Companies that manufacture similar products or offer similar services often belong to an industry association. These associations help resolve problems between their member companies and consumers. Most also provide consumer information through publications and web sites.

If you have a problem with a company and cannot resolve it by working directly with that firm, ask if the company is a member of an association. Then, check this section to see if the association is listed. If the association is not included here, your local library has reference materials to help you find the appropriate contact.



AFSA Education Foundation

919 Eighteenth St., NW Washington, DC 20006 202-466-8611 Toll free: 888-400-7577 Fax: 202-223-0321 E-mail: info@afsaef.org www.afsaef.org The AFSAEF mission is to educate all consumers – young and old – about the benefits of responsible money management so they can make informed financial decisions, understand the credit process, and seek help if credit problem occur. MoneySKILL educates young adults on the personal finance concepts in the areas of income, expenses, assets, liabilities and risk management to empower them to

American Arbitration Association

New York, NY 10019
Toll free: 1-800-778-7879
www.adr.org
This association is a not-forprofit public service organization
committed to the resolution of
disputes through arbitration,
mediation, concilation and other
voluntary procedures.

make sound financial decisions.



American Association of Homes and Services for the Aging

2519 Connecticut Ave., NW Washington, DC 20008-1520 202-783-2242 Fax: 202-783-2255 E-mail: info@aahsa.org www.aahsa.org AAHSA is committed to advancing the vision of healthy, affordable, ethical aging services for America. The association represents 5,600 mission-driven, not-for-profit nursing homes, continuing care retirement communities, assisted living and senior housing facilities, and community service organizations.

American Bankers Association

1120 Connecticut Ave., NW Washington, DC 20036
Toll free: 1-800-226-5377
Fax: 202-663-7543
www.aba.com
The American Bankers Association is the largest banking trade association in the country. It will provide consumer education materials upon request.

American Bar Association

740 15th St., NW
Washington DC, 20005
321 N. Clark St.
Chicago, IL 60654
312-988-5000
202-662-1000
Fax: 312-988-5528
E-mail: askaba@abanet.org
www.abanet.org
The Bar Association publishes
a directory of state and local
alternative dispute resolution
programs and provides consumer
information upon request.

American Council of Life Insurers

101 Constitution Ave. NW, Suite 700 Washington, DC 20001-2133 202-624-2000 Toll free: 1-800-942-4242 (Consumer Helpline) Fax: 202-624-2319 www.acli.com Trade association 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
Toll free: 1-800-321-0343
(Bookstore Only)
Fax: 202-842-3860
www.ahca.org
Membership: state associations of long-term health care facilities and health related businesses.

American Institute of Certified Public Accountants

220 Leigh Farm Rd.
Durham, NC 27707
919-402-4500
Toll free: 1-888-777-7077 (Ethics Hotline)
Fax: 919-402-4670
E-mail: ethics@aicpa.org
www.aicpa.org
Membership: State-certified accountants.

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American Moving and Storage Association (AMSA)

1611 Duke St. Alexandria, VA 22314 703-683-7410 Toll free: 1-888-849-AMSA Fax: 703-683-7527 E-mail: info@moving.org www.moving.org The professional moving industry's national trade association offers a wealth of information on its consumer website, including a new Mover Referral Service. It also sponsors an arbitration service (dispute settlement program), helping consumers resolve loss and damage claims on interstate moves.

American Society of Travel Agents, Inc.

1101 King St., Suite 200 Alexandria, VA 22314 703-739-2782 Fax: 703-684-8319 www.astanet.com Membership: travel agents.

Better Hearing Institute (BHI)

1441 I St. NW, Suite 700
Washington, DC 20005
202-449-1100
Toll free: 1-800-327-9355
Fax: 202-216-9646
E-mail: mail@betterhearing.org
www.betterhearing.org
A nonprofit educational
organization, BHI informs persons
with impaired hearing and the
general public about hearing
loss and available help through
medicine, surgery, amplification,
and other rehabilitation.

