2006 Consumer Action Handbook

United States General
Services Administration

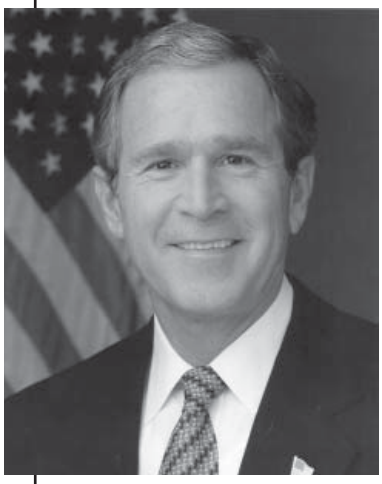
Federal Citizen
Information Center

The White House
Washington

October 2005

The **Consumer Action Handbook**, published by the United States General Services Administration, promotes responsibility and encourages Americans to make wise choices when investing information in goods and services. By providing important information on government services, this handbook helps consumers save time and money. I encourage all Americans to use this valuable resource to broaden their opportunities and plan their future.

Best wishes,



GSA

GSA Administrator

November 2005

As Acting Administrator of the U.S. General Services Administration (GSA), I'm proud to introduce the 2006 edition of the Consumer Action Handbook, the award-winning publication that helps citizens become better educated consumers. The Handbook and its companion website, www.ConsumerAction.gov, are produced by the Federal Citizen Information Center within GSA's Office of Citizen Services and Communications.

The Handbook is an ideal reference document that provides citizens with fast, free and reliable information. You can also find answers about Government services online at www.FirstGov.gov, or click on "Contact Us" at the bottom of FirstGov.gov to send an email and receive an answer within two business days. You can also call 1 (800) FED-INFO and speak to an information agent, or write to Pueblo, Colorado, where consumers have found helpful publications for more than 30 years.

Whether you have a printed copy of the Consumer Action Handbook or use it online at www.ConsumerAction.gov, you're sure to get timely, accurate, and trustworthy help from GSA.

Sincerely,

David Bibb

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The Federal Citizen Information Center would like to express its gratitude to the partners listed below who helped make possible the publication of the 2006 Consumer Action Handbook.

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American Association of Homes and Services for the Aging

AARP

American Financial Services Association Education Foundation

American Express

The Breath Right Company

Bridgestone/Firestone LLC

Campbell Soup Company

Carfax

The Colgate-Palmolive Company

Consumer Electronics Association

The Dannon Company

Direct Marketing Association

Frito-Lay

Gerber Products Company

Kellogg Company

MetLife

Michelin North America, Inc.

Microsoft

National Association of Consumer Agency Administrators

National Futures Association

National Home Equity Mortgage Association

Nike, Inc.

Pfizer, Inc.

SOCAP International (Society of Consumer Affairs Professionals)

Sprint

Subaru of America, Inc.

Verizon

Visa

Consumer Information Sources

Federal Citizen Information Center (FCIC)

Pueblo, CO 81009
Phone: 1 (800) FED INFO
Web: www.pueblo.gsa.gov
Part of the U.S. General Services Administration, FCIC is a one-stop source for consumer information from the federal government. The free Consumer Information Catalog lists more than 200 free and low-cost publications on topics such as cars, child care, education, federal benefits, money management, food, health, housing and travel. Order a copy of the Catalog from the FCIC website or call 1 (800) FED INFO (that's 1-800-333-4636) between 8 a.m. and 8 p.m. Eastern Time, M-F. You can also get a copy by sending your name and address to FCIC at the address above.

FirstGov

Web: www.FirstGov.gov
The official Web portal for the U.S. government, FirstGov.gov links you to government representatives, services and information at the federal, state and local level. You can get easy-to-understand information from the government 24 hours a day, seven days a week. Similar information is posted in Spanish at www.Espanol.gov.

Center for the Study of Services

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www.checkbook.org
This nonprofit organization publishes information and services to help you choose and get the best price when making purchases such as autos, major appliances, audio-video equipment, doctors, hospitals and health care plans. In the Boston, Chicago, Philadelphia, Washington DC, Seattle, San Francisco and St. Paul/Minneapolis areas, a subscription to CHECKBOOK magazine will give you information on many local services as auto repair, cell phones, plumbers, and banks.

Consumers Union of U.S., Inc. (CU)

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www.consumerreports.org
CU is a nonprofit, independent consumer organization that researches and tests goods and services such as automobiles, appliances, food, clothing, luggage, and insurance. Some of the information is free via the Internet, radio and television. Print publications including subscriptions to the monthly Consumer Reports magazine must be purchased. For more information see page 136.

Consumer World

www.consumerworld.org
Consumer World is a public service website with links to hundreds of consumer resources available on the Internet. You will find consumer news, product reviews and shopping bargains. Directories provide contact information and web links for many corporations and government agencies.

Cooperative State Research, Education, and Extension Service (CSREES)

The Cooperative State Research, Education, and Extension Service of the U.S. Department of Agriculture has been a source of consumer information and assistance for decades. With an educator in nearly every county, Cooperative Extension brings the research-based knowledge of the land grant universities directly to families and communities. Programs cover food and nutrition, housing, gardening, budgeting, using credit, saving for retirement, and more. To locate your county office, check the blue pages of your phone book or visit www.reeusda.gov.

Libraries

Publications from many of the organizations mentioned on this page can be found at public libraries. Some university and private libraries also allow individuals to use their reference materials. Check your local telephone directory for the location of libraries near you.

Contents

Quick Consumer Tips vi
How to Use This Handbook 1
Part I – Be a Savvy Consumer 1
General Buying Tips 1
Before You Buy 1
Service Contracts and Extended Warranties 1
Product Safety Recalls 2
After You Buy 2
Shopping From Home 2
Online Auctions and Private Sellers 3
Telemarketing and Spam 4
Telephone Calls 5
Junk Faxes 6
Spam 6
Protect Your Identity 6
Protect Your Privacy 7
Online Privacy 8
Financial Privacy 8
Medical Privacy 9
Automobiles 9
Buying a New Car 9
Buying a Used Car 10
Leasing 11
Renting 11
Repairs 12
Recalls and Lemon Laws 12
Vehicle Repossessions 12
Banking 13
ATM/Debit Cards 14
Credit 14
Installment Loans 15
Payday and Tax Refund Loans 15
Home Equity Loans 15
Credit Cards 15
Credit Reports and Scores 16
Resolving Credit Problems 16
Education 19
Employment 19
Food And Nutrition 20
Weight Reduction 20
Health Care 20
Choosing a Doctor 21
Choosing a Health Care Facility 21
Prescription Drugs 22
Medicare Drug Coverage 22
Housing 22
Buying a Home 22
Home Improvements and Repair 23
Insurance 24
Auto Insurance 25
Homeowner/Renter Insurance 25
Health Insurance 25
Long-Term Care Insurance 26
Disability Insurance 27
Life Insurance 27
Investing 27
Financial Brokers and Advisors 28
Travel 29
Travel Safety 30
Resolving Air Travel Problems 30
Utilities 31
Electricity and Natural Gas 31
Telephone Services 31
Water 33
Internet Service Providers 33
Digital Television 34
Services and Resources for Consumers with Disabilities 35
Part II – Filing a Complaint 36
Go Back to the Seller 36
Report Legal Violations & Safety Hazards 36
Get Help 37
Dispute Resolution Programs 38
Small Claims Court 39
Legal Help 39
Sample Complaint Letter 40
Part III – Consumer Assistance Directory 41
Corporations 41
Automobile Manufacturers 78
State & Local Consumer Protection Offices 79
State Banking Authorities 95
State Insurance Regulators 99
State Securities Administrators 103
State Utilites Commissions 107
Federal Agencies 111
Better Business Bureaus 128
National Consumer Organizations 134
Trade and Professional Assoc. 140
Military Family Centers 147
Military Exchange Offices 148
Index 150

Quick Consumer Tips

As a savvy consumer, you should always be on the alert for shady deals and scams. To protect your money and avoid being a victim of fraud, keep these things in mind:

1. A deal that sounds too good to be true usually is! Offers that often fall into this category are promises to fix your credit problems (p. 17), low-interest credit cards (p. 16), deals that let you skip credit card payments (p. 16), business/job opportunities (p. 20), risk-free investments (p. 28), and free travel (p. 30).

2. Extended warranties or service contracts are rarely worth what you pay for them. See page 1 for questions you should ask before you say yes to one of these contracts.

3. Say no to credit insurance offers. Often offered with credit cards, car loans and home mortgages, it is almost always better to purchase regular property, life, or disability insurance. See page 14.

4. There is no universal three-day cooling-off period. Don't be misled into thinking that you have an automatic three-days for canceling a purchase. Only a few types of contracts give you a right to cancel. See Your Rights: 3-Day Cooling-Off Rule on page 4.

5. Think twice before sharing personal information. Protect your privacy and avoid unauthorized use of your personal information by following the advice on page 7.

6. Beware of payday and tax refund loans. Interest rates on these loans are usually excessive. Even a high-interest cash advance on a credit card may be a better option. See page 15 for more information on these costly credit options.

7. Not all plastic cards offer the same protections. Your liability for the unauthorized use of a gift card (see stored-value cards on page 13) and debit/ATM card (p.14) may be much higher than the $50 maximum on your credit card.

8. Real estate agents represent the seller—not the buyer. When buying, consider hiring a buyer-broker who represents you. See page 22.

9. Home improvement (p. 23) and auto repairs (p. 12) are the subject of frequent complaints. Second opinions are especially important when you are dealing with a repair service you do not know.

10. 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 other options such as buying second-hand at a thrift shop or through ads in your local newspaper.

11. Don't buy under stress. Research suggests senior citizens, people in crisis (e.g., coping with a death or debt), college students, small business owners, minorities, and immigrants are especially at risk of being victimized. Avoid making big-ticket purchases during times of duress.

12. 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.

13. Work-at-Home ads usually don't payoff. Be especially wary of ads that promise huge annual salaries; they often require expensive upfront fees with no guarantee. You risk losing your money and wasting a lot of time and energy.

Tips for Using This Handbook

Part I – Be a Savvy Consumer

Read this section for general advice on shopping for goods and services as well as an explanation of your consumer rights and responsibilities. The Table of Contents on page v and the Index on page 150 will help you quickly locate specific topics and information.

Part II – Filing a Complaint

Turn to this section for suggestions on resolving consumer problems. A sample complaint letter on page 40 will help you present your case.

Part III – Consumer Assistance Directory

Look here for contact information for corporate offices, consumer organizations, trade groups, government agencies and other sources of assistance.

Visit Us Online

A searchable version of this Handbook is available online at www.ConsumerAction.gov

Part 1: Be a Savvy Consumer

Before you spend another dollar, invest a few minutes reading this section of the Handbook. The Federal Citizen Information Center (FCIC) has brought together information from federal agencies and various consumer organizations to help you make smart choices and avoid scams.

General Buying Tips

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.
- Don't buy on impulse or under pressure. This includes donating to charity. Do your research.
- Ask family, friends and others you trust for advice based on their experience. Gather information about both the seller and the item or service you are purchasing.
- Review product test results and other information from consumer experts. See Consumer Information Sources on page iv and check the Handbook index for more information.
- Get advice and price quotes from several sellers.
- Make sure that the seller has all appropriate licenses. Doctors, lawyers, home improvement contractors and many other service providers must register with a state or local licensing agency. See page 79.
- Check out a company's complaint record with your local consumer affairs office (p. 79) and the Better Business Bureau (p. 128).
- Get a written copy of guarantees and warranties. Compare their features.
- 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 orally be put in writing.
- Consider paying by credit card. If you have a problem, you may not have to pay the charge made on your credit card. See page 16.

Service Contracts And Extended Warranties

Sellers of cars, major appliances and other expensive items may try to sell you a service contract or "extended warranty." Service contracts 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? Ask 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. And some manufac-

turers do not honor contracts if you fail to follow their recommendations for routine maintenance.

Product Safety Recalls

Ready to buy a used vehicle or other second-hand 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. Two websites post information on current recalls:

- www.Recalls.gov—This site lists government-initiated recalls, which are gathered from federal agencies.
- www.pueblo.gsa.gov—This site lists both government and industry-initiated recalls.

After You Buy

What you do after you buy can be as important as what you do before you buy. These steps will help you avoid as well as deal with any problems that might pop up.

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

Shopping From Home

You can order all kinds of things from the comfort of your home using the telephone, mail, or a computer. But along with this convenience come common complaints of late delivery, shipment of wrong or damaged items, and hidden costs. To avoid problems and to make it easier to resolve them when they do happen, be sure you follow the advice in the Before You Buy checklist on page 1. In addition:

- **Know your seller.** If you don't, do some research:
  - Company websites often provide information in a section called "About Us." Some online sellers participate in programs such as BBBOnLine that help resolve problems. Look for a logo or endorsement seal on the company website. This is an indication, but not a guarantee, of the seller's reliability.
  - Another way to check online sellers is to look for other consumers' comments. Visit www.bizrate.com where consumers rate online stores. Some Internet auction sites post ratings of sellers based on comments by buyers. This information may give you some idea of how you'll be treated, but beware of too many glowing stories that might have been placed by sellers themselves.
- **Be 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 like "refurbished," "reconditioned," "close-out," or "discontinued."
- **Protect your personal information.** Use a secure website to help protect your credit card from misuse. For more advice concerning privacy on the Internet, see Online Privacy (p. 8).
- **Never send your credit card number by e-mail** because e-mails are not secure. If you are not comfortable providing your credit card number online, ask whether you can call or fax it.
- **Give your credit card, debit card, or bank account number only if you're using that account to pay**—never to prove your identity.

Beware: Charitable Giving

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

- Ask for written information, including how much of the money raised is actually used for charitable purposes.
- Ask your Secretary of State if the charity is registered to solicit in your state.

Check the Better Business Bureau (p. 128) and others for information on charities: www.give.org, www.charitywatch.org, and www.guidestar.org. See also Youth Peddling on the next page.

• **Keep a record of your purchase.** Keep track of what you ordered, when, the price, and how you paid (check, money order, charge, etc.). Also 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, see: Your Rights: Shopping from Home on this page.

For more information about shopping online, visit www.ftc.gov/bcp/conline/pubs/online/payments.htm and www.safeshopping.org.

Online Auctions and Sellers

Many private sellers sell items on the Internet through auctions, classified ads, newsgroups, and chat rooms. Unfortunately, these types of sales are a very common type of Internet fraud. Resolving disputes can be difficult when the seller is in a different part of the country. Be aware that government agencies may not be able to help you since many laws don't apply to sales between individuals. Follow this advice as well as the general tips on shopping from home.

• **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 what the seller claimed?

• **Follow the strategies used in any auction.** Learn the value of the item you are bidding on. Establish your top price and stick to it.

• **Don't bid on an item you don't intend to buy.** If you're the highest bidder, you have bought it. Auction companies often bar those who back out of a deal from future bidding.

• **If the seller can't accept payment by credit card, use an escrow service.** Your money is held by a third-party until you get your purchase and approve release of your payment to the seller. There is a small fee, but the peace of mind is worth it. Auction company eBay recommends Escrow.com which is backed by Fidelity National Financial Corporation.

• **Be wary of sellers who insist you use a specific escrow service**-especially if you have never heard of that particular service before. Check out the escrow service just like you check out sellers of other services. One warning signal you may not be dealing with a legitimate company is a web site that has grammar and other simple mistakes.

Your Rights: Shopping From Home

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

• Ship the merchandise within the time promised, or if no specific delivery time was stated, within 30 days of receiving your order;

• Notify you if the shipment cannot be made on time and give you the choice of waiting longer or getting a refund; and

• 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 7 days (or your account must be credited within one billing cycle if you charged the order). The company can't substitute a credit for other merchandise. 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.

This FTC rule only applies to the first shipment of magazine subscriptions or other merchandise that you receive repeatedly. Orders for services

Beware: Youth Peddling

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

(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 may also be laws or regulations in your state that apply. Report suspected violations to your state or local consumer protection agency (p. 79) and to the FTC (p. 124).

Your Rights: 3-Day Cooling Off Rule

When you buy something at a store and later change your mind, your ability to return the merchandise depends upon store policy. If you buy an item in your home you may have three days to cancel. This Cooling-Off Rule also applies to purchases of $25 or more at your workplace and places rented by a seller on a temporary basis, such as hotel or motel rooms, convention centers, fairgrounds and restaurants. Enforced by the Federal Trade Commission (p. 124), the Cooling-Off Rule requires sellers to tell you that you have three business days after the sale to change your mind. At the time of the sale, the seller must give you two dated copies of a cancellation form (one to keep and one to send) and a copy of your contract or a receipt showing the salesperson's name and address and explaining your right to cancel. The contract or receipt must be in the same language that's used in the sales presentation.

To cancel a purchase, sign and date one of the cancellation notices and send it by certified mail postmarked before midnight of the third business day following the sale. Saturday is considered a business day, but Sunday and legally-recognized holidays are not. Keep the other notice of cancellation for your records. If you were not provided with this form at the time of the sale, your three-day period doesn't start until you receive it from the seller. You can also write your own letter to cancel the order.

Once you have canceled, you must be given a refund within 10 days. The seller must notify you of the date for product pick up, and return of any trade-ins you gave as a down payment. Within 20 days, the seller must either pick up the items, or reimburse you for mailing expenses.

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 got it.
- You bought arts or crafts at a fair, shopping mall, civic center, or school.

Remember that 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 Resolving Credit Problems on page 16.

Telemarketing and Spam

Junk mail. Phone calls just when you sit down to eat. Spam cluttering your inbox. Pop-up ads when you are surfing the net. What can you do about all these ads that waste your time and hassle you? Actually, there is a lot you can do!

- Tell companies you do business with to remove your name from customer lists that they rent or sell to others. Look for information on how to opt out of marketing lists on sales materials, order forms and websites.
- Contact the three free services provided by the Direct Marketing Association to remove you from most national telemarketing, mail and e-mail lists (p.143).
- Call the credit reporting agencies' notification system at 1-888-567-8688. This will reduce the number of unsolicited credit and insurance offers you get. All three major credit bureaus participate in this program.
- Under U.S. Postal Service Rules it is illegal to send mail that looks like it is from a government agency when it isn't. It is also illegal to send mail that looks like a bill when nothing was ordered—unless it clearly states it is not a bill. Report violations of this rule to the USPS (p.127).

Telephone Calls

The federal government's Do Not Call Registry is a free and easy way to reduce telemarketing calls to your home. To register, visit

www.donotcall.gov or call 1-888-382-1222 from the phone you want to register. Your number will stay in the registry for five years unless you take it off the registry. After five years, you will be able to renew your registration. If you get restricted telemarketing calls after your number has been in the national registry for three months, you can file a complaint using the same web page and toll-free number.

Placing your number on this national registry will stop most telemarketing calls, but not all of them. Calls from political organizations, charities, and telephone surveyors are still permitted. So are some calls concerning insurance. Organizations with which you already have a relationship can call you for up to 18 months after your last purchase, payment, or delivery. Companies to which you have made an inquiry or submitted an application can call you for up to three months. You can stop these calls by asking the company to put your number on its own do not call list.

You can also tell each telemarketer who calls to put you on its own do not call list. Note the name of the person you spoke with, the organization, and the date of the call. The Federal Communications Commission requires telemarketers (except tax-exempt non-profit organizations) to maintain a record of your request not to receive future telephone calls. The record must be maintained for ten years. If you get another call from the same person or organization, report the date and source to the FCC (p. 123).

Consider screening any calls that are still slipping through by using an answering machine. You can listen to the caller and decide whether you want to pick up. Your local telephone company may also offer services that only allow calls from certain numbers or allow you to see the name and number of the person calling you (Caller ID).

Some states have their own Do Not Call lists for residents. Contact your state consumer protection office (p. 79) to find out if your state has such a list and how you can be added.

Sales Calls

The Federal Trade Commission has a rule that tells telemarketers what they 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 the goods or services; and
- 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 a prize, 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 a.m. or after 9 p.m.; and
- Threaten, intimidate or harass you, or call again if you ask them not to.

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

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

File complaints concerning this rule with the Federal Trade Commission (p. 124). To file electronically, choose the "File a Complaint Online" link at www.ftc.gov.

Pre-recorded Messages

The Federal Communications Commission regulates calls using artificial or prerecorded voice messages. They may not be made to residential telephone numbers except in the following cases:

- Emergency calls needed to ensure your health and safety;
- Non-commercial calls;

- Calls which don't include any unsolicited advertisements;
- Calls by, or on behalf of, tax-exempt nonprofit organizations;
- Calls you have given prior consent for; or
- Calls from entities with which you have an established business relationship.

The beginning of the message must identify who is calling. During or after the message, the caller's telephone number or address must be given. The phone number cannot be that of the auto dialer or prerecorded message player that placed the call. It also cannot be a 900 number or any other number with charges that exceed local or long distance charges.

The called party's telephone line must be released within 5 seconds of the time that the calling system receives notification the party has hung up. Your local telephone company can tell you if there is a delay before you can get a dial tone again in your area. Submit suspected violations to the Federal Communication Commission (p. 123). File a complaint via e-mail (fccinfo@fcc.gov) or at www.fcc.gov/cgb/complaints.html.

Junk Faxes

Unsolicited advertisements faxed to you without your prior written permission are prohibited by the Federal Communications Commission. If you have received such a fax, file a complaint with the FCC (p.123). The agency has an online Consumer Complaint Form at www.fcc.gov/cgb/complaints.html.

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-mail-like "JaneDoe@isp.com." Instead use one with numbers or other digits such as Jane4oe6@isp.com
- Use one e-mail address for close friends and family and another for everyone else. Free addresses are available from Yahoo! and Hotmail. You can also get a disposable forwarding address from www.spammotel.com. If an address attracts too much spam, get rid of it and establish a new one.
- Don't post your e-mail address on a public web page. Spammers use software that harvests text addresses. Substitute "janedoe at isp.com" for the "janedoe@isp.com." Or display your address as a graphic image, not text.
- Don't enter your address on a web site before you check its privacy policy.
- Uncheck any check 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. Notify your ISP so it is aware what kind of spam is slipping through its filters. The Federal Trade Commission (FTC) also wants to know about "unsolicited commercial email." Forward spam to uce@ftc.gov.

Protect Your Identity

How can someone steal your identity? They use your name, Social Security number, credit card number, or other personal information to commit fraud or theft. They might:

- Run up charges on your credit card accounts;
- Open new credit accounts or cellular phone service using your name; or
- Open a bank account in your name and write bad checks on it.

Problems that result, such as unpaid bills, are reported on your credit report. See Credit Reports and Scores on page 16.
You can reduce the chance a con artist can go on a spending spree with your money or steal your identify by taking these precautions:

- Give your Social Security number only when absolutely necessary. Ask to use other types

of identifiers when possible. If your state uses your SSN as your driver's license number, ask to substitute another number.
- Sign credit/debit cards when they arrive. No one can forge your signature and use them.
- Carry only the cards you need. Extra cards increase your risk and your hassle if your wallet is stolen.
- Keep your PIN numbers secret. Never write a PIN on a credit/debit card or on a slip of paper kept with your card.
- Avoid obvious passwords. Avoid easy-to-find names and numbers like your birthday and phone number.
- Store personal information in a safe place. Lock up your driver's license and other cards at home and at work.
- Don't give card numbers to strangers. Confirm whether a person represents a company by calling the phone number on your account statement or in the telephone book.
- Watch out for "shoulder surfers." Use your free hand to shield the keypad when using pay phones and ATMs.
- Beware of blank spaces. Draw a line through blank spaces on credit slips. Never sign a blank slip.
- Keep your receipts. Ask for carbons and incorrect charge slips as well.
- Destroy documents with account information. Stop thieves from finding information in the trash by tearing up or shredding receipts, credit offers, account statements, expired cards, etc.
- Protect your mail. Ask your local U.S. Postal Service to put your mail on hold when you are traveling and can't pick it up.
- Make life difficult for hackers. Install firewalls and virus-detection software on your home computers. If you have a high-speed Internet connection, unplug the computer's cable or phone line when you aren't using it.
- Keep a record of your cards and accounts. List numbers, expiration dates and contact information in case there is a problem.
- Pay attention to your billing cycles. A missing bill could mean a thief has taken over your account.
- Promptly compare receipts with account statements. Watch for unauthorized transactions.
- Check your credit report once a year. Check it more frequently if you suspect someone has gotten access to your account information. (See Credit Reports on page 16.)

Despite these precautions, problems can still happen. If a card is missing or you suspect another problem, notify the company immediately. See Lost and Stolen Credit Cards (p. 17) and ATM/Debit cards (p.14)

If you become an ID theft victim, file a report with 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 and ask them to flag your account with a fraud alert, which asks merchants not to grant new credit without your approval.

To simplify the lengthy credit-repair process, the FTC now offers an ID Theft Affidavit you can use to report the crime to most of the parties involved. Request a copy of the form by calling toll-free 1-877-ID-THEFT or visiting www.consumer.gov/idtheft. All three credit bureaus and many major creditors have agreed to accept the affidavit. You can also use this web site to file complaint with the FTC.

When dealing with ID theft, you can also get advice from the Identify Theft Resource Center at www.idtheftcenter.org.

Protect Your Privacy

Approval of a credit application, transferring money from one account to another, getting your driver's license renewed, getting a prescription from your doctor to your pharmacy—think about how easy and fast you can do these things today. A down side of this convenience is that information collected on you may be inaccurate or misused. You could be treated unfairly, or even become a victim of crime. You can help prevent this misuse with these tips:

- Look for privacy statements on web sites, sales materials, and forms you fill out. If a website claims to follow a set of established voluntary standards, read the standards. Don't assume they provide the level of privacy you want.
- Ask what information will be collected and how it may be used. Only do business with those with privacy practices that meet your approval.

• Never give anyone your passwords or PIN numbers. Con artists may try to trick you into giving this information.

• Do not give personal information to those you don't know. A credit card number, savings or checking account number, or Social Security number in the wrong hands can be used to steal from you or to steal from others in your name. See Identity Theft on page 6.

• Don't give retailers information that isn't required. You don't have to give numbers other than the one you are using for payment. Some states bar merchants from asking consumers to provide additional information on checks or credit card slips. At the supermarket, find out whether a clerk can give you the discount without using the store's discount card.

• Be selective in what you put on warranty registration forms. The company only needs the purchase date, model/serial numbers, and how you can be contacted if there is a product recall. Questions not related to your purchase such as your income and hobbies can be ignored.

• Talk about privacy with others in your home. Everyone—even children—should understand what information you feel 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. 79) to find out whether there are any state laws that help protect your privacy. Some companies and industry groups have also adopted voluntary policies that address privacy concerns.

Online Privacy

Protecting your privacy on the Internet must be tackled from several angles. Start by following the general advice on protecting your privacy just discussed. Next, make sure you are using a web site with a sponsor who is protecting you.

• 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."

A relatively new threat to your privacy is spyware-sneaky software that rides its way onto computers during the download of 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. You will need to install anti-spyware to stop this new threat to your privacy.

Financial Privacy

The Federal Deposit Insurance Corporation (p. 123) and other federal regulators require banks, insurance companies, brokerage firms and certain businesses who 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 after. They must include:

- the kinds of information being collected;
- how the confidentiality and security of this information will be protected; and
- 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 actual 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 page 16.

Protecting Children Online

The Children's Online Privacy Protection Act requires commercial websites to obtain parental consent before collecting, using, or disclosing personal information from children under 13. For more information, contact the FTC (see p. 124) or click on Kids Privacy at www.ftc.gov.

Medical Privacy

People also give personal information to their doctors, which is shared with insurance companies, pharmacies, researchers, and employers.

The Medical Information Bureau is a data bank used by insurance companies that collects and shares information. You can request a copy of your file to be sure the information is accurate. Write to MIB, Inc., PO Box 105, Essex Station, Boston, MA 02112, or call 617-436-3660. There is a fee to obtain a copy of your file.

For the latest information on how the federal government protects your personal health information, visit www.hhs.gov/ocr from U.S. Department of Health and Human Services, the website of the Health Privacy Project (www.healthprivacy.org) or My Health Privacy (nclnet.org/healthprivacy/index.htm) created by the National Consumers League.

Automobiles

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. For tips on finding a safe vehicle, see Choose a Safe Vehicle on page 10.
- Consider fuel economy. A vehicle that gets more miles per gallon is good for your wallet as well as for the environment. These government web pages will help you comparison shop.
- Use the Green Vehicle Guide (www.epa.gov/emissweb) to find the vehicles that are most fuel-efficient and have the cleanest-running engines.
- Go to www.fueleconomy.gov to compare the miles-per-gallon ratings of different vehicle models manufactured since the mid-1980s.
- For annual fuel estimates, go to www.fueleconomy.gov/feg/savemoney.shtml.
- Check out the seller. For car dealers, check with your state or local consumer protection agency (p. 79) and Better Business Bureau (p. 128). If you are buying from an individual, check the title to make sure you're dealing with the vehicle owner. Also browse the classifieds for other auto ads with the same phone number-a sign of an unlicensed broker who sells used cars by posing as the 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 for the best finance deal at your credit union, bank or finance company. Look at the total finance charges and the Annual Percentage Rate (APR), not just the monthly payment.
- Read and understand every document you are asked to sign.
- Don't take possession of the car until all paperwork is final.

Buying a New Car

- Check out different vehicles. Several Internet sites can help you compare features and prices on new motor vehicles. Visit www.where-can-I-buy-a-car-online.com for links to these sites. A scorecard reports on the features of each site including whether quotes are free, the availability of financing, and site security. Two magazines that offer information in print and online concerning vehicle performance, service and safety are: Consumer Reports (www.consumerreports.org) and Motor Trend (www.motortrend.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 at a number of websites and in printed pricing guides. Consumer Reports offers the wholesale price. Lower than the invoice price, this figure factors in dealer incentives from a manufacturer and is a more accurate estimate of what a dealer is paying for a vehicle.
- Find out if the manufacturer is offering rebates that will lower the cost. Two websites that offer this information are 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 high-profit, low-value extras such as credit insurance, extended warranties, auto club memberships, rust proofing and upholstery finishes. You do not have to purchase credit

insurance in order to get a loan. See Service Contracts and Extended Warranties on page 1 and Credit Insurance on page 14.

Buying a Used Car

• Learn what rights you have when buying a used car. Contact your state or local consumer protection office (p. 79).

• Find out in advance what paperwork you will need to register a vehicle. Contact your state's motor vehicle department.

• Check prices of similar models using the NADA Official Used Car Guide (www.nadaguides.com) published by the National Automobile Dealer Association (p. 78) or the Kelly Blue Book (www.kbb.com). These guides are usually available at local libraries as well.

• 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 incomplete-they do not guarantee that a vehicle is accident-free.

• The National Highway Traffic Safety Administration (www.nhtsa.dot.gov) lists VINs of its crash-test vehicles and will let you search an online database of manufacturer service bulletins.

• The Center for Auto Safety (www.autosafety.org) provides information on safety defects, recalls, and lemons, as well as service bulletins.

• Visit www.safetyforum.com for a free online search of its database of lemons registered by previous owners.

• Make sure any mileage disclosures match the odometer reading on the car.

• Check the warranty. If a manufacturer's warranty is still in effect, contact the manufacturer to make sure you can use the coverage. The Federal Trade Commission requires dealers to post a Buyers Guide on all used cars and trucks for sale. This Guide specifies whether the vehicle is being sold "as is" or with a warranty, and what percentage of repair costs a dealer will pay under the warranty. Keep in mind that private sellers generally have less responsibility than dealers for defects or other problems. Private sellers generally don't have to post information.

• Ask about the dealer's return policy. Get it in writing and read it carefully.

• Have the car inspected by your mechanic. Agree in advance with the seller that you'll pay for the examination if the car passes inspection, and the seller will pay if significant problems are discovered. A qualified mechanic should

Choose a Safe Vehicle

Crash tests can help you determine how well a vehicle will protect you in a crash.

• The National Highway Traffic Safety Administration (www.nhtsa.dot.gov). Each year, NHTSA crashes vehicles head-on into a wall and bashes them broadside to test their ability to protect their occupants. NHTSA focuses on evaluating vehicle restraints such as air bags and safety belts.

• The Insurance Institute for Highway Safety (www.hwysafety.org). A different test by the IIHS uses offset-frontal car crashes to assess the protection provided by a vehicle's structure.

• Consumers Union. Consumer Reports' annual auto issue rates vehicles in terms of overall safety. Its safety score combines crash test results with a vehicle's accident avoidance factors-emergency handling, braking, acceleration, and even driver comfort.

To find out whether a manufacturer has recalled a car for safety defects, click on the "Recalls" link at www.nhtsa.dot.gov or call NHTSA at 1-800-424-9393. 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.

check the vehicle's frame, tire wear, air bags and undercarriage as well as the engine.

• Examine dealer documents carefully. Make sure you are buying, not leasing, the vehicle. A balloon payment and "base mileage" disclosures are warning signs you may have a lease.

Credit and Sublease Brokers

Con artists often prey on people who have bad credit and who cannot get car loans. "Credit brokers" promise to get a loan for you in exchange for a high fee. In many cases, the "broker" takes the fee and disappears. "Sublease brokers" charge a fee to arrange for you to "sublease" or "take over" someone else's car lease or loan. Such deals usually violate the original loan or lease agreement. Your car can be repossessed even if you've made all of your payments. You also might have trouble insuring your car.

Leasing

When you lease, you pay to drive someone else's vehicle. Monthly payments for a lease may be lower than loan payments, but at the end of the lease you have no ownership or equity in the car.

• Shop for a lease as if you're buying a car. To help you comparison shop, the Consumer Leasing Act requires leasing companies to give you information on monthly payments and other charges. Check out www.edmunds.com, Intellichoice.com, and www.Leasesource.com for online information on leases including current lease deals.

• Negotiate all the lease terms including the price of the vehicle. Lowering the base price will help reduce your monthly payments.

• Ask for details on wear and tear standards. Dings that you may regard as normal wear and tear may be billed as significant damage at the end of your lease.

• Find out how many miles you can drive in a year. Most leases allow 12,000 to 15,000 miles a year. Expect a charge of 10 to 25 cents for each additional mile.

• Check the manufacturer's warranty. It should cover the entire lease term and the number of miles you are likely to drive.

• Ask the dealer what happens if you give up the car before the end of your lease. There may be extra fees for doing so.

• Ask what happens if the car is involved in an accident.

• Get all the terms in writing. Everything should be listed on the lease to avoid being charged for "missing" equipment at the end of the lease.

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

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. 79) for information or to file a complaint.

• Ask in advance if there are any charges besides the stated rental fee. There may be an airport surcharge or drop-off fees, insurance fees, fuel charges, mileage fees, taxes, additional-driver fees, underage-driver fees, and equipment rental fees (for items such as ski racks and car seats).

• Ask if the rental company checks the driving records of potential customers. A company may check for violations when you arrive at the counter. You may 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 damage to the vehicle if you are in an accident. You may also have coverage through your personal auto insurance, a motor club membership, or the credit card you use to pay for rentals.

• Carefully inspect the vehicle and its tires before renting.

• Check refueling policies and charges.

• Ask if there is a refundable charge being made to your credit card. When you pick up your car, the company may make a charge or place a hold of hundreds of dollars on your credit card. Most companies do not process this amount unless you fail to return the car as specified in your rental contract. If it is processed and the amount takes you near or over your credit card limit, you may have trouble using your card for other purchases.

Repairs

Whenever you take a vehicle to the shop:

- Choose a reliable repair shop. Family, friends or an independent consumer rating organization may be able to help you. You should also check out the shop's record with your state or local consumer protection office (p.79) or Better Business Bureau (p. 128).
- Describe the symptoms. Don't try to diagnose the problem.
- Make it clear that work cannot begin until you have a written estimate and you give your okay. Never sign a blank repair order. If the problem can't be diagnosed on the spot, insist that the shop contact you for authorization once the trouble has been found.
- Ask the shop to keep the old parts for you.
- Follow the warranty instructions if a repair is covered under warranty.
- Get all repair warranties in writing.
- Keep copies of all paperwork.

Some states, cities and counties have special laws that deal with auto repairs. For information on the laws in your state, contact your state or local consumer protection office (p. 79).

Secret Warranties, Recalls and Lemon Laws

Sometimes a manufacturer makes a design or production mistake on a motor vehicle. If dealers report a number of complaints about a certain part or vehicle, the manufacturer may allow dealers to repair the problem at no cost to you even if the warranty has expired. A service bulletin notifies the dealer of the problem and how to resolve it. Because these free repairs are not publicized, they are called "secret warranties." The National Highway Traffic Safety Administration (www.nhtsa.dot.gov) maintains a database of service bulletins filed by manufacturers.

If you have a problem with a vehicle that is a safety hazard, check whether the manufacturer has recalled your vehicle. Click on Recalls at www.nhtsa.dot.gov or call NHTSA at 1-800-424-9393. Hazards that aren't listed should be reported to your dealer, the manufacturer of the vehicle (p.84), and NHTSA. Use the agency's toll-free Auto Safety Hotline at 1-888-327-4236 or visit its web page for details on other reporting options: the Internet, fax and mail. There is no set number of reports needed before NHTSA will look into a problem. If a safety-related defect exists, the maker must fix it at no cost to you-even if your warranty has expired. The company may also be asked to conduct a product recall.

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. They may 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. 79) to learn whether you have such protections and the steps you must take 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. Your owner's manual will list an address for the manufacturer or you can find it on page 75.
- Help other consumers avoid purchasing your lemon by registering it at www.safetyforum.com.

Another source of information concerning these topics is the Center for Auto Safety (www.autosafety.org). CAS gathers information and complaints concerning safety defects, recalls, service bulletins and state lemon laws. You can reach CAS by phone at 202-328-7700.

Vehicle 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, 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; but
- cannot break into your home or physically threaten someone while taking the vehicle.

If you know you're going to be late with a payment, talk to the lender to try to work things out. If you and the lender reach an agreement, be

sure you get the agreement in writing. Contact your state or local consumer protection office (p. 79) to find out whether your state gives you any additional rights.

Banking

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, certificate of deposits 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, no interest is paid or you are charged extra fees.
- **Limits on withdrawals.** Can you take money out whenever you want? Are there any penalties for doing so?
- **Interest.** How much (if anything) is paid and when—daily, monthly, quarterly, yearly? To compare rates offered locally to those from financial institutions around the nation, visit www.bankrate.com.
- **Deposit Insurance.** Look for a sign that says your money is protected by the Federal Deposit Insurance Corporation (FDIC). Credit union accounts have similar protection from the National Credit Union Association (NCUA).
- **Convenience.** How easy is it to put money in and take it out? Are there tellers or ATM machines close to where you work and live? Or would you receive most of your service via the telephone or Internet? Can you make direct deposits and other electronic transfers?

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? If you write more, what is the charge?
- **Amount of check**. Is there a minimum or maximum amount for any one check?
- **Account and check fees**. Is there a monthly fee for the account or a charge for each check you write? Some accounts only charge a fee if you write more than a certain number of checks per month.
- **Holds on checks.** Is there a "hold" or waiting period before you can get the money you deposit in your account? There may be a longer hold period on out-of-state checks while the check clears.
- **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. But there may also be high fees for "bounced" checks (from you or written to you).

The new Check Clearing for the 21st Century Act (often referred to as Check 21) allows banks to clear checks electronically instead of exchanging actual paper checks. Banks no longer have to return original checks with your monthly statements or even when there is a problem with a particular check. Check 21 creates "substitute checks" which you can use as legal representations of the originals. Ordinary check images, which some banks have provided for years, are NOT substitute checks.

It takes banks at least a day or two to process paper checks. Electronic processing can happen almost immediately. This means you will have less "float" time between when you write a check and when the money is actually taken out of your account. This could increase the chance that one of your checks will bounce due to insufficient funds. Quicker clearing also means less time to stop payment on a check.

It has always been a good idea to get canceled checks with your monthly statement. Now you will want substitute checks each month. Having your employer deposit your paycheck directly into your account can help you cope with the change in "float" time.

Beware: Stored-Value Cards

Stored-value cards—sometimes referred to as pre-paid or gift cards—are a lot like the dollar bills you carry in your wallet. Money is stored electronically on the card itself. If a card is lost or stolen, the money is gone. Stored-value cards do not have the same federal protections that credit and debit cards have.

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 that issue debit cards are charging customers a fee for debit card purchases made with a PIN. Although a debit card looks like a credit card, the money for the purchase is transferred immediately from your bank account to the store's account. The purchase will be shown on your bank account statement.

Immediately call the card issuer when you suspect a debit card may be lost or stolen. Many companies have toll-free numbers and a 24-hour service to deal with such emergencies. 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.

- Report a debit card missing before it is used and 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 2 and 60 days.
- If you do not report an unauthorized use of a debit or ATM card within 60 days after your bank statement with the unauthorized use is mailed to you, 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.

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.

Credit

Like everything else you buy, credit has a price tag and it pays to comparison shop. With the Internet, you can now compare local credit offers with those from financial institutions around the nation. For up-to-date interest rate reports on mortgages, auto loans, credit cards, home equity loans, and other banking products visit www.bankrate.com. For a listing of credit cards visit www.cardlocator.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 and Washington);
- Ask about your plans to have or raise children;
- Refuse to consider public assistance income or regularly received alimony or child support; or
- Refuse to consider income because of your sex or marital status or because it is from part-time work or retirement benefits.

You have the right to:

- Have credit in your birth name, your first name and your spouse's last name, or your first name and a combined last name;
- Have a co-signer other than your spouse if one is necessary;
- Keep your own accounts after you change your name or marital status or retire, unless the creditor has evidence you are unable or unwilling to pay;

Beware: Credit Insurance

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

- Know why a credit application is rejected—the creditor must give you the specific reasons or tell you of your right to find out the reasons if you ask within 60 days;
- Have accounts shared with your spouse reported in both your names; and
- Know how much it will cost to borrow money.

For additional information on credit, see Home Financing (p. 22) and Buying a Car (p. 9). Other sources of information include the HUD Housing Counseling Clearinghouse at 1-888-466-3487, the FTC (p. 124), the National Consumer Law Center (p. 138) and the "Money" link at www.pueblo.gsa.gov.

Installment Loans

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

- The dollar amount you are borrowing.
- The payment amounts and when they are due.
- The total finance charge—the total of all the 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.

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

Payday and Tax Refund Loans

With a typical payday loan, you might write a personal check for $115 to borrow $100 for two weeks—until payday. The annual percentage rate (APR) in this example is 390 percent! Payday loans are illegal in some states.

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. APRs as high as 774% have been reported. If you are short of cash, avoid both of these loans by asking for more time to pay a bill or seeking a traditional loan. Even a cash advance on your credit card may cost less.

Home Equity Loans

Consider carefully before taking out a home equity loan. Although this type of loan might let you take tax deductions that you could not take with other types of loans, they reduce the equity you have built up in your house. If you are unable to make payments, you could lose your home.

Home equity loans can either be a revolving line of credit or a one-time, closed-end loan. Revolving credit lets you choose when and how often to borrow against the equity in your home. In a closed-end loan, you receive a lump sum 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.

Credit Cards

Chances are you've gotten your share of "pre-approved" credit card offers in the mail. Examine the fine print carefully before you accept any offer for a credit or charge card.

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

The Fair Credit and Charge Card Disclosure Act requires credit and charge card issuers to include this information on credit applications.

Credit Reports and Scores

A credit report contains information on where you work and live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy. Consumer Reporting Agencies (CRAs) gather this information and sell it to creditors, employers, insurers, and others. The most common type of CRA is the credit bureau. The three major national credit bureaus are:

Equifax: 1-800-685-1111 or www.equifax.xom
Experian: 1-888-397-3742 or www.experian.com
TransUnion: 1-800-916-8800 or www.transunion.com

As of September 1, 2005, all consumers are eligible to receive a free annual credit report from each of the three major CRAs.

To order your report, you must go through www.annualcreditreport.com or call 1-877-322-8228. The information in your credit report is used to calculate your FICO credit score—a number generally between 300 and 850 that rates how risky a borrower you are. The higher your score, the less risk you pose to creditors. Your FICO score is available from www.myfico.com for a fee. Free credit reports do not contain your credit score.

Negative information concerning your use of credit can be kept in your credit report for seven years. A bankruptcy can be kept for ten 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.

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 CRA 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. See page 18 for how to remove or dispute incorrect information.

Beware: Offers to Skip a Credit Payment

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

Resolving Credit Problems

Credit Billing Disputes

If you find an error on a credit card or charge account bill, you have the right to dispute the problem under the Fair Credit Billing Act. The law defines billing errors as: incorrect credits for payments, charges that you didn't make, and charges for goods or services that you did not receive or that were not as promised.

Write to the creditor within 60 days of the postmark of the first bill with the disputed charge. If more than 60 days have passed but you just recently found the problem, you may still be able to dispute the charge.

- Send a letter to the address provided on the bill. Do not send the letter with your payment.
- Be specific. In your letter, give your name and account number, the date and amount of the charge disputed, and a complete explanation of why you are disputing the charge
- Send your letter by certified mail, with a return receipt requested, if you want to make sure it is received.

If you follow these requirements, the creditor or card issuer must acknowledge your letter in writing within 30 days of receiving it and conduct an investigation within 90 days.

While the bill is being investigated, you do not have to pay the amount in dispute. The creditor cannot try to collect this

Beware: Teaser Rates

Some cards are advertised with very low introductory interest rates called teasers. The rate is good for a short period of time. If you know you can pay what you owe while the low rate is in effect, it could be a good deal. But if the teaser time runs out and you still owe money, you could end up paying a higher rate than you might have without the special introductory rate. Just one late payment could also cancel the teaser rate.

disputed amount, nor can the creditor report the amount as late or close or restrict your account.

- If there was an error, the creditor must credit your account and remove any related finance charges or late fees. For any amount still owed, you have the right to an explanation and copies of documents proving you owe the money.
- If the bill is correct, you must be told in writing what you owe and why. You will owe the amount disputed plus any finance charges.

What if you don't agree with the creditor's decision? You can file an appeal with the Office of the Comptroller of the Currency by calling 1-800-613-6743 or going to www.occ.treas.gov/customer.htm.

Negative Credit Information in Your Credit Report

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

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

Under The Fair Credit Reporting Act, the information provider is required to investigate and report the results to the CRA. If the information is found to be incorrect, it must notify all nationwide CRAs to correct your file. If the investigation does not solve your dispute, ask that your statement concerning the dispute be included in your file. A notice of your dispute must be included anytime the CRA reports the negative item. For more information on credit reports and the CRAs, see Credit Reports on page 16.

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

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

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

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

If you have lost money to a credit repair scam, contact your state or local consumer affairs office (p. 79) or the National Fraud Information Center (p. 138).

Lost and Stolen Credit Cards

Immediately call the card issuer when you suspect a credit or charge card has been lost or stolen. Many companies have toll-free numbers and 24-hour service to deal with such emergencies.

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

Out of Control Debt

Counseling services are available to help people having trouble budgeting money and paying bills. Credit unions, cooperative 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 Consumer Credit (NFCC). To locate the agency closest to you, call 1-800-388-2227 or visit www.nfcc.org.

Several national nonprofit organizations also provide information and assist people with debt problems via the phone and Internet.

- American Consumer Credit Counseling. Visit www.consumercredit.com or call 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 1-866-899-9347.
- Myvesta. Visit www.myvesta.org or call 1-800-680-DEBT.

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

- What services do you offer? Look for an organization that offers budget counseling and money management classes as well as a debt-management plan.
- Do you offer free information? Avoid organizations that charge for information or make you provide a lot of details about your problem first.
- What are your fees? Are there set-up and/or monthly fees? A typical set-up fee is $10. If you're paying a lot more, you may be the one who's getting 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?
- Can you get my creditors to lower or eliminate my interest and fees? If the answer is yes, contact your creditors to verify this.
- What if I can't afford to pay you? If an organization won't help you because you can't afford to pay, go somewhere else for help.
- Will you help me avoid future problems? Getting a plan for avoiding future debt is as important as solving the immediate debt problem.
- Will we have 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 or the Association of Independent Consumer Credit Counseling Agencies.

Unfortunately, honest credit counselors have a lot of rivals who are more interested in taking your money than helping you. They can do more harm than good. Red flags are:

- Big upfront fees. A reputable credit counseling agency will send free information about itself and the services it provides without requiring you to provide any details about your situation.
- Unrealistic promises. Some companies falsely claim they can solve problems for pennies on the dollar or remove negative information from your credit record.

Check with your local consumer protection agency (p. 79) and the Better Business Bureau (p. 128) to see if any complaints have been filed about the company.

Debt Collection

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.

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

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

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

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

agency or creditor intends to do so and it is legal.

To file a complaint, contact your state or local consumer protection agency (p. 79) and the Federal Trade Commission (p. 124).

Education

Choosing a college or other education program is one of the most important decisions you will make in your lifetime. School is a big investment of time, money, and effort, whether it's a four-year university, a two-year program or a trade or professional school. Carefully evaluate your options.

- Does the school offer the courses and type of program you want?
- Does the school offer services you need and activities you're interested in?
- What are the school's graduation and transfer-out rates? A school is required to disclose this information to prospective students.
- What percentage of recent graduates are working in their chosen field of study?
- What is the school's loan default rate? In other words, what percentage of students who took out federal student loans later failed to repay their loans on time? You might not be able to get federal aid for a school that has a high default rate.
- What kind of crimes happen on campus and what programs are in place to protect your safety? The school must provide you with a summary of its annual security report. The Department of Education posts crime statistics for many schools at www.ope.ed.gov/security.
- What financial aid is available at the school? Ask for specifics such as the types of aid available, how you apply, how recipients are selected, plus how and when aid will be received.
- What are the school's refund policies? If you enroll but change your mind or are not able to finish a class, can you get some of your money back?

Most of this information is covered in a school's catalog, brochures or web site. If you know others who have recently attended a school you're considering, ask about their experiences and opinions. Talk to a high school counselor and local employers. To find out if any complaints have been filed about a school, contact the Better Business Bureau (p. 128) or higher education agency in the state where the school is located.

The U.S. Department of Education (p. 113) has a wealth of information on choosing, applying and paying for education after high school. This information along with applications for federal financial assistance is posted online at studentaid.ed.gov or you can call 1-800-433-3243.

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.

General Education Development (GED Tests)

States and other jurisdictions issue high school equivalency credentials to adult candidates who earn passing scores on GED tests. For more information, visit the American Council for Education (ACE) at www.acenet.edu.

Employment

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

- Promises to get you a job and a guaranteed income;
- Upfront fees, even when you are guaranteed a refund if you are dissatisfied;
- Employment agencies whose ads read like job ads; and

- Promotions of "previously undisclosed" government jobs. All federal jobs are announced to the public at www.usajobs.opm.gov.

Get a copy of the employment agency contract and review it carefully before you pay any money. Check with your local consumer protection agency (p. 79) and the Better Business Bureau (p. 128) to see if any complaints have been filed about a company.

For links to information on employment, click on "Education and Jobs" at www.FirstGov.gov.

The Federal Trade Commission (p. 124) sues businesses that fraudulently advertise employment openings and guarantee job placement. Contact the FTC if you have a complaint.

Food and Nutrition

The following suggestions will help you save money when shopping for food.

- Use a grocery list. You will be less likely to pick up extra items.
- Shop at the lower-priced food stores. Convenience stores often charge the highest prices.
- Compare price-per-ounce or other unit prices.
- Stock up on non-perishable items with low per-unit costs.

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.

For more information, check out these sources of information on food shopping, safety, and nutrition.

- U.S. Department of Agriculture (p. 111);
- The Food and Drug Administration (p. 115);
- Nutrition.gov (www.nutrition.gov);
- MedlinePlus (Click on F for Food or N for Nutrition at www.nlm.nih.gov/medlineplus);
- The Nutrition Source (www.hsph.harvard.edu/nutritionsource)

Weight Reduction

The federal government has brought together information on weight loss and dieting at www.nlm.nih.gov/medlineplus/weightlossanddieting.html.

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.

