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

1. A deal that sounds too good to be true usually is! Be wary of promises to fix your credit problems (p. 13), low-interest credit card offers, deals that let you skip credit card payments (p. 14), work-at-home job opportunities (p. 18), risk-free investments (p. 38), and free travel (p. 47).

2. Don’t share personal information with someone you don’t trust. Learn how to recognize fraud by following the advice on page 3.

3. Beware of payday and tax refund loans. Interest rates on these loans are usually excessive. Even a cash advance on a credit card may be a better option. For more information, see page 16.

4. Real estate agents represent the seller, not the buyer. When buying, consider hiring an agent or lawyer to represent you (p. 24).

5. Home improvement (p. 27) and auto repairs (p. 9) are the subjects of frequent complaints. Getting a second opinion can help prevent costly mistakes and enable you to make better decisions.

6. Think twice before you rent-to-own. Interest rates on rent-to-own purchases can be very high. If you miss a payment, you could end up with nothing. Consider buying secondhand at a thrift shop or through ads in your local newspaper.

7. Be cautious of Buy Here, Pay Here lots. If you decide to buy a car from a used car lot, be sure to read all of the papers before you sign. Don’t sign contracts that allow the dealership to change the finance rate AFTER you leave the lot.

8. Don’t buy under stress. Avoid making big-ticket purchases during times of duress (e.g., coping with a death or debt).
PART I: BE A SAVVY CONSUMER

BUYER BEWARE

BEFORE YOU BUY
To avoid problems and make better decisions, use this checklist BEFORE you make a purchase:

• Decide in advance exactly what you want and what you can afford.
• Do your research. Ask family, friends, and others you trust for advice based on their experience. Gather information about the seller and the item or service you are purchasing.
• Review product test results and other information from consumer experts. See general resources in Part III (p. 59) or check the Handbook index (p. 152) for specific information.
• Get advice and price quotes from several sellers.
• Check out a company’s complaint record with your local consumer affairs office (p. 116) and Better Business Bureau (p. 67).
• Get a written copy of guarantees and warranties.
• Get the seller’s refund, return, and cancellation policies.
• Ask whom to contact if you have a question or problem.
• Read and understand any contract or legal document you are asked to sign. Make sure there are no blank spaces. Insist that any extras you are promised be put in writing.
• Consider paying by credit card. If you have a problem, you can dispute a charge made on your credit card (p. 11).
• Don’t buy on impulse or under pressure. This includes donating to charity.

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

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

PRODUCT SAFETY RECALLS
Before you buy a used vehicle or other secondhand product, check to be sure it hasn’t been recalled for safety reasons. Some recalls ban the sale of an item, while others ask consumers to return the item for replacement or repair. Sometimes, a seller provides a part that reduces the danger of using the product.
If you’re buying a product for a child, be especially vigilant. Each year, there are about 400 recalls of children’s products such as toys, clothing, and jewelry. Visit the websites in the “Check Here for Recalls” box for the latest safety recalls. You can also sign up for free e-mail notifications at www.cpsc.gov/cpsclist.aspx. This information could save a child’s life.

CHECK HERE FOR RECALLS

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

• Make sure that the seller has all appropriate licenses. Doctors, lawyers, contractors, and other service providers must register with a state or local licensing agency (p. 116).
IDENTIFYING AND STOPPING FRAUD

Look for these warning signs to avoid fraud:

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

To learn more about avoiding identity theft and fraud, go to page 41.

QUICK TIPS FOR AVOIDING FRAUD

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

Don’t be intimidated. Be suspicious of calls or e-mails that want you to provide or verify personal information immediately. Tell them you’re not interested and hang up or don’t reply to the e-mail.

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

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

FRAUD ALERT

Be on the lookout for these common scams:

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

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

Auctions: Beware of fraudulent sellers and bogus merchandise.

Lotteries: Don’t fall for foreign lotteries; they’re illegal to play and may be a scam.

Advance Fee Loans and Credit: It’s illegal for telemarketers to charge a fee in advance for help getting a loan.

AFTER YOU BUY

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

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

BANKING

ATM/DEBIT CARDS

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

Retail purchases can also be made with a debit card. You enter your PIN or sign for the purchase. Some banks charge customers a fee for debit card
BEFORE YOU SWIPE YOUR DEBIT CARD

Although both credit cards and debit cards are easy ways to pay for your purchases, debit cards have some different levels of consumer protection and potential for consumer fees. Debit cards are directly connected to your bank account, so when you swipe your card, make sure that you have the money in your account to pay immediately. If you don’t have enough money in your account, your bank may “lend” you the money and pay the overage. However, it may charge you up to $35 for this courtesy, even if the dollar amount the bank covered was small. There could also be fees applied to your card when you use your card with your PIN. Debit cards don’t offer as much protection against fraudulent use, or if your card is lost or stolen. Also, if you need to dispute a purchase, you are in a weaker position because the merchant already has the money and will only return it if you win the dispute.

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

purchases made with a PIN. Although a debit card looks like a credit card, the money for the purchase is transferred immediately from your bank account to the store’s account. When you use a debit card, federal law also does not give you the right to stop payment. You must resolve the problem with the seller.

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

• If you report a debit card missing before it is used, you are not responsible for any unauthorized withdrawals.

• Your liability is limited to $50 if you report the loss within two business days after you realize your debit card is missing and to $500 if you report the loss between two and 60 days.

• If you have not reported an unauthorized use of a debit or ATM card within 60 days after your bank mails the statement documenting the unauthorized use, you could lose all the money in your bank account as well as the unused portion of your line of credit established for overdrafts.

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

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

PREPAID CARDS

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

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

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

• For cards issued by retailers, contact the FTC (p. 110). You may also file a complaint with your local consumer protection office (p. 116).

• For cards issued by national banks, contact the Office of the Comptroller of the Currency (p. 108).

• For cards issued by state banks, contact the FDIC (p. 109) or state banking authority (p. 130).

GOOD NEWS FOR GIFT CARDS

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

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

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

PROTECT YOUR PIN

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

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

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

Deposit insurance. Make sure your bank is a member of the Federal Deposit Insurance Corporation (FDIC). This organization protects the money in your checking and savings accounts, certificates of deposit, and IRA accounts up to $250,000. For more information, see page 109 or visit www.fdic.gov.

Credit unions. A credit union is a nonprofit, cooperative financial institution owned and run by its members. Like the FDIC does for banks, the National Credit Union Share Insurance Fund (NCUSIF) insures a person’s savings up to $250,000. For more information, see page 109 or visit www.fdic.gov.

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

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

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

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

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

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

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

UNSOLICITED CHECKS AND CREDIT OFFERS

If you cash an unsolicited check you’ve received in the mail, you could be agreeing to pay for products or services you don’t want or need. In addition, those “guarantees” for credit cards or loans, without consideration of credit history, are probably a scam. Legitimate lenders never guarantee credit. For more information on how to identify fraudulent solicitations, see page 110 or visit www.ftc.gov.

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

Contact the proper regulatory agency below.

<table>
<thead>
<tr>
<th>Type of Institution</th>
<th>Regulatory Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>State-chartered banks and trust companies</td>
<td>Regulated by the Federal Deposit Insurance Corporation (p. 109) and by state banking authorities (p. 130)</td>
</tr>
<tr>
<td>Banks with National in the name or N.A. after the name</td>
<td>Regulated by the Office of the Comptroller of the Currency, U.S. Department of the Treasury (p. 108)</td>
</tr>
<tr>
<td>Federal savings and loans and Federal savings banks</td>
<td>Regulated by the Office of Thrift Supervision, Department of the Treasury (p. 108)</td>
</tr>
<tr>
<td>Federally chartered credit unions</td>
<td>Regulated by the National Credit Union Administration (p. 110)</td>
</tr>
</tbody>
</table>

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

- Decide what kind of vehicle best suits your needs and budget.
- Check out the seller. For car dealers, check with your state or local consumer protection agency (p. 116) and Better Business Bureau (p. 67). If you’re buying from an individual, check the title to make sure you’re dealing with the vehicle’s owner.
- Take a test drive. Drive at different speeds and check for smooth right and left turns. On a straight stretch, make sure the vehicle doesn’t pull to one side.
- Handle trade-ins and financing separately from your purchase to get the best deal on each. Get a written price quote before you talk about a trade-in or dealer financing.
- Shop in advance and compare financing options at your credit union, bank, or finance company. Look at the total finance charges and the Annual Percentage Rate (APR), not just the monthly payment.
- Read and understand every document that you are asked to sign.
- Don’t take possession of the car until all paperwork is final.
- Choose an auto insurance policy that is right for you (p. 29).

BUYING A NEW CAR

Do your research first and compare vehicles. Four key resources that offer vehicle performance, service, and safety information are: Consumer Reports (www.consumerreports.org), Motor Trend (www.motortrend.com), Car and Driver (www.caranddriver.com), and Edmunds automotive books and network (www.edmunds.com).

- Research the dealer’s price for the car and options. It’s easier to get the best price when you know what the dealer paid for a vehicle. The dealer invoice price is available on a number of websites and in printed pricing guides. Consumer Reports offers the wholesale price: this figure factors in dealer incentives from a manufacturer and is a more accurate estimate of what a dealer is paying for a vehicle.

- Find out whether the manufacturer is offering rebates that will lower the cost. For more information, visit www.carsdirect.com and www.autopedia.com/html/Rebate.html.

- Get price quotes from several dealers. Find out if the amounts quoted are the prices before or after rebates are deducted.

- Avoid low-value extras such as credit insurance, extended warranties, auto club memberships, rustproofing, and upholstery finishes. You do not have to purchase credit insurance in order to get a loan. See Service Contracts and Extended Warranties (p. 2) and Credit Insurance (p. 15).

- Hybrid-electric cars are becoming popular among consumers interested in fuel economy and reducing their negative impact on the environment. These cars combine the benefits of gasoline engines and electric motors and can be configured to achieve different objectives such as improved fuel economy, increased power, or additional auxiliary power. Tax breaks may also be available for qualifying vehicle purchases. For more information about hybrids, electric vehicles, alternative fuels, and tax incentives, visit www.fueleconomy.gov.

BUYING A USED CAR

- Learn what rights you have when buying a used car. Contact your state or local consumer protection office (p. 116).

- Find out in advance what paperwork you will need to register a vehicle. Contact your state’s motor vehicle department. See www.usa.gov/topics/motor_vehicles.shtml.

- Check prices of similar models using the NADA Official Used Car Guide (www.nadaguides.com) published by the National Automobile Dealers Association (p. 66) or the Kelley Blue Book.
These guides are usually available at local libraries.

- Research the vehicle's history. Ask the seller for details concerning past owners, use, and maintenance. Next, find out whether the car has been damaged in a flood, involved in a crash, been labeled a “lemon,” or had its odometer rolled back. The vehicle identification number (VIN) will help you do this.

- Your state motor vehicle department can research the car’s title history. Inspect the title for “salvage,” “rebuilt,” or similar notations.

- The websites www.carfax.com and www.autocheck.com sell information on the history of vehicles gathered from state motor vehicle departments and other sources. These reports are helpful but do not guarantee that a vehicle is accident-free.

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

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

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

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

- Check the warranty. If a manufacturer’s warranty is still in effect, contact the manufacturer to make sure you can use the coverage.

- Ask about the dealer’s return policy. Get it in writing and read it carefully.

- Have your mechanic inspect the car. Talk to the seller and agree in advance that you’ll pay for the examination if the car passes inspection, but the seller will pay if significant problems are discovered. A qualified mechanic should check the vehicle’s frame, tires, air bags, and undercarriage as well as the engine.

- Examine dealer documents carefully. Make sure you are buying—not leasing—the vehicle. Leases use terms such as “balloon payment” and “base mileage” disclosures.

**DEALER VERSUS PRIVATE-PARTY PURCHASES**

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

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

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

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

**FINANCING**

Most car buyers today need some form of financing to purchase a new vehicle. Many use direct lending, that is, a loan from a finance company, bank, or credit union. In direct lending, a buyer agrees to pay the amount financed, plus an agreed-upon finance charge, over a specified period. Once a buyer and a vehicle dealership enter into a contract to purchase
a vehicle, the buyer uses the loan proceeds from the
direct lender to pay the dealership for the vehicle.
Another common form is dealership financing,
which offers convenience, financing options, and
sometimes special, manufacturer-sponsored, low-
rate deals. Before you make a financing decision, it's
important to do your research:
• Decide in advance how much you can afford to
spend and stick to your limit.
• Get a copy of your credit report and correct any
errors before applying for a loan.
• Check buying guides to identify price ranges and
best available deals.
More information about vehicle financing, deciding
what you can afford, and consumer protections is
available at www.ftc.gov/bcp/menus/consumer/
autos/finance.shtm.

LEASING
When you lease, you pay to drive someone else's
vehicle. Monthly payments for a lease may be lower
than loan payments, but at the end of the lease you
do not own or have any equity in the car. To get the
best deal, follow these points of advice in addition to
the general suggestions for buying a car (p. 6):
• To help you compare leasing versus owning,
the Consumer Leasing Act requires leasing
companies to give you information on monthly
payments and other charges. Check out
www.leaseguide.com and www.leasecompare.com
for information on leases and current deals.
• Consider using an independent agent rather than
the dealer; you might find a better deal. Most
financial institutions that offer auto financing also
offer leasing options.
• Ask for details on wear and tear standards. Dings
that you regard as normal wear and tear could be
billed as significant damage at the end of your
lease.
• Find out how many miles you can drive in a
year. Most leases allow 12,000 to 15,000 miles a
year. Expect a charge of 10 to 25 cents for each
additional mile.
• Check the manufacturer's warranty. It should
cover the entire lease term and the number of
miles you are likely to drive.
• Ask the dealer what happens if you give up the car
before the end of your lease. There may be extra
fees for doing so.
• Ask what happens if the car is involved in an
accident.
• Get all of the terms in writing. Everything included
with the car should be listed on the lease to avoid
your being charged for “missing” equipment later.
The Federal Reserve System offers a consumer
guide to auto leasing at www.federalreserve.gov/
pubs/leasing.

RECALLS, “LEMON” LAWS, AND
SECRET WARRANTIES
Sometimes a manufacturer makes a design or
production mistake on a motor vehicle. A service
bulletin notifies the dealer of the problem and how
to resolve it. Because these free repairs are not
publicized, they are called “secret warranties.” The
National Highway Traffic Safety Administration
(www.nhtsa.dot.gov) maintains a database of
service bulletins filed by manufacturers.
To find out whether a manufacturer has recalled a car for safety
defects, contact NHTSA (p. 107). If a vehicle has been recalled,
ask the dealer for proof that the defect has been repaired. Used
vehicles should also have a current safety inspection sticker if
your state requires one.

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

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

• Consumers Union Published by CU, the annual auto issue of
Consumer Reports (www.consumerreports.org) rates vehicles
in terms of overall safety. Its safety score combines crash test
results with a vehicle's accident avoidance factors—emergency
handling, braking, acceleration, and even driver comfort.

To call or write an organization, use the directory beginning on page 63.
aren't listed to your dealer, the manufacturer of the vehicle (p. 64), and NHTSA. If a safety-related defect exists, the maker must fix it at no cost to you—even if your warranty has expired.

If you have a vehicle with a unique problem that just never seems to get fixed, you may have a “lemon.” Some states have laws concerning “lemons” that require a refund or replacement if a problem is not fixed within a reasonable number of tries or you haven't been able to use your vehicle for a certain number of days. Contact your state or local consumer protection office (p. 116) to learn whether you have such protections and what steps you must take to get your problem solved. If you believe your car is a “lemon”:

- Give the dealer a list of the problems every time you bring it in for repairs.
- Get and keep copies of the repair orders listing the problems, the work done, and the dates that the car was in the shop.
- Contact the manufacturer, as well as the dealer, to report the problem. Check your owner’s manual or the directory for the auto manufacturer (p. 64).
- Help other consumers avoid purchasing your “lemon” by registering it at www.safetyforum.com.

The Center for Auto Safety (p. 113) gathers information and complaints concerning safety defects, recalls, service bulletins, and state “lemon” laws.

RENTING

Federal law does not cover short-term car and truck rentals, but some state laws do. Contact your state or local consumer protection office (p. 116) for information or to file a complaint.

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

REPLACE TIRED TIRES

Check the tread for wear. While the legal limit is 2/32 of an inch of tread depth, consider replacing tires when the tread reaches 4/32 of an inch in depth. The small difference in tread can make a big difference in braking distance. Find the size and type of tire recommended by the manufacturer of your vehicle. Maintain proper pressure; keeping your tires properly inflated will improve gas mileage and increase the life of your tires.

REPAIRS

Whenever you take a car to the repair shop:

- Choose a reliable repair shop. Family, friends, or an independent consumer-rating organization should be able to help you. Look for shops that display various certifications that are current. You should also check out the shop's record with your state or local consumer protection office (p. 116) or Better Business Bureau (p. 67).
- Describe the symptoms. Don't try to diagnose the problem.
- Make it clear that work cannot begin until you have a written estimate and you give your okay. Never sign a blank repair order. If the problem can't be diagnosed on the spot, insist that the shop contact you for authorization once the trouble has been found.
- Ask the shop to return the old parts to you.
• Follow the warranty instructions if a repair is covered under warranty.
• Get all repair warranties in writing.
• Keep copies of all paperwork.

Some states, cities, and counties have special laws that deal with auto repairs. For information on the laws in your state, contact your state or local consumer protection office (p. 116). A consumer guide to auto repair is available at www.ftc.gov/bcp/edu/pubs/consumer/autos/aut13.shtm.

THE TRUTH ABOUT CAR TITLE LOANS

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

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

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

CAR REPOSESSIONS

When you borrow money to buy a car or truck, the lender can take your vehicle back if you miss a payment or in some other way violate the contract. You should also be aware that the lender:
• Can repossess with cause without advance notice.
• Can insist you pay off the entire loan balance in order to get the repossessed vehicle back.
• Can sell the vehicle at auction.
• Might be able to sue you for the difference between the vehicle’s auction price and what you owe.
• Cannot break into your home or physically threaten someone while taking the vehicle.

If you know you’re going to be late with a payment, talk to the lender to try to work things out. If you and the lender reach an agreement, be sure to get the agreement in writing. Contact your state or local consumer protection office (p. 116) to find out whether your state gives you any additional rights.

CREDIT

Like everything else you buy, it pays to comparison shop for credit. For up-to-date interest rate reports on mortgages, auto loans, credit cards, home equity loans, and other banking products, visit www.bankrate.com. The Equal Credit Opportunity Act protects you when dealing with anyone who regularly offers credit, including banks, finance companies, stores, credit card companies, and credit unions. When you apply for credit, a creditor may not:
• Ask about or consider your sex, race, national origin, or religion.
• Ask about your marital status or your spouse—unless you are applying for a joint account or relying on your spouse’s income, or you live in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, or Wisconsin).
• Ask about your plans to have or raise children.
• Refuse to consider public assistance income or regularly received alimony or child support.
• Refuse to consider income because of your sex or marital status or because it is from part-time work or retirement benefits.

COMING SOON: NEW CONSUMER FINANCIAL PROTECTIONS

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

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

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

CREDIT CARDS

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

• The Annual Percentage Rate (APR). If the interest rate is variable, how is it determined, and when can it change?
• The periodic rate. This is the interest rate used to figure the finance charge on your balance each billing period.
• The annual fee. While some cards have no annual fee, others expect you to pay an amount each year for being a cardholder.
• The grace period. This is the number of days you have to pay your bill before finance charges start. Without this period, you may have to pay interest from the date you use your card or the date the purchase is posted to your account.
• The finance charges. Most lenders calculate finance charges using an average daily account balance, which is the average of what you owed each day in the billing cycle. Look for offers that use an adjusted balance, which subtracts your payment from your beginning balance. This method usually has the lowest finance charges. Check whether there is a minimum finance charge.
• Other fees. Ask about special fees when you get a cash advance, make a late payment, or go over your credit limit. Some companies charge a monthly fee regardless of whether you use your card.

The Fair Credit and Charge Card Disclosure Act requires credit and charge card issuers to include this information on credit applications. The Federal Trade Commission (p. 110) offers a wide range of free publications on credit and consumer rights at www.ftc.gov. The Federal Reserve Board (p. 109) provides a free brochure on choosing a credit card and a guide to credit protection laws at www.federalreserve.gov/consumerinfo.

Comparing Cards

• Bank Rate (www.bankrate.com) provides free credit card tips and information.
• Consumer Action (www.consumer-action.org) features credit card surveys of interest rates, fees, and other terms from dozens of credit cards as well as free brochures and guides on choosing and using credit cards.
• Card Web (www.cardweb.com) lists credit cards and offers e-mail newsletters for consumers, answers to frequently asked questions, and online credit card calculators.
• Card Ratings (www.cardratings.com) lists and reviews credit cards, and offers tips and credit card calculators.

Complaints

To complain about a problem with your credit card company, call the number on the back of your card and try to resolve it. If you fail to resolve the issue, ask for the name, address, and phone number of its regulatory agency. See the chart on page 5 to find the best federal or state regulatory agency to contact.

To complain about a credit bureau, a department store that offers credit, or other Federal Deposit Insurance Corporation (FDIC)-insured financial institution, write to the agency’s Consumer Response Center (p. 109). You may also file a complaint with the FTC at www.ftc.gov.

Credit Card Billing Disputes

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

• Send a letter to the creditor within 60 days of the statement date of the bill with the disputed charge.
• Include your name and account number, the date and amount of the disputed charge, and a complete explanation of why you are disputing the charge.
CARD ACT PROTECTIONS FOR CONSUMERS
The Credit Card Accountability Responsibility & Disclosure (CARD) Act brought about sweeping protections for consumers. Among other things, your credit card company must comply with the rules below:

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

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

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

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

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

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

Tips for Building a Better Credit Score

• Pay your bills on time. Delinquent payments and collections negatively impact your score.
• Keep balances low on credit cards and other “revolving credit.” High outstanding debt lowers your score.
• Apply for, and open, new credit accounts only as needed. Don’t open an account just to have a better credit mix; it probably won’t raise your score.
• Pay off debt instead of moving it around. Owing the same amount, but having fewer open accounts, may lower your score.

You don’t rebuild your credit score; you rebuild your credit history. Time is your ally in improving credit. There is no “quick fix” for a bad credit score, so be suspicious of any deals that offer you a fast, easy solution.

Negative Information in Your Credit Report

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

Anyone who denies you credit, housing, insurance, or a job as a result of a credit report must give you the name, address, and telephone number of the credit reporting agency that provided the report. Under the Fair Credit Reporting Act (FCRA), you have the right to request a free report within 60 days if a company denies you credit based on the report. If there is inaccurate or incomplete information in your credit report:
• Contact the credit reporting agency (CRA) and the company that provided the information to the CRA.
• Tell the CRA in writing what information you believe is inaccurate. Keep a copy of all correspondence.

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

If the information is accurate, only time, hard work, and a personal debt repayment plan will improve your credit report. Credit repair companies advertise

FREE CREDIT REPORTS

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

BE ALERT: ‘CREDIT REPAIR’ SCAMS

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

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

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

Some credit repair companies promise to help you establish a whole new credit identity. You can be charged with fraud if you use the mail or telephone to apply for credit with false information. It is also a federal crime to make false statements on a loan or credit application, to give a false Social Security Number, or to obtain an Employer Identification Number from the Internal Revenue Service under false pretenses. If you have lost money to a credit repair scam, contact your state or local consumer affairs office (p. 116).

DEALING WITH DEBT

The Fair Debt Collection Practices Act applies to those who collect debts owed to creditors for personal, family, and household debts—these include car loans, mortgages, charge accounts, and money owed for medical bills. A debt collector is someone hired to collect money you owe.

Within five days after a debt collector first contacts you, the collector must send you a notice that tells you the name of the creditor, how much you owe, and what action to take if you believe you don’t owe the money. If you owe the money or part of it, contact the creditor to arrange for payment. If you believe you don’t owe the money, contact the creditor in writing and send a copy to the collection agency with a letter telling it not to contact you.

A debt collector may not:

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

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

OUT-OF-CONTROL DEBT

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

Local, nonprofit agencies that provide educational programs on money management and help in developing debt payment plans operate under the name Consumer Credit Counseling Service (CCCS). They are members of the National Foundation for Credit Counseling (NFCC), an organization that supports a national network of credit counselors.
Typically, a counseling service will negotiate lower payments with your creditors, and then make the payments using money you send to it each month. The cost of setting up this debt-management plan is paid by the creditor, not you. Ask these questions to find the best counselor for you:

• What services do you offer? Look for an organization that offers budget counseling and money management classes as well as a debt-management plan.
• Do you offer free information? Avoid organizations that charge for information or make you provide a lot of details about your problem first.
• What are your fees? Are there set-up and/or monthly fees? A typical set-up fee is $10. If you’re paying a lot more, you could be the one being set up.
• How will the debt-management plan work? What debts can be included in the plan, and will you get regular reports on your accounts?
• Ask whether the counselor can get creditors to lower or eliminate interest and fees. If the answer is “yes,” contact your creditors to verify this.
• Ask what happens if you can’t afford to pay. If an organization won’t help you because you can’t afford to pay, go somewhere else for help.
• Will your counselor help you avoid future problems? Getting a plan for avoiding future debt is as important as solving the immediate debt problem.
• Ask for a contract. All verbal promises should be in writing before you pay any money.
• Are your counselors accredited or certified? Legitimate credit counseling firms are affiliated with the National Foundation for Credit Counseling (p. 150) or the Association of Independent Consumer Credit Counseling Agencies.

Check with your local consumer protection agency (p. 116) and the Better Business Bureau (p. 67) to see whether any complaints have been filed about the counseling service you’re considering.

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

Personal Bankruptcy

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

The filing process may be difficult for debtors:

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

The filing process for lawyers:

• An attorney’s signature on a petition certifies that the attorney has performed reasonable investigation into circumstances giving rise to the petition.
• Attorneys must carefully review documents such as tax returns and pay stubs as well as ask clients for credit reports.
• Attorneys are more apprehensive about sanctions.

BEWARE: CREDIT INSURANCE

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

LOANS

Home Equity Loans

A home equity loan could be a smart way to pay off high-interest debt or pay for home repairs. But consider carefully before taking out a home equity loan. If you are unable to make payments on time, you could lose your home.
Home equity loans can be either a revolving line of credit or a lump sum. Revolving credit lets you withdraw funds when you need them. A lump sum is a one-time, closed-end loan for a particular purpose, such as remodeling or tuition. Apply for a home equity loan through a bank or credit union first. These loans are likely to cost less than those offered by finance companies.

Please see the Housing section (p. 24) for helpful information about buying, leasing, renting, or repairing a home.

**Installment Loans**

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

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

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

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**PAYDAY AND TAX REFUND LOANS**

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

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

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**PAYING FOR COLLEGE 101**

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

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

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

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**FEDERAL STUDENT AID**

- Many helpful publications are available at www.edpubs.gov, or you can call 1-800-433-3243.
- The federal government’s direct loan website, www.dl.ed.gov, includes a servicing center.
STUDENT FINANCIAL AID

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

- **Grants.** Gift aid that does not have to be repaid and is generally awarded according to financial need.

- **Work-Study.** The Federal Work-Study Program (FWS) is a federally funded source of financial assistance used to offset financial education costs. Students who qualify earn money by working on campus while attending school. The money does not have to be repaid.

- **Loans.** Funds that are borrowed and must be repaid with interest. As a general rule, educational loans have more favorable terms and interest rates than traditional consumer loans.

- **Scholarships.** Offered by the school, local/community organizations, private institutions, and trusts, scholarships do not have to be repaid and are generally awarded based on specific criteria.

Federal Student Aid Information Center

The Federal Student Aid Information Center (FSAIC) can answer your federal student financial aid questions and can give you all the help you need for free. You can also use the FSAIC automated response system to find out whether your Free Application for Federal Student Aid (FAFSA) application has been processed and to request a copy of your Student Aid Report (SAR). For FSAIC contact information, see page 101.

College Cost Reduction and Access Act


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

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


BEWARE: SCHOLARSHIP AND FINANCIAL AID SCAMS

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

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

- “Secret scholarships.” If a company claims to have inside knowledge of scholarship money, it’s lying. Information on scholarships is freely available to the public. Ask your librarian or school counselor.

- Telling students they’ve been selected as “finalists” for awards. If a company asks for an up-front fee, head for the nearest exit.

- Asking for a student’s checking account to “confirm eligibility.” If a company wants bank account information or your credit card number to confirm or reserve a scholarship, it’s a scam.

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

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


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

DIPLOMA MILLS

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

To check on a school’s accreditation by the Department of Education, visit [www.ope.ed.gov/accreditation](http://www.ope.ed.gov/accreditation) or search the Council for Higher Education Accreditation’s database at [www.chea.org/search](http://www.chea.org/search).
Times have changed for job searching, and numerous websites are now available that post jobs for private industry. Many companies also offer a way to apply online. However, these sites and new methods do not replace traditional and proven job-hunting approaches such as networking, personal contacts, business organizations, and interviewing.

**EMPLOYMENT AGENCIES**

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

- Promises to get you a job and a guaranteed income.
- Up-front fees, even when you are guaranteed a refund if you are dissatisfied.
- Employment agencies whose ads read like job ads.
- Promotions of “previously undisclosed” government jobs. All federal jobs are announced to the public at [www.usajobs.gov](http://www.usajobs.gov).

Get a copy of the employment agency contract and review it carefully before you pay any money. Check with your local consumer protection agency (p. 116) and the Better Business Bureau (p. 67) to see whether any complaints have been filed about a company.

The Federal Trade Commission (p. 110) investigates businesses that fraudulently advertise employment openings and guarantee job placement. Contact the FTC if you have a complaint.

**WORK-AT-HOME COMPANIES**

Not all work-at-home opportunities deliver on their promises. Some classic work-at-home schemes are medical billing, envelope stuffing, and assembly or craftwork. Ads for these businesses say, “Be part of one of America’s Fastest-Growing Industries. Earn thousands of dollars a month from your home!”

Legitimate work-at-home program sponsors should tell you, in writing, what’s involved in the program they are selling. Here are some questions you might ask a promoter:

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

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

**MYSTERY SHOPPER JOBS**

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

**Multi-Level Marketing**

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

If you’re thinking about joining what appears to be a legitimate multi-level marketing plan, take time to learn about the plan:

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

Net-Based Business Opportunities
The Federal Trade Commission says that many Internet business opportunities are scams that promise more than they can possibly deliver. The companies lure would-be entrepreneurs with false promises of big earnings for little effort. Some tips for finding a legitimate opportunity:
• Consider the promotion carefully.
• Study the business opportunity's franchise disclosure document.
• Get earnings claims in writing and compare them with the experience of previous franchise and business opportunity owners.
• Visit previous franchise and business opportunity owners in person, preferably at their places of business.
• Check out the company with the local consumer protection agency (p. 116) and Better Business Bureau (p. 67). See whether there have been any complaints.
• If the business opportunity involves selling products from well-known companies, verify the relationship with the legal department of the company whose merchandise you would promote.
• Consult an attorney, accountant, or other business advisor before you put any money down or sign any papers.
• Take your time. Promoters of fraudulent business opportunities are likely to use high-pressure sales tactics to get you to buy in. If the business opportunity is legitimate, it will still be around when you're ready to decide.

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

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

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

For more information, here are some additional resources:
• Centers for Disease Control and Prevention (p. 103).
• FDA’s Food Information and Seafood Hotline, 1-888-SAFEFOOD (723-3366).
• Partnership for Food Safety Education at www.fightbac.org, the online resource for Fight

FOOD FOR THOUGHT
Check out these resources for advice, tips, and information on food shopping and nutrition:
• U.S. Department of Agriculture (p. 100).
• U.S. Food and Drug Administration (p. 103).
• Nutrition.gov (www.nutrition.gov).
• Center for Nutrition Policy and Promotion (www.mypyramid.gov).
WEIGHT LOSS

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

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

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

Complaints concerning fraudulent weight loss claims should be directed to the Federal Trade Commission (p. 110).

GOING GREEN

“Going Green,” a relatively new term, means practicing an environmentally friendly and ecologically responsible lifestyle as well as making decisions to help protect the environment and sustain natural resources. There are lots of reasons to consider going green—too much trash, greenhouse gases, air and water pollution, damage to the ozone layer, and saving money. For example, switching all the light bulbs in a home from conventional incandescent light bulbs to compact...
fluorescent light (CFL) bulbs could save about $40 over the life of the bulb. Other examples include:

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

BUYING GREEN
Buying environmentally friendly products is also an important step in going green. Many such products can be identified by the Energy Star Logo at www.energystar.gov or the Green Good Housekeeping Seal of Approval at www.goodhousekeeping.com/product-testing/history.

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

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

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

Many utility companies now offer curbside recycling programs that provide U.S. households with a responsible and convenient way to recycle materials. To locate information on recycling services and efforts in your area, call the Earth 911 toll-free hotline, 1-800-CLEANUP (253-2687) or visit www.earth911.org.

EXAMINE YOUR LOCAL MEDICAL FACILITIES
Get statistics on medical facilities at these sources:

• www.hcup.ahrq.gov is a free online query system that provides access to national-, regional-, and state-level health statistics and information.
• www.usa.gov offers information on health facilities in your area and health by age group.
• www.aha.org is the website of the American Hospital Association.
• www.citizen.org links to a public interest organization that provides information on medical board disciplinary actions.

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

• HealthierUS.gov, HealthFinder.gov, and MedlinePlus (www.medlineplus.gov) provide information on health issues, health care programs, and organizations.
• Mayo Clinic (www.mayoclinic.com) and American Medical Association (www.ama-assn.org) offer an index of diseases and much more.
• Medical Library Association (www.mlanet.org) links to websites suggested by librarians.
HEALTHCARE

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

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

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

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

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

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

• Find out whether the health care professional is licensed in your state. A state or local occupational and professional licensing board will be able to give you this information (p. 116).
• Research whether the health care professional is board-certified in the appropriate specialty. Visit www.ama-assn.org and www.abms.org for more information.
• Ask how often the health care professional has done the procedure you need and his or her success rate. You may be able to find some of this information on the Internet. For example, the Centers for Disease Control and Prevention (CDC) reports the success rates and number of procedures performed by fertility clinics at www.cdc.gov. Some states also collect and post data on the success of heart-bypass surgery.
• Check whether there have been any complaints or disciplinary actions taken. Visit www.docboard.org and www.healthcarechoices.org for more information.

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

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

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

CHOOSING A HEALTH CARE FACILITY

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

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

• Nursing Home Compare, operated by the U.S. Department of Health and Human Services, will help you compare the facilities in many states. Go to www.medicare.gov/nhcompare/home.asp or call 1-800-MEDICARE (633-4227).
• ElderCare Locator (www.eldercare.gov) provides information and referral services for those seeking local and state support resources for the elderly (p. 103).
• The American Association of Homes and Services for the Aging (www.aahsa.org) is a trade group that represents many nonprofit facilities (p. 147).
• The Assisted Living Federation of America (www.alfa.org) represents both for-profit and nonprofit assisted-living facilities; call 703-894-1805.
• The Commission on Accreditation of Rehabilitation Facilities (www.carf.org) gives its seal of approval to qualifying facilities; call 1-888-281-6531.

Naming a Durable Power of Attorney for Health Care
A durable power of attorney for health care (sometimes called a durable medical power of attorney) specifies the person you’ve chosen to make medical decisions for you. It is activated when you’re unconscious or unable to make medical decisions, or when you have otherwise specified. You need to choose someone who meets the legal requirements in your state for acting as your agent. State laws vary, but most states disqualify anyone under the age of 18, your health care provider, or employees of your health care provider. The person you name as your agent must:
• Be willing to speak and advocate on your behalf.
• Be willing to deal with conflict among friends and family members, if it arises.
• Know you well and understand your wishes.
• Be willing to talk with you about these issues.
• Be someone you trust with your life.

PRESCRIPTION DRUGS
Pharmacies may charge widely different prices for the same medicine, so it is a good idea to comparison shop:
• Ask your physician and pharmacist whether a generic drug may be appropriate. Generics usually cost less than brand-name drugs. Many insurance companies use a multi-tier co-payment plan for prescription drugs. Be sure to ask before filling the prescription.
• Consider using a mail-order or online pharmacy, especially if you will be taking a drug for a long time; they often charge less.

An increasing number of consumers are replacing a trip to the pharmacy with a trip on the Internet. While there are online pharmacies that provide legitimate prescription services, there are also some questionable sites that make buying medicines online risky. Do business only with a licensed U.S. pharmacy. Check with the National Association of Boards of Pharmacy to determine whether the site is licensed and in good standing. Visit www.nabp.net or call 847-391-4406.

An online pharmacy should offer you access to a registered pharmacist who can answer any questions you might have about drug interactions, side effects, and other safety precautions. Be wary of sites that:
• Sell medications without a prescription.
• Sell medications not approved by the FDA.
• Advertise quick cures.
• Tell stories of “amazing results.”

If you suspect a site is not a licensed pharmacy, report it and any complaints to the Food and Drug Administration (p. 103) at www.fda.gov/oc/buyonline/buyonlineform.htm.

Want to know the side effects of a particular medication? Curious whether a drug has been approved by the Food and Drug Administration? For answers to these questions and other information on approved prescription and over-the-counter and discontinued drugs, visit www.accessdata.fda.gov/scripts/cder/drugsatfda. For general drug information, you can also contact the FDA (p. 103).

MEDICARE PRESCRIPTION DRUG COVERAGE
Medicare offers prescription drug coverage to help you get the prescription drugs you need. Everyone with Medicare can join a drug plan to get this coverage. If you aren’t sure whether a drug plan is approved by Medicare, call 1-800-MEDICARE (633-4227). Look for the “Medicare Approved” seal on drug discount cards to make sure you are getting the best deal.

Like other insurance, if you decide not to enroll in a drug plan when you are first eligible, you may pay a penalty if you choose to join later. If you have limited income and resources, you may get extra help to cover prescription drugs for little or no cost. For more information, contact the Centers for Medicare & Medicaid Services (p. 103).
### Fixed-rate and adjustable-rate mortgages are the two main types of mortgages, but there is a wide variety of other mortgage products available. Below are pros and cons of some of the mortgage products you want to consider:

<table>
<thead>
<tr>
<th>Type of Mortgage</th>
<th>Pros</th>
<th>Cons</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed-rate mortgage</td>
<td>No surprises. Interest rate stays the same over the entire term, usually 15, 20, or 30 years.</td>
<td>If interest rates fall, you could be stuck paying a higher rate.</td>
</tr>
<tr>
<td>Adjustable-rate (ARM) or variable-rate mortgage</td>
<td>Usually offers a lower initial rate of interest than fixed-rate loans.</td>
<td>After an initial period, rates fluctuate over the life of the loan. When interest rates rise, generally so do your loan payments.</td>
</tr>
<tr>
<td>FHA (Federal Housing Administration) loans</td>
<td>Allows buyers who may not qualify for a home loan to obtain one with a low down payment.</td>
<td>The size of your loan may be limited.</td>
</tr>
<tr>
<td>VA loan</td>
<td>Guaranteed loans for eligible veterans, active duty personnel, and surviving spouses. Offers competitive rates, low or no down payments.</td>
<td>The size of your loan may be limited.</td>
</tr>
<tr>
<td>Balloon mortgage</td>
<td>Usually a fixed-rate loan with relatively low payments for a fixed period.</td>
<td>After an initial period, the entire balance of the loan is due immediately. This type of loan may be risky for some borrowers.</td>
</tr>
<tr>
<td>Interest-only</td>
<td>Borrower pays only the interest on the loan in monthly payments for a fixed term.</td>
<td>After an initial period, the balance of the loan is due. This could mean higher payments, paying a lump sum, or refinancing.</td>
</tr>
<tr>
<td>Reverse mortgage</td>
<td>Allows seniors to convert equity in their homes to cash; you don’t have to pay back the loan and interest as long as you live in the house.</td>
<td>Subject to aggressive lending practices and false advertising promises, particularly by lenders that prey on seniors. Check to make sure the loan is Federally insured.</td>
</tr>
</tbody>
</table>
Check the rates for 15-year, 20-year, and 30-year mortgages. You may be able to save thousands of dollars in interest charges by getting the shortest-term mortgage you can afford.

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

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

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

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

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

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

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

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

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

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


AVOIDING FORECLOSURE
If you miss your mortgage payments, foreclosure may occur. This is the legal means your lender can use to repossess your home. If you owe more
MORTGAGE & FORECLOSURE SCAMS

- **Lease-back or rent-to-buy scams:** You are asked to transfer the title to your home “temporarily” to the scam artist who promises to obtain better financing for your mortgage and allow you to stay in your home as a renter with the option to purchase the home back. However, if you do not comply with the terms of the rent-to-buy agreement, you will lose your money and be evicted like any other tenant.

- **Fake “government” modification programs:** These scams claim to be affiliated with the government or require that you pay high fees in order to benefit from government modification programs. Remember that you do not have to pay any fees to participate in government-approved programs. Some frauds may even use words like “Federal” or “government-approved” or acquire website names that make consumers think they are associated with the government.

- **Refinance fraud:** The scam artist offers to be an intermediary between you and your mortgage lender to negotiate a loan modification. The scam artist may even instruct you to make payments directly to him or her, which the scammer will send to the lender. However, the scam artist will not forward the payments to your lender and you could still lose your home.

- **“Eliminate your debt” claims:** Some companies may make false legal claims that you are not required to repay your mortgage or that they know of “secret laws” that can eliminate your debt. Do not believe these claims.

- **Refinance scams:** You are encouraged to sign “foreclosure rescue” loan documents to refinance your loan. In reality, you have surrendered ownership of your home because the loan documents are actually deed transfer documents. You may falsely believe that your home has been saved from foreclosure until you receive an eviction notice months or even years later.

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

- The U.S. Department of Housing and Urban Development (p. 105).

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

MOVING COMPANIES

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

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

- **Make sure the mover has an operating license.** For moves from one state to another, visit www.protectyourmove.gov to verify a mover’s license. For moves within a state, check your state, county, or local consumer affairs agency (p. 116).

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

- **Check the mover’s track record.** Contact your state or local consumer protection agency (p. 116) or Better Business Bureau (p. 67) to see whether there is a history of complaints.

than your property is worth, a deficiency judgment is pursued. Both foreclosures and deficiency judgments have a negative impact on your future credit. You should avoid foreclosure if at all possible.

**These steps can help:**

- Do not ignore the letters from your lender. If you’re having problems making your payments, call or write to your lender’s Loss Mitigation Department immediately. Explain your situation. Be prepared to provide financial information, such as your monthly income and expenses. Without this information, the lender may not be able to help.

- Stay in your home for now. You may not qualify for assistance if you abandon your property. For example, the Hope for Homeowners program offers 30-year, fixed-rate mortgages only to owner-occupiers.

- Contact a HUD-approved housing counselor. Call 1-800-569-4287 or TDD 1-800-877-8339 for the housing counseling agency nearest you. These agencies are valuable resources.

- Contact Making Home Affordable for help. Call 1-888-995-4673 to talk to a HUD-approved credit counselor who will guide you through your options for free.

HUD counselors frequently have information on services and programs offered by government agencies as well as private and community organizations that could help you. The housing counseling agency may also offer credit counseling. These services are usually free of charge.
If you have a dispute with a moving company, you can file a complaint with the Federal Motor Carrier Safety Administration by calling 1-800-832-5660 or by visiting www.fmcsa.dot.gov.

**HOME IMPROVEMENT AND REPAIRS**

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

- Get recommendations and references. Talk to friends, family, and others who have used the contractor for similar work.
- Get at least three written estimates. Insist the contractors come to your home to evaluate what needs to be done. Be sure the estimates are based on the same work so that you can make meaningful comparisons.
- Check contractor complaint records with your state or local consumer protection agency (p. 116) or Better Business Bureau (p. 67).
- Make sure the contractor meets licensing and registration requirements. Your state or local consumer protection agency (p. 116) can help you find out what the necessary requirements are.
- Get the names of suppliers and ask them whether the contractor makes timely payments.
- Contact your local building inspection department to check for permit and inspection requirements.

**BEWARE OF FORECLOSURE RESCUE SCAMS—HELP IS FREE!**

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

Be wary if the contractor asks you to get the permit; it could mean the firm is not licensed.
- Be sure your contractor is insured. The contractor should have personal liability, property damage, and workers’ compensation insurance for workers and subcontractors. Also check with your insurance company to find out whether you are covered for any injury or damage that might occur.
- Insist on a written contract that states exactly what work will be done, the quality of materials that will be used, warranties, timetables, the names of any subcontractors, the total price of the job, and the schedule of payments.
- Try to limit your down payment. Some states have laws limiting the amount of down payment required.
- Understand your payment options. Compare the cost of getting your own loan versus contractor financing.
- Don’t make a final payment or sign a final release until you are satisfied with the work and know that subcontractors and suppliers have been paid. Some state laws allow unpaid subcontractors and suppliers to put a lien on your home for bills the contractor failed to pay.
- Pay by credit card when you can. You may have the right to withhold payment to the credit card company until problems are corrected (see p. 11).

**Be especially cautious if the contractor:**

- Comes door-to-door or seeks you out.
- Just happens to have material left over from a recent job.
- Offers you discounts for finding other customers.
- Quotes a price that’s out of line with other estimates.
- Pressures you for an immediate decision.
- Can only be reached by leaving messages with an answering service.
- Drives an unmarked van.
- Has out-of-state license plates.
- Asks you to pay for the entire job up front.

With most home improvements, federal law gives you three business days to cancel without penalty. See 3-Day Cooling-Off Rule (p. 44). Of course, you would be liable for any benefit already received. State laws may also provide some protection. And remember, if you finance home improvements with a home equity loan and don’t make your payments, you could lose your home; see Home Equity Loans (p. 15).
Renting/Leasing

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

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

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

Tenants who lease or rent property are protected by the Fair Housing Act. If you think your rights have been violated, you may write a letter to or call the HUD office nearest you (p. 105). You have one year after the alleged violation to file a complaint with HUD, but you should file as soon as possible.

Each state has its own set of tenant rights, laws, and protections. For a state-by-state directory, visit www.hud.gov/local. You can also find available public housing at www.hud.gov. The agency (p. 105) offers several housing assistance programs for tenants and landlords as well as information on rights of residents and displaced tenants.

Landlord in Foreclosure?

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

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

Ten Tips for Renters

1. The best way to win over a prospective landlord is to be prepared by bringing with you a completed rental application; written references from previous landlords, employers, friends, and colleagues; and a current copy of your credit report.
2. Carefully review all of the important conditions of the tenancy before you sign.
3. To avoid disputes or misunderstandings with your landlord, get everything in writing.
4. Ask about your privacy rights before you sign the lease.
5. Know your rights to live in a habitable rental unit—and don’t give them up.
6. Keep communication open with your landlord.
7. Purchase renters’ insurance to cover your valuables.
8. Make sure the security deposit refund procedures are spelled out in your lease or rental agreement.
9. Learn whether your building and neighborhood are safe, and what you can expect your landlord to do if they aren’t.
10. Know when to fight an eviction notice and when to move. Unless you have the law and provable facts on your side, fighting an eviction notice is usually shortsighted.

Landlords

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

Making Home Affordable

The Making Home Affordable Program offers opportunities to modify or refinance your mortgage to make your monthly payments more affordable. It also includes the Home Affordable Foreclosure Alternatives Program for homeowners who are interested in a short sale or deed-in-lieu of foreclosure. Go to www.MakingHomeAffordable.gov or call the Homeowner’s HOPE Hotline, 1-888-995-HOPE (4673).
General sources of insurance information include the American Council of Life Insurers (p. 147), the Insurance Information Institute (p. 149), the National Association of Insurance Commissioners (p. 150), and your state insurance department (p. 134). You can also visit www.insure.com.

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

- Find out whether your state insurance department offers any information concerning insurance companies and rates (p. 134). This is a good way to get a feeling for the range of prices and the lowest-cost providers in your area.
- Check several sources for the best deal. Try getting quotes from a website such as www.insweb.com, but be aware that many online services may provide prices for just a few companies. An independent insurance agent who works with several insurers in your local area may be able to get you a better deal.
- Make sure the insurance company is licensed and covered by the state's guaranty fund. The fund pays claims in case the company defaults. Your state insurance department (p. 134) can provide this information.
- Check the financial stability and soundness of the insurance company. Ratings from A.M. Best (www.ambest.com), Standard & Poor's (www.standardandpoors.com), and Moody's Investors Services (www.moodys.com) are available online and at most public libraries.
- Research the complaint record of the company. Contact your state insurance department (p. 134), or visit the website of the National Association of Insurance Commissioners (www.naic.org), which has a database of complaints filed with state regulators.
- Find out what others think about the company’s customer service. Consumers can rate homeowner insurance companies at www.jdpower.com/insurance.
- Once you pay your first insurance premium, make sure you receive a written policy. This tells you that the agent forwarded your premium to the insurance company. If you don’t receive a policy within 60 days, contact your agent and the insurance company.

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

**AUTO INSURANCE**

The requirements for auto insurance vary from state to state. Check with your state insurance regulator (p. 134) to learn more about individual requirements as well as insurers you may be considering for your policy.

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

- Raise your deductible on collision and comprehensive coverage. If you have an older car, you might want to drop this coverage altogether.
- Take advantage of discounts. You may be eligible for a discount based on the number of miles you drive; your age (turning 25 or 50); your good grades if you are a student; your driving record (no moving vehicle violations or accidents in three years); or if you’ve taken a safe-driving course. You might also be able to get discounts if you insure more than one vehicle, insure your vehicle and your home with the same company, have anti-theft devices, or have safety features such as air bags or anti-lock brake system.

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

**DISABILITY INSURANCE**

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

- **How is disability defined?** Some policies consider you disabled if you are unable to perform the duties of any job. Better plans pay benefits if you are unable to do the usual duties of your own occupation.
- **When do benefits begin?** Most plans have a waiting period after an illness before payments begin.
• **How long do benefits last?** After the waiting period, payments are usually available until you reach age 65, though shorter or longer terms are also available.

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

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

**APPEALING HEALTH INSURANCE CLAIM DECISIONS**

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

**Step 1:** Review your policy and explanation of benefits.

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

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

**Step 4:** Write a formal complaint letter explaining what care was denied and why you are appealing via the company’s internal review process.

**Step 5:** If the internal appeal is not granted through step 4, file a claim with your state’s insurance department (see p. 134).

For more information, visit nclnet.org or statehealthfacts.org.

**HEALTH INSURANCE**

**New Law, New Coverage, More Choices**

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

• Coverage for seniors who hit the Medicare Prescription Drug “donut hole,” including a rebate for those who reach the gap in drug coverage;

• Expanded coverage for young adults, allowing them to stay on their parents’ plan until they turn 26 years old;

• Small-business tax credits to help these companies provide insurance coverage to their workers; and

• Providing access to insurance for uninsured Americans with pre-existing conditions.

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

**Group Policies**

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

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

Some states offer an insurance pool to residents who are unable to obtain coverage because of a health condition. To find out if a pool is available in your state, check with your state department of insurance (p. 134).

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

**HEALTH CARE PLANS**

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

• **Traditional** fee-for-service health insurance plans are usually the most expensive choice, but they offer you the most flexibility when choosing health care providers.

• **Health Maintenance Organizations (HMOs)** offer lower co-payments and cover the costs of more preventive care, but your choice of health care providers is limited. The National Committee for Quality Assurance evaluates and accredits HMOs. You can find out whether one is accredited in your state by calling 1-888-275-7585. You can also get this information, as well as report cards on HMOs, by visiting www.ncqa.org.

• **Preferred Provider Organizations (PPOs)** offer lower co-payments like HMOs, but give you more flexibility when selecting a provider. A PPO gives you a list of providers you can choose from.
WARNING: If you go outside the HMO or PPO network of providers, you may have to pay a portion or all of the costs.

HOMEOWNERS'/RENTERS' INSURANCE

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

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

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

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

• Don’t wait until you have a loss to find out whether you have the right type and amount of insurance.

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

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

• Remember that flood and earthquake damage are not covered by a standard homeowners’ policy. The cost of a separate earthquake policy will depend on the likelihood of earthquakes in your area. Homeowners who live in areas prone to flooding should take advantage of the National Flood Insurance Program (p. 105).

• If you are a renter, do not assume your landlord carries insurance on your personal belongings. Purchase a separate policy for renters.

LIFE INSURANCE

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

Term life insurance policies are the least costly. They pay death benefits but have no cash value if you decide to stop making payments. As the word “term” suggests, these policies are in effect for a specific period—one year, or until you reach a
certain age are common. Visit www.accuquote.com for online comparisons of term life insurance. Whole life, universal life, and other cash value policies combine a long-term savings and investment product with life insurance. Canceling these policies after only a few years can more than double your life insurance costs.

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

- **What qualifies you for benefits?** Some insurers say you must be unable to perform a specific number of the following activities of daily living: eating, walking, getting from bed to a chair, dressing, bathing, using the restroom, and remaining continent.