Blue Cross and Blue Shield Association

Consumer Affairs
1310 G St., NW
Washington, DC 20005
202-626-4780
Fax: 202-626-4833
www.bluecares.com
Membership: local Blue Cross and
Blue Shield plans in the United
States, Canada and Jamaica.

Boat Owners Association of The United States, BOATU.S.

Alexandria, VA 22304-0730

880 South Pickett St.

703-823-9550

703-461-2856 Fax: 703-461-4674 E-mail: consumerprotection@ boatus.com www.boatus.com my.boatus.com/consumer/ database.aspx, Consumer Complaint Database The Consumer Protection Bureau at BoatU.S. mediates disputes between boat owners and the marine industry. They maintain the only database of consumer complaints involving boats, marine engines and boat-related businesses. BoatU.S. also works closely with the U.S. Coast Guard to monitor safety defect problems.

Cemetery Consumer Service Council

PO Box 2028

Reston, VA 20195-0028 703-391-8407 Toll free: 1-800-645-7700 Fax: 703-391-8416 www.iccfa.com The Cemetery Consumer Service Council is an industry-sponsored dispute resolution program. Consumer information is available.

Children's Advertising Review Unit (CARU)

Council of Better Business
Bureaus, Inc.
70 West 36th St., 12th Floor
New York, NY 10018
212-947-5137
Toll free: 866-334-6272, ext.111
E-mail: caru@caru.bbb.org
www.caru.org
CARU handles consumer
complaints about truth and
accuracy of advertising directed to
children under 12 years of age.

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Consumer Electronics Association (CEA)

1919 S. Eads St.

Arlington, VA 22202 703-907-7600 Toll free: 1-866-858-1555 Fax: 703-907-7675 E-mail: cea@ce.org www.ce.org CEA is the preeminent trade association representing more than 2,000 corporate members involved in the design, development, manufacturing, distribution and integration of audio, video, mobile electronics, wireless and landline communications, information technology, home networking, multimedia and accessory products.

Credit Union National Association (CUNA)

PO Box 431
Madison, WI 53701
608-231-4308
Toll free: 1-800-356-9655
Fax: 608-232-8240
www.cuna.org
CUNA serves more than 90% of credit unions through credit union leagues in all 50 states and the District of Columbia. Credit unions are cooperative non-profit financial institutions owned and controlled by members.

5710 Mineral Point Rd. (Zip: 53705)

Direct Marketing Association (DMA)

Department of Corporate Responsibility 1615 L St., NW, Ste. 1100 Washington, DC 20036-5624 202-955-5030 Fax: 202-955-0085 E-mail: consumer@the-dma.org www.DMAchoice.org DMA is the largest and oldest trade association for organizations (both commercial and nonprofit) involved in direct marketing. Its members include organizations that market goods and services directly to consumers using direct mail, catalogs, the Internet, telemarketing, magazines, newspaper and TV ads. DMA's consumer website offers consumers options (free of charge) to better manage their mail. In addition to name-removal and modification services, DMA offers consumer education on subjects such as shopping safely and securely online, reviewing sweepstakes offers, and avoiding ID theft.

Direct Selling Association (DSA)

1667 K St., NW, Suite 1100 Washington, DC 20006 202-452-8866 Fax: 202-452-9010 E-mail: info@dsa.org www.dsa.org Membership: companies that manufacture and distribute consumer products personto-person and through homeparty plans using independent salespeople. All members comply with the DSA Code of Ethics.

Distance Education and **Training Council**

1601 18th St., NW, Suite 2 Washington, DC 20009 202-234-5100 Fax: 202-332-1386 E-mail: rob@detc.org www.detc.org Membership: Home study (correspondence) schools.