To make sure you safely lose pounds not just dollars, ask these questions:

- **How does the product or service work?** Does the program emphasize diet, exercise or a combination of both.
- **How much will it cost?** Ask for an itemized list that includes membership fees and fees for weekly visits. Ask if there are extra fees for diagnostic tests, food, dietary supplements, or other products in the program.
- **How well does it work?** Ask to see the studies that back up success claims. Look for how many people completed the program, how much weight they lost, and how long they kept the weight off.
- **What are the risks?** Get details about possible side effects. Check with your doctor before you take prescriptions, over-the-counter weight loss drugs, or dietary supplements. Diets that require drastic food restriction should be under the supervision of a physician.
- **How many calories will you eat each day?** For diets under 1500 calories, be sure to check with your doctor to make sure you meet all your nutrient needs.
- **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. 124).

Healthcare

Thousands of websites are now available to help you make health care decisions. Be wary of sites sponsored by companies that are trying to sell you a particular treatment. It is better to visit

sites run by government agencies and by 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.nlm.nih.gov/medlineplus). Three federal government gateways to information on health issues, health care programs, and organizations.
- Intelihealth (www.intelihealth.com). Information and practical advice on staying healthy from the Harvard Medical School.
- Mayo Clinic (www.mayoclinic.com). An alphabetical index of diseases and Healthy Living Centers (for example, Women's Health, Diet and Health). Consult the Health Decisions Guide for information on medical tests and treatments.
- Medical Library Association (www.mlanet.org). Websites suggested by librarians.
- Mental Help Net (www.mentalhelp.net). Links to a broad range of mental health topics.

For information on medical privacy, see page 9.

Choosing a Doctor

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

- **Find out whether they are licensed in your state.** A state or local occupational and professional licensing board will be able to give you this information (p. 79).
- **Research whether they are board-certified in the appropriate specialty.** You can find this information on the sites of the AMA (www.ama-assn.org) and American Board of Medical Specialties (www.abms.org).
- **Ask how often they have done the procedure you need and their success rate.** You may be able to find some of this information on the Internet. For example, the Center for Disease Control reports the success rates and number of procedures performed by fertility clinics at www.cdc.gov. Some states collect and post data on the success of heart-bypass surgery.
- **Check whether there have been any complaints or disciplinary actions taken.** Websites that can help are www.docboard.org and www.healthcarechoices.org. There are also pay-for-use sites with similar information including QuestionableDoctors.org, www.Docinfo.org, and www.checkbook.org,

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

Choosing a Health Care Facility

Report cards are starting to appear on the Internet to 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 accredits hospitals as well as nursing homes and other health care organizations. Specially trained investigators assess whether these organizations meet set standards. At www.jcaho.org, you can check on a local facility, including how it compares with others. JCAHO also accepts consumer complaints. You can post a complaint on its website or call 1-800-994-6610.

If you are looking for a nursing home or other assisted living facility, these additional 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.
- Eldercare Locator (www.eldercare.gov)—another service of the U.S. Department of Health and Human Services—provides information and referral services for those seeking local and state support resources for the elderly. Call toll free: 1-800-677-1116. Be prepared with a county and city or ZIP code where the assistance is sought.
- The American Association of Homes and Services for the Aging (www.aahsa.org) is a trade group that represents many nonprofit facilities. Phone: 202-783-2242.
- The Assisted Living Federation of America (www.alfa.org) represents both for-profit and non-profit assisted-living facilities. Phone: 703-691-8100.
- The Continuing Care Accreditation Commission (www.ccaconline.org) gives its seal of approval to qualifying facilities.

Prescription Drugs

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

- Ask your physician and pharmacist if a generic drug may be appropriate. Generics usually cost less than brand name drugs.
- Consider using a mail-order or on-line pharmacy, especially if you will be taking a drug for a long time. The prices charged are often lower.

An increasing number of consumers are replacing a trip to the pharmacy with a trip on the Internet. While there are online pharmacies that provide legitimate prescription services, there are also some questionable sites that make buying medicines online risky. Do business only with a licensed U.S. pharmacy. Check with the National Association of Boards of Pharmacy to determine if the site is licensed and in good standing. Visit www.nabp.net or call 847-698-6227.

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

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

If you suspect a site is not a licensed pharmacy, report it and any complaints to the U.S. Food and Drug Administration at www.fda.gov/oc/buyonline/buyonlineform.htm (p.113)

Want to know the side effects of a particular medication? Curious whether a drug has been approved by the U.S. Food and Drug Administration? Another FDA web page brings together information on approved prescription drugs, some over-the-counter drugs, and discontinued drugs. Visit Drugs@FDA at www.accessdata.fda.gov/scripts/cder/drugsatfda.

Medicare Prescription Drug Coverage

Starting January 1, 2006, Medicare will offer prescription drug coverage to help you get the prescription drugs you need. Everyone with Medicare can join a drug plan as early as November 15, 2005 to get this coverage. If you aren't sure if a drug plan is approved by Medicare, call 1-800-MEDICARE (1-800-633-4227).

All drug plans approved by Medicare may use this seal on their materials:

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, look at the "Medicare & You 2006" handbook, visit www.medicare.gov on the web, or call 1-800-MEDICARE. TTY users should call 1-877-486-2048.

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 the HUD website at 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.

In your housing search if 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 at 1-800-669-9777.

Links to other information on housing are available at www.pueblo.gsa.gov.

Buying a Home

Buying a home is one of the most complex financial decisions you'll ever make.

- **Consider hiring a buyer-broker who works for you not the seller.** Real estate agents represent the seller not the buyer.
- **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.

When shopping for a home mortgage:

• **Research current interest rates.** Check the real estate section of your local newspaper, use the Internet, or call at least six lenders for information.

• **Check the rates for 30-year, 20-year and 15-year mortgages.** You may be able to save thousands of dollars in interest charges by getting the shortest-term mortgage you can afford.

• **Ask for details on the same loan amount, loan term, and type of loan** from multiple lenders so that you can compare the information. Be sure to get the Annual Percentage Rate (APR), which takes into account not only the interest rate but also points, broker fees, and other credit charges expressed as a yearly rate.

• **Ask whether the rate is fixed or adjustable.** The interest rate on adjustable rate mortgage loans (ARMs) can vary a great deal over the lifetime of the mortgage. An increase of several percentage points might raise payments by hundreds of dollars per month.

• **If a loan has an adjustable rate,** ask when and how the rate and loan payment could change.

• **Find out how much down payment is required.** Some lenders require 20 percent of the home's purchase price as a down payment. But many lenders now offer loans that require less. In these cases, you may be required to purchase private mortgage insurance (PMI) to protect the lender if you fall behind on payments.

• **If PMI is required, ask what the total cost of the insurance will be**. How much will the monthly mortgage payment be when the PMI premium is added and how long you will be required to carry PMI?

• **Ask if you can pay off the loan early** and if there is a penalty for doing so.

The Real Estate Settlement Procedures Act (RESPA) requires lenders to give you information on all closing costs and escrow account practices. Any business relationships between the lender and closing service providers or other parties to the transaction must also be disclosed. Many of the fees are negotiable. More information is available from the Federal Trade Commission (p. 124), the Federal Reserve Board (p. 124), and the Department of Housing and Urban Development (p. 117).

For more information on home buying and mortgages, visit Fannie Mae's website at www.fanniemae.com or call 202-752-7000. The Mortgage Bankers Association also offers their website, www.stopmortgagefraud.com.

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.

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.** Your state or local consumer protection agency (p. 79) or Better Business Bureau (p. 128) can provide this information.

• **Make sure the contractor meets licensing and registration requirements.** Your state or local consumer protection agency (p. 79) can help you find out what the necessary requirements are.

• **Get the names of suppliers** and ask if the contractor makes timely payments.

• **Contact your local building inspection department** to check for permit and inspection requirements. Be wary if the contractor asks you to get the permit—it could mean the firm is not licensed.

• **Be sure your contractor is insured.** They should have personal liability, property damage and worker's compensation insurance for workers and subcontractors. Also check with your insurance company to find out if you are covered for any injury or damage that might occur.

• **Insist on a written contract** that states exactly what work will be done, the quality of materials that will be used, warranties, timetables, the names of any subcontractors, the total price of the job, and the schedule of payments.

• **Try to limit your down payment.** Some states have laws limiting the amount of down payment required.

• **Understand your payment options.** Compare the cost of getting your own loan versus contractor financing.

• **Don't make a final payment or sign a final release until you are satisfied with the work** and know that subcontractors and suppliers have been paid. Some state laws allow unpaid subcontractors and suppliers to put a lien on your home for bills the contractor failed to pay.

• **Pay by credit card when you can.** You may have the right to withhold payment to the credit card company until problems are corrected (p. 18).

Be especially cautious if the contractor:

- comes door-to-door or seeks you out;
- just happens to have material left over from a recent job;
- tells you the job will be a "demonstration;"
- offers you discounts for finding other customers;
- quotes a price that's out of line with other estimates;
- pressures you for an immediate decision;
- offers an unusually long guarantee;
- can only be reached by leaving messages with an answering service;
- drives an unmarked van;
- has out-of state license plates; or
- 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. Of course you would be liable for any benefit already received. State laws may also provide some protection. See Your Rights: 3-Day Cooling-Off Rule (p. 4). 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. 21).

Insurance

General sources of insurance information include the American Council of Life Insurers (p. 141), the Insurance Information Institute (p. 144), the National Association of Insurance Commissioners (p. 145), and your state insurance department (p. 99). You can also visit these websites: www.pueblo.gsa.gov and www.insure.com. When buying insurance:

• **Find out whether your state insurance department offers any information concerning insurance companies and rates.** This is a good way to get a feeling for the range of prices and the lowest-cost providers in your area. See p.112.

• **Check several sources for the best deal.** Try getting quotes from a website such as www.insweb.com but be aware that many online quote services provide prices for just a few companies. An independent insurance agent that 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. 112) 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), Moody's Investors Services (www.moodys.com), and Weiss Ratings, Inc. (www.weissratings.com) are available online and at most public libraries.

• **Research the complaint record of the company.** Contact your state insurance department 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 rate homeowner insurance companies from J.D. Powers and Associates at www.jdpower.com/homes/insuranceratings.

• **Once you pay your first insurance premium, make sure you receive a written policy**. This tells you the agent forwarded your premium to the insurance company. If you don't receive a policy within 60 days, contact your agent and the insurance company.

Auto Insurance

Getting several quotes on insurance for a motor vehicle may save you hundreds of dollars a year. Other ways to reduce your insurance premium are:

• **Raise your deductibles on collision and comprehensive coverages.** If you have an old car, it may make sense to drop these coverages altogether.

• **Take advantage of discounts.** Some companies offer discounts to motorists who drive less than a certain amount of miles per year, are a student with good grades, have taken a safe-driving course or are over 50 years old. 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 had no moving vehicle violations or accidents in three years, have anti-theft devices or have safety features such as air bags.

Homeowner/Renter's Insurance

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

• **Consider a higher deductible.** Increasing your deductible by just a few hundred dollars can make a big difference your premium.

• **Ask your insurance agent about discounts.** You may be able get a lower premium if your home has safety features such as deadbolt locks, smoke detectors, an alarm system, storm shutters or fire retardant roofing material. Persons over 55 years of age or long-term customers may also be offered discounts.

• **Insure your house NOT the land under it.** After a disaster, the land is still there. If you don't subtract the value of the land when deciding how much homeowner's insurance to buy, you will pay more than you should.

Don't wait till you have a loss to find out if you have the right type and amount of insurance.

• **Make certain you purchase enough coverage to replace what is insured.** "Replacement" coverage gives you the money to rebuild your home and replace its contents. An "Actual Cash Value" policy is cheaper but pays only what your property is worth at the time of loss-your cost minus depreciation for age and wear.

• **Ask about special coverage you might need.** You may have to pay extra for computers, cameras, jewelry, art, antiques, musical instruments, stamp collections, etc.

• **Remember that flood and earthquake damage are not covered** by a standard homeowners policy. The cost of a separate earthquake policy will depend on the likelihood of earthquakes in your area. Homeowners who live in areas prone to flooding should take advantage of the National Flood Insurance Program. Call 1-888-CALLFLOOD or visit www.floodalert.fema.gov.

• **If you are a renter, DO NOT assume your landlord carries insurance** on your personal belongings. Purchase a special policy for renters.

Beware: Insurance Fraud

• 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.

• Carry a disposable camera in your glove compartment. If you are in an accident, take pictures of the damage and the people involved. Ask for names, telephone numbers and driver's license information for all those involved. Contact information for any witnesses is also a good idea.

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.

Health Insurance

Most consumers have health care coverage from an employer. Others have medical care paid through a government program such as Medicare, Medicaid, or the Veterans Administration (VA). For information on Medicaid, look in your phone book under Medicaid, Social Services, Medical Assistance, Human Services, or Community Service. Information about Medicare is available by calling 1-800-MEDICARE. Information concerning VA medical care is available from your nearest VA facility.

If you have lost your group coverage from an employer as the result of unemployment, a 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 occur, 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. 99).

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 for more information.

HMOs and PPOs

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

- Traditional fee-for-service health insurance plans are usually the most expensive choice. But they offer you the most flexibility when choosing health care providers.
- Health maintenance organizations (HMOs) offer lower co-payments and cover the costs of more preventative care BUT your choice of health care providers is limited.
- Preferred provider organization (PPOs) offer lower co-payments like HMOs. Their advantage over HMOs is that they give you more flexibility when selecting a provider. A PPO gives you a list of providers you can choose from.

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

The National Committee for Quality Assurance (NCQA) 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 its website (www.ncqa.org).

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

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

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

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 a toilet and remaining continent.
- **What type of care is covered?** Does the policy cover nursing home care? What about coverage for assisted living facilities that provide less client care than a nursing home? If you want to stay in your home, will it pay for care provided by visiting nurses and therapists? What about help with food preparation and housecleaning?
- **What will the benefit amount be?** Most plans are written to provide a specific dollar benefit per day. The benefit for home care is usually about half the nursing-home benefit. But some policies pay the same for both forms of care. Other plans pay only for your actual expenses.

• **What is the benefit period?** It is possible to get a policy with lifetime benefits but this can be very expensive. Other options for coverage are from one to six years. The average nursing home stay is about two and one-half 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.

Disability Insurance

Disability can be more disastrous financially than death. If you are disabled, you lose your earning power. 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 till you reach age 65, though shorter or longer terms are also available.

• **What dollar amount is promised?** Can benefits be reduced by Social Security disability and workers' compensation payments? Are the benefits adjusted for inflation? Will the policy provider continue making contributions to your pension plan so you have retirement benefits when the disability coverage ends?

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

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 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 only-they have no cash value if you decide to stop making payments. As the word " term" suggests, these policies are in effect for a specific period of time-a 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.

Investing

Investors today have a wide range of choices: stocks, bonds, mutual funds, Treasury securities (including savings bonds), options, commodities, commodity futures, real estate investment trusts (REITs), variable annuities and many more. You must investigate before you invest-and remember that every investment involves some degree of risk. These securities are not insured by the federal government if they 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 can usually be sold at any time, but there is no guarantee you will get back all that you paid for them. Other investments such as limited partnerships, 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. Also keep in mind that just because an investment has done well in the past there is no guarantee it will do well in the future.

• **What type of earnings can you expect?** Will you get income in the form of interest, dividends or rent? Some investments, such as stocks and real estate, have the potential for earnings and growth in value. What is the potential for earnings over time?

• **How much risk is involved?** With any investment, there is always the risk that you won't get your money back or the earnings promised. There is usually a trade-off between risk and reward-the higher the potential return, the greater the risk. The federal government

insures bank savings accounts (see FDIC on p. 123) and backs up U.S. Treasury securities (including savings bonds). Other investment options are not protected.

• **Are your investments diversified?** Some investments perform better than others in certain situations. For example, when interest rates go up, bond prices tend to go down. One industry may struggle while another prospers. Putting your money in a variety of investment options can help to reduce your risk.

• **Are there any tax advantages to a particular investment?** U.S. Savings Bonds are exempt from state and local taxes. Municipal bonds are exempt from federal income tax and, sometimes, state income tax as well. For special goals, such as paying for college and retirement, tax-deferred investments are available that let you postpone or even eliminate payment of income taxes.

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)
• Weiss Ratings (www.weissratings.com)

For ratings of mutual funds, consult magazines such as Kiplinger's Personal Finance, Money, Consumer Reports, Smart Money, and Worth.

For stocks, get a prospectus from the company that describes the investment and provides a history of performance over a period of years. The Securities and Exchange Commission requires public companies to disclose financial and other information to help you make sound decisions. You can find the text of these files at www.sec.gov/edgar.shtml.

Financial Brokers and Advisors

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

• Have they worked with others who have circumstances similar to yours?

• Are they licensed in your state? Your state securities regulator (p. 103) lists individuals and firms that are registered in your state. Ask if the regulatory office has any other background information.

• Have they had any run-ins with regulators or received serious complaints from investors? Call your local state securities regulator (p.103). You can also check out the database of disciplinary actions maintained by the Securities Exchange Commission and the National Association of Securities Dealers. The database is online at www.sec.gov/investor/brokers.htm or call NASD at 1-800-289-9999.

• How are they paid? Is it an hourly rate, a flat fee, or a commission that depends on the investments you make? Do they get a bonus from their firm for selling you a particular product?

• What are the fees for setting up and servicing your account?

If you are seeking more information or have an investment problem that you are unable to resolve directly, you can contact the SEC (p. 126) or the NASD (p. 145). Additional organizations that may also be helpful are:

• www.Bankrate.com offers a semi-annual rating of the top online brokerage firms that trade stocks and mutual funds.

• www.Validea.com offers data on Wall Street analysts and their recent stock picks.

• The Commodity Futures Trading Commission (p. 111) provides consumer alerts and advisories in the "Consumer Protection" section at www.cftc.gov.

• Both the North American Securities Administrators Association (p. 146) and the National Futures Association (p. 145) can offer helpful information.

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 that 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; or
- Uses words like "guarantee," "high return," "limited offer," or "as safe as a CD."

Travel

Whether reserving a hotel room, buying plane tickets or making other travel arrangements, these tips will help you get a deal that delivers what you are 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 often offer better rates on days when they expect fewer people to be staying with them. After you get a fare quote from an airline, ask if you could save money by leaving a day earlier or later, by taking a different flight on the same day, or using a different airport. Changing planes during your trip is sometimes cheaper than a nonstop flight.

• **Check out the seller.** Ask tour operators and travel agents whether they belong to a professional association, then check to see if they are a member in good standing. Contact your state or local consumer protection agency (p. 79) and the Better Business Bureau (p. 128) 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 that of a regular package tour.

• **Make sure you understand the terms of the deal.** If you are told that you've won a free vacation, ask if you have to buy something else 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. See Contests and Sweepstakes below.

• **Ask about cancellation policies.** You may want to look into trip insurance for added protection. InsureMyTrip.com offers pricing and policy information on plans from different companies and describes the different forms of policies available.

• **Insist on written confirmations.** Ask for written proof of reservations and dates.

• **Pay by credit card.** It's not unusual to make a deposit or even pay in full for travel services before the trip. A credit card gives you the right to dispute charges for services that were misrepresented or never delivered. If a travel agent or service providers tells you that 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 Resolving Credit Problems on p. 16).

In some states, travel sellers have to be registered and insured. Advance payments for travel must be placed in an escrow account until the services are provided. Prizes or "free" gifts may also be regulated. Contact your state or local consumer protection agency (p. 79) to find out about your rights and how to file complaints. The American Society of Travel Agents (p. 142) will also help resolve disputes with member agents.

Beware: Contests and Sweepstakes

Don't pay if you are asked to give money to claim a prize or get something else free. If you have really won a sweepstakes, you pay taxes directly to the government, not through the company. Beware of invitations that include phrases like:

"You have been specially selected..."
"You have won..."
"A new car! A trip to Hawaii! $2,500 in cash!"
"Yours, absolutely free! Take a look at our..."
"Your special claim number lets you ..."
"All you pay is postage, handling, taxes ..."

Federal Recreation Sites

Thinking about a vacation in the 50 states or U.S. territories? Check out these websites for ideas.

- Recreation.gov. Links to information on reservations, scenic byways, national recreation trails, state tourism sites, and much more.
- www.reserveusa.com. A one-stop reservation service for cabins, campsites and outdoor activities on lands managed by the U.S. government.
- www.FirstGov.gov/Citizen/Topics/Travel_Tourism/State_Tourism.shtml. A directory of travel and tourism sites for U.S. states and territories.

Travel Safety

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

- The U.S. Department of Transportation (p. 121) at www.dot.gov offers airline, highway and rail safety information. For example, you can look up crash-safety reports on cars or find out how weather is affecting air travel and road conditions.
- The Transportation Security Administration (p. 121) at www.tsa.gov has advice on safe travel by air, land and sea. For example, they post tips on dealing with airline security checks, traveling with kids, and warnings on prohibited items. Click on Travelers and Consumers.
- The U.S. Department of State (p. 119) at www.state.gov/travel tells what to do before, during, and when you return from a trip overseas. You can also get warnings on locations to avoid and what to do in an overseas emergency.
- The Centers for Disease Control and Prevention (p. 115) at www.cdc.gov/travel offers health-related travel information. You can research vaccination requirements, find information on how to avoid illnesses caused by food and water, and review inspection scores on specific cruise ships.

Resolving Air Travel Problems

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

Delayed and Cancelled Flights

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

Each airline has its own policies about what it will do for delayed passengers-there are no federal requirements. If your flight is delayed or canceled, ask the airline if it will pay for meals or a phone call. Contrary to what many people believe, airlines are not required to do so.

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"—left behind against your will. 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—money, a free trip, food, or lodging.

Federal rules protect you if you are "bumped" on most flights within the U.S. and outbound international flights. The airline must give you a statement describing your rights. If the airline is not able to get you to your final destination within one hour of your original arrival time, you may be entitled to an on-the-spot payment as compensation. 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.

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 that they fill out a form and give you a copy-even if they say the bag will be on the next flight.
- Get the name of the person who filled out the form and a phone number for follow up.
- Confirm that the airline will deliver the bag to you without charge when it is 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 would be reimbursable, and keep all receipts.

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

Lost Bags

If your bag is declared officially lost, you will have to submit a second, more detailed form within a time period set by the airline. The information on the form is used to estimate the value of your lost belongings. Airlines consider the depreciated value of your possessions, not what you originally paid or the replacement cost. The maximum an airline pays on lost bags and their contents is $1250 per passenger. On international trips, the limit is $9.07 per pound.

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

On those trips when you know you are 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.

Utilities

In many states, consumers can choose their telephone and energy service provider. Contact your state utility commission (p. 107) to find out whether you have a choice. Some commissions will provide you 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? Are there any other fees I will be charged?
- **Are there any other terms or conditions?** For example, is there a fee if I cancel my agreement before the service period is up?
- **Who do I contact if I have a problem?** Do you have a local customer service office?

Want to save money on your energy bills? The U.S. Department of Energy offers an Energy Saver guide at www.eere.energy.gov/consumer info.

Telephone Services

Many consumers are now able to choose both local and long-distance phone service providers. These companies offer many optional services such as voicemail, call waiting, caller ID, paging, and wireless services.

Think about how you use the telephone, then you can compare services and prices. You might choose a package deal from one company or services from several companies.

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

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

Make sure you're comparing prices on similar plans and features. The nonprofit Telecommunications Research and Action Center (www.trac.org) offers information about long distance rates and wireless service.

The FCC (p. 123) offers consumer information about choosing a long-distance carrier, understanding new phone fees and taxes, and more at www.fcc.gov/cib. The National Consumers League also maintains a web page (www.nclnet.org/phonebill/index.html) to help you understand phone charges and recognize fraud.

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

Slamming and Cramming

"Slamming" is the switching of your long distance or local telephone service without your permission—it is illegal. You may not know you have been "slammed" until you find a differ-

ent company name on your bill, or your phone charges are higher than normal. If you've been slammed:

- Ask your local phone company to switch you back to your original company at no charge;
- Tell the original company you're switching back, and ask to be enrolled in your previous calling plan; and
- Contact the company that slammed you—its name and number will be on your bill—and tell them you are exercising your right to refuse to pay charges.

If you're unable to resolve your complaint, contact the FCC (p. 123).

"Cramming" occurs when companies add charges to your telephone bill for optional services you never agreed to, such as voicemail or "club memberships." You may not notice these monthly charges because they are relatively small—$5 to $30 dollars—and look like your regular phone charges.

Take these steps to avoid slammers and crammers:

• **Consider putting a "block" on changes to your phone service.** Ask your telephone service provider if they offer a blocking service, which usually requires the company to notify you before making any changes to your service.

• **Read the fine print on contest entry forms and coupons**. You could be agreeing to switch your phone service or buy optional services.

• **Watch out for impostors.** Companies may falsely claim to be your regular phone company and offer some type of discount plan or change in billing. They may also say they are taking a survey or pretend to be a government agency.

• **Beware of "negative option notices."** You can be switched or signed up for optional services unless you say no.

• **Examine your telephone bill carefully every month**-especially the pages that show the details.

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. 79), state public utilities commission (p. 107), or the FCC (p. 123).

Cell Phones

Cell phones can be very convenient, but before you sign a contract for wireless phone service, you will want to ask a number of questions.

• **Where can you make and receive calls?** Most providers now promote their plans as local, regional or national. A local plan offers a low-cost option if most of your calls are near home. Regional plans generally offer a much 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. Roaming and long-distance charges are replaced by a single, predictable flat rate.

• **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 that you need. On the other hand, if you are going to be a heavy user, a plan with several free hours and the lowest air time is a wiser choice.

• **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 among several phones. Everyone shares the same pool of monthly minutes. The cost of the additional numbers per month is usually less than if you purchased individual accounts.

• **Is the technology digital or analog?** Digital service is more clear and more secure than analog but coverage can be spotty. Analog networks have greater coverage, especially in rural areas. If you want digital service, make sure your cellular company has a "roaming" agreement that lets your phone work on an analog system when you are outside digital range. But beware roaming can be expensive, and it requires a "dual mode" phone.

• **Is there a trial period during which you can test the service?** Many people experience dead spots where a cell phone doesn't work. A trial period lets you test your service in places where you will be using it-for example, in your office, in all the rooms of your house, in your car, and in other places where you travel.

• **Are there any fees or limits on changing your plan?** Some providers charge a fee if you

want to downsize or upgrade your plan. Others limit how often you can make changes.

• **What happens 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.

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

Pre-Paid Calling Cards

Many stores sell pre-paid calling cards. They are sold online, too. Before buying one, know the:

- per-minute rate;
- connection fee;
- maintenance fee; and
- expiration date.

For help finding the best deals on pre-paid phone cards, try www.PhoneShark.com as well as the websites listed previously.

900 Numbers

You can get all sorts of information and entertainment services by calling 900 numbers. These pay-per-call numbers are also used for surveys, contests and charitable fundraising. The "information provider" you're calling sets a price for the service, and bills you through your local telephone company.

Unfortunately, con artists have added 900 numbers to their toolbox. Some use promises of gifts and prizes to try to get you to call. Others make phony offers to help you find a job or get out of debt. Some even claim to be about a family emergency. Be wary of contests, sweepstakes, offers and messages that require you to call a 900 number. Also keep an eye on your monthly phone bill for any unfamiliar charges.

Both the FCC (p. 123) and the FTC (p. 124) have rules concerning pay-per-call numbers. These rules say that advertisements for pay-per-call services must tell you the cost of the call. This may be a flat rate, a per-minute charge, or calculated on some other basis. Any minimum or additional charges that you might have to pay must also be identified.

If a call involves sweepstakes, prizes, or awards, the ad must give you the odds of winning AND how you can enter without calling the 900 number. Pay-per-call services cannot advertise directly to children under age 12 unless they are legitimate educational services.

You can deduct the charges you are disputing from your phone bill. Pay the rest by the due date. You should hear back from the company within 40 days and the problem should be resolved within 90 days. If the charges appear on your credit card statement, see Resolving Credit Problems on page 16.

You may have other rights according to state law. Check with your state or local consumer protection agency (p. 79) or state utility commission (p. 107).

To prevent 900 number calls from being made from your phone number, request "blocking" from your local phone company. Some but not all companies charge for this service.

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.

Internet Service Providers

With thousands of Internet Service Providers (ISPs) offering to connect you and your computer to the Internet, choosing the ISP that is right for you can be overwhelming. Some ISPs are very large and well-known—like AOL, MSN, and Earthlink—while others are literally one-person operations. Some companies strictly limit their service to providing Internet access. Others, like your telephone and cable company, may offer Internet access as part of a much larger package of services.

If you have limited Internet expertise, you may want to start with one of the well-known ISPs. They usually offer user-friendly startup software. This software often includes features such as a browser, instant messaging, parental controls, and pop-up blockers. There may also be 24-7 access to technical support people, who can help you deal with any difficulties. Of course, all of this convenience results in higher monthly user fees. Once you are comfortable with how the Internet works, you may discover you don't need all the 'extras' and switch to a lower-cost ISP.

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

• **Speed.** For a dial-up modem, does the ISP provide a 56k connection-the maximum speed ordinary phone lines can handle? For a faster connection, you will have to consider moving up to "broadband Internet access," which lets you access the Internet via high-speed technologies such as a digital subscriber line (DSL), a cable modem, or satellite.

• **Availability.** For dial-up service, is there a local phone number for access? If you travel, will there be local numbers or a toll-free number that you can call?

• **Modem Ratio.** Since not all users are online at the same time, it is not necessary for an ISP to have a modem for every user. But they should have a user to modem ratio of 10 to 1 or better. The lower the number of users per modem, the better your chance of being able to connect at peak hours.

• **Email.** How many email 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 the answer is yes, find out whether your provider offers web space and software to create your page.

• **Software**. Is there any software required to activate the service? How do you get it? How large is the software? Can you use whatever browser or email program you'd like?

• **Support**. What kinds of support are available—phone, email, chat, etc.? What are the hours of support? Are there any additional charges for support?

• **Special Features.** What services are provided in terms of 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 setup fees? What is the fee for extra email accounts?

Digital Television

Digital Television (DTV) is an entirely new technology that will ultimately replace today's analog television system. DTV comes in three levels of picture quality:

- Standard Definition TV (SDTV)
- Enhanced Definition Television (EDTV)
- High Definition TV (HDTV)

Today most people have analog televisions. Analog TVs will need additional equipment to receive over-the-air television when the DTV transition ends. TV stations are currently transitioning from analog broadcasting to digital. The current target for ending analog broadcasting is December 31, 2006, but this date will likely be extended, perhaps for another two years. When analog broadcasting ends, consumers with analog sets will need to obtain a separate converter box to watch over-the-air TV. Analog sets equipped with a converter box will display the digital broadcasts, but not in full digital quality.

You will need DTV equipment to receive DTV signals. No matter how you receive your TV signal (cable, satellite or over-the-air) you will need DTV equipment to watch DTV programming.

DTV equipment can be purchased as all-in-one or as individual components. A "component" solution includes a DTV monitor (TV screen) that must be paired with a cable or satellite set-top box or stand alone DTV tuner. These monitors are sometimes labeled "HD Ready." Digital Cable Ready (or Plug-and-Play) televisions are also available and can be used to receive digital cable TV without a separate set-top box. Digital Cable Ready TVs plug directly into the cable jack. A CableCARD can be plugged into these sets to unscramble certain cable programming.

34

Services and Resources for Consumers with Disabilities

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

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

Federal Relay Service
The FRS, a program of the U.S. General Services Administration (GSA), provides access to TTY users who wish to conduct official business nationwide with and within the federal government. The toll-free number is 1-800-877-8339.

For more information on relay communications or to obtain a brochure on using the FRS, please call toll free 1-800-877-0996.

Other Services

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

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

For a copy of the U.S. Government TTY Directory, please visit www.gsa.gov/frs or write:
Federal Citizen Information Center
Department TTY
Pueblo, CO 81009.

National Library Service for the Blind and Physically Handicapped (NLS)
Library of Congress
Washington, DC 20542
202-707-5100, Fax: 202-707-0712
Toll free: 1-800-424-8567
e-mail: nls@loc.gov
Website: www.loc.gov/nls

NLS offers the free loan of recorded and braille books/magazines, music scores in braille and large print, and specially designed playback equipment to residents of the United States who are unable to read or use standard print materials because of visual or physical impairment. Service is also extended to eligible American citizens residing abroad. While NLS administers the program, direct service is provided through cooperating libraries in the various states, the District of Columbia, Puerto Rico, Guam and the Virgin Islands. Contact NLS for application forms and addresses of cooperating libraries.

Recording for the Blind & Dyslexic (RFB&D)
20 Roszel Road
Princeton, NJ 08540
Toll free: 1-800-221-4792
Website: www.rfbd.org

This national nonprofit, volunteer-driven organization provides recorded and computerized textbooks to people who cannot read standard print effectively because of a visual impairment, learning disability or other physical disability. RFB&D operates 33 recording studios and offices across the country. An 80,000 volume library contains a broad selection of titles, from literature and history to math and the sciences, at all academic levels-from kindergarten through postgraduate and professional. RFB&D offers individual and institutional memberships, scholarship programs and a custom recording service. The cost of an individual membership is $25 per year, plus a one time $50 registration fee. Fees for institutional membership range from $300 to $800 annually depending on the level of membership and the number of books chosen. RFB&D also offers for nonprofit sale computer and professional books on disk, and specially-adapted tape players and accessories.

35

Part 2

Even the most savvy consumer has a problem 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.

When this fails, try going higher up—to the national headquarters of the seller or the manufacturer of the item. Many companies have a special customer relations or consumer affairs division whose primary function is solving consumer problems. Many companies provide a toll-free number or address for this office on the product label, warranty or other papers given to you at the time of purchase. If this is not the case:

- See page 41 in this Handbook for contact information for several hundred corporations.
- Visit the company's web site. Look for a "Contact Us" link.
- Dial the directory of toll-free numbers at 1-800-555-1212 to see if the company has a toll-free number listed.
- Ask your local librarian to assist you. Most public libraries have reference books with contact information.

As you do your search, keep in mind the name of the manufacturer or parent company is often different from the brand name. The Thomas Register of American Manufacturers—a book available at many public libraries—lists the manufacturers of thousands of products.

With each person, calmly and accurately explain the problem and what action you would like taken. A written letter is a good strategy because you will have a record of your communication with the company. The sample letter on page 40 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 may be very helpful in resolving it.
- Include copies of all documents regarding your problem. Keep the originals.
- Provide your name, address and phone numbers. If an account is involved, be sure to include the account number.

Keep a record of your efforts to contact the seller; include the name of the person with whom you spoke and what was done, if anything.

Report Fruad & Safety Hazards

If you suspect a law has been violated, contact your local or state consumer protection agency (p. 79). This agency may take action or refer you to another state organization that has the authority to take action where you live. A local law enforcement officer may 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 that may allow 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—this is usually the same agency to contact with your complaint. You can also find the appropriate federal agency by using the online directory posted at www.pueblo.gsa.gov/complaintresources.htm.

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

• Contact the Federal Trade Commission. Write to the FTC Consumer Response Center, Washington, DC 20580 or call toll-free 1-877-FTC-HELP (1-877-382-4357). You can also file electronically, choose the "File a Complaint Online" link at www.ftc.gov. Complaints about e-commerce across international borders can be filed at www.econsumer.gov.

• Notify the National Fraud Information Center (p. 138) operated by the National Consumers League, a nonprofit consumer organization. Call 1-800-876-7060 or visit www.fraud.org.

• Scams that used the mail or interstate delivery service should also be reported to the U.S. Postal Inspection Service (p. 127). It is illegal to use the mail to misrepresent or steal money.

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

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

- Automobiles—National Highway Traffic Safety Administration (p. 121)
- Drugs, medical devices—Food and Drug Administration (p. 115)
- Food—U.S. Department of Agriculture (p. 112), Food and Drug Administration (p. 115)
- Seafood—Food and Drug Administration (p. 115), U.S. Department of Commerce (p. 112)
- Toys, baby and play equipment, household products—U.S. Consumer Product Safety Commission (p. 111)

Get Help

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. 79). These government agencies mediate complaints, conduct investigations, and prosecute offenders of consumer laws.

• **State regulatory agencies** that have jurisdiction over the business. For example, banking (p. 95), securities (p. 103), insurance (p.99), and utilities (p. 107) are regulated at the state level. State Weights and Measures Offices are concerned with accurate measures and counts of packaged goods. They also check the accuracy of weighing and measuring devices such as supermarket scales, gasoline pumps, taxi meters and rental car odometers.

• **State and local licensing agencies.** Doctors, lawyers, home improvement contractors, auto repair shops, debt collectors, and childcare providers are required to register or be licensed. The board 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. 79) can help you identify the appropriate agency.

• **Better Business Bureaus** (p. 128). This network of nonprofit organizations supported by local businesses tries to resolve buyer complaints against sellers. Records are kept on unresolved complaints as a source of information for the seller's future customers. The umbrella organization for the BBBs assists with complaints concerning the truthfulness of national advertising and helps settle disputes with automobile manufacturers through the BBB AUTO LINE program (p. 75).

• **Trade associations.** Companies selling similar products or services often belong to an industry association that will help resolve problems between their members and consumers (p. 140).

• **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 may influence their education and advocacy efforts (p.134).

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

Call for Action

Call for Action, Inc.
5272 River Road, Suite 300
Bethesda, MD 20816
Phone: 301-657-8260
Fax: 301-657-2914
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 301-657-7490.

WTAJ-TV Altoona, PA 814-944-9336	WXYZ-TV & WJR Radio Detroit, MI 248-827-3362	WABC Radio New York, NY 212-268-5626	KTVI-TV St. Louis, MO 636-282-2222 1-800-782-2222 (IL only)
WBZ Radio Boston, MA 617-787-7070	WINK-TV Fort Myers, FL 239-334-4357	WPVI-TV Philadephia, PA 866-978-4232	WFTS-TV Tampa, FL 866-428-6397
WIVB-TV Buffalo, NY 716-879-4900	WFMY-TV Greensboro, NC 336-680-1000	KPNX-TV & KNAZ-TV & The Arizona Republic Phoenix, AZ 602-260-1212 1-866-260-1212 (AZ only)	WTOL-TV Toledo, OH 419-255-2255
WJW-TV Cleveland, OH 216-578-0700	KSHB-TV Kansas City, MO 816-932-4377	WTAE-TV Pittsburgh, PA 412-244-4698	KJRH-TV Tulsa, OK 918-748-1488
KKTV-TV Colorado Springs, CO 719-457-8211	WTMJ-TV Milwaukee, WI 414-967-5495	WPRI-TV Providence, RI 401-228-1850	WTOP AM&FM Washington, DC 301-652-4357

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. 75). The National Association of Security Dealers offers a program designed to resolve investment-related disputes (p. 145). 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. Arbitration uses a different approach-the third party decides how to settle the problem. Request a copy of the rules of any program before making a decision to participate. You will want to know beforehand if the decision is binding? Some programs do not require both parties to accept the decision. Also ask: Does participation in the program place any restrictions on your ability to take other legal action?

The American Bar Association (p. 141) publishes a directory of state and local dispute resolution programs.

Small Claims Court

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

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

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

Beware: Recovery Services

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

Legal Help and Information

If you need an attorney to advise or represent you, ask friends and family for recommendations. You can also contact the Lawyer Referral Service of your state, county, or city bar association listed in your local phone directory.

Websites such as www.abalawinfo.org (American Bar Association), www.uslaw.com, www.thelaw.com, www.freeadvice.com, and www.nolo.com may help you with answers to general legal questions. For information on state-specific legal questions, try the website of the National Association of Consumer Agency Administrators (www.nacaanet.org).

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

To find the Legal Aid office nearest to you, check a local telephone directory or contact:
National Legal Aid and Defender Association
1625 K Street, NW, 8th Floor
Washington, DC 20006
Phone: 202-452-0620
Fax: 202-872-1031
e-mail: info@nlada.org
Web: www.nlada.org

To find the LSC office nearest you, check a local telephone directory or contact:
LSC Public Affairs
3333 K Street, NW, 3rd Floor
Washington, DC 20007
Phone: 202-295-1500
Fax: 202-337-6797
Web: www.lsc.gov

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

SAMPLE COMPLAINT LETTER

Your Address
Your City, State, Zip Code
Date

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

Dear (Contact Person):

Re: (account number, if applicable)

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

- describe purchase
- name of product, serial number
- include date and place of purchase

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

- state problem
- give history

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

- ask for specific action
- enclose copies of documents

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

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

Sincerely,

Your name

Enclosure(s)

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

Part III – Consumer Assistance Directory

Corporate Consumer Contacts

The following directory lists the addresses and phone numbers for hundreds of corporations. Many companies have a special department that handles consumer questions and concerns. Other companies opt to list their corporate headquarters. If you do not find the company you are looking for, try checking your public libraries for the following resource books:

- The Standard & Poor's Register of Corporations, Directors and Executives;
- Trade Names Directory;
- Standard Directory of Advertisers; and
- Dun & Bradstreet Directory

To identify the name of a company that manufacturers a specific product, check the product label and other documents given to you at the time of your purchase. The Thomas Register of American Manufacturers—another book available at many public libraries-may also be helpful. It lists the manufacturers of thousands of products.

If you have a complaint about an item or service, it is usually best to go back to the seller BEFORE you contact the companies in this directory. Follow-up with a letter, phone call or e-mail message to the consumer affairs department of the company to let them know about your complaint and whether the seller was able to resolve your problem. Consumer affairs offices are set up within companies because they want to hear from you.

SOCAP INTERNATIONAL

Many of the companies listed in this handbook are members of the Society of Consumer Affairs Professionals International (SOCAP). A professional organization established in 1973, the Society's goal is to improve the marketplace for consumers by addressing their concerns within the corporate structures. SOCAP members are identified in this directory by a mobius strip, which is part of SOCAP's official logo, and symbolizes the unbroken connection between good business and customer satisfaction and loyalty. For more information, contact SOCAP at 675 North Washington St., Suite 200, Alexandria, VA 22314. Phone: 703-519-3700. Fax: 703-549-4886.
e-mail: socap@socap.org. Web: www.socap.org.

A

AAMCO Transmissions
Consumer Affairs
One Presidential Blvd.
Bala Cynwyd, PA 19004-1034
610-668-2900 ext. 224
Toll free: 1-800-292-8500
Fax: 610-668-1308
e-mail: awright@AAMCO.com

Abbott Laboratories
100 Abbott Park Rd.
Abbott Park, IL 60064-6400
847-937-6100 (General Info)
Toll free: 1-800-323-9100
(Diagnostic products)
Toll free: 1-800-222-6883
(Vascular Products)
Toll free: 1-800-255-5162
(Pharmaceuticals)
www.abbott.com

ABC, Inc.
500 S. Buena Vista St.
Bubank, CA 10023
818-460-7477
e-mail: netaudr@abc.com
www.abc.com

Ace Hardware Corporation
2200 Kensington Court
Oak Brook, IL 60523
630-990-6600
Fax: 630-990-6856
www.acehardware.com

ACE USA Companies
Customer Services
1601 Chestnut St.
PO Box 41484
Philadelphia, PA 19101-1484
215-640-4555
Fax: 215-640-2489
www.ace-ina.com

Adaptec
Customer Service
691 South Milpitas Blvd.
Milpitas, CA 95035
Toll free: 1-800-959-7274
Fax: 408-957-2546
e-mail: support@adaptec.com
www.adaptec.com

Adidas USA
Consumer Service
5055 N. Greeley Ave.
Portland, OR 97217
Toll free: 1-800-448-1796
Fax: 971-234-4515
e-mail: consumer.relations@adidasus.com
www.adidas.com

Adobe Systems Inc.
345 Park Ave.
San Jose, CA 95110-2704
408-536-6000
Toll free: 1-800-833-6687
Fax: 408-537-6000
www.adobe.com

Aerus Electrolux Corporation
Customer Service
300 East Valley Dr.
Bristol, VA 24201
Toll free: 1-800-243-9078
Fax: 540-645-2863
e-mail: customerservice@aerusonline.com
www.aerusonline.com

AETNA, Inc.
151 Farmington Ave.
Hartford, CT 06156
860-273-0123
Toll free outside CT: 1-800-US-AETNA
www.aetna.com

Alamo Rent A Car
208 St James Ave.
Goose Creek, SC 29445
954-320-4000
Toll free: 1-800-445-5664
e-mail: crelations@goalamo.com
www.goalamo.com

Alaska Airlines
Consumer Affairs
PO Box 68900
Seattle, WA 98168
206-870-6062 (Customer Relations)
206-392-2800 ext 22800 (Cargo/Freight Claims)
206-392-6580 (Baggage Claims)
206-392-7722 (Refunds/Lost tickets)
Toll free: 1-800-426-0333 (Reservations)
Fax: 206-439-4477
www.alaskaair.com

Alberto Culver Co.
Consumer Relations
2525 Armitage Ave.
Melrose Park, IL 60160
708-450-3000
Toll free: 1-800-333-0005
Fax: 708-450-3435
www.alberto.com

Albertsons Inc.
Community Relations
250 Parkcenter Blvd.
Boise, ID 83706
208-395-6392
Fax: 208-395-4382
www.albertsons.com

Alcon Laboratories, Inc.
Technical Consumer Affairs,
6201 South Freeway
Fort Worth, TX 76134-2099
817-551-8454
Toll free: 1-800-757-9195
Fax: 817-551-3092
www.alconlabs.com

Allied Domecq Quick Service Restaurants
Consumer Care
PO Box 317
Randolph, MA 02368
781-961-4000
Toll free: 1-800-859-5339
www.allieddomecqplc.com

Allied Van Lines
PO Box 4403
Chicago, IL 60680-4403
630-717-3590
Toll free: 1-800-470-2851
Fax: 630-717-3123
www.alliedvan.com

Allstate Insurance Co.
2775 Sanders Rd.
Northbrook, IL 60062
847-402-5448
Toll free: 1-800-255-7828
Fax: 847-402-0169
www.allstate.com

Alltel Corporation
Customer Relations
1 Allied Dr.
Little Rock, AR 72202
501-905-8000
Toll free: 1-800-255-8351
Fax: 501-905-5444
www.alltel.com

Almaden Vinyards
Consumer Relations
12667 Road 24
Madera, CA 93637
Toll free: 1-800-726-9977
www.almaden.com

Aloha Airlines
Customer Care Center
PO Box 30028
Honolulu, HI 96820
808-539-5994
Toll free: 1-888-771-2855 (Customer Care)
Toll free: 1-800-803-9454 (Claims)
www.alohaairlines.com

Amana Appliances
See: Maytag Corporation
Maytag Customer Service
403 W. 4th St. North
Newton, IA 50208
Toll free: 1-800-843-0304 (Product questions)
Toll free: 1-800-628-5782 (Service)
www.amana.com

Amazon.com, Inc.
Customer Service
PO Box 81226
Seattle, WA 98108-1226
206-266-1000
Toll free: 1-800-201-7575
Fax: 206-266-2335
www.amazon.com

America Online, Inc.
Member Services
222000 AOL Way
Dulles, VA 20166

Member of SOCAP International, see page 41.