- **What type of care is covered?** Does the policy cover nursing home care? What about coverage for assisted-living facilities that provide less client care than a nursing home? If you want to stay in your home, will it pay for care provided by visiting nurses and therapists? What about help with food preparation and housecleaning?

- **What will the benefit amount be?** Most plans are written to provide a specific dollar benefit per day. The benefit for home care is usually about half the nursing home benefit, but some policies pay the same for both forms of care. Other plans pay only for your actual expenses.

- **What is the benefit period?** It is possible to get a policy with lifetime benefits, but this can be very expensive. Other options for coverage are from one to six years. The average nursing home stay is about 2.5 years.

- **Is the benefit adjusted for inflation?** If you buy a policy prior to age 60, you face the risk that a fixed daily benefit will not be enough by the time you need it.

- **Is there a waiting period before benefits begin?** A 20- to 100-day period is not unusual.

OTHER INSURANCE

- **Travel Insurance.** There are four kinds of travel insurance: Travel Cancellation Insurance, Baggage or Personal Effects Coverage, Emergency Medical Coverage, and Accidental Death. One helpful website is www.insuremytrip.com. See page 46 for additional insight on travel concerns and problems.

- **Identity Theft Insurance.** This type of insurance provides reimbursement to crime victims for the cost of restoring their identity and repairing credit reports. Some companies now include this as part of their homeowners’ insurance policy. Others sell it as a stand-alone policy. Ask your homeowner policy company for information.

- **International Health Care Insurance.** A policy that provides health coverage no matter where you are in the world. The policy term is flexible so you can purchase it only for the time you will be out of the country. Contact your current health care provider for coverage information.

- **Liability Insurance.** Insurance for what the policyholder is legally obligated to pay because of bodily injury or property damage caused to another person. Search online or ask your personal insurance agent for more information.

- **Umbrella Insurance.** A policy that supplements the insurance you already have for home, auto, and other personal property. Umbrella insurance can help cover costs that exceed the limits of other policies.

BEWARE: INSURANCE FRAUD

- When shopping for insurance on the Internet, check that the website is secure (p. 34). Look for the lock icon (typically in the address bar) or a URL that begins “https:” and never provide personal data if you don’t trust the site.

- Be wary of people selling insurance door-to-door and over the telephone.

- Be suspicious if, after an accident, a stranger contacts you to offer “quick cash” or recommends a particular attorney or health care provider. Report the incident to your police department.

- Don’t give your insurance identification numbers to companies you don’t know.

- If you are in an accident, take pictures of the damage and the people involved. Ask for names, insurance information, telephone numbers, and driver’s license information from all those involved. Getting contact information for any witnesses is also a good idea.
CHOOSING SERVICE PROVIDERS

To connect your computer to the Internet, you’ll need an Internet Service Provider (ISP). Some ISPs are large and well known, while others are literally one-person operations. Some companies limit their service to providing Internet access only. Others, such as a telephone or cable company, may offer Internet access as part of a larger package of services. You may also have access to fiber-optic service in your community. It is important to compare service providers and options to make sure you are getting what you want and the best deal possible to meet your needs.

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

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

- **Speed.** If all you want to do is check e-mail and read web pages, a dial-up connection may be enough. But most people also want to download music or television shows or watch videos. For these, you will need a faster connection with broadband access, such as a digital subscriber line (DSL), a cable modem, or satellite.
- **Availability.** For dial-up service, is there a local phone number or a toll-free number for access?
- **Wireless access.** Can you get a wireless connection for other computers in your home?
- **E-mail.** How many e-mail accounts come with the service? What will be the storage limit on your mailbox? How many days does the ISP keep your mail before deleting it?

- **Website space.** Do you want to create a personal website? If so, find out whether your provider offers web space and software to create your page.
- **Software.** Is any software required to activate the service? How do you get it? What is the capacity of this software? Can you use whatever browser or e-mail program you’d like?
- **Support.** What kinds of support are available—phone, e-mail, chat, etc.? What are the hours of support? Are there any additional charges for support?
- **Special features.** What services are provided for spam blocking, virus protection, instant messaging, and chat rooms?
- **Terms of service.** Is there a limit to the number of hours per month you can use the service?
- **Cost.** What is the monthly fee for the service? Are there any additional equipment or set-up fees?

ONLINE FILE SHARING

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

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

To secure the personal information stored on your computer, the FTC suggests that you:
• Set up the file-sharing software very carefully.
• Be aware of spyware. Use a good anti-spyware program.
• Close your connection when you're not using it.
• Use an effective anti-virus program and update it regularly.
• Talk with your family about file sharing.

For more information on P2P, visit www.ftc.gov.

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

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

For more information, visit www.cybercrime.gov, a site sponsored by the U.S. Department of Justice (p. 106), or www.bsa.org, a site on online piracy issues managed by the Business Software Alliance.

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

Know your seller. If you don’t, do some research.
• Company websites often provide information in a section called “About Us.” Some online sellers participate in programs, such as BBBOnline, that help resolve problems. Look for a logo or endorsement seal on the company website; this is an indication, but not a guarantee, of the seller’s reliability.
• Check with state and/or local consumer offices.
• Another way to check online sellers is to look for other consumers’ comments. Visit www.bizrate.com, where consumers rate online stores. Some Internet auction sites post ratings of sellers based on comments from buyers. Beware of too many glowing stories that might have been placed by sellers themselves.

Protect your personal information. Don’t provide it in response to an e-mail, a pop-up, or a website you’ve linked to from an e-mail or web page.
• Take your time and resist any urge to “act now” to keep your account open or take advantage of a special offer.
• Use anti-virus and anti-spyware software, as well as a firewall, and update them all regularly. Make sure your operating system and web browser are set up properly, and update them regularly as well.

Protect your passwords. Don’t share your passwords with anyone. Memorize them.

Back up important files. Copy them onto another computer or a removable hard drive such as a flash memory stick. When you spill coffee on your laptop or if your computer stops working, you’ll be glad you did.
Learn whom to contact if something goes wrong online. Report suspected fraud to your bank, credit card company, or relevant authority. The FTC (p. 110) provides tips to help secure your computer, guard against Internet fraud, and protect your personal information. Visit www.onguardonline.gov for more information.

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

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

- **Internet Keep Safe Coalition** (www.ikeepsafe.org) is a coalition of 49 governors/first spouses, law enforcement, the American Medical Association, the American Academy of Pediatrics, and other associations dedicated to helping parents, educators, and caregivers by providing tools and guidelines to teach children the safe and healthy use of technology.

- **National Cyber Security Alliance** (www.staysafeonline.org) is a nonprofit organization that provides tools and resources to empower home users, small businesses, and schools, colleges, and universities to stay safe online.

- **Staysafe** (www.staysafe.org) is an educational site intended to help consumers understand the positive aspects of the Internet and how to manage a variety of safety and security issues that exist online.

- **Wired Safety** (www.wiredsafety.org) is an Internet safety and help group comprised of unpaid volunteers around the world that provides education, assistance, and awareness on all aspects of cybercrime and abuse, privacy, security, and responsible technology use. Wired Safety is the parent group of www.teenangels.org, FBI-trained teens and preteens who promote Internet safety.

**Phishing Continues to Be a Problem**

“Phishing” is the use of fraudulent e-mail designed to steal identities as well as vital personal information such as credit card numbers, bank account PINs, and passwords. Phishing e-mails often ask you to verify this type of information. Legitimate companies never ask for your password or account number via e-mail. If you’re not sure, call the company directly.
Don’t Take the Bait
Don’t reply to e-mail messages that claim your credit card information or other personal information needs to be updated. They may even threaten to disable your account. Don’t believe it!

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

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

• How quickly can you get your money back?
Stocks, bonds, and shares in mutual funds usually can be sold at any time, but there is no guarantee you will get back all the money you paid for them. Other investments, such as limited partnerships, certificates of deposit (CDs), or IRAs, often restrict your ability to cash out your holdings.

• What can you expect to earn on your money?
While bonds generally promise a fixed return, earnings on most other securities go up and down with market changes. Keep in mind that just because an investment has done well in the past, there is no guarantee it will do well in the future.

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

• How much risk is involved?
With any investment, there is always the risk that you won’t get your money back or the earnings promised. There is usually a trade-off between risk and reward—the higher the potential return,
the greater the risk. The Federal government insures bank savings accounts and backs up U.S. Treasury securities (including savings bonds). See FDIC on page 109 and the chart on page 5 for regulatory information. Other investment options are not protected.

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

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

For more information about investing, check out the Securities and Exchange Commission's (SEC) website: www.investor.gov. Be sure to note specific tips at http://investor.gov/avoid-fraud/get-the-facts-the-secs-roadmap-to-saving-and-investing. The SEC requires public companies to disclose financial and other information to help you make sound decisions. View the text of these files at www.sec.gov/edgar.shtml, or call the SEC Toll-Free Investor Information Service at 1-800-732-0330 to obtain free publications and investor alerts, or to learn how to file a complaint.

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

The following companies rate the financial condition of corporations and municipalities issuing bonds. Their ratings are available online and at many public libraries:
- Standard & Poor's (www.standardandpoors.com)
- Moody's Investors Services (www.moodys.com)

For ratings of mutual funds, consult magazines such as *Kiplinger's Personal Finance*, *Money*, *Consumer Reports*, *Smart Money*, and *Worth*. To compare expenses, use the Financial Industry Regulatory Authority (FINRA) Mutual Fund Expense Analyzer at https://apps.finra.org/fundanalyzer/1/fa.aspx.

### Table of Investment Options

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<tbody>
<tr>
<td>Traditional IRA</td>
<td>Traditional IRA is a personal savings plan that gives tax advantages for savings for retirement. Investments may include variety of securities. Contributions may be tax-deductible; earnings are not taxed until distributed.</td>
<td>Risk levels vary according to the holdings in the IRA.</td>
</tr>
<tr>
<td>Roth IRA</td>
<td>A personal savings plan where earnings that remain in the account are not taxed. Investments may include a variety of securities. Contributions are not tax-deductible.</td>
<td>Risk levels vary according to the holdings in the IRA.</td>
</tr>
<tr>
<td>Money Market Funds</td>
<td>Mutual funds that invest in short-term bonds. Usually pay better interest rates than a savings account but not as much as a certificate of deposit (CD).</td>
<td>Low risk.</td>
</tr>
<tr>
<td>Bonds and Bond Funds</td>
<td>Also known as fixed-income securities because the income they pay is fixed when the bond is sold. Bonds and bond funds invest in corporate or government debt obligations.</td>
<td>Low risk.</td>
</tr>
<tr>
<td>Index Funds</td>
<td>Invest in a particular market index such as the S&amp;P 500 or the Russell 2000. An index fund is managed passively and mirrors the performance of the designated stock or bond index.</td>
<td>Risk level depends on which index the fund uses. A bond index fund involves a lower risk level than an index fund of emerging markets overseas.</td>
</tr>
<tr>
<td>Stocks</td>
<td>Stocks represent a share of a company. As the company's value rises or falls, so does the value of the stock.</td>
<td>Medium to high risk.</td>
</tr>
<tr>
<td>Mutual Funds</td>
<td>Invest in a variety of securities, which may include stocks, bonds, and/or money market securities. Costs and objectives vary.</td>
<td>Risk levels vary according to the holdings in the mutual fund.</td>
</tr>
</tbody>
</table>
ONLINE TRADING
Stocks can now be bought and sold with a mouse click from a wide range of online brokers, often with low transaction fees. However, the price of some stocks can instantly go from high to low. Online trading is quick and easy, but online investing takes time. Before you trade, ask questions and learn how to limit losses in this fast-moving marketplace by:
- Knowing what you’re buying.
- Understanding why you’re buying or selling.
- Being aware of how quickly trading changes during fast markets.

BEWARE: INVESTMENT FRAUD
Deceptive pitches for investments often misrepresent or leave out facts in order to promote fantastic profits with little risk. No investment is risk-free, and a high rate of return means greater risk. Before investing, get written information such as a prospectus or annual report. Beware if a salesperson:
- Encourages you to borrow money or cash in retirement funds to invest.
- Pressures you to invest immediately.
- Promises quick profits.
- Says the disclosure documents required by Federal law are just a formality.
- Tells you to write false information on your account form.
- Sends material with typos or misspellings or not printed on letterhead.
- Does not send your money promptly.
- Offers to share inside information.
- Uses words such as “guarantee,” “high return,” “limited offer,” or “as safe as a CD.”
- Uses the phrase, “this investment is IRA-approved.”
- Claims that “off-shore investments are tax-free and confidential.”

FINANCIAL BROKERS AND ADVISORS
When selecting a broker or investment advisor, research the person’s education and professional history as well as the firm the person works for. Ask:
- Has the person worked with others who have circumstances similar to yours?
- Is the person licensed in your state? Your state securities regulator (p. 139) lists individuals and firms that are registered in your state. Ask if the regulatory office has any other background information. You can find out how to reach your state securities regulator by visiting www.nasaa.org.
- Has the person had any run-ins with regulators or received serious complaints from investors? Call your local state securities regulator or the SEC (p. 111). You can also check out www.finra.org/brokercheck or call FINRA at 1-800-289-9999 to find licensing, employment, and disciplinary information.
- How is the person paid? Is it an hourly rate, a flat fee, or a commission that depends on the investments you make? Does the person get a bonus from his or her firm for selling you a particular product?
- What are the fees for setting up and servicing your account?

Additional organizations that could be helpful are:
- The Commodity Futures Trading Commission (CFTC) provides consumer alerts and advisories. Visit www.cftc.gov/ConsumerProtection. The Commission oversees the Reparations Program that resolves disputes between commodity customers and commodity professionals. You can institute “reparations” proceedings against commodity professionals registered with the Commission if they violate the anti-fraud or other provisions of the Commodity Exchange Act. To ask a question, report information, or submit a complaint, contact the CFTC (p. 111).
- Both the North American Securities Administrators Association and the National Futures Association (p. 151) can offer helpful information.

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

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

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

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

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

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

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

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

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

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

PHONES

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

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

Find out how each company prices its services. Are there minimum use, time-of-day, or distance requirements; flat monthly fees; or special plans? For example, wireless service may be cheaper than regular local service if you don’t make many calls. Make sure you’re comparing prices on similar plans and features. Understand that many service providers offer contracts for specific periods. Read the fine print and ask questions if there is anything you’re not clear about.

The FCC (p. 109) offers consumer information about choosing a long-distance carrier, understanding new phone fees and taxes, and more at www.fcc.gov/cib. The National Consumers League also maintains a web page (http://nclnet.org/technology/88-telecommunications/228-understanding-your-phone-bill) to help you understand phone charges and recognize fraud.
SLAMMING AND CRAMMING
“Slamming” occurs when a phone company illegally switches your phone service without your permission. If you notice a different company name on your bill or see phone charges that are higher than normal, take action:
• Contact the company that slammed you and ask to be switched back to your original company. Tell the company you are exercising your right to refuse to pay charges.
• Report the problem to your original company and ask to be enrolled in your previous calling plan. If you’re unable to resolve your complaint, contact the FCC (p. 109).
“Cramming” occurs when companies add charges to your phone bill without your permission. These charges may be for services such as voice mail, ringtones, or club memberships. You may not notice these monthly charges because they are relatively small, $5 to $30, and look like your regular phone charges.

Take These Steps to Avoid Slammers and Crammers:
• Block changes to your phone service. Ask your telephone service provider if it offers a blocking service, which usually requires the company to notify you before making any changes to your service.
• Read the fine print on contest entry forms and coupons. You could be agreeing to switch your phone service or to buy optional services.
• Watch out for impostors. Companies could falsely claim to be your regular phone company and offer some type of discount plan or change in billing. They may also say they are taking a survey or they may pretend to be a government agency.
• Beware of “negative option notices.” You can be switched or signed up for optional services unless you say “NO” to telemarketers.
• Examine your telephone bill carefully, including pages that show the details, and look for suspicious charges.
Your phone service cannot be shut off for refusal to pay for unauthorized services. For help, contact your local or state consumer protection agency (p. 116), state public utilities commission (p. 143), or the FCC (p. 109).

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

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

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

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

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

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

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

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

When shopping for a smart phone, consider these tips:

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

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

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

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

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

Identity thieves steal your personal information to commit fraud. They can damage your credit status (p. 12) and cost you time and money to restore your good name. To reduce your risk of becoming a victim, follow the tips below:

Tips for Preventing Identity Loss
• Don’t carry your Social Security card in your wallet or write your number on your checks. Only give out your SSN when absolutely necessary.
• Protect your PIN. Never write a PIN on a credit/debit card or on a slip of paper kept in your wallet.
• Watch out for “shoulder surfers.” Use your free hand to shield the keypad when using pay phones and ATMs.
• Collect mail promptly. Ask the post office to put your mail on hold when you are away from home for more than a day or two.
• Pay attention to your billing cycles. If bills or financial statements are late, contact the sender.
• Keep your receipts. Ask for carbons and incorrect charge slips as well. Promptly compare receipts with account statements. Watch for unauthorized transactions.
• Tear up or shred unwanted receipts, credit offers, account statements, expired cards, etc., to prevent dumpster divers from getting your personal information.
• Store personal information in a safe place at home and at work. Don’t leave it lying around.
• Don’t respond to unsolicited requests for personal information in the mail, over the phone, or online.
• Install firewalls and virus-detection software on your home computer.
• Check your credit report once a year. Check it more frequently if you suspect someone has gained access to your account information. See Credit Reports (p. 12).

REPORTING IDENTITY THEFT
If you suspect or become a victim of identity theft, follow these steps:
• **Report it to your financial institution.** Call the phone number on your account statement or on the back of your credit or debit card.
• **Report the fraud to your local police.** Keep a copy of the police report, which will make it easier to prove your case to creditors and retailers.
• **Contact the credit-reporting bureaus** (p. 12) and ask them to flag your account with a fraud alert, which asks merchants not to grant new credit without your approval.

If your identity has been stolen, you can use an ID Theft affidavit to report the theft to most of the parties involved. All three credit bureaus and many major creditors have agreed to accept the affidavit. Request a copy of the document by calling toll-free 1-877-ID-THEFT (438-4338) or visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft). You can also use this website to file a complaint with the FTC.

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

PROTECTING YOUR PRIVACY
Getting a credit card approved, transferring money from one account to another, renewing your driver’s license, getting a prescription from your doctor at your local pharmacy: think about how easily and quickly you can do these things today. A downside of this convenience is that there are more opportunities for your personal information to be changed, stolen, or reported inaccurately. To help protect your privacy, follow these tips:
• Look for privacy statements on websites, sales materials, and forms you fill out. If a website claims to follow a set of established voluntary standards, read the standards. Don’t assume it provides the level of privacy you want.
• Ask what information will be collected and how it may be used.
• Be selective in what you put on warranty registration forms. The company only needs the purchase date, model/serial numbers, and how you can be contacted if there is a product recall. You can ignore questions not related to your purchase, such as your income and hobbies.
• Discuss privacy with others in your home. Everyone, even children, should understand what information is not appropriate to share on the phone, while using a computer, and in other situations.

Check with your state or local consumer agency (p. 116) to find out whether any state laws help protect your privacy. Some companies and industry groups have also adopted voluntary policies that address privacy concerns.

FINANCIAL PRIVACY
The Federal Deposit Insurance Corporation (p. 109) and other federal regulators require banks, insurance companies, brokerage firms, and certain businesses that share financial information to tell you their privacy policies. They must give you this information when you open an account and at least once every year. This includes:
• The kinds of information being collected.
• How the confidentiality and security of this information will be protected.

MEDICAL IDENTITY THEFT
Medical identity theft, a twist on traditional identity theft, happens when someone steals your personal information. Like traditional identity theft, medical ID theft can affect your finances, but it also can take a toll on your health. Some ways you might detect medical ID theft include:
• You get a bill for medical services you didn’t receive.
• A debt collector contacts you about a medical debt you don’t owe.
• You find medical collection notices you don’t recognize on your credit report.
• Your health plan says you’ve reached your limit on benefits when you know you haven’t.
• You are denied insurance because your medical records show a condition you don’t have.

If you believe that a person, agency, or organization covered under the HIPAA Privacy Rule violated your health information privacy rights or committed another violation of the Privacy Rule, you may be able to file a written complaint with the Department of Health and Human Services, Office for Civil Rights (p. 102).

• What types of businesses may be provided this information.

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

Your credit information has additional privacy protections under the Fair Credit Reporting Act. Only people with a legitimate business need can get a copy of your report. An employer can only get your report with your written consent. For more information on your rights under this federal law and to find out how you can get a copy of your credit reports, see Credit Reports and Scores on page 12.

MEDICAL PRIVACY

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

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

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

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

If you believe that a person, agency, or organization covered under the HIPAA Privacy Rule violated your health information privacy rights or committed another violation of the Privacy Rule, you may be able to file written complaints with the Department of Health and Human Services, Office for Civil Rights (p. 102).

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

ONLINE PRIVACY

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

• Look for a privacy policy statement or seal that indicates the site abides by privacy standards. Take time to read how your privacy is protected.
• Look for signals that you are using a secure web page. A secure site encrypts or scrambles personal information so it cannot be easily intercepted. Signals include a screen notice that says you are on a secure site, a closed lock or unbroken key in the bottom corner of your screen, or the first letters of the Internet address you are viewing changes from “http” to “https.”

Another threat to your privacy is spyware, which is sneaky software that rides its way onto computers when you download screensavers, games, music, and other applications. Spyware sends information about what you’re doing on the Internet to a third party, usually to target you with pop-up ads. Browsers like Internet Explorer and Firefox, and search engines like Google and Bing, enable you to block pop-ups. You can also install anti-spyware to stop this threat to your privacy. For more information, see the Internet section on page 33.

SMART HOME SHOPPING

Late delivery, shipment of wrong or damaged items, and hidden costs are common home shopping complaints. To avoid problems and resolve them more easily, follow the advice in the “Before You Buy” checklist (p. 2). In addition:

• Be wary of post office boxes and sellers in other countries. It may be difficult to find the seller to resolve a problem later.
• Know the total price. Make sure it includes all charges, shipping, handling, insurance, and taxes. Coupons and other discounts should be properly deducted.
SMART SHOPPING

• Make sure you are clear on what you are buying. Watch for words such as "refurbished," "reconditioned," "closeout," or "discontinued."
• Use your credit card, debit card, or bank account number for payment only, never to prove your identity.
• Keep a record of your purchase. Save any information the seller gives you, such as product description, delivery date, cancellation policy, privacy policy, warranties, and order confirmation numbers.
• Keep track of your order. If it’s late, you have the right to cancel and demand a refund.

YOUR RIGHTS: SHOPPING FROM HOME
When you order something by mail, phone, fax, or computer, the Federal Trade Commission (FTC) requires the company to:
• Ship the merchandise within the time promised, or if no specific delivery time was stated, within 30 days of receiving your order.
• Notify you if the shipment cannot be made on time and give you the choice of waiting longer or getting a refund.
• Cancel your order and return your payment if the new shipping date cannot be met, unless you agree to another delay.
If you cancel, your money must be refunded within seven days (or your account must be credited within one billing cycle if you charged the order). The company can’t substitute a store credit. If you applied for a charge account with the merchant at the same time that you placed your order, the company has an extra 20 days to ship the merchandise to allow time for processing your application.

These FTC rules only apply to the first shipment of magazine subscriptions or other merchandise that you receive repeatedly. Orders for services (for example, photo finishing), sale of seeds and growing plants, collect-on-delivery (C.O.D.) orders, and transactions, such as books and music clubs, are covered by a different FTC rule. There could also be laws or regulations in your state that apply. Report suspected violations to your state or local consumer protection agency (p. 116) and to the FTC (p. 110).

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

To comply with the 3-Day Cooling-Off Rule, a seller must inform buyers of their right to cancel the sale and receive a full refund within three business days. Be aware that there are situations in which the Cooling-Off Rule does not apply:
• You made the purchase entirely by mail or telephone.
• The sale was the result of prior contact you had at the seller’s permanent business location.
• You signed a document waiving your right to cancel.
• Your purchase is not primarily for personal, family, or household use.
• You were buying real estate, insurance, securities, or a motor vehicle.
• You can’t return the item in a condition similar to how you received it.
• You bought arts or crafts at a fair, shopping mall, civic center, or school.

Remember, if you paid by credit card and are having difficulty getting your refund, you may also be able to dispute the charge with your credit card company under the Fair Credit Billing Act. See Credit Card Billing Disputes (p. 11).

ONLINE SHOPPING
Online shopping websites often offer great deals, variety, and convenience. But consumers need to be careful and make informed decisions about their purchases. Some tips for shopping safely online:
• Stick to websites that are known or recommended.
• Compare prices and deals, including free shipping, extended service contracts, or other offers.
• Search for online coupons, known as promo codes, which may offer discounts or free shipping. Some sites offer promo codes for coupons for bricks-and-mortar stores.
• Get a complete description of the item and parts included, and the price, including shipping, delivery time, warranty information, return policy, and complaint procedure.
• Before you finalize the order, make sure the quantity and total price are correct; don’t buy 11 items when you only meant to buy one.
• Pay with a credit card. Federal law protects you if you need to dispute charges, but it doesn’t apply to debit cards, checks, cash, money orders, or other forms of payment.
• Use a secure browser. Look for an address that starts with “https” rather than “http.” Also look for a closed padlock icon, usually in the lower right-hand corner of the screen.
• Print your purchase order with details of the product and your confirmation number.
For more information, go to www.onguardonline.gov.

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

• Check how the auction works. Can you cancel a bid? Don’t assume that the rules used by one auction site apply to another. Some sites offer step-by-step instructions that will take you through the bidding process.
• Find out what protections you have. Does the site provide free insurance or guarantees for items that are not delivered or are not what the seller claimed?
• Follow the strategies used in any auction. Learn the value of the item before you begin bidding, then establish your top price and stick to it.
• Don’t bid on an item you don’t intend to buy. If you’re the highest bidder, you have bought it. Auction companies often bar those who back out of a deal from future bidding.
• If the seller can’t accept payment by credit card, use an escrow service. A third party holds your money until you get your purchase and approve release of your payment to the seller. There is a small fee, but the peace of mind is worth it.

NATIONAL DO NOT CALL REGISTRY
The federal government’s Do Not Call Registry allows you to permanently restrict telemarketing calls by registering your phone number at www.donotcall.gov or by calling 1-888-382-1222. If you receive telemarketing calls after your number has been in the national registry for three months, you can file a complaint using the same web page and toll-free number.

Placing your number on this national registry will stop most telemarketing calls, but not all of them. Calls that are still permitted include those from political organizations, charities, telephone surveyors, and some organizations with which you have a relationship.

PRE-RECORDED MESSAGES
Pre-recorded sales calls or robocalls are illegal. Companies cannot transmit these messages to consumers who have not agreed, in writing, to accept such messages. Pre-recorded calls may only be made to residential telephone numbers in the following cases:
• Emergency calls needed to ensure your health and safety.
• Non-commercial calls.
• Calls that don’t include any unsolicited advertisements.
• Calls by, or on behalf of, tax-exempt nonprofit organizations.
• Calls for which you have given prior consent.
• Calls from entities with which you have an established business relationship.

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

TELEMARKETING SALES CALLS
A Federal Trade Commission rule defines what telemarketers can and cannot do when making a sales call. Callers must:
• Provide the seller’s name.
• Disclose that the call is a sales call.
• Tell you exactly what they’re trying to sell.
• Disclose the total cost and other terms of sale before you make any payment for goods or services.
• Tell you if they don’t allow refunds, exchanges, or cancellations.

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

It’s illegal for telemarketers to:
• Misrepresent what they’re offering.
• Call before 8 am or after 9 pm.
• Threaten, intimidate, or harass you, or call again if you ask them not to.

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

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

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

If you get a phone call from someone who says he or she is with your bank and/or credit company and the person asks you to provide or confirm any personal information:
• Do NOT answer any questions.
• Hang up immediately.
• Call your bank or credit company directly and describe what happened.

TRAVEL
Whether reserving a hotel room, buying plane tickets, or making other travel arrangements, these tips will help you get the deal you’ve been promised:
• Plan as far ahead as you can. Special deals on hotel rooms and airline seats often sell out very quickly.
• Be flexible in your travel plans. Hotels usually offer better rates on days when they expect fewer guests. Once you get a fare quote from an airline, ask if you can save money by leaving a day earlier or later, by taking a different flight on the same
day, or by using a different airport. Changing planes during your trip is sometimes cheaper than a nonstop flight.

- **Check out the seller.** Ask tour operators and travel agents whether they belong to a professional association, then check to see if they are members in good standing. Contact your state or local consumer protection agency (p. 116) and the Better Business Bureau (p. 67) to find their complaint history.

- **Comparison shop.** Determine the complete cost of the trip in dollars, including all service charges, taxes, processing fees, etc.

- **Beware of unusually cheap prices and freebies.** It could be a scam, and you could end up paying more than the cost of a regular package tour.

- **Make sure you understand the terms of the deal.** If you hear you’ve won a free vacation, ask if you have to buy something in order to get it. If the destination is a beach resort, ask the seller how far the hotel is from the beach. Then ask the hotel.

- **Ask about cancellation policies.** You may want to look into trip insurance for added protection. [www.insuremytrip.com](http://www.insuremytrip.com) offers pricing and policy information on plans from different companies and describes the different forms of policies available.

- **Insist on written confirmations.** Ask for written proof of reservations, rates, and dates.

- **Pay by credit card.** It’s not unusual to make a deposit or even pay in full for travel services before the trip. A credit card gives you the right to dispute charges for services that were misrepresented or never delivered. If a travel agent or service provider says you can’t leave for at least two months, be very cautious—the deadline for disputing a credit card charge is 60 days and most scam artists know this. (See Credit Card Billing Disputes, page 11).

In some states, travel sellers must be registered and insured. Advance payments for travel must be placed in an escrow account until services are provided. Prizes or “free” gifts may also be regulated. Contact your state or local consumer protection agency (p. 116) to find out about your rights and how to file complaints. The American Society of Travel Agents (p. 148) will also help resolve disputes with member agents.

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### RESOLVING AIR TRAVEL PROBLEMS

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

#### Delayed and Canceled Flights

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

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

#### Delayed or Damaged Bags

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

- Insist the airline fill out a form and give you a copy, even if personnel say the bag will be on the next flight.
- Get the name of the person who filled out the form and a phone number.
- Confirm that the airline will deliver the bag to you without charge when it’s found.
- Some airlines will give you money to purchase a few necessities. If they don’t provide you with cash, ask what types of articles are reimbursable and keep all receipts.

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

#### Lost Bags

If your bag is declared officially lost, you will have to submit a second, more detailed form within a time period set by the airline. The information on the form is used to estimate the value of your lost belongings. Airlines can limit their liability for delay, loss, and damage to baggage; however, they must prominently display a sign that explains the limit. According to the Office of Aviation Consumer Protection and Enforcement ([http://airconsumer.ost.dot.gov/SA_Baggage_Limits.htm](http://airconsumer.ost.dot.gov/SA_Baggage_Limits.htm)), the maximum an airline pays on lost bags and their contents...
AIRLINE FEES

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

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

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

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

Airlines decide what to offer volunteers, such as money, a free trip, food, or lodging.

Federal rules protect you if you are “bumped” on most flights within the United States and on outbound international flights. Passengers who are involuntarily bumped are protected under Federal Aviation Administration guidelines (www.faa.gov). If you volunteer to be bumped, your agreement with the airline is not regulated and will depend on negotiating at the gate.

The airline must give you a written statement describing your rights, as well as the airline’s boarding priority rules and criteria. If the airline is not able to get you to your final destination within two hours of your original arrival time, you may be entitled to a maximum of $400 compensation ($800 compensation on international flights within four hours of your original arrival time). The amount depends on the price of the ticket and the length of the delay. To receive this payment, you must have a confirmed reservation. You must also meet the airline’s deadlines for ticketing and check-in.

An airline may offer you a free ticket on a future flight in place of a check, but you have the right to insist on a check.

Tarmac Delays

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

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

PASSPORTS

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

• Two photographs of you taken within the last six months.
• Proof of U.S. citizenship.
• A valid form of photo identification (such as a driver’s license).
Acceptance facilities include many federal, state, and probate courts; post offices; some public libraries; and a number of county and municipal offices. There are also 20 regional passport agencies, and one Gateway City Agency, that serve customers who are traveling within two weeks (14 days), or who need foreign visas for travel. Appointments are required in such cases.

All American citizens must now have a valid U.S. passport to re-enter the country, regardless of what nations they have been visiting while traveling. For more information on how to get a new passport, visit www.travel.state.gov/passport.

**TRAVEL SAFETY**

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

- **Airline, highway, and rail safety information**: Check out the U.S. Department of Transportation (p. 107) at www.dot.gov. Look up crash-safety reports on cars or find out how weather is affecting air travel and road conditions.

- **Safe travel by air, land, and sea**: Contact the Transportation Security Administration (p. 104) at www.tsa.gov/travelers. It posts tips on dealing with airline security checks, traveling with kids, and warnings on prohibited items.

**BEWARE: TIMESHARE SCAMS**

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

- **What to do before, during, and when you return from a trip overseas**: Visit the U.S. Department of State (p. 107) at www.state.gov/travel. You can also get warnings on locations to avoid and what to do in an overseas emergency.

- **Health-related travel information**: Consult the Centers for Disease Control and Prevention (p. 103) at www.cdc.gov/travel. Research vaccination requirements, find information on how to avoid illnesses caused by food and water, and review inspection scores on specific cruise ships.

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

**CABLE**

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

**SATELLITE**

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

**INTERNET TV**

If you have a high-speed Internet connection, you’re already able to watch thousands of videos on your computer. But movies and TV shows are also available and becoming more prevalent as large online companies start distributing TV programming.

**BUNDLING, PROMOTIONS, AND DEALS**

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

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

- **Direct View or Tube**—This is a traditional TV that uses a cathode ray tube. It comes in many shapes and sizes, produces a good picture, is generally dependable, and—best of all—is less expensive than many other models.

- **DLP or Digital Light Processing**—Many manufacturers produce this TV, which makes use of an optical semiconductor called a Digital Micromirror Device that depends on over a million tiny mirrors. DLPs come in rear and front projection. Some consumers are bothered by a “rainbow effect” on DLP screens, best described as flashes of light shadows seen on high-contrast images.

- **LCD or Liquid Crystal Display**—Whether flat panel or rear projection, there are many types of LCD televisions on the market. Many people prefer flat panels because of their thin, lightweight construction. Some consumers complain of slow response times and a ghosting effect.

- **PDP or Plasma Display Panels**—A favorite among consumers, plasma TVs come in a variety of flat panel models. They are generally dependable, competitively priced, and deliver a dramatic picture. The gases that power the picture cannot be refilled, but problems such as dead pixels, screen burn, and other screen distortions can generally be repaired.

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

**UTILITIES**

In many states, consumers can choose their telephone and energy service provider. Contact your state utility commission (p. 143) to find out whether you have a choice. Some commissions will provide a list of service providers and advice on making a choice. Most state utility commissions will also take any complaints you have concerning utility sales and service.

**ELECTRICITY AND NATURAL GAS**

If you have a choice of suppliers, ask:

- **How much will it cost?** How long can I depend on this rate? Will I be charged any other fees?

- **Are there any other terms or conditions?** For example, is there a fee if I cancel my agreement before the service period is up?

- **Whom do I contact if I have a problem?** Do you have a local customer service office?

For advice on how to save money on your energy bills, visit the U.S. Department of Energy at www.energysavers.gov or www.energystar.gov. You’ll find information to help save energy at home and work. The Energy Savers site also provides the latest updates on efficient, EPA-approved, and renewable energy, with links that take you directly to available federal resources.
WATER
The majority of consumers rely on local utilities to provide a safe and ample supply of water. Your local water agency is responsible for sending you an annual Consumer Confidence Report that should list the source of your water, what contaminants may be in the water, and information on the safety levels of contaminants and their effects on health. For more information, call the Environmental Protection Agency’s Safe Drinking Water Hotline at 1-800-426-4791 or visit EPA’s website at www.epa.gov/safewater.

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

The EPA WaterSense program can help protect the future of our nation’s water supply by promoting water efficiency and enhancing the market for water-efficient products, programs, and practices. To learn more and see what you can do to conserve water, visit www.epa.gov/watersense.

WILLS & FUNERALS
PLANNING FOR THE END OF LIFE
It’s unfortunate how many people believe that estate planning is only for the wealthy. People at all economic levels benefit from an estate plan. Upon death, an estate plan legally protects and distributes property based on your wishes and the needs of your family and/or survivors with the fewest tax consequences.

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

A living will is one type of advance directive that goes into effect when a person is terminally ill. A living will does not give you the opportunity to select someone to make decisions for you, but it does allow you to specify the kind of treatment you want in specific situations. For example, you might choose to specify that you do not want to be treated with antibiotics if death is imminent. You can, if you choose, include an advance directive that you do not wish to be resuscitated if your heart stops or if you stop breathing. In this case, a Do Not Resuscitate (DNR) order would be entered on your medical chart.
WILLS
A will is the most practical first step in estate planning. It makes clear how you want your property to be distributed after you die.

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

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

It may help to get legal advice when writing a will, particularly when it comes to understanding all the rules of the estate disposition process in your state. For information about legal issues, see page 56. Some states, for instance, have community-property laws that entitle your surviving spouse to keep half of your wealth after you die no matter what percentage you leave him or her. Fees for the execution of a will vary according to its complexity.

CHOOSE AN EXECUTOR
An executor is the person who is responsible for settling the estate after death. Duties of an executor include:
- Taking inventory of property and belongings.
- Appraising and distributing assets.
- Paying taxes.
- Settling debts owed by the deceased.

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

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

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

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

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

REVIEW YOUR ESTATE PLAN
Once you’ve completed a will and estate plan, it’s a good idea to review it from time to time and consider changes if:
- The value of your assets changes.
- You marry, divorce, or remarry.
- You have a child.
- You move to a different state.
- The executor of your will dies or becomes incapacitated, or your relationship to your executor changes.
- One of your heirs dies.
- The laws affecting your estate change.
As outlined by the Funeral Rule:

- You have the right to choose the funeral goods and services you want (with some exceptions).
- The funeral provider must state this “Rule” in writing on the general price list.
- If state or local law requires you to buy any particular item, the funeral provider must disclose it on the price list, with a reference to the specific law.
- The funeral provider may not refuse, or charge a fee, to handle a casket that you bought elsewhere.
- A funeral provider who offers cremations must make alternative containers available.
- For more information about the Funeral Rule, visit www.ftc.gov/bcp/edu/microsites/funerals.

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

You are not legally required to use a funeral home to plan and conduct a funeral, but most people find that the services of a professional funeral home make it easier.

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

If you have a problem concerning funeral matters, it’s best to try to resolve it first with the funeral director. If you are dissatisfied, the Funeral Consumers Alliance (p. 114) may be able to advise you on how best to resolve your issue. You can also contact your state or local consumer protection agencies (p. 116) or the Funeral Service Consumer Assistance Program at 1-800-662-7666. Most states have a licensing board that regulates the funeral industry. You can contact the board in your state for information or help.

**VETERANS CEMETERIES**

All veterans are entitled to a free burial in a national cemetery and a grave marker. This eligibility also applies to some civilians who have provided military-related service and some Public Health Service personnel. Spouses and dependent children also are entitled to a lot and marker when buried in a national cemetery. There are no charges for opening or closing the grave, for a vault or liner, or for setting the marker in a national cemetery. For more information, visit the Department of Veterans Affairs (p. 108) at www.cem.va.gov.

**THE FUNERAL RULE**

A federal law makes it easier for you to choose only the goods and services you want or need when planning a funeral, and to pay only for those you select. The Funeral Rule, enforced by the Federal Trade Commission, requires funeral directors to give you itemized prices in person and, if you ask, over the phone.
Even the savviest consumer has problems with a good or service at one time or another. It is your right to complain if you have a genuine consumer problem. It is also your responsibility. A problem can’t be fixed if no one knows it exists.

**CONTACT THE SELLER**

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

- Check the directory portion of this Handbook for the contact information of several hundred corporations (p. 73).
- Visit the company’s website, and look for a “Contact Us” link.
- Dial the directory of toll-free numbers at 1-800-555-1212 to see whether the company has a toll-free number listed.

- Ask your local librarian to assist you. Most public libraries have reference books with contact information.
- As you do your search, keep in mind that the name of the manufacturer or parent company is often different from the brand name. The *Thomas Register of American Manufacturers*, a book available at many public libraries, lists the manufacturers of thousands of products.
- With each person you contact, calmly and accurately explain the problem and what action you would like to be taken. A written letter is a good strategy because you will have a record of your communication with the company. The sample letter (p. 58) will help you prepare a written complaint.
- Be brief and to the point. Note all important facts about your purchase, including what you bought, serial or model numbers, the name and location of the seller, and when you made the purchase.
- State exactly what you want done about the problem and how long you are willing to wait for a response. Be reasonable.
- Don’t write an angry, sarcastic, or threatening letter. The person reading your letter probably was not responsible for your problem but could be very helpful in resolving it.
- Send your letter as certified mail or request delivery confirmation.
- Include copies of all documents regarding your problem. Keep the originals.
- Include the name of the person with whom you spoke and what was done, if anything.

**CONTACT THIRD PARTIES**

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

- **State or local consumer protection offices** (p. 116). These government agencies mediate complaints, conduct investigations, and prosecute those who break consumer laws.
- **State regulatory agencies** that have jurisdiction over the business. For example, banking (p. 130), securities (p. 139), insurance (p. 134), and utilities (p. 143) are regulated at the state level.
- **Local Politicians.** Your local and state politicians may be able to assist with getting your complaint acted upon.

**STEPS TO FOLLOW TO RESOLVE A COMPLAINT**

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

**State and local licensing agencies.** Doctors, lawyers, home improvement contractors, auto repair shops, debt collectors, and child care providers are required to register or be licensed. The board or agency that oversees this process may handle complaints and have the authority to take disciplinary action. Your state or local consumer protection office (p. 116) can help you identify the appropriate agency.

**Better Business Bureaus** (p. 67). This network of nonprofit organizations supported by local businesses tries to resolve buyer complaints against sellers. Records are kept on unresolved complaints as a source of information for the seller’s future customers. The umbrella organization for the BBBs assists with complaints concerning the truthfulness of national advertising and helps to settle disputes with automobile manufacturers through the BBB AUTO LINE program (p. 65).

**Trade associations.** Companies selling similar products or services often belong to an industry association that will help resolve problems between its members and consumers (p. 147).

**National consumer organizations.** Some of these organizations assist consumers with complaints. Others may be unable to help individuals but are interested in hearing about problems that could influence their education and advocacy efforts (p. 113).

**Media programs.** Local newspapers, radio stations, and television stations often have Action Lines or Hotline services that try to resolve consumer complaints they receive. To find these services, check with your local newspapers or broadcast stations. See the “Call for Action” box (p. 55).

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

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

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<tr>
<td>WTAJ–TV</td>
<td>Altoona, PA</td>
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<td>814-944-9336</td>
<td>M–F 1–3 pm</td>
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<td>WAGA–TV</td>
<td>Atlanta, GA</td>
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<tr>
<td>404-879-4500</td>
<td>M–F 11 am–1 pm</td>
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<tr>
<td>WRDW–TV</td>
<td>Augusta, GA</td>
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<tr>
<td>803-442-4550</td>
<td>M–F 11 am–1 pm</td>
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<tr>
<td>WBZ Radio</td>
<td>Boston, MA</td>
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<tr>
<td>617-787-7070</td>
<td>M–F 11 am–1:30 pm</td>
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<tr>
<td>KSHB–TV</td>
<td>Kansas City, MO</td>
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<tr>
<td>816-932-4377</td>
<td>T–Th 10 am–1 pm</td>
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<td>WJW–TV</td>
<td>Cleveland, OH</td>
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<td>216-578-0700</td>
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<tr>
<td>KTNV–TV</td>
<td>Las Vegas, NV</td>
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<tr>
<td>702-368-2255</td>
<td>M–F 11 am–1 pm</td>
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<td>KTNV–TV</td>
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<tr>
<td>216-578-0700</td>
<td>M, W, Th 10 am–1:00 pm</td>
</tr>
</tbody>
</table>
FILING A COMPLAINT

DISPUTE RESOLUTION PROGRAMS
Some companies and industries offer programs to address disagreements between buyers and sellers. The auto industry has several of these programs (p. 65). The Financial Industry Regulatory Authority (FINRA) offers a program to resolve investment-related disputes (p. 149). Some small claims courts also offer a dispute resolution program as an alternative to a trial.

Mediation, arbitration, and conciliation are three common types of dispute resolution. During mediation, both sides involved in the dispute meet with a neutral third party and create their own agreement jointly. In arbitration, the third party decides how to settle the problem. Request a copy of the rules of any program before making a decision to participate. You will want to know beforehand whether the decision is binding; some programs do not require both parties to accept the decision. Also ask whether participation in the program places any restrictions on your ability to take other legal action. The American Bar Association (p. 147) publishes a directory of state and local dispute resolution programs.

SMALL CLAIMS COURT
Small claims courts resolve disputes over small amounts of money. While the maximum amount that can be claimed differs from state to state, court procedures are generally simple, inexpensive, quick, and informal. Court fees are minimal, and you often get your filing fee back if you win your case. Typically, you will not need a lawyer—some states do not permit them. If you live in a state that allows

lawyers, and the party you are suing brings one, don’t be intimidated. Most judges make allowances for consumers who appear without lawyers. Even though the court is informal, the judge’s decision must be followed.

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

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

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

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

Once you’ve identified some candidates:
• Call each attorney on the telephone, describe your legal issue, and find out if he or she handles your situation.
• Ask if you will be charged for an initial consultation.
• Ask for an estimate of what the lawyer usually charges to handle your kind of case.
• Ask whether there are hourly charges or your attorney accepts a percentage of the settlement as a fee contingency.

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

**What If You Can’t Afford a Lawyer?**

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

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

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

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

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**REPORT FRAUD & SAFETY HAZARD**

If you suspect a law has been violated, contact your local or state consumer protection agency (p. 116). This agency may take action or refer you to another state organization that has authority where you live. A local law enforcement officer could also be able to provide advice and assistance.

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

Throughout Part I of this Handbook, you will find references to federal agencies you can contact for more information, which is usually the same agency to contact with your complaint. You can also find the appropriate federal agency by using the Federal Agency Directory (p. 100).

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

- Contact the Federal Trade Commission (p. 110).
- Scams that use the mail or interstate delivery service should also be reported to the U.S. Postal Inspection Service (p. 112). It is illegal to use the mail to misrepresent or steal money.

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

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

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

Your Address
Your City, State, ZIP Code
Date

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

Dear (Contact Person):

Re: (account number, if applicable)

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

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.).

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).

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

Sincerely,

Your name
Enclosure(s)

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

**Federal Citizen Information Center (FCIC)**
FCIC is a one stop source for answers to consumer questions and government information. Consumers can get information in one of four ways: printed publications through FCIC’s family of websites, online at [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov), by calling 1-800-FED-INFO, or through various social media channels.

**USA.gov**

**Center for the Study of Services**
[www.checkbook.org](http://www.checkbook.org) Evaluates quality and price for local services in major metropolitan areas.

**Consumers Union (CU)**
[www.consumerreports.org](http://www.consumerreports.org) Researches and tests goods and services such as automobiles, appliances, food, clothing, luggage, and insurance. See page 114.

**National Institute of Food and Agriculture (NIFA)**

**Libraries**
Publications from many of the organizations mentioned on this page are available at your local public library or by visiting [www.publiclibraries.com](http://www.publiclibraries.com).

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

There are numerous sources of information to help you prepare. To get started, check out these sites:
- [www.ready.gov](http://www.ready.gov)
- [www.disasterassistance.gov](http://www.disasterassistance.gov)
- [www.fema.gov/areyouready](http://www.fema.gov/areyouready)
- [www.redcross.org](http://www.redcross.org)

**FOR TEACHERS**
Teachers often use the *Consumer Action Handbook* to teach essential information about credit, insurance, major purchases, complaint letters, saving and investing, and other consumer topics. For classroom copies of the *Handbook*, e-mail action.handbook@gsa.gov; include the name and address of your school and the number of copies you would like to receive. For additional resources, including lesson plans, go to [www.ConsumerAction.gov/caw_teachers.shtml](http://www.ConsumerAction.gov/caw_teachers.shtml).

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**SERVICES AND RESOURCES FOR CONSUMERS WITH DISABILITIES**

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

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

**Federal Relay Service:** The FRS, a program of the U.S. General Services Administration (GSA), provides access to TTY users who wish to conduct official business nationwide with and within the Federal government. The toll-free number is 1-866-377-8642. For more information on relay communications or to obtain a brochure on using the FRS, call 1-800-877-0996.

**Other Services:** Consumers who are deaf or hard of hearing, or who have speech impairment, and use a TTY may receive operator and directory assistance for calls by calling 1-800-855-1155. Check the introductory pages of your local telephone directory for additional TTY services.
FOR PERSONS WITH DISABILITIES

National Council on Disability
www.ncd.gov  A federal agency whose mission is to improve the quality of life for Americans with disabilities and their families; see page 110.

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

Department of Education
www.ed.gov  Provides training and information to parents of disabled children and to people who work with them; see page 101.

Department of Housing and Urban Development
www.hud.gov/offices/fheo/disabilities  Learn more about the housing rights of people with disabilities, and the responsibilities of housing providers and building and design professionals; see page 105.

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

FOR MILITARY PERSONNEL

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

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

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

Air Force Community Readiness and Family Support
AF/A1SF 4E235
Force Sustainment Division
1040 Air Force Pentagon
Washington, DC 20330-1040
Phone: 703-697-0067
www.afcrossroads.com

Air Force Crossroads is a comprehensive resource for Air Force members and their families relating to nearly every aspect of personal and professional life. With topics that cover, among others, health and wellness, finances, family matters, and recreation, the network includes access to the Air Force Spouse Forum, chat rooms, an employment forum, and a flea market, and links to news sources.

Marine Corps Community Services (MCCS)
3280 Russell Rd.
Quantico, VA 22134-5103
703-784-0275
DSN: 278-0275
Toll-free: 1-800-627-4637
www.usmc-mccs.org

The Personal and Family Readiness Division (MR) provides a number of Marine Corps personnel service programs, such as Casualty Assistance, DEERS Dependency Determination, Voting Assistance, Postal Services, and Personal Claims. MCCS delivers goods and services at over 2,250 facilities and has a staff of more than 12,000 employees worldwide.

BEFTER BUSINESS BUREAU

MILITARY LINE

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

www.army.bbb.org
www.navy.bbb.org
www.airforce.bbb.org
www.marinecorps.bbb.org
www.coastguard.bbb.org

Users may request reports, file complaints, and sign up for a custom consumer newsletter. At the local level, area BBBs provide educational briefings for military personnel and their families, and work with local businesses to promote ethical treatment of military consumers.
**Fleet and Family Support Programs**
Commander, Navy Installations Command
2713 Mitscher Rd., SW, Suite 300
Washington, DC 20373-5802
Toll-free: 1-800-372-5463
www.nffsp.org
The Fleet and Family Support Program delivered by Commander, Navy Installations Command, provides support, references, information, and a wide range of assistance for members of the Navy and their families to meet the unique challenges of the military lifestyle. Up-to-date news, messages, links, and resources are provided, including assistance with relocation, employment, career and benefits, healthy lifestyles, casualties, domestic violence, and retirement.

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

**U.S. Coast Guard**
2100 Second St., SW, Room 6320
Washington, DC 20593
Phone: 202-267-6160
Toll-free: 1-800-368-5647 (Safety)
Toll-free: 1-877-669-8724 (Recruiting)
www.uscg.mil
The U.S. Coast Guard can provide key resources, including core publications, career information, and related news, as well as comprehensive background about its mission, community services, history, photos, and reports.

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

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

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

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

**Military Sentinel**
www.ftc.gov/sentinel/military
Military Sentinel is a gateway to consumer education materials covering a wide range of consumer protection issues, from auto leasing, to identity theft, to work-at-home scams. It allows members of the U.S. Armed Forces to enter consumer complaints directly into a database that is immediately accessible by over 500 law enforcement organizations throughout the United States, Canada, and Australia. These law enforcement agencies use this complaint data to target cases for prosecution and other enforcement measures. Members of the Judge Advocate General’s staff and others in the Department of Defense can also use this information to help protect armed services members and their families from consumer protection-related problems.
**Military OneSource**

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

**Commissaries and Exchanges**

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

**Wounded Warrior Resource Center**

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

**National Resource Directory**

www.nationalresourcedirectory.gov  
The National Resource Directory provides wounded, ill, and injured service members, veterans, their families, and those who support them, with a web-based “yellow book.” It has information on, and access to, the full range of medical and non-medical services and resources needed to achieve their personal and professional goals across the transitions from recovery to rehabilitation to community reintegration. The National Resource Directory, an online partnership of the departments of Defense, Labor, and Veterans Affairs, provides links to the services and resources of federal, state, and local government agencies; veterans’ service, nonprofit, community-based, and philanthropic organizations; professional associations; and academic institutions.
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SOCAP INTERNATIONAL

Many of the companies listed in this Handbook are members of the Society of Consumer Affairs Professionals International (SOCAP). A professional organization established in 1973, the Society’s goal is to improve the marketplace for consumers by improving customer care through education and networking. SOCAP members are identified in the automotive and corporate directories by the SOCAP logo. For more information, contact SOCAP (p. 115).

