



GSA Federal Citizen Information Center



2009

CONSUMER ACTION HANDBOOK

BE A SMARTER CONSUMER



www.ConsumerAction.gov

CONTRIBUTORS

The Federal Citizen Information Center would like to express its gratitude to the partners listed below who helped make possible the publication of the 2009 Consumer Action Handbook.

Consumer Product Safety Commission

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The Cooperative State Research,
Education, and Extension Service

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Department of Veterans Affairs

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Federal Trade Commission

General Services Administration

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AARP

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CARFAX

The Colgate-Palmolive Company

Consumer Electronics Association

The Dannon Co., Inc.

Dell Inc.

Direct Marketing Association

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The Procter & Gamble Co.

SOCAP International
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Visa USA, Inc.

Wells Fargo & Company

QUICK CONSUMER TIPS

TIPS FOR USING THIS HANDBOOK

PART I —BE A SAVVY CONSUMER

Read this section for advice before you make a purchase. To quickly locate specific topics and information, look in the Table of Contents (p. ii) and the Index (p. 169).

PART II —FILING A COMPLAINT

Turn to this section for suggestions on resolving consumer problems. The sample complaint letter on page 55 will help you present your case.

PART III —KEY CONSUMER INFORMATION RESOURCES

Look here for a list of public resources and contact information.

PART IV —CONSUMER ASSISTANCE DIRECTORY

Here you'll find contact information for corporate offices, consumer organizations, trade groups, government agencies and more.

VISIT US ONLINE

A searchable version of this Handbook is available online at www.ConsumerAction.gov and in Spanish at www.Consumidor.gov.

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

1. A deal that sounds too good to be true usually is! Be wary of promises to fix your credit problems (p. 13), low-interest credit card offers (p. 12), deals that let you skip credit card payments (p. 12), work-at-home job opportunities (p. 16), risk-free investments (p. 35), and free travel (p. 43).
2. Don't share personal information with someone you don't trust. Learn how to recognize fraud by following the advice on page 2.
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 14.
4. Real estate agents represent the seller, not the buyer. When buying, consider hiring an agent or lawyer to represent you (p. 21).
5. Home improvement (p. 24) 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 second-hand 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).

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Part I — Be A Savvy Consumer

Before you spend another dollar, invest a few minutes reading this section of the Handbook to help you make smart choices and avoid scams.

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. 56) or check the Handbook Index (p. 169) for specific information.
- Get advice and price quotes from several sellers.
- 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. 130).
- Check out a company's complaint record with your local consumer affairs office (p. 130) and Better Business Bureau (p. 65).
- 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 second-hand product, check the websites listed below 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. Check 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. It could save a child's life.

CHECK HERE FOR RECALLS

- www.recalls.gov lists government-initiated recalls, which are gathered from federal agencies.
- www.pueblo.gsa.gov lists both government and industry-initiated recalls.
- www.nhsta.gov lists recalls and safety information on vehicles and equipment.



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 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 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 period of 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 37.

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 callers who want you to immediately provide or verify personal information. Tell them you're not interested and hang up.

Monitor your accounts.

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

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 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.

PREPAID CARDS

Prepaid cards issued by banks and other government-regulated organizations are a new way for consumers 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. Ask these questions when you are considering a prepaid card:

- What are the possible fees associated with using the card?
- Where can the card be used (online, at ATMs, outside the U.S.)?

Reputable distributors of prepaid cards will give you the terms and conditions in writing or have them available on their website. If you don't understand how your card works, ask for help where you purchased it, from your employer (if it's a payroll card), or by contacting the customer service number on the card.

While the federal government does not guarantee the same protections for all prepaid cards, many "branded" cards voluntarily carry protections that are the same as credit and debit cards. Cards with a major credit card brand logo provide consumer protections, such as replacing lost or stolen cards and re-crediting money after unauthorized use of the card.

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. 121). You may also file a complaint with your local consumer protection office (p. 130).
- For cards issued by national banks, contact the Comptroller of the Currency (p. 118).
- For cards issued by state banks, contact the FDIC (p. 121) or state banking authority (p. 147).

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.

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.