703-265-1000
Toll free: 1-800-827-6364
Fax: 703-918-1400
www.aol.com

America West Airlines
Customer Relations
4000 East Sky Harbor Blvd.
Phoenix, AZ 85034
Toll free: 1-800-835-7779 (Refunds/Lost tickets)
Toll free: 1-800-363-2542 (Lost/Damaged baggage)
TDD toll free: 1-800-526-8077
Fax: 480-693-2300
www.americawest.com

American Airlines, Inc.
PO Box 619612 MD 2400
Fort Worth, TX 75261-9612
817-967-2000
817-967-4162
Fax: 817-967-4162
www.aa.com

American Automobile Association
Member Relations
1000 AAA Dr., Mailspace 61
Heathrow, FL 32746
407-444-8391
www.aaa.com

American Express Co.
Consumer Relations
777 American Express Way
Ft. Lauderdale, FL 33333
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)
www.americanexpress.com

American Greetings Corp.
Consumer Relations
One American Rd.
Cleveland, OH 44144
216-252-7300
Toll free: 1-800-777-4891
e-mail: consumer.relations@amgreetings.com
www.corporate.americangreetings.com

American Standard, Inc.
Consumer Affairs
PO Box 6820
Piscataway, NJ 08855
Toll free: 1-800-442-1902
Fax: 732-980-6170
www.americanstandard.com

America's Favorite Chicken Co. (AFC Enterprises)
6 Concourse Pkwy., Ste. 1700
Atlanta, GA 30328-5352
770-391-9500
Toll free: 1-800-222-5857
Fax: 770-353-3280
www.afc-online.com

Amgen, Inc.
Customer Service Department
One Amgen Center Dr.
Thousand Oaks, CA 91320-1799
805-447-1000
805-447-1010
Toll free: 1-800-28-AMGEN
www.amgen.com

Amway Corporation
Customer Service - North American Business Region
7575 Fulton St. East
Ada, MI 49355-0001
616-787-6000
Toll free: 1-800-253-6500 (Customer Service)
Toll free: 1-800-544-7167 (Locate Distributor)
TDD toll free: 1-800-548-3878
Fax: 616-682-4000
e-mail: order.support@quixtar.com
www.amway.com

Andersen Windows, Inc.
Window Care Call Center
100 Fourth Ave. North
Bayport, MN 55003
651-264-5150
Toll free: 1-888-888-7020
Fax: 651-264-5827
www.andersenwindows.com

Anheuser-Busch, Inc.
One Busch Pl.
St. Louis, MO 63118
Toll free: 1-800-342-5283
www.budweiser.com

AON Corporation
AON Center
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Chicago, IL 60601
312-381-1000
Fax: 312-701-3793
www.aonwarranty.com/ais

Aon Innovative Solutions
13922 Denver West Pkwy.
Golden, CO 80401
Toll free: 1-800-528-628
www.aoninnovativesolutions.com

Apple Computer, Inc.
1 Infinite Loop
Cupertino, CA 95014
Toll free: 1-800-676-2775 (Customer Relations)
Toll free: 1-800-275-2273 (Tech Support)
www.apple.com

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Customer Service
30 Tozer Rd.
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978-922-2040
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www.appleseeds.com

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Toll-free: 1-800-362-8410
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e-mail: CustomerService@OldPuebloTraders.com
www.oldpueblotraders.com

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PO Box 3001

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717-396-3040
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Toll free: 1-800-303 9121 (Rebates)
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www.asante.com

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Fax: 401-334-4856
e-mail: consumerre@cross.com
www.cross.com

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Consumer Services
340 Mount Kemble Ave., Room N208
Morristown, NJ 07962
Toll free: 1-800-222-0300
TDD/TTY toll free: 1-800-833-3232
Fax: 973-644-7381
www.att.com

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See Cingular

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Consumer Affairs Department
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Shenandoah, PA 17976
(570) 462-2745
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www.pierogies.com

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812-424-2222
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Fax: 812-421-7129
www.atlasvanlines.com

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Customer Service
4500 South 129th East Ave.
Ste. 100
Tulsa, OK 74134-3802
Toll free: 1-800-352-7900
Fax: 918-621-4819
e-mail: custserv@avis.com
www.avis.com

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1251 Ave. of the Americas
New York, NY 10020
212-282-7571
Toll free: 1-800-367-2866
Toll free: 1-800-445-2866 (consumer information center)
Toll free: 1-800-FOR-AVON
www.avon.com

AXA Equitable Co., Inc.
1290 Ave. of the Americas
12th Floor
New York, NY 10104
212-554-1234
www.equitable.com

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Bacardi USA
2100 Biscayne Blvd.
Miami, FL 33137
305-573-8511
Toll free: 1-800-BACARDI
Fax: 305-573-2730
www.Bacardi.com

Bali
See: Sara Lee Corporation
3330 Healy Dr.
PO Box 5100 (27113)
Winston-Salem, NC 27113
336-519-6053
Toll free: 1-800-225-4872
www.balinet.com

Bally Total Fitness Holding Corporation
Member Services
PO Box 1090
Norwalk, CA 60631
562-484-2980
Toll free: 1-800-515-2582
Fax: 773-693-2982
www.ballyfitness.com

Bank of America Corporation
100 N. Tryon St.
Charlotte, NC 28255
Toll free: 1-800-432-1000
www.BankofAmerica.com

BankUnited
Customer Service
7815 NW 148th St.
Miami Lakes, FL 33016
Toll free: 1-877-779-2265
www.bankunited.com

Bass Pro Shops, Inc.
2500 East Kearney
Springfield, MO 65898
417-873-5000
Toll free: 1-800-BASS-PRO (227-7776)
TDD toll free: 1-800-442-5788
Fax: 417-873-5060
www.basspro.com

Bath & Body Works
Customer Service
Seven Limited Pkwy. East
Reynoldsburg, OH 43068
Toll free: 1-800-395-1001
www.bathandbodyworks.com

Bayer Consumer Care Division
36 Columbia Rd.
PO Box 1910
Morristown, NJ 07962-1910

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973-254-5000
Toll free: 1-800-331-4536
Fax: 973-408-8000
www.consumercare.bayer.com

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2518 South Pacific Hwy.
PO Box 299
Medford, OR 97501
Toll free: 1-800-345-5655 (Harry and David)
Toll free: 1-800-872-7673 (Jackson and Perkins)
Fax: 541-776-2194
www.harryanddavid.com

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Toll free: 1-888-BDCARES (232-2737)
www.bd.com

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Wilton Corporate Center
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Wilton, CT 06897
Toll free: 1-800-233-2340
www.bdfusa.com

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BellSouth Center
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Atlanta, GA 30375
404-927-7400
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TTY toll free: 1-800-251-5325
Fax: 404-584-6545
e-mail: Headquarters.Appeals@BellSouth.com
www.bellsouth.com

Benihana Inc.
Customer Relations Manager
8685 Northwest 53rd Terrace
Miami, FL 33166
305-593-0770
Toll free: 1-800-327-3369
Fax: 305-592-6371
e-mail: customerrelations@benihana.com
www.benihana.com

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Complaint Dept.
7601 Penn Ave. South
Richfield, MN 55423
Toll free: 1-888-237-8289
www.bestbuy.com

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Customer Relations
P. O. Box 42007
Phoenix, AZ 85080-2007
623-780-6181
Toll free: 1-800-528-1238
Fax: 623-780-6199
www.bestwestern.com

Bic Corp
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Milford, CT 06460
203-783-2000
www.bicworld.com

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300 Phillipi Rd.
PO Box 28512
Columbus, OH 43228-0512
614-278-6800
Toll free: 1-800-877-1253
www.biglots.com

Binney & Smith Inc.
1100 Church Lane
Easton, PA 18044-0431
610-253-6272
Toll free: 1-800-CRAYOLA
www.crayola.com

Birds Eye Foods, Inc.
Attn: Consumer Relations
PO Box 19027
Green Bay, WI 54307-9027
Toll free: 1-800-563-1786 (Birds Eye, Freshlike, Nalley or Berstein's products)
Toll free: 1-800-270-2743 (Other)
www.birdseyefoods.com

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2345 Walker Ave., NW
Grand Rapids, MI 49544-2597
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www.bissell.com

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Hampstead, MD 21074
Toll free: 1-800-762-6686
www.bdk.com

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Customer Care Center
1201 Elm St.
Dallas, TX 75270
214-258-1017
www.blockbuster.com

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Customer Service
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Mason, OH 45040
Toll-free: 1-866-593-2540
www.bloomingdales.com

Bob Evans Farms, Inc.
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Columbus, OH 43207
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Toll free: 1-800-272-7675
Fax: 614-497-4330
www.bobevans.com

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9432 Southern Pine Blvd.
Charlotte, NC 28273
704-527-2675
Toll free: 1-800-300-4265
Fax: 704-523-6803
www.bojangles.com

Borland Software Corporation
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100 Enterprise Way
Scotts Valley, CA 95066
Toll free: 1-800-523-7070
e-mail: customer-service@borland.com
www.borland.com

BP Corporation
Consumer Relations
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Warrenville, IL 60555
Toll free: 1-800-333-3991
Fax: 630-830-7938
e-mail: smithrl22@bp.com
www.bp.com

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Whippany NJ, 07981
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e-mail:
cnsinfo@customerfirst.com
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Bridgestone/Firestone Retail & Commercial Operations
Consumer Affiars
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Chicago, IL 60680-9534
Toll free: 1-800-367-3872
Fax: 800-760-7859
e-mail: firestone_consumer_affairs@faneuil.com

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Princeton, NJ 08543-4000
609-252-4000
Toll free: 1-800-332-2056
www.bms.com

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www.brother.com

Brown Shoe Company
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St. Louis, MO 63105
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Toll free: 1-800-766-6465
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Brown-Forman Beverages Worldwide
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847-735-4700
Fax: 847-735-4765
e-mail:
services@brunswick.com
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Budget Rent-A-Car Corp.
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Tulsa, OK 74169-0840
Toll free: 1-800-621-2844 (Cars)
Toll free: 1-800-467-9337
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www.budget.com

Bulova Corporation
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Expressway
Woodside, NY 11377
718-204-3300
Toll free: 1-800-228-5682
(Customer Relations)
Toll free: 1-800-233-3350 (Service)
www.bulova.com

Burlington Coat Factory Warehouse Corp.
1830 Route 130 North
Burlington, NJ 08016
609-387-7800
Toll free: 1-888-223-2628
Fax: 609-387-7071
www.coat.com

Burlington Industries, Inc.
3330 West Friendly Ave.
Greensboro, NC 27410
336-379-2472
e-mail: BurlingtonWorldWide@burlington.com
www.burlington.com

Bush Brothers & Co.
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Knoxville, TN 37950-2330
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e-mail: letters@bushbros.com
www.bushbeans.com

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Cabela's Government Outfitter
Government Sales
One Cabela Dr.
Sidney, NE 69160
308-254-5505 ext 1347
Toll free: 1-800-242-1596
TTY toll free: 1-800-695-5000
Fax: 308-255-6680
e-mail:
government@cabelas.com
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Cablevision Systems, Inc.
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480-948-6540
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Consumer Response and Information Center
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Camden, NJ 08103-1701
Toll free: 1-800-257-8443
www.campbellsoup.com

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Consumer Affairs
10304 Eaton Pl., Ste. 500
Fairfax, VA 22030
703-218-0340
Fax: 866-728-6455
e-mail: carfaxwebsupport@carfax.com
www.carfax.com/help

Carnival Cruise Lines
Guest Relations
3655 N.W. 87th Ave.
Miami, FL 33178-2428
305-599-2600
Toll free: 1-800-438-6744
TTY toll free: 1-800-972-4386
Fax: 305-406-4700
www.carnival.com

Carrier Air Conditioning
Customer Relations
PO Box 4808
Syracuse, NY 13221-4808
315-432-7885
Toll free: 1-800-227-7437
Toll free: 1-800-428-4326
(Payne Heating & Air Conditioning)
Fax: 315-432-6620
www.global.carrier.com

Carvel Corporation
Customer Service Dept.
175 Capital Blvd., Ste. 400
Rocky Hill, CT 06067-3914
860-257-4448
Toll free: 1-800-322-4848
Fax: 860-257-8859
www.carvel.com

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www.casio.com

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524 West 57th St.
New York, NY 10019
212-975-3247
e-mail: audsvcs@cbs.com
www.cbs.com

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4441 West Airport Freeway
Irving, TX 75062
972-258-8507
Fax: 972-258-8545
www.chuckecheese.com

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952-853-8100
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Toll free: 1-800-550-0005
www.chanel.com

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Chattanooga, TN 37409
423-821-4571
www.chattem.com

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Houston, TX 77242
Toll free: 1-800-962-1223
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www.chevrontexaco.com

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9330 Scranton Rd., Ste. 500
San Diego, CA 92121
858-597-4242
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Fax: 858-597-4248
www.chickenofthesea.com

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www.churchdwight.com

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www.cibavision.com

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5565 Glenridge Connector
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www.cingular.com

Circuit City Stores, Inc.
9950 Mayland Dr.
Richmond, VA 23233
804-527-4000
www.circuitcity.com

Citizen America
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Irvine, CA 92606
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e-mail: customerservice@citizen-america.com
www.citizen-america.com

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Consumer Services
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Oakland, CA 94612-1888
Toll free: 1-800-227-1860 (Home Cleaning Products)
Toll free: 1-800-292-2200 (Laundry Products)
Toll free: 1-800-242-7482 (Brita)
Toll free: 1-800-835-4523 (GLAD)
Toll free: 1-800-537-2823 (Hidden Valley/KC Masterpiece)
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Greenville, SC 29612-0229
864-877-8985
Toll free: 1-800-648-1479
www.coatsandclark.com

The Coca-Cola Co.
Industry and Consumer Affairs
PO Box 1734
Atlanta, GA 30301
404-676-2121
Toll free: 1-800-438-2653
TDD toll free: 1-800-262-2653
Fax: 404-676-4903
www.thecocacolacompany.com

Coldwell Banker Real Estate Corporation
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973-428-9700
Toll free: 1-800-732-5867

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300 Park Ave.
New York, NY 10022
212-310-2000
Toll free: 1-800-468-6502
Fax: 212-310-3243
www.colgate.com

Colonial Penn Life Insurance
399 Market St., 5th Floor
Philadelphia, PA 19181
Toll free: 1-877-877-8052.
Toll free in NY: 1-800-891-0915
Toll free: 1-800-523-9100 (life customer service)
www.colonialpenn.com

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1-800-262-2001 (Video and DVD)
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www.columbiahouse.com

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Customer Service
14951 N. Dallas Pkwy.
Dallas, TX 75254
972-982-4000
Toll free: 1-800-266-7872
e-mail: customer_service@compusa.com
www.compusa.com

Computer Associates International, Inc.
One Computer Associates Plaza
Islandia, NY 74101-3391
631-342-6000
Toll free: 1-800-637-5858 (Customer Inquiries)
Toll free: 1-800-225-5224 (Product Information)
Fax: 631-342-6800
www.ca.com

ConAgra Foods
Consumer Affairs
PO Box 3768
Omaha, NE 68103-0768
Toll free: 1-800-722-1344
Fax: 402-595-7880
www.conagrafoods.com

Conair Corporation
Consumer Affairs
150 Milford Rd.
East Windsor, NJ 08520
609-426-1300
Toll free: 1-800-366-5391
www.conair.com

Congoleum Corp.
Consumer Affairs
3700 Quakerbridge Rd.
Mercerville, NJ 08619
609-584-3610
Toll free: 1-800-274-3266
Fax: 609-584-3521
www.congoleum.com

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600 N. Dairy Ashford Rd.
Houston, TX 77079
281-293-1000
www.conocophillips.com

Constellation Wines U.S.
Attn: Consumer Response
235 North Bloomfield Rd.
Canandaigua, NY 14424
585-396-7600
831-675-2481 (Pacific Wine Partners)
866-334-9463 (North Lake Wines)
Toll free: 1-888-659-7900 (Canandaigua Wines)
www.cwineus.com

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Rockville, MD 20855
301-590-1010
Toll free: 1-800-747-4222
e-mail: info@cccsdc.org
www.cccsdc.org

Continental Airlines, Inc.
PO Box 4607-HQ SCR
Houston, TX 77210-4607
Toll free: 1-800-932-2732
e-mail: custo@coair.com
www.continental.com

Continental Tire North America, Inc.
Consumer Relations
1800 Continental Blvd.
Charlotte, NC 28273
Toll free: 1-800-847-3349
Fax: 1-888-847-3329 (Toll free)
www.continentaltire.com

Converse, Inc.
Customer Service Group
One High St.
North Andover, MA 01845
Toll free: 1-800-547-2667
www.converse.com

Conwood Company, L.P.
813 Ridge Lake Blvd.
Memphis, TN 38120
901-761-2050
901-767-1302
Toll free: 1-800-238-5990
www.cwdlp.com

Coors Brewing Co.
Consumer Relations
311 10th St. - NH475
Golden, CO 80401
303-279-6565
Toll free: 1-800-642-6116
Fax: 303-277-5415

Corel Corporation
8144 Walnut Hill Ln.
Ste. 1050
Dallas, TX 75231
Toll free: 1-800-772-6735
www.corel.com

COTY/ LCI Cosmetics International
Consumer Affairs
350 Clark Dr.
Mt. Olive, NJ 07828
Toll free: 1-800-715-4023
Fax: 973-426-7678
Email: consumer_affairs_LCI@cotyinc.com

Craftmatic Organization, Inc.
Consumer Affairs
2500 Interplex Dr.
Trevose, PA 19053-6998
Toll free: 1-800-828-1033
e-mail: consumeraf@aol.com
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Creative Labs
Customer Service
1523 Cimarron Plaza
Stillwater, OK 74075
405-742-6622 (Technical Support)
405-742 -6655 (Customer Service)
Toll free: 1-800-998-5227 (Techncal Support)
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us.creative.com

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www.culligan.com

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Miami, FL 33126
305-463-3000
Toll free: 1-800-728-6273
www.cunard.com

Current, Inc.
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Colorado Springs, CO 80920
Toll free: 1-877-665-4458
www.currentcatalog.com

CVS/pharmacy
Customer Relations Department
One CVS Dr.
Woonsocket, RI 02895
401-765-1500
Toll free: 1-800-746-7287
Fax: 401-770-6949
www.cvs.com

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Dairy Queen Corporation
Customer Relations
7505 Metro Blvd.
Edina, MN 55439
952-830-0200
www.dairyqueen.com

★ The Dannon Co., Inc.
Consumer Response Center
PO Box 90296
Allentown, PA 18109-0296
Toll free: 1-877-326-6668
www.dannon.com

Danone Waters of North America
3280 East Foothill Blvd.
Ste. 400
Pasadena, CA 91109
626-585-1000
Toll free: 1-800-4WATERS

Danskin
4075 E. Market St.
York, PA 17402
Toll free: 1-800-288-6749
danskin.com

DAP Products, Inc
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2400 Boston St., Ste. 200
Baltimore, MD 21224

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Fax: 410-558-1068
www.dap.com

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Toll free: 1-800-441-1618
www.daysinn.com

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Corporate Communications
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Moline, IL 61265
309-765-8000
www.deere.com

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(Pharmaceuticals)
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(Cosmetics)
Fax: 516-293-1515
e-mail: del1@dellabs.com
www.dellabs.com

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Toll free: 1-800-543-3090
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1 Dell Way
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Toll free: 1-800-624-9896 (Tech Support)
www.dell.com

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Dept. 980
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404-715-1450
Fax: 1-888-286-3163 (Toll free)
www.delta.com

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PO Box 40980
Indianapolis, IN 46280
317-848-1812
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www.acdsystems.com

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864-597-8000
Toll free: 1-800-733-6697
www.dennys.com

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Scottsdale, AZ 85254-1619
480-754-3425
Toll free: 1-800-258-3425
(Personal Cleaning Products)
Toll free:1-800-528-0849
(Armour Star)
www.dialcorp.com

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1050 South Diamond St.
Stockton, CA 95201
209-467-6260
Fax: 209-467-6205
e-mail: dsamelso@diamondnuts.com
www.diamondnuts.com

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ATTN: Administration
395 Springside Dr.
Akron, OH 44333
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Fax: 330-666-2197
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www.dietcenterworldwide.com

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Customer Service Dept.
1600 Cantrell Rd.
Little Rock, AR 72201
501-376-5200
Toll-free: 1-800-643-8278
(Credit cards only)
Toll-free: 1-877-272-2601
(Furniture)
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www.dillards.com

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TTY: 1-800-779-4388
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Consumer Center
One Dole Dr.
Westlake Village, CA 91362-7300
818-874-4000

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Toll free: 1-800-232-8888
Fax: 818-874-4997
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Ann Arbor, MI 48106
734-930-3030
Toll free: 1-888-DOMINOS
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www.dominos.com

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Oakland, CA 94618
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Häagen-Dazs Toll-Free:
1-800-767-0120
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1-800-441-2525
www.icecream.com

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972-673-7000
Toll free: 1-800-527-7096
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Bethel, CT 06801
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TTY toll free: 1-800-341-0654
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www.duracell.com

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e-mail: support@earthlink.net
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www2.eckerd.com

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Augusta, GA 30917
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www.equifax.com

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Modesto, CA 95353
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Fax: 209-341-6600
www.gallo.com

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New York, NY 10153
646-602-7551
646-602-7552
Fax: 646-602-7553
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Toll free: 1-888-EAHELP1
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www.ethanallen.com

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Peoria, IL 61612
Toll free: 1-800-282-2886
www.eureka.com

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Bellevue, WA 98005
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Allen, TX 75013
Toll free: 1-888-397-3742
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Buffalo, NY 14240-1049
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www.exxonmobil.com

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Kansas City, MO 64101-1200
816-842-1230
e-mail: info@faultless.co
www.bonami.com

Federal Express Corp.
Customer Relations
3875 Airways
Module H3 Department 4634
Memphis, TN 38116
Toll free: 1-800-463-3339
TDD toll free: 1-800-238-4461
fedex.com

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Consumer Affairs
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Cincinnati, OH 45202
www.fds.com

Fidelity & Guarantee Co.
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Lincoln, NE 68501
Toll free: 1-800-638-2255
Fax: 800-638-2255
www.fglife.com

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St. Cloud, MN 56396
Toll free: 1-800-325-6168
www.fingerhut.com

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TDD toll free: 1-800-382-7470
Fax: 716-687-3494
www.fisher-price.com

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912-226-9110
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Food Lion, Inc.
Customer Relations
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Toll free: 1-800-210-9569
www.FoodLion.com

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Lincolnshire, IL 60069
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Fax: 800-247-1317
e-mail: mail@fortunebrands.com
www.fortunebrands.com

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972-334-5022
Toll free: 1-800-352-4477
Fax: 972-334-5071
www.fritolay.com

Fruit of the Loom, Inc.
Consumer Services
One Fruit of the Loom Dr.
Bowling Green, KY 42102-9015
270-781-6400
Fax: 270-781-6400
e-mail:
consumer.srv@fruit.com
www.fruit.com

FTD Inc.
Customer Service
3113 Woodcreek Dr.
Downers Grove, IL 60515
630-719-7800
Toll free: 1-800-736-3383
www.ftd.com

Fuji Photo Film U.S.A.
Consumer Information
Service Center
1100 King George Post
Edison, NJ 08837
Toll free: 1-800-800-3854
Fax: 732-857-3487
www.fujifilm.com

Fujitsu Computer Products of America
Accounting: T&M
2904 Orchard Pkwy.
San Jose, CA 95134
408-432-6333
Toll free: 1-800-626-4686 (tech support)
Fax: 408-894-1709
www.fcpa.com

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Customer Service
PO Box 1247
Great Bend, KS 67530-0729
620-792-1711
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Fax: 620-793-4523
www.fuller.com

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Newark, CA 94560-1210
510-894-0727
www.fwb.com

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Gateway, Inc.
Letter of Complaint
610 Gateway Dr.
North Sioux City, SD 57049
858-799-3401
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Fax: 858-799-3459
www.gateway.com

General Electric Co.
3135 Easton Turnpike
Fairfield, CT 06828-0001
203-373-2211
Toll free: 1-800-626-2000
(Answer Center)
Fax: 202-373-3131
www.geappliances.com

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PO Box 1113
Minneapolis, MN 55440-1113
Toll free: 1-800-249-0562
Fax: 763-764-8330
www.generalmills.com

General Motors Acceptance Corp. (GMAC)
PO Box 5008
Troy, MI 48007-5008
Toll free: 1-800-200-GMAC (4622)
TDD toll free: 1-800-833-4622
Fax: 248-879-4134
www.gmacfs.com

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Atlanta, GA 30303
404-652-4000
Toll free: 1-800-283-5547
(Consumer Products)
www.gp.com

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445 State St.
Fremont, MI 49413
Toll free: 1-800-4-GERBER
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TDD: 301-200-8995
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www.giantfood.com

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617-421-7000
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www.gillette.com

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Pittsburgh, PA 15205
412-928-1000
Toll free: 1-800-245-1040
Fax: 412-928-5864
www.GSK.com

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e-mail: modemtech@
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Greenville, SC 29602-9001
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www.bfgoodrichtires.com

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Department 728
1144 East Market St.
Akron, OH 44316
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Fax: 330-796-6829
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Dallas, TX 75266-0689
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TDD toll free: 1-800- 345-3109
www.greyhound.com

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www.calcomp.com

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Toll free: 1-800-394-8377
Fax: 213-744-0855
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e-mail: Guinness@consumer-care.net
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H&R Block, Inc.
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816-753-6900
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www.hrblock.com

Hain Celestial Group, Inc.
Consumer Affiars
4600 Sleepytime Dr.
Boulder, CA 80301
Toll free: 1-800-434-4246
www.hain-celestial.com

Hallmark Cards, Inc.
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PO Box 419034
2501 McGee Ave
Kansas City, MO 64141
816-274-5111
Toll free: 1-800-425-6275
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www.hallmark.com

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Secaucus, NJ 07094
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Pawtucket, RI 02862
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Lakevillle, MN 55044
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Heinz 57 Center
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Hershey, PA 17033
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Rochester, NY 14605
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Consumer Affairs
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Austin, MN 55912-9989
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Fax: 507-437-9852
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Dulles, VA 20166
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Roy, UT 84067

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8 Perimeter Center East
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Atlanta, GA 30346-1604
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www.jamesoninns.com

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e-mail: consumer_relations@vfc.com
www.jansport.com

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www.jetblue.com

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Toll free: 1-800-344-6933
www.jiffylube.com

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www.justborn.com

Just My Size Clothing Co.
See: Sara Lee Corporation
Consumer Relations
PO Box 1938
401 Hanes Mill Rd.

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Winston Salem, NC 27105
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Toll free: 1-800-816-4833
www.justmysize.com

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www.kimberly-clark.com

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803-547-1500
Toll free: 1-888-926-7888
Toll free: 1-800-221-6352 (window products)
www.springs.com

★ Sprint
PO Box 8077
London, KY 40742
Toll free: 1-888-211-4727
www.sprint.com/consumerinfo

St. Paul Travelers Companies, Inc.
Consumer Affairs
One Tower Square 5GS
Hartford, CT 06183-9079
Toll free: 1-800-328-2189
www.stpaultravelers.com

Stanley Hardware (Division of the Stanley Works)
Customer Service
480 Myrtle St.
New Britain, CT 06053
860-225-5111
Toll free: 1-800-622-4393

Staples, Inc.
Consumer Affairs
500 Staples Dr.
Framingham, MA 01701
508-253-5000
Toll free: 1-800-378-2753
Toll free: 1-800-338-0252 (store relations)
www.staples.com

State Farm Mutual Automobile Insurance Co.
Executive Customer Service
One State Farm Plaza
Bloomington, IL 61710
309-766-6393
www.statefarm.com

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Stop & Shop Supermarket Co., Inc.
Public Affairs
PO Box 55888
Boston, MA 02205-5888
Toll free: 1-800-767-7772
Fax: 617-770-6033
www.stopandshop.com

Sunbeam Products, Inc.
Consumer Affairs
PO Box 948389
Maitland, FL 32794
Toll free: 1-800-458-8407
Fax: 1-800-478-6737 (Toll free)
www.sunbeam.com

Swatch Watch USA
Customer Service
55 Metro Way, Ste. #1
Secaucus, NJ 07094-1905
201-271-1400
www.swatch.com

The Swiss Colony, Inc
Customer Service
1112 Seventh Ave.
Monroe, WI 53566
608-324-4600
Toll free: 1-800-544-9036
Fax: 608-242-1001
e-mail: swisscolony@sccompanies.com
www.swisscolony.com

Symantec Corporation
Customer Service
20330 Stephens Creek Blvd.
Cupertino, CA 95014
Toll free: 1-800-441-7234
Fax: 541 335 5020
www.symantec.com

Syngenta
410 Swing Rd.
Greensboro, NC 27409
336-632-6000
Toll free: 1-800-334-9481
www.syngenta-us.com

T

Taco Bell
See: YUM! Brands, Inc.
Customer Relations
17901 Von Karman
Irvine, CA 92614
Toll free: 1-800-TACO-BELL
www.tacobell.com

Talbots
Public Relations Depatment
One Talbots Dr.
Hingham, MA 02043
781-749-7600
Toll free: 1-800-992-9010
Toll free: 1-800-TALBOTS
Toll free: 1-800-533-3201
TDD toll free: 1-800-624-9179
Fax: 781-741-4136

Target Stores
PO Box 9350
Minneapolis, MN 55440-9350
612-307-9800
TDD/TTY toll free: 1-800-347-5842
Fax: 612-304-4996
www.target.com

TEAC America, Inc.
7733 Telegraph Rd.
Montebello, CA 90640
323-726-0303
Fax: 323-727-7621
www.teac.com

Teleflora
11444 West Olympic
4th Floor
Los Angeles, CA 90064
Toll free: 1-800-421-4051
Fax: 310-966-3666
teleflora.com

Tenneco, Inc.
500 North Field Dr.
Lake Forest, IL 60045
847-482-5000
www.tenneco-automotive.com

Tetley USA Inc.
Consumer Affairs Department
PO Box 856
100 Commerce Dr.
Shelton, CT 06484-0856
203-929-9200
Toll free: 1-800-728-0084
Fax: 203-929-9261
www.tetleyusa.com

Texas Instruments, Inc.
Consumer Relations
7839 Churchill Way MS3962
Dallas, TX 75251
972-917-8324 (Technical support)
Toll free: 1-800-842-2737
Fax: 972-917-0747
www.ti.com

3COM Corporation
350 Campus Dr.
Marlborough, MA 01752-3064
508-323-5000
Toll free: 1-800-876-3266
Fax: 508-323-1111
support.3com.com/index.htm

3M
Customer Relations
3M Center
St. Paul, MN 55144-1000
651-737-6501
Toll free: 1-800-364-3577
Fax: 1-800-713-6329 (Toll free)
Fax: 651-737-7117
www.3m.com

Thrifty Rent A Car System, Inc.
5310 East 31st St.
Tulsa, OK 74135
Toll free: 1-800-334-1705
Fax: 918-669-2060
e-mail: customercare@thrifty.com
www.thrifty.com

Time Warner Inc.
One Time Warner Center
New York, NY 10019
212-484-8000
www.timewarner.com

Member of SOCAP International, see page 41.

Time, Inc.
3000 University Center Dr.
Tampa, FL 33612
813-979-6105
Toll free: 1-800-541-1000
Fax: 813-979-6615
www.time.com

Timex Corp.
PO Box 2740
Little Rock, AR 72203-2740
501-372-1111
Toll free: 1-800-448-4639
Fax: 501-370-5747
www.timex.com

TJX Companies, Inc.
770 Cochituate Rd.
Framingham, MA 01701
508-390-1000
Toll free: 1-877-746-7259 (A. J. Wright)
Toll free: 1-800-926-6299 (T.J. 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: 1-800-937-8997 (current customers only)
Toll free: 1-800-T-MOBILE
Fax: 505-998-3775
www.tmobile.com

Tone Brothers, Inc.
2301 S.E. Tone's Dr.
Ankeny, IA 50021
515-965-2711
Toll free: 1-800-247-5251
e-mail:
spice_advice@tones.com
www.spiceadvice.com

Top Flite Professional Golf Company
Consumer Department
425 Meadow St.
PO Box 901
Chicopee, MA 01021-0901
413-536-1200
Toll free: 1-866-834-6532 option 3
www.topflite.com

The Toro Co.
Consumer Service
8111 Lyndale Ave., South
Bloomington, MN 55420
612-888-8801
Toll free: 1-800-348-2424 x4001
e-mail:
consumer.service@toro.com
www.toro.com

Toshiba America
82 Totowa Rd.
Wayne, NJ 07470
Toll free: 1-800-631-3811
e-mail: tacpsvc@aol.com
www.toshiba.com

Totes/Isotoner
Consumer Affairs
9655 International Blvd.
Cincinnati, OH 45246-5658
513-682-8200
Fax: 513-682-8606
e-mail: consumeraffairs@totes.com
www.totes.com

Tourneau, Inc.
3 East 54th St., 3rd Floor
New York, NY 10022
212-758-3265
Toll free: 1-800-348-3332
www.tourneau.com

Toys "R" Us
Guest Relations
One Geoffrey Way
Wayne, NJ 07470-2030
Toll free: 1-800-869-7787
www7.toysrus.com

Trane
Residential Customer Relations
PO Box 9010
Tyler, TX 75707
903-581-3200 (Residential)
608-787-2000 (Commercial)
www.trane.com

Trans Union, LLC
PO Box 2000
Chester, PA 19022
610-546-4600
Toll free: 1-800-888-4213
Fax: 610-546-4605

Travelocity.com L.P.
Customer Service
15100 Trinity Blvd.
Fort Worth, TX 7615576155
Toll free: 1-888-Travelocity
www.travelocity.com

Tripp Literan
Office of Consumer Affairs
111 W. 35th St.
Chicago, IL 60609
773-869 1234
www.triplite.com

True Value Company
8600 West Bryn Mawr
Chicago, IL 60631-3505
773-695-5000
www.truevalue.com

Tupperware Corporation
Customer Care
PO Box 2353
Orlando, FL 32802
Toll free: 1 800 366-3800
www.tupperware.com

Turtle Wax, Inc.
Consumer Affairs
5655 West 73rd St.
Chicago, IL 60638-
708-563-3600
Toll free: 1-800-805-7695
Fax: 708-563-4302
www.turtlewax.com

TV Guide
ATTN: Customer Relations
Four Radnor Corporate Center
100 Matson Ford Rd.
Radnor, PA 19088
Toll free: 1-800-866-1400
Fax: 610-687-6965
www.tvguide.com

TXU
TXU Electric and Gas Company
1601 Bryan St.
Dallas, TX 75201-3401
972-791-2888
Toll free: 1-800-242-9113
Toll free: 1-800-460-3030
Toll free: 1-800-468-3388
Fax: 1-800-232-9448 (Toll free)
www.txu.com

Tyson Foods
PO Box 2020
Springdale, AR 72765-2020
501-290-4714
Toll free: 1-800-233-6332
Fax: 501-290-7930
www.tyson.com

U

UBS Financial Services Inc.
Client Relations
PO Box 859
Weehawken, NJ 07086
201-352-4936
Toll free: 1-800-354-9103
financialservicesinc.ubs.com

U-Haul International
Customer Service
PO Box 21502
Phoenix, AZ 85036-1502
602-263-6771
Toll free: 1-800-789-3638
www.uhaul.com

Umax Technologies
10460 Brockwood Rd.
Dallas, TX 75238
214-342-9799 (Main Office)
214-739-1915 (Tech Support)
www.umax.com

Uniden America Corporation
Customer Service
4700 Amon Carter Blvd.
Fort Worth, TX 76155
817-858-3300
Toll free: 1-800-297-1023
TTY toll free: 1-800-874-9314
Fax: 817-858-3927
e-mail: cservice@uniden.com
www.uniden.com

Unilever
Consumer Services
800 Sylvan Ave.
Englewood Cliffs, NJ 07632
Toll free: 1-800-621-2013
Toll free: 1-800-782-8301
www.unilever.com

Uniroyal Tires
Consumer Relations
PO Box 19001
Greenville, SC 29602-9001
Toll free: 1-877-458-5878
www.uniroyal.com

Unisys Corporation
Customer Satisfaction
Unisys Way
Blue Bell, PA 19424
215-986-4011
Toll free: 1-800-874-8647
www.unisys.com

United Airlines
Customer Relations
PO Box 66100
Chicago, IL 60666
Toll free: 1-877-228-1327
Fax: 1-877-406-1059 (Toll-free)
www.ual.com

United Online Inc.
2301 Burbank Blvd.
Woodland Hills, CA 91367
www.unitedonline.com

United Parcel Service of America, Inc.
Customer Service
55 Glenlake Pkwy., NE
Atlanta, GA 30328
770-828-4300
Toll free: 1-800-742-5877
TTY toll free: 1-800-833-0056
Fax: 404-828-6204
www.ups.com

United Van Lines, Inc.
PO Box 26120.
Fenton, MO 63026
314-326-3100
Toll free: 1-800-948-4885
www.unitedvanlines.com

US Airways
Consumer Affairs
PO Box 1501
Winston-Salem, NC 27102
336-661-8126
Fax: 336-661-8187
www.usairways.com

V

The Valvoline Company
PO Box 14000
Lexington, KY 40512
Toll free: 1-800-TEAM-VAL
www.valvoline.com

★ Verizon Communications Inc.
1095 Ave. of the Americas
New York, NY 10036
Toll free: 1-800-483-7988
TTY toll free: 1-800-974-6006
www.verizon.com

Viacom, Inc.
Coporate Relations
1515 Broadway, 51stFloor
212-258-6000
www.viacom.com

Victoria's Secret Stores
Customer Service
Four Limited Pkwy. East
Reynoldsburg, OH 43068
Toll free: 1-800-888-1500
TDD toll free: 1-800-666-0268
www2.victoriassecret.com

★ Visa USA, Inc.
(Contact your issuing bank first)
PO Box 8999
San Francisco, CA 94128-8999
Toll free: 1-800-VISA-911
www.visa.com

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Vivendi Universal Games
Comments
6060 Center Dr., 2nd Floor
Los Angeles, CA 90045
310-649-8033 (Technical Support)
Toll free: 1-800-757-7707 (Customer Service)
e-mail: games.comment@vugames.com
www.vugames.com

W

Wachovia Corporation
Customer Service
1525 West W.T. Harris Blvd.
Charlotte, NC 28212
Toll free: 1-800-922-4684
wachovia.com

Wachovia Securities, LLC
Brokerage Services
Operations Liaison
10750 Wheat First Dr.
Glen Allen, VA 23060
www.wachoviasec.com

Wagner Spray Tech Corp.
Customer Service
1770 Fernbrook Lane
Plymouth, MN 55447
763-553-7000
Toll free: 1-800-328-8251
Fax: 763-519-3563
www.wagnerspraytech.com

Walgreen Co.
Consumer Relations
200 Wilmot Rd.
Deerfield, IL 60015
847-914-2704
Toll free: 1-800-289-2273
Fax: 847-914-3105
www.walgreens.com

Wal-Mart Stores, Inc.
702 SW Eighth St.
Bentonville, AR 72716-0117
501-273-4000
Toll free: 1-800-WAL-MART
Fax: 501-621-2063
e-mail: letters@wal-mart.com
www.wal-mart.com

Walter Drake, Inc.
4630 Forge Rd., Ste. A
Colorado Springs, CO 80907
719-638-2400
Toll free: 1-800-525-9291
Fax: 719-638-2595
wdrake.com

Waste Management, Inc.
1001 Fannin St., Ste. 4000
Houston, TX 77002
713-512-6200
www.wastemanagement.com

Water Pik Technologies
1730 East Prospect Rd.
Fort Collins, CO 80553-0001
970-484-1352
Toll free: 1-800-525-2774
Fax: 970-221-8715
www.waterpik.com

Weider Health and Fitness
21100 Erwin St.
Woodland Hills, CA 91367
818-884-6800
Toll free: 1- 800-423-5590

Weight Watchers Gourmet Food Company
PO Box 10
Boise, ID 83707
Toll free: 1-800-762-0228
(Weight Watchers frozen entrees and frozen desserts)
www.weightwatchers.com

Wendy's International, Inc.
Dept. 1350
PO Box 256
Dublin, OH 43017-0256
614-764-3100
Toll free: 1-800-443-7266
Fax: 614-764-6707
www.wendys.com

Western Digital
20511 Lake Forest Dr.
Lake Forest, CA 92630
949-672-7000
Toll free: 1-800-275-4932
www.wdc.com

Western Union Financial Services, Inc.
Customer Relations
13022 Hollenberg Dr.
Bridgeton, MO 63044
314-291-8000
Toll free: 1-800-634-1311
Fax: 314-291-5271
www.westernunion.com

Western Wireless Corporation
Customer Relations
2001 NW Sammamish Rd.
Issaquah, WA 98027
425-586-8700
Toll free: 1-800-635-0304
cellularone.com

WestPoint Stevens Inc
Consumer Affairs
PO Box 71
West Point, GA 31833-0609
Toll free: 1-800-533-8229
e-mail: consumer.affairs@wpstv.com
www.westpointstevens.com

Wet Seal Inc.
26972 Burbank
Foothill Ranch, CA 92610
949-583-9029
Fax: 949-583-0715
www.wetseal.com

Whirlpool Corporation
553 Benson Rd.
Benton Harbor, MI 49022
616-923-7700
Toll free: 1-800-253-1301
Fax: 616-923-7829
www.whirlpool.com

The White Rain Company
Consumer Affairs Dept.
3120 Williams Rd.
Brandon, FL 06810
813-622-8895
Toll free: 1-800-575-7960
e-mail:
comments@whiterain.com
www.whiterain.com

Wilke/Thornton, Inc.
545 Metro Pl. South, Ste. 430
Dublin, OH 43017
614-792-6900
Toll free: 1-800-860-6901
Fax: 614-792-6901
e-mail: assistance@
wilke-thornton.com
www.wilke-thornton.com

Williams-Sonoma, Inc.
10000 Covington Cross Dr.
Las Vegas, NV 89144
702-360-7000
Toll free: 1-800-541-1262
Fax: 702-360-7091
www.williams-sonomainc.com

Winn Dixie Stores, Inc.
Consumer Affairs
PO Box B
Jacksonville, FL 32203
904-783-5000
www.winn-dixie.com

Winnebago Industries
Owner Relations
605 W. Crystal Lake Rd.
PO Box 152
Forest City, IA 50436-0152
Toll free: 1-800-537-1885
Fax: 641-585-6704
e-mail: or@winnabagoind.com
www.winnebagoind.com

Woodworker's Supply, Inc. (dba Leichtung Workshops)
Customer Service
1108 N. Glen Rd.
Casper, WY 82601
505-821-0574 ext 3001
Toll free: 1-800-231-2748, ext. 3001
Fax: 1-800-853-9663 (Toll free)

Wrangler
VF Jeanswear LP - Quality Control
1421 South Elm St.
Greensboro, NC 27406
336-332-3564
Toll free: 1-800-888-8010
e-mail: wranglerweb@vfc.com
www.wrangler.com

Wm. Wrigley Jr. Co.
Consumer Affairs
410 North Michigan Ave.
Chicago, IL 60611
312-644-2121
Fax: 312-644-0015
www.wrigley.com

Wyeth Consumer Health Care
Product Quality
PO Box 26609
Richmond, VA 23261-6609
973-660-5000
Toll free: 1-800-322-3129
www.wyeth.com

Wyse Technology
3471 North First St.
San Jose, CA 95134
408-473-1200
Toll free: 1-800-438-9973
www.wyse.com

X

Xerox Corporation
PO Box 1600
800 Long Ridge Rd.
Stamford, CT 06904
203-968-3000
Toll free: 1-800-275-9376
Toll free: 1-800-822-2200
(supplies)
Toll free: 1-800-821-2797
(customer relations)
www.xerox.com

Y

Yahoo! Online
Customer Service
701 First Ave.
Sunnydale, CA 94089
408-349-3300
Fax: 408-349-3301
e-mail: experience@
yahoo-inc.com
www.yahoo.com

Yamaha Motor Corporation
Customer Relations
6555 Katella Ave.
Cypress, CA 90630
714-761-7435
Toll free: 1-800-962-7926
Fax: 714-761-77303
www.yamaha-motor.com

YUM! Brands, Inc.
1441 Gardiner Ln.
Louisville, KY 40213
Toll free: 1-800-544-5774
www.yum.com

Z

Zale Corporation
Customer Service
901 W. Walnut Hill Ln.
Irving, TX 75038-1003
Toll-free: 1-800-311-5393
e-mail: CustomerService@
zales.com
www.zalecorp.com

Zenith Electronics Corp.
See: L.G. Electronics Inc
Customer Service
2000 Millbrook Drive
Lincolnshire, IL 60069
Toll free: 1-800-243-0000
www.zenith.com

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Car Manufacturers

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

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

Another source of help resolving a problem with a vehicle may be a local or state consumer agency (see p. 79). If you have a new vehicle, be sure to ask whether you have any protections under a state lemon law.

If you have a safety problem with your vehicle, report it to the National Highway Traffic Safety Administration Auto Safety Hotline (p. 121). NHTSA also provides recall and crash test information.

Acura
Customer Relations Department
1919 Torrance Blvd. 500-2N-7E
Torrance, CA 90501-2746
Toll free: 1-800-382-2238
Toll free:1-800-594-8500 (roadside assistance)
Fax: 310-783-3535
www.acura.com

Alfa
Alfa Romeo Distributors of North America, Inc.
7453 Brokerage Drive
Orlando, FL 32809
407-856-5000
www.alfaromeo.com

American Honda Motor Company, Inc.
Consumer Affairs Department
1919 Torrance Blvd.
Torrance, CA 90501-2746
310-783-2000
Toll free: 1-800-999-1009
Fax: 310-783-3273
www.honda.com

American Suzuki Motor Corp.
Customer Relations Department
PO Box 1100
3251 East Imperial Hwy.
Brea, CA 92822-1100
714-996-7040, ext. 380 (Motorcycles)
714-572-1490
Toll free: 1-800-934-0934 (automotive only)
Fax: 714-524-2512
www.suzuki.com

Aston Martin
Customer Relations Department
U.S. National Headquarters
One Premier Pl.
Irvine, CA 92618
949-341-5800
Toll free: 1-877-484-3724
www.astonmartin.com

Audi of America, Inc.
Client Relations
3499 West Hamlin Rd.
Rochester Hills, MI 48309
Toll free: 1-800-822-2834
Fax: 248-754-6504
www.audiusa.com

BMW of North America, Inc.
BMW of North America, Inc.
Corporate Office
Customer Relations
300 Chestnut Ridge Rd.
Woodcliff Lake, NJ 07675
201-307-4000
Toll free: 1-800-831-1117
Fax: 201-930-8362
www.bmwusa.com

Buick Division General Motors Corp.
Customer Assistance Center
PO Box 33136
Detroit, MI 48232-5136
313-556-5000
Toll free: 1-800-521-7300
Toll free: 1-800-252-1112 (roadside assistance)
TDD toll free: 1-800-832-8425
www.buick.com

Cadillac Motor Car Division
Customer Assistance Center
PO Box 33169
Detroit, MI 48232-5169
Toll free: 1-800-458-8006
TDD toll free: 1-800-833-2622
www.cadillac.com

Chevrolet Motor Division, General Motors Corp.
Customer Assistance Center
PO Box 33170
Detroit, MI 48232-5170
Toll free: 1-800-222-1020
Toll free: 1-800-243-8872 (road-side assistance)
TDD toll free: 1-800-833-2438
Fax: 313-556-5108
www.chevrolet.com

Daihatsu Motor Co.
Help Line (Technical Information)
626-333-7897
Toll free: 1-800-777-7070
www.daihatsu.com/

Daimler Chrysler
Daimler Chrysler Customer Center
PO Box 21-8004
Auburn Hills, MI 48321-8004
Toll free: 1-800-992-1997
Fax: 248-512-8084
www.chrysler.com

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

Ford Motor Company
Ford Motor Company
Customer Relationship Center
16800 Executive Plaza Dr.
PO Box 6248
Dearborn, MI 48121
Toll free: 1-800-392-3673
www.ford.com

Ford Dispute Settlement Board
Ford Motor Company
PO Box 5120
Southfield, MI 48086-5120
Toll free: 1-800-428-3718

General Motors Corporation
Corporate Affairs/Community Relations
100 Renaissance Center
Detroit, MI 48265
313-667-3800
313-556-5000

GMC Division General Motors Corp.
GMC Division, General Motors Corp.
Customer Assistance Center
PO Box 33172
Detroit, MI 48232-5172
Toll free: 1-800-462-8782
Toll free: 1-800-223-7799 (road-side assistance)
TDD toll free: 1-800-462-8583
www.gmc.com

Hyundai Motor America
Consumer Affairs
10550 Talbert Ave.
PO Box 20850
Fountain Valley, CA 92728-0850
714-965-3000
Toll free: 1-800-633-5151
e-mail: cmd@hma.service.com
www.hyundaiusa.com

Isuzu Motors America, Inc.
Owner Relations Department
16323 Shoemaker Ave.
Cerritos, CA 90703
Toll free: 1-800-255-6727
Fax: 562-921-9523
www.isuzu.com

Jaquar Cars
555 MacArthur Blvd.
Mahwah, NJ 07430
Toll free: 1-800-452-4827
Fax: 201-818-9781
e-mail: www.ask@jaquar.com

Kia Motors America, Inc.
Consumer Assistance Center
PO Box 52410
Irvine, CA 92619-2410
Toll free: 1-800-333-4KIA
Fax: 949-470-2812
www.kia.com

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

Lexus
A Division of Toyota Motor Sales, U.S.A., Inc.
Customer Satisfaction Department
Mail Drop L203,
19001 South Western Ave.
Torrance, CA 90509-2732
Toll free: 1-800-25 LEXUS
Fax: 310-468-2992
www.lexus.com

Mazda North American Operations
Customer Assistance Center
PO Box 19734
Irvine, CA 926239734
Toll free: 1-800-222-5500
Fax: 949-727-6703
www.mazdausa.com

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

Mitsubishi Motor
Mitsubishi Motors North America, Inc.
Customer Relations
6400 Katella Ave.
Cypress, CA 90630-0064
Toll free: 1-800-MITSU-2004
www.mitsubishimotors.com

Member of SOCAP International, see page 41.

Nissan Motor Corp. in USA
Nissan North America, Inc.
Consumer Affairs Group
PO Box 191
Gardena, CA 90248-0191
Toll free: 1-800-647-7261
Fax: 310-771-2025
www.nissan-usa.com

Oldsmobile Division General Motors Corp.
Customer Assistance Network
PO Box 33171
Detroit, MI 48232-5171
Toll free: 1-800-442-6537
Toll free: 1-800-535-6537 (road-side assistance)
TDD toll free: 1-800-833-6537
www.oldsmobile.com

Peugeot Motors of America, Inc.
Consumer Relations
Overlook at Great Notch
150 Clove Rd.
Little Falls, NJ 07424
973-812-4444
Fax: 973-812-2148
e-mail: peugeot2@bellatlantic.net
www.peugeot.com

Pontiac Division, General Motors Corp.
Customer Assistance Center
PO Box 33172
Detroit, MI 48232-5172
Toll free: 1-800-762-2737 (800-PM-CARES)
Toll free: 1-800-762-3743 (1-800-ROADSIDE)
TDDtoll free: 1-800-833-7668
www.gm.com

Porsche Cars North America, Inc.
Customer Commitment
Owner Relations
980 Hammond Dr., Ste. 1000
Atlanta, GA 30328
Toll free: 1-800-545-8039
Fax: 770-360-3711
www.porsche.com

Saab Cars USA, Inc.
Customer Assistance Center
4405-A International Blvd.
Norcross, GA 30093
770-279-0100
Toll free: 1-800-955-9007
Fax: 770-279-6499
www.saabusa.com

Saturn Corp
Saturn Corporation
Div. of General Motors Corp.
Saturn Customer Assistance Center
100 Saturn Pkwy.
Spring Hill, TN 37174
931-486-5050
Toll free: 1-800-553-6000
TDD toll free: 1-800-833-6000
Fax: 931-486-5059
www.saturn.com

Schuman Carriage Subaru
Hawaii
1234 South Beretania St.
PO Box 2420
Honolulu, HI 96804
808-592-4464
Fax: 808-592-4494

★ Subaru of America, Inc.
National Customer Service Center
Subaru Plaza, PO Box 6000
Cherry Hill, NJ 08034
Toll free: 1-800-782-2783
www.subaru.com

Toyota Motor Sales USA, Inc.
Customer Assistance Center
Department H200
19001 S. Western Ave.
Torrance, CA 90509
310-468-4000
Toll free: 1-800-331-4331
TDD toll free: 1-800-443-4999
Fax: 310-468-7800
www.toyota.com

Volkswagen of America
Customer Relations
Hills Corporate Center
3499 West Hamlin Rd.
Rochester Hills, MI 48309
Toll free: 1-800-822-8987
Fax: 248-340-4660
www.vw.com

Volvo Cars of North America
Volvo Cars of North America
Corporate Office
Customer Service
PO Box 914
7 Volvo Dr., Bldg. A
Rockleigh, NJ 07647-0915
Toll free: 1-800-458-1552
Fax: 201-768-8695
www.volvocars.com

Member of SOCAP International, see page 41.

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

Automotive Dispute Resolution Programs

BBB AUTO LINE
Council of Better Business
Bureaus, Inc.
4200 Wilson Blvd., Ste. 800
Arlington, VA 22203-1838
703-276-0100
Toll free: 1-800-955-5100
TDD/TTY: 703-276-1862
Fax: 703-525-8277
e-mail: info@cbbb.bbb.org
www.bbb.org

DOT Auto Safety Hotline
Office of Defects Investigation
400 7th St., SW
Washington, DC 20590
Toll free: 1-888-327-4236
TDD toll free: 1-800-424-9153
Fax: 202-366-7882
www.nhtsa.dot.gov/hotline

International Association of Lemon Law Administrators
e-mail: ialla@ialla.net
www.TheLemonLaw.org

Motorist Assurance Program
7101 Wisconsin Ave., Ste. 1200
Bethesda, MD 20814
301-634-4954
301-634-4955
Fax: 202-318-0378
e-mail: map@motorist.org
www.motorist.org

National Automobile Dealers Association
AUTOCAP
8400 Westpark Dr.
McLean, VA 22102
Toll free: 1-800-252-6232
www.nada.org

National Institute for Automotive Service Excellence (ASE)
101 Blue Seal Dr. SE, Ste. 101
Leesburg, VA 20175
703-669-6600
www.ase.com

RV Consumer Group
PO Box 520
Quilcene, WA 98376
Toll free: 1-800-405-3325 (Order Desk)
e-mail: rvgroup@rv.org
www.rv.org

State, County and City Consumer Protection Offices

City, county and state consumer offices offer a variety of important services. They might mediate complaints, conduct investigations, prosecute offenders of consumer laws, license and regulate professionals, provide educational materials and advocate in the consumer interest.

An advantage of contacting a city or county government office is that they may be familiar with local businesses and local ordinances. If there is not consumer office in your local area, contact your state consumer office. State offices are familiar with state laws and look for statewide patterns of problems.

To save time, call before sending a written complaint. Ask if the office handles the type of complaint you have and if complaint forms are provided. Many offices distribute consumer materials specifically geared to state laws and local issues. You may also want to ask if any information is available on your problem.

This list is arranged in alphabetical order by state name.