KEY:

✉ Email
SOCAP International Member
◆ Provided financial support for the publication of the 2011 Consumer Action Handbook.
TTY Numbers for people with hearing disabilities. For more information see the box on p. 59.
Contacting Your Automotive Manufacturer
If you have a problem with a car purchased from a local dealer, first try to work it out with the dealer. If the problem is not resolved, contact the manufacturer’s regional or national office. Ask for the consumer affairs office.

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

A local or state consumer agency (p. 116) could also be a useful resource in resolving problems with your vehicle. If you have a new vehicle, be sure to ask whether you have any protection under a state “lemon” law.

**Acura**
Customer Relations Department
1919 Torrance Blvd.
Mail Stop 500-2N7E
Torrance, CA 90501-2746
310-783-2000
Toll-free: 1-800-382-2238
www.acura.com

**Alfa-Romeo**
7454 Brokerage Dr.
Orlando, FL 32809
407-856-5000
www.alfaromeo.com

**American Honda Motor Company, Inc.**
Honda Automobile Customer Service
1919 Torrance Blvd.
Mail Stop 500-2N7D
Torrance, CA 90501-2746
310-783-2000
Toll-free: 1-800-999-1009
www.honda.com

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

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

**Audi of America, Inc.**
Customer Relations
3800 W. Hamlin Rd.
Auburn Hills, MI 48326
Toll-free: 1-800-822-2834
Email: auditalk@audi.com
www.audiusa.com

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

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

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

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

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

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

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

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

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

**Hyundai Motor America**
PO Box 20850
Fountain Valley, CA 92728-0850
714-965-3000
Toll-free: 1-800-633-5151
Email: consumeraffairs@hmausa.com
www.hyundiaiusa.com

**Infiniti**
See: Nissan North America, Inc.
Toll-free: 1-800-662-6200
www.infiniti.com

**Isuzu Motors America, Inc.**
Owner Relations Department
1400 S. Douglass Rd., Suite 100
Anaheim, CA 92806
714-935-9300
Toll-free: 1-800-255-6727
www.isuzu.com
Jaguar Cars
555 MacArthur Blvd.
Mahwah, NJ 07430-2327
Toll-free: 1-800-452-4827
www.jaguarusa.com

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

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

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

Lexus
A Division of Toyota Motor Sales, U.S.A., Inc.
PO Box 2991
Mail Drop L201
Torrance, CA 90501-2732
Toll-free: 1-800-255-3987
TTY: 1-800-833-9935
www.lexus.com

Lincoln
See: Ford Motor Company
www.lincoln.com

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

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

Mercury
See: Ford Motor Company
www.mercuryvehicles.com

Mitsubishi Motors North America, Inc.
Customer Relations
PO Box 6400
Cypress, CA 90630-0014
Toll-free: 1-888-468-7820
www.mitsubishicars.com

Nissan North America, Inc.
PO Box 685003
Franklin, TN 37068-5003
Toll-free: 1-800-647-7261
www.nissanusa.com

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

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

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

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

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

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

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

Volkswagen Group of America, Inc.
Customer Care
2200 Ferdinand Porshe Dr.
Herndon, VA 20171
Toll-free: 1-800-822-8987
www.vw.com or volkswagengroupamerica.com

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

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

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

International Association of Lemon Law Administrators
www.iala.net
This organization supports and promotes government agencies that administer motor vehicle warranty and related laws, through consumer and industry education and other intergovernmental activities.

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

National Automobile Dealers Association (NADA)
8400 Westpark Dr.
McLean, VA 22102
Toll-free: 1-800-252-6232
✉️: nadainfo@nada.org
www.nada.org
NADA is a third-party dispute resolution organization. The national office makes referrals to state auto dealer associations.

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

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

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

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

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

The Council of Better Business Bureaus, the umbrella organization for the BBBS, can assist with complaints about the truthfulness and accuracy of national advertising claims, including children's advertising; provide reports on national soliciting charities; and help to settle disputes with automobile manufacturers through the BBB AUTO LINE program (p. 66).
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<td>5050 Murphy Canyon Rd., Suite 110 San Diego, CA 92123 858-278-7400</td>
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<td>Santa Barbara</td>
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<td>11 S. San Joaquin St., 8th Floor Stockton, CA 95202-3202 209-948-4880</td>
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<tr>
<td>Washington</td>
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<td>Indianapolis</td>
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<td>New Jersey</td>
<td>Trenton</td>
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<td>North Carolina</td>
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<td>Charlotte</td>
<td>13860 Ballantyne Corp. Place Suite 225 Charlotte, NC 28277</td>
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<td>720 S. Tyler St., Suite B112, Amarillo, TX 79101</td>
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<td>Dallas</td>
<td>1601 Elm St., Suite 3838, Dallas, TX 75201-3093</td>
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<tr>
<td></td>
<td>El Paso</td>
<td>720 Arizona Ave., El Paso, TX 79902</td>
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<td></td>
<td>Fort Worth</td>
<td>101 Summit Ave., Suite 707, Fort Worth, TX 76102-5978</td>
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<tr>
<td></td>
<td>Houston</td>
<td>1333 W. Loop South, Suite 1200, Houston, TX 77027</td>
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<td></td>
<td>Longview</td>
<td>2401 Judson Rd., #102, Longview, TX 75605</td>
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<tr>
<td></td>
<td>Lubbock</td>
<td>3333 66th St., Lubbock, TX 79413-5711</td>
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<tr>
<td></td>
<td>Midland</td>
<td>10100 Liberator Ln., Midland, TX 79711-0206</td>
</tr>
<tr>
<td></td>
<td>San Angelo</td>
<td>3134 Executive Dr., Suite A, San Angelo, TX 76904</td>
</tr>
<tr>
<td></td>
<td>San Antonio</td>
<td>1800 Northeast Loop 410, Suite 400, San Antonio, TX 78217-5296</td>
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<tr>
<td></td>
<td>Texarkana</td>
<td>2002 Olive St., Suite 111, Texarkana, TX 75501</td>
</tr>
<tr>
<td></td>
<td>Tyler</td>
<td>3600 Old Bullard Rd., Building 1, Suite 101, Tyler, TX 75701</td>
</tr>
<tr>
<td></td>
<td>Weslaco</td>
<td>2017 W. Expressway 83, Suite 4, Weslaco, TX 78596</td>
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<tr>
<td></td>
<td>Wichita Falls</td>
<td>4245 Kemp Blvd., Suite 900, Wichita Falls, TX 76308-2830</td>
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<tr>
<td></td>
<td>Salt Lake City</td>
<td>5673 S. Redwood Rd., Suite 22, Salt Lake City, UT 84123-5322</td>
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<tr>
<td></td>
<td>Norfolk</td>
<td>586 Virginian Dr., Norfolk, VA 23505</td>
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<tr>
<td></td>
<td>Richmond</td>
<td>720 Moorefield Park Dr., Suite 300, Richmond, VA 23236</td>
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<tr>
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<td>Roanoke</td>
<td>31 W. Campbell Ave., Roanoke, VA 24011-1290</td>
</tr>
<tr>
<td></td>
<td>Seattle</td>
<td>1000 Station Dr., Suite 222, DuPont, WA 98327</td>
</tr>
<tr>
<td></td>
<td>Spokane</td>
<td>152 S. Jefferson St., Suite 200, Spokane, WA 99201</td>
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</table>
### West Virginia

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

### Wisconsin

**Milwaukee**  
10101 W. Greeenfield Ave.  
Suite 125  
West Allis, WI 53214  
414-847-6000
Contacting Corporate Consumer Affairs Departments

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

• The Standard & Poor’s Register of Corporations Directors and Executives
• Trade Names Directory
• Standard Directory of Advertisers
• Dun & Bradstreet Directory

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

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

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

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

Abbott Nutrition Products Division
Consumer Relations
625 Cleveland Ave.
Columbus, OH 43215-1754
614-624-7677
Toll-free: 1-800-227-5767
www.abbottnutrition.com

ABC, Inc.
Audience Relations Department
500 S. Buena Vista St.
Burbank, CA 91521-4551
818-460-7477
www.abc.com

Abercrombie & Fitch
Customer Service
720 5th Ave., 8th Floor
New York, NY 10019
614-219-5380
consumerrelations@abercrombie.com
www.abercrombie.com

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

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

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

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

AETNA, Inc.
151 Farmington Ave.
Hartford, CT 06156
860-273-0123
www.aetna.com

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

Air Tran Airways
Customer Relations
1800 Phoenix Blvd.
Suite 104
Atlanta, GA 30349
Toll-free: 1-866-247-2428
Toll-free: 1-800-965-2107 ext. 8900
www.airtran.com

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

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

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

Alberto Culver Company
Consumer Relations
2525 Armitage Ave.
melrose Park, IL 60160
708-450-3000
actesting@alberto.com
www.alberto.com

Albertsons, Inc.
Customer Service
250 Parkcenter Blvd.
Boise, ID 83706
208-395-6200
Toll-free: 1-877-932-7948
(Customer Service)
www.albertsons.com
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<th>Company Name</th>
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<th>Toll-Free Numbers</th>
<th>E-Mail Address</th>
<th>Website/Link</th>
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<tr>
<td>Alcon Laboratories, Inc.</td>
<td>6201 South Freeway, TC-24</td>
<td>1-800-862-5266</td>
<td><a href="mailto:consumeraffairs.ft.worth@alconlabs.com">consumeraffairs.ft.worth@alconlabs.com</a></td>
<td><a href="http://www.alconlabs.com">www.alconlabs.com</a></td>
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<tr>
<td>Allied Van Lines, Inc.</td>
<td>700 Oakmont Ln. Westmont, IL 60559</td>
<td>1-800-470-2851</td>
<td><a href="mailto:custsvc@alliedvan.com">custsvc@alliedvan.com</a></td>
<td><a href="http://www.allied.com">www.allied.com</a></td>
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<tr>
<td>Allstate Insurance Company</td>
<td>2775 Sanders Rd. Northbrook, IL 60062</td>
<td>1-800-255-7828 (Claims)</td>
<td><a href="mailto:customer.relations@amgreetings.com">customer.relations@amgreetings.com</a></td>
<td><a href="http://www.americanexpress.com">www.americanexpress.com</a></td>
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<tr>
<td>Amana Appliances</td>
<td>553 Benson Rd. Benton Harbor, MI 49022</td>
<td>1-866-616-2664</td>
<td><a href="mailto:im_cs@americangirl.com">im_cs@americangirl.com</a></td>
<td><a href="http://www.americantourister.com">www.americantourister.com</a></td>
</tr>
<tr>
<td>Amazon.com, Inc.</td>
<td>PO Box 81226 Seattle, WA 98108-1226</td>
<td>1-800-201-7575</td>
<td>customer.relations@american greetings.com</td>
<td><a href="http://www.apple.com">www.apple.com</a></td>
</tr>
<tr>
<td>AMC Entertainment, Inc.</td>
<td>PO Box 725489 Atlanta, GA 3139-9923</td>
<td>1-888-440-8457</td>
<td><a href="mailto:consumer.relations@americangreetings.com">consumer.relations@americangreetings.com</a></td>
<td><a href="http://www.angieslist.com">www.angieslist.com</a></td>
</tr>
<tr>
<td>America Online, Inc.</td>
<td>22000 AOL Way Dulles, VA 20166</td>
<td>1-800-827-6364</td>
<td><a href="mailto:Questions@AmericanTourist.com">Questions@AmericanTourist.com</a></td>
<td><a href="http://www.angieslist.com">www.angieslist.com</a></td>
</tr>
<tr>
<td>American Girl</td>
<td>PO Box 620497 Middleton, WI 53562-0497</td>
<td>1-800-342-5283</td>
<td>customer.relations@american greetings.com</td>
<td><a href="http://www.apple.com">www.apple.com</a></td>
</tr>
<tr>
<td>American Greetings Corporation</td>
<td>Consumer Relations One American Rd. Cleveland, OH 44144 216-252-7300</td>
<td>1-800-711-4474 (Website) 1-800-777-4891 (Consumer Products)</td>
<td><a href="mailto:consumer.relations@americangreetings.com">consumer.relations@americangreetings.com</a></td>
<td><a href="http://www.betterbusiness.org">www.betterbusiness.org</a></td>
</tr>
<tr>
<td>American Tourist</td>
<td>See: Samsonite Corporation</td>
<td>1-800-765-2247</td>
<td><a href="mailto:Questions@AmericanTourist.com">Questions@AmericanTourist.com</a></td>
<td><a href="http://www.betterbusiness.org">www.betterbusiness.org</a></td>
</tr>
<tr>
<td>Amtrak</td>
<td>10 G St., NE Washington, DC 20002</td>
<td>1-800-872-7245</td>
<td></td>
<td><a href="http://www.amtrak.com">www.amtrak.com</a></td>
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<tr>
<td>Amway Corporation</td>
<td>5101 Spaulding Plaza Ada, MI 49355-0001</td>
<td>1-800-253-6500</td>
<td><a href="mailto:amway.customer.support@amway.com">amway.customer.support@amway.com</a></td>
<td><a href="http://www.americanexpress.com">www.americanexpress.com</a></td>
</tr>
<tr>
<td>Andersen Windows, Inc.</td>
<td>100 4th Ave., N Bayport, MI 55003-1096</td>
<td>1-888-888-7020 (Service)</td>
<td></td>
<td><a href="http://www.americanexpress.com">www.americanexpress.com</a></td>
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<tr>
<td>Angie’s List</td>
<td>1030 E. Washington St. Indianapolis, IN 46202</td>
<td>1-888-888-5478</td>
<td></td>
<td><a href="http://www.americanexpress.com">www.americanexpress.com</a></td>
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<td>Anheuser-Busch, Inc.</td>
<td>Customer Relationship Group One Busch Pl. St. Louis, MO 63118</td>
<td>1-800-342-5283</td>
<td></td>
<td><a href="http://www.americanexpress.com">www.americanexpress.com</a></td>
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<tr>
<td>Anthem</td>
<td>2015 Staples Mills Rd. Richmond, VA 23230</td>
<td>804-354-7000</td>
<td></td>
<td><a href="http://www.americanexpress.com">www.americanexpress.com</a></td>
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<tr>
<td>Apple Computer, Inc.</td>
<td>One Infinite Loop Cupertino, CA 95014</td>
<td>1-800-676-2775</td>
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<td><a href="http://www.americanexpress.com">www.americanexpress.com</a></td>
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<td>Better Business Bureau</td>
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<td><a href="http://www.americanexpress.com">www.americanexpress.com</a></td>
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<td>Consumer Action Handbook</td>
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<td><a href="http://www.americanexpress.com">www.americanexpress.com</a></td>
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Applebee's
11201 Renner Blvd.
Lenexa, KS 66219
913-890-0100
Toll-free: 1-888-592-7753
www.applebees.com

Arby's Restaurant Group, Inc.
1155 Perimeter Center W, 12th Floor
Atlanta, GA 30338
678-514-4100
☎: customerfeedback@arbys.com
www.arbys.com

Armstrong World Industries, Inc.
Customer Service
PO Box 3001
Lancaster, PA 17604
717-397-0611
Toll-free: 1-800-233-3823
www.armstrong.com

Ashley Furniture
One Ashley Way
Arcadia, WI 54612
ashleyfurniturehomestore.com

AT&T, Inc.
Customer Relations
175 E. Houston St.
San Antonio, TX 78205
210-821-4105
Toll-free: 1-800-464-7928
TTY: 1-800-331-2323
(Non-VOIP Customers)
www.att.com

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

Avis Rent-A-Car System
Customer Service
PO Box 690000
Tulsa, OK 74169-9000
Toll-free: 1-800-352-7900
TTY: 1-800-331-2323
☎: custserv@avis.com
www.avis.com

Avon Products, Inc.
Consumer Information Center
1251 Avenue of the Americas
New York, NY 10020
212-282-7000
Toll-free: 1-800-367-2866
(Consumer Information)
Toll-free: 1-800-445-2866
(Product Information)
www.avon.com

AXA Equitable Company, Inc.
(AXA Financial, Inc.)
1290 Avenue of the Americas
12th Floor
New York, NY 10104
212-554-1234
Toll-free: 1-877-222-2144
www.equitable.com

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

Bally Total Fitness Corporation
Member Services
PO Box 1090
Norwalk, CA 90651-1090
Toll-free: 1-800-515-2582
Toll-free: 1-866-402-2559 (Member Services)
www.ballyfitness.com

Banana Republic
Customer Services
5900 N. Meadows Dr.
Grove City, OH 43123
Toll-free: 1-888-277-8953
TTY: 1-888-906-1345
☎: custserv@bananarepublic.com
www.bananarepublic.com

Bank of America Corporation
100 N. Tryon St.
Mail Code NC1-007-58-16
Charlotte, NC 28255-0001
Toll-free: 1-800-288-4408
www.bankofamerica.com

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

Barnes & Noble
PO Box 111
Lyndhurst, NJ 07071
Toll-free: 1-800-944-7323
☎: customerservice@bn.com
www.bn.com

Baskin-Robbins
See: Dunkin Brands
781-737-3000
Toll-free: 1-800-859-5339
☎: support@baskinrobbins.com
www.baskinrobbins.com

Bass Pro Shops, Inc.
2500 E. Kearney St.
Springfield, MO 65808
Toll-free: 1-800-227-7776 (Catalog Headquarters)
Toll-free: 1-800-554-5488
(General Information)
TTY: 1-800-442-5788
www.basspro.com

Bassett Baby Furniture
3525 Fairestone Park Hwy.
PO Box 626
Bassett, VA 24055
Toll-free: 1-877-525-7070
☎: juvenile@bassettfurniture.com
www.bassettfurniture.com

Bath & Body Works
Customer Relations
Seven Limited Pkwy. E
Reynoldsburg, OH 43068
Toll-free: 1-800-756-5005
www.bathandbodyworks.com

Bayer HealthCare, LLC
Consumer Care
36 Columbia Rd.
PO Box 1910
Morristown, NJ 07962-1910
973-254-5000
Toll-free: 1-800-331-4536
www.consumercare.bayer.com

Becton, Dickinson and Company
One Becton Dr., mail Code 376
Franklin Lakes, NJ 07417
201-847-6800
Toll-free: 1-888-237-2762
(General Information)
Toll-free: 1-800-255-6334
(Health Care Products)
Toll-free: 1-888-232-2737
(Diabetes Care)
www.bd.com

Beech-Nut Nutrition Corporation
Consumer Affairs
13023 Tesson Ferry Rd., Suite 105
St Louis, MO 63128
314-436-7667
Toll-free: 1-800-233-2468
☎: beech-nut@beech-nut.com
www.beechnut.com
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<th>Company Name</th>
<th>Contact Information</th>
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<tr>
<td>Beiersdorf, Inc.</td>
<td>Consumer Relations&lt;br&gt;Wilton Corporate Center&lt;br&gt;187 Danbury Rd.&lt;br&gt;Wilton, CT 06897&lt;br&gt;203-563-5800&lt;br&gt;Toll-free: 1-800-227-4703&lt;br&gt;www.beiersdorf.us</td>
</tr>
<tr>
<td>Bellisio Foods, Inc.</td>
<td>Customer Service&lt;br&gt;PO Box 16630&lt;br&gt;Duluth, MN 55816&lt;br&gt;<a href="mailto:info@bellisiofoods.com">info@bellisiofoods.com</a>&lt;br&gt;www.bellisiofoods.com</td>
</tr>
<tr>
<td>Ben and Jerry's Homemade, Inc.</td>
<td>Consumer Services&lt;br&gt;30 Community Dr.&lt;br&gt;South Burlington, VT 05403-6828&lt;br&gt;802-846-1500&lt;br&gt;www.benjerry.com</td>
</tr>
<tr>
<td>Benihana, Inc.</td>
<td>Customer Relations Manager&lt;br&gt;8885 N.W. 53rd Terrace&lt;br&gt;Miami, FL 33166&lt;br&gt;305-593-0770&lt;br&gt;Toll-free: 1-800-327-3369&lt;br&gt;<a href="mailto:customerrelations@benihana.com">customerrelations@benihana.com</a>&lt;br&gt;www.benihana.com</td>
</tr>
<tr>
<td>Best Buy Company, Inc.</td>
<td>Corporate Customer Care&lt;br&gt;PO Box 9312&lt;br&gt;Minneapolis, MN 55440&lt;br&gt;612-291-1000&lt;br&gt;Toll-free: 1-888-237-8289&lt;br&gt;www.bestbuy.com</td>
</tr>
<tr>
<td>Best Western International, Inc.</td>
<td>Customer Relations&lt;br&gt;PO Box 42007&lt;br&gt;Phoenix, AZ 85080-2007&lt;br&gt;623-780-6000&lt;br&gt;Toll-free: 1-888-780-7234&lt;br&gt;(Reservations Assistance)&lt;br&gt;Toll-free: 1-800-528-1238&lt;br&gt;(Customer Relations)&lt;br&gt;TTY: 1-800-528-2222&lt;br&gt;www.bestwestern.com</td>
</tr>
<tr>
<td>BIC Corp</td>
<td>Consumer Affairs&lt;br&gt;One Bic Way, Suite 1&lt;br&gt;Shelton, CT 06484&lt;br&gt;203-783-2000&lt;br&gt;Toll-free: 1-800-546-1111&lt;br&gt;www.bicworld.com</td>
</tr>
<tr>
<td>Big Lots Stores, Inc.</td>
<td>Customer Service&lt;br&gt;300 Phillipi Rd.&lt;br&gt;Columbus, OH 43228-5311&lt;br&gt;614-278-6800&lt;br&gt;Toll-free: 1-800-877-1253&lt;br&gt;<a href="mailto:talk2us@biglots.com">talk2us@biglots.com</a>&lt;br&gt;www.biglots.com</td>
</tr>
<tr>
<td>Birds Eye Foods, Inc.</td>
<td>Consumer Relations&lt;br&gt;PO Box 3900&lt;br&gt;Peoria, IL 61612&lt;br&gt;585-383-1850&lt;br&gt;Toll-free: 1-800-563-1786&lt;br&gt;(Birds Eye®, Freshlike, Nailey® or Bernstein’s products)&lt;br&gt;Toll-free: 1-800-270-2743&lt;br&gt;(Other Brands)&lt;br&gt;www.birdseyefoods.com</td>
</tr>
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<td>Bissell Homecare, Inc.</td>
<td>PO Box 3606&lt;br&gt;Grand Rapids, MI 49501&lt;br&gt;616-453-4451&lt;br&gt;Toll-free: 1-800-237-7691&lt;br&gt;www.bissell.com</td>
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<td>BJ’s Wholesale Club, Inc.</td>
<td>Member Care&lt;br&gt;One Mercer Rd.&lt;br&gt;Natick, MA 01760&lt;br&gt;Toll-free: 1-800-257-2582&lt;br&gt;www.bjs.com</td>
</tr>
<tr>
<td>Black &amp; Decker, Inc.</td>
<td>101 Schilling Rd.&lt;br&gt;Hunt Valley, MD 21031&lt;br&gt;410-716-3900&lt;br&gt;Toll-free: 1-800-544-6986&lt;br&gt;(Customer Service/Product Support)&lt;br&gt;Toll-free: 1-888-678-7278 (Parts)&lt;br&gt;Toll-free: 1-800-328-0590 (DIY Books/Publishing)&lt;br&gt;www.blackanddecker.com</td>
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<td>Blockbuster Entertainment Corporation</td>
<td>Customer Care&lt;br&gt;1201 Elm St.&lt;br&gt;Dallas, TX 75270&lt;br&gt;Toll-free: 1-866-692-7289&lt;br&gt;(Blockbuster Online)&lt;br&gt;Toll-free: 1-800-406-6843 (In-Store)&lt;br&gt;<a href="mailto:online.consumerrelations@blockbuster.com">online.consumerrelations@blockbuster.com</a>&lt;br&gt;www.blockbuster.com</td>
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<td>Bojangles’ Restaurants, Inc.</td>
<td>Customer Relations&lt;br&gt;9432 Southern Pine Blvd.&lt;br&gt;Charlotte, NC 28273&lt;br&gt;Toll-free: 1-888-300-4265&lt;br&gt;(Customer Service)&lt;br&gt;www.bojangles.com</td>
</tr>
<tr>
<td>Borders, Inc.</td>
<td>Customer Service&lt;br&gt;PO Box 7002&lt;br&gt;LaVergne, TN 37086&lt;br&gt;800-770-7811&lt;br&gt;<a href="mailto:ccare@borders.com">ccare@borders.com</a>&lt;br&gt;www.borders.com</td>
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<tr>
<td>BP Corporation</td>
<td>Consumer Relations&lt;br&gt;PO Box 3011&lt;br&gt;Naperville, IL 60566&lt;br&gt;800-333-3991&lt;br&gt;<a href="mailto:bpconsum@bp.com">bpconsum@bp.com</a>&lt;br&gt;www.bp.com</td>
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<tr>
<td>The Breathe Right Company</td>
<td>CNS, Inc.&lt;br&gt;PO Box 1467&lt;br&gt;Pittsburgh, PA 15230&lt;br&gt;888-858-6673&lt;br&gt;<a href="mailto:cnsinfo@consumerfirst.com">cnsinfo@consumerfirst.com</a>&lt;br&gt;www.breatheright.com</td>
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<tr>
<td>Breyer’s Ice Cream</td>
<td>See: Unilever&lt;br&gt;www.breyers.com</td>
</tr>
</tbody>
</table>
BridgeStone Retail Operations, LLC
Consumer Affairs
PO Box 7988
Chicago, IL 60680-9534
Toll-free: 1-800-367-3872
*: firestone_consumer_affairs@inspyresolutions.com
firestonecompleteautocare.com

Brinker International
6820 LBJ Freeway
Dallas, TX 75240
972-980-9917
www.brinker.com

BriO Tuscan Grill
Guest Feedback
777 Goodale Blvd., Suite 100
Columbus, OH 43212
614-326-7944
Toll-free: 1-888-452-7286
www.briotuscangrill.com

Bristol-Myers Squibb Company
Customer Relations
345 Park Ave.
New York, NY 10154
609-252-4000
Toll-free: 1-800-332-2056
www.bms.com

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

Brother International Corporation
Customer Service
100 Somerset Corporate Blvd.
Bridgewater, NJ 08807-0911
908-704-1700
Toll-free: 1-877-276-8437
www.brother-usa.com

Brown Shoe Company, Inc.
Consumer Care
8300 Maryland Ave.
St. Louis, MO 63105
314-854-4000
Toll-free: 1-800-766-6465
*: info@brownshoe.com
www.brownshoe.com

Brown-Forman Beverages Worldwide
Consumer Support
3310 West End Ave., Suite 600
Nashville, TN 37203
502-585-1100
Toll-free: 1-800-753-4567
www.brown-forman.com

Buca di Beppo
1300 Nicollet Mall, Suite 5003
Minneapolis, MN 55403
612-225-3400
Toll-free: 1-866-328-2822
*: famiglia@bucainc.com
www.bucadibeppo.com

Budget Rent A Car System, Inc.
Customer Service
Six Sylvan Way
 Parsippany, NJ 07054
Toll-free: 1-800-214-6094
(Customer Service)
Toll-free: 1-800-314-3932
(Drivers with Disabilities)
Toll-free: 1-800-283-4382
(Moving Truck Customer Service)
Toll-free: 1-800-527-0700
(Reservations)
Toll-free: 1-800-354-2847
(Roadside Assistance)
Toll-free: 1-800-404-8033
(Technical Assistance)
TTY: 1-800-826-5510 (Hearing Impaired); 1-800-526-6408
(Drivers with Disabilities)
www.budget.com

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

Burger King Corporation
Consumer Relations Department
5505 Blue Lagoon Dr.
Miami, FL 33126
305-378-3000 (Corporate)
305-378-3535
www.bk.com

Burlington Coat Factory Direct Corporation
1830 Route 130 N
Burlington, NJ 08016
609-387-7800
Toll-free: 1-888-223-2628
www.burlingtoncoatfactory.com

Bush Brothers & Company
Consumer Relations
PO Box 52330
Knoxville, TN 37950-2330
865-558-5445
*: letters@bushbros.com
www.bushbeans.com

Cablevision Systems, Inc.
1111 Stewart Ave.
Bethpage, NY 11714
516-803-2300
Toll-free: 1-866-575-8000
www.cablevision.com

Calvin Klein
205 W. 39th St.
New York, NY 10018
212-719-2600
Toll-free: 1-866-513-0513
www.calvinklein.com

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

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

Capital One
PO Box 30285
Salt Lake City, UT 84130-0285
Toll-free: 1-800-955-7070
TTY: 1-800-206-7986
*: webinfo@capitalone.com
www.capitalone.com
<table>
<thead>
<tr>
<th>Company Name</th>
<th>Contact Information</th>
</tr>
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<tbody>
<tr>
<td>Captain D’s Seafood</td>
<td>1717 Elm Hill Pike, Suite A-1, Nashville, TN 37201</td>
</tr>
<tr>
<td></td>
<td>615-391-5461, Toll-free: 1-800-314-4819</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.captainds.com">http://www.captainds.com</a></td>
</tr>
<tr>
<td>Carfax, Inc.</td>
<td>Consumer Affairs, 5860 Trinity Pkwy., Suite 600, Centerville, VA 20120</td>
</tr>
<tr>
<td></td>
<td>703-218-0340, <a href="mailto:carfaxwebsupport@carfax.com">carfaxwebsupport@carfax.com</a></td>
</tr>
<tr>
<td></td>
<td><a href="http://www.carfax.com/help">http://www.carfax.com/help</a></td>
</tr>
<tr>
<td>Carnival Cruise Lines</td>
<td>Guest Relations, 3655 N.W. 87th Ave., Miami, FL 33178-2428</td>
</tr>
<tr>
<td>Carrier Air Conditioning Company</td>
<td>Customer Relations, PO Box 4808, Carrier Pkwy., Syracuse, NY 13221-4808</td>
</tr>
<tr>
<td></td>
<td>1-800-227-7437, <a href="http://www.residential.carrier.com">www.residential.carrier.com</a></td>
</tr>
<tr>
<td>Carvel Corporation</td>
<td>Retail Stores/Food Service, 301 Congress Ave., Suite 1100, Austin, TX 78701</td>
</tr>
<tr>
<td></td>
<td>512-236-3829, Toll-free: 1-800-322-4848</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.carvel.com">http://www.carvel.com</a></td>
</tr>
<tr>
<td>Casio, Inc.</td>
<td>570 Mt. Pleasant Ave., Dover, NJ 07801</td>
</tr>
<tr>
<td></td>
<td>973-361-5400, Toll-free: 1-800-706-2534 (Repairs), 1-800-435-7732 (Technical Support)</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:memberservices@casio.com">memberservices@casio.com</a></td>
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<td></td>
<td><a href="http://www.casio.com">http://www.casio.com</a></td>
</tr>
<tr>
<td>Casual Male Retail Group</td>
<td>Customer Service, 555 Turnpike St., Canton, MA 02021</td>
</tr>
<tr>
<td></td>
<td>1-800-767-0319, <a href="mailto:info@casualmale.com">info@casualmale.com</a></td>
</tr>
<tr>
<td></td>
<td><a href="http://www.cmrginc.com">http://www.cmrginc.com</a></td>
</tr>
<tr>
<td>The CBS Television Network</td>
<td>Audience Services, 524 W. 52nd St., New York, NY 10019-6198</td>
</tr>
<tr>
<td></td>
<td>212-975-3247, <a href="mailto:audsvcscbs.com">audsvcscbs.com</a></td>
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<tr>
<td></td>
<td><a href="http://www.cbs.com">http://www.cbs.com</a></td>
</tr>
<tr>
<td>CEC Entertainment, Inc.</td>
<td>PO Box 155077, Irving, TX 75015, 972-258-8507, Toll-free: 1-888-778-7193, <a href="http://www.chuckecheese.com">www.chuckecheese.com</a></td>
</tr>
<tr>
<td>Chanel, Inc.</td>
<td>Consumer Relations, Nine W. 57th St., 44th Floor, New York, NY 10019</td>
</tr>
<tr>
<td></td>
<td>212-688-5055, Toll-free: 1-800-550-0005, <a href="mailto:chanelcontactus@chanelusa.com">chanelcontactus@chanelusa.com</a></td>
</tr>
<tr>
<td></td>
<td><a href="http://www.chanel.com">http://www.chanel.com</a></td>
</tr>
<tr>
<td>Chase Bank (J.P. Morgan Chase Bank)</td>
<td>270 Park Ave., New York, NY 10017, 212-270-6000 (Corporate), Toll-free: 1-800-935-9935 (Checking and Savings)</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.chase.com">www.chase.com</a></td>
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<tr>
<td>Chattem, Inc.</td>
<td>Consumer Affairs, PO Box 22219, Chattanooga, TN 37409</td>
</tr>
<tr>
<td></td>
<td>423-821-4571, Toll-free: 1-888-442-4464, <a href="http://www.chatttem.com">www.chatttem.com</a></td>
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<tr>
<td>Check 'n Go</td>
<td>7755 Montgomery Rd., Suite 400, Cincinnati, OH 45236</td>
</tr>
<tr>
<td></td>
<td>Toll-free: 1-888-372-9329, <a href="mailto:comments@checkngo.com">comments@checkngo.com</a></td>
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<tr>
<td></td>
<td><a href="http://www.checkngo.com">http://www.checkngo.com</a></td>
</tr>
<tr>
<td>The Cheesecake Factory</td>
<td>26901 Malibu Hills Rd., Calabasas, Hills, CA 91301</td>
</tr>
<tr>
<td></td>
<td>818-871-3000, <a href="http://www.thecheesecakefactory.com">www.thecheesecakefactory.com</a></td>
</tr>
<tr>
<td>Chevron Corporation</td>
<td>Dealer and Consumer Affairs, PO Box 4000, Bellaire, TX 77402-4000</td>
</tr>
<tr>
<td></td>
<td>925-842-1000, Toll-free: 1-800-962-1223, <a href="mailto:conaffrs@chevron.com">conaffrs@chevron.com</a></td>
</tr>
<tr>
<td></td>
<td><a href="http://www.chevron.com">http://www.chevron.com</a></td>
</tr>
<tr>
<td>Chicken of the Sea International</td>
<td>Consumer Affairs, PO Box 85568, San Diego, CA 91286</td>
</tr>
<tr>
<td></td>
<td>858-558-9662, Toll-free: 1-800-456-1511, <a href="http://www.chickenofthesea.com">www.chickenofthesea.com</a></td>
</tr>
<tr>
<td>Children’s Place</td>
<td>500 Plaza Dr., Secaucus, NJ 07094, Toll-free: 1-877-732-2387, <a href="http://www.childrensplace.com">www.childrensplace.com</a></td>
</tr>
<tr>
<td>Chipotle Mexican Grill, Inc.</td>
<td>1401 Wynkoop St., Suite 500, Denver, CO 80202, 303-595-4000, <a href="http://www.chipotle.com">www.chipotle.com</a></td>
</tr>
<tr>
<td>CIBA Vision</td>
<td>Consumer Relations, 11460 Johns Creek Pkwy., Duluth, GA 30097, 678-415-3937, Toll-free: 1-800-875-3001, <a href="http://www.cibavision.com">www.cibavision.com</a></td>
</tr>
</tbody>
</table>
CorporTe Consumer Contacts

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

The Clorox Company
Consumer Services
Mail Stop 2334
1221 Broadway
Oakland, CA 94612-1888
510-271-7000
TTY: 1-800-788-0002
www.thecloroxcompany.com

Columbia House
Customer Service Center
PO Box 91601
Rantoul, IL 61866
Toll-free: 1-800-262-2001 (Video/DVD)
\[dvd_customer_service@columbiahouse.com
www.columbi.house.com

Combe, Inc.
Consumer Resources
1101 Westchester Ave.
White Plains, NY 10604-3597
914-694-5454
Toll-free: 1-800-431-2610
(Consumer Resources)
Toll-free: 1-800-873-7400 (Product Questions)
www.combe.com

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

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

Conair Cuisinart Corporation
Consumer Affairs
150 Milford Rd.
East Windsor, NJ 08520
203-351-9000
Toll-free: 1-800-326-6247
Personal Care
Toll-free: 1-800-334-4031
(Oral Care)
\[feedback@conair.com
www.conair.com

Continental Airlines, Inc.
Customer Care -NH CCR
900 Grand Plaza Dr.
Houston, TX 77067-4323
Toll-free: 1-800-932-2732
TTY: 1-800-334-4031
(Oral Care)
\[custo@coair.com
www.continental.com

Continental Tire North America, Inc.
Customer Relations
1830 MacMillan Park Dr.
Ft. Mill, SC 29707
704-583-3900
Toll-free: 1-800-847-3349
\[consumerinfo@conti-na.com
www.continentaltire.com

Converse, Inc.
Customer Service Group
One High St.
North Andover, MA 01845-2601
Toll-free: 1-888-792-3307
\[estore@converse.com
www.converse.com

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

Coty Inc.
Consumer Contact
1 Park Ave., 5th Floor
New York, NY 10016
212-479-4300
212-479-4399
Toll-free: 1-800-715-4023
\[custo@coair.com
www.coty.com

Cox Communications
1400 Lake Hearn Dr.
Atlanta, GA 30319
703-378-8422
www.cox.com

Craigslist, Inc.
989 Market St., Suite 200
San Francisco, CA 94103
415-278-0404
\[info@craigslistfoundation.org
www.craigslist.org

Crayola, LLC
Consumer Affairs
PO Box 431
Easton, PA 18044-0431
610-253-6272
Toll-free: 1-800-272-9652
www.crayola.com
Dairy Queen Corporation  
Customer Relations  
7505 Metro Blvd.  
Minneapolis, MN 55439  
952-830-0200  
www.dairyqueen.com

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

Delta Air Lines, Inc.  
PO Box 20706  
Atlanta, GA 30320-2598  
404-715-2600  
Toll-free: 1-800-325-8224  
(Baggage)  
www.delta.com

Delta Faucets Company  
55 E. 11th St.  
Indianapolis, IN 46280  
317-848-1812  
Toll-free: 1-800-345-3358  
Fax: customerservice@deltafaucet.com  
www.deltafaucet.com

Dennys’s Corporation  
Call Center  
203 E. Main St. P-8-6  
Spartanburg, SC 29319  
864-597-8000  
Toll-free: 1-800-733-6697  
(Customer Service)  
www.dennys.com

The Dial Corporation  
19001 N. Scottsdale Rd.  
Scottsdale, AZ 85254-1619  
480-754-3425  
Toll-free: 1-800-258-3425  
www.dialsoap.com

Diamond Foods, Inc.  
Consumer Affairs  
1050 S. Diamond St.  
Stockton, CA 95205-7087  
209-467-6000  
www.diamondfoods.com

Dick’s Sporting Goods  
345 Court St.  
Corapolis, PA 15108  
Toll-free: 1-877-846-9997  
Fax: customersupport@dickssportinggoods.com  
www.dickssportinggoods.com

Dillard’s, Inc.  
Customer Service Department  
1600 Cantrell Rd.  
Little Rock, AR 72201  
501-376-5200  
Toll-free: 1-800-444-1732  
Fax: questions@dillards.com  
www.dillards.com

Diners Club International  
Customer Service  
PO Box 6500  
Sioux Falls, SD 57117  
702-797-5532  
TTY: 1-800-234-6377  
www.dinersclubinternational.com

DIRECTV Enterprises, Inc.  
PO Box 6550  
Greenwood Village, CO 80155-6550  
Toll-free: 1-800-531-5000  
TTY: 1-800-779-4388  
www.DIRECTV.com
<table>
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<tr>
<th>Company Name</th>
<th>Address/Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Discovery Cruise Line</strong></td>
<td>1775 N.W. 70th Ave. Miami, FL 33126 305-597-0336 Toll-free: 1-800-259-1579 Email: <a href="mailto:customerservice@discoverycruise.com">customerservice@discoverycruise.com</a> <a href="http://www.discoverycruise.com">www.discoverycruise.com</a></td>
</tr>
<tr>
<td><strong>Dish Network</strong></td>
<td>Customer Service Center 9601 S. Meridian Rd. Englewood, CO 80112 303-971-1500 Toll-free: 1-888-686-2388 Email: <a href="mailto:feedback@customermail.dishnetwork.com">feedback@customermail.dishnetwork.com</a> <a href="http://www.dishnetwork.com">www.dishnetwork.com</a></td>
</tr>
<tr>
<td><strong>Dole Food Company, Inc.</strong></td>
<td>Consumer Center PO Box 5700 Westlake Village, CA 91359-5700 818-874-4000 Toll-free: 1-800-356-3111 Email: <a href="mailto:Dole.Consumer.Center@dole.com">Dole.Consumer.Center@dole.com</a> <a href="http://www.dole.com">www.dole.com</a></td>
</tr>
<tr>
<td><strong>Dollar Rent A Car, Inc.</strong></td>
<td>PO Box 33167 Tulsa, OK 74153-1167 918-669-3000 Toll-free: 1-800-800-5252 (Customer Service) Toll-free: 1-866-776-6667 TTY: 1-800-232-3301 Email: <a href="mailto:rhelpdesk@dollar.com">rhelpdesk@dollar.com</a> <a href="http://www.dollar.com">www.dollar.com</a></td>
</tr>
<tr>
<td><strong>Domino’s Pizza, Inc.</strong></td>
<td>30 Frank Lloyd Wright Dr. PO Box 997 Ann Arbor, MI 48106 734-930-3030 Toll-free: 1-888-366-4667 <a href="http://www.dominos.com">www.dominos.com</a></td>
</tr>
<tr>
<td><strong>Doubletree</strong></td>
<td>See: Hilton Hospitality, Inc. Toll-free: 1-800-222-8733 <a href="http://www.doubletree.com">www.doubletree.com</a></td>
</tr>
<tr>
<td><strong>Dr. Pepper/Snapple Group, Inc.</strong></td>
<td>Consumer Relations 5301 Legacy Dr. Plano, TX 75024 972-673-7000 Toll-free: 1-800-696-5891 <a href="http://drpeppersnapplegroup.com">drpeppersnapplegroup.com</a></td>
</tr>
<tr>
<td><strong>DSW</strong></td>
<td>Customer Service 810 DSW Dr. Columbus, OH 43219 Toll-free: 1-866-379-7463 <a href="http://www.dsw.com">www.dsw.com</a></td>
</tr>
<tr>
<td><strong>Dunkin Brands</strong></td>
<td>Consumer Care 130 Royall St. Canton, MA 02021 Toll-free: 1-800-859-5339 <a href="http://www.dunkindonuts.com">www.dunkindonuts.com</a></td>
</tr>
<tr>
<td><strong>Dunlop Tire Corporation</strong></td>
<td>See: Goodyear Tire &amp; Rubber Company Toll-free: 1-800-321-2136 <a href="http://www.dunloptire.com">www.dunloptire.com</a></td>
</tr>
<tr>
<td><strong>DuPont Company</strong></td>
<td>Corporate Information Center 1007 Market St. Wilmington, DE 19898 302-774-1000 Toll-free: 1-800-441-7515 Email: <a href="mailto:info@dupont.com">info@dupont.com</a> <a href="http://www.dupont.com">www.dupont.com</a></td>
</tr>
<tr>
<td><strong>Duracell North America</strong></td>
<td>Consumer Affairs Department PO Box 599 Cincinnati, OH 45202 Toll-free: 1-800-551-2355 TTY: 1-800-341-0654 <a href="http://www.duracell.com">www.duracell.com</a></td>
</tr>
<tr>
<td><strong>Eagle Family Foods</strong></td>
<td>One Strawberry Ln. Orrville, OH 44667 Toll-free: 1-888-656-3245 <a href="http://www.eaglebrand.com">www.eaglebrand.com</a></td>
</tr>
<tr>
<td><strong>Eastman Kodak Company</strong></td>
<td>Kodak Information Center/Consumer Contact Center 343 State St. Rochester, NY 14650 Toll-free: 1-800-235-6325 (Digital Cameras, Printer Docks, Photo Printers) <a href="http://www.kodak.com">www.kodak.com</a></td>
</tr>
<tr>
<td><strong>eBay, Inc.</strong></td>
<td>2145 Hamilton Ave. San Jose, CA 95125 408-376-7400 Toll-free: 1-800-322-9266 <a href="http://www.ebay.com">www.ebay.com</a></td>
</tr>
<tr>
<td><strong>Eddie Bauer, Inc.</strong></td>
<td>Customer Satisfaction Center PO Box 7001 Groveport, OH 43125 Toll-free: 1-800-426-8020 TTY: 1-800-462-6757 Email: <a href="mailto:CustomerCare@csc.eddiebauer.com">CustomerCare@csc.eddiebauer.com</a> <a href="http://www.eddiebauer.com">www.eddiebauer.com</a></td>
</tr>
<tr>
<td><strong>eHarmony</strong></td>
<td>Customer Care PO Box 60157 Pasadena, CA 91116 <a href="http://www.eharmony.com">www.eharmony.com</a></td>
</tr>
<tr>
<td><strong>The Electrolux Group</strong></td>
<td>Consumer Assistance Center 250 Bobby Jones Expressway Martinez, GA 30907 706-228-6615 Toll-free: 1-877-435-3287 <a href="http://www.electrolux.com">www.electrolux.com</a></td>
</tr>
<tr>
<td><strong>Eli Lilly &amp; Company</strong></td>
<td>Consumer Communications Lilly Corporate Center Indianapolis, IN 46285 317-276-2000 Toll-free: 1-800-545-5979 <a href="http://www.lilly.com">www.lilly.com</a></td>
</tr>
<tr>
<td><strong>Elizabeth Arden, Inc.</strong></td>
<td>Consumer Relations Department 309 South St. New Providence, NJ 07974 Toll-free: 1-800-326-7337 Email: <a href="mailto:consumer@elizabetharden.com">consumer@elizabetharden.com</a> <a href="http://www.elizabetharden.com">www.elizabetharden.com</a></td>
</tr>
<tr>
<td><strong>E-Machines</strong></td>
<td>Gateway, Inc. 7565 Irvine Center Dr. Irvine, CA 92618 Toll-free: 1-800-846-2000 <a href="http://www.emachines.com">www.emachines.com</a></td>
</tr>
<tr>
<td><strong>Embassy Suites</strong></td>
<td>See: Hilton Hospitality, Inc. Toll-free: 1-800-362-2779 <a href="http://www.embassysuites.com">www.embassysuites.com</a></td>
</tr>
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</table>
## Corporate Consumer Contacts