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.



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 121 or visit www.fdic.gov.

Credit unions. A credit union is a nonprofit, cooperative financial institution owned and run by its members. Like the FDIC does for banks, the National Credit Union Share Insurance Fund (NCUSIF) insures a person's savings up to \$250,000.

Convenience. How easy is it to put money in and take it out? Are there branches or ATM machines 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 121 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 them, be sure to shred the checks to protect yourself from dumpster divers and identity thieves.

Contact the proper regulatory agency below.

Type of Institution	Regulatory Agency
State chartered banks and trust companies	Regulated by the Federal Deposit Insurance Corporation (p. 121) and by state banking authorities (p. 147).
Banks with National in the name or N.A. after the name	Regulated by the Comptroller of Currency, U.S. Department of the Treasury (p. 118).
Federal savings and loans and Federal savings banks	Regulated by the Office of Thrift Supervision, Department of the Treasury (p. 118).
Federally chartered credit unions	Regulated by the National Credit Union Administration (p. 122).

PAYROLL AND GENERAL PURPOSE SPENDING CARDS

Payroll and General Purpose Spending Cards can be very useful for those who want to budget their money and for those who don't have a checking account or credit card.

General Purpose Spending Cards, which may be purchased by consumers, typically charge a monthly maintenance fee and could charge additional fees for adding funds to the card and/or making purchases or getting cash.

Payroll Cards are similar to General Purpose Spending Cards except that they are provided by employers in place of paychecks. Payroll Cards typically allow a certain number of ATM withdrawals without charge to the cardholder and usually do not assess fees for purchases.

CARS

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

- Decide what kind of vehicle best suits your needs and budget.
- Check out the seller. For car dealers, check with your state or local consumer protection agency (p. 130) and Better Business Bureau (p. 65). If you're buying from an individual, check the title to make sure you're dealing with the vehicle 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 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. 27).

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). For more information, visit www.where-can-i-buy-a-car-online.com.

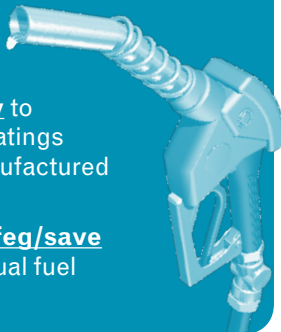
- Research the dealer's price for the car and options. It's easier to get the best price when you know what the dealer paid for a vehicle. The dealer invoice price is available on a number of websites and in printed pricing guides. Consumer Reports offers the wholesale price: this figure factors in dealer incentives from a manufacturer and is a more accurate estimate of what a dealer is paying for a vehicle.
- Find out if 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, rust proofing and upholstery finishes. You do not have to purchase credit insurance in order to get a loan. See Service Contracts and Extended Warranties (p. 1) and Credit Insurance (p. 9).

BUYING A USED CAR

- Learn what rights you have when buying a used car. Contact your state or local consumer protection office (p. 130).
- Find out in advance what paperwork you will need to register a vehicle. Contact your state's motor vehicle department.
- Check prices of similar models using the NADA Official Used Car Guide (www.nadaguides.com) published by the National Automobile Dealer Association (p. 64) or the Kelly Blue Book (www.kbb.com). These guides are usually available at local libraries.
- Research the vehicle's history. Ask the seller for details concerning past owners, use, and maintenance. Next, find out whether the car has been damaged in a flood, involved in a crash, been labeled a lemon, or had its odometer rolled back. The vehicle identification number (VIN) will help you do this.
- Your state motor vehicle department can research the car's title history. Inspect the title for "salvage," "rebuilt," or similar notations.

GOVERNMENT FUEL ECONOMY WEB PAGES

- www.epa.gov/emisweb is a green vehicle guide that can help you identify vehicles that are fuel-efficient and have clean-running engines.
- Go to www.fueleconomy.gov to compare the miles-per-gallon ratings of different vehicle models manufactured since the mid-1980s.
- Use www.fueleconomy.gov/feg/save_money.shtml to calculate annual fuel estimates.