Alabama

County Offices
Consumer Affairs Section
Office of the Attorney General
11 South Union St.
Montgomery, AL 36130
334-242-7335
Toll free in AL: 1-800-392-5658
www.ago.state.al.us

Alaska

State Offices
Consumer Protection Unit
Office of the Attorney General
1031 West 4th Ave., Ste. 200
Anchorage, AK 99501-5903
907-269-5100
Fax: 907-276-8554
www.law.state.ak.us

Arizona

State Offices
Consumer Protection and Advocacy Section
Office of the Attorney General
1275 West Washington St.
Phoenix, AZ 85007
602-542-3702
602-542-5763 (Consumer Information and Complaints)
Toll free in AZ: 1-800-352-8431
TDD: 602-542-5002
Fax: 602-542-4579
www.azag.gov

Consumer Protection
Office of the Attorney General
400 West Congress South Bldg., Ste. 315
Tucson, AZ 85701
520-628-6504
Toll free in AZ: 1-800-352-8431
Fax: 520-628-6532
www.azag.gov

County Offices
Greenlee Co. Attorney's Office
PO Box 1717
Clifton, AZ 85533
928-865-4108
Fax: 928-865-4665

Coconino Co. Attorney's Office
110 East Cherry Ave.
Flagstaff, AZ 86001
928-779-6518
Fax: 928-779-5618
co.coconino.az.us/countyattorney

Pinal Co. Attorney's Office
PO Box 887
Florence, AZ 85232
520-866-6271
Fax: 520-866-6423
e-mail: PinalCountyAttorney@co.pinal.az.us
www.pinalcounty.org/Attorney

Gila Co. Attorney's Office
1400 East Ash St.
Globe, AZ 85501
928-425-3231, ext. 8630
Fax: 928-425-3720

Navajo County Attorney's Office
PO Box 668
Holbrook, AZ 86025
928-524-4026
Fax: 928-524-4244

Mohave County Attorney's Office
315 North 4th St.
PO Box 7000
Kingman, AZ 86402-7000
928-753-0719
Fax: 928-753-2669

Santa Cruz County Attorney's Office
2150 N. Congress Dr., Ste 201
Nogales, AZ 85621
520-375-7780
Fax: 520-761-7859

La Paz County Attorney's Office
1320 Kofa Ave.
Parker, AZ 85344
928-669-6118
Fax: 928-669-2019

Yavapai County Attorney's Office
Yavapai County Courthouse
255 East Gurley
Prescott, AZ 86301
928-771-3344
Fax: 928-771-3110

Graham County Attorney's Office
Graham County Courthouse
800 West Main
Safford, AZ 85546
928-428-3620
Fax: 928-428-7200
www.graham.az.gov/attorney.htm

Apache County Attorney's Office
PO Box 637
St. Johns, AZ 85936
928-337-7560
Fax: 928-337-2427

Yuma County Attorney's Office
168 South Second Ave.
Yuma, AZ 85364
928-329-2270
Fax: 928-373-1551
www.co.yuma.az.us/atty/

Arkansas

State Offices

Consumer Protection Division
Office of the Attorney General
323 Center St., Ste. 200
Little Rock, AR 72201
501-682-2007
501-682-2341 (Consumer Hotline)
Toll free: 1-800-482-8982 (Do Not Call Program)
Toll free: 1-800-448-3014 (Crime Victims Hotline)
1-877-866-8225 (In State Do Not Call Program)
501-682-1334 (Local Do Not Call)
TDD: 501-682-6073
Fax: 501-682-8118
e-mail:
consumer@ag.state.ar.us
www.ag.state.ar.us

California

State Offices

California Department of Consumer Affairs
400 R St., Ste. 1080
Sacramento, CA 95814
916-445-1254
916-445-4465
916-445-2643 (Correspondence and Complaint Review Unit)
Toll free in CA: 1-800-952-5210
TTY: 916-322-1700
TTY Toll free: 1-800-326-2297
e-mail: dca@dca.ca.gov
www.dca.ca.gov

Office of the Attorney General
Public Inquiry Unit
PO Box 944255
Sacramento, CA 94244-2550
916-322-3360
Toll free in CA: 1-800-952-5225
TDD: 916-324-5564
Fax: 916-323-5341
www.caag.state.ca.us

Bureau of Automotive Repair
California Department of Consumer Affairs
10240 Systems Pkwy.
Sacramento, CA 95827
916-255-4300
Toll free in CA: 1-800-952-5210
TDD: 916-322-1700
Fax: 916-255-1369
www.autorepair.ca.gov

County Offices

Consumer and Environmental Protection Unit
Solano County Distict Attorney's Office
600 Union Ave.
Fairfield, CA 94533
707-421-6859
707-421-6800
Fax: 707-421-7986

Consumer & Environmental Protection Division
Fresno County District Attorney's Office
1250 Van Ness Ave., 2nd Fl.
Fresno, CA 93721
559-488-3836
559-488-3156
Fax: 559-495-1315

Los Angeles County Department of Consumer Affairs
500 West Temple St., Rm. B-96
Los Angeles, CA 90012-2706
213-974-1452
Toll free in L.A. County: 1-800-593-8222
TDD/TTY: 213-626-0913
Fax: 213-687-0233
consumer-affairs.co.la.ca.us

Contra Costa County District Attorney's Office
627 Ferry St.
Martinez, CA 94553
925-646-4620
Fax: 925-646-4683

Consumer Fraud Unit
Stanislaus County District Attorney's Office
PO Box 442
Modesto, CA 95353-0442
209-525-5550
Fax: 209-525-5545
www.stanislaus-da.org

Consumer Affairs Division
Napa County District Attorney's Office
931 Pkwy. Mall
PO Box 720
Napa, CA 94559
707-253-4059 (Hotline)
Fax: 707-253-4041

Consumer & Environmental Unit
San Mateo County District Attorney's Office
400 County Center, 3rd Fl.
Redwood City, CA 94063
650-363-4651

Consumer Protection Division
Monterey County District Attorney's Office
PO Box 1131
Salinas, CA 93902
831-755-5070
Fax: 831-755-5068

San Diego County District Attorney's Office
330 W. Broadway, Ste. 750
San Diego, CA 92101
619-531-4070
Fax: 619-531-4481
genesis.sannet.gov/infospc/templates/attorney/index.jsp

Consumer and Environmental Unit
San Francisco County District Attorney's Office
732 Brannan St.
San Francisco, CA 94103

415-551-9595
Fax: 415-551-9504
www.sfgov.org/da

Consumer Protection Unit
Santa Clara County District Attorney's Office
70 West Hedding St.
West Wing, 4th Fl.
San Jose, CA 95110
408-792-2880
Fax: 408-279-8742
www.santaclara-da.org

Economic Crime Division
Consumer Fraud Department
County Government Center
1050 Monterey St., Rm. 223
San Luis Obispo, CA 93408
805-781-5856
Fax: 805-781-1173
www.sloda.com

Consumer Protection Unit
Marin County District Attorney's Office
Hall of Justice, Rm. 130
3501 Civic Center Dr.
San Rafael, CA 94903
415-499-6495
Fax: 415-499-3719
e-mail:
consumer@co.marin.ca.us

Consumer Protection Unit
Santa Barbara County District Attorney's Office
1112 Santa Barbara St.
Santa Barbara, CA 93101
805-568-2300
Fax: 805-568-2398

Division of Consumer Affairs
Santa Cruz County District Attorney's Office
701 Ocean St., Rm. 200
Santa Cruz, CA 95060
831-454-2050
TDD/TTY: 831-454-2123
Fax: 831-454-2920
e-mail:
dat155@co.santa-cruz.ca.us
www.CO.Santa-Cruz.CA/US

Consumer Mediation Section
Ventura County District Attorney's Office
800 South Victoria Ave.
Ventura, CA 93009
805-654-3110
Fax: 805-648-9255
www.ventura.org/vcda

Consumer/Environmental Protection Unit
Orange County District Attorney's Office
401 Civic Center Dr.
West Santana, CA 92701
714-347-8706
Fax: 714-568-1250

City Offices
Criminal Division
Kern County District Attorney's Office
1215 Truxtun Ave., 3rd Fl.
Bakersfield, CA 93301
661-868-2340
Fax: 661-868-2700
e-mail:
dacriminal@co.kern.ca.us
www.co.kern.ca.us/da/criminal.asp

Los Angeles City Attorney's Office
500 City Hall East
200 North Main St.
Los Angeles, CA 90012
213-978-8070
Fax: 213-978-8111
e-mail: dkass@atty.lacity.org

Consumer and Environmental Protection Unit
1200 Third Ave., Ste. 700
San Diego, CA 92101-4106
619-533-5600
Fax: 619-533-5504
e-mail: cepu@sandiego.gov
www.sannet.gov/city-attorney

Santa Monica City Attorney's Office
1685 Main St., Rm. 310
Santa Monica, CA 90401
310-458-8336
Fax: 310-395-6727
pen.ci.santa-monica.ca.us/atty/consumer_protection/

Colorado

State Offices
Consumer Protection Division
Colorado Attorney General's Office
1525 Sherman St., 5th Fl.
Denver, CO 80203-1760
303-866-5079
Toll free: 1-800-222-4444
Fax: 303-866-5443

ElderWatch
A program with the Colorado Attorney General and the AARP Foundation fighting elder financial abuse and fraud through information, referrals and consumer advocacy.
1301 Pennsylvania #280
Denver, CO 80203
1-800-222-4444 option 2

County Offices
Economic Crime Division
El Paso and Teller Counties District Attorney's Office
105 East Vermijo, Ste. 205
Colorado Springs, CO 80903-2083
719-520-6002
Fax: 719-520-6006
dao.elpasoco.com/default.asp

Economic Crime Unit
Denver District Attorney's Office
201 West Colfax Ave., Dept. 801
Denver, CO 80202
720-913-9179
TDD/TTY: 720-913-9182
Fax: 720-913-9177
www.denverda.org

Weld County District Attorney's Office
PO Box 1167
Greeley, CO 80632
970-356-4010
Fax: 970-352-8023

Pueblo County District Attorney's Office
201 West 8th St., Ste. 801
Pueblo, CO 81003
719-583-6030
Fax: 719-583-6666

Connecticut

State Offices
Department of Consumer Protection
165 Capitol Ave.
Hartford, CT 06106
860-713-6050
Fax: 860-713-7243
www.ct.gov/dcp

City Offices
Director of Consumer Protection
City of Middletown
245 DeKoven Dr.
PO Box 1300
Middletown, CT 06457-1300
860-344-3491
TDD: 860-344-3521
Fax: 860-344-3561
e-mail: phil.cacciola@cityofmiddleton.com

Delaware

State Offices
Fraud and Consumer Protection Division
Office of the Attorney General
Carvel State Office Building
820 North French St., 5th Fl.
Wilmington, DE 19801
302-577-8600
Toll free in DE: 1-800-220-5424
TTY: 302-577-6499
Fax: 302-577-2496
e-mail: Attorney.General@State.DE.US
www.state.de.us/attgen/

District of Columbia

District of Columbia Offices
Consumer & Trade Protection Section
Office of the Attorney General for the District of Columbia
441 4th St., NW, Ste. 450 N
Washington, DC 20001
202-442-9828
Fax: 202-727-6546
e-mail: consumercomplaint.occ@dc.gov

Florida

State Offices
Florida Dept. of Agriculture and Consumer Service
2005 Apalachee Pkwy.
Tallahassee, FL 32399-6500
850-922-2966
Toll free in FL only: 1-800-435-7352
Fax: 850-410-3839
www.800helpfla.com

Economic Crimes Division
Office of the Attorney General
PL-01 The Capitol
Tallahassee, FL 32399
850-414-3600
Toll free in FL: 1-866-966-7226
TDD toll free: 1-800-955-8771
Fax: 850-488-4483
myfloridalegal.com

Multi-State Litigation and Intergovernmental Affairs
Office of the Attorney General
PL-01 The Capitol
Tallahassee, FL 32399
850-414-3300
Toll free in FL: 1-866-966-7226
Fax: 850-410-2672
myfloridalegal.com

Regional Offices
Economic Crimes Division
Office of the Attorney General
110 SE 6th St.
Fort Lauderdale, FL 33301-5000
954-712-4600
Fax: 954-712-4658
Economic Crimes Division

Office of the Attorney General
135 West Central Blvd., Ste. 1000
Orlando, FL 32801
407-999-5588
Fax: 407-245-0365
myfloridalegal.com

Economic Crimes Division
Office of the Attorney General
Concourse Center 4
3507 E. Frontage Rd., Ste. 325
Tampa, FL 33607-1795
813-287-7950
Fax: 813-281-5515

Economic Crimes Division
Office of the Attorney General
1515 N. Flagler Ave., Ste. 900
West Palm Beach, FL 33401
561-837-5000
Fax: 561-837-5109

County Offices
Pinellas County Office of Consumer Protection
15251 Roosevelt Blvd., Ste. 209
Clearwater, FL 33760
727-464-6200
TDD/TTY: 727-464-6088
Fax: 727-464-6129
www.pinellascounty.org

Broward County Consumer Affairs Division
115 South Andrews Ave., A460
Fort Lauderdale, FL 33301
954-357-5332
Fax: 954-765-5309
e-mail: mfandel@broward.org
www.broward.org/consumer

Dade County Economic Crime Unit
1350 NW 12th Ave.
Miami, FL 33136-2111
305-547-0671
Fax: 305-547-0717
www.miamisao.com

Miami-Dade County Consumer Services Department
140 West Flagler St., Ste. 903
Miami, FL 33130
305-375-3677 (Complaint Mediation Center)
Fax: 305-375-4120
e-mail: consumer@miamidade.gov
www.miamidade.gov/csd

Pasco County Consumer Affairs Division
7530 Little Rd., Ste. 140
New Port Richey, FL 34654
727-847-8106
Fax: 727-847-8191
e-mail: drjones@pascocountyfl.net

Orange County Consumer Fraud Unit
415 North Orange Ave.
PO Box 1673
Orlando, FL 32802
407-836-2490
Fax: 407-836-1210
e-mail: fraudhelp@sao9.org
www.orangecountyfl.net

Hillsborough County Consumer Protection Agency
8900 N. Armenia Ave., Ste 226
Tampa, FL 33604-1072
813-903-3430
Fax: 813-903-3432
www.hillsboroughcounty.org/consumerprotection

Palm Beach County Division of Consumer Affairs
50 South Military Trail, Ste. 201
West Palm Beach, FL 33415
561-712-6600
Fax: 561-712-6610
e-mail: consumer@pbcgov.com
www.pbcgov.com/consumer

Georgia

State Offices

Governor's Office of Consumer Affairs
Two Martin Luther King, Jr. Dr.
Ste 356
Atlanta, GA 30334
404-656-3790
Toll free in GA (outside Atlanta area): 1-800-869-1123
Fax: 404-651-9018
www2.state.ga.us/gaoca

Hawaii

State Offices

Office of Consumer Protection
Department of Commerce and Consumer Affairs
345 Kekuanaoa St., Rm. 12
Hilo, HI 96720
808-933-0910
Fax: 808-933-8845

Office of Consumer Protection
Department of Commerce and Consumer Affairs
235 South Beretania St., Rm. 801
Honolulu, HI 96813-2419
808-586-2636
Fax: 808-586-2640

Office of Consumer Protection
Dept of Commerce and Consumer Affairs
1063 Lower Main St., Ste C-216
Wailuku, HI 96793
808-984-8244
Fax: 808-243-5807
www.hawaii.gov/dcca/ocp

Idaho

State Offices

Consumer Protection Unit
Idaho Attorney General's Office
650 West State St.
Boise, ID 83720-0010
208-334-2424
Toll free in ID: 1-800-432-3545
Fax: 208-334-2830
www.state.id.us/ag

Illinois

State Offices

Consumer Fraud Bureau
1001 East Main St.
Carbondale, IL 62901
618-529-6400
Toll free in IL: 1-800-243-0607
TTY: 618-529-0607 or toll free in IL: 1-877-675-9339
Fax: 618-529-6416
e-mail:
ag_consumer@atg.state.il.us
www.illinoisattorneygeneral.gov

Consumer Fraud Bureau
100 West Randolph, 12th Fl.
Chicago, IL 60601
312-814-3580
Toll free in IL: 1-800-386-5438
TDD: 312-814-3374
Fax: 312-814-2549
e-mail:
ag_consumer@atg.state.il.us
www.illinoisattorneygeneral.gov

Governor's Office of Citizens Assistance
222 South College, Rm. 106
Springfield, IL 62706
217-782-0244
Toll free in IL: 1-800-642-3112
Fax: 217-524-4049
e-mail: governor@state.il.us

County Offices

Consumer Fraud Division
Cook County State Attorney's Office
69 West Washington, Ste. 900
Chicago, IL 60602
312-603-8700

Consumer Fraud Bureau
Office of the Attorney General
500 South Second St.
Springfield, IL 62706
217-782-1090
Toll free in IL: 1-800-243-0618
TTY: 217-785-2771 or toll free in IL: 1-877-844-5461
Fax: 217-782-1097
e-mail:
ag_consumer@atg.state.il.us
www.illinoisattorneygeneral.gov

City Offices

Chicago Department of Consumer Services
Daley Center, Rm. 208
50 W. Washington
Chicago, IL 60602
312-744-4006
TDD: 312-744-9385
Fax: 312-744-9089
www.cityofchicago.org/ConsumerServices

City of Des Plaines Consumer Protection Office
1420 Miner St.
Des Plaines, IL 60016
847-391-5006
Fax: 847-391-5378
e-mail: consumerprotection@desplaines.org

Indiana

State Offices

Consumer Protection Division
Office of the Attorney General
Indiana Government Center South
402 West Washington St., 5th Fl.
Indianapolis, IN 46204
317-232-6201
Toll free in IN: 1-800-382-5516
Consumer Hotline
Fax: 317-232-7979
www.in.gov/attorneygeneral

County Offices
Marrion County Prosecuting Attorney's Office
251 E Ohio St, Ste. 160
Indianapolis, IN 46204
317-327-3522
Fax: 317-327-5409
www.indygov.org

Iowa

State Offices
Consumer Protection Division
Office of the Attorney General
1305 East Walnut St., 2nd Fl.
Des Moines, IA 50319
515-281-5926
Toll free in IA: 1-888-777-4590
Fax: 515-281-6771
e-mail:
consumer@ag.state.ia.us
www.IowaAttorneyGeneral.org

Kansas

State Offices
Consumer Protection & Antitrust Division
Office of the Attorney General
120 SW 10th, 2nd Fl.
Topeka, KS 66612-1597
785-296-3751
Toll free in KS: 1-800-432-2310
TDD/TTY toll free: 785-291-3767
Fax: 785-291-3699
e-mail: cprotect@ksag.org
www.ink.org/public/ksag

County Offices
Consumer Protection Division
Johnson County District Attorney's Office
Johnson County Courthouse
100 North Kansas Ave.
Olathe, KS 66061
913-715-3003
Fax: 913-715-3040

Consumer Fraud & Economic Crime Division
Office of the District Attorney
535 North Main St., 1st Fl.
Wichita, KS 67203-3747
316-383-7921
Toll free in KS: 1-800-432-6878
Fax: 316-383-4638
e-mail:
consumer@sedgwick.gov

Kentucky

State Offices
Consumer Protection Division
Office of the Attorney General
1024 Capital Center Dr.
Frankfort, KY 40601
502-696-5389
Toll free in KY: 1-888-432-9257
Fax: 502-573-8317
e-mail: consumerprotection@ ag.ky.gov
ag.ky.gov

Consumer Protection Division
Office of the Attorney General
8911 Shelbyville Rd.
Louisville, KY 40222
502-425-4825
Fax: 502-573-8317

Louisiana

State Offices
Consumer Protection Section
Office of the Attorney General
PO Box 94005
Baton Rouge, LA 70804-9005
Toll free: 1-800-351-4889
Fax: 225-342-326-6499
www.ag.state.la.us

County Offices
Consumer Protection Section
Jefferson Parish District Attorney
200 Derbigny St.
Gretna, LA 70053-5894
504-368-1020
Fax: 504-361-2899

Maine

State Offices
Office of Consumer Credit Regulation
35 State House Station
Augusta, ME 04333-0035
207-624-8527
Toll free in ME: 1-800-332-8529
TDD/TTY: 207-624-8563
Fax: 207-582-7699
www.mainecreditreg.org

Consumer Protection Division
Office of the Attorney General
6 State House Station
Augusta, ME 04333
207-626-8800
Fax: 207-626-8812
e-mail: consumer.mediation@ state.me.us
www.maine.gov

Maryland

State Offices
Consumer Protection Division
Office of the Attorney General
200 Saint Paul Pl., 16th Fl.
Baltimore, MD 21202-2021
410-528-8662 (Consumer Complaints)
410-576-6550 (Consumer Information)
410-528-1840 (Health Advocacy unit)
TDD: 410-576-6372 (Maryland only)
Fax: 410-576-7040
e-mail: consumer@ oag.state.md.us
www.oag.state.md.us/consumer

Regional Offices
Consumer Protection Division
Maryland Attorney Generals' Office
138 East Antietam St., Ste. 210
Hagerstown, MD 21740-5684
301-791-4780
TDD/TTY: 410-576-6372
Fax: 301-791-7178

Consumer Protection Division
Eastern Shore Branch Office
Office of the Attorney General
201 Baptist St., Ste. 30
Salisbury, MD 21801-4976
410-543-6620
Fax: 410-543-6642
www.oag.state.md.us

County Offices
Howard County Office of Consumer Affairs
6751 Columbia Gateway Dr.
Columbia, MD 21046
410-313-6420
Fax: 410-313-6453
e-mail: shannan@co.ho.md.us

Montgomery County Division of Consumer Affairs
100 Maryland Ave., Ste. 330
Rockville, MD 20850
240-777-3636
TDD: 240-777-3679
Fax: 240-777-3768
www.montgomerycountymd.gov/consumer

Massachusetts

State Offices

Consumer Protection and Antitrust Division
Office of the Attorney General
One Ashburton Pl.
Boston, MA 02108
617-727-8400 (Consumer Hotline)
Fax: 617-727-3265
www.mass.gov/ago

Executive Office of Consumer Affairs and Business Regulation
10 Park Plaza, Rm 5170
Boston, MA 02116
617-973-8700 (General Information)
617-973-8787 (Consumer Hotline)
Toll free in MA: 1-888-283-3757
TDD/TTY: 617-973-8790
Fax: 617-973-8798
e-mail: consumer@state.ma.us
www.mass.gov/Consumer

Southern Massachusetts Division
Office of the Attorney General
105 William St.
New Bedford, MA 02740
508-990-9700
Fax: 508-990-8686

Western Massachusetts Division
Office of the Attorney General
436 Dwight St.
Springfield, MA 01103
413-784-1240
Fax: 413-784-1244
www.ago.state.ma.us

Central Massachusetts Division
Office of the Attorney General
One Exchange Pl.
Worcester, MA 01608
508-792-7600
Fax: 508-795-1991

County Offices

Franklin County
Northwestern District Attorney's Office
13 Conway St.
Greenfield, MA 01301
413-774-5102
Fax: 413-773-3278
e-mail: Janice.garrett@state.ma.us

Consumer Protection Division
North Western District Attorney's Office
1 Gleason Plaza
Northampton, MA 01060
413-586-9225
Fax: 413-586-9225

Berkshire County Consumer Advocates, Inc.
150 North St., Rm. 34
Pittsfield, MA 01201
413-443-9128
Toll free: 1-800-540-9128 (in Berkshire County only)
Fax: 413-496-9225

Norfolk District Attorney's Office
Consumer Protection Division
1515 Hancock St., 4th Fl..
Quincy, MA 02169
617-769-6118
Fax: 617-769-6101

Consumer Council of Worcester County
484 Main St., 2nd Fl.
Worcester, MA 01608-1690
508-754-1176 ext 130
Fax: 508-754-0203
e-mail: dreilly@wcac.net

City Offices

City of Boston Consumer Affairs & Licensing
Boston City Hall, Rm. 817
Boston, MA 02201
617-635-3834
Fax: 617-635-4174
e-mail: carol.maynard@ci.boston.ma.us
www.cityofboston.gov/consumeraffairs

Cambridge Consumers' Council
831 Massachusetts Ave.
Cambridge, MA 02139
617-349-6150
Fax: 617-349-6148
e-mail: Consumer@CambridgeMA.gov
www.ci.cambridge.ma.us/~Consumer

Greater Fall River/New Bedford residents contact:
One Government Center
Fall River, MA 02722
508-324-2672
Fax: 508-324-2668

Consumer Protection Program
Haverhill Community Action, Inc.
25 Locust St.
Haverhill, MA 01830
978-373-1971
Fax: 978-373-8966

Cape Cod residents contact:
Consumer Assistance Council, Inc.
149 Main St.
Hyannis, MA 02601
508-771-0700
Toll free in MA: 1-800-867-0701
Fax: 508-771-3011
e-mail: cac@capecod.net
www.consumercouncil.com

Consumer Protection Program
Greater Lawrence Community Action Council, Inc.
305 Essex St.
Lawrence, MA 01840
978-681-4990
Fax: 978-681-4949
www.glcac.org/consumer.htm

Middlesex Community College
Law Center
33 Kearney Square
Lowell, MA 01852-1987
978-656-3342
Fax: 978-441-1794
e-mail:
dunnk@middlesex.mass.edu
www.geocities.com/mcclawcenter

Medford Consumer Advisory
Commission
90 Main St.
Medford, MA 02155
781-393-2460
Fax: 781-393-2342

Consumer Assistance Office -
Metro West, Inc.
209 West Central St.
Natick, MA 01760
508-651-8812
Fax: 508-647-0661
www.consumermetrowest.org

Newton-Brookline Consumer
Office
Newton City Hall
1000 Commonwealth Ave.
Newton, MA 02459
617-796-1292
Fax: 617-796-1293
e-mail: consumer@ci.newton.
ma.us

Mass PIRG Consumer Action
Center
182 Green St.
North Weymouth, MA 02191
781-335-0280
Fax: 781-340-3991

South Shore Community Action
Council, Inc.
265 South Meadow Rd.
Plymouth, MA 02360
508-747-7575 ext 226
Fax: 508-746-5140
e-mail: lmtilley@sscac.org

Revere Consumer Affairs Office
150 Beach St.
Revere, MA 02151
781-286-8114
Fax: 781-485-2788

Mayor's Office of Consumer
Information
1600 East Columbus Ave.
Springfield, MA 01103-1654
413-787-6437
Fax: 413-787-7781
e-mail: mjohnson@
springfieldcityhall.com
www.cityofboston.gov/consum
eraffairs

Brockton residents contact:
Bentley Consumer Action Line
Lindsay Hall
Bentley College
175 Forest St.
Waltham, MA 02452-4705
Toll free: 1-800-273-9494
Fax: 781-891-2478

Michigan

State Offices
Consumer Protection Division
Office of Attorney General
PO Box 30213
Lansing, MI 48909
517-373-1140
Toll free: 1-877-765-8388
Fax: 517-241-3771

County Offices
Macomb County Consumer
Protection Department
Office of the Prosecuting
Attorney
Macomb County Admin. Bldg
One South Main St., 3rd FL
Mt. Clemens, MI 48043
586-469-5350
Fax: 586-469-5609

City Offices
Consumer Advocacy
City of Detroit
65 Cadillac Square, Ste. 300
Detroit, MI 48226
313-224-3508
313-224-6995 (Complaints)
Fax: 313-224-1476
e-mail: andersonst.cadtwr@
seniors.ci.detroit.mi.us

Minnesota

State Offices
Consumer Services Division
Attorney General's Office
1400 NCL Tower
445 Minnesota St.
St. Paul, MN 55101
612-296-3353
Toll free: 1-800-657-3787
Fax: 612-282-2155
e-mail: attorney.general@
state.mn.us
www.ag.state.mn.us/consumer

County Offices
Citizen Information Hotline
Hennepin County Attorney's
Office
C-2000 County Government
Center
Minneapolis, MN 55487
612-348-4528
TDD/TTY: 612-348-6015
Fax: 612-348-9712
e-mail: citizeninfo@
hennipin.mn.us
www.co.hennepin.mn.us/coatty/
hcatty.htm

City Offices
Division of Licenses &
Consumer Services
Minneapolis Department of
Regulatory Services
City Hall, Rm. 1C
350 South 5th St.
Minneapolis, MN 55415
612-673-2080
TTY: 612-673-2157
Fax: 612-673-3399
www.ci.minneapolis.mn.us

Mississippi

State Offices
Consumer Protection Division
Attorney General's Office
PO Box 22947
Jackson, MS 39225-2947
601-359-4230
Toll free in MS: 1-800-281-4418
Fax: 601-359-4231
www.ago.state.ms.us

Bureau of Regulatory Services
Department of Agriculture and
Commerce
121 North Jefferson St.
PO Box 1609
Jackson, MS 39201
601-359-1111
Fax: 601-359-1175
www.mdac.state.ms.us

Missouri

State Offices
Consumer Protection and Trade Offense Division
PO Box 899
1530 Rax Court
Jefferson City, MO 65102
573-751-6887
573-751-3321
Toll free in MO: 1-800-392-8222
TDD/TTY toll free in MO: 1-800-729-8668
Fax: 573-751-7948
e-mail: attgenmail@moago.org
www.ago.state.mo.us

Montana

State Offices
Office of Consumer Protection
Depart1ment of Justice
1219 8th Ave.
PO Box 200151
Helena, MT 59620-0151
406-444-4500
Fax: 406-444-9680
www.state.mt.us/doa/consumerprotection

Nebraska

State Offices
Office of the Attorney General
Department of Justice
2115 State Capitol
PO Box 98920
Lincoln, NE 68509
402-471-2682
402-471-3891 (Spanish)
Toll free in NE: 1-800-727-6432
Toll free in NE: 1-800-850-7555 (Spanish)
Fax: 402-471-0006
www.nol.org/home/ago

Nevada

State Offices
Bureau of Consumer Protection
555 E. Washington Ave., Ste. 3900
Las Vegas, NV 89101
702-486-3420

Consumer Affairs Division
1850 East Sahara Ave, Ste. 101
Las Vegas, NV 89104
702-486-7355
Toll free: 1-800-326-5202
TDD: 702-486-7901
Fax: 702-486-7371
e-mail: ncad@fyiconsumer.org
www.fyiconsumer.org

Consumer Affairs Division
4600 Kietzke Lane, Building B, Ste. 113
Reno, NV 89502
775-688-1800
Toll free in NV: 1-800-326-5202
TDD: 702-486-7901
Fax: 775-688-1803
e-mail: renocad@fyiconsumer.org
www.fyiconsumer.org

Bureau of Consumer Protection
1000 E. William, #200
Carson City, NV 89701
775-687-6300

New Hampshire

State Offices
Consumer Protection and Antitrust Bureau
Attorney General's Office
33 Capitol St.
Concord, NH 03301
603-271-3641
TDD toll free: 1-800-735-2964
Fax: 603-271-2110
www.doj.nh.gov/consumer/index.html

New Jersey

State Offices
Division of Consumer Affairs
Department of Law and Public Safety
124 Halsey St
PO Box 45025
Newark, NJ 07102
973-504-6200
Toll free in NJ: 1-800-242-5846
e-mail: askconsumeraffairs@lps.state.nj.us
www.state.nj.us/lps/ca/home.htm

County Offices
Atlantic County Division of Consumer Affairs
1333 Atlantic Ave., 8th Fl.
Atlantic City, NJ 08401
609-343-2376
609-345-6700
Fax: 609-343-2322

Camden County Office of Consumer Protection/Weights and Measures
DiPiero Center
Lakeland Rd.
Blackwood, NJ 08012
856-374-6161 (Consumer Protection)
856-374-6001 (Weights & Measures)
Toll free in NJ: 1-800-999-9045
Fax: 856-232-0748
www.camdencounty.com

Cumberland County Department of Consumer Affairs/Weight & Measures
788 East Commerce St.
Bridgeton, NJ 08302
856-453-2203
Fax: 856-453-2206
e-mail: louismo@co.cumberland.nj.us

Cape May County Consumer Affairs Weights and Measures
4 Moore Rd. DN 310\302
Cape May Court House, NJ 08210
609-463-6475
Fax: 609-463-6472
e-mail: mbrogan@co.cape-may.nj.us
www.capemaycountygov.net

Essex County Division of CommunityAction/Consumer Services
50 South Clinton St., Ste. 3201
East Orange, NJ 07018
973-395-8350
Fax: 973-395-8433

Hunterdon County Office of Consumer Affairs
PO Box 2900
Flemington, NJ 08822
908-806-5174
Fax: 908-806-2057
e-mail: jferrari@co.hunterdon.nj.us

Monmouth County Department of Consumer Affairs
50 East Main St.
PO Box 1255
Freehold, NJ 07728-1255
732-431-7900
Fax: 732-845-2037

Bergen County Office of Consumer Protection
One Bergen County Plaza, 3rd Fl.
Hackensack, NJ 07601-7000
201-336-6400
Fax: 201-336-6414

Hudson County Division of Consumer Affairs
583 Newark Ave.
Jersey City, NJ 07306
201-795-6295
201-795-6163
Fax: 201-795-6468

Burlington County Office of Consumer Affairs/Weights and Measures
49 Rancocas Rd.
PO Box 6000
Mount Holly, NJ 08060
609-265-5098 (Weights & Measures)
609-265-5054 (Consumer Affairs)
Fax: 609-265-5065

Middlesex County Consumer Affairs
Middlesex County Admin. Bldg.
JFK Square, 2nd Fl., Ste. 290
New Brunswick, NJ 08901
732-745-3875
Fax: 732-745-3815
www.co.midddlesex.nj.us

Somerset County Division of Consumer Affairs
PO Box 3000
Somerville, NJ 08876-1262
908-203-6080
Fax: 908-575-3905
e-mail: consumeraffairs@co.somerset.nj.us
www.co.somerset.nj.us

Ocean County Department of Consumer Affairs/Weights and Measures
1027 Hooper Ave.
PO Box 2191
Toms River, NJ 08754-2191
732-929-2105
Toll free in NJ: 1-800-722-0291 ex. 2105
Fax: 732-506-5330

Mercer County Consumer Affairs
640 South Broad St., Rm 404
PO Box 8068
Trenton, NJ 08650-0068
609-989-6671
Fax: 609-989-6670

Passaic County Department of Consumer Protection/Weights and Measures
Dept of Law
1310 Route 23 North
Wayne, NJ 07470
973-305-5750 (Weights & Measures)
973-305-5881 (Consumer Protection)
Fax: 973-628-1796

Union County Division of Consumer Affairs
300 North Ave. East
Westfield, NJ 07090
908-654-9840
Fax: 908-654-3082
e-mail: fpeterson@ucnj.org
www.unioncountynj.org

Gloucester County Department of Consumer Protection
Weights and Measures
115 Budd Blvd.
Woodbury, NJ 08096
856-384-6855
TDD: 856-848-6616
Fax: 856-384-6858
co.gloucester.nj.us/protection

City Offices

Middlesex Borough Consumer Affairs
1200 Mountain Ave.
Middlesex, NJ 08846
732-356-8090 ext. 250
Fax: 732-356-1249

Nutley Consumer Affairs
Public Affairs Building
149 Chestnut St.
Nutley, NJ 07110
973-284-4975
Fax: 973-661-9411

Perth Amboy Consumer Affairs
Office of Social Services
Fayette and Read Sts.
Perth Amboy, NJ 08861
732-826-4300
Fax: 732-826-6192

Plainfield Action Services
City Hall Annex
510 Watchung Ave.
Plainfield, NJ 07060
908-753-3519
Fax: 908-753-3540

Secaucus Department of Consumer Affairs
Municipal Government Center
1203 Patterson Plank Rd.
Secaucus, NJ 07094
201-330-2008

Consumer Affairs Office
1976 Morris Ave.
Union, NJ 07083
908-851-5477
Fax: 908-851-4679

Woodbridge Township Consumer Affairs
Municipal Building
One Main St.
Woodbridge, NJ 07095
732-634-4500
Fax: 732-602-6016

New Mexico

State Offices

Consumer Protection Division
PO Drawer 1508
407 Galisteo
Santa Fe, NM 87504-1508
505-827-6060
Toll free in NM: 1-800-678-1508
Fax: 505-827-6685
www.ago.state.nm.us

New York

State Offices

Bureau of Consumer Frauds and Protection
Office of the Attorney General
State Capitol
Albany, NY 12224
518-474-5481
Toll free in NY: 1-800-771-7755
TTY toll free: 1-800-788-9898
Fax: 518-474-3618
www.oag.state.ny.us

New York State Consumer Protection Board
5 Empire State Plaza, Ste. 2101
Albany, NY 12223-1556
518-474-8583 (Capitol Region)
Toll free: 1-800-697-1220
Fax: 518-474-2474
e-mail: webmaster@state.ny.us
www.nysconsumer.gov

Consumer Frauds and Protection Bureau
Office of the Attorney General
120 Broadway, 3rd Fl.
New York, NY 10271
212-416-8000
212-416-8345
Toll free: 1-800-771-7755
Fax: 212-416-6003

Regional Offices

Binghamton Regional Office
Office of the Attorney General
State Office Building, 17th Fl.
44 Hawley St.
Binghamton, NY 13901-4433
607-721-8771

Brooklyn Regional Office
Office of the Attorney General
55 Hanson Pl., Rm. 732
Brooklyn, NY 11217
718-722-3949

Buffalo Regional Office
Office of the Attorney General
Statler Towers
107 Delaware Ave.
Buffalo, NY 14202-3473
716-853-8400

Hauppauge Regional Office
Office of the Attorney General
300 Motor Pkwy., Ste. 205
Hauppauge, NY 11788-5127
516-231-2400

Minneola Regional Office
Office of the Attorney General
200 Old Country Rd.
New York, NY 11501
516-248-3302

Harlem Regional Office
Office of the Attorney General
163 West 125th St.
New York, NY 10027-8201
212-961-4475
Fax: 212-961-4003

Plattsburgh Regional Office
Office of Attorney General
70 Clinton St.
Plattsburgh, NY 12901-2818
518-562-3282

Rochester Regional Office
Office of the Attorney General
144 Exchange Blvd., 2nd Fl.
Rochester, NY 14614
585-546-7430
TDD: 585-327-3249
Fax: 585-546-7514

Syracuse Regional Office
Office of the Attorney General
615 Erie Blvd. West, Ste. 102
Syracuse, NY 13204-2465
315-448-4848
Fax: 315-448-4851

Utica Regional Office
Office of the Attorney General
207 Genesee St., Rm. 508
Utica, NY 13501
315-793-2225
Fax: 315-793-2228

Watertown Regional Office
Office of the Attorney General
Dulles State Office Building
317 Washington St.
Watertown, NY 13601-3744
315-785-2444

Westchester Regional Office
Office of the Attorney General
101 East Post Rd.
White Plains, NY 10601-5008
914-422-8755
Fax: 914-422-8706

County Offices

Department of Consumer Affairs/Weights & Measures
112 State St., Rm. 1207
Albany, NY 12207
518-447-7581
Fax: 518-487-5048
www.albanycounty.com

Consumer Fraud Bureau
Erie County District Attorney's Office
Statler Towers
107 Delaware Ave., 4th Fl.
Buffalo, NY 14202
716-853-8404
Toll free in NY: 1-800-771-7755
Fax: 716-853-8414

Putnam County Department of Consumer Affairs/Weights and Measures
110 Old Route 6 - Bldg 3
Carmel, NY 10512
845-225-2039
Fax: 845-225-3403

Orange County Department of Consumer Affairs and Weights and Measures
99 Main St.
Goshen, NY 10924
845-291-2400
Fax: 845-291-2385

Ulster County District Attorney's Consumer Fraud Bureau
20 Lucas Ave.
Kingston, NY 12401
845-340-3260

Nassau County Office of Consumer Affairs
200 County Seat Drive
Mineola, NY 11501
516-571-2600

Sullivan County Department of Consumer Affairs
Sullivan County Government Center
100 North St., PO Box 5012
Monticello, NY 12701-5012
845-794-3000
Fax: 845-794-0230

Rockland County Office of Consumer Protection
50 Sanatorium Rd., Building P
Pomona, NY 10970
845-364-2681
Fax: 845-364-2694

Dutchess County Department of Consumer Affairs
98 Peach Rd.
Poughkeepsie, NY 12601
845-486-2949
Fax: 845-486-2947
e-mail: consumeraffairs@co.dutchess.ny.us
www.dutchessny.gov

Schenectady County Consumer Affairs
64 Kellar Ave.
Schenectady, NY 12307
518-356-6795
518-356-7473
Fax: 518-357-0319

Westchester County District Attorney's Office
Economic Crimes Unit
County Courthouse
111 Martin Luther King Jr. Blvd.
White Plains, NY 10601
914-995-3303
Fax: 914-995-3594

Westchester County Dept. of Consumer Protection
112 East Post Rd., 4th Fl.
White Plains, NY 10601
914-995-2155
Fax: 914-995-3115
e-mail: epp4@co.westchestergov.com

City Offices
Mt. Vernon Office of Consumer Protection/Bureau of Weights and Measures
One Roosevelt Square, Rm. 11
Mount Vernon, NY 10550
914-665-2433

New York City Department of Consumer Affairs
42 Broadway
New York, NY 10004
212-487-4444
TDD: 212-487-4465
www.ci.nyc.ny.us/html/dca/home.html

Town of Colonia Consumer Protection
Memorial Town Hall
Newtonville, NY 12128
518-783-2790

Schenectady Bureau of Consumer Protection
City Hall, Rm. 204
Jay St.
Schenectady, NY 12305
518-382-5061
Fax: 518-382-5074

Yonkers Office of Consumer Protection
87 Nepperhan Ave.
Yonkers, NY 10701
914-377-6808
Fax: 914-377-6811

North Carolina

State Offices
Consumer Protection Division
Office of the Attorney General
9001 Mail Service Center
Raleigh, NC 27699-9001
919-716-6400
Toll free in NC: 1-877-566-7226
Fax: 919-716-6050
www.ncdoj.com

North Dakota

State Offices
Consumer Protection and Antitrust Division
Office of the Attorney General
4205 State St.
PO Box 1054
Bismarck, ND 58502-1054
701-328-3404
Toll free in ND: 1-800-472-2600
TTY toll free: 1-800-366-6888
Fax: 701-328-5568
e-mail: cpat@state.nd.us
www.ag.state.nd.us

Ohio

State Offices
Ohio Consumers' Counsel
10 W. Broad St. 18th Fl.
Columbus, OH 43215
614-466-8574 (outside OH)
Toll free in OH: 1-877-PICK-OCC (1-877-742-5622)
e-mail: occ@occ.state.oh.us
wwww.pickocc.org

Consumer Protection Section
Attorney General's Office
30 East Broad St., 14th Fl.
Columbus, OH 43215-3428
614-466-8831
Toll free in OH: 1-800-282-0515
TDD: 614-466-1393
Fax: 614-728-7583
e-mail: consumer@ag.state.oh.us
www.ag.state.oh.us

County Offices
Summit County Office of Consumer Affairs
PO Box 22448
Akron, OH 44302-2448
330-643-2879
email: consumeraffairs@summitoh.net
www.co.summit.oh.us/conaffairs.htm

Oklahoma

State Offices

Commission on Consumer Credit
4545 North Lincoln Blvd., #104
Oklahoma City, OK 73105
405-521-3653
Toll free: 1-800-448-4904
Fax: 405-521-6740
www.okdocc.state.ok.us

Consumer Protection Unit
Oklahoma Attorney General
4545 N. Lincoln Ave., Ste. 260
Oklahoma City, OK 73105
405-521-2029
Fax: 405-528-1867
www.oag.state.ok.us

Oregon

State Offices

Financial Fraud/Consumer Protection Section
Department of Justice
1162 Court St., NE
Salem, OR 97310
503-947-4333
503-378-4320 (Hotline Salem only)
503-229-5576 (Hotline Portland Only)
Toll free in OR: 1-877-877-9392
TDD/TTY: 503-378-5939
Fax: 503-378-5017
www.doj.state.or.us

Pennsylvania

State Offices

Bureau of Consumer Protection
Office of Attorney General
14th Fl., Strawberry Square
Harrisburg, PA 17120
717-787-9707
Toll free in PA: 1-800-441-2555
Toll free in PA: 1-877-888-4877 (Health Care Section)
Fax: 717-787-1190
www.attorneygeneral.gov

Office of the Consumer Advocate
Office of the Attorney General
Forum Pl., 5th Fl.
Harrisburg, PA 17101-1921
717-783-5048 (Utilities only)
Toll free in PA: 1-800-684-6560
Fax: 717-783-7152
e-mail: consumer@paoca.org
www.oca.state.pa.us

Regional Offices

Allentown Regional Office - Bureau of Consumer Protection
Office of Attorney General
801 Hamilton St., 4th Fl.
Allentown, PA 18101
610-821-6690
Fax: 610-821-6529

Ebensburg Regional Office - Bureau of Consumer Protection
Office of Attorney General
171 Lovell Ave., Ste. 202
Ebensburg, PA 15931
814-471-1831
Fax: 814-471-1840

Erie Regional Office - Bureau of Consumer Protection
Office of the Attorney General
1001 State St., Ste. 1009
Erie, PA 16501
814-871-4371
Fax: 814-871-4848

Harrisburg Regional Office - Bureau of Consumer Protection
Office of Attorney General
301 Chestnut St., Ste. 105
Harrisburg, PA 17101
717-787-7109
Fax: 717-772-3560

Philadelphia Regional Office - Bureau of Consumer Protection
Office of Attorney General
21 South 12th St., 2nd Fl.
Philadelphia, PA 19107
215-560-2414
Fax: 215-560-2494

Pittsburgh Regional Office - Bureau of Consumer Protection
Office of Attorney General
Manor Building, 6th Fl.
564 Forbes Ave.
Pittsburgh, PA 15219
412-565-5135
Fax: 412-880-0196

Scranton Regional Office - Bureau of Consumer Protection
Office of Attorney General
100 Samter Building
101 Penn Ave.
Scranton, PA 18503
570-963-4913
Fax: 570-963-3418

County Offices

Bucks County Consumer Protection, Weights and Measures
50 North Main St.
Doylestown, PA 18901
215-348-7442
Fax: 215-348-4570

Delaware County Consumer Affairs
Delaware County Courthouse
201 West Front St.
Media, PA 19063
610-891-4865
Fax: 610-566-3947

Montgomery County Consumer Affairs
Montgomery County Human Services Center
1430 DeKalb St.
PO Box 311
Norristown, PA 19404-0311
610-278-3565
Fax: 610-278-5228
e-mail: consuemraffairs@mail.montcopa.org
www.montcopa.org/consumer affairs

Chester County Consumer Affairs
601 Westtown Rd., Ste. 295
West Chester, PA 19382-4991
610-344-6150
dsf.chesco.org/health/consaffairs

Puerto Rico

Puerto Rico Offices
Department of Justice
PO Box 902192
San Juan, PR 00902
787-721-2900
Fax: 787-725-2475

Rhode Island

State Offices
Consumer Protection Unit
Dept. of Attorney Gen.
150 South Main St.
Providence, RI 02903
401-274-4400
TDD: 401-453-0410
Fax: 401-222-5110
www.riag.state.ri.us/

South Carolina

State Offices
State Ombudsman
Office of Executive Policy and Program
1205 Pendleton St., Rm. 308
Columbia, SC 29201
803-734-5049
Toll free in SC: 1-866-300-9333
Fax: 803-734-0799
www.myscgov.com

South Carolina Department of Consumer Affairs
3600 Forest Dr., Ste. 300
PO Box 5757
Columbia, SC 29250
803-734-4200
Toll free in SC: 1-800-922-1594
Fax: 803-734-4286
e-mail: scdca@dca.state.sc.us
www.scconsumer.gov

Office of the Attorney General
PO Box 11549
Columbia, SC 29211
803-734-3970
Fax: 803-734-4323
e-mail:
info@scattorneygeneral.com
www.scattorneygeneral.org

South Dakota

State Offices
Consumer Affairs
Office of the Attorney General
State Capitol Building
500 East Capitol
Pierre, SD 57501-5070
605-773-4400
Toll free in SD: 1-800-300-1986
TDD: 605-773-6585
Fax: 605-773-7163
e-mail:
consumerhelp@sate.sd.us
www.state.sd.us/atg

Tennessee

State Offices
Division of Consumer Affairs
500 James Robertson Pkwy.
5th Fl.
Nashville, TN 37243-0600
615-741-4737
Toll free in TN: 1-800-342-8385
Fax: 615-532-4994
e-mail:
consumer.affairs@state.tn.us
www.state.tn.us/consumer

Consumer Advocate and Protection Division
Office of the Attorney General
PO Box 20207
Nashville, TN 37202-02071
615-741-1671
Fax: 615-532-2910
attorneygeneral.state.tn.us/cpro/cpro

Texas

Regional Offices
Austin Regional Office
PO Box 12548
Austin, TX 78711-2548
512-463-2185
Toll free: 1-800-621-0508
Fax: 512-473-8301
e-mail: cac@oag.state.tx.us
www.oag.state.tx.us

Dallas Regional Office
Office of the Attorney General
1600 Pacific Ave., Ste. 1700
Dallas, TX 75201-3513
214-969-5310
Fax: 214-969-7615
e-mail: cac@oag.state.tx.us
www.oag.state.tx.us

El Paso Regional Office
Office of the Attorney General
401 East Franklin St., Ste. 530
El Paso, TX 79901
915-834-5800
Fax: 915-592-1546
e-mail: cac@oag.state.tx.us
www.oag.state.tx.us

Houston Regional Office - Consumer Protection
Office of the Attorney General
808 Travis, Ste. 300
Houston, TX 77002
713-223-5886
Fax: 713-223-5821
e-mail: cac@oag.state.tx.us
www.oag.state.tx.us

Lubbock Regional Office
Office of the Attorney General
916 Main St., Ste. 806
Lubbock, TX 79401-3410
806-747-5238
Fax: 806-747-6307
e-mail: cac@oag.state.tx.us
www.oag.state.tx.us

McAllen Regional Office
Office of the Attorney General
3201 North McColl Rd., Ste. B
McAllen, TX 78501-1685
956-682-4547
Fax: 956-682-1957
e-mail: cac@oag.state.tx.us
www.oag.state.tx.us

San Antonio Regional Office
Office of the Attorney General
115 East Travis St., Ste. 925
San Antonio, TX 78205-1605
210-224-1007
Fax: 210-225-1075
e-mail: cac@oag.state.tx.us
www.oag.state.tx.us

County Offices
Harris County Consumer Fraud Division
District Attorney's Office
1201 Franklin, Ste. 600
Houston, TX 77002-1923
713-755-5836
Fax: 713-755-5262

City Offices
Department of Environmental and Health Services
City Hall - Rm. 7A-North
1500 Marilla
Dallas, TX 75201
214-670-5711
Fax: 214-670-3863
e-mail: kbradford@ci.dallas.tx.us

Utah

State Offices
Division of Consumer Protection
Department of Commerce
160 East 300 South
Box 146704
Salt Lake City, UT 84114-6704
801-530-6601
Fax: 801-530-6001
e-mail: consumerproection@utah.gov
www.consumerprotection.utah.gov

Vermont

State Offices
Consumer Assistance Program
Office of the Attorney General
104 Morrill Hall, UVM
Burlington, VT 05405
802-656-3183
Toll free in VT: 1-800-649-2424
TTY: 802 828-3665
Fax: 802-656-1423
e-mail: consumer@uvm.edu
www.atg.state.vt.us

Consumer Assurance Section
Food Safety and Consumer Assurance Division
Agency of Agriculture
116 State St.
Montpelier, VT 05620-2901
802-828-2436
Fax: 802-828-5983

Virgin Islands

Virgin Islands Offices
Department of Licensing and Consumer Affairs
Golden Rock Shopping Center
Christiansted
St. Croix, VI 00820
340-773-2226
Fax: 340-778-8250
wwww.dlca.gov.vi

State Offices
Department of Licensing and Consumer Affairs
Property and Procurement Bldg.
No. 1 Sub Base, Rm. 205
St. Thomas, VI 00802
340-774-3130
Fax: 340-776-0675
www.dlca.gov.vi

Virginia

State Offices
Antitrust and Consumer Litigation Section
Office of the Attorney General
900 East Main St.
Richmond, VA 23219
804-786-2116
Toll free: 1-800-451-1525
Fax: 804-786-0122
e-mail: mail@oag.state.va.us
www.oag.state.va.us

Office of Consumer Affairs
Department of Agriculture and Consumer Services
PO Box 1163
Richmond, VA 23218
804-786-2042
Toll free in VA: 1-800-552-9963
TDD toll free: 1-800-828-1120
Fax: 804-225-2666
www.vdacs.state.va.us

County Offices
Consumer Affairs Office
#1 Court House Plaza, Ste. 302
2100 Clarendon Blvd.
Arlington, VA 22201
703-228-3260
Fax: 703-228-3295
e-mail: mgray@arlingtonva.us
www.arlingtonva.us

Fairfax County Department of Cable Communications and Consumer Protection
12000 Government Center Pkwy., Ste. 433
Fairfax, VA 22035
703-222-8435 (Complaints)
703-324-8484 (Consumer Services)
Fax: 703-322-9542

City Offices
Consumer Affairs
City Hall
PO Box 178
Alexandria, VA 22313
703-838-4350
TDD: 703-838-5056
Fax: 703-838-6426
www.alexandria.va.gov

Office of the Commonwealth's Attorney
Consumer Affairs Division
2425 Nimmo Pkwy.
Virginia Beach, VA 23456-9060
757-426-5836
Fax: 757-427-8779
www.vbgov.com/dept/oca/ca.htm

Washington

State Offices
Office of the Attorney General
(see Regional Consumer Resource Centers)
1125 Washington St. SE
Olympia, WA 98504-0100
Toll free: 1-800-551-4636
www.atg.wa.gov/

Regional Offices
Bellingham Consumer Resource Center (Island, San Juan, Skagit and Whatcom Counties)
Office of the Attorney General
103 East Holly St., Ste. 308
Bellingham, WA 98225-4728
360-738-6185
Toll free in WA: 1-800-551-4636
Fax: 360-738-6190

Kennewick Consumer Resource Center (Southeast Washington)
Office of the Attorney General
500 N. Morain St., Ste. 1250
Kennewick, WA 99336-2607
509-734-7140
Toll free in WA: 1-800-551-4636
Fax: 509-734-7475
www.atg.wa.gov

Seattle Consumer Resource Center (King, Snohomish, Clallam and Jefferson Counties)
Office of the Attorney General
900 Fourth Ave., Ste. 2000
Seattle, WA 98164-1012
206-464-6684
Toll free in WA: 1-800-551-4636
Fax: 206-464-6451

Spokane Consumer Resource Center (Northeast Washington)
Office of the Attorney General
1116 West Riverside Ave.
Spokane, WA 99201-1194
509-456-3123
Toll free in WA: 1-800-551-4636
Fax: 509-458-3548

Tacoma Consumer Resource Center (Pierce, Mason, Grays Harbor and Kitsap Counties)
Consumer Protection Division
Office of the Attorney General
PO Box 2317
Tacoma, WA 98401
253-593-2904
Toll free in WA: 1-800-551-4636
Fax: 253-593-2449
e-mail: cynthial@atg.wa.gov
www.wa.gov/ago

Vancouver Consumer Resource Center (Southwest Washington)
Office of the Attorney General
1220 Main St., Ste. 549
Vancouver, WA 98660-2964
360-759-2150
Toll free in WA: 1-800-551-4636
Fax: 360-759-2159
www.atg.wa.gov/consumer

West Virginia

State Offices
Consumer Protection Division
Office of the Attorney General
812 Quarrier St., 6th Fl.
PO Box 1789
Charleston, WV 25326-1789
304-558-8986
Toll free in WV: 1-800-368-8808
Fax: 304-558-0184
e-mail:
consumer@wvago.state.wv.us
www.wvs.state.wv.us/wvag

Wisconsin

State Offices
Department of Agriculture, Trade and Consumer Protection
2811 Agriculture Dr.
PO Box 8911
Madison, WI 53708-8911
608-224-4949
Toll free in WI: 1-800-422-7128
TDD: 608-224-5058
Fax: 608-224-4939
e-mail:
hotline@datcp.state.wi.us
www.datcp.state.wi.us

Regional Offices
Bureau of Consumer Protection
Dept. of Agriculture, Trade & Consumer Protection
200 North Jefferson St.
Ste. 146A
Green Bay, WI 54301
920-448-5110
Fax: 920-448-5118
e-mail:
datcphotline@datcp.state.wi.us

Bureau of Consumer Protection
Dept. of Agriculture, Trade and Consumer Protection
10930 West Potter Rd., Ste. C
Milwaukee, WI 53226-3450
414-266-1231

County Offices
Racine County Sheriff's Department
717 Wisconsin Ave.
Racine, WI 53403
262-636-3126
Fax: 262-637-5279

Wyoming

State Offices
Consumer Protection Unit
Office of the Attorney General
123 State Capitol Building
Cheyenne, WY 82002
307-777-7874
Toll free in WY: 1-800-438-5799
Fax: 307-777-7956
e-mail:
agwebmaster@state.wy.us
attorneygeneral.state.wy.us

State Banking Authorities

The officials listed below regulate and supervise state-chartered banks. Many of them handle or refer problems and complaints about other types of financial institutions as well. Some also answer general questions about banking and consumer credit. If you are dealing with a federally chartered bank, check "Selected Federal Agencies" on page 111. Also see "Banking" on page 13.