<table>
<thead>
<tr>
<th>Company</th>
<th>Address</th>
<th>Phone Numbers</th>
<th>Websites</th>
</tr>
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<tbody>
<tr>
<td>Enterprise Rent-a-Car</td>
<td>600 Corporate Park Dr. St. Louis, MO 63105-4211</td>
<td>1-800-264-6350</td>
<td><a href="http://www.enterprise.com">www.enterprise.com</a></td>
</tr>
<tr>
<td>Epson America, Inc.</td>
<td>3840 Kilroy Airport Way Long Beach, CA 90806</td>
<td>1-800-463-7766</td>
<td><a href="http://www.epson.com">www.epson.com</a></td>
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<tr>
<td>Equifax</td>
<td>Office of Consumer Affairs PO Box 740241 Atlanta, GA 30374</td>
<td>1-800-685-1111</td>
<td><a href="http://www.equifax.com">www.equifax.com</a></td>
</tr>
<tr>
<td>Ernest &amp; Julio Gallo Winery</td>
<td>3840 Kilroy Airport Way Long Beach, CA 90806</td>
<td>1-877-687-9463</td>
<td><a href="http://www.gallo.com">www.gallo.com</a></td>
</tr>
<tr>
<td>The Estee Lauder Companies, Inc.</td>
<td>767 5th Ave. New York, NY 10153</td>
<td>1-888-311-3883</td>
<td><a href="http://www.elcompanies.com">www.elcompanies.com</a></td>
</tr>
<tr>
<td>Ethan Allen, Inc.</td>
<td>PO Box 1966 Danbury, CT 06813</td>
<td>1-888-324-3571</td>
<td><a href="http://www.ethanallen.com">www.ethanallen.com</a></td>
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<tr>
<td>The Eureka Company</td>
<td>Consumer Service 807 N. Main St. Bloomington, IL 61701</td>
<td>1-800-282-2886</td>
<td><a href="http://www.eureka.com">www.eureka.com</a></td>
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<tr>
<td>Experian</td>
<td>National Consumer Assistance Center PO Box 2104 Allen, TX 75013</td>
<td>1-888-397-3742</td>
<td><a href="http://www.experian.com">www.experian.com</a></td>
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<tr>
<td>Exxon Mobil</td>
<td>Customer Relations PO Box 1049 Buffalo, NY 14240-1049</td>
<td>1-800-243-9966</td>
<td><a href="http://www.exxonmobil.com">www.exxonmobil.com</a></td>
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<tr>
<td>FedEx Corporation</td>
<td>Customer Relations 3875 Airways Module H3 Department 4634 Memphis, TN 38116</td>
<td>1-800-463-3339</td>
<td><a href="http://www.fedex.com">www.fedex.com</a></td>
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<tr>
<td>Forever 21</td>
<td>Customer Service 2001 S. Alameda St Los Angeles, CA 90058</td>
<td>1-800-210-9569</td>
<td><a href="http://www.FoodLion.com">www.FoodLion.com</a></td>
</tr>
<tr>
<td>Fortune Brands</td>
<td>Corporate Affairs Department 520 Lake Cook Rd. Deerfield, IL 60015</td>
<td>847-484-4400</td>
<td><a href="http://www.fortunebrands.com">www.fortunebrands.com</a></td>
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<tr>
<td>Frigidaire Home Products</td>
<td>PO Box 212378 Martinez, GA 30917</td>
<td>1-800-374-4432</td>
<td><a href="http://www.frigidaire.com">www.frigidaire.com</a></td>
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<tr>
<td>Fisher-Price</td>
<td>636 Girard Ave. East Aurora, NY 14052 716-687-3000 (Headquarters)</td>
<td>1-800-432-5437</td>
<td><a href="http://www.fisher-price.com">www.fisher-price.com</a></td>
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<tr>
<td>Food Lion, Inc.</td>
<td>Customer Relations PO Box 1330 Salisbury, NC 28145-1330</td>
<td>1-888-494-3837</td>
<td><a href="http://www.foodlion.com">www.foodlion.com</a></td>
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<td>Forever 21</td>
<td>Customer Service 2001 S. Alameda St Los Angeles, CA 90058</td>
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<td>Frigidaire Home Products</td>
<td>PO Box 212378 Martinez, GA 30917</td>
<td>1-800-374-4432</td>
<td><a href="http://www.frigidaire.com">www.frigidaire.com</a></td>
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<tr>
<td>Frito-Lay</td>
<td>PO Box 660634 Dallas, TX 75266-6234 972-334-7000</td>
<td>1-800-352-4477</td>
<td><a href="http://www.fritolay.com">www.fritolay.com</a></td>
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<tr>
<td>Company Name</td>
<td>Address</td>
<td>Phone Numbers</td>
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<td>FTD, Inc.</td>
<td>Customer Service 3113 Woodcreek Dr. Downers Grove, IL 60515 630-719-7756 Toll-free: 1-800-736-3383 <a href="http://www.ftd.com">www.ftd.com</a></td>
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<td>Fuji Photo Film USA, Inc.</td>
<td>Consumer Information Service Center 1100 King George Post Edison, NJ 08837 Toll-free: 1-800-800-3854 ext. 3461 <a href="http://www.fujifilm.com">www.fujifilm.com</a></td>
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<td>Gateway, Inc.</td>
<td>PO Box 613 Temple, TX 76503 Toll-free: 1-800-846-2000 <a href="http://www.gateway.com">www.gateway.com</a></td>
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<td>Geico</td>
<td>One Geico Plaza Washington, DC 20076 Toll-free: 1-800-861-8380 <a href="http://www.geico.com">www.geico.com</a></td>
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<td>General Mills, Inc.</td>
<td>PO Box 9452 Minneapolis, MN 55440 Toll-free: 1-800-248-7310 <a href="http://www.generalmills.com">www.generalmills.com</a></td>
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<td>General Motors Acceptance Corporation (GMAC)</td>
<td>PO Box 380901 Bloomington, MN 55438 Toll-free: 1-800-200-4622 Toll-free: 1-800-327-6278 (Financing Questions) TTY: 1-800-833-4622 <a href="http://www.gmacfs.com">www.gmacfs.com</a></td>
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<td>Georgia-Pacific Corporation</td>
<td>133 Peachtree St., NE Atlanta, GA 30303 Toll-free: 1-800-283-5547 (Consumer Products) <a href="http://www.gp.com">www.gp.com</a></td>
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<td>GlaxoSmithKline Consumer Healthcare</td>
<td>PO Box 1467 Pittsburgh, PA 15230 412-200-4000 Toll-free: 1-888-825-5249 (Consumer Response Center) <a href="mailto:consumer.communications@gsk.com">consumer.communications@gsk.com</a> <a href="http://www.gsk.com">www.gsk.com</a></td>
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<td>The Golden Grain Company</td>
<td>PO Box 049003 Chicago, IL 60604-9003 Toll-free: 1-800-421-2444 <a href="http://www.ricearoni.com">www.ricearoni.com</a></td>
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<td>Goodrich Corporation</td>
<td>PO Box 19001 Greenville, SC 29602-9001 Toll-free: 1-877-788-8899 <a href="http://www.bfgoodrichtires.com">www.bfgoodrichtires.com</a></td>
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<tr>
<td>The Goodyear Tire &amp; Rubber Company</td>
<td>1144 E. Market St. Akron, OH 44316-0001 330-769-2121 Toll-free: 1-800-321-2136 <a href="mailto:consumer_relations@goodyear.com">consumer_relations@goodyear.com</a> <a href="http://www.goodyear.com">www.goodyear.com</a></td>
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<tr>
<td>Google.com</td>
<td>1600 Amphitheatre Pkwy. Mountain View, CA 94043 650-253-0000 <a href="http://www.google.com">www.google.com</a></td>
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<tr>
<td>Graco Childrenís Products, Inc.</td>
<td>150 Oaklands Blvd. Exton, PA 19341 Toll-free: 1-800-345-4109 <a href="http://www.gracobaby.com">www.gracobaby.com</a></td>
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<tr>
<td>Greyhound Lines, Inc.</td>
<td>PO Box 660362 Dallas, TX 75266-0689 214-849-8966 214-849-6246 (Baggage) Toll-free: 1-800-231-2222 (Fares/Schedules) TTY: 1-800-345-3109 <a href="http://www.greyhound.com">www.greyhound.com</a></td>
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<td>Guess?, Inc.</td>
<td>1444 S. Alameda St. Los Angeles, CA 90021 213-765-3100 Toll-free: 1-877-444-8377 <a href="mailto:customerservice@guess.com">customerservice@guess.com</a> <a href="http://www.guess.com">www.guess.com</a></td>
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<tr>
<td>Guinness &amp; Company</td>
<td>801 Main Ave. Norwalk, CT 06851 203-229-2100 Toll-free: 1-800-521-1591 <a href="mailto:guinness@consumer-care.net">guinness@consumer-care.net</a> <a href="http://www.guinness.com">www.guinness.com</a></td>
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<tr>
<td>Company Name</td>
<td>Address/Location</td>
<td>Contact Information</td>
<td>Website</td>
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<td>Hallmark Cards, Inc.</td>
<td>PO Box 419034, Kansas City, MO 64141</td>
<td>Toll-free: 1-800-425-5627</td>
<td><a href="http://www.hallmark.com">www.hallmark.com</a></td>
</tr>
<tr>
<td>Hampton Inn/Suites</td>
<td>PO Box 3013, Winston-Salem, NC 27105</td>
<td>Toll-free: 1-800-225-4872</td>
<td><a href="http://www.hamptoninn.com">www.hamptoninn.com</a></td>
</tr>
<tr>
<td>Hanes Hosiery</td>
<td>PO Box 3013, Winston-Salem, NC 27105</td>
<td>Toll-free: 1-800-225-4872</td>
<td><a href="http://www.haneshosiery.com">www.haneshosiery.com</a></td>
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<tr>
<td>Hertz Mountain Corporation</td>
<td>400 Plaza Dr., Secaucus, NJ 07094</td>
<td>Toll-free: 1-800-275-1414</td>
<td><a href="http://www.hertz.com">www.hertz.com</a></td>
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<tr>
<td>Hasbro, Inc.</td>
<td>1027 Newport Ave., Mail Stop A906, Pawtucket, RI 02861</td>
<td>Toll-free: 1-800-275-1414</td>
<td><a href="http://www.hershey.com">www.hershey.com</a></td>
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<tr>
<td>Heinz North America</td>
<td>PO Box 57, Pittsburgh, PA 15230</td>
<td>Toll-free: 1-800-255-5516 (Consumer Affairs)</td>
<td><a href="http://www.homedeport.com">www.homedeport.com</a></td>
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<tr>
<td>Hershey Food Corporation</td>
<td>100 Crystal A Dr., Hershey, PA 17033</td>
<td>Toll-free: 1-800-468-1714</td>
<td><a href="http://www.hersheys.com">www.hersheys.com</a></td>
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<tr>
<td>Hertz Corporation</td>
<td>PO Box 26120, Oklahoma City, OK 73126-0120</td>
<td>Toll-free: 1-888-777-6095</td>
<td><a href="http://www.hertz.com">www.hertz.com</a></td>
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<tr>
<td>Hewlett-Packard Company</td>
<td>3000 Hanover St., Palo Alto, CA 94304</td>
<td>Toll-free: 1-800-474-6836</td>
<td><a href="http://www.hp.com">www.hp.com</a></td>
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<td>Holiday Inn/Holiday Inn Express</td>
<td>See: InterContinental Hotels Group</td>
<td>Toll-free: 1-800-465-4329</td>
<td><a href="http://www.holiday-inn.com">www.holiday-inn.com</a></td>
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<tr>
<td>Home Depot, Inc.</td>
<td>2455 Paces Ferry Rd., Atlanta, GA 30339-4024</td>
<td>Toll-free: 1-800-466-3337</td>
<td><a href="http://www.homedeport.com">www.homedeport.com</a></td>
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<tr>
<td>Home Shopping Network</td>
<td>Customer Service</td>
<td>Toll-free: 1-800-284-3900 (Phone Orders)</td>
<td><a href="http://www.hsn.com">www.hsn.com</a></td>
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<td>Hoover Company</td>
<td>Consumer Response Center</td>
<td>Toll-free: 1-800-544-9881</td>
<td><a href="http://www.hojo.com">www.hojo.com</a></td>
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<tr>
<td>Hormel Foods Company</td>
<td>Consumer Affairs</td>
<td>Toll-free: 1-800-345-5655</td>
<td><a href="http://www.hormel.com">www.hormel.com</a></td>
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<tr>
<td>Howard Johnson, Inc.</td>
<td>1910 8th Ave., NE Aberdeen, SD 57402-4090</td>
<td>Toll-free: 1-800-448-6262</td>
<td><a href="http://www.hojo.com">www.hojo.com</a></td>
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<tr>
<td>Humana, Inc.</td>
<td>9805 Q St., Omaha, NE 68127</td>
<td>Toll-free: 1-800-430-3376 (Website Questions)</td>
<td><a href="http://www.humana.com">www.humana.com</a></td>
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<tr>
<td>Hyatt Hotels &amp; Resorts</td>
<td>Consumer Affairs</td>
<td>Toll-free: 1-800-465-4329</td>
<td><a href="http://www.hyatt.com">www.hyatt.com</a></td>
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<tr>
<td>IKEA</td>
<td>420 Alan Wood Rd., Conshohocken, PA 19428</td>
<td>Toll-free: 1-800-434-4352</td>
<td><a href="http://www.ikea.com">www.ikea.com</a></td>
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* Provided financial support for the publication of the Consumer Action Handbook.
<table>
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<tr>
<th>Company Name</th>
<th>Consumer Relations</th>
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<tr>
<td>Intel</td>
<td>Consumer Relations 2200 Mission College Blvd. Santa Clara, CA 95054 916-377-7000</td>
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<td>(Consumer Service) 916-356-8080 (Headquarters) 408-765-8080 <a href="http://www.intel.com">www.intel.com</a></td>
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<tr>
<td>InterContinental Hotels Group PLC</td>
<td>Guest Relations PO Box 30321 Salt Lake City, UT 84130-321 Toll-free: 1-800-621-0555</td>
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<td><a href="http://www.ihgplc.com">www.ihgplc.com</a></td>
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<tr>
<td>J. Crew</td>
<td>Customer Relations One Ivy Crescent Lynchburg, VA 24513-1001 858-571-2121</td>
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<td></td>
<td>Toll-free: 1-800-955-5225 (Guest Relations)</td>
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<td><a href="http://www.jcrew.com">www.jcrew.com</a></td>
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<td>Jack in the Box</td>
<td>9330 Balboa Ave. San Diego, CA 92132-1516 858-571-2121</td>
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<td>Toll-free: 1-877-476-3353 (Guest Relations)</td>
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<td><a href="http://www.jackinthebox.com">www.jackinthebox.com</a></td>
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<td>Toll-free: 1-888-877-4699 (Consumer Relations)</td>
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<td><a href="http://www.jacksonhewitt.com">www.jacksonhewitt.com</a></td>
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<td>Jarden Consumer Solutions, Inc.</td>
<td>Consumer Affairs 2381 Executive Center Dr. Boca Raton, FL 34331 972-431-1000</td>
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<td>Toll-free: 1-800-458-8407 (Online Orders)</td>
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<td><a href="http://www.sunbeam.com">www.sunbeam.com</a></td>
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<tr>
<td>JCPenney Company, Inc.</td>
<td>Corporate Customer Relations PO Box 10001 Dallas, TX 75301-7303 922-431-1000</td>
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<td>Toll-free: 1-800-322-1189 (Online Orders)</td>
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<td>Toll-free: 1-800-709-5777 (Phone Orders)</td>
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<td><a href="http://www.jcpenney.com">www.jcpenney.com</a></td>
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<td>Jenny Craig, Inc.</td>
<td>Customer Care                         5770 Fleet St. Carlsbad, CA 92008 760-696-4000 (Corporate)</td>
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<tr>
<td>Jiffy Lube International, Inc.</td>
<td>PO Box 4458 Houston, TX 77210-4458 713-546-4100</td>
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<td>Toll-free: 1-800-344-6933 (Guest Relations)</td>
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<tr>
<td>John Hancock Financial Services, Inc.</td>
<td>601 Congress St. Boston, MA 02210-2805 617-572-6000</td>
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<td>Johnson &amp; Johnson Consumer Products, Inc.</td>
<td>PO Box 726 Longhorne, PA 19047 908-874-1000</td>
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<td>Toll-free: 1-800-526-3967 (Consumer Relations)</td>
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<td><a href="http://www.jnj.com">www.jnj.com</a></td>
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<tr>
<td>John Hancock Financial Services, Inc.</td>
<td>601 Congress St. Boston, MA 02210-2805 617-572-6000</td>
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<td>Johnson Publishing Company, Inc.</td>
<td>820 S. Michigan Ave. Chicago, IL 60605 312-322-9200</td>
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<td>Toll-free: 1-800-252-5722 (Phone Orders)</td>
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<td>Just Born, Inc</td>
<td>Customer Relations 1300 Stefko Blvd. Bethlehem, PA 18017 610-867-7568</td>
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<td>Toll-free: 1-888-645-3453 (Consumer Relations)</td>
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<td><a href="mailto:consumerrelations@justborn.com">consumerrelations@justborn.com</a></td>
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<td><a href="http://www.justborn.com">www.justborn.com</a></td>
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<td>JVC Company of America</td>
<td>Customer Relations 1700 Valley Rd. Wayne, NJ 07490 973-317-5000</td>
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<td>Toll-free: 1-800-252-5722 (Phone Orders)</td>
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<td><a href="mailto:customerrelations@jvcamerica.com">customerrelations@jvcamerica.com</a></td>
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<td><a href="http://www.jvcservice.com">www.jvcservice.com</a></td>
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<tr>
<td>Kao Brands Company</td>
<td>Consumer Relations Department 2535 Spring Grove Ave. Cincinnati, OH 45214</td>
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<td><a href="http://www.kaobrands.com">www.kaobrands.com</a></td>
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<td>Kawasaki Motor Corporation, USA</td>
<td>Consumer Services PO Box 25252 Santa Ana, CA 92799-5252 949-460-5688</td>
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<td>Toll-free: 1-800-661-7433 (Phone Orders)</td>
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<td>Kellogg Company</td>
<td>Consumer Affairs PO Box CAMB Battle Creek, MI 49016 269-961-2000</td>
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<td>Toll-free: 1-800-962-1413 (Consumer Relations)</td>
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<td>Kelly Tires</td>
<td>See: Goodyear Tire &amp; Rubber Corporation Toll-free: 1-800-321-2136 (Consumer Relations)</td>
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<td><a href="http://www.kellytires.com">www.kellytires.com</a></td>
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<td>KFC</td>
<td>See: YUM! Brands, Inc. PO Box 725489 Atlanta, GA 31139 920-721-8000</td>
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<td>Toll-free: 1-800-255-5332 (Consumer Relations)</td>
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<td><a href="http://www.kfc.com">www.kfc.com</a></td>
</tr>
<tr>
<td>Kimberly-Clark Corporation</td>
<td>Consumer Services Dept. INT PO Box 2020 Neenah, WI 54957-2020 920-721-8000</td>
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<td></td>
<td>Toll-free: 1-800-553-3639 (Customer Relations)</td>
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<td><a href="http://www.kimberly-clark.com">www.kimberly-clark.com</a></td>
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The Kirby Company
Customer Relations
1920 W. 114th St.
Cleveland, OH 44102
216-228-2400
Toll-free: 1-800-494-8586
※: consumer@kirbywhq.com
www.kirby.com

KitchenAid
553 Benson Rd.
Benton Harbor, MI 49022
269-926-3000
Toll-free: 1-800-422-1230
(Large Appliances)
Toll-free: 1-800-541-6390
(Small Appliances)
www.kitchenaid.com

Kmart Corporation
Customer Service
3333 Beverly Rd.
Hoffman Estates, IL 60179
847-286-2500
Toll-free: 1-866-562-7848
※: help@customerservice.kmart.com
www.kmart.com

Kohler Company
444 Highland Dr.
Kohler, WI 53044
920-457-4441
Toll-free: 1-800-456-4537
(Corporate)
www.kohler.com

Kohl’s Corporation
Customer Service
N56 W. 17000 Ridgewood Dr.
Menomonee Falls, WI 53051
262-703-7000
Toll-free: 1-866-564-5740 (Credit)
※: customer.service@kohls.com
www.kohls.com

Kona Grill, Inc.
7150 E. Camelback Rd., #220
Scottsdale, AZ 85251
480-922-8100
Toll-free: 1-866-328-5662
※: comments@konagrill.com
www.konagrill.com

Kraft Foods, Inc.
Consumer Response Center
One Kraft Court
Glenview, IL 60025
Toll-free: 1-800-323-0768
www.kraftfoods.com

Kroger Company
1014 Vine St.
Cincinnati, OH 45202-1100
Toll-free: 1-800-632-6900
(Product Information)
Toll-free: 1-866-221-4141
(Customer Comments)
www.kroger.com

Leap Wireless International
5887 Copley Dr.
San Diego, CA 92111
858-882-6000
Toll-free: 1-877-977-5327
www.leapwireless.com

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

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

LEGO Systems Inc
Consumer Affairs
555 Taylor Rd.
PO Box 1138
Enfield, CT 06083-1138
Toll-free: 1-800-422-5346
(Product Support)
Toll-free: 1-800-838-9647
(Customer Service)
www.lego.com

Lennox Industries, Inc.
Consumer Affairs
PO Box 799900
Dallas, TX 75379-9900
972-497-5799
Toll-free: 1-800-953-6669
(Customer Care)
www.lennox.com

LensCrafters
4000 Luxottica Pl.
Mason, OH 45040
513-765-6000
www.lenscrafters.com

Levi Strauss & Company
1155 Battery St.
San Francisco, CA 94111
415-501-6000
Toll-free: 1-866-860-8907
※: customerservice@levissite.com
www.levi.com

Lexmark International, Inc.
740 W. New Circle Rd.
Lexington, KY 40505
Toll-free: 1-800-539-6275
www.lexmark.com
LG Electronics, Inc.  
Customer Service  
PO Box 240007  
201 James Record Rd.  
Huntsville, AL 35813  
Toll-free: 1-800-243-0000  
(Corporate)  
Toll-free: 1-800-793-8896  
www.lge.com

Liberty Mutual Insurance Group  
Consumer Affairs  
175 Berkeley St.  
Mail Stop 10B  
Boston, MA 02116  
617-357-9500  
Toll-free: 1-800-344-0197  
: PresidentialSvcTeam@LibertyMutual.com  
www.libertymutual.com

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

Limited Brands, Inc.  
Customer Service  
Three Limited Pkwy.  
Columbus, OH 43230  
614-415-7000  
Toll-free: 1-800-945-5088  
www.limitedbrands.com

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

Little Tikes  
Consumer Services  
2180 Barlow Rd.  
Hudson, OH 44236  
Toll-free: 1-800-321-0183  
: customer.service@mgae.com  
www.littletikes.com

L.L. Bean, Inc.  
15 Casco St.  
Freeport, ME 04033-0001  
207-552-3028  
Toll-free: 1-800-441-5713  
TTY: 1-800-545-0090  
www.llbean.com

Loehmann’s  
2500 Halsey St.  
Bronx, NY 10461  
Toll-free: 1-800-366-5634 (Press 6)  
www.loehmanns.com

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

Longhorn Steakhouse  
See: Darden Restaurants  
407-245-4000  
www.longhornsteakhouse.com

L’Oreal USA  
575 Fifth Ave.  
New York, NY 10017  
212-818-1500 (Headquarters)  
Toll-free: 1-800-322-2036  
(Cosmetics)  
Toll-free: 1-800-631-7358 (Hair)  
www.lorealusa.com

Lowe’s  
Customer Care  
PO Box 1111  
North Wilkesboro, NC 28656  
Toll-free: 1-800-445-6937  
Toll-free: 1-800-890-5932 (Order Inquiries)  
Toll-free: 1-800-444-1408 (Customer Account Inquiries)  
www.lowes.com

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

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

Marriott International, Inc.  
1818 N. 90th St.  
Omaha, NE 68114  
Toll-free: 1-800-535-4028  
: customer.care@marriott.com  
www.marriott.com

Mars Chocolate North America  
800 High St.  
Hackettstown, NJ 07840  
908-852-1000  
Toll-free: 1-800-222-0293  
: askus@masterfoodsusa.com  
www.masterfoods.com

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

Massachusetts Mutual Insurance Company (Mass Mutual)  
Assistant Vice President, Customer Relations  
1295 State St.  
Springfield, MA 01111-0001  
Toll-free: 1-800-487-7844  
Toll-free: 1-800-272-2216  
(Life & Long Term Insurance)  
www.massmutual.com

MasterCard Worldwide  
(Contact your issuing bank first)  
Toll-free: 1-800-487-7844  
Toll-free: 1-800-272-2216  
www.mastercard.com

Match.com, LLC  
PO Box 25458  
Dallas, TX 75225  
www.match.com
<table>
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<th><strong>Corporate Consumer Contacts</strong></th>
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| **Mattel, Inc.**  
333 Continental Blvd.  
El Segundo, CA 90245-5012  
310-252-2000  
Toll-free: 1-800-524-8697  
TTY: 1-800-382-7470  
[service@mattel.com](mailto:service@mattel.com)  
[www.mattel.com](http://www.mattel.com) |
| **Medco Health Solutions, Inc.**  
Public Affairs  
100 Parsons Pond Dr.  
Franklin Lakes, NJ 07417  
201-269-3400  
Toll-free: 1-800-631-7780  
[www.medco.com](http://www.medco.com) |
| **Midas, Inc.**  
Consumer Relations  
1300 Arlington Heights Rd.  
Itasca, IL 60143  
Toll-free: 1-800-621-8545  
[www.midas.com](http://www.midas.com) |
| **Maybelline, Inc.**  
PO Box 1010  
Clark, NJ 07066-1010  
Toll-free: 1-800-944-0730  
[www.maybelline.com](http://www.maybelline.com) |
| **Mayflower Transit, LLC**  
One Mayflower Dr.  
Fenton, MO 63026  
636-305-4000  
Toll-free: 1-800-241-1321  
[www.mayflower.com](http://www.mayflower.com) |
| **Maytag**  
Customer Service  
553 Benson Rd.  
Benton Harbor, MI 49022  
Toll-free: 1-800-344-1274 (Customer Experience Center)  
[www.maytag.com](http://www.maytag.com) |
| **McCormick & Company, Inc.**  
211 Schilling Circle  
Hunt Valley, MD 21031  
410-527-6000  
Toll-free: 1-800-632-5847  
[www.mccormick.com](http://www.mccormick.com) |
| **McCormick and Schmick's Seafood Restaurants**  
720 S.W. Washington St., Suite 550  
Portland, OR 97205  
503-226-3440  
[www.mccormickandschmicks.com](http://www.mccormickandschmicks.com) |
| **Merrill Lynch & Company, Inc.**  
Customer Service  
707 Sterling Dr.  
Orchard Park, NY 14127  
716-677-2500  
Toll-free: 1-800-688-7660  
[www.merrilllynch.com](http://www.merrilllynch.com) |
| **Mitsubishi Digital Electronics America, Inc.**  
Consumer Relations Department  
9351 Jeronimo Rd.  
Irvine, CA 92618  
Toll-free: 1-800-332-2119  
[service@mdea.com](mailto:service@mdea.com)  
[www.mitsubishi-tv.com](http://www.mitsubishi-tv.com) |
| **Money Management International**  
9009 W. Loop South, 7th Floor  
Houston, TX 77096-1719  
1-866-889-9347  
[www.moneymanagement.org](http://www.moneymanagement.org) |
| **Morgan Stanley**  
1585 Broadway  
New York, NY 10036  
212-761-4000  
Toll-free: 1-800-733-2307  
Toll-free: 1-866-227-2256  
[clientadvocate@morganstanley.com](mailto:clientadvocate@morganstanley.com)  
[www.morganstanley.com](http://www.morganstanley.com) |
| **Motel 6**  
Guest Relations  
PO Box 326  
Worthington, OH 43085  
614-601-4089  
Toll-free: 1-800-557-3435  
[www.motel6.com](http://www.motel6.com) |
Motorola, Inc.
Corporate Communications
1303 E. Algonquin Rd.
Schaumburg, IL 60196
847-576-5000
Toll-free: 1-800-331-6456
TTY: 847-538-7116
www.motorola.com

Motts, Inc.
Consumer Relations
900 King St.
Rye Brook, NY 10573
Toll-free: 1-800-426-4891
www.motts.com

Movado Group, Inc.
650 From Rd., Suite 375
Paramus, NJ 07652-3556
201-267-8000
Toll-free: 1-800-810-2311
www.movadogroupinc.com

Mutual of Omaha Insurance Company
Customer Service
mutual of Omaha Plaza
Omaha, NE 68175
402-342-7600
Toll-free: 1-800-775-6000
(Individual Service Policies)
Toll-free: 1-800-989-5444
(General Inquiries)
Toll-free: 1-800-848-6331
(Investments)
www.mutualofomaha.com

myspace.com
8391 Beverly Blvd., #349
Los Angeles, CA 90048
310-969-7400
info@myspace.com
www.myspace.com

Nabisco Foods Group
See: Kraft Foods, Inc.
Toll-free: 1-800-622-4726
www.nabiscoworld.com

National Amusements, Inc.
PO Box 9126
Dedham, MA 02027-9126
781-461-1600
customer_service@national-amusements.com
national-amusements.com

National Car Rental System, Inc.
Customer Services
8420 St. John Industrial Dr.
St. Louis, MO 63114
Toll-free: 1-800-468-3334
www.nationalcar.com

Nationwide
Customer Relations
One Nationwide Plaza
Columbus, OH 43215-2220
Toll-free: 1-877-669-6877 (Auto and Property Insurance)
Toll-free: 1-800-882-2822
(General Inquiries)
Toll-free: 1-800-848-6331
(Investments)
www.nationwide.com

NaturalLawn of America
One E. Church St.
Fredrick, MD 21701
301-694-5440
Toll-free: 1-800-989-5444
natural@nl-amer.com
www.nl-amer.com

Nautica Enterprises, Inc.
Consumer Relations
40 W. 57th St.
New York, NY 10019
212-541-5757
Toll-free: 1-866-376-4184
www.nautica.com

NBC Universal, Inc.
Viewer Relations
30 Rockefeller Plaza
New York, NY 10112
212-664-2333
www.nbc.com

The Neiman-Marcus Group, Inc.
Customer Relations
PO Box 650589
Dallas, TX 75265-0589
214-761-2660
Toll-free: 1-888-888-4757
www.neimanmarcus.com

Nestlé Purina PetCare Company
Office of Consumer Affairs
Checkerboard Square
St. Louis, MO 63164
314-982-1000
Toll-free: 1-800-778-7462
www.purina.com

Nestlé USA
800 N. Brand Blvd.
Glendale, CA 91203
Toll-free: 1-800-225-2270
www.nestle.com

Nestlé Waters North America, Inc.
777 W. Putnam Ave.
PO Box 2313
Greenwich, CT 06830-5091
203-531-4100
Toll-free: 1-866-676-1672
www.nestle-watersna.com

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

Neutrogena Corporation
Consumer Affairs
199 Grandview Rd.
Skillman, NJ 08558
Toll-free: 1-800-582-4048
ntgweb@neuus.jnj.com
www.neutrogena.com

New England Mutual
Customer Service
450 W. 33rd St., Fifth Floor
New York, NY 10011
212-664-2333
www.nefm.com

New York Life
450 W. 33rd St., Fifth Floor
New York, NY 10001
Toll-free: 1-800-961-9906
www.nyandcompany.com

New York Life Insurance Company
One Rockwood Rd.
Sleepy Hollow, NY 10591
914-846-3876
www.newyorklife.com

Newport News
See: Spiegel Brands, Inc.
5100 City Line Rd.
Hampton, VA 23630-5100
757-827-7010
Toll-free: 1-800-222-5680
customercare@newport-news.com
www.newport-news.com

Newsweek, Inc.
PO Box 5571
Harlan, IA 51593
Toll-free: 1-800-631-1040
www.newsweek.com
**North American Van Lines**
North American Claims
Department
PO Box 988
Ft. Wayne, IN 46801-0988
Toll-free: 1-800-348-3746
www.navl.com

**The North Face, Inc.**
14450 Doolittle Dr.
San Leandro, CA 94577
Toll-free: 1-800-863-1968
(Customer Service)
Toll-free: 1-866-715-3223
(Warranties)
☎: tnf_consumerservices@vfc.com
www.thenorthface.com

**Northwestern Mutual Life Insurance Company**
Corporate Relations
720 E. Wisconsin Ave.
Milwaukee, WI 53202
414-271-1444
www.northwesternmutual.com

**Norwegian Cruise Lines**
Customer Relations
7665 Corporate Center Dr.
Miami, FL 33126
Toll-free: 1-866-625-1164
www.ncl.com

**Novartis Pharmaceuticals Corporation**
One Health Plaza
East Hanover, NJ 07936-1080
882-778-8300
Toll-free: 1-800-742-2422
Toll-free: 1-888-669-6682
www.pharma.us.novartis.com

**The NutraSweet Company**
Customer Service
10 S. Wacker Dr.
Chicago, IL 60606
Toll-free: 1-800-323-5321
www.nutrasweet.com

**NutriSystem, Inc.**
300 Welsh Rd.
Bldg. One, Suite 100
Horsham, PA 19044
215-706-5300
Toll-free: 1-800-585-5483
www.nutrisystem.com

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**Ocean Spray Cranberries, Inc.**
Consumer Affairs Department
One Ocean Spray Dr.
Lakeville-Middleboro, MA 02349
508-946-1000
Toll-free: 1-800-662-3263
www.oceanspray.com

**Office Depot, Inc.**
6600 N. Military Trail
Boca Raton, FL 33496
561-438-4800
Toll-free: 1-800-463-3768
Toll-free: 1-800-721-8344
(Administrative)
☎: customer.relations@officedepot.com
www.officedepot.com

**OfficeMax, Inc.**
Customer Service
263 Shuman Blvd.
Naperville, IL 60563
630-438-7800
Toll-free: 1-800-283-7674
www.officemax.com

**Old Navy**
Customer Relations
200 Old Navy Ln.
Grove City, OH 43123-8605
Toll-free: 1-800-653-6289
TTY: 1-800-449-4253
☎: custserv@oldnavy.com
www.oldnavy.com

**Olive Garden**
See: Darden Restaurants
Toll-free: 1-800-331-2729
www.olivegarden.com

**Olympus America**
3500 Corporate Pkwy.
PO Box 610
Center Valley, PA 18034-0610
Toll-free: 1-800-622-6372
Toll-free: 1-888-553-4448
(Digital Cameras)
www.olympusamerica.com

**Omni Hotels**
420 Decker Dr.
Irving, TX 75062
Toll-free: 1-800-809-6664
www.omnihotels.com

**On the Border**
See: Brinker International
Toll-free: 1-800-983-4637
www.ontheborder.com
<table>
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<th>Company</th>
<th>Address Details</th>
<th>Phone Numbers</th>
<th>Website Link</th>
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<tr>
<td>1-800-FLOWERS</td>
<td>Customer Satisfaction Department&lt;br&gt;One Old Country Rd., Suite 500&lt;br&gt;Carle Place, NY 11514&lt;br&gt;Toll-free: 1-800-356-9377</td>
<td><a href="http://www.1800flowers.com">www.1800flowers.com</a></td>
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<tr>
<td>Orbitz, Inc.</td>
<td>Customer Service&lt;br&gt;500 W. Madison St.&lt;br&gt;Chicago, IL 60661&lt;br&gt;312-894-5000&lt;br&gt;312-416-0018&lt;br&gt;Toll-free: 1-888-656-4546</td>
<td><a href="http://www.orbitz.com">www.orbitz.com</a></td>
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<td>Orkin</td>
<td>2170 Piedmont Rd., NE&lt;br&gt;Atlanta, GA 30324&lt;br&gt;Toll-free: 1-800-346-7546&lt;br&gt;Toll-free: 1-888-675-4662</td>
<td><a href="http://www.orkin.com">www.orkin.com</a></td>
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<tr>
<td>Ortho-McNeil</td>
<td>Customer Communications Center&lt;br&gt;1125 Trenton-Harbortun Rd.&lt;br&gt;PO Box 200&lt;br&gt;Titusville, NJ 08560-200&lt;br&gt;Toll-free: 1-800-526-7736</td>
<td><a href="http://www.ortho-mcneil.com">www.ortho-mcneil.com</a></td>
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<tr>
<td>Oster</td>
<td>See: Jarden Consumer Solutions, Inc.&lt;br&gt;931-668-4121&lt;br&gt;Toll-free: 1-800-339-2547</td>
<td><a href="http://www.oster.com">www.oster.com</a></td>
<td></td>
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<tr>
<td>Outback Steakhouse</td>
<td>2202 N. West Shore Blvd.&lt;br&gt;5th Floor&lt;br&gt;Tampa, FL 33607&lt;br&gt;813-282-1225</td>
<td><a href="mailto:customers@outback.com">customers@outback.com</a></td>
<td><a href="http://www.outback.com">www.outback.com</a></td>
</tr>
<tr>
<td>Overstock.com</td>
<td>6350 S. 3000 E&lt;br&gt;Salt Lake City, UT 84121&lt;br&gt;Toll-free: 1-800-843-2446</td>
<td><a href="http://www.overstock.com">www.overstock.com</a></td>
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<tr>
<td>Owens Corning</td>
<td>Consumer Relations&lt;br&gt;One Owens Corning Pkwy.&lt;br&gt;Toledo, OH 43659-0001&lt;br&gt;419-248-8000&lt;br&gt;Toll-free: 1-800-438-7465&lt;br&gt;<a href="mailto:answers@answers.owenscorning.com">answers@answers.owenscorning.com</a></td>
<td><a href="http://www.owenscorning.com">www.owenscorning.com</a></td>
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<td>Pennzoil</td>
<td>See: Shell Oil Company&lt;br&gt;Corporate Communications&lt;br&gt;Pennzoil PI.&lt;br&gt;PO Box 2967&lt;br&gt;Houston, TX 77252-2967&lt;br&gt;713-546-4000&lt;br&gt;Toll-free: 1-800-237-8045</td>
<td><a href="http://www.pennzoil.com">www.pennzoil.com</a></td>
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<tr>
<td>Pep Boys Auto</td>
<td>311 W. Allegheny Ave.&lt;br&gt;Philadelphia, PA 19132&lt;br&gt;Toll-free: 1-800-737-2697&lt;br&gt;<a href="mailto:custserv@pepboys.com">custserv@pepboys.com</a></td>
<td><a href="http://www.pepboys.com">www.pepboys.com</a></td>
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<tr>
<td>Pepperidge Farm, Inc.</td>
<td>595 Westport Ave.&lt;br&gt;Norwalk, CT 06851&lt;br&gt;Toll-free: 1-888-737-7374</td>
<td><a href="http://www.pepperidgefarm.com">www.pepperidgefarm.com</a></td>
<td></td>
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<td>Perdue Farms, Inc.</td>
<td>Consumer Relations&lt;br&gt;PO Box 1656&lt;br&gt;Horsham, PA 19044-6656&lt;br&gt;Toll-free: 1-800-473-7383</td>
<td><a href="http://www.perdue.com">www.perdue.com</a></td>
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<tr>
<td>PETCO</td>
<td>9125 Rehco Rd.&lt;br&gt;San Diego, CA 92121&lt;br&gt;Toll-free: 1-888-824-7257</td>
<td><a href="http://www.petco.com">www.petco.com</a></td>
<td></td>
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<tr>
<td>PetSmart, Inc.</td>
<td>Customer Service&lt;br&gt;1435 International Dr.&lt;br&gt;Eau Claire, WI 54701&lt;br&gt;Toll-free: 1-888-839-9638&lt;br&gt;<a href="mailto:CustomerCare@petsmart.com">CustomerCare@petsmart.com</a></td>
<td><a href="http://www.petsmart.com">www.petsmart.com</a></td>
<td></td>
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<tr>
<td>P.F. Chang's China Bistro, Inc.</td>
<td>7676 E. Pinnacle Peak Rd.&lt;br&gt;Scottsdale, AZ 85255&lt;br&gt;480-888-3000&lt;br&gt;Toll-free: 1-866-732-4264</td>
<td><a href="http://www.pfchangs.com">www.pfchangs.com</a></td>
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| **Pfizer, Inc.** | Consumer Affairs  
PO Box 2219  
Chattanooga, TN 37409-0219  
212-733-2323  
Toll-free: 1-800-879-3477  
(Prescription Medicines)  
Toll-free: 1-800-438-1985  
(Medical Questions)  
Toll-free: 1-800-223-0182  
(Over-the-Counter)  
[www.pfizer.com](http://www.pfizer.com) |
| **Pharmavite Corporation** | Consumer Affairs  
PO Box 9606  
Mission Hills, CA 91346-9606  
818-221-6200  
Toll-free: 1-800-276-2878  
(Nature made)  
Toll-free: 1-888-676-9569 (SoyJoy)  
[www.pharmavite.com](http://www.pharmavite.com) |
| **Philip Morris USA** |  
PO Box 18583  
Pittsburgh, PA 15236  
804-274-2000  
Toll-free: 1-800-343-0975  
[www.philipmorrisusa.com](http://www.philipmorrisusa.com) |
| **Philips Consumer Electronics North America** |  
300 Minuteman Rd., Mail Stop 109  
Andover, MA 01810  
Toll-free: 1-888-744-5477  
(Television)  
Toll-free: 1-800-555-0050 (Lighting)  
Toll-free: 1-866-473-6736 (Kitchen)  
[www.philips.com](http://www.philips.com) |
| **Phillips-Van Heusen Corporation** | Customer Services  
1001 Frontier Rd., Mail Stop # 44  
Bridgewater, NJ 08807  
908-685-0050  
Toll-free: 1-800-388-9122  
(Van Heusen)  
Toll-free: 1-800-950-2277 (Bass)  
Toll-free: 1-800-866-7292 ( Izod)  
Toll-free: 1-866-214-6694 (Calvin Klein)  
[www.pvh.com](http://www.pvh.com) |
| **Pioneer Electronics Service, Inc.** | Customer Service  
2265 E. 220th St.  
Long Beach, CA 90810  
Toll-free: 1-800-421-1404  
[www.pioneerelectronics.com](http://www.pioneerelectronics.com) |
| **Pirelli Tire Corporation** |  
100 Pirelli Dr.  
Rome, GA 30161  
Toll-free: 1-800-747-3554  
[www.us.pirelli.com](http://www.us.pirelli.com) |
| **Pizza Hut** |  
14841 Dallas Pkwy.  
Dallas, TX 75254  
Toll-free: 1-800-948-4848  
[www.pizzahut.com](http://www.pizzahut.com) |
| **Playskool** | See: Hasbro, Inc.  
Toll-free: 1-800-752-9755  
Toll-free: 1-800-242-7276  
(customersupport@hasbro.com)  
[www.hasbro.com/playskool/](http://www.hasbro.com/playskool/) |
| **Playstation** | See: Sony Corporation of America  
Toll-free: 1-800-345-7669  
[www.us.playstation.com](http://www.us.playstation.com) |
| **Polaroid Corporation** | Customer Care Center  
4400 Baker Ave.  
Minnetonka, MN 55343  
Toll-free: 1-800-765-2764  
(Product Support)  
Toll-free: 1-888-312-2615  
(Order Support)  
(customersupport@polaroid.com)  
[www.polaroid.com](http://www.polaroid.com) |
| **Polo/Ralph Lauren Corporation** |  
625 Madison Ave., 11th Floor  
New York, NY 10022  
Toll-free: 1-888-475-7674  
(customerassistance@ralphlauren.com)  
[www.polo.com](http://www.polo.com) |
| **Popeyes Louisiana Kitchen** | AFC Enterprises  
Customer Relations  
5555 Glenridge Connector, NE  
Suite 300  
Atlanta, GA 30342  
404-459-4450  
Toll-free: 1-877-767-3937  
(popeyescommunications@popeyes.com)  
[www.afce.com](http://www.afce.com) |
| **Prestige Brands** |  
90 N. Broadway  
Irvington, NY 10533  
Toll-free: 1-800-443-4908  
[www.prestigebrandsinc.com](http://www.prestigebrandsinc.com) |
| **Price Chopper Supermarkets** | Consumer Services  
461 Nott St.  
Schenectady, NY 12308  
518-355-5000  
Toll-free: 1-800-666-7667  
[www.pricechopper.com](http://www.pricechopper.com) |
| **Priceline** |  
800 Connecticut Ave.  
Norwalk, CT 06854  
Toll-free: 1-800-774-2354  
[www.priceline.com](http://www.priceline.com) |
| **Princess Cruise Lines** |  
24844 Avenue Rockefeller  
Santa Clarita, CA 91355  
Toll-free: 1-800-774-6237  
(customersrelations@princesscruises.com)  
[www.princess.com](http://www.princess.com) |
| **The Procter & Gamble Company** | Consumer Relations  
PO Box 599  
Cincinnati, OH 45202  
513-983-1100  
(Toll-free numbers appear on all labels)  
[www.pg.com](http://www.pg.com) |
| **The Progressive Corporation** | Customer Service  
6300 Wilson Mills Rd.  
Mayfield Village, OH 44143  
440-461-5000 (Corporate)  
Toll-free: 1-800-776-4737  
[www.progressive.com](http://www.progressive.com) |
| **Prudential Financial, Inc.** | Policyowner Relations Department  
One Corporate Dr.  
Shelton, CT 06484  
Toll-free: 1-800-778-2255  
(Insurance)  
Toll-free: 1-888-778-2888  
(Annuities)  
TTY: 1-800-526-8061  
[www.prudential.com](http://www.prudential.com) |
| **Publishers Clearing House** |  
382 Channel Dr.  
Port Washington, NY 11050  
516-883-5432  
Toll-free: 1-800-337-4724  
[www.pch.com](http://www.pch.com) |
Publix
PO Box 407
Lakeland, FL 33802-0407
Toll-free: 1-800-242-1227
www.publix.com

Qdoba Mexican Grill
4865 Ward Rd., Suite 500
Wheat Ridge, CO 80033-1902
720-898-2300
Toll-free: 1-888-497-3622
info@qdoba.com
www.qdoba.com

The Quaker Oats Company
Consumer Response/QTG
PO Box 049003
Chicago, IL 60604-9003
312-821-1000
Toll-free: 1-800-367-6287
www.quakeroats.com

QuikTrip Corporation
PO Box 3475
Tulsa, OK 74101
918-615-7700
www.quiktrip.com

Quizno’s
1001 17th St., Suite 200
Denver, CO 80202
720-359-3300 (Headquarters)
Toll-free: 1-866-486-2783 (Customer Comments)
www.quiznos.com

QVC, Inc.
Customer Service
1200 Wilson Drive at Studio Park
West Chester, PA 19380
Toll-free: 1-800-367-9444
TTY: 1-800-544-3316
QVCcares@QVC.com
www.qvc.com

Radisson Hotels & Resorts
11340 Blondo St., Suite 100
Omaha, NE 68164
Toll-free: 1-888-201-1719
www.radisson.com

Ramada Inn
See: Wyndham Hotel Group
Toll-free: 1-800-828-6644
www.ramada.com

Rayovac Corporation
PO Box 44960
Madison, WI 53744
Toll-free: 1-800-237-7000
consumers@rayovac.com
www.rayovac.com

Readers Digest Association, Inc.
Customer Service
399 Interpace Pkwy., PO Box 225
Parsippany, NJ 07054-0225
973-404-2600
Toll-free: 1-877-870-8174 (Lysol Purifiers)
Toll-free: 1-888-265-3343 (MSDS)
Toll-free: 1-800-228-4722 (Household)
Toll-free: 1-800-228-4722 (Food Products)
Toll-free: 1-888-213-9920 (Rebates)
www.readersdigest.com

Reckitt Benckiser, Inc.
Consumer Relations
Morris Corporate Center IV
127 Airport Rd.
St. Simons Island, GA 31522
912-636-5000
Toll-free: 1-888-732-7251
www.rich.com

Red Lobster
5900 Lake Ellenor Dr.
Orlando, FL 32809
407-245-4000
Toll-free: 1-800-562-7837
www.redlobster.com

Regal Ware, Inc.
1675 Reigel Dr.
Kewaskum, WI 53040
262-626-2121
www.regalware.com

Remington Products Company
See: Rayovac Corporation
Toll-free: 1-800-736-4648
www.remmington-products.com

Rent-a-Center
Customer Service
5501 Headquarters Dr.
Plano, TX 75024
Toll-free: 1-800-422-8186
www.rentacenter.com

Residence Inn
See: Marriott International, Inc.
Toll-free: 1-800-228-2800
www.residenceinn.com

Rich Products
Corporate Quality Assurance
PO Box 20670
127 Airport Rd.
St. Simons Island, GA 31522
912-636-5000
Toll-free: 1-888-732-7251
www.rich.com

Rite Aid Corporation
PO Box 3165
Harrisburg, PA 17105
717-761-2633
Toll-free: 1-800-748-3243
Toll-free: 1-888-213-9920 (Rebates)
www.riteaid.com

Rolex Watch U.S.A., Inc.
665 5th Ave., 5th Floor
New York, NY 10022
212-758-7700
www.rolex.com

Roto-Rooter Corporation
2500 Chemed Center
225 E. 5th St.
Cincinnati, OH 45202
513-762-6690
515-223-1343 (Corporate)
Toll-free: 1-800-438-7686
www.roto-rooter.com

Royal Caribbean International
Corporate Guest Relations
1050 Caribbean Way
Miami, FL 33132
Toll-free: 1-800-256-6649
www.royalcarribean.com
<table>
<thead>
<tr>
<th>Company Name</th>
<th>Consumer Service Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rubbermaid</td>
<td>Consumer Services 3220 W. Market St. Fairlawn, OH 44333 Toll-free: 1-888-895-2110 <a href="http://www.rubbermaid.com">www.rubbermaid.com</a></td>
</tr>
<tr>
<td>Ruth’s Chris Steakhouse</td>
<td>400 International Pkwy., #100 Heathrow, FL 32746-5500 407-333-7440 <a href="http://www.ruthschris.com">www.ruthschris.com</a></td>
</tr>
<tr>
<td>Safeway, Inc.</td>
<td>Customer Service Center MS 10501 PO Box 29093 Phoenix, AZ 85038-9093 Toll-free: 1-877-723-3929 <a href="http://www.safeway.com">www.safeway.com</a></td>
</tr>
<tr>
<td>Saks Fifth Avenue</td>
<td>Customer Relations PO Box 10327 Jackson, MS 39289 Toll-free: 1-877-551-7257 <a href="http://www.saks.com">www.saks.com</a></td>
</tr>
<tr>
<td>Sam’s Club</td>
<td>Member Service 2101 S.E. Simple Savings Dr. Bentonville, AR 72716 Toll-free: 1-888-746-7726 <a href="http://www.samsclub.com">www.samsclub.com</a></td>
</tr>
<tr>
<td>Samsonite Corporation</td>
<td>Consumer Relations 575 West St., Suite 110 Mansfield, MA 02048 Toll-free: 1-800-262-8282 <a href="http://www.samsonite.com">www.samsonite.com</a></td>
</tr>
<tr>
<td>Sanofi-Aventis</td>
<td>55 Corporate Dr. Bridgewater, NJ 08807-2854 Toll-free: 1-888-981-2491 <a href="http://www.sanofi-aventis.us">www.sanofi-aventis.us</a></td>
</tr>
<tr>
<td>Sara Lee Foods</td>
<td>Consumer Affairs PO Box 756 Neenah, WI 54957-0756 Toll-free: 1-800-323-7117 (Bakery) Toll-free: 1-800-925-3326 (Meats) Toll-free: 1-800-392-7733 (Body Care) <a href="http://www.saraleefoods.com">www.saraleefoods.com</a></td>
</tr>
<tr>
<td>SC Johnson and Son, Inc.</td>
<td>1525 Howe St. Racine, WI 53403-5011 Toll-free: 1-800-494-4855 (Consumer Resource Center) <a href="http://www.scjohnsonwax.com">www.scjohnsonwax.com</a></td>
</tr>
<tr>
<td>Seabourn Cruise Line</td>
<td>Guest Services 6100 Blue Lagoon Dr., Suite 400 Miami, FL 33126 305-463-3000 (Corporate) Toll-free: 1-800-929-9391 <a href="http://www.seabourn.com">www.seabourn.com</a></td>
</tr>
<tr>
<td>Sealy Corporation</td>
<td>Consumer Support One Office Pkwy. at Sealy Dr. Trinity, NC 27370 Toll-free: 1-800-697-3259 <a href="http://www.sealy.com">www.sealy.com</a></td>
</tr>
<tr>
<td>Seneca Foods Corporation</td>
<td>3736 S. Main St. Marion, NY 14505 315-926-8100 (Headquarters) Toll-free: 1-800-872-1110 <a href="http://www.senecafoods.com">www.senecafoods.com</a></td>
</tr>
<tr>
<td>7-Eleven, Inc</td>
<td>Customer Relations Location 231 PO Box 711 Dallas, TX 75221 972-828-7011 Toll-free: 1-800-255-0711 <a href="http://www.7-eleven.com">www.7-eleven.com</a></td>
</tr>
<tr>
<td>Shell Oil Company</td>
<td>Customer Care PO Box 2463 Houston, TX 77252 713-241-6161 (Headquarters) Toll-free: 1-888-467-4355 Toll-free: 1-800-331-3703 (Shell Card) <a href="http://www.shellus.com">www.shellus.com</a></td>
</tr>
<tr>
<td>Sheraton Hotels</td>
<td>See: Starwood Hotels &amp; Resorts Worldwide, Inc. 914-640-8100 <a href="http://www.sheraton.com">www.sheraton.com</a></td>
</tr>
</tbody>
</table>
Sherwin-Williams Company
Midland Building
101 Prospect Ave., NW
PO Box 647
Cleveland, OH 44115
216-515-4825
Toll-free: 1-800-474-3794
www.sherwin-williams.com

Simmons Bedding Company
Consumer Services
1900 Beaver Ridge Circle
Norcross, GA 30071
770-512-7700 (Headquarters)
Toll-free: 1-877-399-9397
adx: customerassistance@simmons.com
www.simmons.com

Slim-Fast Foods Company
See: Unilever
Toll-free: 1-800-754-6327
www.slimfast.com

Sonesta International Hotels Corporation
116 Huntington Ave.
Boston, MA 02116
617-421-5400 (Corporate)
617-421-5447 (Guest Relations)
Toll-free: 1-800-766-3782
adx: info@sonesta.com
www.sonesta.com

Sony Corporation of America
Consumer Information Service Center
12451 Gateway Blvd.
Fort Myers, FL 33913
Toll-free: 1-800-222-7669
www.sony.com

Southwest Airlines
Customer Relations Department
PO Box 36647-1CR
Dallas, TX 75235-1647
214-792-4223 (Customer Relations)
Toll-free: 1-800-435-9792
Toll-free: 1-800-826-6667 (Spanish)
TTY: 1-800-533-1305
www.southwest.com

Spiegel Brands, Inc.
Customer Satisfaction
One Spiegel Ave.
Hampton, VA 23660-5367
1-800-474-5555
Toll-free: 1-800-222-5680
adx: customerservices@spiegel.com
www.spiegel.com

State Farm
Executive Customer Service
One State Farm Plaza
Bloomington, IL 61710
309-766-6393
Toll-free: 1-877-734-2265 (Bank)
Toll-free: 1-800-447-4930 (Investments)
adx: info@statefarm.com
www.statefarm.com

SteinMart
1200 Riverplace Blvd.
Jacksonville, FL 32207
904-346-1500
Toll-free: 1-888-783-4662
www.steimart.com

Subway
325 Bic Dr.
Miford, CT 06461-3059
Toll-free: 1-800-888-4848
www.subway.com

Suntrust
PO Box 4418
GA-Atlanta-0795
Atlanta, GA 30302-4418
Toll-free: 1-800-786-8787
www.suntrust.com

Symantec Corporation
Customer Service
350 Ellis St.
Mountain View, CA 94043
408-517-8000
www.symantec.com

Taco Bell
See: YUM! Brands, Inc.
Customer Relations
17901 Von Karman Ave.
Irvine, CA 92614
949-863-4500
Toll-free: 1-800-822-6235
www.tacobell.com