- 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 a vehicle is accident-free.
- The National Highway Traffic Safety Administration (www.nhtsa.dot.gov) lists VINs of its crash-test vehicles and will let you search an online database of manufacturer service bulletins.
- The Center for Auto Safety (www.autosafety.org) provides information on safety defects, recalls, and lemons, as well as service bulletins.
- Visit www.safetyforum.com for a free online search of its database of lemons registered by previous owners.
- Make sure any mileage disclosures match the odometer reading on the car.
- Check the warranty. If a manufacturer's warranty is still in effect, contact the manufacturer to make sure you can use the coverage.
- Ask about the dealer's return policy. Get it in writing and read it carefully.
- Have the car inspected by your mechanic. 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 under-carriage, as well as the engine.
- Examine dealer documents carefully. Make sure you are buying – not leasing – the vehicle. Leases use terms such as a “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 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 car. 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 “powertrain” 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. An individual is very unlikely to give a written warranty.

REPLACE TIRED TIRES

Check the tread for wear. While the legal limit is $\frac{2}{32}$ of an inch of tread depth, consider replacing tires when the tread reaches $\frac{4}{32}$ -inch depth. The small difference in tread can make a big difference in braking distance. Buy tires that fit. 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.



BEWARE! CURB STONING & TITLE WASHING

Curb stoning occurs when a dealer has an inferior or damaged car he can't sell on his lot. He gives the car to a salesperson to sell through the classifieds, as if it were a private party sale. A title history report will show that the title recently changed hands and may reveal that it is a lemon or an otherwise branded car. Be suspicious if the seller's name is different from the name on the title.

Title washing occurs when scam artists try to sell a salvage vehicle by concealing its history of damage from a buyer. Although a vehicle's title should show if it has been damaged or salvaged, some states do not document titles in the same way as other states. By moving a vehicle and its title through several different states, con artists try to "wash" out the title branding of salvage or damage. The best way to avoid this trick is to buy only from reputable dealers and/or to get a title guarantee in writing.

LEASING

When you lease, you pay to drive someone else's vehicle. Monthly payments for a lease may be lower than loan payments, but at the end of the lease you have no ownership or equity in the car. To get the best deal, follow these advice points in addition to the general suggestions for buying a car (p. 5).

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

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

RECALLS, LEMON LAWS AND SECRET WARRANTIES

Sometimes a manufacturer makes a design or production mistake on a motor vehicle. A service bulletin notifies the dealer of the problem and how to resolve it. Because these free repairs are not publicized, they are called "secret warranties." The National Highway Traffic Safety Administration (www.nhtsa.dot.gov) maintains a database of service bulletins filed by manufacturers.

If you have a problem with a vehicle that is a safety hazard, check whether the manufacturer has recalled your vehicle. Click on Recalls at www.nhtsa.dot.gov or call NHTSA at 1-800-424-9393. Hazards that aren't listed should be reported to your dealer, the manufacturer of the vehicle (p. 61), and NHTSA. If a safety-related defect exists, the maker must fix it at no cost to you – even if your warranty has expired.

BEWARE! DEALERS POSING AS INDIVIDUALS

Some dealers pretend to be private sellers to avoid legal obligations and to sell problematic cars to unsuspecting buyers. Be wary: if an ad gives only a mobile number or specifies a time to call, if the same number appears in several ads, or the seller wants to bring the car to you or meet you somewhere.

CREDIT AND SUBLEASE BROKERS

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



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. 130) 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. 61).
- Help other consumers avoid purchasing your lemon by registering it at www.safetyforum.com.

The Center for Auto Safety (p. 125) 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. 130) for information or to file a complaint.

- Ask in advance if there are any charges besides the stated rental fee. There may be an airport surcharge or drop-off fees, insurance fees, fuel charges, mileage fees, taxes, additional-driver fees, underage-driver fees, and equipment rental fees (for items such as ski racks and car seats).
- Ask if the rental company checks the driving records of 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 if a deposit is required. If so, ask for a clear explanation of the deposit refund procedures.