Tinancial Industry Regulatory Authority (FINRA)

One Liberty Plaza 165 Broadway, 27th Floor New York, NY 10006 212-858-4400 Toll free: 1-800-289-9999 (Broker Check Hotline) Fax: 212-858-4429 www.finra.org/ arbitrationmediation FINRA operates the largest dispute resolution forum in the securities industry for disputes between investors and securities firms.

Financial Planning Association (FPA)

Offices in Denver and Washington 4100 E. Mississippi Ave., Suite 400 Denver, CO 80246-3053 Toll free: 1-800-647-6340 Fax: 303-759-0749 E-mail: fpa@fpanet.org www.FPAforFinancialPlanning.

The Financial Planning Association is a leadership and advocacy organization connecting those who provide the services with consumers they serve. This organization is a resource for the public to find educational resources and a financial planner who will deliver advice using an ethical, objective, client-centered process.

Food Marketing Institute (FMI)

2345 Crystal Drive, Suite 800 Arlington, VA 22202 202-452-8444 Fax: 202-429-4519 www.fmi.org FMI conducts programs in research, education, industry relations and public affairs on behalf of grocery retailers and wholesalers.

Grocery Manufacturers Association

1350 I St. NW, Suite 300 Washington, DC 20005 202-639-5900 Toll free: 1-800-355-0983 Fax: 202-639-5932 www.gmaonline.org Membership: Commercial packers of food products such as fruit, vegetables, meat, poultry, seafood, and canned, frozen, dehydrated, pickled and other preserved food items.

Hearing Industries Association

14441 I St. NW, Suite 700 Washington, DC 20005 202-449-1090 Fax: 202-216-9646 E-mail: mspangler@bostrom.com www.hearing.org Membership: companies engaged in the manufacture and/or sale of hearing aids, their components, parts, and related products and services.

HOPE NOW Alliance

1001 Pennsylvania Ave, NW, 7th Floor Washington, DC 20004 Toll free: 1-888-995-4673 www.hopenow.com HOPE NOW is an alliance between counselors, servicers, investors, and other mortgage market participants. This alliance will maximize outreach efforts to homeowners in distress to help them stay in their homes.

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Household Goods Forwarders Association of America, Inc.

5904 Richmond Highway,
Suite 404
Alexandria, VA 22303
703-317-9950
Fax: 703-317-9960
E-mail: info@hhgfaa.org
www.hhgfaa.org
The Household Goods Forwarders
Association of America, Inc.,
represents movers and forwarders
who handle commercial,
government and military shipments
of household goods.

Insurance Information Institute

110 William St., 24th Floor
New York, NY 10038
212-346-5500
Toll free: 1-800-331-9146
E-mail: jeannes@iii.org
www.iii.org
The National Insurance Consumer
Helpline is a resource for consumers
with automobile, homeowners
and life insurance questions. The
Helpline is open Monday through
Friday from 8 a.m. to 8 p.m., eastern
time. Spanish-speaking operators
are also available.

Mortgage Bankers Association of America

1331 L St., NW
Washington, DC 20005
202-557-2700
www.mbaa.org
Membership: mortgage banking
firms, commercial banks, life
insurance companies, title
companies, and savings and loan
associations.

National Association of Home Builders

Member Service Center 1201 15th St., NW Washington, DC 20005 202-266-8200 Toll free: 1-800-368-5242 (Outside Metro DC) Fax: 202-266-8400 E-mail: info@nahb.com www.nahb.org Membership: home and commercial builders.

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 Fax: 816-783-8175 E-mail: reslib@naic.org www.naic.org, www.InsureUonline.org, Consumer insurance information The National Association of Insurance Commissioners is the organization of insurance regulators from the 50 states, the District of Columbia and five U.S. territories. The organization helps insurance regulators to protect and educate consumers by providing credible, unbiased insurance information. Consumers can get shopper's guides, as well as insurance tips and other information.

National Association of Professional Insurance Agents

400 North Washington St.
Alexandria, VA 22314
703-836-9340
Fax: 703-836-1279
E-mail: piainfo@pianet.org
www.PIANET.com
This association provides
consumers practical advice on
personal insurance buying through
its national outreach program.