Talbots
Customer Service Department
One Talbots Dr.
Hingham, MA 02043
781-741-4028
Toll-free: 1-800-992-9010
TTY: 1-800-624-9179
adx: customerservice@talbots.com
www.talbots.com
<table>
<thead>
<tr>
<th><strong>CORPORATE CONSUMER CONTACTS</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Target Stores</strong>&lt;sup&gt;©&lt;/sup&gt;</td>
</tr>
<tr>
<td>Guest Relations and Quality Assurance</td>
</tr>
<tr>
<td>33 S. 6th St.</td>
</tr>
<tr>
<td>PO Box 1392</td>
</tr>
<tr>
<td>Minneapolis, MN 55440-9350</td>
</tr>
<tr>
<td>612-307-9800</td>
</tr>
<tr>
<td>Toll-free: 1-800-440-0680</td>
</tr>
<tr>
<td>TTY: 1-800-755-5852</td>
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<tr>
<td><a href="http://www.target.com">www.target.com</a></td>
</tr>
<tr>
<td><strong>TEAC America, Inc.</strong>&lt;sup&gt;©&lt;/sup&gt;</td>
</tr>
<tr>
<td>Customer Service</td>
</tr>
<tr>
<td>7733 Telegraph Rd.</td>
</tr>
<tr>
<td>Montebello, CA 90640</td>
</tr>
<tr>
<td>323-726-0303</td>
</tr>
<tr>
<td>(Sales and Technical)</td>
</tr>
<tr>
<td>323-727-7627 (Service)</td>
</tr>
<tr>
<td>☎: <a href="mailto:custser@teac.com">custser@teac.com</a></td>
</tr>
<tr>
<td><a href="http://www.teac.com">www.teac.com</a></td>
</tr>
<tr>
<td><strong>Teleflora</strong></td>
</tr>
<tr>
<td>11444 W. Olympic Blvd.</td>
</tr>
<tr>
<td>4th Floor</td>
</tr>
<tr>
<td>Los Angeles, CA 90064</td>
</tr>
<tr>
<td>Toll-free: 1-800-835-3356</td>
</tr>
<tr>
<td>☎: <a href="mailto:service@teleflora.com">service@teleflora.com</a></td>
</tr>
<tr>
<td><a href="http://www.teleflora.com">www.teleflora.com</a></td>
</tr>
<tr>
<td><strong>Terminix</strong></td>
</tr>
<tr>
<td>Customer Service</td>
</tr>
<tr>
<td>860 Ridge Lake Rd.</td>
</tr>
<tr>
<td>Memphis, TN 38120</td>
</tr>
<tr>
<td>Toll-free: 1-800-837-6464</td>
</tr>
<tr>
<td><a href="http://www.terminix.com">www.terminix.com</a></td>
</tr>
<tr>
<td><strong>Texas Instruments, Inc.</strong>&lt;sup&gt;©&lt;/sup&gt;</td>
</tr>
<tr>
<td>Consumer Relations</td>
</tr>
<tr>
<td>12500 TI Blvd.</td>
</tr>
<tr>
<td>Dallas, TX 75243</td>
</tr>
<tr>
<td>972-917-8324 (Technical Support)</td>
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<tr>
<td>972-995-2011</td>
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<tr>
<td>Toll-free: 1-800-842-2737</td>
</tr>
<tr>
<td><a href="http://www.ti.com">www.ti.com</a></td>
</tr>
<tr>
<td><strong>T.G.I. Friday's</strong>&lt;sup&gt;©&lt;/sup&gt;</td>
</tr>
<tr>
<td>4201 Marsh Ln.</td>
</tr>
<tr>
<td>Carrollton, TX 75007</td>
</tr>
<tr>
<td>Toll-free: 1-800-374-4297 (Option 1)</td>
</tr>
<tr>
<td><a href="http://www.tgifridays.com">www.tgifridays.com</a></td>
</tr>
<tr>
<td><strong>Thrifty Car Rental</strong>&lt;sup&gt;©&lt;/sup&gt;</td>
</tr>
<tr>
<td>PO Box 35250</td>
</tr>
<tr>
<td>Tulsa, OK 74153</td>
</tr>
<tr>
<td>918-669-2168</td>
</tr>
<tr>
<td>Toll-free: 1-800-847-4389</td>
</tr>
<tr>
<td>TTY: 1-888-332-3677</td>
</tr>
<tr>
<td>☎: <a href="mailto:customercare@thrifty.com">customercare@thrifty.com</a></td>
</tr>
<tr>
<td><a href="http://www.thrifty.com">www.thrifty.com</a></td>
</tr>
<tr>
<td><strong>Time, Inc.</strong></td>
</tr>
<tr>
<td>Consumer Affairs</td>
</tr>
<tr>
<td>300 University Center Dr.</td>
</tr>
<tr>
<td>Tampa, FL 33612-6408</td>
</tr>
<tr>
<td>813-979-6625</td>
</tr>
<tr>
<td>Toll-free: 1-866-550-6934</td>
</tr>
<tr>
<td>☎: <a href="mailto:subsvcs@time.customersvc.com">subsvcs@time.customersvc.com</a></td>
</tr>
<tr>
<td><a href="http://www.time.com">www.time.com</a></td>
</tr>
<tr>
<td><strong>Time Warner, Inc.</strong></td>
</tr>
<tr>
<td>One Time Warner Center</td>
</tr>
<tr>
<td>New York, NY 10019</td>
</tr>
<tr>
<td>212-484-8000</td>
</tr>
<tr>
<td><a href="http://www.timewarnercom">www.timewarnercom</a></td>
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<tr>
<td><strong>Timex Corporation</strong></td>
</tr>
<tr>
<td>Customer Service</td>
</tr>
<tr>
<td>PO Box 2740</td>
</tr>
<tr>
<td>Little Rock, AR 72203</td>
</tr>
<tr>
<td>501-372-1111</td>
</tr>
<tr>
<td>Toll-free: 1-800-448-4639</td>
</tr>
<tr>
<td>☎: <a href="mailto:custserv@timex.com">custserv@timex.com</a></td>
</tr>
<tr>
<td><a href="http://www.timex.com">www.timex.com</a></td>
</tr>
<tr>
<td><strong>TJ Maxx</strong>&lt;sup&gt;©&lt;/sup&gt;</td>
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<tr>
<td>See: TJX Companies, Inc.</td>
</tr>
<tr>
<td>508-390-3000</td>
</tr>
<tr>
<td>Toll-free: 1-800-926-6299</td>
</tr>
<tr>
<td><a href="http://www.tjmaxx.com">www.tjmaxx.com</a></td>
</tr>
<tr>
<td><strong>TJX Companies, Inc.</strong>&lt;sup&gt;©&lt;/sup&gt;</td>
</tr>
<tr>
<td>770 Cochituate Rd.</td>
</tr>
<tr>
<td>Framingham, MA 01701</td>
</tr>
<tr>
<td>508-390-1000</td>
</tr>
<tr>
<td>Toll-free: 1-877-746-7259</td>
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<tr>
<td>(A. J. Wright)</td>
</tr>
<tr>
<td>Toll-free: 1-800-926-6299 (TJ Maxx)</td>
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<tr>
<td>Toll-free: 1-800-888-0776</td>
</tr>
<tr>
<td>(Home Goods)</td>
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<tr>
<td>Toll-free: 1-888-627-7425 (Marshalls)</td>
</tr>
<tr>
<td><a href="http://www.tjx.com">www.tjx.com</a></td>
</tr>
<tr>
<td><strong>T-Mobile Wireless</strong></td>
</tr>
<tr>
<td>Customer Relations</td>
</tr>
<tr>
<td>PO Box 37380</td>
</tr>
<tr>
<td>Albuquerque, NM 87176-7380</td>
</tr>
<tr>
<td>Toll-free: 1-877-453-1304</td>
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<td>(Customer Care)</td>
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<tr>
<td>Toll-free: 1-800-866-2453</td>
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<td>(Product Questions)</td>
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<tr>
<td>TTY: 1-877-296-1018</td>
</tr>
<tr>
<td><a href="http://www.tmobile.com">www.tmobile.com</a></td>
</tr>
<tr>
<td><strong>Top-Flite Professional Golf Company</strong>&lt;sup&gt;©&lt;/sup&gt;</td>
</tr>
<tr>
<td>Consumer Department</td>
</tr>
<tr>
<td>2180 Rutherford Rd.</td>
</tr>
<tr>
<td>Carlsbad, CA 92008</td>
</tr>
<tr>
<td>760-931-1771</td>
</tr>
<tr>
<td>Toll-free: 1-866-834-6532</td>
</tr>
<tr>
<td><a href="http://www.topflite.com">www.topflite.com</a></td>
</tr>
<tr>
<td><strong>The Toro Company</strong>&lt;sup&gt;©&lt;/sup&gt;</td>
</tr>
<tr>
<td>Consumer Division</td>
</tr>
<tr>
<td>8111 Lyndale Ave., S</td>
</tr>
<tr>
<td>Bloomington, MN 55420</td>
</tr>
<tr>
<td>612-888-8801</td>
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<tr>
<td>Toll-free: 1-800-348-2424</td>
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<tr>
<td>☎: <a href="mailto:consumer.service@toro.com">consumer.service@toro.com</a></td>
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<tr>
<td><a href="http://www.toro.com">www.toro.com</a></td>
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<tr>
<td><strong>Toshiba America</strong></td>
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<tr>
<td>82 Totowa Rd.</td>
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<tr>
<td>Wayne, NJ 07470</td>
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<tr>
<td>Toll-free: 1-800-631-3811</td>
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<tr>
<td>☎: <a href="mailto:customer_support@tacp.com">customer_support@tacp.com</a></td>
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<tr>
<td><a href="http://www.tacp.toshiba.com">www.tacp.toshiba.com</a></td>
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<td><strong>Totes/Isotoner</strong></td>
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<tr>
<td>Customer Service</td>
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<tr>
<td>9655 International Blvd.</td>
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<tr>
<td>Cincinnati, OH 45246-5658</td>
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<tr>
<td>513-682-8200</td>
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<tr>
<td>Toll-free: 1-800-762-8712</td>
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<tr>
<td>☎: <a href="mailto:customerservice@totes.com">customerservice@totes.com</a></td>
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<tr>
<td><a href="http://www.totes.com">www.totes.com</a></td>
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<tr>
<td><strong>Toys R Us</strong></td>
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<tr>
<td>Guest Relations</td>
</tr>
<tr>
<td>One Geoffrey Way</td>
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<tr>
<td>Wayne, NJ 07470-2030</td>
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<tr>
<td>973-617-3500</td>
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<tr>
<td>Toll-free: 1-800-869-7787</td>
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<tr>
<td><a href="http://www.toysrus.com">www.toysrus.com</a></td>
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<tr>
<td><strong>Trader Joe's</strong></td>
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<tr>
<td>Residential Customer Relations</td>
</tr>
<tr>
<td>One Centennial Ave.</td>
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<tr>
<td>Piscataway, NJ 08854</td>
</tr>
<tr>
<td>606-599-3700 ext. 3035</td>
</tr>
<tr>
<td>Toll-free: 1-888-232-5290</td>
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<tr>
<td><a href="http://www.traderjoes.com">www.traderjoes.com</a></td>
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<tr>
<td><strong>Trane</strong>&lt;sup&gt;©&lt;/sup&gt;</td>
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<tr>
<td>Residential Customer Relations</td>
</tr>
<tr>
<td>PO Box 37380</td>
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<tr>
<td>Albuquerque, NM 87176-7380</td>
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<tr>
<td>Toll-free: 1-877-453-1304</td>
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<tr>
<td>(Customer Care)</td>
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<tr>
<td>Toll-free: 1-800-866-2453</td>
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<td>(Product Questions)</td>
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<tr>
<td>TTY: 1-877-296-1018</td>
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<tr>
<td><a href="http://www.trane.com">www.trane.com</a></td>
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<tr>
<td><strong>TransUnion, LLC</strong>&lt;sup&gt;©&lt;/sup&gt;</td>
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<tr>
<td>PO Box 2000</td>
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<tr>
<td>Chester, PA 19022</td>
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<tr>
<td>610-546-4600</td>
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<tr>
<td>Toll-free: 1-800-888-4213</td>
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<tr>
<td>(Obtain a Report)</td>
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<tr>
<td>Toll-free: 1-800-916-8800</td>
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<tr>
<td>(Disputes)</td>
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<tr>
<td>Toll-free: 1-800-680-7289 (Frauds)</td>
</tr>
<tr>
<td>☎: <a href="mailto:fvad@transunion.com">fvad@transunion.com</a></td>
</tr>
<tr>
<td><a href="http://www.transunion.com">www.transunion.com</a></td>
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<tr>
<td>Company Name</td>
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</tbody>
</table>
| **Travelers Companies, Inc.** | Consumer Affairs  
One Tower Square 5MS  
Hartford, CT 06183 | Toll-free: 1-866-336-2077  
(Customer Advocacy)  
Toll-free: 1-800-252-4633  
(Claim Inquiry) | [www.travelers.com](http://www.travelers.com) | [help@twitter.com](mailto:help@twitter.com) | [www.twitter.com](http://www.twitter.com) | [www.travelers.com](http://www.travelers.com) | [www.travelers.com](http://www.travelers.com) | [www.travelers.com](http://www.travelers.com) | [www.travelers.com](http://www.travelers.com) | [www.travelers.com](http://www.travelers.com) |
| **Travelocity.com LP** | Customer Service  
3150 Sabre Dr.  
Southlake, TX 76092 | Toll-free: 1-888-872-8356  
(Toll Last minute Service)  
Toll-free: 1-800-255-1068  
(Cruise Service)  
TTY: 1-800-555-7585 | [www.travelocity.com](http://www.travelocity.com) | [feedback@tvguide.com](mailto:feedback@tvguide.com) | [www.travelocity.com](http://www.travelocity.com) | [www.travelocity.com](http://www.travelocity.com) | [www.travelocity.com](http://www.travelocity.com) | [www.travelocity.com](http://www.travelocity.com) | [www.travelocity.com](http://www.travelocity.com) |
| **True Value Company** | Customer Service  
8600 W. Bryn Mawr Ave.  
Chicago, IL 60631-3505 | 773-695-5000 | [www.truevalue.com](http://www.truevalue.com) | | | | | | |
| **TruGreen Lawn Care** | Service Master Company  
880 Ridge Lake Blvd.  
Mail Stop A4-4081  
Memphis, TN 38120 | Toll-free: 1-866-789-3205  
(Customer Relations)  
Toll-free: 1-888-937-3783  
(Cruise Service)  
| **Turtle Wax, Inc.** | PO Box 247  
Willowbrook, IL 60559-0247 | Toll-free: 1-800-887-8539 | [www.turtlewax.com](http://www.turtlewax.com) | | | | | | |
| **TV Guide** | Customer Relations  
11 W. 42nd St.  
Sixteenth Floor  
New York, NY 10036 | Toll-free: 1-800-886-8140  
(Customer Relations)  
Toll-free: 1-800-832-6825 | [www.tvguide.com](http://www.tvguide.com) | | | | | | |
| **Twitter.com** | 795 Folsom St., Suite 600  
San Francisco, CA 94107 | 415-896-2008 | [help@twitter.com](mailto:help@twitter.com) | [www.twitter.com](http://www.twitter.com) | [www.twitter.com](http://www.twitter.com) | [www.twitter.com](http://www.twitter.com) | | | |
| **Tyson Foods** | Consumer Relations CP631  
2200 Don Tyson Pkwy.  
Springdale, AR 72762 | Toll-free: 1-800-233-6332  
(Toll Last minute Service)  
Toll-free: 1-800-643-3410  
(Cruise Service) | [www.tyson.com](http://www.tyson.com) | | | | | | |
| **U-Haul International** | Customer Service  
2727 N. Central Ave.  
Phoenix, AZ 85004 | 602-263-6771 | [www.uhaul.com](http://www.uhaul.com) | | | | | | |
| **Uniflyer** | 920 Sylvan Ave., 2nd Floor  
| **Uniroyal Tires** | Consumer Care Department  
PO Box 19001  
| **United Airlines** | Customer Relations  
PO Box 66100  
Chicago, IL 60666 | Toll-free: 1-877-228-1327  
(Toll Last minute Service)  
Toll-free: 1-800-948-4885  
(Cruise Service)  
TTY: 1-800-323-0170 | [www.ual.com](http://www.ual.com) | | | | | | |
| **United Healthcare** | Customer Service  
PO Box 740815  
Atlanta, GA 30374-0815 | Toll-free: 1-888-545-5205 | [www.uhc.com](http://www.uhc.com) | | | | | | |
| **United Online, Inc.** | LNR Warner Center  
21301 Burbank Blvd.  
Woodland Hills, CA 91367 | 818-287-3000 | [www.unitedonline.com](http://www.unitedonline.com) | | | | | | |
| **United Parcel Service (UPS)** | 55 Glenlake Pkwy., NE  
Atlanta, GA 30328 | Toll-free: 1-800-742-5877  
TTY: 1-800-833-0056 | [www.ups.com](http://www.ups.com) | | | | | | |
| **United Van Lines, Inc.** | One United Dr.  
Fenton, MO 63026 | 636-343-3900 | [www.unitedvanlines.com](http://www.unitedvanlines.com) | | | | | | |
| **Uno Chicago Grill** | 100 Charles Park Rd.  
Boston, MA 02132 | 617-323-9200 | [www.unos.com](http://www.unos.com) | | | | | | |
| **US Airways** | Customer Relations  
4000 E. Sky Harbor Blvd.  
Phoenix, AZ 85034 | 480-693-0800 | [www.usairways.com](http://www.usairways.com) | | | | | | |
| **US Bank** | 800 Nicollet Mall  
Minneapolis, MN 55402 | 612-323-9200 | [www.usbank.com](http://www.usbank.com) | | | | | | |
**Verizon Communications, Inc.**  
1320 N. Courthouse Rd.  
Ninth Floor  
Arlington, VA 22201  
Toll-free: 1-800-621-9900  
TTY: 1-800-974-6006  
www.verizon.com

**Viacom, Inc.**  
Corporate Relations  
1515 Broadway, 51st Floor  
New York, NY 10036  
212-258-6000  
www.viacom.com

**Victoria's Secret Stores**  
Customer Service  
North American Office  
PO Box 16589  
Columbus, OH 43216-6589  
Toll-free: 1-800-411-5116  
Toll-free: 1-800-474-7834 (Spanish)  
Toll-free: 1-800-888-8200 (Victoria's Secret Direct)  
TTY: 1-800-666-0268  
*: service@victoriassecret.com  
www.victoriassecret.com

**Virgin Atlantic Airways, Ltd.**  
PO Box 570  
Canton, MA 02021  
Toll-free: 1-800-821-5438  
*: customer.relations.us@fly.virgin.com  
www.virgin-atlantic.com

**Virgin Mobile USA, LLP**  
10 Independence Blvd.  
Warren, NJ 07059  
Toll-free: 1-866-794-8049  
*: execescalations@virginmobileusa.com  
www.virginmobileusa.com

**Visa USA, Inc.**  
(Contact your issuing bank first)  
PO Box 194607  
San Francisco, CA 94119-4607  
Toll-free: 1-800-847-2911  
*: askvisausa@visa.com  
www.visa.com

**Vonage**  
Customer Care  
23 Main St.  
Holmdel, NJ 07733  
Toll-free: 1-866-243-4357  
www.vonage.com

**The Vons Companies, Inc.**  
Toll-free: 1-877-723-3929  
www.vons.com

**W Hotels**  
See: Starwood Hotels & Resorts Worldwide, Inc.  
914-640-8100  
www.whotels.com

**Walgreens**  
Consumer Relations  
200 Wilmot Rd.  
Deerfield, IL 60015  
Toll-free: 1-800-925-4733 (In-store)  
Toll-free: 1-877-250-5823 (Online)  
TTY: 1-877-924-7889  
www.walgreens.com

**Wal-Mart Stores, Inc.**  
Customer Service  
702 S.W. 8th St.  
Bentonville, AR 72716-0117  
479-273-4000  
Toll-free: 1-800-925-6278  
Toll-free: 1-800-966-6546 (Website Questions)  
*: help@walmart.com  
www.wal-mart.com

**Walter Drake, Inc.**  
PO Box 3680  
Oshkosh, WI 54903-3680  
Toll-free: 1-800-858-4979  
TTY: 1-920-231-5506  
www.wdrake.com

**Wegman’s Food Markets**  
Consumer Affairs  
1500 Brooks Ave.  
PO Box 30844  
Rochester, NY 14603-0844  
Toll-free: 1-800-934-6267  
www.wegmans.com

**Westin**  
See: Starwood Hotels & Resorts Worldwide, Inc.  
914-640-8100  
www.westin.com

**Wells Fargo & Company**  
PO Box 5277  
Sioux Falls, SD 57117  
Toll-free: 1-800-869-3557 (General)  
Toll-free: 1-800-956-4442 (Online)  
Toll-free: 1-866-867-5568 (Report Online Fraud)  
TTY: 1-800-877-4833  
www.wellsfargo.com

**Wendy’s International, Inc.**  
One Dave Thomas Blvd.  
Dublin, OH 43017-0256  
614-764-3102 ext. 2032  
Toll-free: 1-800-443-7266  
*: Consumer_Relations@Wendys.com  
www.wendys.com

**Western Union Financial Services, Inc.**  
Quality & Customer Service  
12500 E. Belford Ave.  
Greenwood Village, CO 80112  
720-332-1000  
Toll-free: 1-800-325-6000  
Toll-free: 1-800-448-1492 (Fraud)  
www.westernunion.com

**Westin**  
See: Starwood Hotels & Resorts Worldwide, Inc.  
914-640-8100  
www.westin.com

**Wet Seal, Inc.**  
26972 Burbank  
Foothill Ranch, CA 92610  
Toll-free: 1-866-746-7938  
*: customerservice@wetseal.com  
www.wetsale.com

**Whirlpool Corporation**  
2000 N. M-63  
Benton Harbor, MI 49022  
269-923-5000  
Toll-free: 1-800-344-1274 (Maytag)  
Toll-free: 1-800-422-1230 (KitchenAid)  
*: info@whirlpool.com  
www.whirlpoolcorpor.com

**Whole Foods Markets, Inc.**  
550 Bowie St.  
Austin, TX 78703  
512-542-0878  
*: customer.questions@wholefoods.com  
www.wholefoods.com
**Williams-Sonoma, Inc.**
10000 Covington Cross Dr.
Las Vegas, NV 89144
702-360-7000
Toll-free: 1-877-812-6235
✉: CustomerService@williams-sonoma.com
www.williams-sonoma.com

**Winn-Dixie Stores, Inc.**
5050 Edgewood Ct.
Jacksonville, FL 32254
904-783-5000
Toll-free: 1-866-946-6349
✉: Svc_WDCustResp@winn-dixie.com
www.winn-dixie.com

**Winnebago Industries**
Owner Relations
PO Box 152
Forest City, IA 50436-0152
641-585-3535
Toll-free: 1-800-537-1885
✉: or@winnabagoind.com
www.winnebagoind.com

**Wrangler**
PO Box 21488
Greensboro, NC 27420-1488
336-332-3564
Toll-free: 1-888-784-8571
✉: wranglerweb@vfc.com
www.wrangler.com

**Wyndham Hotel Group**
Customer Service
22 Sylvan Way
Parsipanny, NJ 07054
Toll-free: 1-800-347-7559
www.wyndhamworldwide.com

**Yahoo! Online**
Customer Care
701 1st Ave.
Sunnyvale, CA 94089
408-349-5070 (Customer Care)
408-349-3300
Toll-free: 1-866-562-7219
(Owner Relations)
✉: cc-advoc@yahoo-inc.com
www.yahoo.com

**Yamaha Motor Corporation**
6555 Katella Ave.
Cypress, CA 90630
714-761-7435
Toll-free: 1-800-962-7926 (Customer Relations)
Toll-free: 1-800-252-5265 (Yamaha Card)
www.yamaha-motor.com

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

**Zales Jewelers**
Customer Service
901 W. Walnut Hill Ln.
MS 5B
Irving, TX 75038-1003
Toll-free: 1-800-311-5393
✉: CustomerService@zales.com
www.zales.com

**Zappos.com**
Customer Loyalty
2280 Corporate Cir., Suite 100
Henderson, NV 89074
Toll-free: 1-800-927-7671
✉: cs@zappos.com
www.zappos.com

**Zenith Electronics Corp.**
See: LG Electronics, Inc.
Customer Service
2000 Millbrook Dr.
Lincolnshire, IL 60069
1-847-941-8000 (Corporate)
Toll-free: 1-877-993-6484
www.zenithservice.com

**Xbox**
See: Microsoft Corporation
Toll-free: 1-800-469-9269
TTY: 1-866-740-9269
www.xbox.com

**Y**

**Z**
Contacting Federal Agencies
Many federal agencies have enforcement and/or complaint-handling duties for products and services used by the general public. Others act for the benefit of the public, but do not resolve individual consumer problems. Agencies also create fact sheets, booklets, and websites that may be helpful when making purchase decisions or dealing with consumer problems. Some agencies provide timely information to citizens through profile pages on various social media outlets, blogs, and instant messaging. If you need help in deciding which federal agency to contact, check the index at the end of this book or call the Federal Citizen Information Center (FCIC) toll-free, 1-800-FED-INFO (333-4636).

Commission on Civil Rights
624 9th St., NW
Washington, DC 20425
202-376-8128 (Publications)
Toll-free: 1-800-552-6843 (Complaint Referrals)
TTY: 202-376-8116 (Nationwide Complaint Referral)
referrals@usccr.gov
www.usccr.gov
The Commission on Civil Rights is an independent, bipartisan agency charged with monitoring federal civil rights enforcement.

Consumer Product Safety Commission (CPSC)
4330 East West Hwy.
Bethesda, MD 20814
Toll-free: 1-800-638-2772 (CPSC Hotline; 8:30 am-5 pm ET)
TTY: 1-800-638-8270
info@cpsc.gov
www.cpsc.gov
www.recalls.gov (Government Recalls)
The CPSC protects the public from unreasonable risks of serious injury or death from thousands of types of consumer products under its jurisdiction, including products that pose a fire, electrical, chemical, or mechanical hazard or can injure children.

Department of Commerce

Bureau of the Census
4600 Silver Hill Rd.
Washington, DC 20233
301-763-4636
Toll-free: 1-800-923-8282
TTY: 1-800-877-8339
www.census.gov
The Census Bureau collects information about the population of the United States as well as data about the economy.

Weights and Measures Division (WMD)
National Institute of Standards and Technology
100 Bureau Dr., Stop 2600
Gaithersburg, MD 20899-2600
301-975-4004
owm@nist.gov
www.nist.gov/owm
The WMD promotes uniformity in U.S. weights and measures laws, regulations, and standards to achieve equity between buyers and sellers in the marketplace.

Department of Agriculture (USDA)

Center for Nutrition Policy and Promotion
3101 Park Center Dr., 10th Floor
Alexandria, VA 22302-1594
703-305-7600
www.cnpp.usda.gov
www.mypyramid.gov
The USDA Center for Nutrition Policy and Promotion (CNPP) works to improve the health and well-being of Americans by developing and promoting dietary guidance that links scientific research to the nutrition needs of consumers.

Food and Nutrition Service
3101 Park Center Dr., Room 926
Alexandria, VA 22302
703-305-2281
webmaster@fns.usda.gov
www.fns.usda.gov
FNS provides children and low-income people access to food, a healthful diet, and nutrition education.

General Information Line
1400 Independence Ave., SW
Washington, DC 20250
202-720-2791
www.usda.gov
This automated information line provides answers regarding USDA programs and activities.

Meat and Poultry Hotline
Food Safety and Inspection Service
Toll-free: 1-888-674-6854 (10 am-4 pm ET, English/Spanish)
TTY: 1-800-256-7072
mphiline.fsis@usda.gov
www.fsis.usda.gov
This toll-free service helps prevent food-borne illness by answering questions about the safe storage, handling, and preparation of meat, poultry, and egg products.

National Institute of Food and Agriculture
1400 Independence Ave., SW
Mail Stop 2215
Washington, DC 20250-2215
202-720-7947
www.nifa.usda.gov
www.extension.org
To find your local Cooperative Extension office, consult the county government listings in your local telephone directory.
Seafood Inspection Program
National Oceanic and Atmospheric Administration (NOAA)
1315 East West Hwy., F/SI-Room 10837
Silver Spring, MD 20910
301-713-2355
Toll-free: 1-800-422-2750
Email: NMFS.Seafood.Services@noaa.gov
website: seafood.nmfs.noaa.gov

NOAA oversees fisheries management in the United States and provides a voluntary inspection service to the industry. The NOAA Seafood Inspection Program offers product quality evaluation, grading, and certification services. NOAA provides official marks to eligible products, such as U.S. Grade A, Processed Under Federal Inspection (PUFI), and Lot Inspection.

United States Patent and Trademark Office
Office of the General Counsel
U.S. Patent and Trademark Office
PO Box 15667
Arlington, VA 22215
Toll-free: 1-800-786-9199
TTY: 571-272-9950
Email: TrademarkAssistanceCenter@uspto.gov
website: www.uspto.gov

Commissioner for Trademarks
Attn: MPU
PO Box 1451
Alexandria, VA 22313-1451
Email: TrademarkAssistanceCenter@uspto.gov
website: www.uspto.gov/trademarks

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450
Email: usptoinfo@uspto.gov
website: www.uspto.gov/patents

The USPTO grants trademarks and patents to protect investments of those who develop new ideas and technologies.

Federal Student Aid Information Center
319-337-5665
Toll-free: 1-800-433-3243
Toll-free: 1-800-621-3115 (Defaulted Loans)
Toll-free: 1-800-557-7392 (Loan Consolidation)
TTY: 1-800-730-8913 (Spanish speakers are available)
Email: OPE_SFA@ed.gov
website: www.ed.gov/finaid/landing.jhtml?src=ln
www.studentaid.ed.gov (For Students)
www.ifap.ed.gov (For Financial Aid Professionals)
www.dl.ed.gov (Information about Direct Loans)
The Center provides information about federal student aid for teachers, parents, students, administrators, and others. It provides comprehensive information on federal student aid programs, including a Financial Aid and Scholarship Wizard, college savings calculator, and a career finder.

Office for Civil Rights (OCR)
202-245-6800
Toll-free: 1-800-421-3481
TTY: 1-877-521-2172
Email: ocr@ed.gov
website: www.ed.gov/about/offices/list/ocr
This office works to ensure equal access to education and resolve complaints of discrimination.

Office of Postsecondary Education (OPE)
1990 K St., NW
Washington, DC 20006
202-502-7750
website: www2.ed.gov/about/offices/list/ope/index.html
www.ope.ed.gov/accreditation (Searchable Accreditation Database)
OPE develops programs to increase access to postsecondary education. This office works with state accreditation agencies to recognize institutions of higher learning that provide quality education.

Office of Special Education and Rehabilitative Services (OSERS)
400 Maryland Ave., SW
Washington, DC 20202-2800
202-245-7468
Toll-free: 1-800-872-5327
TTY: 202-205-4208
email: ed.gov/about/offices/list/osers/index.html
ed.gov/about/offices/list/osers/osep/index.html (Office of Special Education Programs)
ed.gov/about/offices/list/osers rsa/index.html (The Rehabilitation Services Administration)
ed.gov/about/offices/list/osers/nidrr/index.html (The National Institute of Disability & Rehabilitation Research)
OSERS provides a wide array of supports to parents and individuals, school districts, and states in three main areas: special education, vocational rehabilitation, and research.
Office of Vocational and Adult Education (OVAE)
400 Maryland Ave., SW
Washington, DC 20202-7100
202-245-7700
Email: ovae@ed.gov
OVAE administers and coordinates programs that are related to adult education and literacy, career and technical education, and community colleges.

Department of Energy (DOE)
Public Affairs
1000 Independence Ave., SW
Washington, DC 20585
202-586-5575
Toll-free: 1-800-342-5363
www.doe.gov
www.energy.gov/forconsumers.htm
(Consumer Site)
Energy Efficiency and Renewable Energy (EERE)
Office of the Assistant Secretary
Mail Stop EE-1
Department of Energy
Washington, DC 20585
202-586-9220
202-586-0303
Toll-free: 1-877-337-3463
Email: eereic@ee.doe.gov
www.eere.energy.gov/consumer
The EERE Information Center answers questions about EERE’s products, services, and technology programs, and refers callers to the most appropriate EERE resources.

Department of Health and Human Services (HHS)
HHS-TIPS Fraud Hotline
Office of Inspector General (OIG)
Attn: HOTLINE
PO Box 23489
Washington, DC 20026
Toll-free: 1-800-447-8477
TTY: 1-800-377-4950
Email: HHSTips@oig.hhs.gov
www.oig.hhs.gov
The mission of the Office of Inspector General (OIG) is to protect the integrity of HHS programs, as well as the health and welfare of the beneficiaries of those programs.

National Health Information Center (NHIC)
PO Box 1133
Washington, DC 20013-1133
301-565-4167
Toll-free: 1-800-336-4797
Email: info@nhic.org
www.health.gov/nhic
www.healthfinder.gov
www.healthfinder.gov/espanol (in Spanish)
NHIC is a health information referral service that links consumers and health professionals with organizations best able to provide answers to their health-related questions.

Office for Civil Rights (OCR)
Filing Complaints with OCR
200 Independence Ave., SW
Room 509F, HHH Building
Washington, DC 20201
Toll-free: 1-800-368-1019
TTY: 1-800-537-7697
Email: OCRmail@hhs.gov
www.dhhs.gov/ocr
OCR helps to protect you from discrimination in certain health care and social service programs.

Administration for Children & Families (ACF)
370 L’Enfant Promenade, SW
Washington, DC 20447
www.acf.hhs.gov
The ACF funds state, territory, local, and tribal organizations to provide family assistance (welfare), child support, child care, Head Start, child welfare, and other programs relating to children and families.

Child Welfare Information Gateway
Administration for Children & Families (ACF)
1250 Maryland Ave., SW, 8th Floor
Washington, DC 20024
Toll-free: 1-800-394-3366 (8:30 am-5:30 pm, ET)
Email: info@childwelfare.gov
www.childwelfare.gov
Child Welfare Information Gateway connects child welfare and related professionals to comprehensive information and resources to help protect children and strengthen families.

National Runaway Switchboard (NRS)
Administration for Children & Families (ACF)
3080 N. Lincoln Ave.
Chicago, IL 60657
773-880-9860
Toll-free: 1-800-786-2929 (24 hrs./7 days a week)
Email: info@nrs crisisline.org
www.1800runaway.org
The mission of the National Runaway Switchboard (NRS) is to help keep America’s runaway and at-risk youth safe and off the streets. The organization serves as the federally designated national communication system for runaway and homeless youth.
Office of Child Support Enforcement (OCSE)  
Administration for Children & Families (ACF)  
370 L'Enfant Promenade, SW  
Washington, DC 20447  
202-401-9373  
www.acf.hhs.gov/programs/cse/  
The OCSE ensures that assistance in obtaining support (both financial and medical) is available to children through locating parents, establishing paternity and support obligations, and enforcing those obligations.

Administration on Aging (AoA)  
One Massachusetts Ave., NW  
Washington, DC 20001  
202-619-0724  
aoainfo@aoa.hhs.gov  
www.aoa.gov  
AoA is the federal focal point and advocate agency for older persons and their concerns. AoA works to heighten awareness among other federal agencies, organizations, groups, and the public about the valuable contributions that older Americans make to the nation. AoA also alerts others to the needs of vulnerable older people. Through information, referral and outreach efforts at the community level, AoA seeks to educate older people and their caregivers about the benefits and services available to help them.

Eldercare Locator  
Administration on Aging (AoA)  
Toll-free: 1-800-677-1116 (M-F, 9 am-8 pm ET)  
TTY: 1-800-677-1116  
eldercarelocator@n4a.org  
www.eldercare.gov  
Administered by the National Association of Area Agencies on Aging (n4a), the Eldercare Locator is the first step in finding resources for older adults in any U.S. community. This free national service of the Administration on Aging provides an instant connection to resources that enable older persons to live independently in their communities and offers support for caregivers.

Centers for Disease Control and Prevention (CDC)  
1600 Clifton Rd.  
Atlanta, GA 30333  
Toll-free: 1-800-232-4636 (24 hrs./7 days a week, English and Spanish)  
TTY: 1-888-232-6348  
cdcinfo@cdc.gov  
www.cdc.gov  
www.cdc.gov/spanish (in Spanish)  
CDC collaborates to create the expertise, information, and tools that people and communities need to protect their health through health promotion; prevent disease, injury, and disability; and prepare for new health threats.

HIV/AIDS Prevention  
Centers for Disease Control and Prevention (CDC)  
Toll-free: 1-800-232-4636 (24 hrs./7 days a week, English and Spanish)  
TTY: 1-888-232-6348  
cdcinfo@cdc.gov  
www.cdc.gov/hiv  
www.cdc.gov/hiv/spanish/ (in Spanish)  
The Division of HIV/AIDS Prevention provides national leadership of and support for HIV prevention research and the development, implementation, and evaluation of evidence-based HIV prevention programs serving persons affected by, or at risk for, HIV infection.

Centers for Medicare & Medicaid Services (CMS)  
Office of External Affairs  
7500 Security Blvd.  
Baltimore, MD 21244-1850  
Toll-free: 1-800-633-4227 (Medicare Service Center)  
Toll-free: 1-800-447-8477 (Medicare Fraud Hotline)  
TTY: 1-877-486-2048  
www.cms.gov  
The Medicare Service Center answers your questions about Medicare topics, manages your orders of Medicare publications, provides detailed information about the Medicare managed care plans in your area, and shares Medicare health plan quality and customer satisfaction information. Contact the Center to obtain the phone number of your state Medicaid office.

Food and Drug Administration (FDA)  
10903 New Hampshire Ave.  
Silver Spring, MD 20993  
Toll-free: 1-888-463-6332  
www.fda.gov  
The FDA is responsible for protecting the public health by ensuring the safety, efficacy, and security of human and veterinary drugs, biological products, medical devices, our nation’s food supply, cosmetics, and products that emit radiation. The FDA also provides accurate, science-based health information to the public.
Center for Food Safety and Applied Nutrition (CFSAN)
Food and Drug Administration (FDA)
Outreach and Information Center
5100 Paint Branch Pkwy., HFS-009
College Park, MD 20740
Toll-free: 1-888-723-3366 (M-F; 10 am-4 pm ET)
www.fda.gov/Food
The CFSAN Information Line is a general information line for questions pertaining to food safety and applied nutrition.

National Institutes of Health (NIH)
9000 Rockville Pike
Bethesda, MD 20892
301-496-4000
TTY: 301-402-9612
☎: NIHinfo@od.nih.gov
www.nih.gov
www.salud.nih.gov (Spanish)
The National Institutes of Health (NIH) is the primary federal agency for conducting and supporting medical research.

AIDSinfo
National Institutes of Health (NIH)
PO Box 6303
Rockville, MD 20849-6303
301-315-2816
Toll-free: 1-800-448-0440 (English/Spanish 12 pm-5 pm)
TTY: 1-888-480-3739
✉: ContactUs@aidsinfo.nih.gov
aidsinfo.nih.gov
www.aidsinfo.nih.gov/infoSIDA (Spanish)
www.aidsinfo.nih.gov/LiveHelp (Real-time, online assistance M-F, 12 pm - 4 pm ET. Spanish-speaking agents available)
AIDSinfo offers the latest Federally approved information on HIV/AIDS clinical research, treatment and prevention, and medical practice guidelines for people living with HIV/AIDS, their families and friends, health care providers, scientists, and researchers.

National Cancer Institute (NCI)
National Institutes of Health
NCI Public Inquiries Office
6116 Executive Blvd., Suite 300
Bethesda, MD 20892-8322
Toll-free: 1-800-422-6237 (M-F, 8 am-8 pm ET, English/Spanish)
☎: cancergovstaff@mail.nih.gov (English); nciespanol@mail.nih.gov (Spanish)
www.cancer.gov
www.cancer.gov/espanol (Spanish)
https://cissecure.nci.nih.gov/livehelp/wel come.asp (Live help online chat, M-F, 8 am-11 pm)
NCI coordinates the National Cancer Program, which conducts and supports research, training, health information dissemination, and other programs with respect to the cause, diagnosis, prevention, and treatment of cancer, rehabilitation from cancer, and the continuing care of cancer patients and their families.

National Institute of Allergy and Infectious Diseases
National Institutes of Health (NIH)
6610 Rockledge Dr.
MSC 6612
Bethesda, MD 20892-6612
301-496-5717
Toll-free: 1-866-284-4107
☎: ocpostoffice@niaid.nih.gov
www.niaid.nih.gov
NIAID provides health information on allergic, infectious, and immunologic diseases. Diseases include food allergy, sinusitis, and genital herpes. Consumers can call or write to the Institute with questions and can order publications over the phone or on the website.

National Institute of Mental Health
National Institutes of Health (NIH)
6001 Executive Blvd.
Room 8184, MSC 9663
Bethesda, MD 20892-9663
301-443-4513
Toll-free: 1-866-615-6464
TTY: 301-443-8431, 1-866-415-8051
☎: nimhinfo@nih.gov
www.nimh.nih.gov
NIMH is the federal agency that conducts and supports research that seeks to understand, treat, and prevent mental illness. Contact NIMH for information on the symptoms, diagnosis, and treatment of mental disorders; clinical trials and research. A publication ordering system is available on the NIMH website. Some publications are available in Spanish.

Department of Homeland Security (DHS)
Washington, DC 20528
202-282-8000
www.dhs.gov
Transportation Security Administration (TSA)
601 S. 12th St.
Arlington, VA 20598
Toll-free: 1-866-289-9673
☎: TSA-ContactCenter@dhs.gov
www.tsa.gov
The TSA can assist you with questions or concerns about travel tips, permitted and prohibited items, and information on filing a claim for items that were damaged or lost during a TSA screening.
U.S. Citizenship and Immigration Services (USCIS)
Toll-free: 1-800-375-5283 (National Customer Service Center)
TTY: 1-800-767-1833
www.uscis.gov
The USCIS is responsible for processing immigration and naturalization applications and establishing policies regarding immigration services.

U.S. Customs and Border Protection (CBP)
1300 Pennsylvania Ave., NW
Washington, DC 20229
703-526-4200
Toll-free: 1-877-227-5511
TTY: 1-866-880-6582
www.cbp.gov
CBP prevents individuals from entering the country illegally or bringing harmful and illegal substances into the U.S. It also protects agricultural products from pests and American businesses from theft of their intellectual property.

Federal Emergency Management Agency (FEMA)
500 C St., SW
Washington, DC 20472
Toll-free: 1-800-621-3362
TTY: 1-800-462-7585
www.fema.gov
www.ready.gov (Disaster Preparedness)
www.listo.gov (Disaster Preparedness, Spanish)
www.disasterassistance.gov
FEMA supports citizens and emergency personnel to build, sustain, and improve the nation’s capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

FEMA Disaster Assistance
PO Box 10055
Hyattsville, MD 20782-7055
Toll-free: 1-800-621-3362
TTY: 1-800-462-7585
☎: AskFEMA@dhs.gov
www.fema.gov/assistance/index.shtm

National Flood Insurance Program (NFIP)
FEMA
500 C St., SW
Washington, DC 20472
Toll-free: 1-800-621-3362
TTY: 1-800-427-5593
☎: FloodSmart@dhs.gov
www.floodsmart.gov
National Flood Insurance Program (NFIP) provides a means for property owners to financially protect themselves. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP.

Department of Housing and Urban Development (HUD)
Fair Housing and Equal Opportunity (FHEO)
451 7th St., SW, Room 5204
Washington, DC 20410-2000
202-708-4252
Toll-free: 1-800-669-9777 (Complaints Hotline)
TTY: 1-800-927-9275
www.hud.gov/offices/fheo/
www.hud.gov/offices/fheo/online-complaint.cfm (Online Form)
www.hud.gov/complaints/housediscrim.cfm
FHEO enforces federal laws and establishes policies that make sure all Americans have equal access to the housing of their choice. If you believe that you have been the victim of housing discrimination, file a complaint with this office.

Department of Housing
451 7th St., SW
Washington, DC 20410
portal.hud.gov/portal/page/portal/HUD/program_offices/housing
The Department of Housing provides public services through its nationally administered programs. It oversees the Federal Housing Administration and regulates the housing industry business.

Federal Housing Administration (FHA)
Department of Housing
451 7th St., SW
Washington, DC 20410
Toll-free: 1-800-225-5342
TTY: 1-877-833-2483
☎: info@fhaoutreach.com
portal.hud.gov
FHA provides mortgage insurance on single-family, multi-family, manufactured home, and hospital loans made by FHA-approved lenders throughout the United States and its territories.

Office of Manufactured Housing Programs
Department of Housing
Office of Deputy Assistant Secretary for Regulatory Affairs and Manufactured Housing
451 7th St., SW, Room 9164
Washington, DC 20410-8000
202-708-1112
Toll-free: 1-800-927-2891
TTY: 202-708-1455
☎: mhs@hud.gov
www.hud.gov/offices/hsg/sfh/mhs/mhshome.cfm
The Manufactured Housing Program is a consumer protection program that regulates the construction of certain factory-built housing units, called “manufactured homes.” HUD works with 37 states to respond to consumer complaints.
Office of RESPA and Interstate Land Sales
Department of Housing
Office of the Deputy Assistant Secretary for Regulatory Affairs and Manufactured Housing
451 7th St., SW, Room 9154
Washington, DC 20410
202-708-0502
Toll-free: 1-800-225-5342
TTY: 202-708-1455
Email: hsg-respa@hud.gov
www.hud.gov/offices/hsg/sfh/res/respa_hm.cfm (RESPA)
www.hud.gov/offices/hsg/sfh/jls/ilshome.cfm (Interstate Land Sales)
This office handles complaints and provides information regarding real estate loan transactions and borrower rights under the Real Estate Settlement Procedures Act (RESPA). The Interstate Land Sales program protects consumers from fraud and abuse in the sale or lease of land.

Department of the Interior (DOI)

Fish and Wildlife Service
Mail Stop 3351
Washington, DC 20240
202-208-5634 (Public Affairs routes all calls from here)
Toll-free: 1-800-344-9453
Email: www.fws.gov
The Fish and Wildlife Service works to conserve, protect, and enhance fish, wildlife and plants, and their habitats.

National Park Service (NPS)
1849 C St., NW
Room 7012
Washington, DC 20240
202-208-6843 (Public Affairs routes all calls from here)
Email: www.nps.gov
www.recreation.gov (Federal recreational activities and reservations)
NPS preserves the nation’s national parks and historic landmarks so that individuals may enjoy the natural environment for years to come.

Department of Justice (DOJ)

Americans with Disabilities Act (ADA) Information Line
950 Pennsylvania Ave., NW
Disability Rights Section-NYAV
Washington, DC 20530
Toll-free: 1-800-514-0301 (M-W, F 9:00 am-5:30 pm ET, T 12:30 pm-5:30 pm ET)
TTY: 1-800-514-0383
Email: www.ada.gov
This service permits businesses, state and local governments, or others to call and ask questions about general or specific ADA requirements, including questions about the ADA Standards for Accessible Design.

U.S. Trustee Program
Executive Offices for U.S. Trustees
20 Massachusetts Ave., NW
Suite 8000
Washington, DC 20530
202-307-1399
Email: ustrustee.program@usdoj.gov
www.justice.gov/ust
The Trustee Program protects the integrity of the federal bankruptcy system. The program monitors the conduct of bankruptcy parties and private estate trustees. It also identifies and helps investigate bankruptcy fraud and abuse.

Department of Labor (DOL)

Employee Benefits Security Administration (EBSA)
Office of Participant Assistance
Department of Labor, Room N5623
200 Constitution Ave., NW
Washington, DC 20210
Toll-free: 1-866-444-3272
TTY: 1-877-889-5627
www.dol.gov/ebsa
The EBSA provides information and assistance on private sector, employer-sponsored retirement benefit and health benefit plans.

Job Corps
200 Constitution Ave., NW
Suite N4463
Washington, DC 20210
202-693-3000
Toll-free: 1-800-733-5627
Email: national_office@jobcorps.gov
www.jobcorps.gov
Job Corps is a no-cost education and vocational training program that helps young people (ages 16 to 24) improve the quality of their lives through vocational and academic training.

National Contact Center
Toll-free: 1-866-487-2365
TTY: 1-877-889-5627
Email: http://www.dol.gov/dol/contact/contact-email.htm
www.dol.gov

Occupational Safety and Health Administration (OSHA)
Department of Labor
200 Constitution Ave., NW
Washington, DC 20210
Toll-free: 1-800-321-6742
TTY: 1-877-889-5627
Email: www.osha.gov
OSHA ensures safe and healthful working conditions by setting and enforcing standards and by providing training, outreach, education, and assistance.
Office of Disability Employment Policy (ODEP)
200 Constitution Ave., NW, Room S1303
Washington, DC 20210
202-693-7880
Toll-free: 1-866-633-7365
TTY: 202-693-7881 or 1-877-889-5627
[www.dol.gov/odep](http://www.dol.gov/odep)

ODEP works to create policies to ensure that people with disabilities are fully integrated in the workforce.

Veteran's Employment and Training Service (VETS)
Department of Labor, Room S1325
200 Constitution Ave., NW
Washington, DC 20210
Toll-free: 1-866-487-2365
TTY: 1-877-889-5627
[www.dol.gov/vets](http://www.dol.gov/vets)

VETS provides resources to prepare and assist veterans obtain meaningful careers and maximize their employment opportunities.

Department of Transportation (DOT)
Aviation Consumer Protection Division (ACPD)
Office of the Assistant General Counsel for Aviation Enforcement and Proceedings
1200 New Jersey Ave., SE
Washington, DC 20590
202-366-2220 (Airline Service Complaints)
Toll-free: 1-800-778-4838 (Air travelers with disabilities hotline)
TTY: 202-366-0511
TTY: 1-800-455-9880
[airconsumer@dot.gov](mailto:airconsumer@dot.gov)
[airconsumer.ost.dot.gov/problems.htm](http://airconsumer.ost.dot.gov/problems.htm)
[airconsumer.ost.dot.gov/spanish/index.cfm](http://airconsumer.ost.dot.gov/spanish/index.cfm)
(in Spanish)
The ACPD receives complaints from members of the public regarding air travel consumer issues. It verifies compliance with the Department’s aviation consumer protection requirements and provides guidance on consumer protection matters.

Federal Aviation Administration (FAA)
800 Independence Ave., SW
Washington, DC 20591
202-366-4000
Toll-free: 1-866-835-5322
[www.faa.gov](http://www.faa.gov)
The FAA works to ensure that all air travel is safe.

Federal Motor Carrier Safety Administration (FMCSA)
1200 New Jersey Ave., SE
Suite W60-300
Washington, DC 20590
202-366-2519
Toll-free: 1-800-832-5660 (FMCSA Information Line)
TTY: 1-800-877-8339
[www.fmcsa.dot.gov](http://www.fmcsa.dot.gov)
[www.protectyourmove.gov](http://www.protectyourmove.gov) (Interstate moving information)
The FMCSA provides information about your rights when moving across state lines (interstate moves). Consumers should submit household goods, commercial complaints, or dangerous safety violations involving a commercial truck or bus to this agency.

National Highway Traffic Safety Administration (NHTSA)
1200 New Jersey Ave., SE
West Bldg.
Washington, DC 20590
Toll-free: 1-888-327-4236 (Vehicle Safety Hotline)
TTY: 1-800-424-9153
[https://www.nhtsa.dot.gov/email.cfm](https://www.nhtsa.dot.gov/email.cfm)

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.
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<th><strong>FEDERAL AGENCIES</strong></th>
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<td><strong>Department of the Treasury</strong></td>
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| **Bureau of the Public Debt**  
Treasury Direct  
PO Box 7015  
Parkersburg, WV 26106-7015  
Toll-free: 1-800-722-2678  
[www.publicdebt.treas.gov](http://www.publicdebt.treas.gov)  
[www.treasurydirect.gov](http://www.treasurydirect.gov)  
This agency borrows moneys to make sure that the federal government continues to operate. You can contact it to purchase bonds or to check on the maturity of bonds you have already purchased. |
| **Office of the Comptroller of the Currency (OCC)**  
Customer Assistance Group  
1301 McKinney St., Suite 3450  
Houston, TX 77010  
Toll-free: 1-800-613-6743  
TTY: 713-658-0340  
[www.helpwithmybank.gov](http://www.helpwithmybank.gov)  
The OCC charters, regulates, and supervises all national banks. |
| **Internal Revenue Service (IRS)**  
Toll-free: 1-800-829-1040 (Help for Individuals)  
Toll-free: 1-800-829-1954 (Refund Status)  
TTY: 1-800-829-4059  
Free tax help is available from the Internal Revenue Service at www.irs.gov 24 hours a day, seven days a week. Numerous online applications, resources, and taxpayer assistance services are available. Learn about electronic filing options, look up the status of your refund, print tax forms and instructions, and look for preparers who can electronically file tax returns. If your personal tax questions require face-to-face assistance, visit the Taxpayer Assistance Centers closest to you. Locations are listed on [www.IRS.gov](http://www.IRS.gov). |
| **Office of Thrift Supervision (OTS)**  
1700 G St., NW  
Washington, DC 20552  
Toll-free: 1-800-842-6929  
TTY: 1-888-872-8339  
[www.ots.treas.gov](http://www.ots.treas.gov)  
The OTS supervises federal savings and loans and federal savings banks and handles complaints about these organizations. |
| **United States Mint**  
Customer Service Center  
2799 Reeves Rd.  
Plainfield, IN 46168  
Toll-free: 1-888-872-6468 (8:00 am-12:00 am ET)  
TTY: 1-888-321-6468 (M-F, 8:30 am-5:00 pm ET)  
[www.usmint.gov](http://www.usmint.gov)  
The Mint produces the coins that circulate throughout the U.S. They also produce special edition coinage that can be purchased for coin collections. |
| **Department of Veterans Affairs (VA)**  
1722 I St., NW  
Washington, DC 20421  
Toll-free: 1-800-827-1000  
TTY: 1-800-829-4833  
[www.va.gov](http://www.va.gov)  
For information about VA medical care or benefits, write, call or visit your nearest VA facility.  
**Consumer Affairs Service**  
810 Vermont Ave., NW  
Washington, DC 20420  
202-461-7402  
TTY: 1-800-829-4833  
[www.va.gov](http://www.va.gov)  
Contact Consumer Affairs Service for consumer information or general assistance.  
**National Cemetery Administration (NCA)**  
810 Vermont Ave., NW  
Washington, DC 20420  
202-461-6240  
TTY: 1-800-829-4833  
[www.cem.va.gov](http://www.cem.va.gov)  
Contact the NCA for information about burials, headstones or markers, the State Cemetery Grants Program, and presidential memorial certificates for veterans.  
**Veterans Benefits Administration (VBA)**  
810 Vermont Ave., NW  
Washington, DC 20420  
202-461-9763 (Publications Only)  
Toll-free: 1-800-827-1000  
TTY: 1-800-829-4833  
[www.vba.va.gov](http://www.vba.va.gov)  
The VBA helps veterans receive benefits, such as educational and financial resources.  
**Veterans Health Administration (VHA)**  
810 Vermont Ave., NW  
Washington, DC 20420  
Toll-free: 1-877-222-8387  
[www.va.gov/health](http://www.va.gov/health)  
VHA serves the needs of America’s veterans by providing primary care, specialized care, and related medical and social support services.  
**Environmental Protection Agency (EPA)**  
**Energy Star Program**  
1200 Pennsylvania Ave., NW  
Room 6202J  
Washington, DC 20460  
703-412-3086  
Toll-free: 1-888-782-7937  
hotline@energystar.gov  
[www.energystar.gov](http://www.energystar.gov)  
The ENERGY STAR label is awarded to products for the home and office that are highly energy-efficient. The program encourages the use of energy-efficient products that both protect the environment and save consumers money. |
Indoor Environments Division
Mail Code 6609J
Washington, DC 20460
202-343-9370
Toll-free: 1-800-438-4318
Email: IAQINFO@aol.com
www.epa.gov/iaq/iaqxline.html
This agency is a central source of information on indoor air quality. It is responsible for implementing the Indoor Environments Program, a voluntary (non-regulatory) program to address indoor air pollution.

