Military OneSource, 62

Military personnel. See also U.S. Department of Defense; Veterans
BBB Military Line, 60
cemeteries for veterans, 53
commissaries and exchanges, 62
family support organizations, 60-62
home loans, 24
predatory lending and, 61
wounded armed service member resources, 62

Military Sentinel, 61

Money Management International, 14

Moody's Investors Services
corporate financial condition ratings, 37
insurance company ratings, 29

Mortgage Bankers Association of America, 25, 150

Mortgages. See also Home equity loans; Housing; Loans
choosing a lender, 25
down payments, 25
private mortgage insurance, 25
refinancing, 25
scams involving, 26, 27
transfers, 25
types of (table), 24

Motorist Assurance Program, 66

Moving companies, 26-27

Multi-level marketing plans, 18-19

Mutual funds, 37

MyArmyLifeToo, 61

MyMoney, 39

Mystery Shopping Providers Association, 150

Myvesta, 14

N

NADA. See National Automobile Dealers Association

NASFAA. See National Association of Student Financial Aid Administrators

National Advertising Review Council, 150

National Association of Attorneys General, 150

National Association of Boards of Pharmacy, 23

National Association of Consumer Agency Administrators, 115

National Association of Home Builders, 150

National Association of Insurance Commissioners, 29, 150

National Association of Professional Insurance Agents, 150

National Association of Realtors, 150

National Association of Student Financial Aid Administrators
"Cash for College Guide," 16
loan forgiveness and reduction information, 17

National Automobile Dealers Association
contact information, 66
Official Used Car Guide, 6

National Center for Missing and Exploited Children, 35

National Community Reinvestment Coalition, 115

National Consumer Law Center, 11, 115

National Consumer Protection Technical Resource Center, 115
National Consumers League, 39, 115
National Contact Center, 106
National Council on Disability, 60, 110
National Council on the Aging, 115
National Credit Union Administration
contact information, 110
unsolicited checks and credit offers and, 5
National Crime Prevention Council, 35
National Cyber Security Alliance, 35
National Disability Rights Network, 60
National Flood Insurance Program, 31, 105
National Foundation for Credit Counseling, 14-15, 150
National Funeral Directors Association, 150
National Futures Association, 38, 151
National Health Information Center, 102
National Highway Traffic Safety Administration, 7, 8, 9, 57, 107
National Institute for Automotive Service Excellence, 151
National Institute of Allergy and Infectious Diseases, 104
National Institute of Food and Agriculture, 59, 100
National Institute of Mental Health, 22
National Institutes of Health, 104
National Insurance Crime Bureau, hotline, 29
National Legal Aid and Defender Association, 57
National Library Service for the Blind and Physically Handicapped, 60
National Park Service, 106
National Pesticide Information Center, 109
National Resource Directory, 62
National Runaway Switchboard, 102
National Service Center for Environmental Publications, 109
National STD Hotline, 103
Natural disasters. See Emergency preparedness
Natural gas, 50
NCD. See National Council on Disability
NCUA. See National Credit Union Administration
NFCC. See National Foundation for Credit Counseling
NHTSA. See National Highway Traffic Safety Administration
NIFA. See National Institute of Food and Agriculture
NIH. See National Institutes of Health
NIMH. See National Institute of Mental Health
North American Consumer Protection Investigators, 151
North American Securities Administrators Association, 38, 151
Nursing Home Compare, 22
Nursing homes. See also Assisted-living facilities; Long-term care insurance
long-term care insurance and, 32
selection of, 22-23
Nutrition. See also Food; Weight loss
federal dietary guidelines, 19
resources, 19, 100

O

Occupational Safety and Health Administration, 106
Office of Child Support Enforcement, 103
Office of Disability Employment Policy, 107
Office of Investor Education and Advocacy, 111
Office of Manufactured Housing Programs, 105
Office of Personnel Management, 110
Office of Postsecondary Education, 101
Office of RESPA and Interstate Land Sales, 106
Office of Special Education and Rehabilitative Services, 101
Office of Thrift Supervision, 108
Office of Vocational and Adult Education, 102
Online issues. See Internet
OPM. See Office of Personnel Management
Opt-out, 45
OSHA. See Occupational Safety and Health Administration
Overseas Citizens Services, 107