Alabama
Superintendent of Banks
Center for Commerce
Ste. 689
401 Adams Ave.
Montgomery, AL 36130-1201
334-242-3452
Fax: 334-242-3500
www.bank.state.al.us

Alaska
Division of Banking and Securities, Dept. of Commerce Community aand Economic Development
PO Box 11807
Juneau, AK 99811-0807
907-465-2521
TDD: 907-465-5437
Fax: 907-465-2549
e-mail: dbsc@dced.state.ak.us
www.dced.state.ak.us/bsc/bsc.htm

Arizona
State Banking Department
2910 North 44th St., Ste. 310
Phoenix, AZ 85018
602-255-4421
Toll free in AZ: 1-800-544-0708
Fax: 602-381-1225
www.azbanking.com

Arkansas
State Bank Department
400 Hardin Rd., Ste. 100
Little Rock, AR 72211
501-324-9019
Fax: 501-324-9028
e-mail:
asbd@banking.state.ar.us
www.accessarkansas.org/bank

California
State Department of Financial Institutions
111 Pine St., Ste. 1100
San Francisco, CA 94111
415-263-8555
Toll free in CA: 1-800-622-0620
(Call with consumer complaints against CA state-licensed banks; the "800" number reaches the Consumer Services Office, located in Sacramento, CA.)
Fax: 415-989-5310
e-mail: consumer@dfi.ca.gov
www.dfi.ca.gov

Colorado
Division of Banking
Department of Regulatory Agencies
1560 Broadway, Ste. 1175
Denver, CO 80202
303-894-7575
Fax: 303-894-7570
e-mail:
banking@dora.state.co.us
www.dora.state.co.us/banking/

Connecticut
Connecticut Department of Banking
260 Constitution Plaza
Hartford, CT 06103
860-240-8200
Toll free in CT: 1-800-831-7225
Fax: 860-240-8178
www.state.ct.us/dob

Delaware
Office of the State Bank Commissioner
555 East Lockerman St.
Ste. 210
Dover, DE 19901
302-739-4235
Fax: 302-739-2356
e-mail:
choffecker@state.de.us
www.state.de.us/bank

District of Columbia
Department of Insurance, Securities and Banking
1400 L St., NW
Washington, DC 20005
202-727-1563
Fax: 202-727-1290
www.dbfi.dc.gov

Florida
Department of Financial Services
200 East Gaines St.
Tallahassee, FL 323990300
850-413-3100
Toll free in FL: 1-800-342-2762
TDD: 850-410-9700
Fax: 850-488-2349
www.fldfs.com

Georgia
Department of Banking and Finance
2990 Brandywine Rd., Ste. 200
Atlanta, GA 30341-5565
770-986-1653
Toll free in GA: (888) 986-1633
Fax: 770-986-1654
www.gadbf.org

Hawaii
Financial Institutions
Department of Commerce and Consumer Affairs
1010 Richards St., Room 602A
Honolulu, HI 96805
808-586-2820
Toll free in Kauai: 1-800-274-3141
Toll free in Maui: 1-800-984-2400
Toll free in Hawaii: 1-800-974-4000
TDD/TTY: 808-586-2820
Fax: 808-586-2818
e-mail: dfu@dcca,gawauu,giv
www.hawaii.gov/dcca/dci

Michigan
Office of Financial and Insurance Services
611 W. Ottawa St., 3rd Fl.
PO Box 30220
Lansing, MI 489330220
517-373-3460
Toll free: 1-877-999-6442
Fax: 517-335-4978
www.michigan.gov/ofis

Minnesota
Financial Examinations Division
Department of Commerce
85 Seventh Pl. East, Ste. 500
St. Paul, MN 55101
651-296-2715
Fax: 651-296-8591
e-mail:
kevin.murphy@state.mn.us
www.commerce.state.mn.us

Mississippi
Department of Banking and Consumer Finance
PO Box 23729
Jackson, MS 39205-3729
601-359-1031
Toll free in MS: 1-800-844-2499
Fax: 601-359-3557
e-mail:
bass@dbcf.state.ms.us
www.dbcf.state.ms.us

Missouri
Department of Finance
PO Box 716
Jefferson City, MO 65102
573-751-3242
Fax: 573-751-9192
e-mail: finance@ded.mo.gov
www.missouri-finance.org

Montana
Division of Banking & Financial Institutions
301 South Park, Ste. 316
PO Box 200546
Helena, MT 59620-0546
406-841-2920
Fax: 406-841-2930
www.discoveringmontana.com/doa/banking

Kentucky
Department of Financial Institutions
Department of Financial Institutions
1025 Capitol Center Dr.
Ste. 200
Frankfort, KY 40601
502-573-3390
Toll free: 1-800-223-2579
Fax: 502-573-8787
www.dfi.state.ky.us

Louisiana
Office of Financial Institutions
PO Box 94095
Baton Rouge, LA 70804-9095
225-925-4660
Fax: 225-925-4524
e-mail:
la_ofi@mail.premier.net
www.ofi.state.la.us

Maine
Bureau of Financial Instituions
36 State House Station
Augusta, ME 04333-0036
207-624-8570
Toll free: 1-800-965-5235
TDD: 207-624-8563
Fax: 207-624-8590
www.mainebankingreg.org

Maryland
Commisioner of Financial Regulation
500 North Calvert St., Ste. 402
Baltimore, MD 21202
410-230-6100
Toll free in MD: 1-888-784-0136
TTY: 410-767-2117
Fax: 410-333-0475
e-mail:
fin_reg@dllr.state.md.us
www.dllr.state.md.us/finance/

Massachusetts
Division of Banks
One South Station
Boston, MA 02110
617-956-1500
Toll free in MA: 1-800-495-2265
TDD: 617-956-1577
Fax: 617-956-1597
www.mass.gov/dob

Idaho
Department of Finance
PO Box 83720
Boise, ID 83720-0031
208-332-8000
Toll free in ID: 1-888-346-3378
Fax: 208-332-8098
e-mail: finance@fin.state.id.us
finance.state.id.us/home.asp

Illinois
Division of Banks and Real Estate
310 South Michigan Ave., Ste. 2130
Chicago, IL 60604
312-793-3000
Toll free: 1-877-793-3470
TDD: 312-793-0291
Fax: 312-793-7097
www.obre.state.il.us

Indiana
Department of Financial Institutions
30 S. Meridian St., Ste. 300
Indianapolis, IN 46204
317-232-3955
Toll free in IN: 1-800-382-4880
Fax: 317-232-7655
www.in.gov/dfi

Iowa
Division of Banking
200 East Grand, Ste. 300
Des Moines, IA 50309-1827
515-281-4014
Toll free: 1-800-972-2018
Fax: 515-281-4862
e-mail: idob@max.state.ia.us
www.idob.state.ia.us

Kansas
Office of the State Bank Commissioner
700 Jackson St., Ste. 300
Topeka, KS 66603-3714
785-296-2266
Toll free: 1-877-387-8523
(Consumer Helpline)
Fax: 785-296-0168
www.osbckansas.org

Nebraska
Department of Banking & Finance
1230 O St., Ste. 400
PO Box 95006
Lincoln, NE 68509-5006
402-471-2171
Fax: 402-471-3062
www.ndbf.org

Nevada
Financial Institutions Division
Department of Business & Industry
2501 E. Sahara Ave, #300
Las Vegas, NV 89704
702-486-4120
Fax: 702-486-4563
e-mail: ctidd@fid.state.nv.us
www.fid.state.nv.us

New Hampshire
State Banking Department
64B Old Suncook Rd.
Concord, NH 03301
603-271-3561
TTY toll free: 1-800-735-2964
Fax: 603-271-1090
www.state.nh.us/banking

New Jersey
Department of Banking and Insurance
20 West State St.
PO Box 325
Trenton, NJ 08625
609-292-3420 (Banking)
Fax: 609-292-5571
www.njdobi.org

New Mexico
Financial Institutions Division
Regulation and Licensing Department
2550 Cerrillos Rd., 3rd Fl.
Santa Fe, NM 87501
505-426-4885
Fax: 505-476-4670
e-mail: rldfid@state.nm.us
www.rld.state.nm.us/FID/

New York
Banking Department
One State St.
New York, NY 10004
212-709-5470
Toll free in NY: 1-877-BANK-NYS (consumer services hotline)
Fax: 212-709-3582
www.banking.state.ny.us

North Carolina
North Carolina Commissioner of Banks
4309 Mail Service Center
Raleigh, NC 27699-4309
919-733-3016
Fax: 919-733-6918
www.banking.state.nc.us

North Dakota
Department of Financial Institutions
2000 Schafer St., Ste. G
Bismarck, ND 58501-1204
701-328-9933
TDD toll free in ND: 1-800-366-6888
Fax: 701-328-9955
e-mail: dfi@state.nd.us
www.discovernd.com/dfi

Ohio
Division of Financial Institutions
Department of Commerce
77 South High St., 21st Fl.
Columbus, OH 43215-6120
614-728-8400
614-466-2932
Fax: 614-644-1631
www.com.state.oh.us/ODOC/dfi

Oklahoma
State Banking Department
4545 North Lincoln Blvd.
Ste. 164
Oklahoma City, OK 73105
405-521-2782
Fax: 405-522-2993
www.osbd.state.ok.us

Oregon
Department of Consumer & Business Services
Division of Finance and Corporate Securities
350 Winter St., NE, Rm. 410
Salem, OR 97310
503-378-4140
Toll free: 1-866- 814-9710 (Fraud and complaint investigation)
TTY: 503-378-4100
Fax: 503-947-7862
e-mail: dcbs.dfcsmail@state.or.us
www.oregondfcs.org

Pennsylvania
Department of Banking
333 Market St., 16th Fl.
Harrisburg, PA 17101-2290
717-787-6991
Toll free in PA: 1-800-PA-BANKS
TDD toll free: 1-800-679-5070
Fax: 717-787-8773
www.banking.state.pa.us

Puerto Rico
Department of Financial Institutions
Fernandez Juncos Station
PO Box 11855
San Juan, PR 009103855
787-723-3131
Fax: 787-723-4042
www.cif.gov.pr

Rhode Island
Division of Banking
Department of Business Regulation
233 Richmond St., Ste. 231
Providence, RI 029034231
401-222-2405
TDD/TTY: 401-222-2999
Fax: 401-222-5628
e-mail: BankInquiry@dbr.state.ri.us
www.dbr.state.ri.us

South Carolina
State Board of Financial Institutions
1015 Sumter St., Room 309
Columbia, SC 29201
803-734-2001
Fax: 803-734-2013

South Dakota
Division of Banking
217 1/2 W. Missouri Ave.
Pierre, SD 57501-4590
605-773-3421
Fax: 605-773-5367
www.state.sd.us/banking

Tennessee
Department of Financial Institutions
The Nashville City Center
511 Union St., 4th Fl.
Nashville, TN 37219
615-253-2023
Toll Free: 1-800-778-4215
TDD/TTY: 615-253-7794
e-mail: TDFI.Consumer Resources@state.tn.us
www.state.tn.us/financialinst

Texas
Department of Banking
2601 North Lamar
Austin, TX 78705
512-475-1300
Toll free in TX: 1-877-276-5554
Fax: 512-475-1313
www.banking.state.tx.us

Utah
Department of Financial Institutions
PO Box 146800
Salt Lake City, UT 84114-6800
801-538-8830
Fax: 801-538-8894
www.dfi.utah.gov

Vermont
Department of Banking, Insurance, Securities and Health Care Administration
89 Main St., Drawer 20
Montpelier, VT 05620-3101
802-828-4872
802-828-3307 (Banking)
Toll free: 1-800-964-1764 (All insurance except health)
Toll free: 1-800-631-7788 (Health Care)
Fax: 802-828-3306
www.bishca.state.vt.us

Virgin Islands
Chairman of Banking Board
Kongen's Gade #18
Charlotte Amalie
St. Thomas, VI 00802
340-774-2991
Fax: 340-774-6953

Virginia
Bureau of Financial Institutions
1300 East Main St., Ste. 800
PO Box 640
Richmond, VA 23218-0640
804-371-9657
Toll free in VA: 1-800-552-7945
TDD: 804-371-9206
Fax: 804-371-9416
www.state.va.us/scc

Washington
Department of Financial Institutions
PO Box 41200
Olympia, WA 98504-1200
360-902-8700
Toll free: 1-877-RING-DFI
Fax: 360-586-5068
www.dfi.wa.gov

West Virginia
Division of Banking
State Capitol Complex
Building 3, Rm. 311
1900 Kanawha Blvd. East
Charleston, WV 25305-0240
304-558-2294
Toll free in WV: 1-800-642-9056
Fax: 304-558-0442
www.wvdob.org

Wisconsin
Department of Financial Institutions
345 West Washington Ave.
3rd Fl.
Madison, WI 53708
608-264-7969
Toll free in WI: 1-800-452-3328
Fax: 608-264-7968
www.wdfi.org

Wyoming
Division of Banking
Herschler Bldg.
3rd Fl., East
Cheyenne, WY 82002
307-777-7797
Fax: 307-777-3555
e-mail: maitchison@wyaudit.state.wy.us
audit.state.wy.us/banking

State Insurance Regulators

Each state has its own laws and regulations for each type of insurance. The officials listed below enforce these laws. Many of these offices can also provide you with information to help you make informed insurance buying decisions. See the "Insurance" section in Part I of this Handbook for advice.

If you have a question or complaint about your insurance company's policies, contact the company before you contact the state insurance regulator.

Alabama

Department of Insurance
201 Monroe St., Ste. 1700
PO Box 303351
Montgomery, AL 36104
334-269-3550
Fax: 334-241-4192
e-mail:
insdept@insurance.state.al.us
www.aldoi.org

Alaska

Div. of Insurance, Dept. of Commerce, Community and Economic Development
Robert B. Atwood Building
550 W. 7th Avenue, Ste. 1560
Anchorage, AK 995013567
907-269-7900
TDD: 907-465-5437
Fax: 907-269-7910
e-mail: insurance@ commerce.state.ak.us
www.dced.state.ak.us/insurance

Div. of Insurance, Dept. of Commerce, Community aand Economic Development
PO Box 110805
Juneau, AK 99811-0805
907-465-2515
TDD/TTY: 907-465-5437
Fax: 907-465-3422
e-mail: insurance@ commerce.state.ak.us
www.commerce.state.ak.us/ insurance

Arizona

Department of Insurance
2910 North 44th St., Ste. 210
Phoenix, AZ 85018-7256
602-912-8444
Toll free in AZ: 1-800-325-2548
Fax: 602-954-7008 (Complaints)
e-mail: consumers@id.state.az.us
www.id.state.az.us

Arkansas

Department of Insurance
1200 West 3rd St.
Little Rock, AR 72201-1904
501-371-2600
501-371-2640 (Consumer Services)
Toll free in AR: 1-800-282-9134
Toll free: 1-800-852-5494
Fax: 501-371-2618
e-mail: insurance.con sumers@arkansas.gov
www.arkansas.gov/insurance

California

Department of Insurance
300 Capitol Mall, Ste. 1500
Sacramento, CA 95814
916-492-3500
415-538-4010 (San Francisco}
213-897-8921 (Los Angeles)
Toll free in CA: 1-800-927-4357
Fax: 916-445-5280
www.insurance.ca.gov

Dept. of Managed Health Care, CA HMO Help Center
(For those enrolled in an HMO, Blue Cross of California PPO, or Blue Shield of California PPO)
980 Ninth St., Ste. 500
Sacramento, CA 95814-2738
1-888-HMO-2219 (HMO Consumer Complaint Line)
1-877-525-1295 (HMO Provider/ Physician Line)
1-877-688-9891
Fax: 916-229-0465 (Conplaints), 916-229-4328 (Medical Review)
e-mail: GenInfo@dmhc.ca.gov
www.hmohelp.ca.gov

Colorado

Division of Insurance
1560 Broadway, Ste. 850
Denver, CO 80202
303-894-7490 or 7499
Toll free in CO: 1-800-930-3745
TDD/TTY: 303-894-7880
Fax: 303-894-7455
www.dora.state.co.us/Insu rance

Connecticut

Department of Insurance
Consumer Affairs Dept.
PO Box 816
Hartford, CT 06142-0816
860-297-3900
Toll free: 1-800-203-3447
Fax: 203-297-3872
www.state.ct.us/cid

Delaware

Department of Insurance
841 Silver Lake Blvd.
Dover, DE 19904
302-739-4251
Toll free in DE: 1-800-282-8611
Fax: Fax: 302-739-6278
e-mail: consumer@deins. state.de.us
www.state.de.us/inscom

District of Columbia

Department of Insurance, Securities and Banking
810 First St., NE, Ste. 701
Washington, DC 20002
202-727-8000
Fax: 202-535-1196
e-mail: info.disb@dcgov.org
disb.dc.gov

Florida

Office of Insurance Regulation
Dept. of Financial Services
200 East Gaines St.
Tallahassee, FL 32399-0300
(850) 413-3100
Toll free in FL: 1-800-342-2762
TDD: 850-410-9700
Fax: 850-488-2349
www.fldfs.com

Georgia
Insurance and Fire Safety
2 Martin Luther King, Jr. Dr.
Atlanta, GA 30334
404-656-2070
Toll free in GA: 1-800-656-2298
TDD/TTY: 404-656-4031
Fax: 404-657-8542
www.inscomm.state.ga.us

Hawaii
Insurance Div., Dept. of Commerce and Consumer Affairs
PO Box 3614
Honolulu, HI 96811-3614
808-586-2790 or 2799
Fax: 808-586-2806
e-mail:
insurance@dcca.hawaii.gov
www.hawaii.gov/dcca/ins

Idaho
Department of Insurance
700 West State St.
PO Box 83720
Boise, ID 83720-0043
208-334-4250
Toll free in ID: 1-800-721-3272
Fax: 208-334-4398
www.doi.state.id.us

Illinois
Division of Insurance
Department of Financial and Professional Regulation
100 W. Randolph St., Ste. 5-570
Chicago, IL 606013395
312-814-2420
TDD: 312/814-2603
Fax: Fax: 312-14-5435
e-mail:
Director@ins.state.il.us
www.state.il.us/ins

Div. of Insurance, Dept. of Financial and Prof. Regulation
320 West Washington St.
Springfield, IL 62767
217-782-4515
Toll free: 1-877-527-9431 TDD: 217-524-4872
Fax: 217-782-5020
e-mail: director@ins.state.il.us
www.idfpr.com

Indiana
Department of Insurance
311 W. Washington St., Ste. 300
Indianapolis, IN 46204-2787
317-232-2385
Toll free in IN: 1-800-622-4461
Toll free: 1-800-452-4800 (in-state senior health insurance information)
Fax: 317-232-5251
www.state.in.us/idoi

Iowa
Division of Insurance
330 Maple St.
Des Moines, IA 50319
515-281-5705
Fax: 515-281-3059
www.iid.state.ia.us

Kansas
Insurance Division
420 SW 9th St.
Topeka, KS 66612-1678
785-296-7801
Toll free in KS: 1-800-432-2484
TTY toll free 1-877-235-3151
Fax: 785-296-2283
e-mail: commissione4r@ksinsurance.org
www.ksinsurance.org

Kentucky
Office of Insurance
215 West Main St.
Frankfort, KY 40601
502-564-3630
Toll free: 1-800-595-6053
Fax: 502-564-1650
doi.ppr.ky.gov

Louisiana
Department of Insurance
1702 N. Third St.
Baton Rouge, LA 70802
225-342-0895
225-342-5900
Toll free: 1-800-259-5300
Toll free:1-800-259-5301
Fax: 254-342-3078
www.ldi.state.la.us

Maine
Bureau of Insurance
34 State House Station
Augusta, ME 04333
207-624-8475
Toll free in ME: 1-800-300-5000
TDD: 207-624-8563
Fax: 207-624-8599
www.maineinsurancereg.org

Maryland
Insurance Administration
525 St. Paul Pl.
Baltimore, MD 212022272
410-468-2000
Toll free: 1-800-492-6116
TTY toll free: 1-800-735-2258
Fax: 410-468-2020
www.mdinsurance.state.md.us

Massachusetts
Division of Insurance
Consumer Service Section
One South Station, 5th Fl.
Boston, MA 02110
617-521-7777
TDD: 617-521-7490
Fax: 617-521-7575
www.state.ma.us/doi

Michigan
Office of Financial and Insurance Services
611 West Ottawa St., 3rd Fl.
PO Box 30220
Lansing, MI 48933
517-373-0220
Toll free: 1-877-999-6442
Fax: 517-335-4978
www.michigan.gov/ofis

Minnesota
Department of Commerce
Market Assurance Division
85 7th Pl. East
St. Paul, MN 55101
651-296-2488
Toll free in MN: 1-800-657-3602
Fax: 651-296-4328
e-mail: insurance.commerce@state.mn.us
www.commerce.state.mn.us

Mississippi
Department of Insurance
PO Box 79
Jackson, MS 39205
601-359-3569

Toll free in MS: 1-800-562-2957
Fax: 601-359-1077
e-mail: consumer@mid.state.ms.us
www.doi.state.ms.us

Missouri

Missouri Department of Insurance
PO Box 690
301 West High St., Room 530
Jefferson City, MO 651020690
573-751-4126
Toll free in MO: 1-800-726-7390
TDD/TTY: 573-526-4536
Fax: 573-751-1165
www.insurance.state.mo.us

Montana

Department of Insurance
840 Helena Ave.
Helena, MT 59601
406-444-2040
Toll free in MT: 1-800-332-6148
Fax: 406-444-3497
www.state.mt.us/sao

Nebraska

Department of Insurance
Terminal Building
941 O St., Ste. 400
Lincoln, NE 685083639
402-471-2201
Toll free in NE: 1-877-564-7323
TDD toll free: 1-800-833-7351
Fax: Fax: 402-471-6559
www.nol.org/home/NDOI

Nevada

Division of Insurance
Dept. of Business & Industry
788 Fairview Drive, Ste. 300
Carson City, NV 89701
775-687-7650
Fax: 775-687-3937
e-mail: insinfo@doi.state.nv.us
www.doi.state.nv.us

Division of Insurance
Dept. of Business & Industry
2501 East Sahara Ave, Ste. 302
Las Vegas, NV 89104
(702) 486-4009
Fax: Fax: 702-486-4007
www.doi.state.nv.us

New Hampshire

Department of Insurance
21 South Fruit St., Ste. 14
Concord, NH 03301-2430
603-271-2261
Toll free in NH: 1-800-852-3416
TTY toll free in NH: 1-800-735-2964
Fax: 603-271-0248
e-mail: requests@ins.state.nh.us
www.nh.gov/insurance

New Jersey

Dept. of Banking and Insurance
20 West State St.
PO Box 325
Trenton, NJ 08625
609-633-7667
Fax: 609-292-5571
www.njdobi.org

New Mexico

Department of Insurance
PO Box 1269
Santa Fe, NM 87504-1269
505-827-4601
Toll free in NM: 1-800-947-4722
Fax: 505-827-4734
www.nmprc.state.nm.us

New York

Consumer Services Bureau
Insurance Department
One Commerce Plaza
Albany, NY 12257
518-474-6600
Toll free: 1-800-342-3736
Fax: 518-474-6630
www.ins.state.ny.us

Consumer Services Bureau
Insurance Department
65 Court St. #7
Buffalo, NY 14202
716-847-7618
Toll free in NY: 1-800-342-3736
Fax: 716-847-7925
www.ins.state.ny.us

North Carolina

Dept of Insurance
Dobbs Bldg.
430 N. Salisbury St.
1201 Mail Service Cetner
Raleigh, NC 27699-1201
919-733-7349
Toll free: 1-800-546-5664
Toll free:1-800-662-7777
Fax: 919-733-0085
e-mail: consumer@ncdoi.net
www.ncdoi.com

North Dakota

Insurance Department
600 East Boulevard Ave., 5th Fl
Bismarck, ND 58505
701-328-2440
Toll free in ND: 1-800-247-0560
TTY toll free: 1-800-366-6888
Fax: 701-328-4880
e-mail: insurance@state.nd.us
www.state.nd.us/ndins

Ohio

Office of Consumer Services
Department of Insurance
2100 Stella Court
Columbus, OH 43215-1067
614-644-3378
Toll free: 1-800-686-1526
(consumer hotline)
Toll free:1-800-686-1527
(fraud hotline)
Toll free:1-800-686-1578
(senior hotline)
TDD/TTY: 614-644-3745
Fax: 614-387-1302
www.ohioinsurance.gov

Oklahoma

Insurance Department
2401 N. W. 23rd St., Ste. 28
PO Box 53408
Oklahoma City, OK 73152-3408
405-521-2828
Toll free in OK: 1-800-522-0071
Fax: 405-521-6635
e-mail: okinsdpt@telepath.com
www.oid.state.ok.us

Oregon

Insurance Division
350 Winter St., NE, Rm. 440-2
PO Box 14480
Salem, OR 97310-3883
503-947-7984
Toll free in OR: 1-888-877-4894
Fax: 503-378-4351
e-mail: dcbs.insmail@state.or.us
insurance.oregon.gov

Pennsylvania
Bureau of Consumer Service
Insurance Department
1321 Strawberry Sq., 13th Fl.
Harrisburg, PA 17120
717-787-2317
Toll free: 1-877-881-6388
Fax: 717-787-8585
www.insurance.state.pa.us

Puerto Rico
Office of Commissioner of Insurance
Call Box 8330
Fernandez Juncos Station
Santurce, PR 00910-8330
787-722-8686
787-721-5848
Fax: 787-722-4402
www.ocs.gobierno.pr

Rhode Island
Insurance Division
Dept. of Business Regulation
233 Richmond St., Ste. 233
Providence, RI 02903-4233
401-222-2223
TDD: 401-222-2999
Fax: 401-222-5475
www.dbr.state.ri.us

South Carolina
Consumer Services
Department of Insurance
300 Arbor Lake Drive, Ste. 1200
PO Box 100105
Columbia, SC 29202
803-737-6180
Toll free in SC: 1-800-768-3467
Fax: 803-737-6231
e-mail:
CnsmMail@doi.state.sc.us
www.doi.state.sc.us

South Dakota
Div. of Insurance, Dept. of Revenue and Regulation
445 East Capital
Pierre, SD 57501
605-773-3563
Fax: 605-773-5369
www.state.sd.us/drr

Tennessee
Dept. of Commerce and Insurance
500 James Robertson Pkwy. 5th Fl.
Nashville, TN 37243-0565
615-741-2241
Toll free in TN: 1-800-342-4029
Fax: 615-532-6934
www.state.tn.us/commerce

Texas
Department of Insurance
333 Guadalupe St.
PO Box 149104
Austin, TX 78614-9104
512-463-6169
Toll free in TX: 1-800-252-3439
(Consumer Help Line)
Fax: 512-475-2005
www.tdi.state.tx.us

Utah
Department of Insurance
State Office Bldg., Room 3110
Salt Lake City, UT 841146901
801-538-3805
Toll free in UT: 1-800-439-3805
TDD: 801-538-3826
Fax: 801-538-3829
www.insurance.state.ut.us

Vermont
Dept. of Banking, Insurance, Securities and Health Care Adm.
89 Main St., Drawer 20
Montpelier, VT 05620-3101
802-828-3302
Toll free in VT: 1-800-964-1784
Toll free in VT: 1-800-631-7788
(Health Insurance)
Fax: 802-828-3306
www.bishca.state.vt.us

Virgin Islands
Div. of Banking and Insurance
Kongen's Gade #18
St. Thomas, VI 00802
340-774-7166
Fax: 340-774-9458
e-mail: vidoi001@aol.com

Virginia
Bureau of Insurance
State Corporation Commission
PO Box 1157
1300 East Main St. (23219) (special delivery and walk-ins)
Richmond, VA 23218
804-371-9967
Toll free in VA: 1-800-552-7945
TDD: 804-371-9206
e-mail: bureauofinsurance@scc.state.va.us
www.state.va.us/scc

Washington
Commssioner of Insurance
Insurance 5000 Building
PO Box 40255
Olympia, WA 98504-0255
360-725-7103
Toll free in WA: 1-800-562-6900
TDD: 360-586-0241
Fax: 360-586-3109
e-mail: mikek@olc-wa-gov
www.insurance.wa.gov

West Virginia
Department of Insurance
1124 Smith St. (25301)
PO Box 50540
Charleston, WV 25305-0540
304-558-3354
Toll free in WV: 1-888-TRY-WVIC (888-879-9842)
Fax: 304-558-0412
e-mail: wvins@wvinsurance.gov
www.wvinsurance.gov

Wisconsin
Commissioner of Insurance
125 S. Webster St. (53702)
PO Box 7873
Madison, WI 53707-7873
608-266-0103
Toll free in WI: 1-800-236-8517
Dial 711 and ask for 608-266-3586
Fax: 608-266-9935
e-mail:
information@oci.state.wi.us
oci.wi.gov

Wyoming
Department of Insurance
Herschler Bldg.
122 West 25th St., 3rd Fl. East
Cheyenne, WY 82002-0440
307-777-7401
Toll free in WY: 1-800-438-5768
Fax: 307-777-5895
e-mail: wyinsdep@state.wy.us
insurance.state.wy.us/

State Securities Administrators

Each state has its own laws and regulations for securities brokers and securities-including stocks, mutual funds, commodities, real estate, etc. The officials and agencies listed below enforce these laws and regulations. Many of these offices can also provide information to help you make informed investment decisions.

If you have a question or complaint about an investment, call the company or bank involved. If you are not satisfied with the response you get, call your state securities agency. See the "Investment" section in Part I of this Handbook for additional advice and sources of assistance.

Alabama
Securities Commission
770 Washington Ave., Ste. 570
Montgomery, AL 36130-4700
334-242-2984
Toll free in AL: 1-800-222-1253
Fax: 334-242-0240
e-mail: asc@asc.alabama.gov
http://asc.state.al.us

Alaska
Div. of Banking and Securities
Department of Commerce, Community and Economic Development
PO Box 11807
Juneau, AK 99811-0807
907-465-2521
TDD: 907-465-5437
Fax: 907-465-2549
www.dced.state.ak.us/bsc/bsc.htm

Arizona
Securities Division, Arizona Corporation Commission
1300 West Washington, 3rd Fl
Phoenix, AZ 85007
602-542-4242
Fax: 602-594-7470
e-mail:
accsec@ccsd.cc.state.az.us
www.ccsd.cc.state.az.us

Arkansas
Securities Division
Heritage West Bldg., Ste. 300
201 East Markham,
Little Rock, AR 72201
501-324-9260
Toll free: 1-800-981-4429
Toll free in AR: 1-800-981-4429
Fax: 501-324-9268
e-mail:
securities@mail.state.ar.us
www.arkansas.gov/arsec/

California
Department of Corporations
1515 K St., Ste. 200
Sacramento, CA 95814-4052
916-445-7205
www.corp.ca.gov

Colorado
Div. of Securities, Dept. of Regulatory Agencies
1580 Lincoln St., Ste. 420
Denver, CO 80203-1506
303-894-2320
TTY 1-800-659-2656
Fax: 303-861-2126
e-mail:
securities@dora.state.co.us
www.dora.state.co.us/securities

Connecticut
Dept. of Banking, Government Relations and Consumer Affairs
260 Constitution Plaza
Hartford, CT 06103-1800
860-240-8299
Toll free: 1-800-831-7225
Fax: 860-240-8178
e-mail: banking.complaint@po.state.ct.us
www.state.ct.us/dob

Delaware
Division of Securities
Department of Justice
State Office Bldg.
820 North French St., 5th Fl.
Wilmington, DE 19801
302-577-8424
Fax: 302-577-6987
www.state.de.us/securities

District of Columbia
Dept. of Insurance, Securities and Banking
810 First St., NE, Ste. 701
Washington, DC 20002
202-727-8000
Fax: 202-535-1196
e-mail: disb@dcgov.org
disb.dc.gov

Florida
Office of Financial Regulation
200 East Gaines St.
Tallahassee, FL 32399-0350
850-410-9805
Toll free in FL: 1-800-342-2762
Fax: 850-410-9748
e-mail: fldbf@dfs.state.fl.us
www.fldfs.com

Georgia
Div. of Securities and Business Regulation, Office of the Secretary of State
802 West Tower
2 Martin Luther King, Jr. Dr.
Atlanta, GA 30334
404-656-3920
Toll free: 1-888-733-7427
Fax: 404-657-8410
e-mail:
securities@sos.state.ga.us
www.sos.state.ga.us

Hawaii
Business Registration Div.
Department of Commerce and Consumer Affairs
335 Merchant St.. Room 204
Honolulu, HI 96818
808-586-2744
Fax: 808-586-2733
www.hawaii.gov

Idaho
Department of Finance
700 W. State St., 2nd Fl.
PO Box 83720 (zip 83720-0031)
Boise, ID 83702
208-332-8000
Toll free in ID: 1-888-346-3378
Fax: 208-332-8097
finance.state.id.us/home.asp

Illinois
Securities Department
Secretary of State
300 W. Jefferson St, Ste. 300A
Springfield, IL 62702
217-782-2256
217-524-0652
Toll free in IL: 1-800-628-7937
www.sos.state.il.us

Indiana
Securities Div., Office of the Secretary of State
302 W. Washington, Rm. E-111
Indianapolis, IN 46204
317-232-6681
Toll free in IN: 1-800-223-8791
Fax: 317-233-3675
www.state.in.us/sos

Iowa
Enforcement Section
Securities Bureau
340 Maple St.
Des Moines, IA 50319-0066
515-281-4441
Toll free: 1-800-351-4665
Fax: 515-281-3059
e-mail:
iowasec@iid.state.ia.us
www.iid.state.ia.us/division/securities/default.asp

Kansas
Office of the Securities Commissioner
618 South Kansas Ave. 2nd Fl.
Topeka, KS 66603-3804
785-296-3307
Toll free in KS: 1-800-232-9580
Fax: 785-296-6872
e-mail:
ksecom@cjnetworks.com
www.ink.org/public/ksecom

Kentucky
Divsion of Securities
Dept. of Financial Institutions
1025 Capitol Center Dr., Ste. 200
Frankfort, KY 40601-3868
502-573-3390
Toll free: 1-800-223-2579
Fax: 502-573-8787
www.dfi.state.ky.us

Louisiana
Securities Division
Office of Financial Institutions
8660 United Plaza Blvd., 2nd Fl.
Post Office Box 94095
Baton Rouge, LA 70804-9095
225-925-4660
Fax: 225-925-4548
www.ofi.state.la.us

Maine
Office of Securities
121 State House Station
Augusta, ME 04333-0018
207-624-8551
Toll free in ME: 1-800-624-8551
TDD/TTY: 207-624-8563
Fax: 207-624-8590
www.mainesecuritiesreg.org

Maryland
Securities Division
Office of the Attorney General
200 Saint Paul Pl.
Baltimore, MD 21202-
410-576-6360
Toll free: 888-743-0023
TDD: 410-576-6372
e-mail: securities@oag.state.md.us
www.oag.state.md.us/Securities

Massachusetts
Office of the Secretary of State
One Ashburton Pl., Rm. 1701
Boston, MA 02108
617-727-3548
Toll free in MA: 1-800-269-5428
TDD/TTY: 617-878-3889
Fax: 617-248-0177
e-mail: securities@sec.state.ma.us
www.sec.state.ma.us/sct

Michigan
Office of Financial and Insurance Services
611 W. Ottawa St., 3rd Fl.
PO Box 30220
Lansing, MI 48909
517-373-0220
Toll Free: 1-877-999-6442
Fax: 517-335-4978
www.michigan.gov/ofis

Minnesota
Department of Commerce
85 Seventh Pl. East, Ste. 500
St. Paul, MN 55101
651-296-4026
Toll free in MN: 1-800-657-3602
TDD: 651-296-2860
Fax: 651-296-4328
e-mail: securities.commerce@state.mn.us
www.commerce.state.mn.us

Mississippi
Business Regulation and Enforcement
Secretary of State's Office
700 North St.
or PO Box 136 (Zip 39205-0136)
Jackson, MS 39202
601-359-1350
Toll free: 1-800-256-3494
Fax: 601-359-1499
www.sos.state.ms.us

Missouri
Commissioner of Securities
PO Box 1276
Jefferson City, MO 65102
573-751-4136
Toll free in MO: 1-800-721-7996
Fax: 573-526-3124
ago.missouri.gov/divisions/consumerprotection.htm

Montana
Securities Division
State Auditor
840 Helena Ave.
Helena, MT 59601
406-444-2040
Toll free in MT: 1-800-332-6148
Fax: 406-444-3497
www.sao.state.mt.us

Nebraska
Department of Banking & Finance, Bureau of Securities
PO Box 95006
The Atrium
1200 N St., Ste. 311
Lincoln, NE 68509-5006
402-471-3445
www.ndbf.org

Nevada
Securities Division, Office of the Secretary of State
555 East Washington Ave.
Ste. 5200
Las Vegas, NV 89101
702-486-2440
Fax: 702-486-2452
e-mail: nvsec@sos.nv.gov
www.sos.state.nv.us

New Hampshire
Bureau of Securities Regulation
Department of State
State House, Room 204
Concord, NH 03301-4989
603-271-1463
Fax: 603-271-7933
www.sos.nh.gov/securities

New Jersey
Bureau of Securities
Dept. of Law and Public Safety
PO Box 47029 (07101)
153 Halsey St., 6th Fl.
Newark, NJ 07102
973-504-3600
Fax: 973-504-3601
www.state.nj.us/lps/ca/home.htm

New Mexico
Securities Division
Regulation & Licensing Department
2550 Cerrillos Rd.
Santa Fe, NM 87505-
505-476-4580
Toll free in NM: 1-800-704-5533
Fax: 505-984-0617
www.rld.state.nm.us

New York
Bureau of Investor Protection and Securities
Office of the Attorney General
120 Broadway
New York, NY 10271
212-416-8200
Fax: 212-416-8816
www.oag.state.ny.us

North Carolina
Securities Division
2 South Salisbury St.
Raleigh, NC 27601
919-733-3924
Toll free: 1-800-688-4507
(investor hotline)
Fax: 919-821-0818
www.sosnc.com

North Dakota
Securities Department
State Capitol -- 5th Fl.
600 E. Boulevard Ave.,
Dept. 414
Bismarck, ND 58505-0510
701-328-2910
Toll free in ND: 1-800-297-5124
Fax: 701-328-2946
e-mail:
ndsecurities@state.nd.us
www.ndsecurities.com

Ohio
Division of Securities
77 South High St.
22nd Fl.
Columbus, OH 43215
614-644-7381
Toll free: 1-800-788-1194
(investor protection hotline)
Fax: 614-466-3316
www.securities.state.oh.us

Oklahoma
Department of Securities
First National Center
120 North Robinson, Ste. 860
Oklahoma City, OK 73102
405-280-7700
Fax: 405-280-7742
e-mail:
general@securities.state.ok.us
www.securities.state.ok.us

Oregon
Department of Consumer & Business Services
Division of Finance and Corporate Securities
350 Winter St., NE, Ste. 410
Salem, OR 97310
503-378-4140
Toll free: 1-866-814-9710
TTY: (503) 378-4100
Fax: 503-947-7862
e-mail:
dcbs.fcsmail@state.or.us
egov.oregon.gov/DCBS/

Pennsylvania
Securities Commission
ATTN: Office of Secretary
Eastgate Office Building
2nd Fl.
1010 North 7th St.
Harrisburg, PA 17102-1410
717-787-8061
Toll free in PA: 1-800-600-0007
Fax: Fax: 717-783-5122
www.psc.state.pa.us

Puerto Rico
Office of the Commissioner of Financial Institutions
Fernandez Juncos Station
PO Box 11855
San Juan, PR 00910-3855
787-723-8403
Fax: 787-723-4225
e-mail: felipec@cif.gov.pr
www.cif.gov.pr

Rhode Island
Securities Division
233 Richmond St., Ste. 232
Providence, RI 02903-4232
401-222-3048
TDD: 401-222-2999
Fax: 401-222-5629
e-mail:
mpicciri@dbr.state.ri.us
www.dbr.state.ri.us

South Carolina
Securities Division
Office of the Attorney General
P. O. Box 11549
Columbia, SC 29211-1549
803-734-9916
www.scsecurities.org

South Dakota
Division of Securities
445 East Capitol Ave.
Pierre, SD 57501-3185
605-773-4823
Fax: 605-773-5953
www.state.sd.us/dcr/securities

Tennessee
Securities Division
Department of Commerce and Insurance
Davy Crockett Tower, Ste. 680
500 James Robertson Pkwy.
Nashville, TN 37243
615-741-2947
615-741-5900
Toll free in TN: 1-800-863-9117
www.state.tn.us/commerce

Texas
State Securities Board
PO Box 13167
Austin, TX 78711-3167
512-305-8300
Fax: 512-305-8310
www.ssb.state.tx.us

Utah
Division of Securities
Department of Commerce
160 East 300 South, 2nd Fl. (84111)
PO Box 146760
Salt Lake City, UT 84114-6760
801-530-6600
Toll free in UT: 1-800-721-7233
Fax: 801-530-6980
www.commerce.state.ut.us

Vermont
Department of Banking, Insurance, Securities, & Health Care Administration
89 Main St., Drawer 20
Montpelier, VT 05620-3101
802-828-3420
Fax: 802-828-2896
www.bishca.state.vt.us

Virginia
Division of Securities and Retail Franchising
State Corporation Commission
PO Box 1197
Richmond, VA 23218
804-371-9051
Toll free in VA: 1-800-552-7945
TDD: 804-371-9203
Fax: 804-371-9911
www.state.va.us/scc/division/srf

Washington
Securities Division
Department of Financial Institutions
PO Box 9033
Olympia, WA 98507-9033
360-902-8760
TDD: 360-664-8126
Fax: 360-586-5068
www.dfi.wa.gov

West Virginia
Securities Commission
State Auditor's Office
102 Dee Dr.
Charleston, WV 25311
304-558-2257
Toll free: 1-888-368-9507
Fax: 304-558-4211
e-mail:
securities@wvauditor.com
www.wvauditor.com

Wisconsin
Division of Securities
Department of Financial Institutions
PO Box 1768
Madison, WI 53701-1768
608-266-1064
Toll free in WI: 1-800-47-CHECK
TTY: 608-266-8818
Fax: 608-264-7979
www.wdfi.org

Wyoming
Securities Division
Office of the Secretary of State
State Capitol Bldg., Room 109
200 West 24th St.
Cheyenne, WY 82002-0020
307-777-7370
TDD: 307-777-5351
Fax: 307-777-5339
e-mail: securities@state.wy.us
soswy.state.wy.us

State Utilities Commissions

State utility commissions regulate services and rates for gas, electricity and telephones within your state. In some states, the utility commissions regulate other services such as water, transportation, and the moving of household goods. Rates for utilities and services provided between states are regulated by the Federal Government.

Many utility commissions handle consumer complaints. Sometimes, if a number of complaints are received about the same utility matter, they will conduct investigations.