National Pesticide Information Center
Oregon State University
333 Weniger Hall
Corvallis, OR 97331-6502
Toll-free: 1-800-858-7378 (6:30 am-4:30 pm, PT)
Email: npic@ace.orst.edu
npic.orst.edu
This service provides objective, science-based information about a wide variety of pesticide-related subjects, including pesticide products, pesticide poisonings, toxicology, and environmental chemistry.

National Service Center for Environmental Publications (NSCEP)
PO Box 42419
Cincinnati, OH 45242-0419
Toll-free: 1-800-490-9198
Email: nscep@bps-lmit.com
www.epa.gov/nscep
NSCEP distributes EPA's publications to the public. Consumers can order copies by phone and mail or download digital versions.

Safe Drinking Water Hotline
Safe Drinking Water Hotline, 4606M
1200 Pennsylvania Ave., NW
Washington, DC 20460
703-412-3330
Toll-free: 1-800-426-4791 (10 am-4 pm ET, English and Spanish)
www.epa.gov/safewater/hotline
The Office of Ground Water and Drinking Water helps protect public health by ensuring safe drinking water and protecting groundwater.

Federal Communications Commission (FCC)

Consumer Center
445 12th St., SW
Washington, DC 20554
Toll-free: 1-888-225-5322
TTY: 1-888-835-5322
Email: fccinfo@fcc.gov
http://reboot.fcc.gov/consumers
www.fcc.gov/cgb
FCC accepts public inquiries, informal complaints, and questions regarding cable, radio, satellite, telephone, television, and wireless services.

Wireless Telecommunications Bureau (WTB)
445 12th St., SW
Washington, DC 20554
Toll-free: 1-877-480-3201
TTY: 717-338-2824
wireless.fcc.gov
The WTB handles the majority of FCC's wireless telecommunication programs. It provides guidance for consumers about selecting wireless communication providers and products.

Federal Deposit Insurance Corporation (FDIC)

Division of Supervision and Consumer Protection Consumer Response Center
2345 Grand Blvd., Suite 1200
Kansas City, MO 64108
Toll-free: 1-877-275-3342
TTY: 1-800-925-4618
www.fdic.gov
www2.fdic.gov/starsmail/index.asp (Online Consumer Assistance Form)
FDIC responds to questions about federal deposit insurance coverage and handles complaints and inquiries about FDIC-insured state banks that are not members of the Federal Reserve System.

Federal Reserve System

Federal Reserve Consumer Help
PO Box 1200
Minneapolis, MN 55480
Toll-free: 1-888-851-1920 (8:00 am-6:00 pm CT)
TTY: 1-877-766-8533 (8:00 am-6:00 pm CT)
Email: consumerhelp@federalreserve.gov
www.federalreserveconsumerhelp.gov
This division receives and tracks consumer complaints and questions regarding practices by banks and other financial institutions supervised by the Board of Governors of the Federal Reserve System.

Equal Employment Opportunity Commission (EEOC)

131 M St., NE
Washington, DC 20507
202-660-4100
Toll-free: 1-800-669-4000
TTY: 202-660-4958
Email: info@eeoc.gov
www.eeoc.gov
The EEOC enforces laws that make discrimination illegal in the workplace. The commission oversees all types of work situations, including hiring, firing, promotions, harassment, training, wages, and benefits.
Federal Trade Commission (FTC)  ❖

Bureau of Consumer Protection  ❖
Consumer Response Center
600 Pennsylvania Ave., NW
Washington, DC 20580
Toll-free: 1-877-382-4357
TTY: 1-866-653-4261
www.ftc.gov
www.onguardonline.gov (online security tips)
www.admongo.gov (advertising literacy for kids)
The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit the website or call the toll-free number provided. The FTC records consumer complaints (Internet, telemarketing, identity theft, and other fraud-related complaints) into the Consumer Sentinel Network, a secure, online database and investigative tool available to hundreds of law enforcement agencies.

General Services Administration (GSA)  ❖

Federal Citizen Information Center (FCIC)  ❖
1275 First St., NE
11th Floor
Washington, DC 20417
For catalog orders, send your name and address to:
Catalog, Pueblo, CO 81009
202-501-1794
Toll-free: 1-800-FED-INFO (333-4636)
www.usa.gov (U.S. government’s official web portal)
www.pueblo.gsa.gov (FCIC homepage)
www.ConsumerAction.gov (consumer information and tips)
www.info.gov (citizen services)
www.kids.gov (government websites for kids)
www.gobiernousa.gov (USA.gov in Spanish)
www.consumidor.gov (consumer information in Spanish)
FCIC publishes the free, quarterly Consumer Information Catalog, which lists more than 200 free and low-cost federal booklets on a wide variety of consumer topics, and maintains a family of websites to help provide free, timely, and useful information to citizens. Consumers can get the information they need in three ways: through printed publications, by calling the toll-free phone number, or by visiting www.usa.gov, the U.S. government’s official web portal.

Surplus Federal Property Sales
1800 F St., NW
Washington, DC 20405
Toll-free: 1-800-488-3111
www.govsales.gov
GSA helps federal agencies dispose of unneeded property by selling it directly to the public. It sells personal property, real estate, and vehicles to the public through online auctions.

National Council on Disability (NCD)

Director of Communications
1331 F St., NW
Suite 850
Washington, DC 20004
202-272-2004
TTY: 202-272-2074
ncd@ncd.gov
www.ncd.gov
The NCD is an independent federal agency that makes recommendations to the President and Congress on policies affecting Americans with disabilities. NCD works to empower individuals with disabilities and to promote equal opportunity.

National Credit Union Administration (NCUA)

1775 Duke St.
Alexandria, VA 22314-3428
703-518-6300
Toll-free: 1-800-827-9650 (Fraud Hotline)
c consumerassistance@ncua.gov
www.ncua.gov
NCUA is the federal agency that charters and supervises federal credit unions and insures savings in federal and most state-chartered credit unions across the country through the National Credit Union Share Insurance Fund.

Office of Personnel Management (OPM)

1900 E St., NW
Washington, DC 20415
202-606-1800
TTY: 202-606-2532
general@opm.gov
www.opm.gov
www.usajobs.gov (Federal employment information)
OPM manages the civil service of the federal government, coordinates the recruitment of new government employees, and manages their health insurance and retirement benefits programs. It also provides resources for locating student jobs, summer jobs, scholarships, and internships.
### Pension Benefit Guaranty Corporation (PBGC)

**Customer Contact Center**  
Alexandria, VA 22315-1750  
Toll-free: 1-800-400-7242  
TTY: 1-800-877-8339 (Federal relay service)  
📧: mypension@pbgc.gov  
www.pbgc.gov  
www.pbgc.gov/about/contact.html  
The PBGC protects the retirement incomes of workers in private sector defined pension benefit plans. When you call, it helps to have your Social Security Number and your plan's name or number.

### Securities and Exchange Commission (SEC)

**Office of Investor Education and Advocacy (OIEA)**  
100 F St., NE  
Washington, DC 20549-0213  
Toll-free: 1-800-732-0330  
📧: help@sec.gov  
www.investor.gov (Investor information)  
www.sec.gov/complaint.shtml (Complaint form)  
The SEC's Office of Investor Education and Advocacy provides a variety of services to help individuals address the problems and questions they may face as an investor. OIEA's investor website contains an extensive collection of free information on investing wisely and avoiding fraud.

### Small Business Administration (SBA)

409 3rd St., SW, Suite 7600  
Washington, DC 20416  
202-205-6740  
Toll-free: 1-800-827-5722 (Information)  
TTY: 704-344-6640  
📧: answerdesk@sba.gov  
www.sba.gov  
The SBA helps Americans start, build, and grow businesses. Through an extensive network of field offices and partnerships, the SBA aids, counsels, and protects the interests of small-business concerns.

### Social Security Administration (SSA)

**Office of Public Inquiries**  
6401 Security Blvd.  
Baltimore, MD 21235  
Toll-free: 1-800-772-1213  
TTY: 1-800-325-0778 (M-F, 7 am-7 pm ET)  
www.socialsecurity.gov (Spanish)  
The Social Security Administration provides retirement, survivors and disability benefits, and administers Supplemental Security Income (SSI) payments.

### U.S. Commodity Futures Trading Commission (CFTC)

Office of External Affairs  
Three Lafayette Center  
1155 21st St., NW  
Washington, DC 20581  
202-418-5000  
TTY: 202-418-5514  
📧: questions@cftc.gov  
www.cftc.gov  
The mission of the CFTC is to protect market users and the public from fraud, manipulation, and abusive practices related to the sale of commodity and financial futures and options, and to foster open, competitive, and financially sound futures and option markets. The CFTC investigates and prosecutes commodities fraud, including foreign currency schemes, energy manipulation, and hedge fund fraud, and works with other federal and state agencies to bring criminal and other actions. The CFTC also engages in public education and outreach by participating in consumer groups and issuing Consumer Advisories and other educational materials.

### U.S. Government Printing Office (GPO)

732 N. Capitol St., NW  
Washington, DC 20401  
202-512-1800  
www.gpo.gov  
GPO prints, authenticates, catalogs, sells, and distributes America's documents of democracy. It also produces The Congressional Record, Federal Register, and the Annual Budget, along with thousands of other titles. The newly renovated GPO Bookstore offers titles involving military, history, and health. Even children's books are available.
U.S. Postal Service (USPS)

**Vice President and Consumer Advocate**
475 L’Enfant Plaza, SW
Room 10427
Washington, DC 20260-4258
202-268-2282
Toll-free: 1-800-275-8777
TTY: 1-877-889-2457
[www.usps.gov](http://www.usps.gov)

The U.S. Postal Service Consumer Advocate listens to the voice of the customer and amplifies the message to postal management. The Consumer Advocate also channels information from the Postal Service to customers on postal policy and procedures and on ways to get the most from the Post Office.

**United States Postal Inspection Service**
Criminal Investigations Service Center
Attn: Mail Fraud
222 S. Riverside Plaza, Suite 1250
Chicago, IL 60606-6100
Toll-free: 1-877-876-2455
[postalinspectors.uspis.gov](http://postalinspectors.uspis.gov)

If you believe you have been the victim of a crime involving the U.S. mail or need assistance with postal-related problems of a law enforcement nature, you should contact your nearest Postal Inspection Service office. Addresses and telephone numbers can be found in the government pages of your telephone book or on the organization's website.
AARP
601 E St., NW
Washington, DC 20049
Toll-free: 1-888-687-2277
TTY: 1-877-434-7589
☎ member@aarp.org
www.aarp.org
AARP is committed to addressing the consumer problems and issues that affect the financial security of people 50 years and older. Through advocacy at the federal and state levels, AARP works to make the marketplace safer for all consumers. AARP also employs a variety of strategies to help AARP members protect themselves from fraud and deceptive practices.

American Council on Consumer Interests (ACCI)
5100 E. Vogel Rd., Suite 202
Evansville, IN 47715
812-470-1985
☎: information@consumerinterests.org
www.consumerinterests.org
ACCI is a consumer policy research and education organization consisting of a worldwide community of researchers, educators, and related professionals.

American Council on Science and Health (ACSH)
1995 Broadway, 2nd Floor
New York, NY 10023-5860
212-362-7044
☎: acsh@acsh.org
www.acsh.org
A nonprofit public education group, ACSH provides consumers with up-to-date, scientifically sound information on the relationship among human health and chemicals, foods, lifestyles, and the environment. Booklets and special reports on a variety of topics are available.

Center for Auto Safety (CAS)
1825 Connecticut Ave., NW
Suite 330
Washington, DC 20009-5708
202-328-7700
www.autosafety.org
CAS advocates on behalf of consumers in auto safety and quality, fuel efficiency, emissions, and related issues. For advice on specific problems, CAS requests that consumers write a brief statement of the problem or question, including the year, make, and model of the vehicle. Mail it with a stamped, self-addressed envelope to the address above.

Center for Science in the Public Interest (CSPI)
1875 Connecticut Ave., NW, Suite 300
Washington, DC 20009
202-332-9110
☎: cspi@cspinet.org
www.cspinet.org
A nonprofit, membership organization, CSPI conducts research, education, and advocacy on nutrition, health, food safety, and related issues. It also provides consumers with current information about their health and well-being via its monthly Nutrition Action Healthletter.

Center for the Study of Services (CSS)
1625 K St., NW, 8th Floor
Washington, DC 20006
202-347-7283
Toll-free: 1-800-213-7283
☎: questions@cssresearch.org
www.checkbook.org
www.cssresearch.org
CSS provides consumers with information to help them get high-quality services and products at the best possible prices. The organization publishes Consumers’ Checkbook so that consumers can evaluate the quality and prices of service firms and stores in their local area.

Coalition Against Insurance Fraud
1012 14th St., NW, Suite 200
Washington, DC 20005
202-393-7330
☎: info@insurancefraud.org
www.insurancefraud.org
The Coalition is an alliance of consumer groups, government agencies, and insurance companies dedicated to combating all forms of insurance fraud through advocacy and public information. It conducts research, develops public education programs, and provides information on how to avoid becoming a victim of insurance fraud.

Consumer Action
221 Main St., Suite 480
San Francisco, CA 94105
415-777-9635
(Consumer Complaints)
415-777-9648
TTY: 415-777-9456
☎: info@consumer-action.org
www.consumer-action.org
An education and advocacy organization specializing in credit, finance, and telecommunications issues, Consumer Action offers a multi-lingual consumer complaint hotline and consumer education materials in as many as eight languages. Community-based organizations can request these free publications in bulk.

Contacting National Consumer Organizations
National Consumer Organizations are committed to assisting consumers and protecting their rights via advocacy, research, and outreach efforts. Some organizations assist individuals with problems, while others collect consumer complaints and statistics to better understand consumer trends and direct their advocacy efforts.
Consumer Federation of America (CFA)
1620 I St., Suite 200
Washington, DC 20006
202-387-6121
@email: cfa@consumerfed.org
www.consumerfed.org
CFA is a consumer advocacy and education organization. It represents consumer interests on issues such as telephone service, insurance and financial services, product safety, indoor air pollution, health care, product liability, and utility rates. It develops and distributes studies of various consumer issues, as well as printed consumer guides.

Consumers Union (CU)
101 Truman Ave.
Yonkers, NY 10703-1057
914-378-2000
914-378-2455 (Consumer Policy Institute)
Toll-free: 1-800-879-9848
(Consumer Reports magazine)
Toll-free: 1-866-208-9427
(ConsumerReports.org)
www.consumersunion.org
www.consumerreports.org
CU, publisher of Consumer Reports, is an independent, nonprofit testing and information organization serving only consumers. CU is a comprehensive source for unbiased advice about products and services, personal finance, health and nutrition, and other consumer concerns. CU tests products, informs the public, and protects consumers. CU’s Advocacy Offices provide tools to consumers to make their concerns heard by government and industry. Its Consumer Policy Institute conducts research and education projects on such issues as pesticides, toxic air pollution, and community right-to-know laws.

Families USA
1201 New York Ave., NW
Suite 1100
Washington, DC 20005
202-628-3030
@email: info@familiesusa.org
www.familiesusa.org
A national, nonprofit membership organization committed to comprehensive reform of health and long-term care, Families USA creates materials to educate and mobilize consumers on health care issues.

The Federation of American Consumers and Travelers (FACT)
318 Hillsboro Ave.
PO Box 104
Edwardsville, IL 62025
Toll-free: 1-800-872-3228
@email: cservice@usafact.org
www.usafact.org
FACT is a national not-for-profit consumer group that provides help to individuals and small associations. FACT provides disaster aid, assistance for small-business owners, travel discounts, and a Consumer Hotline/Library.

Funeral Consumers Alliance (FCA)
33 Patchen Rd.
South Burlington, VT 05403
802-865-8300
Toll-free: 1-800-765-0107
@email: info@funerals.org
www.funerals.org
FCA protects a consumer’s right to choose a dignified, meaningful, affordable funeral. In addition to informing the public about its options and rights, FCA will assist in mediating complaints. Local affiliates around the country conduct funeral price surveys and counsel members and the general public.

Jump$tart Coalition for Personal Financial Literacy
919 18th St., NW, Suite 300
Washington, DC 20006
202-466-8604
Toll-free: 1-888-453-3822
@email: info@jumpstartcoalition.org
www.jumpstart.org
The Coalition encourages curriculum enrichment to ensure that basic personal financial management skills are attained during the K–college educational experience.

Kids in Danger (KID)
116 W. Illinois St., Suite 5E
Chicago, IL 60654
312-595-0649
@email: email@kidsindanger.org
www.kidsindanger.org
KID is dedicated to educating parents, training engineers, designers, and manufacturers, and advocating for improvements in the safety of children’s products.

The Medicare Rights Center
520 Eighth Ave.
North Wing, 3rd Floor
New York City, NY 10018
212-869-3850
@email: info@medicarerights.org
www.medicarerights.org
The Medicare Rights Center works to ensure access to affordable health care for older adults and people with disabilities through counseling and advocacy, educational programs, and public policy initiatives. It works with clients nationwide through phone hotlines, Internet services, a large volunteer network, and community programs.

Provided financial support for the publication of the Consumer Action Handbook.
National Association of Consumer Agency Administrators (NACAA)
PO Box 40542
Nashville, TN 37204
615-498-1563
www.nacaa.net
An association of the administrators of local, state, and federal government consumer protection agencies, NACAA provides training programs and annual conferences for consumer affairs professionals.

National Community Reinvestment Coalition (NCRC)
727 15th St., NW, Suite 900
Washington, DC 20005-2112
202-628-8866
: member@ncrc.org
www.ncrc.org
NCRC works to end discriminatory banking practices and increase the flow of private capital and credit into underserved communities across the country. It also offers a housing counseling network to help prospective and current homeowners.

National Consumer Law Center (NCLC)
Seven Winthrop Square
Boston, MA 02110-1245
617-542-8010
: consumerlaw@nclc.org
www.consumerlaw.org
NCLC is an advocacy and research organization focusing on the needs of low-income and other disadvantaged consumers. It concentrates on working for fairness in financial services, wealth building and financial health, ending predatory lending and consumer fraud, and the protection of basic energy and utility services. Limited resources prevent the organization from responding to individual inquiries.

The National Consumer Protection Technical Resource Center
PO Box 388
Waterloo, IA 50704-0388
Toll-free: 1-877-808-2468
: info@smpresource.org
www.smpresource.org
The Center is funded by the U.S. Administration on Aging to support community-based Senior Medicare Patrol Programs (SMP). The SMP projects use the skills and expertise of retired professionals to help Medicare and Medicaid beneficiaries avoid, detect, and prevent health care fraud and abuse.

National Consumers League (NCL)
1701 K St., NW, Suite 1200
Washington, DC 20006
202-835-3323
www.nclnet.org
www.lifesmarts.org
www.fraud.org
www.fakechecks.org (Fake check scams)
The NCL provides government, businesses, and other organizations with the consumer’s perspective on consumer issues and workplace concerns. The League sponsors the LifeSmarts competition to develop the consumer and marketplace knowledge of teenagers. NCL also works to provide consumers with the information they need to avoid becoming victims of telemarketing and Internet fraud and to help them communicate their complaints to law enforcement.

National Council on the Aging (NCOA)
1901 L St., NW, 4th Floor
Washington, DC 20036
202-479-1200
Toll-free: 1-800-424-9046
TTY: 202-479-6674
: info@ncoa.org
www.ncoa.org
NCOA is a national voice for older adults — especially those who are vulnerable and disadvantaged — and the community organizations that serve them.

Public Citizen, Inc.
1600 20th St., NW
Washington, DC 20009
202-588-1000
: pcmail@citizen.org
www.citizen.org
Public Citizen represents consumer interests through lobbying, litigation, research, and publications in the areas of product liability, health care delivery, safe medical devices and medications, and sustainable energy use.

Society of Consumer Affairs Professionals International (SOCAP) ●
675 N. Washington St., Suite 200
Alexandria, VA 22314
703-519-3700
: socap@socap.org
www.socap.org
SOCAP provides training, conferences, and publications to encourage and promote effective communication and understanding among business, government and consumers, and to define and advance the consumer affairs profession.

U.S. Public Interest Research Group (U.S. PIRG)
44 Winter St., 4th Floor
Boston, MA 02108
617-747-4370
: uspirg@pirg.org
www.uspirg.org
U.S. PIRG is the national office for the state public interest research groups. The PIRGs are consumer and environmental advocacy groups that address issues such as bank fees, identity theft, credit bureau abuses, clean air and clean water, right to know, campaign finance reform, and various others. U.S. PIRG does not handle individual consumer complaints directly but measures complaint levels to gauge the need for remedial legislation.
Contacting Your Local Consumer Protection Offices

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

An advantage of contacting a city or county government office is that it is familiar with local businesses, ordinances, and state laws.

Other local consumer and non-profit organizations may provide consumer assistance and work with the state consumer office. Be sure to contact your state consumer protection office to get more information about other local resources.

Before sending a written complaint, call the office to confirm that it handles the type of complaint you have and determine whether complaint forms are provided. Many offices distribute consumer materials specifically geared to state laws and local issues. Ask whether any information is available regarding your problem.

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**Alabama**

**State Offices**

**Alabama Office of the Attorney General**

Consumer Affairs Section
500 Dexter Ave.
Montgomery, AL 36130
334-242-7334
Toll-free: 1-800-392-5658 (AL)
www.ago.state.al.us

**Arizona**

**State Offices**

**Arizona Office of the Attorney General – Phoenix**

Consumer Information and Complaints
1275 W. Washington St.
Phoenix, AZ 85007
602-542-5763 (Phoenix)
Toll-free: 1-800-352-8431 (AZ)
consumerinfo@azag.gov
www.azag.gov

**Arkansas**

**State Offices**

**Arkansas Office of the Attorney General**

Consumer Protection Division
323 Center St., Suite 200
Little Rock, AR 72201
501-682-2341 (Consumer Hotline)
501-682-2007 (Attorney General’s Operator)
Toll-free: 1-800-482-8982 (Consumer Hotline)
TTY: 501-682-6073
consumer@arkansasag.gov
www.arkansasag.gov

**California**

**State Offices**

**California Bureau of Automotive Repair**

Department of Consumer Affairs
10240 Systems Pkwy.
Sacramento, CA 95827
Toll-free: 1-800-952-5210 (Consumer Questions)
Toll-free: 1-866-799-3811 (Complaint Intake)
bareditor@dca.ca.gov
www.autorepair.ca.gov

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**California Department of Consumer Affairs**

Consumer Information Division
1625 N. Market Blvd., Suite N 112
Sacramento, CA 95834
916-445-1254
Toll-free: 1-800-952-5210
TTY: 916-928-1227
TTY: 1-800-326-2297
dca@dca.ca.gov
www.dca.ca.gov

**California Office of the Attorney General**

PO Box 944255
Public Inquiry Unit
Sacramento, CA 94244-2550
916-322-3360
Toll-free: 1-800-952-5225 (CA)
TTY: 1-800-735-2929
www.caag.state.ca.us

**Contractors State License Board**

9821 Business Park Dr.
Sacramento, CA 95827
916-255-2924 (Northern CA)
562-345-7600 (Southern CA)
Toll-free: 1-800-321-2752
www.cslb.ca.gov

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**County Offices**

**Contra Costa County District Attorney’s Office**

Special Operations Division - Consumer Fraud
900 Ward St., 4th Floor
Martinez, CA 94553
925-957-8604
www.co.contra-costa.ca.us

**Fresno County District Attorney’s Office**

Consumer & Environmental Protection Division
929 L St.
Fresno, CA 93721
559-488-3156
damail@co.fresno.ca.us
www.co.fresno.ca.us

**Kern County District Attorney’s Office**

Consumer Protection Unit
Justice Building
1215 Truxtun Ave., 4th Floor
Bakersfield, CA 93301
661-868-2340
investigation@co.kern.ca.us
www.co.kern.ca.us/da
Los Angeles County
Department of Consumer Affairs
500 W. Temple St., Room B-96
Los Angeles, CA 90012-2722
213-974-1452
Toll-free: 1-800-593-8222
(L.A. County)
TTY: 213-626-0913
*: dca@dca.lacounty.gov
dca.lacounty.gov

Marin County District Attorney's Office
Consumer Protection Unit 3501 Civic Center Dr.
Hall of Justice, Room 130
San Rafael, CA 94903
415-499-6450
*: consumer@co.marin.ca.us
www.co.marin.ca.us

Monterey County District Attorney's Office
Consumer Protection Division 1200 Aguajito Rd., Room 301
Monterey, CA 93940
831-755-5073 (Salinas)
831-647-7770 (Monterey)
831-385-8373 (King City)
www.co.monterey.ca.us

Napa County District Attorney's Office
Consumer/Environmental Protection Division
931 Parkway Mall
Napa, CA 94559
707-253-4059 (Hotline)
www.countyofnapa.org

Orange County District Attorney's Office
Consumer Protection Unit 401 Civic Center Dr., W
Santa Ana, CA 92701
714-648-3600
*: consumercomplaint@da.ocgov.com
orangecountyda.com

San Diego County District Attorney's Office
Consumer Protection Unit 330 W. Broadway
San Diego, CA 92101
619-531-4040
619-531-3507 (Hotline)
www.sdcda.org

San Francisco County District Attorney's Office
Consumer and Environmental Protection Unit
732 Brannan St.
San Francisco, CA 94102
415-551-9595 (Hotline)
www.sfdistrictattorney.org

San Luis Obispo County District Attorney's Office
Economic Crime Unit
Consumer Fraud Department
1050 Monterey St., Room 223
County Courthouse Annex
San Luis Obispo, CA 93408
805-781-5856
www.slocounty.ca.gov

San Mateo County District Attorney's Office
Consumer & Environmental Unit
400 County Center, 3rd Floor
Hall of Justice and Records
Redwood City, CA 94063
650-363-4651
650-363-4636 (Bureau of Investigation)
www.co.sanmateo.ca.us

Santa Barbara County District Attorney's Office
Consumer Protection Unit
312-D E. Cook St.
Santa Maria, CA 93454
805-346-7632
www.santacounty.ca.gov

Santa Clara County District Attorney's Office
Consumer Protection Unit
West Wing
70 W. Hedding St.
San Jose, CA 95110
408-792-2880
*: consumer_mediation@da.sccgov.org
www.santaclara-da.org

Santa Cruz County District Attorney's Office
Division of Consumer Affairs
701 Ocean St., Room 200
Santa Cruz, CA 95060
831-454-2050
TTY: 831-454-2123
*: dao@co.santa-cruz.ca.us
www.co.santa-cruz.ca.us

Solano County District Attorney's Office
Department of Resource Management
Consumer Protection Unit
675 Texas St., Suite 5400
Fairfield, CA 94533
707-784-6765
*: RMHelp@solanocounty.com
www.co.solano.ca.us/depts/da/

Stanislaus County District Attorney's Office
Consumer Protection Unit 832 12th St., Suite 300
Modesto, CA 95354
209-525-5550
www.stanislaus-da.org

Ventura County District Attorney's Office
Consumer Mediation Section
800 S. Victoria Ave.
Ventura, CA 93009
805-654-3110
da.countyofventura.org

City Offices
Los Angeles City Attorney's Office
Consumer Protection Unit
200 N. Main St., Room 500 CHE
Los Angeles, CA 90012
213-978-8070
TTY: 212-978-8310
atty.lacity.org

San Diego City Attorney's Office
Consumer and Environmental Protection Unit
1200 3rd Ave., #1620
San Diego, CA 92101
619-533-5600
TTY: 619-702-7198
*: cityattorney@sandiego.gov
www.sandiego.gov/cityattorney

Santa Monica City Attorney's Office
Consumer Protection Unit
1685 Main St., 3rd Floor
Santa Monica, CA 90401
310-458-8336
TTY: 310-458-8696
*: consumer.mailbox@smgov.net
www.smgov.net/atty
Colorado

State Offices
AARP ElderWatch
1301 Pennsylvania St., #280
Denver, CO 80203
303-222-4444
Toll-free: 1-800-222-4444
Email: aarpelderwatch@aarp.org
www.aarpelderwatch.org

Colorado Office of the Attorney General
Consumer Protection Division
1525 Sherman St., 7th Floor
Denver, CO 80203
303-866-4500
Toll-free: 1-800-222-4444
Email: stop.fraud@state.co.us
www.coloradoattorneygeneral.gov

County Offices
Fourth Judicial District Attorney’s Office
Economic Crimes Division
El Paso and Teller Counties
105 E. Vermijo Ave.
Colorado Springs, CO 80903
719-520-6000
www.4thjudicialda.com

Pueblo County District Attorney’s Office
701 Court St.
Pueblo, CO 81003
719-583-6030
www.co.pueblo.co.us

Weld County District Attorney’s Office
PO Box 1167
915 10th St.
Greeley, CO 80632-1167
970-356-4010
www.co.weld.co.us

City Offices
Denver District Attorney’s Office
Economic Crimes Unit
201 W. Colfax Ave.
Denver, CO 80202
720-913-9179
Email: info@denverda.org
www.denverda.org

Connecticut

State Offices
Department of Consumer Protection
165 Capitol Ave.
Hartford, CT 06106-1630
860-713-6100 (Consumer Information Complaints)
860-713-6050 (Main)
Toll-free: 1-800-842-2649
TTY: 860-713-7240
Email: trade.practices@ct.gov
www.ct.gov/dcp

City Offices
Middletown Office of Consumer Protection
Director of Consumer Protection
245 deKoven Dr.
Middletown, CT 06457
860-344-3491
TTY: 860-344-3521
www.cityofmiddletown.com

Delaware

State Offices
Delaware Office of Attorney General
Delaware Department of Justice
Consumer Protection Division
Carvel State Office Building 820 N. French St.
Wilmington, DE 19801
302-577-8600
Toll-free: 1-800-220-5424
TTY: consumer.protection@state.de.us
www.attorneygeneral.delaware.gov

District of Columbia

Office of the Attorney General
Consumer Complaints
441 4th St., NW, Suite 600 S
Washington, DC 20001
202-442-9828 (Hotline)
www.oag.dc.gov
www.consumer.dc.gov (DC consumer website)

Florida

State Offices
Florida Department of Agriculture and Consumer Services
Division of Consumer Services
Terry Lee Rhodes Building
2005 Apalachee Pkwy.
Tallahassee, FL 32399-6500
850-488-2221
Toll-free: 1-888-458-4585 (FL)
TTY: 1-800-955-8771
myfloridalegal.com

Seniors vs. Crime
Office of the Attorney General
www.seniorsvscrime.com

Regional Offices
Ft. Lauderdale Branch – Office of the Attorney General
Economic Crimes Division
110 S.E. 6th St., 9th Floor
Fort Lauderdale, FL 33301-5000
954-712-4600
myfloridalegal.com

Jacksonville Branch – Office of the Attorney General
Economic Crimes Division
1300 Riverplace Blvd., Suite 405
Jacksonville, FL 32207
904-348-2720
myfloridalegal.com
<table>
<thead>
<tr>
<th>State, County &amp; City Consumer Protection Offices</th>
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</table>
| **Orlando Branch – Office of the Attorney General**  
Economic Crimes Division  
135 W. Central Blvd., Suite 1000  
Orlando, FL 32801  
407-999-5588  
myfloridalegal.com |
| **Orange County Consumer Fraud Unit**  
PO Box 1673  
415 N. Orange Ave.  
Orlando, FL 32802  
407-836-2490  
☎: fraudhelp@sao9.org  
www.orangecountyfl.net |
| **West Palm Beach Branch – Office of the Attorney General**  
Economic Crimes Division  
1515 N. Flagler Dr., Suite 900  
West Palm Beach, FL 33401  
561-837-5000  
myfloridalegal.com |
| **Palm Beach County Consumer Affairs Division**  
50 S. Military Trail  
West Palm Beach, FL 33415  
561-712-6600  
Toll-free: 1-888-852-7362 (Boca/Delray/Glades)  
www.pbcgov.com/consumer |
| **State Offices**  
Hawaii Department of Commerce and Consumer Affairs  
Office of Consumer Protection  
235 S. Beretania St.  
Honolulu, HI 96813  
808-586-2630  
808-587-3222 (Consumer Resource Center)  
☎: ocp@dcca.hawaii.gov  
www.hawaii.gov/dcca/ocp |
| **Hawaii** |
| **State Offices**  
Hawaii Department of Commerce and Consumer Affairs  
Office of Consumer Protection  
1063 Lower Main St., Suite C-216  
Wailuku, HI 96793  
808-984-8244  
808-587-3222 (Consumer Resource Center)  
☎: ocp@dcca.hawaii.gov  
www.hawaii.gov/dcca/ocp |
| **Idaho** |
| **State Offices**  
Idaho Attorney General’s Office  
Consumer Protection Division  
PO Box 83720  
954 W. Jefferson, 2nd Floor  
Boise, ID 83720-0010  
208-334-2424  
Toll-free: 1-800-432-3545 (ID)  
www2.state.id.us/ag |
| **Illinois** |
| **State Offices**  
Illinois Office of the Attorney General – Carbondale  
Consumer Fraud Bureau  
1001 E. Main St.  
Carbondale, IL 62901  
618-529-6400  
Toll-free: 1-800-243-0607 (Hotline)  
Toll-free: 1-866-310-8398 (Spanish)  
TTY: 1-877-675-9339 (Toll-free)  
☎: ag_consumer@atg.state.il.us  
illinoisattorneygeneral.gov |
| **Illinois Office of the Attorney General – Chicago**  
Consumer Fraud Bureau  
100 W. Randolph St., 12th Floor  
Chicago, IL 60601  
312-814-3000  
Toll-free: 1-800-386-5438 (IL)  
Toll-free: 1-866-310-8398 (Spanish)  
TTY: 1-800-964-3013  
☎: ag_consumer@atg.state.il.us  
illinoisattorneygeneral.gov |
**State, County & City Consumer Protection Offices**

**Illinois Office of the Attorney General – Springfield**
Consumer Fraud Division
500 S. 2nd St.
Springfield, IL 62706
217-782-1090
Toll-free: 1-800-243-0618
(Fraud Hotline, IL)
Toll-free: 1-866-310-8398 (Spanish)
TTY: 1-877-844-5461
ag_consumer@atg.state.il.us
illinoisattorneygeneral.gov

**County Offices**

**Cook County State Attorney’s Office**
Consumer Fraud Unit
69 W. Washington St., Suite 3130
Chicago, IL 60602
312-603-8600
312-603-8700 (Consumer Line)
consumer@cookcountygov.com
www.statesattorney.org/index2/consumer_fraud.html

**City Offices**

**Chicago Division of Business Affairs and Consumer Protection**
City Hall, Room 800
121 N. LaSalle St.
Chicago, IL 60602
312-744-6060
TTY: 312-744-8705
www.cityofchicago.org/ConsumersServices

**Des Plaines Consumer Protection Office**
1420 Miner St., Suite 401
Des Plaines, IL 60016
847-391-5303
desplaines.org

**Regional Offices**

**Chicago South Regional Office of the Attorney General**
7906 S. Cottage Grove Ave.
Chicago, IL 60619
773-488-2600
illinoisattorneygeneral.gov

**Chicago West Regional Office of the Attorney General**
306 N. Pulaski Rd.
Chicago, IL 60624
773-265-8808
illinoisattorneygeneral.gov

**East Central Illinois Regional Office of the Attorney General**
1776 E. Washington St.
Urbana, IL 61802
217-278-3366
TTY: 217-278-3371
illinoisattorneygeneral.gov

**Metro East Illinois Regional Office of the Attorney General**
201 W. Pointe Dr., Suite 7
Belleville, IL 62226
618-236-8616
TTY: 618-236-8619
illinoisattorneygeneral.gov

**Northern Illinois Regional Office of the Attorney General**
200 S. Wyman St., Suite 307
Zeke Giorgi Center
Rockford, IL 61101
815-967-3833
TTY: 815-967-3891
illinoisattorneygeneral.gov

**West Central Illinois Regional Office of the Attorney General**
628 Maine St.
Quincy, IL 62301
217-223-2221
TTY: 217-223-2254
illinoisattorneygeneral.gov

**Indiana**

**State Offices**

**Office of Attorney General**
Consumer Protection Division
302 W. Washington St., 5th floor
Indianapolis, IN 46204
317-232-3630
Toll-free: 1-800-382-5516 (Consumer Hotline)
consumer@indiana.gov
www.indianaconsumer.com

**Kansas**

**State Offices**

**Office of Kansas Attorney**
Consumer Protection & Antitrust Division
120 S.W. 10th St., Suite 430
Topeka, KS 66612-1597
785-296-3751 (Consumer Infoline)
Toll-free: 1-800-432-2310 (KS)
TTY: 785-291-3767
districtattorney@ksag.org
www.ksag.org

**County Offices**

**Consumer Protection Division**
Douglas County District Attorney’s Office
111 E. 11th St.
Lawrence, KS 66044
785-330-2849 (Consumer Hotline)
785-841-0211 (Main)
districtattorney@douglas-county.com

**Johnson County District Attorney’s Office**
Consumer Fraud Unit
PO Box 728
Olathe, KS 66051
913-715-3003 (Consumer Hotline)
dajocogov.org

**Sedgwick County District Attorney’s Office**
Consumer Fraud & Economic Crime Unit
1900 E. Morris St.
Wichita, KS 67211
316-660-3600
Toll-free: 1-800-432-6878 (KS)
district@sedgwick.gov
www.sedgwickcounty.org/da

**Kentucky**

**State Offices**

**Kentucky Office of the Attorney General**
Consumer Protection Division
1024 Capital Center Dr.
Frankfort, KY 40601
502-696-5389
Toll-free: 1-888-777-4590 (Hotline)
district@sedgwick.gov
www.ksag.org

**Office of the Iowa Attorney General**
Consumer Protection Division
1305 E. Walnut St.
Des Moines, IA 50319
515-281-5926
Toll-free: 1-888-777-4590 (IA)
district@sedgwick.gov
www.sedgwickcounty.org/da

**Iowa**

**State Offices**

**Office of the Iowa Attorney General**
Consumer Protection Division
1305 E. Walnut St.
Des Moines, IA 50319
515-281-5926
Toll-free: 1-888-777-4590 (IA)
district@sedgwick.gov
www.sedgwickcounty.org/da

**Kentucky**

**State Offices**

**Kentucky Office of the Attorney General**
Consumer Protection Division
1024 Capital Center Dr.
Frankfort, KY 40601
502-696-5389
Toll-free: 1-888-432-9257 (Hotline)
district@sedgwick.gov
www.sedgwickcounty.org/da

**Illinois Office of the Attorney General – Springfield**
Consumer Fraud Division
500 S. 2nd St.
Springfield, IL 62706
217-782-1090
Toll-free: 1-800-243-0618
(Fraud Hotline, IL)
Toll-free: 1-866-310-8398 (Spanish)
TTY: 1-877-844-5461
ag_consumer@atg.state.il.us
illinoisattorneygeneral.gov
Kentucky Office of the Attorney General
Consumer Protection Division for Jefferson, Bullitt or Oldham Counties
310 Whittington Pkwy., Suite 101
Louisville, KY 40222
502-429-7134
Toll-free: 1-888-432-9257 (Hotline)
.consumer.protection@ag.ky.gov
www.ag.ky.gov

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

State Offices
Maryland Office of Attorney General
Consumer Protection Division
200 Saint Paul Pl.
Baltimore, MD 21202-2021
410-528-8662
(Consumer Complaints)
410-576-6550
(Consumer Information)
410-528-1840
(Medical billing complaints)
Toll-free: 1-888-743-0023
Toll-free: 1-877-261-8807
(TTY: 410-576-6372 (MD)
.consumer@oag.state.md.us
www.oag.state.md.us/consumer

Regional Offices
Maryland Attorney General’s Office – Eastern Shore
Consumer Protection Division
201 Baptist St., Suite 30
Salisbury, MD 21801-4976
410-713-3620
Toll-free: 1-888-743-0023
(TTY: 410-576-6372
www.oag.state.md.us/consumer

Maryland Attorney General’s Office – Southern Maryland
PO Box 745
Hughesville, MD 20637
Toll-free: 1-866-366-8343
Consumer
www.oag.state.md.us/consumer

Maryland Attorney Generals’ Office – Western Maryland
Consumer Protection Division
44 N. Potomac St., Suite 104
Hagerstown, MD 21740
301-791-4780
TTY: 410-576-6372
(Baltimore office)
www.oag.state.md.us/consumer

Howard County Office of Consumer Affairs
Box 220
6751 Columbia Gateway Dr.
Columbia, MD 21046
410-313-6420
TTY: 410-313-6401
.consumer@howardcountymd.gov
www.howardcountymd.gov

Montgomery County Office of Consumer Protection
100 Maryland Ave., Suite 330
Rockville, MD 20850
240-777-3636
240-777-3681 (Anonymous consumer tip-line)
TTY: 240-773-3556
.ConsumerProtection@montgomerycountymd.gov
www.montgomerycountymd.gov/consumer

Massachusetts Office of the Attorney General
Consumer Complaints and Information
One Ashburton Pl.
Boston, MA 02108
617-727-8400 (Consumer Hotline)
TTY: 617-727-4765
.ago@state.ma.us
www.mass.gov/ago

Office of Consumer Affairs and Business Regulation
10 Park Plaza, Suite 5170
Boston, MA 02116
617-973-8700 (General Information)
Toll-free: 1-888-283-3757
(MA, Consumer Hotline)
TTY: 1-800-720-3480
www.mass.gov/Consumer

Regional Offices
Office of the Attorney General – Central Massachusetts Division
One Exchange Pl.
Worcester, MA 01608
508-792-7600
TTY: 617-727-4765
.ago@state.ma.us
mass.gov/ago

Maine Attorney General’s Office
Consumer Information and Mediation Service
Six State House Station
Augusta, ME 04333
207-626-6849
Toll-free: 1-888-436-2131
(Consumer Protection)
.consumer.mediation@maine.gov
www.maine.gov/ag

State Offices
Bureau of Consumer Credit Protection
35 State House Station
Augusta, ME 04333
207-624-8527
TTY: 1-888-332-8529 (ME)
.consumer@credit.maine.gov
www.credit.maine.gov

County Offices
Howard County office of Consumer Affairs
Box 220
6751 Columbia Gateway Dr.
Columbia, MD 21046
410-313-6420
TTY: 410-313-6401
.consumer@howardcountymd.gov
www.howardcountymd.gov

Montgomery County Office of Consumer Protection
100 Maryland Ave., Suite 330
Rockville, MD 20850
240-777-3636
240-777-3681 (Anonymous consumer tip-line)
TTY: 240-773-3556
.ConsumerProtection@montgomerycountymd.gov
www.montgomerycountymd.gov/consumer

Massachusetts Office of the Attorney General
Consumer Complaints and Information
One Ashburton Pl.
Boston, MA 02108
617-727-8400 (Consumer Hotline)
TTY: 617-727-4765
.ago@state.ma.us
www.mass.gov/ago

Office of Consumer Affairs and Business Regulation
10 Park Plaza, Suite 5170
Boston, MA 02116
617-973-8700 (General Information)
Toll-free: 1-888-283-3757
(MA, Consumer Hotline)
TTY: 1-800-720-3480
www.mass.gov/Consumer

Regional Offices
Office of the Attorney General – Central Massachusetts Division
One Exchange Pl.
Worcester, MA 01608
508-792-7600
TTY: 617-727-4765
.ago@state.ma.us
mass.gov/ago

County Offices
Kentucky Office of the Attorney General
Consumer Protection Division for Jefferson, Bullitt or Oldham Counties
310 Whittington Pkwy., Suite 101
Louisville, KY 40222
502-429-7134
Toll-free: 1-888-432-9257 (Hotline)
.consumer.protection@ag.ky.gov
www.ag.ky.gov

County Offices
Howard County Office of Consumer Affairs
Box 220
6751 Columbia Gateway Dr.
Columbia, MD 21046
410-313-6420
TTY: 410-313-6401
.consumer@howardcountymd.gov
www.howardcountymd.gov

Montgomery County Office of Consumer Protection
100 Maryland Ave., Suite 330
Rockville, MD 20850
240-777-3636
240-777-3681 (Anonymous consumer tip-line)
TTY: 240-773-3556
.ConsumerProtection@montgomerycountymd.gov
www.montgomerycountymd.gov/consumer

Massachusetts Office of the Attorney General
Consumer Complaints and Information
One Ashburton Pl.
Boston, MA 02108
617-727-8400 (Consumer Hotline)
TTY: 617-727-4765
.ago@state.ma.us
www.mass.gov/ago

Office of Consumer Affairs and Business Regulation
10 Park Plaza, Suite 5170
Boston, MA 02116
617-973-8700 (General Information)
Toll-free: 1-888-283-3757
(MA, Consumer Hotline)
TTY: 1-800-720-3480
www.mass.gov/Consumer

Regional Offices
Office of the Attorney General – Central Massachusetts Division
One Exchange Pl.
Worcester, MA 01608
508-792-7600
TTY: 617-727-4765
.ago@state.ma.us
mass.gov/ago
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<tr>
<th>State</th>
<th>County Offices</th>
<th>City Offices</th>
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<td>Massachusetts</td>
<td>Norfolk District Attorney’s Office</td>
<td>Cambridge Consumers’ Council</td>
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<td>Newton-Brookline Consumer Office</td>
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<td>Newton Brookline</td>
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<td>TTY: 617-796-1292</td>
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<td>831 Massachusetts Ave.</td>
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<td></td>
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<td>Newton City Hall</td>
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<td>617-349-6150</td>
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<td>Newton Centre, MA 02459</td>
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<td>617-739-6112</td>
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<td><a href="mailto:Consumer@CambridgeMA.gov">Consumer@CambridgeMA.gov</a></td>
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<td>Northwestern District Attorney’s Office – Franklin County</td>
<td>Revere Consumer Affairs Office</td>
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<td>Revere, MA 02151</td>
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<td>781-286-8114</td>
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<td><a href="http://www.revere.org">www.revere.org</a></td>
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<td>Springfield Mayor’s Office of Consumer Information</td>
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<td>36 Court St.</td>
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<td>City Hall, Room 315</td>
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<td>413-787-6437</td>
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<td>TTY: 413-787-6154</td>
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<td><a href="mailto:moci@springfieldcityhall.com">moci@springfieldcityhall.com</a></td>
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<td><a href="http://www.springfieldcityhall.com">www.springfieldcityhall.com</a></td>
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<td>Michigan</td>
<td>Macomb County Consumer Protection Department</td>
<td>Metropolitan Authority for Community Action (City of Detroit)</td>
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<td>3050 Christiana St.</td>
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<td>Detroit Consumer Advocacy</td>
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<tr>
<td></td>
<td></td>
<td>18100 Meyers Rd., Suite 105</td>
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<td>Detroit, MI 48235</td>
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<td><a href="http://www.ci.detroit.mi.us">www.ci.detroit.mi.us</a></td>
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<td>consumeraffairs</td>
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</tbody>
</table>
## Missouri

**State Offices**

Missouri Attorney General’s Office  
Consumer Protection Unit  
PO Box 899  
Jefferson City, MO 65102  
573-751-3321  
Toll-free: 1-800-392-8222 (Hotline)  
.consumer.help@ago.mo.gov  
[www.ago.mo.gov](http://www.ago.mo.gov)

## Montana

**State Offices**

Montana Office of Consumer Protection  
PO Box 200151  
2225 11th Ave.  
Helena, MT 59620-0151  
406-444-4500  
Toll-free: 1-800-481-6896  
consumer@mt.gov  
[www.doj.mt.gov/consumer](http://www.doj.mt.gov/consumer)

## Nebraska

**State Offices**

Office of the Attorney General  
Consumer Protection Division  
2115 State Capitol  
Lincoln, NE 68509  
402-471-2682  
Toll-free: 1-800-727-6432 (NE)  
Toll-free: 1-888-850-7555 (Spanish)  
Senior Hotline  
[www.ago.ne.gov](http://www.ago.ne.gov)

## New Hampshire

**State Offices**

Office of the Attorney General  
Consumer Protection and Antitrust Bureau  
33 Capitol St.  
Concord, NH 03301  
603-271-3641  
Toll-free: 1-888-468-4454  
(Consumer Protection Hotline)  
TTY: 1-800-735-2964 (NH)  
.DOJ-CPB@doj.nh.gov  
[www.doj.nh.gov/consumer](http://www.doj.nh.gov/consumer)

**County Offices**

Atlantic County Office of Consumer Affairs  
1333 Atlantic Ave.  
Atlantic City, NJ 08401  
609-343-2376  
[www.aclink.org/law](http://www.aclink.org/law)

Bergen County Office of Consumer Protection  
One Bergen County Plaza, 3rd Floor  
Hackensack, NJ 07601-7076  
201-336-6400  
[www.co.bergen.nj.us](http://www.co.bergen.nj.us)

## New Jersey

**State Offices**

Department of Law and Public Safety  
Division of Consumer Affairs  
PO Box 45025  
Newark, NJ 07101  
973-504-6200  
Toll-free: 1-800-242-5846 (NJ)  
TTY: 973-504-6588  
.consumeraffairs@lps.state.nj.us  
[www.njconsumeraffairs.gov](http://www.njconsumeraffairs.gov)

**County Offices**

Burlington County Office of Consumer Affairs  
PO Box 6000  
Mount Holly, NJ 08060-6000  
609-265-5098 (Weights & Measures)  
.consumer@co.burlington.nj.us  
[www.co.burlington.nj.us](http://www.co.burlington.nj.us)

Cumberland County Department of Consumer Affairs  
788 E. Commerce St.  
Bridgeton, NJ 08302  
856-453-2203  
[www.co.cumberland.nj.us](http://www.co.cumberland.nj.us)

Essex County Division of Consumer Services  
50 S. Clinton St., Suite 3201  
East Orange, NJ 07018  
973-395-8350  

Hudson County Division of Consumer Affairs  
254 County House Rd.  
Clarksboro, NJ 08020  
856-384-6855  
TTY: 856-232-9543  
[www.co.gloucester.nj.us/ConsumerAffairs/main.cfm](http://www.co.gloucester.nj.us/ConsumerAffairs/main.cfm)

Hunterdon County Office of Consumer Affairs  
PO Box 2900  
Flemington, NJ 08822  
908-806-5174  
[www.co.hunterdon.nj.us/consumeraffairs.htm](http://www.co.hunterdon.nj.us/consumeraffairs.htm)

**Camden County Office of Consumer Protection/Weights and Measures**  
512 Lakeland Rd., Suite 158  
Blackwood, NJ 08012  
856-374-6161  
(Consumer Protection)  
856-374-6001  
(Weights & Measures)  
[www.camdencounty.com](http://www.camdencounty.com)

**Cape May County Consumer Affairs**  
Four Moore Rd., DN 310  
Cape May Court House, NJ 08210-1601  
609-463-6475  
.consumer@co.cape-may.nj.us  
[www.capemaycountygov.net](http://www.capemaycountygov.net)

**Gloucester County Department of Consumer Affairs**  
254 County House Rd.  
Clarksboro, NJ 08020  
856-384-6855  
TTY: 856-232-9543  
[www.co.gloucester.nj.us/](http://www.co.gloucester.nj.us/)

**Hudson County Division of Consumer Affairs**  
583 Newark Ave.  
Jersey City, NJ 07306  
201-795-6295 (Hotline)  
[www.hudsoncountynj.org](http://www.hudsoncountynj.org)
Mercer County
Consumer Affairs
PO Box 8068
640 S. Broad St.
Trenton, NJ 08650-0068
609-989-6671
www.mercercounty.org

Middlesex County
Consumer Affairs
75 Bayard St., 2nd Floor
Room 290
Middlesex County Administration Building
New Brunswick, NJ 08901
732-745-3875
consumer@co.middlesex.nj.us
www.co.middlesex.nj.us/consumeraffairs/index.asp

Monmouth County Department of Consumer Affairs
One E. Main St.
Hall of Records Annex
Freehold, NJ 07728
732-431-7900
www.visitmonmouth.com