P

Partnership for Food Safety Education, 19-20
Passport requirements, 48-49
Patents, 101
Pay-as-you-go telephones, 41
Payday loans, 1, 16, 61
PBGC. See Pension Benefit Guaranty Corporation
Pension Benefit Guaranty Corporation, 111
Pharmacies, 23
Phishing, 35-36
Phones. See Telephone services
PIN numbers
ATM/debit cards, 3-4
protecting your number, 5, 41
PIRG. See U.S. Public Interest Research Group
Postal Inspection Service, 112
Postsecondary Education, Office of, 101
Powers of attorney
durable power of attorney for health care, 23
PPOs. See Preferred Provider Organizations
Pre-recorded sales calls, 46
Predatory lending, 10, 16, 61
Preferred Provider Organizations, 30
Prepaid cards, 4. See also Credit cards
Prescription drugs
Medicare and, 23
prices for, 23
reporting safety hazards, 57
Privacy issues. See also Identity theft
credit information, 43
financial privacy, 42-43
medical privacy, 43
online privacy, 43
privacy protection tips, 42
protecting children online, 34
social networking sites, 35
Private mortgage insurance, 25
Product recalls, 2
Professional associations. See Trade and professional associations
Public Citizen, Inc., 115
Public Inquiries, Office of, 111
Public Service Loan Forgiveness Program, 17
Purchases, general tips, 2
Pyramid schemes, 18

R

Real estate agents, 1, 24
Recalls
cars, 8
foods, 19
products, 2
Recovery services, 55
Recycling, 21
Relay Services, 59
Rent-to-own purchases, 1, 26
Rental cars, 9
Renters' insurance, 31
Renting or leasing properties
landlords, 28
renters' insurance, 31
tips, 28
Repairs. See also Home improvements
cars, 1, 9-10
"credit repair" scams, 13
Repossessions, of cars, 10
RESPA and Interstate Land Sales, Office of, 106
Retirement plans
information sources, 39
investment plans, 37
questions to ask about, 39
Reusing products, 21
Reverse mortgages, 24
Revolving credit, 13, 16
Robocalls, 46
RV Consumer Group, 66

S

Safe Drinking Water Hotline, 51, 109
Safety issues
cars, 8
food, 19-20
product safety recalls, 2
reporting safety hazards, 57
travel, 49
water, 51
SAMHSA. See Substance Abuse and Mental Health Services Administration
Satellite TV service, 49
Savings accounts
federal government insurance for, 37
general information, 5
SBA. See Small Business Administration

Scholarships, 17
Seafood
Food Information and Seafood Hotline, 19
inspection program, 101
reporting safety hazards, 57
SEC. See Securities and Exchange Commission
Securities and Exchange Commission
contact information, 111
free publications, 37
investment tips and resources, 37, 39
Office of Investor Education and Advocacy, 111
Service contracts, 2
Shopping from home
consumer rights, 44
online auctions and sellers, 45
online shopping, 44-45
sales call complaints, 44
3-Day Cooling-Off Rule, 44
tips on, 43-44
Shoulder Surfers, 5, 41
Slamming, telephone service and, 40
Small Business Administration, 111
Small claims court, 56
Smart phones, 40-41
SOCAP. See Society of Consumer Affairs Professionals International
Social networking, 35
Social Security, 39
identity theft and, 41
Social Security Administration
Office of Public Inquiries, 111
Society of Consumer Affairs Professionals, 63, 115
Software. See also Internet
anti-virus, 34
copyright issues, 34
spam-blocking, 36
Spam, Internet and, 36
Special Education and Rehabilitative Services, Office of, 101
Speech impairments, persons with, telephone services for, 59
SSA. See Social Security Administration
Standard & Poor's
corporate financial condition ratings, 37
insurance company ratings, 29
Register of Corporations Directors and Executives, 73
Standard Directory of Advertisers, 73
States
banking authorities, 5, 130-133
community property, 10
consumer protection offices, 54, 116-129
gym membership protections, 20
insurance coverage, 30
insurance regulators, 134-138
licensing agencies, 2, 55
medical boards, 22
regulatory agencies, 54
securities administrators, 139-142
securities regulators, 38
state-by-state listing and contact information for Better Business Bureaus, 67-72
student financial aid, 16
telephone relay services, 59
Unemployment Insurance Programs, 19
utilities commissions, 50, 143-146
Staysafe, 35
Stocks, 37
Student Aid and Fiscal Responsibility Act, 17
Student financial aid, 16-17
Substance Abuse and Mental Health Services Administration, 22
Suitcases. See Baggage
Surplus Federal Property Sales, 110