National Association of Realtors

430 North Michigan Ave.
Chicago, IL 60611-4087
312-329-8200
Toll free: 1-800-874-6500
Fax: 312-329-5960
www.realtor.org
NAR's website offers property ads, home buying and selling tips, real estate news, information about using a realtor and more.

National Association of Securities Dealers

Office of Dispute Resolution
One Liberty Plaza
165 Broadway, 27th Floor
New York, NY 10006
212-858-4400
Toll free: 1-800-289-9999 (Broker
Check Hotline)
Fax: 301-527-4873
E-mail: ciletters@nasd.com
www.nasdadr.com
NASD offers third-party dispute
resolution forum for disputes
between investors and securities
firms.

National Foundation for Credit Counseling (NFCC)

801 Roeder Rd., Suite 900 Silver Spring, MD 20910 Toll free: 1-800-388-2227 Fax: 301-589-8256 www.nfcc.org NFCC is the nation's oldest and largest network of non-profit credit counseling agencies. Many of our agencies are known locally as Consumer Credit Counseling Service. The mission of all NFCC agencies is to set the national standard for quality credit counseling, debt reduction services and education for financial wellness.

National Funeral Directors Association

13625 Bishop's Drive Brookfield, WI 53005-6607 262-789-1880 Toll free: 1-800-228-6332 E-mail: nfda@nfda.org www.nfda.org NFDA offers a third party dispute resolution program for complaints regarding funeral homes.



National Futures Association

300 South Riverside Plaza, Suite 1800 Chicago, IL 60606 312-781-1300 Toll free: 1-800-621-3570 Fax: 312-781-1467 E-mail: information@nfa.futures.org www.nfa.futures.org National Futures Association is the industrywide self-regulatory organization for the U.S. futures industry. NFA's mission is to provide innovative and efficient regulatory programs and services that safeguard the integrity of the derivatives markets. Consumers should contact NFA regarding any firm or individual who solicits them for investments in futures, options on futures and foreign currency.

North American Consumer Protection Investigators

Attn: Anna Huddleston-Aycock Pinellas County Dept. of Justice & **Consumer Services** 15251 Roosevelt Blvd., Suite 209 Clearwater, FL 33760 727-464-6200 Fax: 727-464-6129 E-mail: ahuddles@co.pinellas.fl.us 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)

Washington, DC 20002
202-737-0900
Fax: 202-783-3571
E-mail: info@nasaa.org
www.nasaa.org
NASAA is an international
organization devoted to investor
protection. NASAA is the voice
of the 50 state securities agencies
responsible for the grass-roots
investor protection, investor
education and efficient capital
formation.

Soap and Detergent Association

1500 K St., NW, Suite 300 Washington, DC 20005 202-347-2900 Fax: 202-347-4110 www.cleaning101.com The Soap and Detergent Association is the premier nonprofit trade association dedicated to educating the public about the relationship between good hygiene practices and good health. SDA offers free/low cost practical information on hand hygiene, laundry, dish and surface care, food safety, poison prevention and cleaning to control allergies and asthma.

Tire Industry Association

Bowie, MD 20716-1883 301-430-7280 Toll free: 1-800-876-8372 Fax: 301-430-7283 E-mail: info@tireindustry.org www.tireindustry.org Membership: independent tire dealers and retreaders.

Toy Industry Association Inc.

New York, NY 10010 212-675-1141 Fax: 212-633-1429 E-mail: info@toyassociation.org www.toy-tia.org Membership: North American toy manufacturers.

United States Tour Operators Association

275 Madison Ave., Suite 2014
New York, NY 10016
212-599-6599
Fax: 212-599-6744
E-mail: information@ustoa.com
www.ustoa.com
Membership: wholesale tour
operators, common carriers,
suppliers, and providers of travel
services.