Ocean County Department of Consumer Affairs
PO Box 2191
1027 Hooper Ave., Building 2
Toms River, NJ 08754-2191
732-929-2105
ConsumerAffairs@co.ocean.nj.us
www.co.ocean.nj.us

Passaic County Department of Consumer Protection/Weights and Measures
Dept. of Law
1310 Route 23 N
Wayne, NJ 07470
973-305-5881 (Consumer Protection)
973-305-5750 (Weights & Measures)
www.passaiccountynj.org

Somerset County Division of Consumer Protection
PO Box 3000
20 Grove St.
Somerville, NJ 08876-1262
908-203-6080
consumerprotection@co.somerset.nj.us
www.co.somerset.nj.us

Union County Division of Consumer Affairs
300 North Ave., E
Westfield, NJ 07090
908-654-9840
www.unioncountynj.org

City Offices
Nutley Consumer Affairs
c/o Department of Public Affairs
149 Chestnut St.
Nutley, NJ 07110
973-284-4975
www.nutleynj.org

Plainfield Action Services
510 Watchung Ave.
City Hall Annex
Plainfield, NJ 07060
908-753-3519
www.plainfield.com

Secaucus Department of Consumer Affairs
1203 Patterson Plank Rd.
Municipal Government Center
Secaucus, NJ 07094
201-330-2008
www.njconsumeraffairs.gov/ocp/countyoff.htm

Union Consumer Affairs Office
1976 Morris Ave.
Union, NJ 07083
908-851-5477
www.uniontownship.com

New Mexico

Office of the Attorney General – Albany Office
Bureau of Consumer Frauds and Protection
State Capitol
Albany, NY 12224-0341
518-474-5481
Toll-free: 1-800-771-7755 (NY)
TTY: 1-800-788-9898
www.ag.ny.gov

Office of the Attorney General – New York City Office
Bureau of Consumer Frauds and Protection
120 Broadway, 3rd Floor
New York, NY 10271-0332
212-416-8000
Toll-free: 1-800-771-7755 (Hotline)
TTY: 1-800-788-9898
www.ag.ny.gov

Regional Offices

Binghamton Regional Office
Office of the Attorney General
44 Hawley St.
State Office Building, 17th Floor
Binghamton, NY 13901
607-721-8771
TTY: 1-800-788-9898
www.ag.ny.gov

Brooklyn Regional Office
Office of the Attorney General
55 Hanson Pl., Suite 1080
Brooklyn, NY 11217
718-722-3949
Toll-free: 1-800-771-7755 (Consumer Helpline)
TTY: 1-800-788-9898
www.ag.ny.gov

Buffalo Regional Office
Office of the Attorney General
350 Main St.
Main Place Tower, Suite 300A
Buffalo, NY 14202
716-853-8400
TTY: 1-800-788-9898
www.ag.ny.gov

Harlem Regional Office
Office of the Attorney General
163 W. 125th St., Suite 1324
New York, NY 10027
212-961-4475
Toll-free: 1-800-771-7755
TTY: 1-800-788-9898
www.ag.ny.gov

New York

State Offices

New York State Consumer Protection Board
Five Empire State Plaza, Suite 2101
Albany, NY 12223
518-474-8583
Toll-free: 1-800-697-1220
webmaster@consumer.state.ny.us
www.nysconsumer.gov
### Nassau Regional Office
Office of the Attorney General  
200 Old Country Rd.  
Mineola, NY 11501-4241  
516-248-3302  
Toll-free: 1-800-771-7755  
TTY: 1-800-788-9898  
www.ag.ny.gov

### Plattsburgh Regional Office
Office of the Attorney General  
43 Durkee St., Suite 700  
Plattsburgh, NY 12901-2958  
518-562-3288  
Toll-free: 1-800-771-7755  
TTY: 1-800-788-9898  
www.ag.ny.gov

### Poughkeepsie Regional Office
Office of the Attorney General  
235 Main St.  
Poughkeepsie, NY 12601-3194  
845-485-3900  
Toll-free: 1-800-771-7755  
TTY: 1-800-788-9898  
www.ag.ny.gov

### Rochester Regional Office
Office of the Attorney General  
144 Exchange Blvd., Suite 200  
Rochester, NY 14614-2176  
585-485-3900  
585-327-3240 (Consumer Frauds)  
Toll-free: 1-800-771-7755  
TTY: 1-800-788-9898  
www.ag.ny.gov

### Suffolk Regional Office
Office of the Attorney General  
300 Motor Pkwy., Suite 205  
Hauppauge, NY 11788  
631-231-2424  
Toll-free: 1-800-771-7755  
TTY: 1-800-788-9898  
www.ag.ny.gov

### Syracuse Regional Office
Office of the Attorney General  
615 Erie Blvd., W, Suite 102  
Syracuse, NY 13204  
315-448-4800  
315-448-4848 (Consumer Frauds)  
Toll-free: 1-800-771-7755  
TTY: 1-800-788-9898  
www.ag.ny.gov

### Utica Regional Office
Office of the Attorney General  
207 Genesee St., Room 508  
Utica, NY 13501  
315-793-2225  
Toll-free: 1-800-771-7755  
TTY: 1-800-788-9898  
www.ag.ny.gov

### Watertown Regional Office
Office of the Attorney General  
317 Washington St.  
Dulles State Office Building  
Watertown, NY 13601  
315-785-2444  
Toll-free: 1-800-771-7755  
TTY: 1-800-788-9898  
www.ag.ny.gov

### Westchester Regional Office
Office of the Attorney General  
101 E. Post Rd.  
White Plains, NY 10601-5008  
914-422-8755  
Toll-free: 1-800-771-7755 (Consumer Helpline)  
TTY: 1-800-788-9898  
www.ag.ny.gov

### County Offices

#### Albany County Department of Consumer Affairs
112 State St., Suite 1207-08  
Albany, NY 12207  
518-447-7581  
consumer_complaints@albanycounty.com  
www.albanycounty.com

#### Dutchess County Department of Consumer Affairs
98 Peach Rd.  
Poughkeepsie, NY 12601  
845-486-2949  
consumeraffairs@co.dutchess.ny.us  
www.dutchessny.gov

#### Erie County District Attorney's Office
Consumer Fraud Bureau  
107 Delaware Ave., 4th Floor  
Statler Towers  
Buffalo, NY 14202  
716-853-8404 (Consumer Fraud)  
716-853-8400  
Toll-free: 1-800-771-7755 (NY)  
www.ag.ny.gov

#### Orange County Department of Consumer Affairs
99 Main St.  
Goshen, NY 10924  
845-360-6700  
www.co.orange.ny.us

#### Putnam County Department of Consumer Affairs
110 Old Route 6, Blvdg. 3  
Carmel, NY 10512  
845-225-2039  
www.putnamcountyny.com

#### Rockland County Office of Consumer Protection
18 New Hempstead Rd., 6th Floor  
New City, NY 10956  
845-708-7600  
www.co.rockland.ny.us

#### Schenectady County Department of Consumer Affairs/Bureau of Weights & Measures
64 Kellar Ave.  
Schenectady, NY 12306  
518-356-7473 (Consumer Affairs)  
518-356-6795 (Weights & Measures)  
schenectadycounty.com

#### Ulster County Consumer Fraud Bureau
20 Lucas Ave.  
Kingston, NY 12401-3708  
845-340-3260  
www.ulstercountyny.gov/consumerfraud

#### Westchester County Department of Consumer Protection
112 E. Post Rd., 4th Floor  
White Plains, NY 10601  
914-995-2155  
conpro@westchestergov.com  
www.westchestergov.com/consumer
State Offices
Office of the Attorney General
Consumer Protection and Antitrust Division
1050 E. Interstate Ave., Suite 200
Gateway Professional Center
Bismarck, ND 58503-5574
701-328-3404
Toll-free: 1-800-472-2600
TTY: 1-800-366-6888
☎: ndag@nd.gov
www.ag.nd.gov

Ohio
State Offices
Ohio Attorney General’s Office
Consumer Protection Section
30 E. Broad St., 14th Floor
Columbus, OH 43215-3400
614-466-4320
Toll-free: 1-800-282-0515
ohioattorneygeneral.gov
www.speakoutohio.gov (consumer website)

County Offices
Summit County Office of Consumer Affairs
175 S. Main St., Suite 209
Akron, OH 44308
330-643-2879
☎: consumeraffairs@summitoh.net
www.co.summit.oh.us/conaffairs.htm

North Dakota
State Offices
North Dakota Department of Agriculture and Consumer Services
1001 Mail Service Center
Raleigh, NC 27699-1001
919-733-7125
www.agr.state.nc.us/index.htm
North Carolina Office of the Attorney General
Consumer Protection Division
Mail Service Center 9001
Raleigh, NC 27699-9001
919-716-6000
Toll-free: 1-877-566-7226 (NC)
www.ncdoj.gov

Oregon
State Offices
Oregon Department of Justice
Financial Fraud/Consumer Protection Section
1162 Court St., NE
Salem, OR 97301-4096
503-378-4320 (Salem)
503-229-5576 (Portland)
Toll-free: 1-877-877-9392 (OR)
TTY: 1-800-735-2900
☎: consumer热线@doj.state.or.us
www.doj.state.or.us

Pennsylvania
State Offices
Pennsylvania Office of the Attorney General
Bureau of Consumer Protection
Strawberry Square, 14th Floor
Harrisburg, PA 17120
717-787-9707
Toll-free: 1-800-441-2555 (PA)
Toll-free: 1-888-520-6680 (Home Improvement)
www.attorneygeneral.gov

Regional Offices
Erie Regional Office – Bureau of Consumer Protection
Office of the Attorney General
1001 State St., 10th Floor
Erie, PA 16501
814-871-4371
www.attorneygeneral.gov
Philadelphia Regional Office – Bureau of Consumer Protection
Office of the Attorney General
21 S. 12th St., 2nd Floor
Philadelphia, PA 19107
215-560-2414
www.attorneygeneral.gov
Pittsburgh Regional Office – Bureau of Consumer Protection
Office of the Attorney General
564 Forbes Ave.
Manor Complex, 6th Floor
Pittsburgh, PA 15219
412-565-5135
Toll-free: 1-800-441-2555
www.attorneygeneral.gov
### Scranton Regional Office – Bureau of Consumer Protection
Office of the Attorney General  
101 Penn Ave.  
100 Samter Building  
Scranton, PA 18503  
570-963-4913  
www.attorneygeneral.gov

### State Offices
Scranton Regional Office – Bureau of Consumer Protection  
Office of the Attorney General  
101 Penn Ave.  
100 Samter Building  
Scranton, PA 18503  
570-963-4913  
www.attorneygeneral.gov

### County Offices

<table>
<thead>
<tr>
<th>County Office</th>
<th>Address</th>
<th>Phone</th>
<th>Email</th>
<th>Website</th>
</tr>
</thead>
</table>
| Bucks County Department               | 50 N. Main St.  
DoylesStown, PA 18901  
215-348-7442  
Toll-free: 1-800-942-2669  
t: consumerprotection@co.bucks.pa.us  
www.buckscounty.org |                             |                          |                                      |
| Delaware County                        | 201 W. Front St.  
Government Center Building  
Media, PA 19063  
610-891-4865  
www.co.delaware.pa.us/consumeraffairs |                             |                          |                                      |
| Puerto Rico                           | Department de Asuntos Del Consumidor  
Minillas Station  
Apartado 41059  
Santurce, PR 00940  
787-722-7555 |                             |                          |                                      |
| Rhode Island                          | Rhode Island Department of the Attorney General  
Consumer Protection Unit  
150 S. Main St.  
Providence, RI 02903  
401-274-4400  
TTY: 401-453-0410  
t: contactus@riag.ri.gov  
www.riag.state.ri.us |                             |                          |                                      |
| South Carolina                        | South Carolina Department of Consumer Affairs  
PO Box 5757  
3600 Forest Dr., 3rd Floor  
Columbia, SC 29250-5757  
803-734-4200  
Toll-free: 1-800-922-1594 (SC)  
t: scdca@sccomsumer.gov  
www.sccomsumer.gov |                             |                          |                                      |
| South Dakota                          | South Dakota Office of the Attorney General – Consumer Affairs  
1302 E. Hwy. 14, Suite 3  
Pierre, SD 57501-8053  
605-773-4400  
Toll-free: 1-800-300-1986 (SD)  
t: consumerhelp@state.sd.us  
www.state.sd.us/atg |                             |                          |                                      |
| Tennessee                             | Tennessee Department of Commerce and Insurance  
Division of Consumer Affairs  
500 James Robertson Pkwy.  
5th Floor  
Nashville, TN 37243-0600  
615-741-4737  
Toll-free: 1-800-342-8385 (TN)  
t: consumer.affairs@tn.gov  
www.tn.gov/consumer |                             |                          |                                      |
| Texas                                 | Texas Office of the Attorney General  
Consumer Protection Department  
PO Box 12548  
Austin, TX 78711-2548  
512-463-2100  
Toll-free: 1-800-621-0508  
www.oag.state.tx.us |                             |                          |                                      |
| Regional Offices                      | Office of the Attorney General – Dallas Region  
Consumer Protection Division  
1412 Main St., Suite 810  
Dallas, TX 75202  
214-969-7639  
www.oag.state.tx.us |                             |                          |                                      |
|                                      | Office of the Attorney General – El Paso Region  
Consumer Protection Division  
401 E. Franklin Ave., Suite 530  
El Paso, TX 79901  
915-834-5800  
www.oag.state.tx.us |                             |                          |                                      |
|                                      | Office of the Attorney General – Houston Region  
Consumer Protection Division  
808 Travis St., Suite 1520  
Houston, TX 77002-1702  
713-223-5886  
Toll-free: 1-800-621-0508  
www.oag.state.tx.us |                             |                          |                                      |
|                                      | Office of the Attorney General – Lubbock Region  
Consumer Protection Division  
4630 50th St., Suite 500  
Lubbock, TX 79414-3520  
806-747-5238  
www.oag.state.tx.us |                             |                          |                                      |
|                                      | Office of the Attorney General – McAllen Region  
Consumer Protection Division  
3201 N. McColl Rd., Suite B  
McAllen, TX 78501-1685  
956-682-4547  
Toll-free: 1-800-252-8011 (TX)  
www.oag.state.tx.us |                             |                          |                                      |
### Virgin Islands

#### State Offices

**Department of Licensing and Consumer Affairs**
8201 Sub Base, Suite 1
Property and Procurement Bldg.
St. Thomas, VI 00802
340-774-3130
www.dlca.gov.vi

**Virgin Islands Department of Licensing and Consumer Affairs**
3000 Golden Rock Shopping Center, Suite 9
St. Croix, VI 00820
340-773-2226
www.dlca.gov.vi

### Virginia

#### State Offices

**Virginia Beach Office of the Commonwealth’s Attorney**
Consumer Affairs Division
2425 Nimmo Pkwy.
Judicial Center, Building 10B
Virginia Beach, VA 23456
757-385-5836

**Virginia Department of Agriculture and Consumer Services**
Office of Consumer Affairs
102 Governor St.
Richmond, VA 23219
804-786-2042
Toll-free: 1-800-552-9963 (VA)
TTY: 1-800-828-1120

**Virginia Office of the Attorney General – Civil Division**
Antitrust and Consumer Litigation Section
900 E. Main St.
Richmond, VA 23219
804-786-2116
Toll-free: 1-800-451-1525

### Washington

#### Regional Offices

**Bellingham Consumer Protection Division (Island, San Juan, Skagit, and Whatcom Counties)**
Office of the Attorney General
103 E. Holly St., Suite 308
Bellingham, WA 98225-4728
360-738-6185
Toll-free: 1-800-551-4636 (WA)
TTY: 1-800-833-6384
www.atg.wa.gov

**Seattle Consumer Protection Division (N. King, Snohomish, Clallam, and Jefferson Counties and Bainbridge Island)**
Office of the Attorney General
800 5th Ave., Suite 2000
Seattle, WA 98104
206-464-6684
Toll-free: 1-800-551-4636 (WA)
TTY: 1-800-833-6384
www.atg.wa.gov

### County Offices

**Fairfax County Department of Cable Communications and Consumer Protection**
12000 Government Center Pkwy., Suite 433
Fairfax, VA 22035
703-222-8435 (General)
TTY: 711
www.fairfaxcounty.gov/consumer.htm

### City Offices

**Alexandria Office of Consumer Affairs**
City Hall, 301 King St., Room 1900
Alexandria, VA 22313
703-746-4350

### State Offices

**Utah Department of Commerce**
Division of Consumer Protection
PO Box 146704
160 E. 300 S
Salt Lake City, UT 84114-6704
801-530-6601
consumerprotection@utah.gov
www.consumerprotection.utah.gov

**Vermont Agency of Agriculture, Food, and Markets**
Food Safety and Consumer Protection
116 State St.
Montpelier, VT 05620
802-828-1120

**Virginia Beach Office of the Commonwealth’s Attorney**
Consumer Affairs Division
2425 Nimmo Pkwy.
Judicial Center, Building 10B
Virginia Beach, VA 23456
757-385-5836

**Virginia Department of Agriculture and Consumer Services**
Office of Consumer Affairs
102 Governor St.
Richmond, VA 23219
804-786-2042
Toll-free: 1-800-552-9963 (VA)
TTY: 1-800-828-1120

**Virginia Office of the Attorney General – Civil Division**
Antitrust and Consumer Litigation Section
900 E. Main St.
Richmond, VA 23219
804-786-2116
Toll-free: 1-800-451-1525

**Virginia Office of the Attorney General – Civil Division**
Antitrust and Consumer Litigation Section
900 E. Main St.
Richmond, VA 23219
804-786-2116
Toll-free: 1-800-451-1525

**Washington Office of the Attorney General**
Toll-free: 1-800-551-4636
TTY: 1-800-833-6384
www.atg.wa.gov

**Seattle Consumer Protection Division (N. King, Snohomish, Clallam, and Jefferson Counties and Bainbridge Island)**
Office of the Attorney General
800 5th Ave., Suite 2000
Seattle, WA 98104
206-464-6684
Toll-free: 1-800-551-4636 (WA)
TTY: 1-800-833-6384
www.atg.wa.gov
Spokane Consumer Protection Division (Eastern Washington)
Office of the Attorney General
1116 W. Riverside Ave.
Spokane, WA 99201-1194
509-456-3123
Toll-free: 1-800-551-4636 (WA)
TTY: 1-800-833-6384
www.atg.wa.gov

Tacoma Consumer Protection Division (Pierce, Mason, Grays Harbor, Kitsap, and South King Counties)
Office of the Attorney General
PO Box 2317
Tacoma, WA 98401-2317
253-593-2904
Toll-free: 1-800-551-4636 (WA)
TTY: 1-800-833-6384
www.atg.wa.gov

Vancouver Consumer Protection Division (Clark, Cowlitz, Pacific, Skamania, Wahkiakum, Lewis, and Thurston Counties)
Office of the Attorney General
1220 Main St., Suite 549
Vancouver, WA 98660-2964
360-759-2150
Toll-free: 1-800-551-4636 (WA)
TTY: 1-800-833-6384
www.atg.wa.gov

West Virginia

State Offices
Consumer Protection Division
Office of the Attorney General
PO Box 1789
Charleston, WV 25326-1789
304-558-8986
Toll-free: 1-800-368-8808 (WV)
consumer@wvago.gov
www.wvago.gov

Wisconsin

State Offices
Wisconsin Department of Agriculture, Trade and Consumer Protection
Bureau of Consumer Protection
2811 Agriculture Dr.
PO Box 8911
Madison, WI 53708-8911
608-224-4976
Toll-free: 1-800-422-7128 (WI)
TTY: 608-224-5058
hotline@datcp.state.wi.us
www.datcp.state.wi.us

Regional Offices
Northwest Regional Office
Department of Agriculture, Trade & Consumer Protection
3610 Oakwood Hills Pkwy.
Eau Claire, WI 54701
Toll-free: 1-800-422-7128
TTY: 608-224-5058
hotline@datcp.state.wi.us
www.datcp.state.wi.us

County Offices
Racine County Sheriff’s Department
Consumer Fraud Investigation
717 Wisconsin Ave.
Racine, WI 53403
262-636-3126
Toll-free: 1-800-242-4202
RCSheriff@goracine.org
www.racineco.com

Wyoming

State Offices
Wyoming Office of the Attorney General
Consumer Protection Unit
123 State Capitol
Cheyenne, WY 82002
307-777-7874
Toll-free: 1-800-438-5799
attorneygeneral.state.wy.us
## Contacting Your Local Banking Authority

The officials listed below regulate and supervise state-chartered banks. Many of them handle or refer problems and complaints about other types of financial institutions as well. Some also answer general questions about banking and consumer credit. If you are dealing with a federally chartered bank, check "Federal Agencies" on page 100. Also see the chart in the “Banking” section on page 5.

<table>
<thead>
<tr>
<th>State Banking Authorities</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Alabama</strong></td>
<td></td>
</tr>
<tr>
<td>State Banking Department</td>
<td>PO Box 4600</td>
</tr>
<tr>
<td>Montgomery, AL 36103-4600</td>
<td>Toll-free: 1-866-465-2279</td>
</tr>
<tr>
<td><a href="http://www.banking.alabama.gov">www.banking.alabama.gov</a></td>
<td></td>
</tr>
<tr>
<td><strong>Alaska</strong></td>
<td></td>
</tr>
<tr>
<td>Division of Banking and Securities</td>
<td>Department of Commerce, Community and Economic Development</td>
</tr>
<tr>
<td>PO Box 110807</td>
<td>Juneau, AK 99811-0807</td>
</tr>
<tr>
<td>907-465-2521</td>
<td>Toll-free: 1-888-925-2521</td>
</tr>
<tr>
<td><a href="mailto:dbsc@commerce.state.ak.us">dbsc@commerce.state.ak.us</a></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.commerce.state.ak.us/">www.commerce.state.ak.us</a>bsc/home.htm</td>
<td></td>
</tr>
<tr>
<td><strong>Arizona</strong></td>
<td></td>
</tr>
<tr>
<td>Department of Financial Institutions</td>
<td>2910 N. 44th St., Suite 310</td>
</tr>
<tr>
<td>Phoenix, AZ 85018</td>
<td>602-771-2800</td>
</tr>
<tr>
<td><a href="mailto:consumeraffairs@azdfi.gov">consumeraffairs@azdfi.gov</a></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.azdfi.gov">www.azdfi.gov</a></td>
<td></td>
</tr>
<tr>
<td><strong>Arkansas</strong></td>
<td></td>
</tr>
<tr>
<td>State Bank Department</td>
<td>400 Hardin Rd., Suite 100</td>
</tr>
<tr>
<td>Little Rock, AR 72211</td>
<td>501-324-9019</td>
</tr>
<tr>
<td><a href="mailto:asbd@banking.state.ar.us">asbd@banking.state.ar.us</a></td>
<td></td>
</tr>
<tr>
<td><a href="http://accessarkansas.org/bank">accessarkansas.org/bank</a></td>
<td></td>
</tr>
<tr>
<td><strong>California</strong></td>
<td></td>
</tr>
<tr>
<td>State Department of Financial Institutions</td>
<td>45 Fremont St., Suite 1700</td>
</tr>
<tr>
<td>San Francisco, CA 94105-2219</td>
<td>415-283-8500</td>
</tr>
<tr>
<td>916-322-0620 (Consumer Services)</td>
<td>Toll-free: 1-800-622-0620 (CA)</td>
</tr>
<tr>
<td><a href="mailto:consumer@dfi.ca.gov">consumer@dfi.ca.gov</a></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.dfi.ca.gov">www.dfi.ca.gov</a></td>
<td></td>
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<tr>
<td><strong>Colorado</strong></td>
<td></td>
</tr>
<tr>
<td>Division of Banking</td>
<td>Department of Regulatory Agencies</td>
</tr>
<tr>
<td>1560 Broadway, Suite 975</td>
<td>Denver, CO 80202</td>
</tr>
<tr>
<td>303-894-7575</td>
<td><a href="mailto:banking@dora.state.co.us">banking@dora.state.co.us</a></td>
</tr>
<tr>
<td><a href="http://www.dora.state.co.us/banking">www.dora.state.co.us/banking</a></td>
<td></td>
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<tr>
<td><strong>Connecticut</strong></td>
<td></td>
</tr>
<tr>
<td>Connecticut Department of Banking</td>
<td>Government Relations and Consumer Affairs</td>
</tr>
<tr>
<td>260 Constitution Plaza</td>
<td>Hartford, CT 06103</td>
</tr>
<tr>
<td>860-240-8299</td>
<td>Toll-free: 1-800-831-7225</td>
</tr>
<tr>
<td><a href="http://www.state.ct.us/dob">www.state.ct.us/dob</a></td>
<td></td>
</tr>
<tr>
<td><strong>District of Columbia</strong></td>
<td></td>
</tr>
<tr>
<td>Department of Insurance, Securities and Banking</td>
<td>Attn: Consumer Protection Advocate</td>
</tr>
<tr>
<td>810 1st St., NE, Suite 701</td>
<td>Washington, DC 20002</td>
</tr>
<tr>
<td>202-727-8000 (General Information)</td>
<td>202-442-7843</td>
</tr>
<tr>
<td><a href="mailto:disb@dc.gov">disb@dc.gov</a></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.disb.dc.gov">www.disb.dc.gov</a></td>
<td></td>
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<tr>
<td><strong>Florida</strong></td>
<td></td>
</tr>
<tr>
<td>Office of Financial Regulation</td>
<td>Division of Financial Institutions</td>
</tr>
<tr>
<td>200 E. Gaines St.</td>
<td>Tallahassee, FL 32399-0371</td>
</tr>
<tr>
<td>850-410-9800</td>
<td>Toll-free: 1-800-848-3792 (FL)</td>
</tr>
<tr>
<td><a href="mailto:ofr@flofr.com">ofr@flofr.com</a></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.flofr.com">www.flofr.com</a></td>
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</tr>
<tr>
<td><strong>Georgia</strong></td>
<td></td>
</tr>
<tr>
<td>Department of Banking and Finance</td>
<td>2990 Brandywine Rd., Suite 200</td>
</tr>
<tr>
<td>Atlanta, GA 30341-5565</td>
<td>770-986-1633</td>
</tr>
<tr>
<td>Toll-free: 1-888-986-1633 (GA)</td>
<td><a href="http://www.gadbf.org">www.gadbf.org</a></td>
</tr>
<tr>
<td><strong>Hawaii</strong></td>
<td></td>
</tr>
<tr>
<td>Division of Financial Institutions</td>
<td>Department of Commerce and Consumer Affairs</td>
</tr>
<tr>
<td>PO Box 2054</td>
<td>Honolulu, HI 96805</td>
</tr>
<tr>
<td>808-586-2820</td>
<td>808-274-3141 (Kauai)</td>
</tr>
<tr>
<td>808-984-2400, ext. 62820# (Maui)</td>
<td>808-974-4000, ext. 62820# (HI)</td>
</tr>
<tr>
<td>TTY: 808-586-2820</td>
<td><a href="mailto:dfi@dcca.hawaii.gov">dfi@dcca.hawaii.gov</a></td>
</tr>
<tr>
<td><a href="http://www.hawaii.gov/dcca/dfi">www.hawaii.gov/dcca/dfi</a></td>
<td></td>
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<tr>
<td><strong>Idaho</strong></td>
<td></td>
</tr>
<tr>
<td>Department of Finance</td>
<td>Financial Institutions Bureau</td>
</tr>
<tr>
<td>PO Box 83720</td>
<td>Boise, ID 83720-0031</td>
</tr>
<tr>
<td>208-332-8000</td>
<td>Toll-free: 1-888-346-3378 (ID)</td>
</tr>
<tr>
<td><a href="mailto:finance@finance.idaho.gov">finance@finance.idaho.gov</a></td>
<td></td>
</tr>
<tr>
<td><a href="http://finance.idaho.gov">finance.idaho.gov</a></td>
<td></td>
</tr>
<tr>
<td>State Bank Authority</td>
<td>Address</td>
</tr>
<tr>
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</tr>
<tr>
<td>Indiana</td>
<td>30 S. Meridian St., Suite 300 Indianapolis, IN 46204 317-232-3955 Toll-free: 1-800-382-4880 (IN)</td>
</tr>
<tr>
<td>Iowa</td>
<td>200 E. Grand Ave., Suite 300 Des Moines, IA 50309-1827 515-281-4014</td>
</tr>
<tr>
<td>Kentucky</td>
<td>1025 Capitol Center Dr., Suite 200 Frankfort, KY 40601 502-573-3390 Toll-free: 1-800-223-2579</td>
</tr>
<tr>
<td>Louisiana</td>
<td>PO Box 94095 Baton Rouge, LA 70804-9095 225-925-4660 F: <a href="mailto:ofila@ofi.louisiana.gov">ofila@ofi.louisiana.gov</a></td>
</tr>
<tr>
<td>Massachusetts</td>
<td>500 N. Calvert St., Suite 402 Baltimore, MD 21202 410-230-6100 Toll-free: 1-888-784-0136 (MD) TTY: 410-767-2117</td>
</tr>
<tr>
<td>Maryland</td>
<td>One South Station, 3rd floor Boston, MA 02110 617-956-1501 Toll-free: 1-800-495-2265 (MA) TTY: 617-956-1577</td>
</tr>
<tr>
<td>Michigan</td>
<td>PO Box 30220 Lansing, MI 48909-7720 517-373-0220 Toll-free: 1-877-999-6442</td>
</tr>
<tr>
<td>Minnesota</td>
<td>85 7th Pl., E, Suite 500 St. Paul, MN 55101 651-296-2135 TTY: 651-296-2860</td>
</tr>
<tr>
<td>Missouri</td>
<td>301 W. High St., Room 630 PO Box 716 Jefferson City, MO 65102 573-751-3242</td>
</tr>
<tr>
<td>Financial Institutions Division</td>
<td>Department of Business &amp; Industry PO Box 3239 Carson City, NV 89702 702-486-4120 Toll-free: 1-866-858-8951 (NV)</td>
</tr>
</tbody>
</table>
New Hampshire

State Banking Department
53 Regional Dr., Suite 200
Concord, NH 03301
603-271-3561
Toll-free: 1-800-437-5991
TTY: 1-800-735-2964
Email: NHBD@Banking.State.NH.US
Website: www.nh.gov/banking

New Jersey

Department of Banking and Insurance
PO Box 471
Trenton, NJ 08625
609-292-7272
Toll-free: 1-800-446-7467
Website: www.njdobi.org/

New Mexico

Financial Institutions Division
Regulation and Licensing Department
2550 Cerrillos Rd., 3rd Floor
Santa Fe, NM 87505
505-476-4885
Website: www.rld.state.nm.us/FID/

New York

Banking Department
Consumer Help Unit
One State St.
New York, NY 10004-1417
212-709-3530
Toll-free: 1-877-226-5697 (NY)
Email: consumer@banking.state.ny.us
Website: www.banking.state.ny.us

North Carolina

Commissioner of Banks
4309 Mail Service Center
Raleigh, NC 27699-4309
919-733-3016
Toll-free: 1-888-384-3811
Website: www.ncccob.org

North Dakota

Department of Financial Institutions
2000 Schafer St., Suite G
Bismarck, ND 58501-1204
701-328-9933
TTY: 1-800-366-6888 (ND)
Email: dfi@nd.gov
Website: www.nd.gov/dfi

Ohio

Division of Financial Institutions
Department of Commerce
77 S. High St., 21st Floor
Columbus, OH 43215-8120
614-728-8400
Toll-free: 1-866-278-0003
TTY: 1-800-750-0750
Email: webdfi@dfi.com.state.oh.us
Website: www.com.ohio.gov/fin

Oklahoma

State Banking Department
2900 N. Lincoln Blvd.
Oklahoma City, OK 73105
405-521-2782
Website: www.osbd.state.ok.us

Oregon

Department of Consumer & Business Services
Division of Finance and Corporate Securities
PO Box 14480
Salem, OR 97309-0405
503-378-4140
Toll-free: 1-866-814-9710
Email: dcbs.dfcsmail@state.or.us
dfcos.oregon.gov

Pennsylvania

Department of Banking
Consumer Services
17 N. Second St., Suite 1300
Harrisburg, PA 17101-2290
717-787-2665
Toll-free: 1-800-722-2657
TTY: 1-800-679-5070
Website: www.banking.state.pa.us

Puerto Rico

Office of the Commissioner of Financial Institutions
PO Box 11855
San Juan, PR 00910-3855
787-723-3131
Website: www.cif.gov.pr

Rhode Island

Division of Banking
Department of Business Regulation
1511 Pontiac Ave.
Cranston, RI 02920
401-462-9503
Email: bankinquiry@dbr.state.ri.us
Website: www.dbr.state.ri.us

South Carolina

Office of the Commissioner of Banking
State Board of Financial Institutions
1205 Pendleton St., Suite 305
Columbia, SC 29201
803-734-2001
Website: banking.sc.gov

South Dakota

Division of Banking
217 ½ W. Missouri Ave.
Pierre, SD 57501-4590
605-773-3421
Email: drr.banking.info@state.sd.us
Website: www.state.sd.us/banking

Tennessee

Department of Financial Institutions
Consumer Resources Division
414 Union St., Suite 1000
Nashville, TN 37219
615-253-2023
Toll-free: 1-800-778-4215
Email: TDFI.ConsumerResources@state.tn.us
Website: www.tennessee.gov/tdfi

Tennessee

Department of Financial Institutions
Consumer Resources Division
414 Union St., Suite 1000
Nashville, TN 37219
615-253-2023
Toll-free: 1-800-778-4215
Email: TDFI.ConsumerResources@state.tn.us
Website: www.tennessee.gov/tdfi
<table>
<thead>
<tr>
<th>State</th>
<th>Address</th>
<th>Phone Numbers</th>
<th>Email</th>
<th>Website</th>
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<tbody>
<tr>
<td>Texas</td>
<td>Department of Banking</td>
<td>512-475-1300, Toll-free: 1-877-276-5554 (Consumer Hotline)</td>
<td><a href="mailto:consumer.complaints@banking.state.tx.us">consumer.complaints@banking.state.tx.us</a></td>
<td><a href="http://www.banking.state.tx.us">www.banking.state.tx.us</a></td>
</tr>
<tr>
<td>Utah</td>
<td>Department of Financial Institutions</td>
<td>801-538-8830, Toll-free: 1-800-642-9056 (WV)</td>
<td><a href="mailto:bankdiv@bishca.state.vt.us">bankdiv@bishca.state.vt.us</a></td>
<td><a href="http://www.dfi.utah.gov">www.dfi.utah.gov</a></td>
</tr>
<tr>
<td>Vermont</td>
<td>Department of Banking, Insurance, Securities and Health Care Administration</td>
<td>820-282-3301, Toll-free: 1-800-452-3328 (WI)</td>
<td><a href="mailto:askthesecretary@dfi.state.wi.us">askthesecretary@dfi.state.wi.us</a></td>
<td><a href="http://www.bishca.state.vt.us">www.bishca.state.vt.us</a></td>
</tr>
<tr>
<td>Virgin Islands</td>
<td>Division of Banking and Insurance</td>
<td>340-774-7166</td>
<td></td>
<td><a href="http://www.ltg.gov.vi">www.ltg.gov.vi</a></td>
</tr>
<tr>
<td>West Virginia</td>
<td>Division of Banking</td>
<td>304-558-2294, Toll-free: 1-800-642-9056 (WV)</td>
<td></td>
<td><a href="http://www.wvdob.org">www.wvdob.org</a></td>
</tr>
<tr>
<td>Wisconsin</td>
<td>Department of Financial Institutions</td>
<td>608-261-7577, Toll-free: 1-800-452-3328 (WI)</td>
<td></td>
<td><a href="http://www.dfi.wa.gov">www.dfi.wa.gov</a></td>
</tr>
<tr>
<td>Wyoming</td>
<td>Division of Banking</td>
<td>307-777-7797</td>
<td></td>
<td>audit.state.wy.us/banking</td>
</tr>
</tbody>
</table>
## Contacting Your Local Insurance Regulator

The officials listed below enforce laws and regulations for each type of insurance. Many of these offices can also provide you with information to help you make informed insurance-buying decisions. See the “Insurance” section in Part I of this Handbook for advice (p. 29).

If you have a question or complaint about your insurance company’s policies, contact the company before you contact your state insurance regulator.

### Alabama

**Department of Insurance**

PO Box 303351  
Montgomery, AL 36130-3351

334-241-4141 (Consumer Services)  
334-269-3550  
consumerServices@insurance.alabama.gov  
www.aldoi.gov

### Arkansas

**Insurance Department**

Consumer Services Division  
1200 W. Third St.  
Little Rock, AR 72201-1904  
501-371-2640 (Consumer Services)  
501-371-2600  
Toll-free: 1-800-282-9134 (AR)  
Toll-free: 1-800-852-5494 (Consumer Services)  
Toll-free: 1-866-660-0888 (Criminal Investigations - Insurance Fraud)

insurance.consumers@arkansas.gov  
www.insurance.arkansas.gov

### Alaska

**Division of Insurance**

Department of Commerce, Community and Economic Development  
550 W. 7th Ave., Suite 1560  
Robert B. Atwood Building  
Anchorage, AK 99501-3567

907-269-7900  
TTY: 907-465-5437

insurance@alaska.gov  
www.dced.state.ak.us/insurance

### Arizona

**Department of Insurance**

Consumer Affairs Division  
2910 N. 44th St., Suite 210  
Phoenix, AZ 85018-7269  
602-364-2499  
602-364-3100 (Switchboard)  
Toll-free: 1-800-325-2548 (AZ)

consumers@azinsurance.gov  
www.azinsurance.gov

### Arkansas

**Insurance Department**

Consumer Services Division  
1200 W. Third St.  
Little Rock, AR 72201-1904  
501-371-2640 (Consumer Services)  
501-371-2600  
Toll-free: 1-800-282-9134 (AR)  
Toll-free: 1-800-852-5494 (Consumer Services)  
Toll-free: 1-866-660-0888 (Criminal Investigations - Insurance Fraud)

insurance.consumers@arkansas.gov  
www.insurance.arkansas.gov

### California

**California Department of Insurance**

Consumer Services Division  
300 S. Spring St., South Tower  
Los Angeles, CA 90013  
213-897-8921

Toll-free: 1-800-927-4357 (CA)  
TTY: 1-800-927-4357 (CA)

www.insurance.ca.gov

**Department of Managed Health Care**

California HMO Help Center  
980 9th St., Suite 500  
Sacramento, CA 95814-2725

Toll-free: 1-888-466-2219  
TTY: 1-877-688-9891

GenInfo@dmhc.ca.gov  
www.hmohelp.ca.gov

### Colorado

**Division of Insurance**

1560 Broadway, Suite 850  
Denver, CO 80202  
303-894-7499 (Consumer Information)  
303-894-7490  
Toll-free: 1-800-930-3745 (CO)  
TTY: 711

insurance@dora.state.co.us  
www.dora.state.co.us/Insurance

### Connecticut

**Insurance Department**

Consumer Affairs Division  
PO Box 816  
Hartford, CT 06142-0816  
860-297-3800  
Toll-free: 1-800-203-3447 (CT)

cid.ca@ct.gov  
www.ct.gov/cid

### Delaware

**Delaware Insurance Department**

841 Silver Lake Blvd.  
Dover, DE 19904  
302-727-8000 (Switchboard)

consumer@state.de.us  
www.delawareinsurance.gov

### District of Columbia

**Department of Insurance, Securities and Banking**

Attn: Consumer Protection Advocate  
810 1st St., NE, Suite 701  
Washington, DC 20002

202-727-8000 (Switchboard)  
202-442-7843

disb@dc.gov  
www.disb.dc.gov

### Florida

**Office of Insurance Regulation**

Department of Financial Services  
200 E. Gaines St.  
Tallahassee, FL 32399-0305

850-413-3140  
850-413-3140  
Toll-free: 1-877-693-5236  
TTY: 1-800-640-0886

www.floir.com

### Georgia

**Insurance and Safety Fire Commissioner**

West Tower, Suite 716  
Two Martin Luther King, Jr., Dr.  
Atlanta, GA 30334

404-656-2070  
Toll-free: 1-800-656-2298 (GA)  
TTY: 711

www.gainsurance.org
<table>
<thead>
<tr>
<th>State</th>
<th>Insurance Regulator</th>
</tr>
</thead>
</table>
| Hawaii | Hawaii Insurance Division  
Department of Commerce and Consumer Affairs  
PO Box 3614  
Honolulu, HI 96811  
808-586-2790  
Email: insurance@dcca.hawaii.gov  
Website: www.hawaii.gov/dcca/areas/ins |
| Iowa | Division of Insurance  
330 Maple St.  
Des Moines, IA 50319-0065  
515-281-5705  
Toll-free: 1-877-955-1212 (IA)  
Website: www.iid.state.ia.us |
| Kansas | Kansas Insurance Department  
Consumer Assistance Division  
420 S.W. 9th St.  
Topeka, KS 66612  
785-296-3071  
Toll-free: 1-800-432-2484 (KS)  
TTY: 1-877-235-3151  
Email: commissioner@ksinsurance.org  
Website: www.ksinsurance.org |
| Kentucky | Department of Insurance  
Consumer Protection and Education Division  
PO Box 517  
Frankfort, KY 40602-0517  
502-564-6034  
Toll-free: 1-800-595-6053  
TTY: 1-800-462-2081  
Website: insurance.ky.gov |
| Louisiana | Department of Insurance  
PO Box 94214  
Baton Rouge, LA 70804  
225-342-5900  
Toll-free: 1-800-259-5300  
Email: public@ldi.state.la.us  
Website: www.ldi.state.la.us |
| Maine | Bureau of Insurance  
34 State House Station  
Augusta, ME 04333-0034  
207-624-8475  
Toll-free: 1-800-300-5000 (ME)  
TTY: 1-888-577-6690  
Email: Insurance.PFR@maine.gov  
Website: www.main.gov/insurance |
| Maryland | Insurance Administration  
Consumer Division  
Suite 2700  
525 Saint Paul Pl.  
Baltimore, MD 21202  
410-468-2000  
Toll-free: 1-800-492-6116  
TTY: 1-800-735-2258  
Website: www.mdinsurance.state.md.us |
| Massachusetts | Division of Insurance  
Consumer Service Section  
Suite 5170  
Ten Park Plaza  
Boston, MA 02110  
617-973-8700  
617-973-8787 (Consumer Hotline)  
Website: www.state.ma.us/doi |
| Michigan | Office of Financial and Insurance Regulation  
PO Box 30220  
Lansing, MI 48909  
517-373-0220  
Toll-free: 1-877-999-6442  
Email: ofir-ins-info@michigan.gov  
Website: www.michigan.gov/ofir |
| Minnesota | Department of Commerce  
Market Assurance Division  
85 7th Place E, Suite 500  
St. Paul, MN 55101  
651-296-2488  
Toll-free: 1-800-657-3602 (MN)  
TTY: 651-296-2860  
Email: market.assurance@state.mn.us  
Website: www.insurance.mn.gov |
| Mississippi | Department of Insurance  
PO Box 79  
Jackson, MS 39205  
601-359-3568  
Toll-free: 1-800-562-2957 (MS)  
Email: consumer@mid.state.ms.us  
Website: www.mid.state.ms.us |
## Missouri

Missouri Department of Insurance, Financial, and Professional Registration
Consumer Affairs Division
PO Box 690
Jefferson City, MO 65102-0690
573-751-2640
573-751-4126 (General Information)
Toll-free: 1-800-726-7390 (MO)
TTY: 573-526-4536
www.insurance.mo.gov

## Montana

Montana State Auditor's Office
Insurance Division
840 Helena Ave.
Helena, MT 59601
406-444-2040
Toll-free: 1-800-332-6148 (MT)
TTY: 406-444-3246
stateauditor@mt.gov
www.sao.mt.gov

## Nebraska

Department of Insurance
941 O St., Suite 400
Terminal Building
Lincoln, NE 68508-3690
402-471-0888 (Lincoln)
402-471-2201
Toll-free: 1-877-564-7323 (NE)
DOI.ConsumerAffairs@nebraska.gov
www.doi.ne.gov

## Nevada

Division of Insurance
Department of Business and Industry
1818 E. College Pkwy., Suite 103
Carson City, NV 89706
775-687-0700
cscc@doi.state.nv.us
www.doi.state.nv.us

## New Hampshire

Department of Insurance
21 S. Fruit St., Suite 14
Concord, NH 03301
603-271-2261
Toll-free: 1-800-852-3416 (NH)
TTY: 1-800-735-2964 (NH)
consumerservices@ins.nh.gov
www.nh.gov/insurance

## New Jersey

Department of Banking and Insurance
Consumer Inquiry and Case Preparation Unit
PO Box 471
Trenton, NJ 08625-0471
609-292-7272
Toll-free: 1-800-446-7467
www.njdobi.org

## New Mexico

Department of Insurance
PO Box 1269
Santa Fe, NM 87504-1269
505-827-4592
Toll-free: 1-888-427-5772 (NM)
www.nmprc.state.nm.us

## New York

Consumer Services Bureau
NYS Insurance Department
One Commerce Plaza
Albany, NY 12257
518-474-6600
Toll-free: 1-800-342-3736 (NY)
www.ins.state.ny.us

## North Carolina

Department of Insurance
1201 Mail Service Center
Raleigh, NC 27699-1201
919-807-6750 (Consumer Services)
Toll-free: 1-800-546-5664 (NC)
consumer@ncdoi.net
www.ncdoi.com

## North Dakota

Insurance Department
State Capitol, 5th Floor
600 E. Boulevard Ave.
Bismarck, ND 58505-0320
701-328-2440
Toll-free: 1-800-247-0560 (ND)
TTY: 1-800-366-6888
insurance@nd.gov
www.nd.gov/ndins

## Ohio

Department of Insurance
Office of Consumer Services
Suite 300
50 W. Town St., 3rd Floor
Columbus, OH 43215
614-644-2673
Toll-free: 1-800-686-1526 (Consumer Hotline)
1-800-686-1527 (Fraud Hotline)
1-800-686-1578 (Senior Hotline)
TTY: 614-644-3745
www.insurance.ohio.gov

## Oklahoma

Insurance Department
PO Box 53408
Oklahoma City, OK 73152-3408
405-521-2991
Toll-free: 1-800-522-0071 (OK)
www.ok.gov/oid
<table>
<thead>
<tr>
<th>State</th>
<th>Insurance Division</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oregon</td>
<td>Insurance Division</td>
</tr>
<tr>
<td></td>
<td>PO Box 14480</td>
</tr>
<tr>
<td></td>
<td>Salem, OR 97309-0405</td>
</tr>
<tr>
<td></td>
<td>503-947-7984</td>
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<tr>
<td></td>
<td>Toll-free: 1-888-877-4894 (OR)</td>
</tr>
<tr>
<td></td>
<td>✉: <a href="mailto:cp.ins@state.or.us">cp.ins@state.or.us</a></td>
</tr>
<tr>
<td></td>
<td>insurance.oregon.gov</td>
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<tr>
<td></td>
<td><strong>Pennsylvania</strong></td>
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<tr>
<td></td>
<td>Bureau of Consumer Service</td>
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<tr>
<td></td>
<td>Insurance Department</td>
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<tr>
<td></td>
<td>1209 Strawberry Square</td>
</tr>
<tr>
<td></td>
<td>Harrisburg, PA 17120</td>
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<tr>
<td></td>
<td>717-787-2317</td>
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<tr>
<td></td>
<td>Toll-free: 1-877-881-6388</td>
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<tr>
<td></td>
<td>TTY: 717-783-3898</td>
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<tr>
<td></td>
<td>✉: <a href="mailto:ra-in-consumer@state.pa.us">ra-in-consumer@state.pa.us</a></td>
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<tr>
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<td><a href="http://www.insurance.state.pa.us">www.insurance.state.pa.us</a></td>
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<tr>
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<td><strong>Puerto Rico</strong></td>
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<tr>
<td></td>
<td>Office of the Commissioner of Insurance</td>
</tr>
<tr>
<td></td>
<td>B5 Tabonuco St.</td>
</tr>
<tr>
<td></td>
<td>Suite 216 PMB 356</td>
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<tr>
<td></td>
<td>Guaynabo, PR 00968-3029</td>
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<tr>
<td></td>
<td>787-722-8686</td>
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<td></td>
<td>787-304-8686</td>
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<td></td>
<td>Toll-free: 1-888-722-8686</td>
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<td><a href="http://www.ocs.gobierno.pr">www.ocs.gobierno.pr</a></td>
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<td><strong>Rhode Island</strong></td>
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<tr>
<td></td>
<td>Insurance Division</td>
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<tr>
<td></td>
<td>Department of Business Regulation</td>
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<tr>
<td></td>
<td>1511 Pontiac Ave.</td>
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<tr>
<td></td>
<td>Cranston, RI 02920</td>
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<tr>
<td></td>
<td>401-462-9520</td>
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<tr>
<td></td>
<td>✉: <a href="mailto:insuranceinquiry@dbr.ri.gov">insuranceinquiry@dbr.ri.gov</a></td>
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<td><a href="http://www.dbr.state.ri.us">www.dbr.state.ri.us</a></td>
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<td><strong>South Carolina</strong></td>
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<td></td>
<td>Consumer Services</td>
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<td></td>
<td>Department of Insurance</td>
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<td></td>
<td>PO Box 100105</td>
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<td></td>
<td>Columbia, SC 29202-3105</td>
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<td></td>
<td>803-737-6180</td>
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<tr>
<td></td>
<td>Toll-free: 1-800-768-3467 (SC)</td>
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<td></td>
<td>✉: <a href="mailto:consumers@doi.sc.gov">consumers@doi.sc.gov</a></td>
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<td><strong>South Dakota</strong></td>
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<tr>
<td></td>
<td>Division of Insurance</td>
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<tr>
<td></td>
<td>Department of Revenue and Regulation</td>
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<tr>
<td></td>
<td>445 E. Capital Ave.</td>
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<tr>
<td></td>
<td>Pierre, SD 57501</td>
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<td></td>
<td>605-773-3563</td>
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<tr>
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<td>✉: <a href="mailto:insurance@state.sd.us">insurance@state.sd.us</a></td>
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<tr>
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<td>Department of Commerce and Insurance</td>
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<td>Consumer Affairs Division</td>
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<tr>
<td></td>
<td>Davy Crockett Tower</td>
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<tr>
<td></td>
<td>500 James Robertson Pkwy.</td>
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<tr>
<td></td>
<td>Nashville, TN 37243-0565</td>
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<tr>
<td></td>
<td>615-741-4737</td>
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<tr>
<td></td>
<td>615-741-2241 (General Information)</td>
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<td></td>
<td>Toll-free: 1-800-342-8385 (TN)</td>
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<td><strong>Texas</strong></td>
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<tr>
<td></td>
<td>Consumer Protection (111-1A)</td>
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<tr>
<td></td>
<td>PO Box 149091</td>
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<td>Austin, TX 78714-9091</td>
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<td>512-463-6515</td>
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<td>Toll-free: 1-800-252-3439</td>
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<td><strong>Utah</strong></td>
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<tr>
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<td>Department of Insurance</td>
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<tr>
<td></td>
<td>State Office Building, Room 3110</td>
</tr>
<tr>
<td></td>
<td>Salt Lake City, UT 84114-6901</td>
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<tr>
<td></td>
<td>801-538-3800</td>
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<td>Toll-free: 1-800-439-3805 (UT)</td>
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<td><a href="http://www.insurance.utah.gov">www.insurance.utah.gov</a></td>
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<td>Insurance Division – Consumer Services</td>
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<tr>
<td></td>
<td>Department of Banking, Insurance, Securities and Health Care Administration</td>
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<tr>
<td></td>
<td>89 Main St.</td>
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<td>Montpelier, VT 05620-3101</td>
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<td>802-828-3301</td>
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<td>Toll-free: 1-800-964-1784</td>
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<td><strong>Virgin Islands</strong></td>
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<td>Division of Banking and Insurance</td>
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<td>5049 Kongens Gade</td>
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<td>St. Thomas, VI 00802</td>
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<td>340-774-7166</td>
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<td>Bureau of Insurance</td>
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<td>State Corporation Commission</td>
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<td>PO Box 1157</td>
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<td>Richmond, VA 23218</td>
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<td>804-371-9741 (Insurance)</td>
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<td>804-371-9967 (Corporation Commission)</td>
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<td>Toll-free: 1-800-552-7945 (VA)</td>
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<td>TTY: 804-371-9206</td>
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<td><a href="http://www.scc.virginia.gov">www.scc.virginia.gov</a></td>
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<tr>
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<td><strong>Washington</strong></td>
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<tr>
<td></td>
<td>Office of the Insurance Commissioner</td>
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<tr>
<td></td>
<td>PO Box 40256</td>
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<td>Olympia, WA 98504-0256</td>
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<td></td>
<td>360-725-7080</td>
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<td>Toll-free: 1-800-562-6900 (WA)</td>
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<td>TTY: 360-586-0241</td>
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<td>✉: <a href="mailto:cap@oic.wa.gov">cap@oic.wa.gov</a></td>
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<td><a href="http://www.insurance.wa.gov">www.insurance.wa.gov</a></td>
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**Changes:**
- Updated contact information for the Oregon Insurance Division.
- Updated contact information for the Rhode Island Insurance Division.
- Updated contact information for the South Dakota Division of Insurance.
- Updated contact information for the Tennessee Department of Commerce and Insurance.
- Updated contact information for the Texas Department of Insurance.
- Updated contact information for the Utah Department of Insurance.
- Updated contact information for the Vermont Insurance Division – Consumer Services.
- Updated contact information for the Virgin Islands Division of Banking and Insurance.
- Updated contact information for the Virginia Bureau of Insurance.
- Updated contact information for the Washington Office of the Insurance Commissioner.