T

Tax issues. See also Internal Revenue Service
investments, 37
Tax refund loans, 1, 16, 61
Teachers, information sources, 59
Telemarketing
Do Not Call Registry, 46
FTC rules, 46
pre-recorded sales calls, 46
robocalls, 46
Telephone services. See also Telemarketing
bundling, 33
cell phones, 40
pay-as-you-go plans, 41
questions to ask about, 39
relay services for persons with disabilities, 59
shopping from home, 44
slamming and cramming, 40
smart phones, 40-41
types of services, 39
Voice over Internet Protocol, 41
Television
bundling services, 33
buying new TVs, 50
cable, 49
ENERGY STAR-qualified TV sets, 50
Internet, 49
satellite, 49
service types, 49
types of television sets, 50
Text telephones, relay services, 59
Thomas Register of American Manufacturers, 54
3-Day Cooling-Off Rule
home improvements, 27
home shopping, 44
Thrift Supervision, Office of, 108
Timeshare properties, 49
Tire Industry Association, 151
Tires, replacing, 9
Toll-free telephone numbers. See also specific directories and organizations
Federal Trade Commission, 42
FINRA, 38
list of, 54
Medical Information Bureau, 43
National Runaway Switchboard, 102
relay services, 59
SEC Toll-Free Investor Information Service, 37
Wounded Warrior Resource Center, 62
Toy Industry Association Inc., 151
Toys, reporting safety hazards, 57
Trade and professional associations
contact information, 147-151
description of services, 55
Trade Names Directory, 73
Trademarks, 101
Transportation Security Administration, 49, 104
TransUnion, 12
Travel
free travel offers, 1
health-related information, 49
passports, 48-49, 107
paying by credit card for, 47
resolving air travel problems, 47-48
safety issues, 49
timeshare properties, 49
tips on, 46-47
Travel agents, 47
Travel insurance, 32, 47
Trustee Program, 15, 106
TSA. See Transportation Security Administration
TTYs. See Text telephones
Twitter, 35

U

Umbrella insurance policies, 32
Unemployment Insurance Program, 19
United States Tour Operators Association, 151
U.S. Citizenship and Immigration Services, 105
U.S. Coast Guard, 61
U.S. Commodity Futures Trading Commission
contact information, 111
Reparations Program, 38
U.S. Customs and Border Protection, 105
U.S. Department of Agriculture
Agricultural Marketing Service, 21
Center for Nutrition Policy and Promotion, 100
Food, Nutrition and Consumer Services, 100
Food Safety and Inspection Service, 20
food safety information, 19-20
general information line, 100
Meat and Poultry Hotline, 20, 100
National Institute of Food and Agriculture, 100
recall information, 2
U.S. Department of Commerce
Bureau of the Census, 100
Commissioner for Patents, 101
Commissioner for Trademarks, 101
Patent and Trademark Office, 101
reporting food safety hazards to, 57
Seafood Inspection Program, 101
Weights and Measures Division, 100