Alabama
Public Service Commission
PO Box 304260
Montgomery, AL 36130
Toll free in AL: 1-800-392-8050
Fax: 334-242-0727
www.psc.state.al.us

Alaska
Regulatory Commission of Alaska
701 W 8th Ave., Ste. 300
Anchorage, AK 99501
907-276-6222
Toll free in AK: 1-800-390-2782
TDD: 907-276-4533
Fax: 907-276-0160
e-mail: cp_rca@rca.state.ak.us
www.state.ak.us/rca

Arizona
Arizona Corporation Commission
1200 West Washington St.
Phoenix, AZ 85007
602-542-3933
Toll free in AZ: 1-800-222-7000
TDD: 602-542-2105
Fax: 602-542-5560
e-mail:
mailmaster@cc.state.az.us
www.cc.state.az.us

Arkansas
Public Service Commission
PO Box 400
Little Rock, AR 72203-0400
501-682-2051
Toll free in AR: 1-800-482-1164 (complaints)
TDD toll free: 800-682-2898
Fax: 501-682-5731
www.state.ar.us/psc

California
Public Utilities Commission
505 Van Ness Ave., Room 5218
San Francisco, CA 94102
415-703-2782
Toll free in CA: 1-800-649-7570 (Utility Complaints)
TDD: 415-703-2032
Fax: 415-703-1758
www.cpuc.ca.gov

Colorado
Public Utilities Commission
1580 Logan St., Office Level 2
Denver, CO 80203
303-894-2070
Toll free in CO: 1-800-456-0855
TDD: 303-894-2512
Fax: 303-894-2065
e-mail: PUConsumer.
Complaints@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 in CT: 1-800-382-4586
TDD: 860-827-2837
Fax: 860-827-2613
www.state.ct.us/dpuc

Delaware
Public Service Commission
Cannon Bldg. Ste. 100
861 Silver Lake Blvd.
Dover, DE 19904
302-739-4247
Toll free in DE: 1-800-282-8574
TDD: 302-739-4333
Fax: 302-739-4849
www.state.de.us/delpsc

District of Columbia
Public Service Commission
1333 H St., NW
Ste. 200, West Tower;
Washington, DC 20005
202-626-5100 (Consumer Services Division)
Fax: 202-393-1389
e-mail: support@dcpsc.org
www.dcpsc.org

Florida
Florida Public Service Commission
2540 Shumard Oak Blvd.
Tallahassee, FL 32399-0850
850-413-6330
Toll free in FL: 1-800-342-3552
TDD/TTY toll free: 1-800-955-8771
Fax: 800-511-0809
e-mail:
contact@psc.state.fl.us
www.floridapsc.com

Georgia
Public Service Commission
244 Washington St.
Atlanta, GA 30334
404-656-4501
Toll free in GA: 1-800-282-5813
Fax: (404)656-2341
e-mail:
gapsc@psc.state.ga.us
www.psc.state.ga.us

Hawaii
Public Utilities Commission
465 South King St., Room 103
Honolulu, HI 96813
808-586-2020
Fax: 808-586-2066
e-mail:
Hawaii.PUC@hawaii.gov
www.hawaii.gov/budget/puc

Idaho
Public Utilities Commission
PO Box 83720
Boise, ID 83720-0074
208-334-0300
Toll free in ID: 1-800-432-0369
Voice/TDD Toll free: 1-800-337-1363
TDD: 1-800-377-3529
Fax: 208-334-3762
www.puc.state.id.us

Illinois
Commerce Commission
527 East Capitol Ave.
PO Box 19280
Springfield, IL 62794-9280
217-782-7295
Toll free in IL: 1-800-524-0795
TTY toll free: 1-800-858-9277
Fax: 217-524-6859
www.icc.state.il.us

Indiana
Utility Regulatory Commission
Consumer Affairs Division
302 West Washington St.
Ste. E-306
Indianapolis, IN 46204
317-232-2712
Toll free in IN: 1-800-851-4268
TDD: 317-232-8556
Fax: 317-233-2410
www.IN.gov/iurc

Iowa
Utilities Board
350 Maple St.
Des Moines, IA 50319-0069
515-281-3839
Toll free in IA: 1-877-565-4450
Fax: 515-281-5329
e-mail:
iubcustomer@iub.state.ia.us
www.state.ia.us/iub

Kansas
Corporation Commission
1500 SW Arrowhead Rd.
Topeka, KS 66604-4027
785-271-3100
Toll free in KS: 1-800-662-0027
TDD toll free 1-800-766-3777
Fax: 785-271--3354
e-mail:
public.affairs@kcc.state.ks.us
www.kcc.state.ks.us

Kentucky
Public Service Commission
211 Sower Blvd.
PO Box 615
Frankfort, KY 40602
502-564-3940
Toll free in KY: 1-800-772-4636
(complaints only)
TTY toll free: 1-800-648-6056
Fax: 502-564-3460
www.psc.state.ky.us

Louisiana
Public Service Commission
PO Box 91154
Baton Rouge, LA 70821-9154
225-342-4404
Toll free in LA: 1-800-256-2397
Fax: 225-342-2831
www.lpsc.org

Maine
Public Utilities Commission
242 State St.
Augusta, ME 04333-0018
207-287-3831
Toll free in ME: 1-800-452-4699
TTY toll free: 1-800-437-1220
Fax: 207-287-1039
e-mail: maine.puc@maine.gov
www.state.me.us/mpuc

Maryland
Public Service Commission
6 St. Paul St., 16th Fl.
Baltimore, MD 21202-6806
410-767-8000
Toll free in MD: 1-800-492-0474
TDD toll free in MD: 1-800-735-2258
Fax: 410-333-6495
e-mail: mpsc@psc.state.md.us
www.psc.state.md.us/psc

Massachusetts
Dept. of Telecommunications and Energy
1 South Station, 12th Fl.
Boston, MA 02110
617-305-3500
Toll free: 1-800-392-6066
TDD toll free: 1-800-323-6066
Fax: 617-478-2591
www.magnet.state.ma.us/dpu

Michigan
Public Service Commission
6545 Mercantile Way, Ste. 7
PO Box 30221
Lansing, MI 48909
517-241-6180
Toll free in MI: 1-800-292-9555
Fax: 517-241-6181
e-mail: mpsc_commissioners@michigan.gov
www.michigan.gov/mpsc

Minnesota
Public Utilities Commission
121 7th Pl. East, Ste. 350
St. Paul, MN 55101-2147
651-296-0406
Toll free: 1-800-657-3782
TDD: 651-297-1200
Fax: 651-297-7073
e-mail:
consumer.puc@state.mn.us
www.puc.state.mn.us

Mississippi
Public Service Commission
Woolfolk Building
501 N West St.
Jackson, MS 39201
(601) 961-5440
(Southern District)
(601) 961-5430
(Central District)
(601) 961-5450 (Chairman & Northern District)
Toll-free: (800) 356-6429
(Southern District)
Toll-free: 1-800-356-6430
(Central District)
Toll free: (800) 637-7722
(Chairman & Northern District)
Fax: 601-961-5464 (Chairman & Northern District)
www.psc.state.ms.us

108

Missouri
Public Service Commission
PO Box 360
Jefferson City, MO 65102
573-751-3234
Toll free in MO: 1-800-392-4211
TDD toll free in MO: 711
Fax: 573-526-1500
www.psc.mo.gov

Montana
Public Service Commission
1701 Prospect Ave.
PO Box 202601
Helena, MT 59620-2601
406-444-6199
Toll free in MT: 1-800-646-6150
TDD: 406-444-6199
Fax: 406-444-7618
www.psc.state.mt.us

Nebraska
Public Service Commission
300 The Atrium, 1200 N St.
PO Box 94927 (68508-4927)
Lincoln, NE 68509
402-471-3101
Toll free in NB: 1-800-526-0017
TDD: 402-471-0213
Fax: 402-471-0254
e-mail: celton@mail.state.ne.us
www.psc.state.ne.us

Nevada
Public Utilities Commission
1150 East William St.
Carson City, NV 89701
775-687-6001
702-486-2600 (Las Vegas)
775-738-4914 (Elko)
Toll free in NV: 1-800-992-0900 ext 87-6001
Fax: 775-687-6110
www.puc.state.nv.us

New Hampshire
Public Utilities Commission
21 South Fruit St, Ste. 10
Bldg. No. 1
Concord, NH 03301-2429
603-271-2431
TDD toll free in NH: 1-800-735-2964
Fax: 603-271-3878
e-mail: www.puc.nh.gov
www.puc.state.nh.us

New Jersey
Board of Public Utilities
Two Gateway Center
Newark, NJ 07102
Toll free in NJ: 1-800-624-0241
www.bpu.state.nj.us

New Mexico
Public Regulation Commission
Consumer Relations Division
PO Drawer 1269
Santa Fe, NM 87504-1269
505-827-6940
Toll free in NM: 1-800-663-9782
Toll free in NM: 1-800-947-4722
TDD: 505-827-6911
Fax: 505-827-6973
www.nmprc.state.nm.us

New York
Public Service Commission
Office of Retail Market Development
3 Empire State Plaza
Albany, NY 12223-1350
518-474-1540
Toll free in NY: 1-877-342-3377 (gas, electric, and telephone complaints)
Toll free: 1-888-ASK-PSCI (PSC Competition Information)
Toll free: 1-866-GRN-PWR (Green Power Information)
Fax: 518-474-1691
askpsc.com

North Carolina
NC Utilities Commission - Public Staff
Consumer Services
4326 Mail Service Center
Raleigh, NC 27699-4326
919-733-9277
Fax: 919-733-4744
e-mail: consumer.services@ncmail.net
www.ncuc.commerce.state.nc.us

North Dakota
Public Service Commission
600 E. Boulevard Ave., Dept 408
12th Fl.
Bismarck, ND 58505-0480
701-328-2400
TDD toll free in ND: 1-800-366-6888
Fax: 701-328-2410
e-mail: ndpsc@psc.state.nd.us
www.psc.state.nd.us

Ohio
Public Utilities Commission
180 East Broad St.
Columbus, OH 43215-3793
614-466-3292
Toll free in OH: 1-800-686-7826
TDD toll free in OH: 1-800-686-1570
Fax: 614-752-8351
www.puc.state.oh.us

Oklahoma
Corporation Commission
PO Box 52000
Oklahoma City, OK 73152-2000
405-521-2211
Toll free in OK: 1-800-522-8154
TDD: 405-521-3513
Fax: 405-521-2087
www.occeweb.com

Oregon
Public Utility Commission
Consumer Services Division
550 Capitol St., NE, Ste. 215
PO Box 2148
Salem, OR 97308-2148
503-378-6600
Toll free in OR: 1-800-522-2404 (consumer services only)
Toll free in OR: 1-800-553-9600
Fax: 503-378-5743
e-mail: puc.consumer@state.or.us
www.puc.state.or.us

State Utilities Commissions

Pennsylvania
Public Utility Commission
PO Box 3265
Harrisburg, PA 17105-3265
717-783-7349
Toll free in PA: 1-800-782-1110
Fax: 717-787-5813
puc.paonline.com

Puerto Rico
Public Service Commission
PO Box 190870
San Juan, PR 00919-0817
787-756-1425
Fax: 787-758-3418

Rhode Island
Public Utilities Commission
89 Jefferson Boulevard
Warwick, RI 02888
401-941-4500
TDD: 401-277-3500
Fax: 401941-4885
www.ripuc.org

South Carolina
Office of Regulatory Staff
Consumer Services Dept.
PO Box 11263
Columbia, SC 29211
803-737-5230
Toll free in SC: 1-800-922-1531
TDD toll free in SC: 1-800-735-2905
www.regulatorystaff.sc.gov

South Dakota
Public Utilities Commission
Consumer Affairs
500 East Capitol Ave.
Pierre, SD 57501-5070
605-773-3201
Toll free: 1-800-332-1782 (consumer affairs only)
Fax: 605-773-3809
www.state.sd.us/puc/puc.htm

Tennessee
Tennessee Regulatory Authority
460 James Robertson Pkwy.
Nashville, TN 37243-0505
615-741-8953
Toll free: 1-800-342-8359
TDD/TTY toll free: 1-888-276-0677
Fax: 615-741-5015
www.state.tn.us/tra

Texas
Public Utility Commission
1701 North Congress Ave.
PO Box 13326
Austin, TX 78711-3326
512-936-7000
Toll free: 1-888-PUC-TIPS (782-8477)
TDD/TTY: 512-9367136
Fax: 512-936-7003
e-mail:
customer@puc.state.tx.us
www.puc.state.tx.us

Utah
Public Service Commission
160 East 300 South
Salt Lake City, UT 84111
801-530-6716
Toll free in UT: 1-800-874-0904
TDD: 801-530-6716
Fax: 801-530-6796
e-mail: psccal@utah.gov
www.psc.state.ut.us

Vermont
Public Service Board
112 State St., Drawer 20
Montpelier, VT 05620-2701
802-828-2358
TDD toll free in VT: 1-800-253-0191
Fax: 802-828-3351
e-mail: clerk@psb.state.vt.us
www.state.vt.us/psb

Virginia
State Corporation Commission
PO Box 1197
Richmond, VA 23218
804-371-9967
Toll free in VA: 1-800-552-7945
TDD: 804-371-9206
Fax: 804-371-9211
www.state.va.us/scc

Washington
Utilities and Transportation Commission
1300 S. Evergreen Park Dr., SW
Olympia, WA 98504
360-664-1173
Toll free in WA: 1-800-562-6150
TTY: 360-586-8203
Fax: 360-586-1150
www.wutc.wa.gov

West Virginia
Public Service Commission
201 Brooks St.
Charleston, WV 25301
304-340-0300
Toll free in WV: 1-800-344-5113
Fax: 304-340-0325
www.psc.state.wv.us

Wisconsin
Public Service Commission
Consumer Affairs Unit
610 North Whitney Way (53705)
PO Box 7854
Madison, WI 53707-7854
608-266-2001
Toll free: 1-800-225-7729
TDD: 608-267-1479
Fax: 608-266-3957
psc.wi.gov

Wyoming
Public Service Commission
2515 Warren Ave., Ste. 300
Cheyenne, WY 82002
307-777-7427
Toll free in WY: 1-888-570-9905
TTY: 307-777-7427
Fax: 307-777-5700
psc.state.wy.us

Many Federal agencies have enforcement and/or complaint-handling duties for products and services used by the general public. Others act for the benefit of the public, but do not resolve individual consumer problems. Agencies also have fact sheets, booklets and other information that may be help when making purchase decisions or dealing with consumer problems.

If you need help in deciding which federal agency to contact, check the index at the end of this book or call the Federal Citizen Information Center (FCIC) toll free, 1 (800) FED INFO.

The federal agencies listed below respond to consumer complaints and inquiries..

Architectural and Transportation Barriers Compliance Board (ACCESS Board)

1331 F St., NW, Ste. 1000
Washington, DC 20004-1111
202-272-0080
Toll free: 1-800-872-2253
TDD/TTY toll free: 1-800-993-2822
Fax: 202-272-008
e-mail: info@access-board.gov
www.access-board.gov

Commission on Civil Rights

624 9th St., NW
Washington, DC 20743
202-376-8513 (Complaint Referral in DC)
202-376-8128 (Publications)
Toll free: 1-800-552-6843 (complaint referral outside DC)
TDD nationwide: 202-376-8116 (complaint referral)

Commodity Futures Trading Commission (CFTC)

Office of Public Affairs
Office of External Affairs
Lafayette Center
1155 21st St., NW
Washington, DC 20581
202-418-5080
Fax: 202-418-5525
e-mail: oea@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. CFTC also posts Consumer Alerts/Advisories under "Customer Protection" on the CFTC website.

★ Consumer Product Safety Commission (CPSC) ★

Washington, DC 20207
Toll free: 1-800-638-CPSC (2772) (Product Safety Hotline)
TDD toll free: 1-800-638-8270
Fax: 301-504-0051 (On Demand)
e-mail: info@cpsc.gov
www.cpsc.gov
CPSC oversees the safety of over 15,000 kinds of consumer products, including toys and nursery equipment, appliances, sports, yard and playground equipment, furniture, clothing, computers, and fireworks. It announces about 250 recalls a year of potentially unsafe products. To get information on product recalls or report a hazardous product or product-related injury, call CPSC's hotline (Spanish-speaking staff available), visit its website, or send an e-mail. To order free publications, visit the web site or write to the address above, Attention: Publications Request.

★ Department of Agriculture (USDA) ★

Animal and Plant Health Inspection Service
Legislative and Public Affairs
4700 River Rd., Unit 51
Riverdale, MD 20737
301-734-7799
Fax: 301-734-5221
e-mail: APHIS.Web@aphis.usda.gov
www.aphis.usda.gov

(Dept. of Agriculture con't.)

Cooperative State Research, Education, and Extension Service (CSREES)
1400 Independence Ave., SW
Washington, DC 20250-2215
202-720-2908
202-720-7947
Fax: 202-690-2469 or 202-690-3162
www.csrees.usda.gov
You can also find your local Cooperative Extension by consulting the county government listings in your local telephone directory.

Center for Nutrition Policy and Promotion
Food, Nutrition and Consumer Services
3101 Park Center Dr., Rm. 1034
Alexandria, VA 22302-1594
703-305-7600
Fax: 703-305-3400
www.cnpp.usda.gov

Food and Nutrition Service
Food, Nutrition and Consumer Services
3101 Park Center Drive, Rm. 926
Alexandria, VA 22302
703-305-2281
e-mail: webmaster@fns.usda.gov
www.fns.usda.gov

Meat and Poultry Hotline
Food Safety and Inspection Service
Washington, DC 202503700
1-888-MPHotline (10am-4pm, English and Spanish)
Toll free:1-800-256-7072
e-mail: mphotline.fsis@usda.gov
www.fsis.usda.gov

Information Line USDA
1400 Independence Ave., SW, Rm. 422A
Washington, DC 20250
202-720-2791
www.usda.gov

Department of Commerce (DOC)

Bureau of the Census
Customer Services
Washington, DC 20233
301-763-INFO (4636)
Fax: 301-457-4714
e-mail: webmaster@census.gov
www.census.gov

Metric Program
Weights and Measures Division
National Institute of Standards & Technology
100 Bureau Dr., Mail Stop 2600
Gaithersburg, MD 20899-2600
301-975-4004
Fax: 301-926-0647
e-mail: TheSI@nist.gov
www.nist.gov/metric
The Metric Program educates the public and offers free resources to facilitate greater awareness and understanding of the metric system of measurement.

Weights and Measures Division
National Institute of Standards and Technology
100 Bureau Drive, Stop 2600
Gaithersburg, MD 20899-2600
301-975-4004
Fax: 301-926-0647
e-mail: owm@nist.gov
www.nist.gov/owm
The Weights and Measures Division promotes uniformity in U.S. weights and measures laws, regulations, and standards to achieve equity between buyers and sellers in the marketplace.

Seafood Inspection Program
National Oceanic and Atmospheric Administration (NOAA)
1315 East-West Hwy., F/SI, Rm. 10837
Silver Spring, MD 20910
301-713-2355
Toll free: 1-800-422-2750
Fax: 301-713-1081
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
Toll free: 1-800-786-9199
TTY: 571-272-9950
www.uspto.gov

Patents: Commissioner for Patents
PO Box 1450
Alexandria, VA 223131450
Fax: 703-872-9306
e-mail: usptoinfo@uspto.gov

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Trademarks: Commissioner for Trademarks
Attention MPU
PO Box 16471
Arlington, VA 222151471
Fax: 571-273-9250
e-mail: TrademarkAssistanceCenter@uspto.gov

★ Department of Defense (DOD) ★

National Committee for Employer Support of the Guard and Reserve
1555 Wilson Blvd., Ste. 200
Arlington, VA 22209-2405
703-696-1386
Toll free outside DC: 1-800-336-4590
Fax: 703-696-1411
www.esgr.com
The Department of Defense provides assistance with employer/employee problems for members of the Guard and Reserve and their employers. See page 124 for Family and Community Service Centers and page 128 for the BBB Military Line.

Department of Education (ED)

400 Maryland Ave., SW
Washington, DC 20202
www.ed.gov

1-800-USA-LEARN
Toll free: 1-800-872-5327
TTY/TDD: 1-800-437-0833
Fax: 202-401-0689
e-mail: USA_LEARN@ed.gov
www.ed.gov/about/contacts/tollfree/index.html
Use this phone number and website to obtain information on the Department of Education's programs and major initiatives; publications, videos, and other materials; directory assistance; and referrals to specialists or other experts.

No Child Left Behind
Toll free: 1-888-814-NCLB (6252)
TTY: 1-800-437-0833
Fax: (202) 401-0689
e-mail: NoChildLeftBehind@ed.gov
www.ed.gov/nclb/landing.jhtml

National Library of Education
Toll free: 1-800-424-1616
TTY/TTD: 202-219-1699
e-mail: Library@inet.ed.gov
www.ed.gov/NLE
Use this phone number to obtain information about education statistics, research, and publications published by the Office of Educational Research and Improvement.

Educational Resources Information Center (ERIC)
Toll free: 1-800-LET-ERIC (538-3742)
Use this phone number to find out about the Educational Resources Information Center (ERIC) and the world's largest database of educational materials. Call to learn about new materials or receive referrals to other agencies.

EDInfo Electronic Newsletter
e-mail: peter_kickbush@ed.gov
www.ed.gov/news/newsletters/edinfo/index.html
To join the EDInfo mailing list:
• Address an email message to listproc@inet.ed.gov
• Write this (and nothing else) in the message: subscribe EDInfo yourfirstname yourlastname (for example "subscribe EDInfo John Doe"). If you have a signature block please turn it off.

National Clearinghouse for English Language Acquisition (NCELA)
The George Washington University
2121 K St., NW, Ste. 260
Washington, DC 20037
202-467-0867
Toll free outside DC: 1-800-321-6223
Fax: 1-800-531-9347 (Toll free) or 202-467-4283
e-mail: askncela@ncela.gwu.edu
www.ncela.gwu.edu
NCELA is funded by the Office of English Language Acquistion (OELA) to collect, analyze, synthesize and disseminate information related to the education of bilingually and culturally diverse students in the U.S.

Office of Communications
400 Maryland Ave., SW, Rm. 5E301
Washington, DC 20202
202-401-0404
Fax: 202-401-8607

Office of Public Affairs
400 Maryland Ave., SW, Rm. 7E231
Washington, DC 20202
202-401-1576
Fax: 202-401-3130

(Dept. of Education con't.)

Office of Special Education and Rehabilitative Services (OSERS)
330 C St., SW, Rm. 3132
Washington, DC 20202-2524
202-245-7488
TDD: 202-205-4208
www.ed.gov/offices/OSERS

Publications Center (EDPUBS)
PO Box 1398
Jessup, MD 20794-1398
Toll free: 1-877-4ED-PUBS (433-7827)
TDD/TTY toll free: 1-877-576-7734
Fax: 301-470-1244
e-mail: edpubs@inet.ed.gov
www.ed.gov/pubs/edpubs.html
Ed Pubs is the Education Publications Center for the US Department of Education. You can contact ED Pubs to find out what's available on topics of interest to you and to order free copies of publications, videotapes, CD-ROMS, posters, bookmarks, and other products. Many Department publications can be acquired instantly in electronic form via the Internet. To order copies of publications, use the contact information above.

Federal Student Aid Information Center
319.337.5665
Toll free: 1-800-4FED-AID (433-3243) For info about how to apply for federal student aid.
TDD/TTY toll free: 1-800-730-8913
Fax: 202-708-7970
e-mail: OPE_SFA@ed.gov
www.ed.gov/finaid.html
www.studentaid.ed.gov, for students
www.ifap.ed.gov, for financial aid professionals
www.dl.ed.gov, for info about direct loans
If the student has already filed a Free Application for Federal Student Aid (FAFSA), he or she can check the status of the application by calling 1-800-4FED-AID.
For Direct Loan toll-free services, including information about repayment options call:
Direct Loan Origination Center
Applicant Services:1-800-557-7392
Consolidation: 1-800-557-7392
TDD: 1-800.555.7395
School Relations: 1-800-877-7658

Department of Energy (DOE)

Energy Efficiency and Renewable Energy (EERE) Information Center
PO Box 43165
Olympia, WA 98504
202-586-1510
Toll free: 1-877-337-3463
e-mail: eereic@ee.doe.gov
www.eere.energy.gov
The EERE Information Center provides information about conservation and renewable energy.

Energy Efficiency and Renewable Energy (EERE)
Office of the Assistant Secretary
Mail Stop EE-1
Department of Energy
Washington, DC 20585
(202) 586-9220
www.eere.energy.gov/consumerinfo

Office of Consumer Information
Department of Energy
Washington, DC 20585
202-586-1908
Toll free: 1-800-342-5363
Fax: 202-586-8006

Office of Scientific and Technical Information (OSTI)
PO Box 62
Oak Ridge, TN 37832
865-576-1188
865-576-8401 (Document Requests)
Fax: 865-576-5728
www.osti.gov

★ Department of Health and Human Services (HHS) ★

Administration for Children and Families (ACF)
370 L'Enfant Promenade, SW
Washington, DC 20447
www.acf.dhhs.gov
ACF is responsible for federal programs that promote the economic and social well-being of families, children, individuals, and communities. ACF provides national leadership and creates opportunities for families to lead economically and socially productive lives. ACF's

(Dept. of Health and Human Services con't.)

programs are designed to help children develop into healthy adults and to foster communities that are more prosperous and supportive of their members.

National Adoption Information Clearinghouse
Administration for Children and Families (ACF)
330 C Street, SW
Washington, DC 20447
706-352-3488
Toll free: 1-888-251-0075 (M-F, 9am-5:30pm ET)
Fax: 703-385-3206
e-mail: naic@caliber.com
naic.acf.hhs.gov

Administration on Aging
One Massachusetts Ave., NW
Washington, DC 20201
202-619-0724
Fax: 202-357-3555
e-mail: aoainfo@aoa.gov
www.aoa.gov
AoA is the Federal focal point and advocate agency for older persons and their concerns. In this role, AoA works to heighten awareness among other Federal agencies, organizations, groups, and the public about the valuable contributions that older Americans make to the nation. AoA also focuses attention on the needs of vulnerable older people. Through information and 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.

Elder Care Locator
Administration on Aging
Toll free: 1-800-677-1116 (M-F, 9 am-8 pm ET)
From Outside the United States: 301-419-3900 (When the operator answers - ask for the Eldercare Locator line)
Fax: 202-357-3555
e-mail: eldercarelocator@spherix.com
www.eldercare.gov
The Eldercare Locator connects older Americans and their caregivers with sources of information on senior services. The service helps those who need assistance find state and local area agencies on aging and community-based organizations that serve older adults and their caregivers.

Center for Beneficiary Choices
Centers for Medicare and Medicaid Services (CMS)
7500 Security Blvd.
Baltimore, MD 21244-1850
Toll free: 1-800-MEDICARE (24 hours a day, 7 days a week)
TTY Toll free: 1-866-226-1819
www.medicare.gov
Call 1-800-MEDICARE to get help with your questions about Medicare. You can order Medicare publications (English, Spanish, audio-tape, Braille), get detailed information about the Medicare managed care plans in your area, order Medicare health plan quality and customer satisfaction information, and listen to recorded questions and answers on topics such as Medicare health plan choices and health plan quality information. CMS runs the Medicare, Medicaid, Clinical Laboratories (under the CLIA program), and Children's Health Insurance programs, and works to make sure that the beneficiaries in these programs are able to get high quality health care.

Centers for Disease Control and Prevention (CDC)
1600 Clifton Rd.
Atlanta, GA 30333
404-639-3534 (Public Inquiries)
Toll free: 1-800-311-3435
www.cdc.gov
en espanol: www.cdc.gov/spanish

CDC National STD and AIDS Hotline
Centers for Disease Control and Prevention
Toll free: 1-800-342-AIDS (2437) (24 hrs.)
TDD toll free: 1-800-243-7889 (for Deaf and hard of hearing callers)
www.cdcnpin.org

Food and Drug Administration
5600 Fishers Lane
Rockville, MD 20857-0001
Toll free: 1-888-INFO-FDA (463-6332)
www.fda.gov

Center for Food Safety and Applied Nutrition Information Line
Food and Drug Administration
Outreach and Information Center
5100 Paint Branch Parkway HFS-555
College Park, MD 20740-3835
Toll free: 1-888-SAFEFOOD (723-3366)
www.cfsan.fda.gov

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(Dept. of Health and Human Services con't.)

National Institutes of Health (NIH)
Building 1
One Center Drive
Bethesda, MD 20892
301-496-4000
www.nih.gov
The National Institutes of Health (NIH), a part of the U.S. Department of Health and Human Services, is the primary Federal agency for conducting and supporting medical research.

National Clearinghouse on Child Abuse and Neglect Information
Adminstration for Children and Families
330 C St., SW
Washington, DC 20447
703-385-7565
Toll free outside DC: 1-800-394-3366 (M-F, 8:30 am - 5:30 pm ET)
e-mail: nccanch@caliber.com
nccanch.acf.hhs.gov

National Runaway Switchboard
Administration for Children and Families
3080 N. Lincoln Ave.
Chicago, IL 60657
Toll free: 1-800-RUNAWAY (786-2929)
e-mail: info@nrscrisisline.org
www.nrscrisisline.org

Office of Child Support Enforcement
Administration for Children and Families
370 L'Enfant Promenade, SW,
4th Floor East
Washington, DC 20447
202-401-9373
Fax: 202-205-5927
www.acf.dhhs.gov/programs/cse

National Health Information Center
PO Box 1133
Washington, DC 20013-1133
301-565-4167
Toll free: 1-800-336-4797 (9am-5pm EST)
Fax: 301-984-4256
e-mail: info@nhic.org
www.health.gov/NHIC
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. NHIC also maintains www.healthfinder.gov.

National Cancer Institute (NCI)
NCI Public Inquiries Office
6116 Executive Blvd., Rm. 3036A
Bethesda, MD 20892-8322
Toll free: 1-800-4-CANCER (M-F, 9am-4pm)
TTY: 1-800-332-8615
e-mail: cancergovstaff@mail.nih.gov
www.cancer.gov

National Institutes of Mental Health
6001 Executive Blvd.
Rm. 8184, MSC 9663
Bethesda, MD 20892-9663
301-443-4513
Toll free: 1-866-615-6464
TTY: 301-443-8431, TTY toll free: 866-415-8051
Fax: 301-443-4279
e-mail: 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. Trained information specialists are available Monday-Friday, 8:30 am to 5:00 pm ET. Contact NIMH for information on the symptoms, diagnosis and treatment of mental disorders, clinical trials and research. A publications ordering system is available on the NIMH website. Some publications are available in Spanish.

Office of Civil Rights
200 Independence Ave., SW
Rm. 509F, HHH Building
Washington, DC 20201
Toll free: 1-800-369-1019
Toll free: 1-800-537-7697
e-mail: OCRMail@hhs.gov
www.dhhs.gov/ocr

President's Council on Physical Fitness and Sports
Department W
200 Independence Ave., SW, Rm. 738-H
Washington, DC 20201-0004
202-690-9000
Fax: 202-690-5211
www.fitness.gov

HHS-TIPS Fraud Hotline
Office of Inspector General
PO Box 23489
Washington, DC 20026
Toll free: 1-800-HHS-TIPS (1-800-447-8477)
Fax: 1-800-223-8164 (Toll free)
e-mail: HHSTips@oig.hhs.gov
Washington, DC, 20528

Department of Homeland Security

202-282-8000
www.dhs.gov
www.ready.gov

Customs and Border Protection
1300 Pennsylvania Ave., NW
Washington, DC 20229
202-354-1000
Fax: 202-927-1380
www.cbp.gov

United States Coast Guard
Navigation Center
2100 Second St., SW
Washington, DC 20593-0001
202-366-4000
www.uscg.mil

National Response Center
United States Coast Guard
2100 Second St., SW, Rm. 2611
Washington, DC 20593
Toll free: 1-800-424-8802
Fax: 202-267-2165
www.nrc.uscg.mil
NRC must be called immediately if there is environmental release of hazardous chemicals, biological, radiological or etiological agents or oil pollution; NRC provides the WMD hotline.

United States Secret Service
950 H St., NW
Washington, DC 20223
202-406-5800
e-mail: www.secretservice.gov

Bureau of Citizenship and Immigration Services (USCIS)
Toll free: 1-800-375-5283 (National Customer Service Center)
TDD toll free: 1-800-767-1833
http://uscis.gov

Department of Housing and Urban Development (HUD)

Home Improvement Branch
451 Seventh St., SW, Rm. 9272
Washington, DC 20410
202-708-6396
Fax: 202-401-8951
www.hud.gov/improvements

Home Mortgage Insurance Division
451 Seventh St., SW, Rm. 9272
Washington, DC 20410
202-708-2121

Inspector General's Fraud Hotline
Office of Investigations
451 7th St., SW
Washington, DC 20410-4500
202-708-4200
Toll free outside DC: 1-800-347-3735
TDD toll free: 1-800-304-9597
Fax: 202-708-4829
e-mail: hotline@hudoig.gov
www.hud.gov/oig/oighot.html

Office of Manufactured Housing Program
Office of Deputy Assistant Secretary for Regulatory Affairs and Manufactured Housing
451 Seventh St., SW, Rm. 9164
Washington, DC 204108000
202-708-6423
Toll free: 1-800-927-2891
Fax: 202-708-4213
e-mail: mhs@hud.gov
www.hud.gov/offices/hsg/sfh/mhs/mhshome.cfm
www.hud.gov/offices/hsg/sfh/mps/mpshome.cfm
The Manufactured Housing Program is a consumer protection program that regulates the construction of certain factory-built housing units called "manufactured homes," formerly known as "mobile homes." HUD works with 37 states to respond to consumer complaints. The Minimum Property Standards (MPS) establish certain minimum standards for buildings constructed under HUD housing programs. This includes new single family homes, multi-family housing and health care type facilities.

Office of Affordable Housing Programs
451 Seventh St., SW, Rm. 7164
Washington, DC 20410
202-708-2685
Toll free: 1-800-998-9999 (Community Connections)

Office of Fair Housing and Equal Opportunity
451 7th St., SW
Rm. 5204
Washington, DC 204102000
202-708-4252
Toll free: 1-800-669-9777 (Complaints Hotline)
www.hud.gov/complaints/housediscrim.cfm

(Dept. of Housing and Urban Development con't.)

Office of RESPA and Interstate Land Sales
Office of the Deputy Assistant Secretary for Regulatory Affairs and Manufactured Housing
451 7th St., SW, Rm. 9146
Washington, DC 20410
202-708-0502
Toll free: 1-800-217-6970 (Home Buyer Assistance)
e-mail: hsg-respa@hud.gov
www.hud.gov/offices/hsg/sfh/res/respa_hm.cfm
www.hud.gov/offices/hsg/sfh/ils/ilshome.cfm
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. The Interstate Land Sales Full Disclosure Act requires land developers to register subdivisions of 100 or more non-exempt lots with HUD and to provide each purchaser with a disclosure document called a Property Report. The Property Report contains relevant information about the subdivision and must be delivered to each purchaser before the signing of the contract or agreement.

Department of Justice (DOJ)

Americans with Disabilities Act (ADA) Information Line
Civil Rights Division
950 Pennsylvania Ave., NW
Disability Rights Section--NYAV
Washington, DC 20035-6738
Toll free: 1-800-514-0301
TTY: 1-800-514-0383
www.ada.gov

Antitrust Division
950 Pennsylvania Ave., NW, Rm. 3645
Washington, DC 20530
202-514-2481
Fax: 202-514-6543
e-mail: antitrust@usdoj.gov
www.usdoj.gov/atr

Civil Rights Division
950 Pennsylvania Ave., NW
Washington, DC 20530
202-514-2151
Fax: 202-514-0293
www.usdoj.gov/crt

Drug Enforcement Administration (DEA)
Washington, DC 20537
202-307-1000
www.dea.gov

Federal Bureau of Investigation (FBI)
935 Pennsylvania Ave., NW
Washington, DC 20535
202-324-3000
Fax: 202-324-2020
www.fbi.gov

Department of Labor (DOL)

National Contact Center
Toll free: 1-866-4-USA-DOL (1-866-487-2365)
TTY toll free: 1-877-889-5627
www.dol.gov

Office of Disability Employment Policy
Department of Labor, Rm. S1303
200 Constitution Ave., NW
Washington, DC 20210
1-866-4-USA-DOL (1-866-487-2365)
TTY toll free: 1-877-889-5627
Fax: 202-693-7888
www.dol.gov/odep

Employment Standards Administration
Department of Labor, Rm. S2321
200 Constitution Ave., NW
Washington, DC 20210
1-866-4US-WAGE (1-866-487-9243)
TTY toll free: 1-877-889-5627
www.dol.gov/esa

Employment and Training Administration
Office of Public Affairs
Department of Labor, Rm. S2307
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-877-US-2JOBS (1-877-872-5627)
TTY toll free: 1-877-889-5627
www.doleta.gov

Mine Safety and Health Administration
1100 Wilson Blvd., 21st Floor
Arlington, VA 22209
Toll free: 1-866-4 USA-DOL (1-866-487-2365)
www.msha.gov

(Dept. of Labor con't.)

Occupational Safety and Health Administration (OSHA)
Office of Information and Consumer Affairs
Department of Labor, Rm. N3647
200 Constitution Ave., NW
Washington, DC 20210
1-800-321-OSHA
Toll free: 1-800-321-OSHA (1-800-321-6742)
TTY toll free: 1-877-889-5627
www.osha.gov

Employee Benefits Security Administration
Office of Program Services
Department of Labor, Rm. S2524
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-866-444-3272
TTY toll free: 1-877-899-5627
www.dol.gov/pwba
The Employment Benefits Security Administration provides information and answers questions on private sector, employer-sponsored pension benefit and health benefit plans.

Women's Bureau
Department of Labor, Rm. S3002
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-800-827-5335
TTY toll free: 1-877-889-5627
Fax: 202-693-6725
www.dol.gov/wb/
The Women's Bureau addresses work issues such as sexual harassment, pregnancy discrimination, family and medical leave, and dependent care (child and/or elder care) policies.

Veteran's Employment and Training Service
Department of Labor, Rm. S1325
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-866-4-USA-DOL
TTY toll free: 1-877-889-5627
www.dol.gov/vets

Department of State

Overseas Citizens Services
Washington, DC 20520
202-647-5225 (emergencies and non-emergencies, Mon.-Fri., 8:15 a.m.-10 p.m.)
202-647-4000 (after hours emergencies, Sundays, holidays ask for the duty officer)
Fax: 202-647-2867
travel.state.gov
Contact the State Department for help with emergencies and non-emergencies affecting private Americans abroad.

Office of Children's Issues (international child abduction & adoption of foreign children)
202-736-7000
Fax: 202-663-2674

National Passport Information Center
Passport Services
Toll free: 1-877-4USA-PPT (1-877-487-2778)
TDD/TTY toll free: 1-888-874-7793
travel.state.gov
Contact the National Passport Information Center for information on U.S. passports, including the status of pending applications, as well as the locations of over 4,500 passport acceptance facilities.

Visa Services
Washington, DC 20520
202-663-1225 (8:30 a.m. - 5:00 p.m., EST M-F)
Emergency after hours: 202-647-1512
Fax: 202-663-3897
e-mail: usvisa@state.gov
travel.state.gov/visa
Contact Visa Services for information on U.S. visas for foreigners.

Department of the Interior

Bureau of Indian Affairs
1849 C St., NW
Washington, DC 20240
202-208-3710
www.doi.gov/bureau-indian-affairs.html

Bureau of Land Management
1849 C St., NW
Washington, DC 20240
202-452-5125
Fax: 202-452-5124

Department of the Interior (con't.)

Fish and Wildlife Service
18th and C Sts, NW
Washington, DC 20240
202-208-4131
Toll free: 1-800-344-WILD (9453)
www.fws.gov

Geological Survey
12201 Sunrise Valley Dr.
Reston, VA 20192
1-888-ASK-USGS
(1-888-275-8747)
www.usgs.gov

National Park Service
1849 C St., NW
Washington, DC 20240
202-208-4747 (Public Affairs)
www.nps.gov

Department of the Treasury

Bureau of Alcohol, Tobacco and Firearms
Public Information
650 Massachusetts Ave., NW
Washington, DC 20226
202-927-7777
Fax: 202-927-7862
www.atf.treas.gov

Bureau of Engraving and Printing
Office of External Relations
14th and C Sts, SW, Rm. 533 M
Washington, DC 20228
202-874-3019
Fax: 202-874-3177
www.moneyfactory.com

Bureau of the Public Debt
Customer Call Center
Treasury Direct
PO Box 9150
Minneapolis, MN 55840
1-800-722-2678
www.publicdebt.treas.gov

Comptroller of the Currency
Customer Assistance Group
1301 McKinney St., Ste. 3450
Houston, TX 77010
Toll free: 1-800-613-6743
www.occ.treas.gov

Financial Management Service
Office of Legislative and Public Affairs
Liberty Center 401, 14th St., SW, Rm. 555
Washington, DC 20227
202-874-6740
Fax: 202-874-7016
www.fms.treas.gov

Internal Revenue Service (IRS)
General Information: 1-800-829-1040
Automated Refund Information: 1-800-829-4477
Taxpayer Advocate Service: 1-877-777-4778
TDD toll free: 1-800-829-4059
www.irs.gov

IRS e-file and IRS e-payment are now available through the IRS website.

To find out whether the IRS received your return and whether it was processed, visit the IRS website or call 1-800-829-4477 or 1-800-829-1040. Whichever method you choose, you'll need your social security number, filing status, and the refund amount.

Employer Identification Numbers (EIN) can be obtained by fax, mail, or phone. Call or visit the website for more information.

Don't fall victim to a frivolous tax argument or abusive scheme. Be on guard for tax scams and recognize that if something sounds too good to be true, it probably is.

Office of Thrift Supervision
Compliance Policy
1700 G St., NW
Washington, DC 20552
Toll free: 1-800-842-6929
www.ots.treas.gov
The Office of Thrift Supervision handles complaints about Federal savings and loans and Federal savings banks.

Bureau of the Public Debt
Marketing Office
999 E St., NW, Ste. 313
Washington, DC 20239
202-691-3535
Toll free: 1-800-4US-BOND
www.publicdebt.treas.gov

United States Mint
Customer Service Center
10003 Derekwood Lane
Lanham, MD 20706
Toll free: 1-800-872-6468
www.usmint.gov

Department of Transportation (DOT)

Federal Motor Carrier Safety Administration
400 Seventh St.
Washington, DC 20590
202-366-2519
www.fmcsa.dot.gov
Consumers may and are encouraged to submit household goods (HHG) commercial complaints to the Federal Motor Carrier Safety Administration by calling toll-free number, 1-888-DOT-SAFT (368-7238). This same toll-free number may be used to report dangerous safety violations involving a commercial truck or bus.

Federal Aviation Administration
800 Independence Ave., SW
Washington, DC 20591
202-366-4000
Toll free: 1-800-FAA-SURE (322-7873) (Public Information Line)
www.faa.gov

AIR Consumer Protection Division
C-75, Rm. 4107
Washington, DC 20590
202-366-2220
e-mail: airconsumer@dot.gov
www.dot.gov/airconsumer
Contact AIR Consumer Protection Division with airline service complaints.

Office of Safety (RRS)
Federal Railroad Administration office address:
1120 Vermont Ave., NW
Washington, DC 20005
202-493-6300
Fax: 202-493-6309

Railway Safety mailing address:
Federal Railroad Administration
400 Seventh Street, SW
Mail Stop 25
Washington DC 20590

National Highway Traffic Safety Administration (NHTSA)
400 7th St., SW, Rm. 5232
Washington, DC 20590
Toll free: 1-888-DASH 2 DOT (1-888-327-4236) (Vehicle Safety Hotline)
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.

Transportation Security Administration
400 7th St., SW
Washington, DC 20590
www.tsa.dot.gov

★Department of Veterans Affairs (VA)★

Toll free: 1-800-827-1000
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
202-273-5760
Contact the Consumer Affairs Service for consumer information or general assistance.

National Cemetery Administration
810 Vermont Ave., NW
Washington, DC 20420
202-273-5221
Fax: 202-273-6698
Contact the National Cemetary Administration for information about burials, headstones or markers, the State cemetery grants program, and presidential memorial certificates.

Veterans Benefits Administration
810 Vermont Ave., NW
Washington, DC 20420
202-273-7588 (Publications only)
Toll free: 1-800-827-1000
www.va.gov

Veterans Health Administration
810 Vermont Ave., NW
Washington, DC 20420
Toll free: 1-877-222-8387
Fax: 202-273-9609

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Environmental Protection Agency (EPA)

Energy Star® Program
1200 Pennsylvania Ave., NW, Rm. 6202J
Washington, DC 20460
Toll free: 1-888-STAR-YES (1-888-782-7937)
e-mail: info@energystar.gov
www.energystar.gov
The ENERGY STAR label is awarded to products for the home and office that are highly energy efficient. Buying appliances, consumer electronics, lighting, heating and cooling equipment and other products that carry this label helps protect the environment and saves you money as well.

Indoor Air Quality Information Clearinghouse (IAQ INFO)
PO Box 37133
Washington, DC 20013
703-356-4020
Toll free: 1-800-438-4318
e-mail: IAQINFO@aol.com
www.epa.gov/iaq/iaqxline.html
The IAQ is an easily accessible, central source of information on indoor air quality.

Inspector General's Fraud, Waste and Abuse Hotline
1200 Pennsylvania Ave., NW, Mail Code 2410
Washington, DC 20460
202-566-2476
Toll free: 1-888-546-8740
Fax: 202-260-0711
www.epa.gov/oig/ombudsman-hotline.htm

EPA Headquarters Information Resources Center
1200 Pennsylvania Ave., NW
Washington, DC 20460
202-566-0556
Fax: 202-556-0562
e-mail: public-access@epamail.epa.gov
This is the EPA headquarters library, which provides assistance in locating EPA and environmental information, including general interest, non-technical publications on a variety of environmental topics.

National Pesticide Information Center
Oregon State University
333 Weniger Hall
Corvalis, OR 97331-6502
Toll free: 1-800-858-7378 (United States, Puerto Rico, Virgin Islands)
Fax: 541-737-0761
e-mail: npic@ace.orst.edu
npic.orst.edu
A service that provides objective, science-based information about a wide variety of pesticide-related subjects, including: pesticide products, recognition and management of pesticide poisonings, toxicology, and environmental chemistry.

Resource Conservation and Recovery Act
RCRA, Superfund and EPCRA Hotline
Washington, DC 20460
703-412-9810 (DC metro area)
Toll free outside DC: 1-800-424-9346
TDD toll free: 1-800-553-7672
Fax: 703-412-3333
e-mail: epahotline@bah.com
www.epa.gov/epaoswer/hotline

Safe Drinking Water Hotline
Toll free: 1-800-426-4791
e-mail: hotline-sdwa@epamail.epa.gov
www.epa.gov/safewater

Toxic Substances Control Act Assistance Information Service Hotline (TSCA)
202-554-1404
Fax: 202-554-5603
e-mail: tsca-hotline@email.epa.gov

Equal Employment Opportunity Commission

Office of Communications and Legislative Affairs
1801 L St., NW
Washington, DC 20507
202-663-4900
Toll free outside DC area: 1-800-669-4000 (file-a-charge information)
TDD toll free outside DC area: 1-800-669-3302 (file-a-charge information)
www.eeoc.gov

Federal Communications Commission (FCC)

Consumer & Governmental Affairs Bureau (CGB)
445 12th St. SW
Washington, DC 20554
Toll free: 1-888-CALL-FCC (1-888-225-5322)
TTY toll free: 1-888-TELL-FCC (1-888-835-5322)
e-mail: fccinfo@fcc.gov
www.fcc.gov
FCC accepts public inquiries, informal complaints, and questions regarding cable, radio, satellite, telephone, television and wireless services.

★ Federal Deposit Insurance Corporation (FDIC) ★

Division of Supervision and Consumer Protection
550 17th St., NW
Washington, DC 20429
202-736-0000
Toll free: 1-877-ASK-FDIC (1-877-275-3342)
TDD toll free: 1-800-925-4618
Fax: 202-898-6683
www.fdic.gov
FDIC handles questions about federal deposit insurance coverage and complaints about FDIC-insured state banks which are not members of the Federal Reserve System.

Federal Emergency Management Agency (FEMA)

Office of Inspector General
Toll free: 1-800-323-8603 (Government Waste Hotline)
www.fema.gov

Office of Public Affairs
500 C St., S.W.
Washington, DC 20472
202-646-4600
Fax: 202-646-4086
e-mail: opa@fema.gov (general inquiries)
www.fema.gov

United States Fire Administration
National Emergency Training Center (NETC)
16825 South Seton Ave.
Emmitsburg, MD 21727
301-447-1117 (Office of the Superintendent, National Fire Academy)
301-447-1286 (Office of the Superintendent, Emergency Management Institute)
Toll free: 1-800-238-3358
www.usfa.fema.gov

National Flood Insurance Program
Mitigation Division
500 C St., SW
Washington, DC 20472
202-646-2780
Toll free: 1-888-CALL-FLOOD
TDD toll free: 1-800-427-5593
Fax: 202-646-2531
www.fema.gov

Response and Recovery Directorate
500 C St., SW, Rm. 705
Washington, DC 20472
202-566-1600
Toll free: 1-800-462-9029 (Only after your area has been declared a disaster area)
www.fema.gov/about/respond.shtm
Disaster victims living in presidentially-declared major disaster areas can find out if they are eligible to apply for disaster assistance by calling the toll free number.

Federal Maritime Commission

Federal Maritime Commission (FMC)
Office of Consumer Complaints
The Office of Consumer Complaints
800 North Capitol St., NW
Washington, DC 20573
202-523-5725
Fax: 202-523-5807
e-mail: Complaints@fmc.gov
www.fmc.gov
FMC is the regulatory agency overseeing ocean carriers and certain other entities, operating in the waterborne foreign commerce of the U.S. FMC assists consumers engaged in disputes with transporting carriers as well as with cruise operators.

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

Federal Reserve System

Division of Consumer and Community Affairs
Board of Governors of the Federal Reserve System
20th & C Sts, NW
Washington, DC 20551
202-452-3693 (Complaints Only)
202-452-3204 (Public Affairs)
TDD: 202-452-3544
www.federalreserve.gov
The Board of Governors handles consumer complaints about state-chartered banks and trust companies that are members of the Federal Reserve System.

★ Federal Trade Commission (FTC) ★

Consumer Response Center
600 Pennsylvania Ave., NW
Washington, DC 20580
Toll free: 1-877-FTC-HELP (1-877-382-4357)
TDD/TTY: 1-866-653-4261
www.ftc.gov
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, use the web site or toll free numbers above. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

★ General Services Administration (GSA) ★

Federal Citizen Information Center
Federal Citizen Information Center (FCIC)
Pueblo, CO 81009
719-948-4000
Toll free: 1-888-8 PUEBLO (catalog orders only)
www.pueblo.gsa.gov
www.FirstGov.gov
www.ConsumerAction.gov
www.info.gov
www.kids.gov
www.Espanol.gov
www.consumidor.gov
FCIC publishes the free 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 fast, free and useful information to citizens. Consumers can find answers through printed publications, by calling 1 (800) FED INFO, or by visiting FirstGov, the official portal for the federal government.

Surplus Federal Property Sales
1800 F Street NW
Washington, DC 20405
1-800-472-1313
www.gsa.gov
GSA helps federal agencies dispose of unneeded property by selling directly to the public. GSA sells personal property, real estate, and vehicles to the public. For more information visit www.gsa.gov and click "For Citizens." The GSA Auctions® e-tool offers the general public the opportunity to bid electronically on many federal assets. The auctions are completely web-enabled, allowing all registered participants to bid on a single item or multiple items (lots) within specified timeframes. To access GSA Auctions, visit gsaauctions.gov.

National Archives and Records Administration

National Archives and Records Administration at College Park
8601 Adelphi Rd.
College Park, MD 20740-6001
Toll free: 1-866-272-6272
e-mail: inquire@nara.gov
www.nara.gov
NARA is an independent Federal agency that helps preserve our nation's history by overseeing the management of all Federal records. NARA's mission is to provide ready access to essential evidence that documents the rights of American citizens, the actions of Federal officials, and the national experience.

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National Council on Disability (NCD)

Public Affairs Specialist
1331 F St., NW, Ste. 850
Washington, DC 20004
202-272-2004
TTY: 202-272-2074
Fax: 202-272-2022
e-mail: info@ncd.gov
www.ncd.gov
The National Council on Disability is an independent federal agency making recommendations to the President and Congress on policies affecting 54 million Americans with disabilities. NCD works to empower individuals with disabilities and to promote equal opportunity.

National Credit Union Administration

1775 Duke St.
Alexandria, VA 22314-3428
703-518-6300
www.ncua.gov
The National Credit Union Share Insurance Fund provides Federal insurance for nearly 10,300 credit unions.

National Labor Relations Board

Division of Information
1099 14th St., NW, Rm. 94000
Washington, DC 20570
202-273-1991
1-866-667-NLRB (6572)
1-866-315-NLRB (6572)
Fax: 202-273-1789
www.nlrb.gov
The NLRB conducts elections to determine whether or not employees want union representation and investigates and remedies unfair labor practices by employers and unions.

Nuclear Regulatory Commission (NRC)

Office of Public Affairs
Office of Consumer Affairs
Washington, DC 20555
301-415-8200
Fax: 301-415-2234
e-mail: opa@nrc.gov
www.nrc.gov
The NRC regulates the commercial use of nuclear materials and nuclear power in the U.S. to protect public health and safety.

Pension Benefit Guaranty Corporation

Contact Center
1200 K St., NW
Washington, DC 20005-4026
202-326-4100
Toll free: 1-800-400-PBGC
TDD/TTY users, call the federal relay service toll-free at 1-800-877-8339 and ask to be connected to the appropriate number.
Fax: 202-326-4156
www.pbgc.gov

Questions and comments about the website should go to webmaster@pbgc.gov.

Personal Pension Inquiries should go to mypension@pbgc.gov.

There is a list of e-mails for participants, plan administrators and others at: www.pbgc.gov/contacts/allcontacts.htm.

Postal Rate Commission

Office of the Consumer Advocate (OCA)
1333 H St., NW, Ste. 300
Washington, DC 20268-0001
202-789-6839
Fax: 202-789-6819
e-mail: prc-oca@prc.gov
www.prc.gov
The Commission holds hearings and makes recommendations to the Governors of the Postal Service on proposed changes in postal rates and mail classifications. The Office of the Consumer Advocate represents the interests of the general public in such cases. The Commission and the OCA are separate from the Postal Service and have no involvement in mail delivery or service matters.

Railroad Retirement Board

844 North Rush St.
Chicago, IL 60611-2092
312-751-4500
Toll free: 1-800-808-0772 (Helpline)
TDD/TTY: 312-751-4701
www.rrb.gov
The Railroad Retirement Board is an independent agency in the executive branch of the Federal Government. The Board's primary function is to administer comprehensive retirement-survivor and unemployment-sickness benefit programs for the nation's railroad workers and their families, under the Railroad Retirement and Railroad Unemployment Insurance Acts.

★Securities and Exchange Commission (SEC)★

Office of Investor Education and Assistance
100 F Street, NE
Washington, DC 20549-0213
202-551-6551
Toll free: 1-800-SEC-0330
Fax: 202-942-9634
www.sec.gov/complaint.shtml
www.sec.gov/investor.shtml (Investor Information)

Small Business Administration (SBA)

Toll free: 1-800-U-ASK-SBA (827-5722)
TDD: 704-344-6640
Fax: 202-481-6190
e-mail: answerdesk@sba.com
www.sba.gov
SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory.

Social Security Administration

Office of Public Inquiries
Windsor Park Bldg.
6401 Security Blvd.
Baltimore, MD 21235
Toll free: 1-800-772-1213
www.socialsecurity.gov
The Social Security Administration provides retirement, survivors and disability benefits, as well as administers Supplemental Security Income (SSI) payments. To report Social Security or SSI fraud, call toll free: 1-800-269-0271.

Surface Transportation Board (STB)

1925 K St., NW
Washington, DC 20423-0001
202-565-1500
www.stb.dot.gov
The STB resolves railroad rate and service disputes and reviews proposed railroad mergers. The STB is independent, although it is administratively affiliated with the Department of Transportation.

Office of Congressional and Public Services
1925 K St., NW, Ste. 840
Washington, DC 20423-0001
202-565-1592
Fax: 202-565-9016
e-mail: Congressional.Public.Services@stb.dot.gov
www.stb.dot.gov

Office of Press Services
1925 K St., NW
Washington, DC 20423-0001
202-565-1596 (Press Releases)
Fax: 202-565-9016
The STB Office of Press Services answers questions about STB press releases.