**New Entries:**
- Updated contact information for the Pennsylvania Bureau of Consumer Service.
- Updated contact information for the Puerto Rico Office of the Commissioner of Insurance.
- Updated contact information for the South Carolina Consumer Services Department of Insurance.
- Updated contact information for the South Dakota Division of Insurance.
- Updated contact information for the Tennessee Department of Commerce and Insurance.
- Updated contact information for the Texas Department of Insurance.
- Updated contact information for the Utah Department of Insurance.
- Updated contact information for the Vermont Insurance Division – Consumer Services.
- Updated contact information for the Virgin Islands Division of Banking and Insurance.
- Updated contact information for the Virginia Bureau of Insurance.
- Updated contact information for the Washington Office of the Insurance Commissioner.
West Virginia

**Offices of the Insurance Commissioner**
PO Box 50540
1124 Smith St.
Charleston, WV 25305-0540
304-558-3386
Toll-free: 1-888-879-9842 (WV)
TTY: 1-800-435-7381
✉️: consumer.service@wvinsurance.gov
www.wvinsurance.gov

Wisconsin

**Office of the Commissioner of Insurance**
PO Box 7873
125 S. Webster St.
Madison, WI 53707-7873
608-266-0103
Toll-free: 1-800-236-8517 (WI)
TTY: Dial 711 (ask for 608-266-3586)
✉️: ocicomplaints@wisconsin.gov
oci.wi.gov

Wyoming

**Department of Insurance**
Consumer Affairs Section
106 E. 6th Ave.
Cheyenne, WY 82002
307-777-7402
Toll-free: 1-800-438-5768 (WY)
insurance.state.wy.us
Contacting Your Local Securities Administrator
State securities regulators protect the investing public. Each state has its own laws and regulations for securities brokers and securities, including stocks, mutual funds, commodities, real estate, etc. The agencies listed below enforce these laws and regulations; they also license securities professionals, register securities, and investigate consumer complaints. While these agencies do not provide investment advice, many of them offer educational resources so investors can make informed investment decisions.

If you have a question or complaint about an investment, call the company or bank involved. If you are not satisfied with the response you get, call your state securities agency. See the “Investing” section in Part I of this Handbook for additional advice and sources of assistance (p. 36).
<table>
<thead>
<tr>
<th>State Securities Administrators</th>
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<tbody>
<tr>
<td><strong>Hawaii</strong></td>
</tr>
<tr>
<td>Securities Enforcement Branch</td>
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<tr>
<td>Business Registration Division</td>
</tr>
<tr>
<td>Department of Commerce and Consumer Affairs</td>
</tr>
<tr>
<td>335 Merchant St.</td>
</tr>
<tr>
<td>Honolulu, HI 96813</td>
</tr>
<tr>
<td>808-984-8244</td>
</tr>
<tr>
<td><a href="mailto:seb@dcca.hawaii.gov">seb@dcca.hawaii.gov</a></td>
</tr>
<tr>
<td><a href="http://www.hawaii.gov/dcca">www.hawaii.gov/dcca</a></td>
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<tr>
<td><strong>Idaho</strong></td>
</tr>
<tr>
<td>Department of Finance</td>
</tr>
<tr>
<td>Securities Bureau</td>
</tr>
<tr>
<td>PO Box 83720</td>
</tr>
<tr>
<td>Boise, ID 83720-0031</td>
</tr>
<tr>
<td>208-332-8000</td>
</tr>
<tr>
<td>Toll-free: 1-888-346-3378 (ID)</td>
</tr>
<tr>
<td><a href="mailto:finance@finance.idaho.gov">finance@finance.idaho.gov</a></td>
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<tr>
<td>finance.idaho.gov</td>
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<tr>
<td><strong>Illinois</strong></td>
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<tr>
<td>Securities Department</td>
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<tr>
<td>Secretary of State</td>
</tr>
<tr>
<td>213 State Capitol</td>
</tr>
<tr>
<td>Springfield, IL 62756</td>
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<tr>
<td>217-782-2256</td>
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<tr>
<td>Toll-free: 1-800-628-7937 (IL)</td>
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<tr>
<td>TTY: 1-888-261-5112</td>
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<tr>
<td><a href="http://www.sos.state.il.us">www.sos.state.il.us</a></td>
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<tr>
<td><strong>Indiana</strong></td>
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<tr>
<td>Securities Division</td>
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<tr>
<td>Office of the Secretary of State</td>
</tr>
<tr>
<td>302 W. Washington St., Room E-111</td>
</tr>
<tr>
<td>Indianapolis, IN 46204</td>
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<tr>
<td>317-232-6681</td>
</tr>
<tr>
<td>Toll-free: 1-800-223-8791 (IN)</td>
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<tr>
<td><a href="http://www.state.in.us/sos/securities">www.state.in.us/sos/securities</a></td>
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<tr>
<td><strong>Iowa</strong></td>
</tr>
<tr>
<td>Securities and Regulated Industries Bureau</td>
</tr>
<tr>
<td>340 Maple St.</td>
</tr>
<tr>
<td>Des Moines, IA 50319-0066</td>
</tr>
<tr>
<td>515-321-5705</td>
</tr>
<tr>
<td>Toll-free: 1-877-955-1212 (IA)</td>
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<tr>
<td><a href="mailto:iowasec@iid.state.ia.us">iowasec@iid.state.ia.us</a></td>
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<td><a href="http://www.iid.state.ia.us">www.iid.state.ia.us</a></td>
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<tr>
<td><strong>Kansas</strong></td>
</tr>
<tr>
<td>Office of the Securities Commissioner</td>
</tr>
<tr>
<td>Suite 600</td>
</tr>
<tr>
<td>109 S.W. 9th St.</td>
</tr>
<tr>
<td>Topeka, KS 66612</td>
</tr>
<tr>
<td>785-296-3307</td>
</tr>
<tr>
<td>Toll-free: 1-800-232-9580 (KS)</td>
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<tr>
<td><a href="mailto:ksc@ksc.ks.gov">ksc@ksc.ks.gov</a></td>
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<tr>
<td><strong>Kentucky</strong></td>
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<tr>
<td>Division of Securities</td>
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<tr>
<td>Department of Financial Institutions</td>
</tr>
<tr>
<td>1025 Capitol Center Dr., Suite 200</td>
</tr>
<tr>
<td>Frankfort, KY 40601-3868</td>
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<tr>
<td>502-573-3390</td>
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<tr>
<td>Toll-free: 1-800-223-2579</td>
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<tr>
<td><a href="mailto:kfi@ky.gov">kfi@ky.gov</a></td>
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<td><a href="http://www.kfi.ky.gov">www.kfi.ky.gov</a></td>
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<tr>
<td><strong>Louisiana</strong></td>
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<tr>
<td>Securities Division</td>
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<tr>
<td>Office of Financial Institutions</td>
</tr>
<tr>
<td>PO Box 94095</td>
</tr>
<tr>
<td>Baton Rouge, LA 70804</td>
</tr>
<tr>
<td>225-925-4660</td>
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<tr>
<td><a href="mailto:ofila@ofi.louisiana.gov">ofila@ofi.louisiana.gov</a></td>
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<td><strong>Maine</strong></td>
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<tr>
<td>Securities Division</td>
</tr>
<tr>
<td>121 State House Station</td>
</tr>
<tr>
<td>Augusta, ME 04333-0121</td>
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<tr>
<td>207-624-8551</td>
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<td><a href="http://www.maine.gov/pfr/securities">www.maine.gov/pfr/securities</a></td>
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<td><strong>Maryland</strong></td>
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<tr>
<td>Office of the Attorney General</td>
</tr>
<tr>
<td>200 Saint Paul Pl.</td>
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<tr>
<td>Baltimore, MD 21202-2020</td>
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<tr>
<td>410-576-6360</td>
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<tr>
<td>Toll-free: 1-888-743-0023 (MD)</td>
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<td><a href="mailto:securities@oag.state.md.us">securities@oag.state.md.us</a></td>
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<tr>
<td><strong>Massachusetts</strong></td>
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<tr>
<td>Securities Division</td>
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<tr>
<td>Office of the Secretary of the Commonwealth</td>
</tr>
<tr>
<td>One Ashburton Pl., 17th Floor, Room 1701</td>
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<tr>
<td>Boston, MA 02108</td>
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<tr>
<td>617-727-3548</td>
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<td>Toll-free: 1-800-269-5428 (MA)</td>
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<td>TTY: 617-878-3889</td>
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<td><a href="mailto:securities@sec.state.ma.us">securities@sec.state.ma.us</a></td>
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<tr>
<td><strong>Michigan</strong></td>
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<tr>
<td>Securities Division</td>
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<tr>
<td>Office of Financial and Insurance Regulation</td>
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<tr>
<td>PO Box 30220</td>
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<tr>
<td>Lansing, MI 48909</td>
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<td>517-373-0220</td>
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<td>Toll-free: 1-877-999-6442</td>
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<td><strong>Minnesota</strong></td>
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<tr>
<td>Department of Commerce</td>
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<tr>
<td>Market Assurance Division</td>
</tr>
<tr>
<td>85 7th Pl., E, Suite 500</td>
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<tr>
<td>St. Paul, MN 55101</td>
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<tr>
<td>651-296-4973</td>
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<tr>
<td>651-296-2488</td>
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<td>Toll-free: 1-800-657-3602 (MN)</td>
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<td>TTY: 651-296-2860</td>
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<td><a href="mailto:securities.commerce@state.mn.us">securities.commerce@state.mn.us</a></td>
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<td><strong>Mississippi</strong></td>
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<td>Securities Division</td>
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<tr>
<td>Business Regulation and Enforcement</td>
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<tr>
<td>Office of the Secretary of State</td>
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<tr>
<td>PO Box 136</td>
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<tr>
<td>Jackson, MS 39205</td>
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<tr>
<td>601-359-1350</td>
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<tr>
<td>Toll-free: 1-800-804-6364</td>
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<td><a href="http://www.sos.state.ms.gov">www.sos.state.ms.gov</a></td>
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<td><strong>Missouri</strong></td>
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<tr>
<td>Commissioner of Securities</td>
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<tr>
<td>600 W. Main St.</td>
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<tr>
<td>Jefferson City, MO 65101</td>
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<tr>
<td>573-751-4136</td>
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<tr>
<td>Toll-free: 1-800-721-7996 (MO)</td>
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<td><a href="mailto:securities@sos.mo.gov">securities@sos.mo.gov</a></td>
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| Montana | **Montana State Auditor’s Office**  
Securities Division  
840 Helena Ave.  
Helena, MT 59601  
406-444-2040  
Toll-free: 1-800-332-6148 (MT)  
Email: stateauditor@mt.gov  
[www.sao.mt.gov](http://www.sao.mt.gov) |
| Nebraska | **Bureau of Securities**  
Department of Banking & Finance  
PO Box 95006  
Lincoln, NE 68509-5006  
402-471-3445  
Toll-free: 1-877-471-3445  
[www.ndbf.org](http://www.ndbf.org) |
| Nevada | **Securities Division**  
Office of the Secretary of State  
555 E. Washington Ave., Suite 5200  
Las Vegas, NV 89101  
702-486-2440  
Email: nvsec@sos.nv.gov  
[www.sos.state.nv.us](http://www.sos.state.nv.us) |
| New Mexico | **Securities Division**  
Regulation & Licensing Department  
2550 Cerrillos Rd., 3rd Floor  
Santa Fe, NM 87505  
505-476-4580  
Toll-free: 1-800-704-5533 (NM)  
[www.rld.state.nm.us/securities](http://www.rld.state.nm.us/securities) |
| New York | **Investor Protection Bureau**  
Office of the Attorney General  
120 Broadway, 23rd Floor  
New York, NY 10271  
212-416-8200  
Toll-free: 1-800-771-7755  
[www.oag.state.ny.us](http://www.oag.state.ny.us) |
| North Carolina | **Securities Division**  
PO Box 29622  
Raleigh, NC 27626-0622  
919-733-3924  
Toll-free: 1-800-688-4507 (Investor Hotline)  
[www.sosnc.com](http://www.sosnc.com) |
| North Dakota | **Securities Department**  
600 E. Boulevard Ave.  
State Capitol, 5th Floor  
Bismarck, ND 58505-0510  
701-328-2910  
Toll-free: 1-800-297-5124 (ND)  
Email: ndsecurities@nd.gov  
[www.ndsecurities.com](http://www.ndsecurities.com) |
| Ohio | **Division of Securities**  
22nd Floor  
77 S. High St.  
Columbus, OH 43215-6131  
614-644-7381  
614-466-6140 (Enforcement)  
Toll-free: 1-800-788-1194 (Investor Protection Hotline)  
Email: securitiesgeneral.questions@com.state.oh.us  
| Oklahoma | **Department of Securities**  
First National Center  
120 N. Robinson Ave., Suite 860  
Oklahoma City, OK 73102  
405-280-7700  
Email: general@securities.state.ok.gov  
[www.securities.ok.gov](http://www.securities.ok.gov) |
| Oregon | **Division of Finance and Corporate Securities**  
Department of Consumer & Business Services  
PO Box 14480  
Salem, OR 97309-0405  
503-378-4140  
Toll-free: 1-866-814-9710  
TTY: 503-378-4100  
Email: dafs.dfcsmail@state.or.us  
[www.dfc.oregon.gov](http://www.dfc.oregon.gov) |
| Pennsylvania | **Securities Commission**  
Office of the Secretary  
1010 N. 7th St.  
Eastgate Office Building  
2nd Floor  
Harrisburg, PA 17102-1410  
717-787-8061  
Toll-free: 1-800-600-0007 (PA)  
Email: pscwebmaster@state.pa.us  
[www.psc.state.pa.us](http://www.psc.state.pa.us) |
| Puerto Rico | **Office of the Commissioner of Financial Institutions**  
PO Box 11855  
San Juan, PR 00910-3855  
787-723-3131  
[www.cif.gov.pr](http://www.cif.gov.pr) |
| Rhode Island | **Securities Division**  
Department of Business Regulation  
1511 Ponce de Leon Ave.  
Cranston, RI 02920  
401-462-9527  
TTY: 711 (In Rhode Island Only)  
Email: SecuritiesInquiry@dbr.state.ri.us  
[www.dbr.state.ri.us](http://www.dbr.state.ri.us) |
<table>
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<th>State</th>
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| South Carolina | Securities Division  
Office of the Attorney General  
PO Box 11549  
Columbia, SC 29211-1549  
803-734-9916 (Securities)  
803-734-3970 (Attorney General)  
[www.scattorneygeneral.com/securities](http://www.scattorneygeneral.com/securities) |
| South Dakota | Division of Securities  
445 E. Capitol Ave.  
Pierre, SD 57501-3185  
605-773-4823  
[Email: drr.securities@state.sd.us](mailto:drr.securities@state.sd.us) |
| Tennessee | Securities Division  
Department of Commerce and Insurance  
500 James Robertson Pkwy. Suite 680  
Davy Crockett Tower  
Nashville, TN 37243  
615-741-2947  
Toll-free: 1-800-863-9117 (TN)  
[Email: Securities.1@tn.gov](mailto:Securities.1@tn.gov) |
| Texas | State Securities Board  
PO Box 13167  
Austin, TX 78711-3167  
512-305-8300  
[www.ssb.state.tx.us](http://www.ssb.state.tx.us) |
| Utah | Division of Securities  
Department of Commerce  
PO Box 146760  
Salt Lake City, UT 84114-6760  
801-530-6600  
Toll-free: 1-800-721-7233 (UT)  
E-mail: security@utah.gov  
[www.securities.utah.gov](http://www.securities.utah.gov) |
| Vermont | Securities Division  
Department of Banking, Insurance, Securities, & Health Care Administration  
89 Main St. Montpelier, VT 05620-3101  
802-828-3420  
Toll-free: 1-877-550-3907  
[www.vermontsecurities.info](http://www.vermontsecurities.info) |
| Virginia | Division of Securities and Retail Franchising  
State Corporation Commission  
PO Box 1197  
Richmond, VA 23218  
804-371-9051  
Toll-free: 1-800-552-7945 (VA)  
TTY: 804-371-9206  
[Email: SRF_General@scc.virginia.gov](mailto:SRF_General@scc.virginia.gov)  
| Washington | Division of Securities  
Department of Financial Institutions  
PO Box 41200  
Olympia, WA 98504-1200  
360-902-8760  
Toll-free: 1-800-472-4334  
TTY: 360-664-8126  
[Email: investorcomplaints@dfi.wa.gov](mailto:investorcomplaints@dfi.wa.gov)  
[www.dfi.wa.gov](http://www.dfi.wa.gov) |
| West Virginia | Securities Commission  
State Auditor’s Office  
200 W. Main St.  
Clarksburg, WV 26301  
304-627-2415  
Toll-free: 1-888-368-9507 (Check Registration & Background)  
Toll-free: 1-888-509-6567 (Enforcement)  
[Email: securities@wvsao.gov](mailto:securities@wvsao.gov)  
[www.wvsao.gov/securitiescommission](http://www.wvsao.gov/securitiescommission) |
**Contacting Your Local Utilities Commission**

State utilities commissions regulate services and rates for gas, electricity, and telephones in your state. In some states, the utility commissions regulate other services such as water, transportation, and the moving of household goods. Rates for utilities and services provided between states are regulated by the federal government.

Many utility commissions handle consumer complaints. Sometimes, if they receive a number of complaints about the same utility matter, they will conduct investigations.

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**Alabama**

Public Service Commission  
PO Box 304260  
Montgomery, AL 36130  
334-242-5025  
Toll-free: 1-800-392-8050 (AL)  
(Complaint Hotline)  
www.psc.state.al.us

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**Arkansas**

Public Service Commission  
Consumer Services Division  
1000 Center St.  
PO Box 400  
Little Rock, AR 72203-0400  
501-682-2051  
501-682-1718 (Complaints)  
Toll-free: 1-800-482-1164 (AR)  
TTY: 1-800-682-2698  
consumerissues@psc.state.ar.us  
www.arkansas.gov/psc

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**California**

Public Utilities Commission  
Consumer Affairs Branch  
505 Van Ness Ave., Room 2250  
San Francisco, CA 94102  
415-703-2782  
Toll-free: 1-800-649-7570 (CA)  
TTY: 1-800-229-6846  
public.advisor@cpuc.ca.gov  
www.cpuc.ca.gov

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**Colorado**

Public Utilities Commission  
Consumer Protection Division  
1560 Broadway, Suite 250  
Denver, CO 80202  
303-894-2070  
Toll-free: 1-800-456-0858 (CO)  
TTY: 303-894-2512  
puc@dora.state.co.us  
www.dora.state.co.us/puc

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**Connecticut**

Department of Public Utility Control  
10 Franklin Square  
New Britain, CT 06051  
860-827-1553  
Toll-free: 1-800-382-4586 (CT)  
TTY: 860-827-2837  
www.state.ct.us/dpuc

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**Delaware**

Public Service Commission  
861 Silver Lake Blvd.  
Cannon Building, Suite 100  
Dover, DE 19904  
302-736-7500  
Toll-free: 1-800-282-8574 (DE)  
TTY: 302-736-7500  
www.depsc.delaware.gov

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**District of Columbia**

DC Public Service Commission  
Office of Consumer Services  
1333 H St., NW  
Room 600, East Tower  
Washington, DC 20005  
202-626-5120  
www.dcpsc.org

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**Florida**

Florida Public Service Commission  
2540 Shumard Oak Blvd.  
Tallahassee, FL 32399-0850  
850-413-6100  
Toll-free: 1-800-342-3552 (FL)  
TTY: 1-800-955-8771  
contact@psc.state.fl.us  
www.floridapsc.com

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**Georgia**

Public Service Commission  
Consumer Affairs Division  
244 Washington St., SW  
Atlanta, GA 30334  
404-656-4501  
Toll-free: 1-800-282-5813 (GA)  
gapsc@psc.state.ga.us  
www.psc.state.ga.us

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**Hawaii**

Public Utilities Commission  
465 S. King St., Room 103  
Honolulu, HI 96813  
808-586-2020  
Hawaii.PUC@hawaii.gov  
www.hawaii.gov/budget/puc
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<tr>
<td>Idaho</td>
<td>Public Utilities Commission Consumer Assistance Section</td>
<td>PO Box 615</td>
<td>PO Box 30221</td>
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<tr>
<td></td>
<td>PO Box 83720</td>
<td>211 Sower Blvd. Frankfort, KY 40602</td>
<td>Lansing, MI 48909</td>
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<td>Boise, ID 83720-0074</td>
<td>502-564-3940</td>
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<td>208-334-0369 (Complaint Line)</td>
<td>Toll-free: 1-800-772-4636</td>
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<td>Illinois</td>
<td>Illinois Commerce Commission Consumer Affairs</td>
<td>Public Service Commission</td>
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<td></td>
<td>527 E. Capitol Ave. Springfield, IL 62701</td>
<td>602 N. Fifth St., Galvez Building</td>
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<td></td>
<td>217-782-2024</td>
<td>12th Floor</td>
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<td>Toll-free: 1-800-524-0795 (IL)</td>
<td>PO Box 91154</td>
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<td></td>
<td>TTY: 1-800-858-9277</td>
<td>Baton Rouge, LA 70821-9154</td>
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<td>225-342-4404</td>
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<td>Toll-free: 1-800-256-2397 (LA)</td>
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<td><a href="http://www.lpsc.org">www.lpsc.org</a></td>
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<td>Indiana</td>
<td>Indiana Utility Regulatory Commission Consumer Affairs Division</td>
<td>Public Utilities Commission</td>
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<tr>
<td></td>
<td>101 W. Washington St. Suite 1500E Indianapolis, IN 46204</td>
<td>18 State House Station</td>
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<td></td>
<td>317-232-2712</td>
<td>242 State St.</td>
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<td>Toll-free: 1-800-851-4268 (IN)</td>
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<td>TTY: 317-232-8556</td>
<td>207-287-3831</td>
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<td>Toll-free: 1-800-452-4699 (ME)</td>
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<td>TTY: 1-800-437-1220</td>
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<td>☐ <a href="mailto:maine.puc@maine.gov">maine.puc@maine.gov</a></td>
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<td><a href="http://www.state.me.us/mpuc">www.state.me.us/mpuc</a></td>
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<td>Iowa</td>
<td>Iowa Utilities Board Customer Service Group 350 Maple St. Des Moines, IA 50319-0069</td>
<td>Public Service Commission</td>
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<td></td>
<td>515-281-3839</td>
<td>617-767-8800</td>
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<td></td>
<td>Toll-free: 1-877-565-4450 (IA)</td>
<td>Toll-free: 1-800-492-0474</td>
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<tr>
<td></td>
<td>☐ <a href="mailto:iubcustomer@iub.state.ia.us">iubcustomer@iub.state.ia.us</a></td>
<td>TTY: 1-800-201-7165</td>
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<td><a href="http://www.state.ia.us/iub">www.state.ia.us/iub</a></td>
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<tr>
<td>Kansas</td>
<td>Corporation Commission Office of Public Affairs and Consumer Protection 1500 S.W. Arrowhead Rd. Topeka, KS 66604</td>
<td>Public Service Commission</td>
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<td></td>
<td>785-271-3140</td>
<td>617-305-3980</td>
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<td></td>
<td>Toll-free: 1-800-662-0027 (KS)</td>
<td>Toll-free: 1-800-392-6066</td>
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<td></td>
<td>☐ <a href="mailto:public.affairs@kcc.ks.gov">public.affairs@kcc.ks.gov</a></td>
<td>(Consumer Line)</td>
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<td></td>
<td><a href="http://www.kcc.state.ks.us">www.kcc.state.ks.us</a></td>
<td>TTY: 1-800-974-6006</td>
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<tr>
<td>Massachusetts</td>
<td>Department of Telecommunications and Cable 1000 Washington St., Suite 820 Boston, MA 02118</td>
<td>Public Service Commission</td>
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<td></td>
<td>617-305-3980</td>
<td>406-444-6199</td>
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<td>Toll-free: 1-800-392-6066 (Consumer Line)</td>
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<td><a href="http://www.psc.mt.gov">www.psc.mt.gov</a></td>
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<td>Louisiana</td>
<td>Louisiana Public Utilities Commission Consumer Assistance Division</td>
<td>Public Service Commission</td>
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<td>18 State House Station 242 State St.</td>
<td>602 N. Fifth St., Galvez Building</td>
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<td>Augusta, ME 04333-0018</td>
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<td>207-287-3831</td>
<td>PO Box 91154</td>
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<td>Toll-free: 1-800-452-4699 (ME)</td>
<td>Baton Rouge, LA 70821-9154</td>
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<td>Maine</td>
<td>Maine Public Service Commission Consumer Assistance Division</td>
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<td>18 State House Station</td>
<td>617-767-8800</td>
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<td>Toll-free: 1-800-492-0474</td>
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<td>Augusta, ME 04333-0018</td>
<td>TTY: 1-800-201-7165</td>
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<td>TTY: 1-800-437-1220</td>
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<td>☐ <a href="mailto:maine.puc@maine.gov">maine.puc@maine.gov</a></td>
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<td><a href="http://www.state.me.us/mpuc">www.state.me.us/mpuc</a></td>
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<td>Maryland</td>
<td>Maryland Public Service Commission Consumer Services Department</td>
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<td>Six Saint Paul St., 16th Floor</td>
<td>200 Madison St. Jefferson City, MO 65102</td>
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<td>Baltimore, MD 21202-6806</td>
<td>573-751-3934</td>
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<td>410-767-8800</td>
<td>Toll-free: 1-800-392-4211 (MO)</td>
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<td>TTY: 573-22-9061 or 711</td>
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<td>☐ <a href="mailto:pscinfo@psc.mo.gov">pscinfo@psc.mo.gov</a></td>
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<td><a href="http://www.psc.mo.gov">www.psc.mo.gov</a></td>
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<td>Missouri</td>
<td>Missouri Public Service Commission Consumer Services Department</td>
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<td></td>
<td>PO Box 360</td>
<td>200 Madison St. Jefferson City, MO 65102</td>
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<td>200 Madison St.</td>
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<td>Boston, MA 02118</td>
<td>Toll-free: 1-800-392-4211 (MO)</td>
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<td>617-305-3980</td>
<td>TTY: 573-22-9061 or 711</td>
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<td>Toll-free: 1-800-392-4211 (MO)</td>
<td>☐ <a href="mailto:pscinfo@psc.mo.gov">pscinfo@psc.mo.gov</a></td>
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<td>Montana</td>
<td>Montana Public Service Commission</td>
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<td></td>
<td>PO Box 202601</td>
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<td>Helena, MT 59620-2601</td>
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<td>406-444-6199</td>
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<td>Toll-free: 1-800-646-6150 (MT)</td>
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<td>TTY: 406-444-6199</td>
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<td><a href="http://www.psc.mt.gov">www.psc.mt.gov</a></td>
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<td>State</td>
<td>Commission Name</td>
<td>Address</td>
<td>Phone Numbers</td>
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<tr>
<td>Nebraska</td>
<td>Public Service Commission</td>
<td>PO Box 94927, 1200 N St., Suite 300, Lincoln, NE 68509-4927</td>
<td>402-471-3101 Toll-free: 1-800-526-0017 (NE) TTY: 402-471-0213 <a href="http://www.psc.state.ne.us">www.psc.state.ne.us</a></td>
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<tr>
<td>New Hampshire</td>
<td>Public Utilities Commission</td>
<td>21 S. Fruit St., Suite 10, Concord, NH 03301-2429, 603-271-2431</td>
<td>1-800-372-3964 (NH) TTY: 1-800-735-2964 (NH) <a href="mailto:puc@puc.nh.gov">puc@puc.nh.gov</a> <a href="http://www.puc.state.nh.us">www.puc.state.nh.us</a></td>
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<tr>
<td>New Jersey</td>
<td>Board of Public Utilities</td>
<td>Division of Customer Assistance, Two Gateway Center, 8th Floor, Newark, NJ 07102</td>
<td>973-648-2350 Toll-free: 1-800-624-0241 (NJ) TTY: 1-800-624-0331 (Cable Complaint) <a href="http://www.bpu.state.nj.us">www.bpu.state.nj.us</a></td>
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<tr>
<td>New Mexico</td>
<td>Utilities Division</td>
<td>Public Regulation Commission, Consumer Relations Division, PO Box 1269, Santa Fe, NM 87504-1269</td>
<td>505-827-6940 Toll-free: 1-888-427-5772 TTY: 505-827-6911 <a href="mailto:crd.complaints@state.nm.us">crd.complaints@state.nm.us</a> <a href="http://www.nmprc.state.nm.us">www.nmprc.state.nm.us</a></td>
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<td>North Carolina</td>
<td>NC Utilities Commission</td>
<td>Consumer Services, 4325 Mall Service Center, Raleigh, NC, 97199-4325, 919-733-9277</td>
<td>Toll-free: 1-866-380-9816 NC: <a href="mailto:consumer.services@ncmail.net">consumer.services@ncmail.net</a> <a href="http://www.ncuc.commerce.state.nc.us">www.ncuc.commerce.state.nc.us</a></td>
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<tr>
<td>North Dakota</td>
<td>Public Service Commission</td>
<td>12th Floor, 600 E. Boulevard Ave., Dept. 408, Bismarck, ND 58505-0480, 701-328-2400</td>
<td>TTY: 1-800-366-8888 (ND) ND: <a href="mailto:ndpsc@nd.gov">ndpsc@nd.gov</a> <a href="http://www.puc.state.nd.us">www.puc.state.nd.us</a></td>
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<tr>
<td>Ohio</td>
<td>Ohio Consumers’ Counsel</td>
<td>10 W. Broad St., 18th Floor, Suite 1800, Columbus, OH 43215, 614-466-8574 (outside OH)</td>
<td>Toll-free: 1-877-742-5622 OH: <a href="mailto:occ@occ.state.oh.us">occ@occ.state.oh.us</a> <a href="http://www.pickocc.org">www.pickocc.org</a></td>
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<td>Public Utilities Commission</td>
<td>180 E. Broad St., Columbus, OH 43215, 614-466-3292, 1-800-686-7826 (OH) TTY: 1-800-686-1570 (OH) <a href="http://www.puco.ohio.gov">www.puco.ohio.gov</a></td>
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<td>Oklahoma</td>
<td>Corporation Commission</td>
<td>PO Box 52000, Oklahoma City, OK, 73152-2000, 405-521-2211</td>
<td>Toll-free: 1-800-522-8154 (OK) TTY: 405-521-3513 <a href="http://www.occeweb.com">www.occeweb.com</a></td>
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<td>Oregon</td>
<td>Public Utility Commission</td>
<td>Consumer Services Division, PO Box 2148, 550 Capital St., NE, Suite 215, Salem, OR 97308-2148</td>
<td>503-378-6600 (Consumer Services) 503-378-8962 (Information Office) Toll-free: 1-800-522-2404 (OR Consumer Services) TTY: 1-800-648-3458 (OR) OR: <a href="mailto:puc.consumer@state.or.us">puc.consumer@state.or.us</a> <a href="http://www.puc.state.or.us">www.puc.state.or.us</a></td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>Pennsylvania Office of Consumer Advocate</td>
<td>Office of the Attorney General, 5th Floor, Forum Place, 555 Walnut St., Harrisburg, PA 17101-1923</td>
<td>717-783-5048 (Utilities Only) Toll-free: 1-800-684-6560 (PA) PA: <a href="mailto:consumer@paoca.org">consumer@paoca.org</a> <a href="http://www.oca.state.pa.us">www.oca.state.pa.us</a></td>
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<td>Public Utility Commission</td>
<td>Bureau of Consumer Services, PO Box 3265, Harrisburg, PA 17105-3265</td>
<td>717-783-7349 Toll-free: 1-800-782-1110 (Local Phone Service Complaints) Toll-free: 1-800-692-7380 (Customer Hotline) <a href="http://www.puc.state.pa.us">www.puc.state.pa.us</a></td>
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<td>Puerto Rico</td>
<td>Public Service Commission</td>
<td>(Pda. 18-Santurce), 500 Ave. Roberto H. Todd, San Juan, PR 00907-3981, 787-756-1919</td>
<td><a href="http://www.puc.state.pa.us">www.puc.state.pa.us</a></td>
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<td>Puerto Rico</td>
<td>Public Service Commission</td>
<td>(Pda. 18-Santurce), 500 Ave. Roberto H. Todd, San Juan, PR 00907-3981, 787-756-1919</td>
<td><a href="http://www.puc.state.pa.us">www.puc.state.pa.us</a></td>
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Rhode Island
Public Utilities Commission
89 Jefferson Blvd.
Warwick, RI 02888
401-941-4500
TTY: 401-277-3500
: consumer.section@ripuc.org
www.ripuc.org

Utah
Public Service Commission
160 E. 300 S
Salt Lake City, UT 84114-6751
801-530-6652
801-530-6716
Toll-free: 1-800-874-0904 (UT)
TTY: 801-530-6769
: consumer.section@ripuc.org
www.utc.utah.gov

South Carolina
Consumer Services Division
Office of Regulatory Staff
1401 Main St., Suite 900
Columbia, SC 29201
803-737-5230
Toll-free: 1-800-922-1531 (SC)
TTY: 803-737-5175
TTY: 1-800-334-2217 (SC)
www.regulatorystaff.sc.gov

Vermont
Public Service Board
112 State St., 4th Floor
Montpelier, VT 05620-2701
802-288-2358
TTY: 1-800-253-0191 (VT)
: consumer.section@ripuc.org
www.psb.vermont.gov

South Dakota
Public Utilities Commission
Consumer Affairs
500 E. Capitol Ave.
Pierre, SD 57501-5070
605-773-3201
Toll-free: 1-800-332-1782
(Consumer Affairs)
: pudinfo@state.sd.us
www.puc.sd.gov

Virginia
State Corporation Commission
Bureau of Public Utilities
PO Box 1197
Richmond, VA 23218
804-371-9420
Toll-free: 1-800-552-7945 (VA)
TTY: 804-371-9206
: consumer.section@ripuc.org
www.scc.virginia.gov

Tennessee
Tennessee Regulatory Authority
Consumer Services Division
460 James Robertson Pkwy.
Nashville, TN 37243-0505
615-741-2904
Toll-free: 1-800-342-8359
(Consumer Services)
: consumer.section@ripuc.org
www.scc.tn.gov

Washington
Utilities and Transportation Commission
PO Box 47250
1300 S. Evergreen Park Dr., SW
Olympia, WA 98504-7250
360-664-1160
TTY: 1-800-416-5289
: consumer.section@ripuc.org
www.utc.wa.gov

West Virginia
Public Service Commission
Customer Assistance
201 Brooks St.
PO Box 812
Charleston, WV 25323
304-340-0300
Toll-free: 1-800-642-8544
: consumer.section@ripuc.org
www.puc.state.wv.us

Wisconsin
Public Service Commission
Consumer Affairs Unit
PO Box 7854
Madison, WI 53707-7854
608-266-2001
Toll-free: 1-800-225-7729
TTY: 608-267-1479
: consumer.section@ripuc.org
www.psc.wi.gov

Wyoming
Public Service Commission
2515 Warren Ave., Suite 300
Cheyenne, WY 82002
307-777-7427
Toll-free: 1-888-570-9905 (WY)
TTY: 608-267-1479
: consumer.section@ripuc.org
www.psc.state.wy.us

Consumer Advocate Division
723 Kanawha Blvd., E
Union Building, Suite 700
Charleston, WV 25301
304-558-0526
www.cad.state.wv.us

Provided financial support for the publication of the Consumer Action Handbook.
AFSA Education Foundation (AFSAEF) ◆ 919 18th St., NW Suite 300 Washington, DC 20006-5517 202-466-8611 Toll-free: 1-888-400-7577 ☉: info@afsaef.org www.afsaef.org The AFSAEF mission is to educate all consumers about the benefits of responsible money management so they can make informed financial decisions, understand the credit process, and seek help if credit problems occur. Its MoneySKILL® program educates young adults on personal finance concepts in the areas of income, expenses, assets, liabilities, and risk management to empower them to make sound financial decisions.

American Arbitration Association 1633 Broadway, 10th Floor New York, NY 10019 Toll-free: 1-800-778-7879 www.adr.org This is a not-for-profit public service organization committed to the resolution of disputes through arbitration, mediation, conciliation, and other voluntary procedures.

American Association of Homes and Services for the Aging (AAHSA) ◆ 2519 Connecticut Ave., NW Washington, DC 20008-1520 202-783-2242 ☉: info@aahsa.org www.aahsa.org AAHSA is committed to advancing the vision of healthy, affordable, ethical aging services for America. The association represents not-for-profit nursing homes, continuing care retirement communities, assisted-living and senior housing facilities, and community service organizations.

American Bankers Association (ABA) 1120 Connecticut Ave., NW Washington, DC 20036 Toll-free: 1-800-226-5377 www.ab.com ABA represents the concerns of banks and their employees. It provides consumer education materials on request.

American Bar Association 321 N. Clark St. Chicago, IL 60654-7598 312-988-5000 ☉: askaba@abanet.org www.abanet.org The Bar Association publishes a directory of state and local alternative dispute resolution programs and provides consumer information on request.

American Cleaning Institute® (ACI) ◆ 1331 L St., NW, Suite 650 Washington, DC 20005 202-347-2900 ☉: info@cleaninginstitute.org www.cleaninginstitute.org The American Cleaning Institute® (formerly the Soap and Detergent Association) has been providing consumers with accurate information about cleaning products since 1926. ACI is the consumer source for free/low-cost educational materials designated to help individuals, families, and communities stay clean, safe and healthy at home, work, and school.

American Council of Life Insurers 101 Constitution Ave., NW Suite 700 Washington, DC 20001-2133 202-624-2000 www.acli.com This association represents the interests of over 500 insurance companies that provide life insurance, pensions and annuities, long-term care, and disability income insurance.

American Health Care Association 1201 L St., NW Washington, DC 20005 202-842-4444 www.ahca.org This federation of affiliated state health organizations advocates for quality care and services for frail, elderly, and disabled Americans.

American Institute of Certified Public Accountants (AICPA) 220 Leigh Farm Rd. Durham, NC 27707 919-402-4500 Toll-free: 1-888-777-7077 (Ethics Hotline) ☉: service@aicpa.org www.aicpa.org AICPA ensures that accountancy gains respect as a profession and is practiced by ethical, competent professionals.

Contacting Trade & Professional Organizations Companies that manufacture similar products or offer similar services often belong to an industry association. These associations help resolve problems between their member companies and consumers. Most also provide consumer information through publications and websites.

If you have a problem with a company and cannot resolve it by working directly with that firm, ask whether the company is a member of an association. Then check this section to see whether the association is listed. If the association is not included here, your local library has reference materials to help you find the appropriate contact.
American Moving and Storage Association (AMSA)
1611 Duke St.
Alexandria, VA 22314
703-683-7410
Toll-free: 1-888-849-2672
info@moving.org
www.moving.org
AMSA is a national trade association offering a wealth of information on its consumer website, including a Mover Referral Service. It also sponsors a dispute settlement program to help consumers resolve loss and damage claims on interstate moves.

American Pharmacists Association (APhA)
2215 Constitution Ave., NW
Washington, DC 20037
202-628-4410
Toll-free: 1-800-237-2742
www.pharmacist.com
The APhA empowers its members to improve medication use and advance patient care through information, education, and advocacy.

American Society of Travel Agents, Inc. (ASTA)
Consumer Affairs
1101 King St., Suite 200
Alexandria, VA 22314
703-739-2782
consumeraffairs@asta.org
www.astanet.com
ASTA is an association of travel industry professionals. It provides training and education to professionals and travel tips for consumers.

America’s Health Insurance Plans (AHIP)
601 Pennsylvania Ave., NW
South Bldg., Suite 500
Washington, DC 20004
202-778-3200
www.ahip.org
AHIP is the national association representing nearly 1,300 member companies providing health insurance coverage to more than 200 million Americans. Member companies offer medical, long-term care, disability income, dental, supplemental, stop-loss insurance, and reinsurance to consumers, employers, and public purchasers.

Association of Credit and Collection Professionals (ACA)
PO Box 390106
Minneapolis, MN 55439-0106
952-926-6547
aca@acainternational.org
www.acainternational.org
ACA International is the leading trade association for credit and collection companies.

ACA International Education Foundation
PO Box 390106
Minneapolis, MN 55439
952-926-6547
aca@acainternational.org
www.askdoctordebt.com
ACA International Education Foundation’s primary mission is to educate consumers challenged by debt. It works to inform consumers of their rights when contacted by creditors.

Automotive Recyclers Association (ARA)
9113 Church St.
Manassas, VA 20110
571-208-0428
Toll-free: 1-888-385-1005
www.a-r-a.org
ARA is dedicated to the efficient removal and reuse of automotive parts, and the safe disposal of inoperable motor vehicles.

Better Hearing Institute (BHI)
1441 I St. NW, Suite 700
Washington, DC 20005
202-449-1100
Toll-free: 1-800-327-9355
mail@betterhearing.org
www.betterhearing.org
BHI is a not-for-profit corporation that educates the public about hearing loss and what can be done about it.

Blue Cross and Blue Shield Association
Consumer Affairs
1310 G St., NW
Washington, DC 20005
202-626-4780
www.bluecares.com
BCBSA is a national federation of 39 independent, community-based and locally operated Blue Cross and Blue Shield companies.

Boat Owners Association of The United States (BOATU.S.)
880 S. Pickett St.
Alexandria, VA 22304-0730
703-823-9550
703-461-2856
consumerprotection@boatus.com
www.boatus.com
my.boatus.com/consumer/database.aspx, (Consumer Complaint Database)
BoatU.S. provides savings, service, and representation for millions of recreational boat owners nationwide.

Cellular Telecommunications and Internet Association (CTIA)
1400 16th St., NW, Suite 600
202-736-3200
www.ctia.org
CTIA oversees certification programs to ensure a high standard of quality for wireless consumers.
Certified Financial Planner Board of Standards, Inc. (CFP)
1425 K St., NW, Suite 500
Washington, DC 20005
202-379-2200
Toll-free: 1-888-487-1497
fax: mail@cfpboard.org
web: www.cfp.net
Certified Financial Planner Board of Standards is a regulatory organization that fosters professional standards in personal financial planning. The CFP Board works to ensure that the public benefits from competent financial planning. The CFP Board certifies financial planners who meet its requirements by granting use of its trademarks.

Children’s Advertising Review Unit (CARU)
70 W. 36th St., 12th Floor
New York, NY 10018
212-947-5137
Toll-free: 866-334-6272, ext. 111
fax: caru@caru.bbb.org
web: www.caru.org
CARU handles consumer complaints about truth and accuracy of advertising directed to children under 12 years of age.

Consumer Electronics Association (CEA)
1919 S. Eads St.
Arlington, VA 22202
703-907-7600
Toll-free: 1-866-858-1555
fax: cea@ce.org
web: www.cea.org
CEA represents corporations involved in the design, development, manufacturing, and distribution of consumer electronics.

Credit Union National Association (CUNA)
5710 Mineral Point Rd.
Madison, WI 53705-0431
Toll-free: 1-800-356-9655
web: www.cuna.org
CUNA provides representation, information, and public relations for more than 90% of credit unions through credit union leagues throughout the nation.

Direct Marketing Association (DMA)
Department of Corporate Responsibility
1615 L St., NW, Suite 1100
Washington, DC 20036
202-955-5030
fax: consumer@the-dma.org
web: www.dmachoice.org
The DMA is the trade association for organizations involved in direct marketing via direct mail, catalogs, the Internet, telemarketing, magazines, and newspaper and TV ads. DMA's consumer website offers consumers options (free of charge) to better manage their mail.

Direct Selling Association (DSA)
1667 K St., NW
Suite 1100
Washington, DC 20006
202-452-8866
fax: info@dsa.org
web: www.dsa.org
DSA is the trade association of firms that manufacture and distribute goods and services sold directly to consumers.

Distance Education and Training Council (DETC)
1601 18th St., NW, Suite 2
Washington, DC 20009
202-234-5100
web: www.detc.org
The DETC is a voluntary, non-governmental, educational organization that accredits distance education institutions.

Financial Industry Regulatory Authority (FINRA)
Office of Dispute Resolution
1736 K St., NW
Washington, DC 20006
301-590-6500 (Call Center)
Toll-free: 1-800-289-9999 (Broker Check Hotline)
web: www.finra.org
FINRA is the largest independent regulator for all securities firms doing business in the U.S. The organization operates the largest dispute resolution forum in the securities industry for disputes between investors and securities firms.

Financial Planning Association (FPA)
4100 E. Mississippi Ave., Suite 400
Denver, CO 80246-3053
Toll-free: 1-800-322-4237
fax: fpa@fpanet.org
web: www.fpanet.org
The FPA is a leadership and advocacy organization connecting those who provide services with the consumers they serve. This organization is a resource for the public to find educational resources and financial planners to deliver advice using an ethical, objective, client-centered process.

Food Marketing Institute (FMI)
2345 Crystal Dr., Suite 800
Arlington, VA 22202
202-452-8444
web: www.fmi.org
FMI conducts programs in research, education, industry relations, and public affairs on behalf of grocery retailers and wholesalers.

Grocery Manufacturers Association (GMA)
1350 I St. NW, Suite 300
Washington, DC 20005
202-639-5900
Toll-free: 1-800-355-0983
web: www.gmaonline.org
www.makingfoodbetter.com
GMA represents food, beverage, and consumer products companies. The Association helps to ensure the safety and security of consumer packaged goods.

Insurance Information Institute (III)
Consumer Affairs
110 William St.
New York, NY 10038
212-346-5500
fax: info@iii.org
web: www.iii.org
III is a nonprofit, communications organization supported by the property/casualty insurance industry that works to improve public understanding of insurance.
International Association of Movers (IAM)
5904 Richmond Hwy.
Suite 404
Alexandria, VA 22303
703-317-9950
info@iamovers.org
www.iamovers.org
IAM is a global association of movers and forwarders committed to providing customers with the highest level of service available.

International Cemetery, Cremation and Funeral Association (ICCFA)
107 Carpenter Dr.
Suite 100
Sterling, VA 20164
703-391-8400
Toll-free: 1-800-645-7700
www.iccfa.com
ICCFA is the trade association dedicated to funerals and final resting places. It provides management guidance to members and advocates for consumer choice and dispute resolution in circumstances surrounding final arrangements.

Mortgage Bankers Association of America (MBA)
1717 Rhode Island Ave., NW
Suite 400
Washington, DC 20036
202-557-2700
www.mbaa.org
The MBA is the national association representing the real estate finance industry, including mortgage banking firms, commercial banks, life insurance companies, title companies, and savings and loan associations.

Mystery Shopping Providers Association (MSPA)
4230 LBJ Freeway, Suite 414
Dallas, TX 75244
www.mysteryshop.org
The MSPA is the largest professional trade association dedicated to improving service quality using anonymous resources.

National Advertising Review Council (NARC)
National Advertising Division
70 W. 36th St., 13th Floor
New York, NY 10018
Toll-free: 1-866-334-6272
www.narcpartners.org
www.nadreview.org
NARC fosters truth and accuracy in national advertising through voluntary self-regulation.

National Association of Attorneys General (NAAG)
2030 M St., NW, 8th Floor
Washington, DC 20036
202-326-6000
www.naag.org
This organization facilitates communication among attorneys general, who are responsible for enforcing civil laws in their respective states. The AG offices often oversee state government regulation agencies and represent the public interest.

National Association of Home Builders (NAHB)
1201 15th St., NW
Washington, DC 20005
Toll-free: 1-800-368-5242
info@nahb.com
www.nahb.org
NAHB’s mission is to enhance the climate for housing and the building industry.

National Association of Insurance Commissioners (NAIC)
Executive Headquarters
2301 McGee St., #800
Kansas City, MO 64108
816-842-3600
Toll-free: 1-866-470-6242
webpost@naic.org
www.naic.org
www.InsureUonline.org
NAIC is a national organization of insurance regulators. The organization helps insurance regulators facilitate the fair and equitable treatment of insurance consumers and promote competitive markets.

National Association of Professional Insurance Agents (PIA)
400 N. Washington St.
Alexandria, VA 22314
703-836-9340
piainfo@pianet.org
www.pianet.com
This association provides practical advice about purchasing personal insurance through its national outreach program.

National Association of Realtors (NAR)
430 N. Michigan Ave.
Chicago, IL 60611-4087
312-329-8200
Toll-free: 1-800-874-6500
www.realtor.org
NAR, organization of real estate agents, develops standards for effective and ethical real estate business practices.

National Foundation for Credit Counseling (NFCC)
801 Roeder Rd., Suite 900
Silver Spring, MD 20910
Toll-free: 1-800-388-2227
www.nfcc.org
The NFCC promotes the national agenda for financially responsible behavior and builds capacity for its members to deliver the highest-quality financial education and counseling services.

National Funeral Directors Association (NFDA)
13625 Bishop’s Dr.
Brookfield, WI 53005-6607
262-789-1880
Toll-free: 1-800-228-6332
nfda@nfda.org
www.nfda.org
NFDA helps consumers make informed decisions about funeral services and offers a third-party dispute resolution program for complaints regarding funeral homes.
National Futures Association (NFA) ♦
300 S. Riverside Plaza, Suite 1800
Chicago, IL 60606-6615
312-781-1300
Toll-free: 1-800-621-3570
✉: information@nfa.futures.org
www.nfa.futures.org
NFA is the industry-wide self-regulatory organization for the U.S. futures industry. NFA provides innovative and efficient regulatory programs and services that safeguard the integrity of the derivatives markets. Consumers should contact NFA regarding any firm or individual who solicits them for investments in futures, options on futures, or foreign currency.

National Institute for Automotive Service Excellence (ASE)
101 Blue Seal Dr., SE, Suite 101
Leesburg, VA 20175
703-669-6600
Toll-free: 1-888-273-8378
✉: webmaster@ase.com
www.ase.com
ASE is an independent organization that works to improve the quality of automotive service and repair through the voluntary testing and certification of automotive repair professionals. ASE publishes several consumer publications about auto maintenance and repair.

North American Consumer Protection Investigators (NACPI)
✉: webmaster@nacpi.org
www.nacpi.org
NACPI provides training and support for consumer protection investigators in government agencies at all levels. NACPI does not investigate individual consumer complaints, but helps investigators share information of mutual concern.

North American Securities Administrators Association, Inc. (NASAA)
750 1st St., NE, Suite 1140
Washington, DC 20002
202-737-0900
✉: info@nasaa.org
www.nasaa.org
NASAA is an international organization devoted to investor protection. NASAA is the voice of the 50 state securities agencies responsible for grassroots investor protection, investor education, and efficient capital formation.

Tire Industry Association (TIA)
1532 Pointer Ridge Pl., Suite G
Bowie, MD 20716-1883
301-430-7280
Toll-free: 1-800-876-8372
✉: info@tireindustry.org
www.tireindustry.org
TIA represents all members of the tire industry, including companies that manufacture, sell, recycle, or retread tires, along with their suppliers.

Toy Industry Association, Inc. (TIA)
1115 Broadway, Suite 400
New York, NY 10010
212-675-1141
✉: info@toyassociation.org
www.toy-tia.org
www.toyinfo.org
TIA is the not-for-profit trade association for producers and importers of toys and youth entertainment products sold in North America.

United States Tour Operators Association (USTOA)
275 Madison Ave., Suite 2014
New York, NY 10016
212-599-6599
✉: information@ustoa.com
www.ustoa.com
USTOA is comprised of companies that conduct business in the U.S. and offer tours and packages throughout the world.
This alphabetical index will help you find the right organization to contact for information or for assistance with your complaint. First, look for the specific topic, for example, Cars. Under this topic there will be one or more contacts, followed by the Handbook page number(s). Sometimes you will be directed to “See” another entry for information and a list of contacts. “See also” references direct you to other topics that might be related to your problem and may help you locate the right contact. For company names see the alphabetical listings under “Corporate Consumer Contacts” (p. 73), and “Automotive Manufacturers and Dispute Resolution Resources” (p. 64).

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