U.S. Department of Defense. See Military personnel; Veterans
National Resource Directory, 62
predatory lending restrictions, 61
U.S. Department of Education
Education Publications Center, 101
federal student aid, 16, 17
Federal Student Aid Center, 17, 101
information for persons with disabilities, 60
Office for Civil Rights, 101
Office of Postsecondary Education, 101
Office of Special Education and Rehabilitative Services, 101
Office of Vocational and Adult Education, 102
U.S. Department of Energy
Energy Efficiency and Renewable Energy, 102
Public Affairs office, 102
tips on saving money on utilities, 50
U.S. Department of Health and Human Services
Administration for Children and Families, 102
Administration on Aging, 103
Center for Food Safety and Applied Nutrition Information Line, 104
Centers for Disease Control and Prevention, 19, 22, 49, 103
Centers for Medicare and Medicaid Services, 23, 103
Child Welfare Information Gateway, 102
Eldercare Locator, 22, 103
Food and Drug Administration, 2, 19, 23, 57, 103
food safety information, 20
HHS-TIPS fraud hotline, 102
National Health Information Center, 102
National Institute of Allergy and Infectious Diseases, 104
National Institute of Mental Health, 104
National Institutes of Health, 104
National Runaway Switchboard, 102
Nursing Home Compare, 22
Office for Civil Rights, 43, 102
Office of Child Support Enforcement, 103
U.S. Department of Homeland Security, 104
computer threat alerts, 35
Federal Emergency Management Agency, 105
National Flood Insurance Program, 31, 105
Transportation Security Administration, 49, 104
U.S. Citizenship and Immigration Services, 105
U.S. Customs and Border Protection, 105
U.S. Department of Housing and Urban Development
Department of Housing, 105-106
Fair Housing and Equal Opportunity, 105
Federal Housing Administration, 24, 105
Housing Choice Voucher Program, 28
Housing Counseling Clearinghouse, 11, 24, 26
housing rights of persons with disabilities, 60
Office of Fair Housing, 24, 105
Office of Manufactured Housing Programs, 105
Office of RESPA and Interstate Land Sales, 106
U.S. Department of Justice
Americans with Disabilities Act information line, 106
online copyright issues, 34
Trustee Program, 15, 106
U.S. Department of Labor
Employee Benefits Security Administration, 106
Investor's Clearinghouse, 39
Job Corps, 106
National Contact Center, 106
National Resource Directory, 62
Occupational Outlook Handbook, 16
Occupational Safety and Health Administration, 106
Office of Disability Employment Policy, 107
Veteran's Employment and Training Service, 107
U.S. Department of State
National Passport Information Center, 107
Overseas Citizens Services, 107
Passport Services Office, 48-49
Visa Services, 107
U.S. Department of the Interior
Fish and Wildlife Service, 106
National Park Service, 106
U.S. Department of the Treasury
Bureau of the Public Debt, 108
Internal Revenue Service, 108
Office of the Comptroller of the Currency, 5, 12, 108
Office of Thrift Supervision, 108
unsolicited checks and credit offers and, 5
U.S. Mint, 108
U.S. Department of Transportation
Auto Safety Hotline, 66
Aviation Consumer Protection Division, 107
Federal Aviation Administration, 107
Federal Motor Carrier Safety Administration, 107
National Highway Traffic Safety Administration, 107
Office of Aviation Consumer Protection, 47-48
travel safety issues, 49
U.S. Department of Veterans Affairs
cemeteries for veterans, 53
Consumer Affairs Service, 108
home loans, 24
National Cemetery Administration, 108
National Resource Directory, 62
Veterans Benefits Administration, 108
Veterans Health Administration, 108
U.S. Government Printing Office, 111
U.S. Military Family Centers, 60
U.S. Mint
American Eagle Gold Bullion Coins, 38
contact information, 108
U.S. Postal Service
Consumer Advocate, 112
Postal Inspection Service, 112
reporting mail fraud to, 57
unwanted mail, 45
U.S. Public Interest Research Group, 115
U.S. savings bonds, 37
U.S. Veterans Administration. See also U.S. Department of Veterans Affairs
USCIS. See U.S. Citizenship and Immigration Services
USDA. See U.S. Department of Agriculture
USPS. See U.S. Postal Service
Utilities
electricity, 50
natural gas, 50
state utilities commissions, 143-146
tips on saving money on, 50
water, 51

V

VA. See U.S. Department of Veterans Affairs
Vacations. See Travel
Vehicle title loans, 10, 61
Vehicles. See Cars
Veterans. See also Military personnel; U.S. Department of Veterans Affairs
cemeteries for, 53
Veterans Administration. See U.S. Department of Veterans Affairs
Veterans Benefits Administration, 108
Veteran's Employment and Training Service, 107
Veterans Health Administration
contact information, 108
insurance coverage, 30
VHA. See Veterans Health Administration
Visa Services, 107
Vocational and Adult Education, Office of, 102
Voice over Internet Protocol phone service, 41
VoIP. See Voice over Internet Protocol phone service

W

Wall Street Reform and Consumer Protection Act, 10
Warranties
dealer closures and, 9
extended, 2
"secret warranties" for cars, 8
Water
Safe Drinking Water Hotline, 51, 109
safety of and tips on saving or reducing use of, 51
WaterSense program, 51
Websites. See Internet; specific organizations and government agencies
Weight loss, 20
Wills. See also Funerals
advance medical directives, 51
executor selection, 52
living wills, 51
reviewing periodically, 52
rules to remember when writing, 52
Wired Safety, 35
Wireless Telecommunications Bureau, 109
Work-at-home opportunities, 1, 18
Work-study programs, 17
Wounded Warrior Resource Center, 62
WWRC. See Wounded Warrior Resource Center