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

U.S. Postal Service

Office of Consumer Advocate
475 L'Enfant Plaza, SW, Rm. 5801
Washington, DC 202602202
202-268-2284
Toll free: 1-800-ASK-USPS (1-800-275-8777)
TTY: 1-877-877-7833
www.usps.gov
In order to meet the real-time needs of consumers and better serve them, the Consumer Advocate's office provides three channels to gather feedback from its customers. Customers can speak to their local postmaster/management staff, call the toll free number or visit the website.

United States Postal Inspection Service
Criminal Investigations Service Center
ATTN: Mail Fraud
222 S. Riverside Plaza, Ste. 1250
Chicago, IL 606066100
www.usps.gov/postalinspectors
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 by visiting the Postal Inspection Service website.

Better Business Bureaus

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.

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

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

BBB*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. Visit www.bbbonline.org for a list of participating companies, complete program standards, and more.

BBB MILITARY LINE, www.military.bbb.org, offers consumer education and advocacy to service members and their families. The four service-specific sites, www.army.bbb.org, www.navy.bbb.org, www.airfoce.bbb.org, and www.marinecorps.bbb.org, contain current military-related consumer news, as well as links to local BBBs and other sites with useful consumer information. Users may request reports, file complaints, and sign up for a custom consumer newsletter. On a local level, area BBBs are providing educational briefings for military personnel and their families, as well as working with local businesses to promote ethical treatment of military consumers.

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 (See page 78).

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

Bureaus

Alabama

600 College St.
Albertville, AL 35950
256-533-1640
Fax: 256-533-1177

1210 South 20th St.
Birmingham, AL 35205
205-558-2222
Fax: 205-558-2239

2528 Spring Ave., SW
Decatur, AL 35601
256-533-1640
Fax: 256-533-1177

118 Woodburn
Dothan, AL 36305
334-794-0492
Fax: 334-794-0659

205 S. Seminary St., Ste. 114
Florence, AL 35630
256-533-1640
Fax: 256-740-8219

107 Lincoln St., NE
Huntsville, AL 35801
256-533-1640
Fax: 256-533-1177

3361 Cottage Hill Rd., Ste. E
Mobile, AL 36606
251-433-5494
Fax: 251-438-3191

500 Eastern Blvd., Ste. 128
Montgomery, AL 36117
334-262-5606
Fax: 334-273-5546

Alaska

3601 C St., Ste. 1378
Anchorage, AK 99503
907-562-6135
Fax: 907-562-4061

Arizona

4428 North 12th St.
Phoenix, AZ 85014-4585
602-264-1721
Fax: 602-263-0997

1590 Willow Creek Rd., Ste. B
Prescott, AZ 86301
928-772-3410
Fax: 928-771-1343

To find more information or to contact your local BBB online, visit www.bbb.org

434 S. Williams Blvd., Ste. 102
Tucson, AZ 85711
520-888-5353
Fax: 520-888-6262

Arkansas

12521 Kanis Rd.
Little Rock, AR 72211
501-664-7274
Toll free: 1-800-482-8448
Fax: 501-664-0024

California

1601 H St., Ste. 101
Bakersfield, CA 93301
661-322-2074
Fax: 661-322-8318

315 La Cadena Dr.
Colton, CA 923242927
909-825-7280
Fax: 909-825-6246

6125 Washington Blvd, 3rd Fl.
Culver City, CA 90232
310-945-3166
Fax: 310-945-3160

17609 Ventura Blvd., Ste. LL03
Encino, CA 91316
818-386-5510
Fax: 818-386-5513

2519 West Shaw, #106
Fresno, CA 93711
559-222-8111
Fax: 559-228-6518

3363 Linden Ave, Ste. A
Long Beach, CA 90807
562-216-9240
Fax: 562-216-9241

510 16th St., Ste. 550
Oakland, CA 94612-1584
510-238-1000
Fax: 510-238-1018

550 W. Orangethorpe Ave.
Placentia, CA 92870
714-985-8922
Fax: 714-985-8920

400 S St.
Sacramento, CA 95814-6997
916-443-6843
Fax: 916-441-3356

5050 Murphy Canyon, Ste. 110
San Diego, CA 92123
858-496-2131
Fax: 858-496-2141

700 Emprey Way, Ste. 110
San Jose, CA 95128
408-278-7400
Fax: 408-278-7444

213 Santa Barbara St.
Santa Barbara, CA 93101
805-963-8657
Fax: 805-962-8557

11 S. San Joaquin St., Ste. 803
Stockton, CA 95202-3202
209-948-4880
Fax: 209-465-6302

Colorado

25 North Wahsatch
Colorado Springs, CO 80903
719-636-1155
Fax: 719-636-5078

1020 Cherokee St.
Denver, CO 80204-4039
303-758-2100
Fax: 303-758-8321

8020 S. County Road 5, #100
Fort Collins, CO 80528
970-484-1348
Fax: 970-221-1239

Connecticut

94 South Turnpike Road
Wallingford, CT 064924322
203-269-2700
Fax: 203-294-6882

Delaware

1415 Foulk Rd., Ste. 202
Wilmington, DE 19803
302-230-0108
Fax: 302-230-0116

District of Columbia

1411 K St., NW, 10th Fl.
Washington, DC 20005-3404
202-393-8000
Fax: 202-393-1198

Florida

151 S. Wymore Rd., Ste. 100
Altamonte Springs, FL 32714
407-621-3300
Fax: 407-786-2625

2653 McCormick Drive
Clearwater, FL 33759
727-535-5522
Fax: 727-539-6301

4417 Beach Blvd. Ste. 202
Jacksonville, FL 32207
904-721-2288
Fax: 904-721-7373

9050 Pines Blvd., Ste. 358
Pembroke Pines, FL 33024
561-842-1918
Fax: 561-845-7234

912 E Gadsden St
Pensacola, FL 32501
850-429-0002
Fax: 850-429-0006

1950 SE Port St. Lucie Blvd., Ste. 211
Port St. Lucie, FL 34952-5579
772-335-2017

2924 N. Australian Ave.
West Palm Beach, FL 33407
561-842-1918
Fax: 561-845-7234

Georgia

PO Box 808
Albany, GA 31702-0808
229-883-0744
Fax: 229-438-8222

503 Oak Pl., Ste. 590
Atlanta, GA 30349
404-766-0875
Fax: 404-768-1085

To find more information or to contact your local BBB online, visit www.bbb.org

500 12h St.
Columbus, GA 31901-2137
706-324-0712
Fax: 706-324-2181

277 Martin Luther King, Jr. Blvd.
Ste. 102
Macon, GA 31201-3495
478-742-7999
Fax: 478-742-8191

6606 Abercorn St., Ste. 108-C
Savannah, GA 31405-5817
912-354-7521
Fax: 912-354-5068

Hawaii

1132 Bishop St., Ste. 1507
Honolulu, HI 96813-2822
808-536-6956
Fax: 808-523-2335

Idaho

4355 Emerald St., Ste. 290
Boise, ID 83706
208-342-4649
Fax: 208-342-5116

320 Memorial Drive, Ste. 2
Idaho Falls, ID 83402-3615
208-523-9754
Fax: 208-227-1603

Illinois

330 N. Wabash Ave., Ste. 2006
Chicago, IL 606117621
312-832-0500
Fax: 312-832-9985

112 Harrison St.
Peoria, IL 61602
309-688-3741
Fax: 309-681-7290

810 East State St., 3rd Fl.
Rockford, IL 61104-1001
815-963-2222
Fax: 815-963-0329

Indiana

722 W. Bristol St., Ste C
Elkhart, IN 46514-2988
574-423-4433
Fax: 574-266-2026

1139 Washington Square
Evansville, IN 47715
812-473-0202
Fax: 812-473-3080

4011 Parnell Ave.
Fort Wayne, IN 46805
260-423-4433
Fax: 260-423-3301

22 E. Washington St., Ste. 200
Victoria Center
Indianapolis, IN 46204-3584
317-488-2222
Fax: 317-488-2224

6111 Harrison St., Ste. 101
Merriville, IN 46410
219-980-1511
Fax: 219-884-2123

207 Dixie Way North, Ste. 130
South Bend, IN 46637-3360
574-277-9121
Fax: 574-273-6666

Iowa

2435 Kimberly Rd., Ste. 260
Bettendorf, IA 52722-4100
563-355-6344
Fax: 563-355-0306

505 5th Ave., Ste. 950
Des Moines, IA 50309-2375
515-243-8137
Fax: 515-243-2227

Kansas

501 Southeast Jefferson, Ste. 24
Topeka, KS 66607-1190
785-232-0454
Fax: 785-232-9677

328 Laura
Wichita, KS 67211
316-263-3146
Toll free in KS: 1-800-856-2417
Fax: 316-263-3063

Kentucky

1460 Newtown Pike
Lexington, KY 40511
859-259-1008
Fax: 859-259-1639

844 S. Fourth St.
Louisville, KY 40203-2186
502-583-6546
Toll free in KY: 1-800-388-2222
Fax: 502-589-9940

Louisiana

5220-C Rue Verdun
Alexandria, LA 71303
318-473-4494
Fax: 318-473-8906

748 Main St.
Baton Rouge, LA 70802
225-346-5222
Fax: 225-346-1029

801 Barrow Street, Ste. 400
Houma, LA 70360
985-868-3456
Toll free in LA : 1-866-695-4222
Fax: 985-876-7664

4007 W. Congress St., Ste. B
Lafayette, LA 70506
337-981-3497
Fax: 337-981-7559

2309 E. Prien Lake Road
Lake Charles, LA 70601
337-478-6253
Fax: 337-474-8981

212 Walnut St., #210
Monroe, LA 71201
318-387-4600

1539 Jackson Ave., Ste. 400
New Orleans, LA 70130-5843
504-581-6222
Fax: 504-524-9110

401 Edwards St., Ste. 135
Shreveport, LA 71101
318-222-7575
Fax: 318-222-7576

Maine

812 Stevens Ave.
Portland, ME 04103-2648
207-878-2715
Fax: 207-797-5818

To find more information or to contact your local BBB online, visit www.bbb.org

Maryland
1414 Key Highway, Ste. 100
Baltimore, MD 212305189
410-347-3990
Fax: 410-347-3936

Massachusetts
235 West Central St., Ste. 1
Natick, MA 01760-3767
508-652-4800
Fax: 508-652-4833

333 Park Street
West Springfield, MA 01089
413-734-3114
Fax: 413-734-2006

339 Main Street
Worcester, MA 01608
508-755-2548
Fax: 508-754-4158

Michigan
40 Pearl, NW, Ste. 354
Grand Rapids, MI 49503
616-774-8236
Fax: 616-774-2014

30555 Southfield Rd., Ste. 200
Southfield, MI 48076-7751
248-644-9100
Fax: 248-644-5026

Minnesota
2706 Gannon Rd.
St. Paul, MN 55116-2600
651-699-1111
Toll free: 1-800-646-6222
Fax: 651-699-7665

Mississippi
405 Fontaine Pl., #102
Ridgeland, MS 39157
601-977-1020
Fax: 601-977-0704

Missouri
8080 Ward Pkwy., Ste. 200
Kansas City, MO 64114
816-421-7800
Fax: 816-472-5442

1516 St. Louis St., Ste. A
Springfield, MO 65802
417-862-4222
Fax: 417-869-5544

12 Sunnen Dr., Ste. 121
St. Louis, MO 63143
314-645-3300
Fax: 314-645-2666

Nebraska
3633 O St., Ste. 1
Lincoln, NE 68510-1670
402-436-2345
Fax: 402-476-8221

118111 P Street
Omaha, NE 68137
402-391-7612
Fax: 402-391-7535

Nevada
2301 Palomino Lane
Las Vegas, NV 89107
702-320-4500
Fax: 702-320-4560

991 Bible Way
Reno, NV 89502
775-322-0657
Fax: 775-322-8163

New Hampshire
25 Hall St., Ste. 102
Concord, NH 03301
603-224-1991
Fax: 603-228-9035

New Jersey
1700 Whitehorse-Hamilton Square, Ste. D-5
Trenton, NJ 08690-3596
609-588-0808
Fax: 609-588-0546

New Mexico
2625 Pennsylvania, NE, Ste. 2050
Albuquerque, NM 87110-3658
505-346-0110
Fax: 505-346-0696

308 North Locke
Farmington, NM 87401-5855
505-326-6501
Fax: 505-327-7731

New York
741 Delaware Ave., Ste. 100
Buffalo, NY 14209-2201
716-881-5222
Fax: 716-883-5349

399 Conklin St.
Farmingdale, NY 11735
212-533-6200
Fax: 516-420-1095

257 Park Ave. South
New York, NY 10010-7384
212-533-6200
Fax: 212-477-4912

55 St. Paul St.
Rochester, NY 14604
716-881-5222
Fax: 585-454-7025

1153 W. Fayette, Ste. 300
Syracuse, NY 13204
716-881-5222
Fax: 315-475-0769

99 Lafayette Ave.
White Plains, NY 10603
212-533-6200
Fax: 914-428-6030

North Carolina
One W. Pack Square, Ste. 1601
Asheville, NC 28801-3408
828-253-2392
Fax: 828-252-5039

13860 Ballantyne Corp. Pl., Ste. 225
Charlotte, NC 28277
704-927-8611
Fax: 704-927-8615

3608 W. Friendly Ave.
Greensboro, NC 27410-4895
336-852-4240
Fax: 336-852-7540

5540 Munford Rd., Ste. 130
Raleigh, NC 27612-2621
919-277-4222
Fax: 919-277-4221

To find more information or to contact your local BBB online, visit www.bbb.org

500 West 5th St., Ste. 202
Winston-Salem, NC 27101-2728
336-725-8348
Fax: 336-777-3727

Ohio

222 West Market St.
Akron, OH 44303
330-253-4590
Fax: 330-253-6249

1434 Cleveland Ave., NW
Canton, OH 44703
330-454-9401
Fax: 330-456-8957

7 West 7th St., Ste. 1600
Cincinnati, OH 45202
513-421-3015
Fax: 513-621-0907

2217 East 9th St., Ste. 200
Cleveland, OH 44115-1299
216-241-7678
Fax: 216-861-6365

1335 Dublin Rd., #30-A
Columbus, OH 43215-1000
614-486-6336
Toll free: 1-800-759-2400
Fax: 614-486-6631

40 West Fourth St., Ste. 1250
Dayton, OH 45402-1830
937-222-5825
Fax: 937-222-3338

219 N. McDonel
Lima, OH 45801
419-223-7010
Fax: 419-229-2029

3103 Executive Pkwy., Ste. 200
Toledo, OH 43606-1310
419-531-3116
Fax: 419-578-6001

International Towers
25 Market St.
Youngstown, OH 44503
330-744-3111
Fax: 330-744-7336

Oklahoma

17 S, Dewey Ave.
Oklahoma City, OK 73102-2400
405-239-6081
Fax: 405-235-5891

1722 S. Carson Ave., Ste 3200
Tulsa, OK 74119
918-492-1266
Fax: 918-492-1276

Oregon

333 SW Fifth Ave., Ste. 406
Portland, OR 97204
503-226-3981
Fax: 503-226-8200

Pennsylvania

528 N. New St.
Bethlehem, PA 18018-5789
610-866-8780
Fax: 610-868-8668

1337 North Front Street
Harrisburg, PA 17102
717-364-3250
Fax: 717-364-3251

4099 Birney Ave.
Moosic, PA 18507
570-614-4222
Fax: 570-342-1282

1608 Walnut St., Ste. 402
Philadelphia, PA 19103
215-985-9313
Fax: 215-893-9312

300 Sixth Ave., Ste. 100-UL
Pittsburgh, PA 15222-2511
412-456-2700
Fax: 412-456-2739

Rhode Island

120 Lavan St.
Warwick, RI 028881071
401-785-1212
Fax: 410-785-3061

South Carolina

2330 Devine St.
Columbia, SC 29205
803-254-2525
Fax: 803-779-3117

314 Laurel St. #203
Conway, SC 29526
843-488-2227
Fax: 843-488-0998

408 N. Church St, Ste. C
Greenville, SC 29601-2164
864-242-5052
Fax: 864-271-9802

Tennessee

PO Box 1178
Blountville, TN 37617-1178
423-325-6616

1010 Market St., Ste. 200
Chattanooga, TN 37402-2614
423-266-6144
Fax: 423-267-1924

PO Box 1456
Clarksville, TN 37041
931-503-2222
Fax: 931-503-2324

206 E College St.
Fayetteville, TN 37334
931-433-9501
Fax: 931-433-7424

367 Riverside Drive #109
Franklin, TN 37064
615-250-7431
Fax: 615-250-7433

255 N. Peters Road, Ste. A
Knoxville, TN 37923
865-692-1600
Fax: 865-692-1590

3693 Tyndale Dr.
Memphis, TN 38125
901-759-1300
Fax: 901-757-2997

1231 NW Broad St.
Murfreesboro, TN 37129
615-242-4222
Fax: 615-867-3905

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201 Fourth Ave. North, Ste. 100
Nashville, TN 37203-3984
615-242-4222
Fax: 615-250-4245

Texas

3300 South 14th St., Ste. 307
Abilene, TX 79605-5052
325-691-1533
Fax: 325-691-0309

720 S Taylor, Ste. B112
Amarillo, TX 79101
806-379-6222
Fax: 806-379-8206

1005 La Posada Drive
Austin, TX 78752
512-445-2911
Fax: 512-445-2096

550 Fannin St, Ste. 100
Beaumont, TX 77710-2011
409-835-5348
Fax: 409-838-6858

4346 Carter Creek Parkway
Bryan, TX 77802-4413
979-260-2222
Fax: 979-846-0276

101 N. Shroeline #216
Corpus Christi, TX 78401
361-852-4949
Fax: 361-882-6422

1600 Pacific, Ste. 2800
Dallas, TX 75201-3093
214-220-2000
Fax: 214-740-0321

221 N. Kansas, Ste. 1101
El Paso, TX 79901
915-577-0191
Fax: 915-577-0209

101 Summit Ave., Ste. 707
Fort Worth, TX 76102-5978
817-332-7585
Fax: 817-882-0566

1333 W. Loop South, Ste 1200
Houston, TX 77027
713-868-9500
Fax: 713-867-4947

2401 Judson Rd., #102
Longview, TX 75605
903-758-3222
Fax: 903-758-3226

3333 66th St.
Lubbock, TX 79413-5711
806-763-0459

Fax: 806-744-9748
10100 County Road 118 West
Midland, TX 797110206
432-563-1880
Toll free in TX: 1-800-582-4433

Fax: 432-561-9435
3121 Executive Drive
San Angelo, TX 76902-3366
325-949-2989
Fax: 325-949-3514

1800 Northeast Loop, 410, Ste. 400
San Antonio, TX 78217-5296
210-828-9441
Fax: 210-828-3101

2002 Olive Street
Texarkana, TX 75501
903-793-4565
Toll free: 1-800-372-4222

3600 Old Bullard Rd. #103-A
Tyler, TX 75701
903-581-5704
Fax: 903-534-8644

2210 Washington Ave.
Waco, TX 76701-1019
254-755-7772
Fax: 254-755-7774

2110 West 6th St.
Weslaco, TX 78596
956-968-3678
Fax: 956-968-7638

4245 Kemp Blvd., Ste. 900
Wichita Falls, TX 76308-2830
940-691-1172
Fax: 940-691-1175

Utah

5673 S. Redwood Rd., #22
Salt Lake City, UT 84123-5322
801-892-6009
Fax: 801-892-6002

Virginia

586 Virginian Dr.
Norfolk, VA 23505
757-531-1300
Fax: 757-531-1388

701 East Franklin, Ste. 712
Richmond, VA 23219-2332
804-648-0016
Fax: 804-648-3115

31 West Campbell Ave.
Roanoke, VA 24011-1301
540-342-3455
Fax: 540-345-2289

Washington

1000 Station Drive, Ste. 222
DuPont, WA 98327
206-431-2222
Fax: 206-431-2211

152 S. Jefferson, Ste. 200
Spokane, WA 992014532
509-455-4200
Fax: 509-838-1079

West Virginia

910 Quarrier St., Ste 405-406
Charleston, WV 25301
304-345-7502
Fax: 304-345-7511

Wisconsin

10101 W. Greeenfield Ave., Ste 125
West Allis, WI 53214
414-847-6000
Fax: 414-302-0355

To find more information or to contact your local BBB online, visit www.bbb.org

National Consumer Organizations

These organizations define their missions as consumer assistance, protection and/or advocacy. The descriptions below are based on information they provided.

The type of service provided by each organization varies. Those that assist individuals with problems are specified. The others do not assist consumers with individual complaints, but they may be interested in hearing from consumers about problems, issues and trends in connection with their advocacy and consumer education activities.

Most, though not all, distribute consumer education and information materials. Where informational or educational materials are offered, there may be a charge; contact the organization to find out.

★ AARP

Consumer Protection
601 E St., NW
Washington, DC 20049
202-434-2222
Fax: 202-434-6470
www.aarp.org
The Consumer Protection unit is charged by AARP to examine those consumer problems and issues that impact the financial security of people 50 years of age and older, and to help its members protect themselves from marketplace fraud and deception. To this end, Consumer Protection stays abreast of current and breaking consumer developments, and employs a variety of strategies to inform AARP members.

Alliance Against Fraud in Telemarketing and Electronic Commerce (AAFTEC)

National Consumers League
1701 K St., NW, Ste. 1200
Washington, DC 20006
202-835-3323
Fax: 202-835-0747
e-mail: info@nclnet.org
www.fraud.org/aaft/aaftinfo.htm
The alliance, coordinated by the National Consumers League, is a coalition of public interest groups, trade associations, labor unions, businesses, law enforcement agencies, educators, and consumer protection agencies. AAFTEC members promote efforts to educate the public about telemarketing and Internet fraud and how to shop safely by phone and online.

American Council on Consumer Interests (ACCI)

415 South Duff Ave., Ste. C
Ames, IA 50010-6600
515-956-4666
Fax: 515-233-3101
e-mail: info@consumerinterests.org
www.consumerinterests.org
American Council on Consumer Interests (ACCI) is the leading consumer policy research and education organization consisting of a world-wide community of researchers, educators and related professionals dedicated to enhancing consumer well-being. Since 1953, the American Council on Consumer Interests (ACCI) has been—and remains today—the leading membership organization for academics and other professionals involved in consumer and family economics.

American Council on Science and Health (ACSH)

1995 Broadway, 2nd Floor
New York, NY 10023-5860
212-362-7044
Fax: 212-362-4919
e-mail: acsh@acsh.org
www.acsh.org
A nonprofit public education group, ACSH provides consumers with up-to-date scientifically sound information on the relationship between human health and chemicals, foods, lifestyles, and the environment. Booklets and special reports on a variety of topics are available.

Center for Auto Safety (CAS)

1825 Connecticut Ave., NW Ste. 330
Washington, DC 20009
202-328-7700
www.autosafety.org
CAS advocates on behalf of consumers in auto safety and quality, fuel efficiency, emissions, and related issues. For advice on specific problems, CAS requests that consumers write a brief statement of the problem or question, including the year, make, and model of the vehicle, and mail it with a stamped self-addressed envelope to the address above.

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

Center for Science in the Public Interest (CSPI)

1875 Connecticut Ave., NW, Ste. 300
Washington, DC 20009
202-332-9110
Fax: 202-265-4954
e-mail: cspi@cspinet.org
www.cspinet.org
A nonprofit, membership organization, CSPI conducts research, education, and advocacy on nutrition, health, food safety and related issues, and publishes the monthly Nutrition Action Healthletter as well as other consumer information materials.

Center for the Study of Services

733 15th St., NW
Washington, DC 20005
202-347-7283
Toll free: 1-800-213-7383
Fax: 202-347-4000
e-mail: support@checkbook.org
www.checkbook.org
This nonprofit organization publishes books and pamphlets to help consumers select such services as doctors, hospitals and health plans, as well as goods such as new cars. It also publishes information and maintains an on-line database to help consumers shop for good prices and desired features in big-ticket purchases, such as audio-video equipment, major appliances, tires, etc. It also rates local service providers such as plumbers, roofers, auto repair shops, and several other categories in the Boston, Chicago, Philadelphia, Washington DC, Seattle, San Francisco and St. Paul/Minneapolis areas.

Certified Financial Planner Board of Standards

Communication and Consumer Services
1670 Broadway, Ste. 600
Denver, CO 80202-4809
303-830-7500
Toll free: 1-888-237-6275
Fax: 303-860-7388
e-mail: mail@cfp-board.org
www.CFP-Board.org
Certified Financial Planner Board of Standards is a nonprofit regulatory organization that fosters professional standards in personal financial planning. The CFP Board works to ensure that the public has access to and benefits from competent financial planning. The CFP Board regulates financial planners through trademark law by certifying those who meet its requirements to use the marks CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP (with flame logo).

Coalition Against Insurance Fraud

1012 14th St. NW, Ste. 200
Washington, DC 20005
202-393-7330
Fax: 202-393-7329
e-mail: info@insurancefraud.org
www.InsuranceFraud.org
The Coalition Against Insurance Fraud is a national alliance of consumer groups, government agencies, and insurance companies dedicated to combating all forms of insurance fraud through advocacy and public information.
It conducts research, develops public education programs and publishes a consumer brochure, How to Avoid Becoming a Victim of Insurance Fraud, which is available upon request. It also refers consumers to appropriate agencies to report incidences of insurance fraud.

Community Nutrition Institute (CNI)

419 West Broad Street #204
Falls Church, VA 22046
703-532-0030
Fax: 703-532-5780
www.communitynutrition.org
CNI advocates for programs and services that enable consumers to enjoy a diet that is adequate, safe, and healthy. CNI also works to increase citizen participation in the state and Federal policy and administrative processes to achieve these goals. CNI publishes Nutrition Week, a newsletter covering nutrition and food safety issues, as well as related legislative and regulatory actions.

Congress Watch

215 Pennsylvania Ave., SE
Washington, DC 20003
202-546-4996
Fax: 202-547-7392
e-mail: congresswatch@citizen.org
www.citizen.org/congress
An arm of Public Citizen, Congress Watch works for consumer-related legislation, regulation, and policies in such areas as health and safety, and campaign financing, and has publications available on the issues with which it deals.

Consumer Action

717 Market St., Ste. 310
San Francisco, CA 94103
415-777-9635 (Consumer Complaints)
213-623-8327 (Hotline)
TTY: 415-777-9456
Fax: 415-777-5267
e-mail: info@consumer-action.org
www.consumer-action.org
Consumer Action assists consumers with marketplace problems. An education and advocacy organization specializing in credit, finance, and telecommunications issues, Consumer Action offers a multi-lingual consumer complaint hotline, free information on its surveys of banks and long-distance telephone companies, and consumer education materials in as many as eight languages. Community-based organizations can receive these free publications in bulk.

Consumer Alert

1001 Connecticut Ave., NW, Ste. 1128
Washington, DC 20036
202-467-5809
Fax: 202-467-5814
e-mail: consumer@consumeralert.org
www.consumeralert.org
Consumer Alert's mission is to inform the public about the consumer benefits of competitive enterprise and to expose the flawed economic, scientific and risk data that underlie certain public policies. Consumer Alert has an active program for consumers with information to help them make every day decisions. Consumer Alert serves the real consumer who pays the bills.

Consumer Federation of America (CFA)

1424 16th St., NW, Ste. 604
Washington, DC 20036
202-387-6121
Fax: 202-265-7989
www.consumerfed.org
Comprised of more than 240 organizations representing a membership exceeding 50 million consumers, CFA is a consumer advocacy and education organization. Issues on which it currently represents consumer interests before Congress and Federal regulatory agencies include telephone service, insurance and financial services, product safety, indoor air pollution, health care, product liability, and utility rates. It develops and distributes studies of various consumer issues, as well as consumer guides in book and pamphlet form. In addition, CFA publishes several newsletters.

Consumer Reports

101 Truman Avenue
Yonkers, NY 107031057
914-378-2000
Fax: 914-378-2900
www.consumerreports.org
Consumer Reports® is published by Consumers Union (CU), an expert, independent nonprofit organization whose mission is to work for a fair, just, and safe marketplace for all consumers and to empower consumers to protect themselves. To achieve this mission, we test, inform, and protect. To maintain our independence and impartiality, CU accepts no outside advertising, no free test samples, and has no agenda other than the interests of consumers.
See also: Consumers Union.

Consumers for World Trade (CWT)

1001 Connecticut Ave., N.W., Ste. 1110
Washington, DC 20036
202-293-2944
Fax: 202-293-0495
e-mail: cwt@cwt.org
www.cwt.org
A nonprofit organization, CWT supports trade expansion and liberalization to promote economic growth and increase consumer choice and price competition in the marketplace. Various publications are available.

Consumers Union

101 Truman Avenue
Yonkers, NY 107031057
914-378-2000
Fax: 914-378-2900
www.consumersunion.org
Consumers Union (CU), publisher of Consumer Reports®, is an independent, nonprofit testing and information organization serving only consumers. We are a comprehensive source for unbiased advice about products and services, personal finance, health and nutrition, and other consumer concerns. Since 1936, our mission has been to test products, inform the public, and protect consumers. Our income is derived solely from the sale of Consumer Reports® and our other services, and from noncommercial contributions, grants, and fees. Staffers at the CU's Advocacy Offices provide tools to consumers to make their concerns heard by government and industry. They also testify before Federal and

state legislative and regulatory bodies, petition government agencies, emphasizing a national, multi-state, grass roots approach on behalf of consumers. The Consumer Policy Institute, in Yonkers, NY, conducts research and education projects on such issues as: biotechnology, toxic air pollution, community right-to-know laws, and pesticides. See also: Consumer Reports.

Families USA

1334 G St., NW, Ste. 300
Washington, DC 20005-3169
202-628-3030
Fax: 202-347-2417
e-mail: info@familiesusa.org
www.familiesusa.org
A national, nonprofit membership organization committed to comprehensive reform of health and long-term care, Families USA works to educate and mobilize consumers on health care issues. In addition to its two grass roots advocacy networks—asap!, a network of health and long-term care reform activists and HealthLink USA, a nationwide health reform computer network for public interest groups—Families USA develops and distributes reports and other materials on health and long-term care issues.

The Federation of American Consumers and Travelers (FACT)

318 Hillsboro Ave.,
PO Box 104
Edwardsville, IL 62025
Toll Free: 1-800-USA-FACT
e-mail: e-mail: cservice@fact-org.org
www.fact-org.org
The Federation of American Consumers and Travelers (FACT) is a national not-for-profit consumer group representing more than one million Americans throughout the U.S. FACT provides individuals and small associations with a complete array of cost-effective benefits and unique programs. FACT provides non-biased and non-partisan weekly Eye-on-Washington Reports direct from the nation's capitol, no-strings-attached Disaster Aid, continuing education scholarships, community and classroom grants, assistance for small business owners, travel discounts, and a Consumer Hotline/ Library.

Funeral Consumers Alliance

33 Patchen Road
South Burlington, VT 05403
802-865-8300
Toll free: 1-800-765-0107
Fax: 802-865-2626
e-mail: info@funerals.org
www.funerals.org
Funeral Consumers Alliance is a nonprofit educational organization protecting a consumer's right to choose a dignified, meaningful, affordable funeral. In addition to informing the public about their available options and rights, FCA will assist in mediating complaints. There are more than 100 local affiliates around the country, many of which work for better legislation, do funeral price surveys, and counsel members and the general public.

HALT: An Organization of Americans for Legal Reform

1612 K St. NW, Ste. 510
Washington, DC 20006
202-887-8255
Toll free: 1-888-367-4258
Fax: 202-887-9699
e-mail: halt@halt.org
www.halt.org
HALT's mission is to enable Americans to handle their legal affairs affordably, equitably, and simply. HALT publishes a series of self-help legal manuals, operates a legal information clearinghouse, and advocates for legal reforms that will benefit consumers.

Health Research Group (HRG)

1600 20th St., NW
Washington, DC 20009
202-588-1000
www.citizen.org/hrg
A division of Public Citizen, HRG works for protection against unsafe foods, drugs, medical devices, and workplaces, and advocates for greater consumer control over personal health decisions. A monthly Health Letter and a monthly letter on prescription drugs are available.

Jump$tart Coalition for Personal Financial Literacy

919 18th St., NW, Ste. 300
Washington, DC 20006
202-466-8610
Toll free: 1-888-45-EDUCATE
Fax: 202-223-0321
e-mail: info@jumpstartcoalition.org
www.jumpstart.org

The Coalition's direct objective is to encourage curriculum enrichment to ensure that basic personal financial management skills are attained during the K-16 educational experience.

National Association of Consumer Agency Administrators (NACAA)

Two Brentwood Commons, Ste. 150
750 Old Hickory Blvd.
Brentwood, TN 37027
615371-6125
Fax: 615-369-6225
e-mail: nacaa@nacaa.net
www.nacaa.net
An association of the administrators of local, state, and Federal Government consumer protection agencies, NACAA provides training programs, public policy studies and conferences, professional publications, and other member services.

National Coalition for Consumer Education

National Consumers League
1701 K St., NW, Ste. 1200
Washington, DC 20006
202-835-3323
Fax: 202-835-0747
www.nclnet.org
NCCE is a coalition coordinated by the National Consumers League. It develops and provides educational materials and resources to consumer educators through a network of state coordinators. The coalition sponsors LifeSmarts, a game-show competition open to all teens in the Unites States who are in the 9th through 12th grade.

National Community Reinvestment Coalition (NCRC)

733 15th St., NW, Ste. 540
Washington, DC 20005-2112
202-628-8866
Fax: 202-628-9800
e-mail: member@ncrc.org
www.ncrc.org
NCRC was founded in 1990 with the goal of ending discriminatory banking practices and increasing the flow of private capital and credit into underserved communities across the country. NCRC has over 600 members in every state and major city in America as well as in many smaller cities and rural areas.

National Consumer Law Center (NCLC)

77 Summer St., 10th Floor
Boston, MA 02111-1006
617-542-8010
Fax: 617-523-7398
e-mail: consumerlaw@nclc.org
www.consumerlaw.org
NCLC is an advocacy and research organization focusing on the needs of low-income and elderly consumers. It represents the interests of consumers in court, before administrative agencies, and before legislatures. Limited resources prevent the organization from responding to individual inquiries. The Center also publishes Surviving Debt: A Guide for Consumers. NCLC also produces the Consumer Credit and Sales Legal Practice Series consisting of sixteen desk reference manuals for attorneys.

National Consumers League

1701 K St., NW, Ste. 1200
Washington, DC 20006
202-835-3323
Fax: 202-835-0747
e-mail: info@nclnet.org
www.nclnet.org
Founded in 1899, the mission of the NCL is to identify, protect, represent, and advance the economic and social interests of consumers and workers. The league is a nonprofit membership organization working for health, safety, and fairness in the marketplace and workplace. Current principal issue areas include consumer fraud, food and drug, safety, fair labor standards, child labor, health care, e-commerce, financial services and telecommunications. The league promotes consumer education through outreach to high school students and provides information to consumers through publications, media outreach, and multiple web sites.

National Council on the Aging (NCOA)

300 D St., SW, Ste. 801
Washington, DC 20024
202-479-1200
TDD: 202-479-6674
Fax: 202-479-0735
e-mail: info@ncoa.org
www.ncoa.org
NCOA is the nation's first association of organizations and professionals dedicated to promoting the dignity, self-determination, well being, and contributions of older persons.

Member of SOCAP International, see page 41.

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

National Fraud Information Center/ Internet Fraud Watch

1701 K St., NW, Ste. 1200
Washington, DC 20006
Toll free: 1-800-876-7060
TDD/TTY: 202-835-0778
Fax: 202-835-0767
www.fraud.org

NFC/IFW assists consumers with recognizing and filing complaints about telemarketing and Internet fraud. A project of the National Consumers League, the hotline provides consumers with information to help them avoid becoming victims of fraud, and assistance in relaying consumers' reports about telemarketing and Internet to the appropriate law enforcement agencies. Spanish-speaking counselors are available.

Public Citizen, Inc.

1600 20th St., NW
Washington, DC 20009
202-588-1000
Fax: 202-588-7799
e-mail: pcmail@citizen.org
www.citizen.org

A national, nonprofit membership organization representing consumer interests through lobbying, litigation, research, and publications, Public Citizen represents consumer interests in Congress, the courts, government agencies, and the media. Primary current areas of interest include product liability, health care delivery, safe medical devices and medications, open and ethical government, and safe and sustainable energy use.

Self Help for Hard of Hearing People

7910 Woodmont Ave., Ste. 1200
Bethesda, MD 20814
301-657-2248
TDD/TTY: 301-657-2249
Fax: 301-913-9413
e-mail: info@hearingloss.org
www.shhh.org

The largest international consumer organization devoted to serving the interests of consumers with hearing loss through self help, advocacy, and education. Founded in 1979, SHH is a non-profit membership association with over 250 chapters throughout the U.S. Publications include information on: hearing aids, cochlear implants, assistive listening devices, Americans with Disabilities Act, employment, travel, lip-reading, education, parenting, medical research, psychological stress and telephone and television strategies. SHH holds annual conventions and publishes Hearing Loss: The Journal of Self Help for Hard of Hearing People.

★ Society of Consumer Affairs Professionals in Business (SOCAP)

675 North Washington St., Ste. 200
Alexandria, VA 22314
703-519-3700
Fax: 703-549-4886
e-mail: socap@socap.org
www.socap.org

An international professional organization, SOCAP provides training, conferences and publications to encourage and maintain the integrity of business in transactions with consumers; to encourage and promote effective communication and understanding among business, government and consumers; and to define and advance the consumer affairs profession.

U.S. Public Interest Research Group (U.S. PIRG)

218 D St., SE
Washington, DC 20003-1900
202-546-9707
Fax: 202-546-2461
e-mail: uspirg@pirg.org
www.uspirg.org

U.S. PIRG is the national lobbying office for the state public interest research groups. The PIRGs are consumer environmental advocacy groups active in many states across the country. U.S. PIRG works on a variety of consumer and environmental protection issues, including bank fees, credit bureau abuses, clean air and clean water, right to know, campaign finance reform, and various other issues. U.S. PIRG does not handle individual consumer complaints directly but measures complaint levels to gauge the need for remedial legislation.

Member of SOCAP International, see page 41.

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

Trade and Professional Associations

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 web sites.

If you have a problem with a company and cannot resolve it by working directly with that firm, ask if the company is a member of an association. Then, check this section to see if the association is listed. If the association is not included here, your local library has reference materials to help you find the appropriate contact.

Accrediting Council for Independent Colleges and Schools (ACICS)

750 First St., NE, Suite 980
Washington, DC 20002
202-336-6780
Fax: 202-842-2593
e-mail: info@acics.org
www.acics.org
Association of accredited career schools training in business and business-related subjects.

★ AFSA Education Foundation

919 Eighteenth St., NW
Washington, DC 20006
202-466-8611
e-mail: susie@afsamail.org
www.afsaef.org
The AFSA Education Foundation develops personal money management educational materials to help the public understand the credit process, seek help if credit problems occur, and realize the benefits of responsible money management.

Alliance of Automobile Manufacturers

1401 Eye St., NW, Suite 600
Washington, DC 20005
202-326-5500
Fax: 202-326-5598
www.autoalliance.org
Through the Alliance, members are able to convey the industry's accomplishments and its positions on a broad range of public policy issues.

American Apparel Manufacturers Association

1601 North Kent St., Suite 1200
Arlington, VA 22209
Toll free: 1-800-520-2262
Fax: 703-522-6741
www.apparelandfootwear.org
Membership: Manufacturers of clothing.

American Arbitration Association

335 Madison Ave., 10th FL
New York, NY 10017
Toll free: 1-800-778-7879
www.adr.org
A not-for-profit public service organization committed to the resolution of disputes through arbitration, mediation, conciliation and other voluntary procedures. Through its 37 offices in the U.S. and Europe, the AAA provides a forum for the hearing of disputes, rules and procedures and a roster of impartial experts to resolve cases.

★ American Association of Homes and Services for the Aging

2519 Connecticut Ave., N.W.
Washington, DC 20008-1520
202-783-2242
e-mail: info@aahsa.org
www.aahsa.org
AAHSA is committed to advancing the vision of healthy, affordable, ethical aging services for America. The association represents 5,600 mission-driven, not-for-profit nursing homes, continuing care retirement communities, assisted living and senior housing facilities, and community service organizations.

American Bankers Association

1120 Connecticut Ave., NW
Washington, DC 20036
202-663-5000
Toll free: 1-800-BANKERS
Fax: 202-663-7578
www.aba.com
The American Bankers Association is the largest banking trade association in the country. Its membership includes community, regional, and money center banks as well as savings associations, trust companies, and savings banks. It will provide consumer education materials on request.

Member of SOCAP International, see page 45.

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

American Bar Association
740 15th St., NW
Washington, DC 20005
202-662-1680
Fax: 202-662-1683
e-mail: dispute@abanet.org
www.abanet.org
The American Bar Association publishes a directory of state and local alternative dispute resolution programs and provides consumer information on request.

American Collectors Association
PO Box 39106
Minneapolis, MN 55439-0106
952-926-6547
Fax: 952-926-1624
www.acainternational.org
The American Collectors Association is an association of credit grantors, debt collectors, attorneys and industry service providers employing credit and collection professionals worldwide. Each member adheres to a stringent code of ethics. Complaint resolution is available.

American Council of Life Insurers
101 Constitution Ave., Suite 700
Washington, DC 20001-2133
202-624-2000
Toll free: 1-800-942-4242 (consumer helpline)
Fax: 202-624-2319
www.acli.com
American Council of Life Insurers is a trade association of over 500 insurance companies that provide life insurance, pensions and annuities, long-term care, and disability income insurance.

American Fence Association
800 Roosevelt Rd., Bldg C, Suite 20
Glen Ellyn, IL 60137
630-942-6598
Toll free: 1-800-822-4342
Fax: 630-790-3095
www.americanfenceassociation.com
The AFA is a national trade association for the fence industry and has over 2000 members nationwide. Members are fence contractors, retailers, wholesalers, suppliers and manufacturers.

American Health Care Association
1201 L St., NW
Washington, DC 20005
202-842-4444
Toll free: 1-800-321-0343 (bookstore only)
Fax: 202-842-3860
www.ahca.org
Membership: Long-term health care facilities and health-related businesses.

American Institute of Certified Public Accountants
Professional Ethics Division
Harborside Financial Center
201 Plaza III
Jersey City, NJ 07311-3881
Toll free: 1-888-777-7077 (Ethics Hotline)
e-mail: ethics@aicpa.org
www.aicpa.org
Membership: State certified accountants.

American Moving and Storage Association (AMSA)
1611 Duke St.
Alexandria, VA 22314
703-683-7410
Fax: 703-683-7527
e-mail: info@moving.org
www.moving.org
The professional moving industry's national trade association offers a wealth of information on its consumer website, including a new Mover Referral Service. It also sponsors an arbitration service (dispute settlement program) helping consumers resolve loss and damage claims on interstate moves.

American Orthotic and Prosthetic Association
330 John Carlyle St., Suite 200
Alexandria, VA 22314
571-431-0876 ext. 233
Fax: 571-431-0899
e-mail: info@aopanet.org
www.aopanet.org
The American Orthotic and Prosthetic Association is a national trade association committed to providing high quality, unprecendented business services and products to O&P professionals. Since our founding in 1917, we have worked diligently to establish ourselves as the voice for O&P businesses. AOPA membership consists of over 1800 O&P companies, suppliers, and affiliates who design, fabricate, fit and supervise the use of orthoses (orthopedic braces) and prostheses (artificial limbs).

American Society of Travel Agents, Inc.
Consumer Affairs
1101 King St., Suite 200
Alexandria, VA 22314
703-739-2782
Fax: 703-684-8319
www.astanet.com
Membership: Travel agents.

America's Community Bankers (ACB)
900 19th St., NW, Suite 400
Washington, DC 20006
202-857-3100
Fax: 202-296-8716
www.acbankers.org
ACB is the national trade association for 2,000 savings and community financial institutions. ACB offers free information on consumer financial services, housing, and community development.

Better Hearing Institute (BHI)
515 King St., Suite 420
Alexandria, VA 22314
703-684-3391
Toll free: 1-800-EAR-WELL
Fax: 703-684-6048
e-mail: mail@betterhearing.org
www.betterhearing.org
A nonprofit educational organization, BHI informs persons with impaired hearing and the general public about hearing loss and available help through medicine, surgery, amplification, and other rehabilitation. Membership: professionals and others who help persons with impaired hearing.

Blue Cross and Blue Shield Association
Consumer Affairs
1310 G St., NW
Washington, DC 20005
202-626-4780
Fax: 202-626-4833
www.bluecares.com
Membership: Local Blue Cross and Blue Shield plans in the United States, Canada and Jamaica.

Boat Owners Association of The United States, BOAT/ U.S.
880 South Pickett St.
Alexandria, VA 22304-0730
703-823-9550
Fax: 703-461-4671
e-mail: consumerprotection@boatus.com
www.boatus.com
The Consumer Protection Bureau at Boat U.S. serves as a mediator in disputes between boat owners and the marine industry. Boat U.S. also works closely with the U.S. Coast Guard to monitor safety defect problems.

Career College Association (CCA)
10 G St., NE, Suite 750
Washington, DC 20002
202-336-6700
Fax: 202-336-6828
e-mail: cca@career.org
www.career.org
Membership: Career-specific, post-secondary education institutions.

Carpet and Rug Institute
310 Holiday Ave.
PO Box 2048
Dalton, GA 30720
706-278-3176
Toll free: 1-800-882-8846
Fax: 706-278-8835
e-mail: communications@carpet-rug.com
www.carpet-rug.com
Membership: Manufacturers of carpets, rugs, and bath mats; and suppliers of raw materials and services to the industry.

Children's Advertising Review Unit (CARU)
Council of Better Business Bureaus, Inc.
70 West 36th Street, 13th Floor
New York, NY 10018
866-334-6272 ext.111
e-mail: caru@caru.bbb.org
www.caru.org
The Council handles consumer complaints about truth and accuracy of advertising directed to children under 12 years of age.

★ Consumer Electronics Association (CEA)
2500 Wilson Blvd.
Arlington, VA 22201-3834
703-907-7600
Toll free: 1-866-858-1555
Fax: 703-907-7601
e-mail: cea@ce.org
www.ce.org
CEA is the preeminent trade association promoting growth in the consumer technology industry through technology policy, events, research, promotion and the fostering of busi-

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

ness and strategic relationships. CEA represents more than 2,000 corporate members involved in the design, development, manufacturing, distribution and integration of audio, video, mobile electronics, wireless and landline communications, information technology, home networking, multimedia and accessory products, as well as related services that are sold through consumer channels. Combined, CEA's members account for more than $122 billion in annual sales. CEA's resources are available online at www.CE.org, the definitive source for information about the consumer electronics industry.

Credit Union National Association (CUNA)

5710 Mineral Point Rd.
Madison, WI 53701
608-231-4308
Toll free: 1- 800-356-9655
Fax: 608-232-8240
e-mail: ethayer@cuna.com
www.cuna.org
CUNA Serves more than 90% of credit unions through credit union leagues in all 50 states and the District of Columbia. Credit unions are cooperative non-profit financial institutions owned and controlled by members; they belong to credit union leagues, which belong to CUNA.

★ Direct Marketing Association (DMA)

Consumer Affairs Department
1111 19th St., NW, Suite 1100
Washington, DC 20036
202-955-5030
Fax: 202-955-0085
E-mail: consumer@the-dma.org
www.the-dma.org
DMA is the largest trade association for businesses involved in direct and interactive marketing. Its members include companies that market goods and services directly to consumers using direct mail, catalogs, telemarketing, magazine, newspaper and TV ads, and the Internet.

Mail Preference Service (MPS)
PO Box 643
Carmel, NY 10512-0643
Send your name and home address for removal from most national advertising mailing lists.

Telephone Preference Service (TPS)
PO Box 1559
Carmel, NY 10512-1559
Send your name, address and telephone number (with area code) for removal from most national telemarketing lists.

Mail Registration for both MPS and TPS is free. For faster registration, register online (there is a $5 fee) at www.dmaconsumers.org.

E-Mail Preference Service
To reduce unsolicited commercial e-mails, register for free at www.dmaconsumers.org.

Deceased Do Not Contact List
Relatives, friends, and caregivers can remove the names and contact information of individuals who are deceased. Register online (there is a $1 fee) at www.dmaconsumers.org.

Direct Selling Association (DSA)

1667 K Street,NW, Suite 1100
Washington, DC 20006.
202-452-8866
e-mail: info@dsa.org
www.dsa.org
Membership: Companies that manufacture and distribute consumer products person-to-person and through home-party plans using independent salespeople. All members comply with the DSA Code of Ethics which protects consumers of direct selling products as well as the sellers of the products and opportunities.

Distance Education and Training Council

1601 18th St., NW
Washington, DC 20009
202-234-5100
Fax: 202-332-1386
e-mail: detc@detc.org
www.detc.org
Membership: Home study (correspondence) schools.

Financial Planning Association(FPA)

Offices in Atlanta, Denver, and Washington
4100 E. Mississippi Ave., Suite 400
Denver, CO 80246-3053
Toll free: 1-800-647-6340
Fax: 303-7590749
e-mail: fpa@fpanet.org
www.fpanet.org
The Financial Planning Association (FPA) is the membership organization for the financial planning community. Its members are dedicated to supporting the financial planning process in order to help people achieve their goals and dreams. FPA believes that everyone needs

objective advice to make smart financial decisions and that when seeking the advice of a financial planner, the planner should be a CFP licensee, see page 135.

Food Marketing Institute (FMI)

655 15th St. N.W., Suite 700
Washington, DC 20005
202-452-8444
www.fmi.org
FMI conducts programs in research, education, industry relations and public affairs on behalf of its members—grocery retailers and wholesalers.

Hearing Industries Association

515 King St., Suite 420
Alexandria, VA 22314
703-684-5744
Fax: 703-684-6048
e-mail: hipaa@hearing.org
www.hearing.org
Membership: Companies engaged in the manufacture and/or sale of hearing aids, their components, parts, and related products and services.

Household Goods Forwarders Association of America, Inc.

2320 Mill Rd., Suite 102
Alexandria, VA 22314
703-684-3780
Fax: 703-684-3784
e-mail: info@hhgfaa.org
www.hhgfaa.org
The organization represents movers and forwarders who handle commercial, government and military shipments of household goods. Founded in 1962, now with members in over 150 countries worldwide, HHGFAA is dedicated to fostering an industry-wide commitment to the highest standards.

Insurance Information Institute

Consumer Affairs
110 William St., 24th Floor
New York, NY 10038
212-346-5555
Toll free: 1-800-331-9146
e-mail: jeannes@iii.org
www.iii.org
The National Insurance Consumer Helpline is a resource for consumers with automobile, homeowners and life insurance questions. The Helpline is open Monday through Friday from 8a.m. to 8p.m. EST.

International Cemetery and Funeral Association

Cemetery Consumer Service Council
PO Box 2028
Reston, VA 20195-0028
703-391-8407
Fax: 703-391-8416
www.icfa.org/ccsc.htm
The Cemetery Consumer Service Council is an industry-sponsored dispute resolution program. Other consumer information is also available concerning cemetery practices and rules.

Monument Builders of North America

401 North Michigan Ave, Suite 2200
Chicago, IL 60011-4267
Toll free: 1-800-233-4472
Fax: 312-673-6732
e-mail: info@monumentbuilders.org
www.monumentbuilders.org
Membership: Cemetery monument retailers, manufacturers and wholesalers; bronze manufacturers and suppliers. Consumer brochures available on request.

Mortgage Bankers Association of America

Consumer Affairs
1919 Penn. Ave., N.W
Washington, DC 20006
202-557-2700
www.mbaa.org
Membership: Mortgage banking firms, commercial banks, life insurance companies, title companies, and loan associations.

National Advertising Division

The Director
Council of Better Business Bureaus, Inc.
70 W 36th St., 13th Floor
New York, NY 10018
e-mail: sharris@nad.bbb.org
www.nadreview.org
The council handles complaints about the truth and accuracy of national advertising.

National Association of Home Builders

Member Service Center
1201 15th St., NW
Washington, DC 20005
202-266-8200 ext 0
Toll free: 1-800-368-5242
e-mail: info@nahb.com
www.nahb.com
Membership: Single- and multi-family home builders, commercial builders, and others.

National Association of Insurance Commissioners (NAIC)

Government Relations
444 North Capitol St., NW Suite 701
Washington, DC 20001
202-624-7790
Fax: 202-624-8579
www.naic.org
NAIC is the organization of insurance regulators from the 50 states, the District of Columbia and the four U.S. territories. One of its primary functions is consumer protection. It produces a number of guides which are distributed to insurance departments and directly to consumers upon request.

National Association of Personnel Services (NAPS)

PO Box 2128
The Village At Banner Elk, Suite 108
Banner Elk, NC 28604
828-898-4929
Fax: 828-898-8098
Membership: Private employment agencies.

National Association of Professional Insurance Agents

400 North Washington St.
Alexandria, VA 22314
703-836-9340
e-mail: piainfo@pianet.org
www.PIANET.com
This trade association provides consumers practical advice on personal insurance buying through its national outreach program.

National Association of Realtors

430 North Michigan Ave.
Chicago, IL 60611
312-329-8200
Toll free: 800-874-6500
www.realtor.com
NAR's website offers property ads, home buying and selling tips, real estate news, information about using a realtor and more. NAR will also refer you to your local realty board for assistance in resolving disputes.

National Association of Securities Dealers (NASD)

Office of Dispute Resolution
65 Broadway, 27th Floor
New York, NY 10006
212-858-4400
Fax: 212-858-4429
e-mail: ciletters@nasd.com
www.nasdadr.com
NASD offers a third-party dispute resolution forum, including both arbitration and mediation solutions, for the resolution of monetary and business disputes between investors and securities firms.

National Food Processors Association

1350 I. St. N.W., Suite 300
Washington, DC 20005
202-639-5900
e-mail: nfpa@nfpa-food.org
www.nfpa-food.org
Membership: Commercial packers of such food products as fruit, vegetables, meat, poultry, seafood, and canned, frozen, dehydrated, pickled and other preserved food items.

National Funeral Directors Association

13625 Bishop's Drive
Brookfield, WI 53005-6607
262-729-1880
Toll free: 1-800-228-6332
e-mail: nfda@nfda.org
www.nfda.org
This trade association offers third party dispute resolution program for complaints regarding funeral homes.

★ National Futures Association

200 West Madison St.
Chicago, IL 60606-3447
312-781-1370
Toll free: 1-800-621-3570 (outside IL)
Fax: 312-781-1467
e-mail: information@nfa.futures.org
www.nfa.futures.org
Contact NFA regarding disputes with futures commission merchants, commodity trading advisors, commodity pool operators, introducing brokers, and associated individuals.

★ National Home Equity Mortgage Association

1301 Pennsylvania Ave. NW, Suite 500
Washington, DC 20004
202-347-1210
www.nhema.org
Founded in 1974, NHEMA is committed to keeping consumers informed and able to take advantage of the benefits afforded by home equity mortgages. Today, NHEMA represents 350 member companies in all 50 states, providing needed

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credit to millions of Americans. NHEMA also has a free consumer website designed to help you borrow smart and avoid problems: www.borrowsmart.com.

National Turkey Federation

1225 New York Ave., Suite 400
Washington, DC 20005
202-898-0100
Fax: 202-898-0203
e-mail: info@turkeyfed.org
www.eatturkey.com
Membership: Turkey growers, hatcheries, breeders, processors, marketers, and allied industry firms and poultry distributors.

North American Consumer Protection Investigators

c/o VA Office of Consumer Affairs
1100 Bank Street, Suite 1100
Richmond, VA 23219
804-786-1566
Fax: 804-371-7479
e-mail: rharris@vdacs.state.va.us
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 First St, NE, Suite 1140
Washington, DC 20002
202-737-0900
Fax: 202-783-3571
e-mail: info@nasaa.org
www.nasaa.org
NASAA is an international organization devoted to investor protection. Its membership consists of the 66 state, provincial and territorial securities administrators in the 50 states, the District of Columbia, Canada, Mexico and Puerto Rico. In the United States, NASAA is the voice of the 50 state securities agencies responsible for the grass-roots investor protection, investor education and efficient capital formation.

Photo Marketing Association

3000 Picture Pl.
Jackson, MI 49201
517-788-8100
Toll free: 1-800-762-9287
Fax: 517-788-8371
www.pmai.org
Membership: Retailers of photo equipment, film and supplies; firms developing and printing film.

Soap and Detergent Association

1500 K St., NW, Suite 300
Washington, DC 20005
202-347-2900
Fax: 202-347-4110
www.cleaning101.com
The Soap and Detergent Association has been educating consumers about the important link between health and hygiene since 1926. Free/low cost, practical information is available to consumers, educators and health professionals on hand hygiene, home and fabric care, and cleaning to control allergies and asthma. In addition to printed materials, SDA distributes an electronic newsletter containing tips and trends from the industry to help consumers understand the safe, effective and responsible use of cleaning products.

Tire Association of North America

1532 Pointer Ridge Pl., Suite G
Bowie, MD 20716-1883
301-430-7280
Toll free: 1-800-876-8372
Fax: 301-430-7283
e-mail: info@tireindustry.org
www.tana.net
Membership: Independent tire dealers and retreaders.

Toy Industry Association Inc.

1115 Broadway, Suite 400
New York, NY 10010
212-675-1141
Fax: 212-633-1429
www.toy-tia.org
Membership: North American toy manufacturers.

United States Tour Operators Association

275 Madison Ave., Suite 2014
New York, NY 10016
212-599-6599
Fax: 212-599-6744
e-mail: information@ustoa.com
www.ustoa.com
Membership: Wholesale tour operators, common carriers, suppliers, and providers of travel services.

U.S. Military Family Centers

Family Centers, located on most military installations, provide information, life skills education, and support services to military members and their families. One of the primary functions of the Family Center is to link customers with appropriate services available in the local community or through state and federal assistance programs. In this role, the Family Center director develops working partnerships with organizations such as local health and human services, churches, school systems, employment assistance, law enforcement, recreation, and other service providers.

"Family Centers" is a generic term that includes similar offices in each of the separate military branches. Each Service refers to the "Family Center" by a different name. 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.

Access to a directory of Family Centers by Service and by State is available through the Military Family Resource Center (MFRC) website at www.mfrc-dodqol.org/progDir/. If you have questions concerning other services of MFRC, visit the website or email them at mfrcrequest@caliber.com. Also see Military BBB Line on page 128.

U.S. Army Community and Family Support Center

Soldier and Family Support
Isaac Templeton, Director
4700 King St.
Alexandria, VA 22302
703-681-7395
DSN: 761-5395
Fax: 703-681-7236
www.armycommunityservice.org/home.asp

U.S. Coast Guard Work/Life Program

Daniel Riehm, Director
Commandant, U.S. Coast Guard
2100 2nd St., SW, Rm. 6320
Washington, DC 20593
202-267-6160
Fax: 202-267-4798
www.uscg.mil/css/worklife/default.html

Marine Corps Family Services

Bruce Barnes
3280 Russell Rd.
Quantico, VA 22134-5103
703-784-0275
DSN: 278-0275
Fax: 703-784-9816
www.usmc-mccs.org

Air Force Family Matters Office

HQ US Air Force, Force Sustainment Division
Linda Olivia Smith
HQ F/DPPF
1040 Air Force Pentagon, Room 5C238
Washington, DC 20330-1040
703-697-4720
www.afcrossroads.com

Navy Family Assistance

HQ, FSC Support
Kit Decker
Navy Customer Service Center
5720 Integrity Dr.
Millington, TN 38055
866-827-5627
DSN: 882-5627
e-mail: cscmailbox@navy.mil
www.persnet.navy.mil

U.S. Military Commissary and Exchange Offices

Consumers who shop at military commissaries and exchanges and who have a question or problem should contact the local manager before contacting the regional offices in this section. 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 before contacting the national headquarters of a commissary or exchange. Also see Military BBB Line on page 128.

Navy Exchange Service Centers

NEXCOM Headquarters
3280 Virginia Beach Blvd.
Virginia Beach, VA 23452-5724
Toll free: 1-800-NAV-EXCH
www.navy-nex.com

Marine Corps Exchange

Headquarters,
U.S. Marine Corps
Cindy Whitman Lacy, Retail
3044 Catlin Ave. (MRX)
Quantico, VA 22134
703-784-3800
DSN: 278-3800
Fax: 703-784-2710
www.usmc-mccs.org/busops/retail/main.asp

Marine Corps Exchange 0630
Marine Corps Logistics Base
George Mettrick, Retail
814 Radford Blvd., Bldg. 7500
Albany, GA 31704-1128
229-888-6801
DSN: 567-5189
Fax: 229-439-0324

Marine Corps Exchange 0190
Marine Corps Logistics Base
Harry Sherman, Retail
Bldg. 319
Barstow, CA 92311-5018
760-256-8974
DSN: 282-6014
Fax: 760-256-7027

Marine Corps Exchange 0260
Marine Corps Air Station
Lou Prince, Retail
Bldg. 408
Beaufort, SC 29904-5003
843-228-7751
DSN: 335-7751
Fax: 843-228-7077
www.mccssc.com

Marine Corps Exchange 0220
Kenneth Mansfield, Retail
PSC Box 8009
Marine Corps Air Station
Cherry Point, NC 28533-0009
252-463-1699
DSN: 582-2549
Fax: 252-463-3565
www.mccscherrypoint.com

Marine Corps Exchange 1110
MWR Activity 1110 Marforlant
Yolanda Facey, Head of Retail
1251 Yalu St.
Norfolk, VA 23515-4693
757-423-1187, ext. 11
DSN: 565-1187
Fax: 757-423-5819
www.mwr-elmore.com

Marine Corps Exchange, HQ Battalion
Doug Baer, Head of Retail/Business Ops
PO Box 4009
Arlington, VA 22214-5003
703-979-8420
DSN: 224-8420
Fax: 703-979-0972

Marine Corps Exchange 1450
Marine Corps Air Station
Iwakuni
Tom Bell, Head of Retail
PSC 561 Box 1866
FPO AP, 96310-0029
011-81-6117-53-5641
DSN: 253-4017
Fax: 011-81-827-21-7363
www.mccsiwakuni.com

Marine Corps Exchange 0910
Marine Corps Base Hawaii
Linda Gulosh, Head of Retail
Bldg. 1404 Box 63073
Kanehoe Bay, HI 96863-3073
808-254-7522
Fax: 808-254-6627
www.mccshawaii.com

Marine Corps Exchange 0130
Marine Corps Base
Carlton Mencer, Retail
Bldg. 895
Camp Lejuene, NC 28542-5003
910-451-2434 or 35
DSN: 751-2434
Fax: 910-451-3355
www.usmcexchange.com

Marine Corps Exchange 0160
Marine Corps Recruit Depot/ERR
Bob Mullen, Head of Retail
Bldg. 202, PO Box 5100
Parris Island, SC 29905-5003
843-525-3302, ext. 7208/7307
DSN: 832-3301
Fax: 843-525-2872
www.mccssc.com

Marine Corps Exchange 0830
MCAS Miramar
Gary Walls, Head of Retail
45233 Antares Dr., Bldg. 2660
San Diego, CA 92145
858-695-7217
Fax: 858-695-7217
www.mccsmiramar.com

Marine Corps Exchange 0140
Marine Corps Base
Joe Allison, Head of Retail
Box 555020
Camp Pendleton, CA 92055-5020
760-725-6305
DSN: 365-6305
Fax: 760-385-0446
www.mccscamppendleton.com

Marine Corps Exchange 0120
Marine Corps Base
Vicky Bartlett, Head of Retail
Bldg. 3500, PO Box 229
Quantico, VA 22134-0229
703-640-8800
Fax: 703-640-6708
www.quantico.usmc-mccs.org

Marine Corps Exchange 0170
MCRD San Diego
Roland Griffin, Director
Business Ops/Retail
3800 Chosin Ave.
San Diego, CA 92140-5196
619-725-6263
Fax: 619-725-6205
www.mcx-mcrdsandiego.com

Marine Corps Exchange 0150
MCAGCC
Maggie Jones, Head of
Business Operations
Box 788150
Twentynine Palms, CA
92278-8150
760-830-6163, ext. 206
DSN: 957-6163
Fax: 760-830-7239
www.29palms.usmc-mccs.org

Marine Corps Exchange 0270
Marine Corps Air Station
Kathy Bausch, Head of Retail
Box 99115
Yuma, AZ 85369-9115
928-269-2363
DSN: 951-2363
Fax: 928-344-1902
www.yuma.usmc-mccs.org

Defense Commissary Agency (DeCA)

DeCA Headquarters
Corporate Communications
1300 E. Ave.
Fort Lee, VA 23801-1800
804-734-8134
Fax: 804-734-8248
www.commissaries.com

DeCA East–Virginia Beach
Public Affairs Office
5151 Bonney Rd., Ste. 201
Virginia Beach, VA 23462-4314
757-284-3102
Fax: 757-284-3105

DeCA East –San Antonio
300 AFCOMS Way
San Antonio, TX 78226-1330
210-925-1498
Fax: 210-925-2619

DeCA West
Public Affairs Office
3401 Acacia St., Ste. 115
McClellan, CA 95652-1002
916-569-4839
Fax: 916-569-4939

DeCA Europe
Public Affairs Office
Unit 3060
APO, AE 09094
011-49-631-3523-105
Fax: 011-49-361-3523-110

Coast Guard Exchange System

Mark Rose, USCG, Chief,
Office of Exchange & MWR
Corporate Headquarters
870 Greenbrier Circle, Ste. 502
Chesapeake, VA 23320-2681
757-420-2480
Fax: 757-420-7185
e-mail: mrose@
cg-exchange.com
www.cg-exchange.com

Army and Air Force Exchange Service

U.S. Headquarters
Supervisor, Customer
Relations
PO Box 660202
Dallas, TX 75266-0202
214-312-3531
Fax: 214-312-2754
www.aafes.com

Index

This alphabetical index will help you find the right organization to contact for information or for assistance with your complaint. First, look for the specific topic, for example, Cars. Under this topic there will be one or more contacts followed by the Handbook page number(s). Sometimes you will be directed to "See" another entry for information and a list of contacts. "See also" references direct you to other topics that might be related to your problem and may help you locate the right contact. For company names see the alphabetical listings under "Corporate Consumer Contacts" and "Car Manufacturers and Dispute Resoultion Programs."

A

AARP, 134

ACCESS Board. See Architectural and Transportation Barriers Compliance Board

Accountants
- American Institute of Certified Public Accountants, 141

Accrediting Council for Independent Colleges and Schools, 140

ADA. See Americans with Disabilities Act

Adjustable rate mortgages, 23

Advertising
- Children's Advertising Review Unit, 142
- National Advertising Division, 144

AFSA Education Foundation, 140

Aging. See also Elderly persons
- Administration on Aging, 115
- American Association of Homes and Services for the Aging, 140
- Assisted Living Federation of America, 21
- Continuing Care Accreditation Commission, 21
- Eldercare Locator, 21, 115
- Medicare prescription drug plans, 22
- Nursing Home Compare, 21

AIDS hotline, 115

Air quality
- Indoor Air Quality Information Clearinghouse, 122

Air travel
- AIR Consumer Protection Division of the FAA, 121
- delayed and cancelled flights, 30
- delayed or damaged baggage, 30–31
- getting "bumped," 30
- lost baggage, 31
- overbooked flights, 30
- resolving problems with, 30–31

Airlines. See Air travel; Travel

Alcohol regulation
- Bureau of Alcohol, Tobacco and Firearms, 120

Alliance Against Fraud in Telemarketing and Electronic Commerce, 134

Alliance of Automobile Manufacturers, 140

AMA. See American Medical Association

American Apparel Manufacturers Association, 140

American Arbitration Association, 140

American Association of Homes and Services for the Aging, 140

American Bankers Association, 140

American Bar Association, 141

American Board of Medical Specialties, 21

American Collectors Association, 141

American Consumer Credit Counseling, 18

American Council for Education
- general education development tests, 19

American Council of Life Insurers, 24, 141

American Council on Consumer Interests, 134

American Council on Science and Health, 134

American Fence Association, 141

American Health Care Association, 141

American Institute of Certified Public Accountants, 141

American Medical Association, 21

American Moving and Storage Association, 141

American Orthotic and Prosthetic Association, 141

American Society of Travel Agents, 142

Americans with Disabilities Act, 118
- deaf or hard of hearing persons, 139

America's Community Bankers, 142

Appliances
- warranties, 1–2

Arbitration
- American Arbitration Association, 140
- description, 38

Architectural and Transportation Barriers Compliance Board, 111

ARMs. See Adjustable rate mortgages

Assisted living facilities
- American Association of Homes and Services for the Aging, 140
- information sources, 21–22
- Assisted Living Federation of America, 22

ATM cards, 14

Automobiles. See Cars

B

Baby equipment
- reporting safety hazards, 37

Baggage
- delayed or damaged, 30
- lost, 31

Bankruptcy. See Credit reports

Banks and banking. See also Credit; Loans
- American Bankers Association, 140
- America's Community Bankers, 142
- ATM/debit cards, 14
- direct deposit for paychecks, 14
- discriminatory practices, 137–138
- electronic processing, 13–14
- savings and checking accounts, 13–14
- state banking authorities, 95–98

BBBs. See Better Business Bureaus

Better Business Bureaus, 128-133
- BBB AUTO LINE, 37, 78
- BBBOnLine, 2, 128
- car repair shops, 12
- consumer services, 128
- credit counseling, 18
- description of the system, 128
- schools and, 19
- travel agencies, 29

Better Hearing Institute, 142

BHI. See Better Hearing Institute

Bilingual education
- National Clearinghouse for English Language Acquisition, 113

Blind persons
- services and resources for, 35

Blue Cross and Blue Shield Association, 142

Boat Owners Association of the United States, 142
BOAT/U.S. See Boat Owners Association of the United States
Boats
  Boat Owners Association of the United States, 142
Bonds. See Investing
Brokers
  buyer-brokers for home buyers, 22
  credit/sublease, 11
Bureau of Indian Affairs, 119
Buyer-brokers, 22
Buying a home. See Homeownership

C

Cancer
  National Cancer Institute, 116
Career College Association, 142
Carpet and Rug Institute, 142
Cars
  Alliance of Automobile Manufacturers, 140
  BBB AUTO LINE, 37
  buying a new car, 9–10
  buying a used car, 10–11
  crash test information, 10
  credit brokers, 9
  dispute resolution, 37, 40, 75–77, 78
  extended warranties and, 9
  financing, 9
  fuel economy and, 9
  general consumer information, 9
  insurance, 25
  leasing, 11
  lemons, 10, 12, 78
  manufacturer listing, 75–77
  rebates, 9
  renting, 11–12
  repairs, 12, 78
  repossessions, 12–13
  safety recalls, 2, 12
  sublease brokers, 11
  Tire Association of North America, 146
  vehicle history, 10
  warranties, 1–2
Cell phones
  digital versus analog, 32
  plan types, 32
  questions to ask about, 32–33
  roaming fees, 32
Cemeteries. See also Funerals
  Cemetery Consumer Service Council, 144
  Monument Builders of North America, 144
  National Cemetery Administration, 121
Center for Auto Safety, 10, 12, 134
Center for Science in the Public Interest, 135
Center for the Study of Services, iv, 135
Centers for Disease Control and Prevention, 115
  fertility clinic success rates, 21
  health-related travel information, 30
  STD and AIDS hotline, 115
Centers for Medicare and Medicaid Services, 115
Certificates of deposit, 13
Certified Financial Planner Board of Standards, 135
CFA. See Consumer Federation of America
CFTC. See Commodity Futures Trading Commission
Check 21, 13
Check Clearing for the 21st Century Act, 13
Checking accounts, 13–14
Child support, 116
Children
  abuse and neglect information, 115
  baby equipment safety issues, 37
  Children's Advertising Review Unit, 142
  health insurance for, 26
  900 pay-per-call telephone services and, 33
  online privacy protection, 8
  peddling items door-to-door, 3
  runaways, 116
  state higher education savings programs, 19
  Children's Advertising Review Unit, 142
  Children's Online Privacy Protection Act, 8
Cities
  consumer protection offices listing, 79–94
Civil rights
  Commission on, 111
  Office of, 116
  U.S. Department of Justice Civil Rights Division, 118
Clothing
  American Apparel Manufacturers Association, 140
CMS. See Centers for Medicare and Medicaid Services
Coalition Against Insurance Fraud, 135
COBRA. See Consolidated Omnibus Budget Reconciliation Act
Colleges and universities
  Accrediting Council for Independent Colleges and Schools, 140
  Career College Association, 142
  catalogs, 19
  Distance Education and Training Council, 143
Commissaries. See Military commissary and exchange offices
Commodity Futures Trading Commission, 111
Community Nutrition Institute, 135
Complaints
  Better Business Bureaus and, 128–133
  consumer complaints, 21, 36–40
  contacting the seller, 36
  debt collection, 19
  dispute resolution programs, 38–39, 75–78, 140, 141, 144
  federal government agencies, 111–127
  help from outside organizations, 37
  insurance regulators, 99–102
  junk faxes, 6
  reporting fraud, 36–37
  safety hazards, 37
  sample complaint letter, 40
  state banking authorities, 95–98
  state consumer protection offices, 79–94
  state securities administrators, 103–106
  state utility commissions, 107–110
  telephone service, 31
  written, 36, 79
Conciliation, for dispute resolution, 38
Congress Watch, 135
Consolidated Omnibus Budget Reconciliation Act
  health insurance coverage, 26
Consumer Action, 136
Consumer Alert, 136
Consumer Credit Counseling Service, 18
Consumer Electronics Association, 142–143
Consumer Federation of America, 136
Consumer Information Catalog, 124
Consumer Leasing Act, 11
Consumer organizations, listing, 134–139
Consumer Product Safety Commission, 111
  reporting safety hazards, 37
Consumer Reporting Agencies, 16, 17

Consumer Reports, 136
car safety ratings, 10
investment information, 28
new car buying and, 9
Consumer World, iv
Consumers for World Trade, 136
Consumers Union, iv, 136
car safety ratings, 10
Contests
fraud and, 29
Continuing Care Accreditation Commission, 22
Cooling-off period, 4, 24
Cooperative extension service, iv
Cooperative State Research, Education, and Extension Service, 112, iv
Corporate consumer contacts, 41–74
Counseling services
housing counseling, 22
out-of-control debt, 17–18
Counties
consumer protection offices listing, 79–94
Cramming, 32
CRAs. See Consumer Reporting Agencies
Credit. See also Loans
AFSA Education Foundation, 140
Consumer Action, 136
consumer rights, 15
denial of, 16
home equity loans, 15
illegal creditor questions and policies, 14
installment loans, 15
out-of-control debt, 17–18
payday loans, 15
resolving problems, 16–19
tax refund loans, 15
Credit brokers, 11
Credit bureaus
free reports from, 16
unsolicited credit and insurance offers and, 4
Credit cards. See also Stored-value cards
e-mailing credit card numbers, 2
finance charges, 15–16
home shopping and, 2, 4
interest rates, 15
lost or stolen, 17
paying for home improvement and repairs, 24
paying for travel, 29
payment skipping offers, 16
PIN numbers, 7
teaser rates, 16
Credit insurance, 14
Credit repair, 17
Credit Repair Organizations Act, 17
Credit reports
checking, 7
FICO score, 16
free annual reports, 16
major credit bureaus, 16
negative information on, 17
Credit Union National Association, 143
Credit unions
counseling services, 17
National Credit Union Administration, 125
CSREES. See Cooperative State Research, Education, and Extension Service
Customs, 117

D

DEA. See Drug Enforcement Administration
Deaf and hearing impaired persons
Better Hearing Institute, 142
Hearing Industries Association, 144
relay services, 35, 125
Self Help for Hard of Hearing People, 139
TTY service, 35
Debit cards
liability and, 14
PIN numbers, 7, 14
Debts. See also Credit; Loans
Bureau of the Public Debt, 120
collection of, 18–19, 141
counseling services for out-of-control debt, 17–18
Surviving Debt: A Guide for Consumers, 138
Defense Commissary Agency, 149
Dieting. See Weight reduction
Direct deposit for paychecks, 14
Direct Marketing Association, 143
e-mail Preference Service, 143
Mail Preference Service, 143
removing your name from telemarketing lists, 4
Telephone Preference Service, 143
Direct Selling Association, 143
Disability insurance, 27
Discrimination
banks and, 137–138
housing and, 22
Women's Bureau, 119
Dispute resolution
legal help, 39
recovery services, 39
Dispute resolution programs
law school programs, 39
trade associations dealing with, 140, 141, 145
types of dispute resolution, 38
Distance education
Distance Education and Training Council, 143
Distance Education and Training Council, 143
DMA. See Direct Marketing Association
Do Not Call Registry, 5
DOC. See U.S. Department of Commerce
Doctors
choosing, 21, 135
specialists, 21
Documentation. See Records and recordkeeping
DOD. See U.S. Department of Defense
DOE. See U.S. Department of Energy
DOJ. See U.S. Department of Justice
DOL. See U.S. Department of Labor
Door-to-door peddling, by youth, 3
DOT. See U.S. Department of Transportation
Drug Enforcement Administration, 118
DSA. See Direct Selling Association

E

e-mail
credit card numbers and, 2
e-mail Preference Service, 143
Internet service providers and, 34
spam, 6
Earthquakes
insurance for, 25
ED. See U.S. Department of Education
Education
Accrediting Council for Independent Colleges and Schools, 140
AFSA Education Foundation, 140
Better Hearing Institute, 142
Distance Education and Training Council, 143
EDInfo Electronic Newsletter, 113
EdPubs, 114
general consumer info., 19
general education development tests, 19
Jump$tart Coalition for Personal Financial Literacy curriculum enrichment, 137

National Clearinghouse for English Language Acquisition, 113
National Coalition for Consumer Education, 138
No Child Left Behind, 113
Office of Special Education and Rehabilitative Services, 114
1-800-USA-LEARN, 113
Self Help for Hard of Hearing People, 139
student aid information, 114

Eldercare Locator, 21–22, 115

Elderly persons. See also Aging
American Association of Homes and Services for the Aging, 140
National Consumer Law Center, 138
National Council on the Aging, 138

Electric companies, choosing, 31

Electronics
Consumer Electronics Association, 142–143

Employee Benefits Security Administration, 119

Employer Identification Numbers, 120

Employment
disability employment information, 118

Employee Benefits Security Administration, 119
general consumer information, 20
help for members of the Guard and Reserve, 113

National Association of Personnel Services, 145
railroad employees, 126

Veteran's Employment and Training Service, 119

Energy. See Utilities

Energy Star Program, 122

Environmental Protection Agency, 122–123

Energy Star Program, 122
Resource Conservation and Recovery Act hotline, 122
Safe Drinking Water Hotline, 34, 122
Toxic Substances Control Act Assistance Information Service Hotline, 122

EPA. See Environmental Protection Agency

Equal Credit Opportunity Act, 14

Equifax, 16

Experian, 16

F

FAA. See Federal Aviation Administration

Fair Credit Billing Act
credit card company disputes and, 4, 16

Fair Credit Reporting Act
credit information privacy, 8–9
negative information on credit reports, 17

Fair Debt Collection Practices Act, 18

Families USA, 137

Fannie Mae, mortgage information, 23

Faxes, junk, 6

FBI. See Federal Bureau of Investigation

FCIC. See Federal Citizen Information Center

FDA. See U.S. Food and Drug Administration

FDIC. See Federal Deposit Insurance Corporation

Federal Aviation Administration, air safety hotline, 121

Federal Bureau of Investigation, 118

Federal Citizen Information Center, 111, 124, iv

Federal Communications Commission, 123
junk faxes complaints, 6
pre-recorded voice message rules, 5–6
telemarketing rules, 5
telephone service information, 31–33

Federal Deposit Insurance Corporation, 123
privacy rules, 8
savings and checking accounts, 13

Federal Emergency Management Agency, 123

Federal government, 111–127
reporting fraud, 36–37

Federal Maritime Commission, 123

Federal Motor Carrier Safety Administration, 121

Federal Reserve, 124
Board of Governors consumer guide to auto leasing, 11
closing costs and escrow accounts for home buyers, 23

Federal Trade Commission, 124
Buyers Guide for used cars, 11
closing costs and escrow accounts for home buyers, 23
credit information, 15
debt collection complaints, 19
employment advertising, 20
File a Complaint Online, 37
fraudulent weight loss claims, 21
home shopping rules, 3–4
ID Theft Affidavit, 7
900 pay-per-call telephone services, 33
reporting fraud, 37
reporting spam, 6
telemarketing rules, 5
3-day cooling-off rule, 4

Federation of American Consumers and Travelers, 137

FEMA. See Federal Emergency Management Agency

Fence industry, 141

Fertility clinics, success rates, 21

FICO score, 16

Financial advisors, 28

Financial planners
Certified Financial Planner Board of Standards, 135
Financial Planning Association, 143

Financial Planning Association, 143

Firearm regulation
Bureau of Alcohol, Tobacco and Firearms, 120

Fires
U.S. Fire Admin., 123

FirstGov, iv

Fish and Wildlife Service, 119

Floods, insurance for, 25

Flying. See Air travel

FMI. See Food Marketing Institute

Food
Center for Science in the Public Interest, 135
federal dietary guidelines, 20
Food Marketing Institute, 144
Health Research Group, 137
National Food Processors Association, 145
National Turkey Federation, 146
safety of, 37, 112, 115
Seafood Inspection Program, 112
shopping for, 20

Food Marketing Institute, 144

FPA. See Financial Planning Association

Fraud
Alliance Against Fraud in Telemarketing and Electronic Commerce, 134
contests and sweepstakes, 29
credit applications and, 17
employment advertising, 20
EPA's Fraud, Waste and Abuse Hotline, 122
HHS-TIPS hotline, 116

insurance, 25, 135
investing and, 28–29
reporting, 36–37
Social Security Income payments, 126
weight loss claims, 21

Fuel economy of cars, 9

Funerals. See also Cemeteries
Funeral Consumers Alliance, 137
International Cemetery and Funeral Association, 144
National Funeral Directors Association, 145
veterans, 121

G

GED tests. See General education development tests

General education development tests, 19

General Services Administration
Consumer Information Catalog, 124–125
consumer services and information, 124
Federal Citizen Information Center, 124

Green Vehicle Guide, 9

GSA. See General Services Administration

H

HALT: An Organization of Americans for Legal Reform, 137

Health insurance
Blue Cross and Blue Shield Association, 142
COBRA coverage, 26
consumer services and information, 135
government programs, 25–26
HMOs, 26
PPOs, 26
questions to ask, 26
railroad employees, 126

Health maintenance organizations
description, 26
evaluation and accreditation of, 26

Health Privacy Project, 9

Health Research Group, 137

Healthcare
American Council on Science and Health, 134
American Health Care Association, 141
choosing a doctor, 21, 135
fertility clinic success rates, 21
health-related travel information, 30
Health Research Group, 137
heart bypass surgery data, 21
National Cancer Institute, 116
National Health Information Center, 116
prescription drugs, 22
privacy issues, 9
reliable information sources, 21
veterans, 25–26, 121

Healthcare facilities
assisted living, 21–22, 140
choosing, 21–22
nursing homes, 21–22, 26–27, 140

Hearing impaired persons. See Deaf and hearing impaired persons

Hearing Industries Association, 144

Hearing loss. See Deaf and hearing impaired persons

Hearing Loss: The Journal of Self help for Hard of Hearing People, 139

Heart bypass surgery data, 21

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

Higher education
Accrediting Council for Independent Colleges and Schools, 140
Career College Association, 142
catalogs, 19
Distance Education and Training Council, 143
state savings programs, 19
student aid information, 114

HMOs. See Health maintenance organizations
Home equity loans
description, 15

National Home Equity Mortgage Association, 145

Homeland Security. See U.S. Department of Homeland Security

Homeowner's/renter's insurance
description, 24
lost baggage, 31
"replacement" coverage, 31

Homeownership. See also Home equity loans; Mortgages
buying a home, 22–23
closing costs and escrow accounts, 23
floods and earthquakes and, 25
HUD Housing Counseling Clearinghouse, 15
improvement and repairs, 23–24, 117
manufactured housing, 117
National Association of Home Builders, 144
National Association of Realtors, 145

Hospitals
accreditation, 21
consumer services and information, 135

Hotlines
Auto Safety, 12, 75, 78, 121
Call for Action, 38
Consumer Product Safety Commission, 111
EPA's Fraud, Waste and Abuse Hotline, 122
FAA air safety hotline, 121
HHS-TIPS fraud hotline, 116
Household Goods Consumer Complaint and Safety Violation Hotline, 121
Inspector General's Fraud Hotline, 117
insurance fraud, 25
Meat and Poultry Hotline, 112
Resource Conservation and Recovery Act hotline, 122–123
Safe Drinking Water Hotline, 34
STD and AIDS, 115
Toxic Substances Control Act Assistance Information Service Hotline, 122

Household Goods Consumer Complaint and Safety Violation Hotline, 121

Household Goods Forwarders Association of America, Inc., 144

How to Avoid Becoming a Victim of Insurance Fraud booklet, 135

I

Identity theft
description, 6
reducing chances of, 7

Identity Theft Resource Center, 7

IIHS. See Insurance Institute for Highway Safety

Illegal drugs. See also Prescription drugs
Drug Enforcement Administration, 118

Illness. See Healthcare

Immigration services, 117

InCharge Institute of America, 18

Indoor Air Quality Information Clearinghouse, 122

Information sources, iv. See also specific topics

Insurance
cars, 25
credit insurance, 14
deductibles, 25
disability, 27
earthquakes, 25
financial stability of companies, 24
floods, 25, 123
fraud, 25, 135

general information sources, 24–25
health, 25–26, 135, 142
homeowner's/renter's, 24
life, 27, 141
long-term care, 26–27
National Association of Insurance Commissioners, 145
National Association of Professional Insurance Agents, 145
National Insurance Consumer Helpline, 144
private mortgage insurance, 23
state insurance regulators, 99–102
unsolicited offers, 4

Insurance Information Institute, 144

Insurance Institute for Highway Safety, 10

Interest rates
car loans, 9, 11
credit cards, 15, 16
installment loans, 15
mortgages, 23
savings and checking accounts, 13
up-to-date information, 14

Internal Revenue Service, 120
e-file, 120
e-payment, 120
Employer Identification Numbers, 120
frivolous tax arguments, 120
tax refunds, 15, 120

International Association of Lemon Law Administrators, 78

International Cemetery and Funeral Association, 144

Internet. See also Web sites
banking services, 13
car buying, 9
consumer ratings for online stores, 2
e-mail, 2, 6, 34
FTC's File a Complaint Online, 37
IRS e-file and e-payment, 120
National Fraud Information Center/Internet Fraud Watch, 139
online auctions and sellers, 3
online pharmacies, 22
online privacy protection, 8
spam and, 4–6
term life insurance comparisons, 27

Internet service providers
selecting, 33-35
software for, 34, 35
spam and, 6
technical support, 34, 35

Investing
dispute resolution programs, 38
federal government agencies dealing with, 111, 126
financial brokers and advisors, 28
fraud, 28–29
National Association of Securities Dealers, 145
National Futures Association, 145
North American Securities Administrators Association, Inc., 146
risk and, 27–28, 29
state securities administrators, 103–106

ISPs. See Internet service providers

J

J.D. Powers and Associates
homeowners insurance company ratings, 24

Jobs. See Employment

Joint Commission of Accreditation of Healthcare Organizations
consumer complaints, 21

Jump$tart Coalition for Personal Financial Literacy, 137

Junk mail, 4–6

K

Kelly Blue Book, 10

Kids. See Children

Kiplinger's Personal Finance magazine, 28

L

Land
Bureau of Land Management, 119
sales of, 118

Lawyer Referral Service, 39

Legal Aid offices, 39

Legal issues
HALT: An Organization of Americans for Legal Reform, 137
legal assistance, 39
National Consumer Law Center, 138

Legal Services Corporation, 39

Lemon laws, 12, 78

Libraries
for the blind, 35
general consumer information sources, iv

Life insurance, 27, 141

LifeSmarts gameshow competition, 138

Loans. See also Credit; Debts
cars, 9
home equity, 15, 145
installment, 15
payday, 15
small businesses, 126
tax refund, 15

Long-distance service. See Telephone service

Long-term care. See also Nursing homes
American Health Care Association, 141
Families USA, 136
insurance coverage information, 26–27

LSC. See Legal Services Corporation

M

Manufactured housing, 117

Mayo Clinic, 21

Media
help with complaints about products or services, 37

Mediation, for dispute resolution, 38

Medicaid
beneficiary choices, 115
information sources, 26

Medical Information Bureau
requesting your file from, 9

Medical Library Association
healthcare information, 21

Medicare
beneficiary choices, 115
information sources, 26
prescription drug plans, 22

MedlinePlus
food shopping, safety, and nutrition information, 20

Mental health
Mental Help Net, 21
National Institute of Mental Health, 116

Military commissary and exchange offices listing, 148–149

Military family centers, 147

Mine Safety and Health Administration, 118

Money Management International, 18

Money market accounts, 13

Monument Builders of North America, 144

Moody's Investors Services
insurance company ratings, 24
investment ratings, 28

Mortgage Bankers Association of America, 144

Mortgages. See also Home equity loans
adjustable rate, 23
Home Mortgage Insurance Division, HUD, 117
interest rates, 23
Mortgage Bankers Association of America, 23, 144

National Home Equity Mortgage Association, 145-146
private mortgage insurance, 23
Motor Trend
new car ratings, 9
Moving industry
American Moving and Storage Association, 141
Household Goods Consumer Complaint and Safety Violation Hotline, 121
Household Goods Forwarders Association of America, Inc., 144
Mutual funds. See Investing
My Health Privacy, 9
Myvesta, 18

N

NACAA. See National Association of Consumer Agency Administrators
NASD. See National Association of Securities Dealers
National Advertising Division, 144
National Archives and Records Administration, 124
National Association of Boards of Pharmacy
online prescription drug sites, 22
National Association of Consumer Agency Administrators, 138
National Association of Home Builders, 144
National Association of Insurance Commissioners, 144-145
complaint database, 24
National Association of Personnel Services, 145
National Association of Professional Insurance Agents, 145
National Association of Realtors, 145
National Association of Securities Dealers, 145
dispute resolution, 38
National Automobile Dealers Association, 78
Official Used Car Guide, 10
National Cancer Institute, 116
National Cemetery Administration, 121
National Clearinghouse for English Language Acquisition, 113
National Coalition for Consumer Education, 138
National Committee for Quality Assurance, 26
National Community Reinvestment Coalition, 138
National Consumer Law Center, 138
National Consumers League, 138
My Health Privacy, 9
National Coalition for Consumer Education, 138
National Fraud Information Center, 37
National Council on Disability, 125
National Council on the Aging, 138
National Credit Union Administration, 125
National Flood Insurance Program, 25
National Food Processors Association, 145
National Fraud Information Center/ Internet Fraud Watch, 17, 139
National Funeral Directors Association, 145
National Futures Association, 145
National Health Information Center, 115
National Highway Traffic Safety Administration, 121
Auto Safety Hotline, 12, 75
reporting safety hazards, 37
service bulletin database, 12
vehicle crash test information, 10
National Institute for Automotive Service Excellence, 78
National Institute of Mental Health, 116
National Insurance Crime Bureau
fraud hotline, 25
National Labor Relations Board, 125
National Legal Aid and Defender Association, 39
National Library Service for the Blind and Physically Handicapped, 35
National Park Service, 120
federal recreation sites, 30
National Response Center, 117
National Runaway Switchboard, 116
National Turkey Federation, 146
Native Americans
Bureau of Indian Affairs, 119
Natural gas companies, choosing, 31
NCD. See National Council on Disability
NCL. See National Consumer League
NCLC. See National Consumer Law Center
NHTSA. See National Highway Traffic Safety Administration
NIMH. See National Institute of Mental Health
900 pay-per-call telephone services
blocking, 33
federal rules, 33
NLRB. See National Labor Relations Board
NLS. See National Library Service for the Blind and Physically Handicapped
North American Consumer Protection Investigators, 146
North American Securities Administrators Association, Inc., 146
NRC. See Nuclear Regulatory Commission
Nuclear Regulatory Commission, 125
Nursing Home Compare, 21
Nursing homes. See also Long-term care
American Association of Homes and Services for the Aging, 140
average length of stay, 27
information sources, 21–22
long-term care insurance and, 26–27
Nutrition
Center for Science in the Public Interest, 135
Community Nutrition Institute, 135
federal dietary guidelines, 20
food safety information, 115
weight reduction and, 20–21
Nutrition Action Healthletter, 135
Nutrition Navigator, 20
The Nutrition Source, 20
Nutrition Week newsletter, 135

O

Occupational Safety and Health Administration, 118
Online sources. See Internet; Web sites
Orthoses
American Orthotic and Prosthetic Association, 141
OSHA. See Occupational Safety and Health Administration

P

Passports, 119
Patents and trademarks, 112-113
Pension Benefit Guaranty Corporation, 125
Pensions
Employee Benefits Security Administration, 119
Pension Benefit Guaranty Corporation, 125
railroad employees, 126
Social Security, 126
Persons with disabilities
American Orthotic and Prosthetic Association, 141
Americans with Disabilities Act, 118

Architectural and Transportation Barriers Compliance Board, 111
disability employment information, 118
National Council on Disability, 125
services and resources for consumers with, 35
Social Security disability benefits, 126

Pesticides
National Pesticide Information Center, 122

Pharmacies. See Prescription drugs

Photo Marketing Association, 146

Photographic equipment
Photo Marketing Association, 146

Physical fitness
President's Council on Physical Fitness and Sports, 116

Physicians. See Doctors

PIN numbers
for ATM/debit cards, 14
identity theft and, 7

Planes. See Travel

Post exchanges. See Military commissary and exchange offices

Postal Rate Commission, 125

PPOs. See Preferred provider organizations

Pre-paid telephone calling cards, 33

Preferred provider organizations, 26

Prescription drugs. See also Illegal drugs
Health Research Group, 137
Medicare drug plans, 22
online pharmacies, 22
reporting safety hazards, 37
side effects, 22

President's Council on Physical Fitness and Sports, 116

Privacy. See also Identity theft
children and, 8
financial, 8–9
general consumer information, 7–8
medical, 9
online privacy, 8

Prizes
900 pay-per-call telephone services and, 33
paying money in order to claim, 29
telemarketing and, 5
travel, 29

Prostheses
American Orthotic and Prosthetic Association, 141

Public Citizen, Inc., 139

Purchases, general tips, 1–2

R

Railroad employees, pensions and benefits for, 126

Railroad Retirement Act, 126

Railroad Retirement Board, 126

Railroad Unemployment Insurance Act, 126

RCRA. See Resource Conservation and Recovery Act

Real estate. See also Homeownership
Surplus Federal Property Sales, 124

Real estate agents, 22

Real Estate Settlement Procedures Act, 23

Recalls, safety, 2, 12

Recording for the Blind & Dyslexic, 35

Records and recordkeeping. See also National Archives and Records Administration
billing disputes, 17
car repairs, 12
complaints, 36
damaged baggage, 31
home improvement and repairs, 23
identity theft, 7
lost baggage, 31
negative credit information in your credit report, 17

Rental cars, 11–12

Renter's insurance, 25

Repairs
cars, 12, 78
home improvement and, 23–24, 117

Repossessions of cars, 12–13

Resource Conservation and Recovery Act, 122

RESPA. See Real Estate Settlement Procedures Act

RFB&D. See Recording for the Blind & Dyslexic

Runaway children, 116

RV Consumer Group, 78

S

Safety issues. See also U.S. Department of Homeland Security
automobile recalls, 2, 12
cars, 2, 10, 12, 37
drinking water, 33
Federal Motor Carrier Safety Administration, 121
food safety, 20
mine safety, 118
Occupational Safety and Health Administration, 119
reporting safety hazards, 37
travel, 30
vehicle crash test information, 10

Savings accounts, 13–14

SBA. See Small Business Administration

Science
American Council on Science and Health, 134
Center for Science in the Public Interest, 135

SEC. See Securities and Exchange Commission

Securities and Exchange Commission, 126
company disclosure rules, 28
disciplinary action database, 28

Security. See also U.S. Department of Homeland Security
Transportation Security Administration, 121

Self Help for Hard of Hearing People, 139

Service contracts, questions to ask about, 1–2

Sexually transmitted diseases
hotline, 115

Shopping from home
consumer rights, 3–4
general tips, 2–3
online auctions and sellers, 3
3-day cooling-off rule, 4

Slamming, 31

Small Business Administration, 126

Small claims courts
dispute resolution, 38
filing a case, 39

Soap and Detergent Association, 146

SOCAP. See Society of Consumer Affairs Professionals International

Social Security Administration, 126

Social Security numbers
credit applications and, 17
identity theft and, 7, 8

Society of Consumer Affairs Professionals International, 139

Software
Internet service providers and, 34
spam-blocking, 6
spyware/sneaky, 8

Spam, 4, 6

Special education
Office of Special Education and Rehabilitative Services, 114

Sports
President's Council on Physical Fitness and Sports, 116

Spyware, 8

Standard & Poor's
insurance company ratings, 24
investment ratings, 28

States
agencies offering help with complaints, 37
banking authorities listing, 95–98
Better Business Bureaus listing, 128–133
car safety inspection, 10
cemetery grants program, 121
consumer protection offices listing, 79–94
Do Not Call lists, 5
health insurance for children, 26
health insurance pools, 26
heart bypass surgery data, 21
higher education savings programs, 19
insurance regulators, 99–102, 145
lemon laws, 12
physician licensing, 21
securities administrators, 103–106
state-specific legal questions, 39
travel agent registration and insurance, 29
utility commissions, 107–110

STB. See Surface Transportation Board

STDs. See Sexually transmitted diseases

Stocks. See Investing

Stored-value cards, 13

Sublease brokers, 11

Suitcases. See Baggage

Surface Transportation Board, 126

Surviving Debt: A Guide for Consumers, 138

Sweepstakes
fraud and, 29
900 pay-per-call telephone services and, 33

T

Tax issues. See also Internal Revenue Service
frivolous tax arguments, 120
investments, 28
IRS e-file, 120
IRS e-payment, 120
tax refund loans, 15

Telecommunications
Consumer Action, 136

Telecommunications Research and Action Center, 31

Telemarketing
Alliance Against Fraud in Telemarketing and Electronic Commerce, 134
Direct Marketing Association, 143
Do Not Call Registry, 5
general consumer information, 4
National Fraud Information Center/Internet Fraud Watch, 139
pre-recorded voice messages, 5–6
prize offerings, 5
removing your name from telemarketing lists, 4–5
sales calls, 5
screening calls, 5
Telephone Preference Service, 143

Telephone relay services for deaf and hearing impaired persons, 35, 125

Telephone service
cell phones, 32–33
cramming, 31
deaf or hard of hearing persons, 35
general consumer information, 31–33
900 numbers, 33
pre-paid calling cards, 33
screening calls, 5
slamming, 31

Television, digital, 34

Term life insurance, 27

Thomas Register of American Manufacturers, 36
3-day cooling-off rule
home improvement and repairs, 24
shopping from home and, 4

Tips
general buying tips, 1–2
general consumer tips, vi
using the handbook, 1

Tire Association of North America, 146

Tobacco regulation
Bureau of Alcohol, Tobacco and Firearms, 120

Toxic Substances Control Act, 122

Toy Industry Association, Inc., 146

Toys
reporting safety hazards, 37
Toy Industry Association, Inc., 146

Trade and professional associations, 140–146

Trademarks, 113

Transportation Security Administration, 121

TransUnion, 16

Travel
air travel problems, 30–31
Disaster Aid, 137
federal recreation sites, 30
Federation of American Consumers and Travelers, 137
general consumer information, 29
paying by credit card for, 29
safety issues, 30
United States Tour Operators Association, 146

Travel agents
American Society of Travel Agents, Inc., 142
licensing of, 29
professional association membership and, 29

U

Unemployment
railroad employees, 126

United States Tour Operators Association, 146

Universal life insurance, 27

U.S. Air Force
Exchange Service, 149
Family Matters Office, 147

U.S. Army
Community and Family Support Center, 147
Exchange Service, 149

U.S. Coast Guard, 117
Exchange System, 149
Work/Life Program, 147

U.S. Department of Agriculture, 111-112
Cooperative State Research, Education, and Extension Service, 112, iv
food shopping, safety, and nutrition information, 20, 112
Meat and Poultry Hotline, 112
reporting safety hazards, 37

U.S. Department of Commerce, 112–113
Weights and Measures, 112
reporting safety hazards, 37

U.S. Department of Defense, 113

U.S. Department of Education, 113–114

U.S. Department of Energy, 114
energy efficiency information, 114
Energy Saver guide, 31

U.S. Department of Health and Human Services, 114–117
Eldercare Locator, 21–22, 115
medical privacy and, 9
Nursing Home Compare, 21

U.S. Department of Homeland Security, 117

U.S. Department of Housing and Urban Development, 117-118
affordable housing programs, 117
home improvement, 117
housing counseling, 22
HUD Housing Counseling Clearinghouse, 15
land sales, 118
Office of Fair Housing and Equal Opportunity, 22, 117

U.S. Department of Justice, 118

U.S. Department of Labor, 118–119
disability employment, 118

U.S. Department of State 119
Overseas Citizens Services, 119
passport information, 119
travel safety information, 30
visa information, 119
U.S. Department of the Interior, 119-120
U.S. Department of the Treasury, 120
U.S. Department of Transportation, 121
Auto Safety Hotline, 78
overbooked flights, 30
travel safety information, 30
U.S. Department of Veterans Affairs. See also Veterans Administration, 121
U.S. Fire Administration, 123
U.S. Food and Drug Administration, 115
food shopping, safety, and nutrition information, 20
prescription drug information, 22
reporting safety hazards, 37
U.S. Marine Corps
Exchanges, 148–149
Family Services, 147
U.S. Navy
Exchange Service Centers, 148
Family Assistance, 147
U.S. PIRG. See U.S. Public Interest Research Group
U.S. Postal Inspection Service, 127
reporting fraud, 37
U.S. Postal Service, 127
mail that looks like bills, 4
mail that looks like it is from a government agency and, 4
U.S. Public Interest Research Group, 139
U.S. Savings Bonds, 28
U.S. Secret Service, 117
U.S. Treasury securities, 28
USDA. See U.S. Department of Agriculture
Used cars, 10–11
Utilities
electricity, 31
energy efficiency information, 114
Energy Star Program, 122
general consumer information, 31
natural gas, 31
nuclear power, 125
state commissions listing, 107–110
telephone service, 31–33
water, 33

V

VA. See Veterans Administration
Vacations. See Travel
Vehicles. See Cars
Veterans
benefits information, 121
burial information, 121
Veteran's Employment and Training Service, 118
Veterans Administration. See also U.S. Department of Veterans Affairs
health insurance, 25–26
Visas, 119

W

Warranties
cars, 11, 12
extended, 1–2, 10
questions to ask about, 1–2
repairs and, 12
secret, 12
Water service, 33
Websites. See also Internet; specific organizations and federal government agencies
BBBOnLine, 2, 128
credit counseling, 18
federal recreation sites, 30
general consumer information, iv
healthcare information, 21
legal help, 39
medical privacy, 9
online version of the handbook, 1
personal, 34
safety recalls, 2, 12
telephone rate and plan information, 31-33
Weight reduction
federal government information sources, 20
general guidelines, 20–21
Weiss Ratings, Inc.
insurance company ratings, 24
investment ratings, 28
Whole life insurance, 27
Wireless service. See Cell phones
Women's Bureau, 119
Workers' compensation, 27

Y

Youth peddling, 3

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