CHOOSE A SAFE VEHICLE

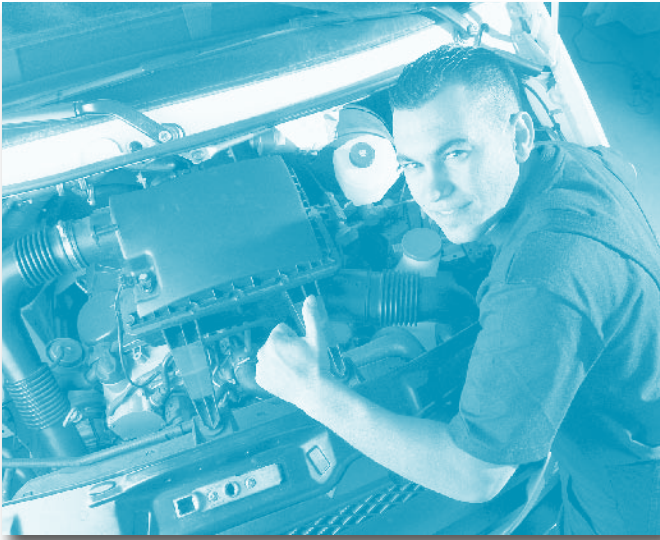
Crash tests can help you determine how well a vehicle will protect you in a crash. Here are different organizations that perform crash tests and rate vehicles:

- The National Highway Traffic Safety Administration (www.nhtsa.dot.gov). Each year, NHTSA crashes vehicles head-on into a wall and bashes them broadside to test their ability to protect their occupants. NHTSA focuses on evaluating vehicle restraints such as air bags and safety belts.
- The Insurance Institute for Highway Safety (www.hwysafety.org). A different test by the IIHS uses offset-frontal car crashes to assess the protection provided by a vehicle's structure.
- Consumers Union. Consumer Reports' annual auto issue rates vehicles in terms of overall safety. Its safety score combines crash test results with a vehicle's accident avoidance factors – emergency handling, braking, acceleration, and even driver comfort.

To find out whether a manufacturer has recalled a car for safety defects, contact NHTSA (p. 119). 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.



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REPAIRS

Whenever you take a vehicle to the 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. 130) or Better Business Bureau (p. 65).
- Describe the symptoms. Don't try to diagnose the problem.
- Make it clear that work cannot begin until you have a written estimate and you give your okay. Never sign a blank repair order. If the problem can't be diagnosed on the spot, insist that the shop contact you for authorization once the trouble has been found.
- Ask the shop to keep the old parts for you.
- Follow the warranty instructions if a repair is covered under warranty.
- Get all repair warranties in writing.
- Keep copies of all paperwork.

Some states, cities and counties have special laws that deal with auto repairs. For information on the laws in your state, contact your state or local consumer protection office (p. 130). A consumer guide to Auto Repair is available at <http://ftc.gov/bcp/edu/pubs/consumer/autos/aut13.pdf>.

VEHICLE REPOSSESSIONS

When you borrow money to buy a car or truck, the lender can take your vehicle back if you miss a payment or in some other way violate the contract. You should also be aware 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 you get the agreement in writing. Contact your state or local consumer protection office (p. 130) 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. For a listing of credit cards, visit www.cardtrak.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 or Washington)
- Ask about your plans to have or raise children
- Refuse to consider public assistance income or regularly received alimony or child support

BEWARE: CREDIT INSURANCE

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



- Refuse to consider income because of your sex or marital status or because it is from part-time work or retirement benefits

You Have The Right To:

- Have credit in your birth name, your first name and your spouse's last name, or your first name and a combined last name;
- Have a co-signer other than your spouse if one is necessary;
- Keep your own accounts after you change your name, marital status or retire, unless the creditor has evidence 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 they used to determine their rejection, if you ask within 60 days;
- Have accounts shared with your spouse reported in both your names;
- Know how much it will cost to borrow money.

For additional information on credit, see Buying a Home (p. 21) and Cars (p. 5). Other sources of information include the HUD Housing Counseling Clearinghouse at 1-888-466-3487, the FTC (p. 121), and the National Consumer Law Center (p. 128).

You have the right to a FREE annual Credit Report. (See “FREE CREDIT REPORTS” box p. 11)

CREDIT CARDS

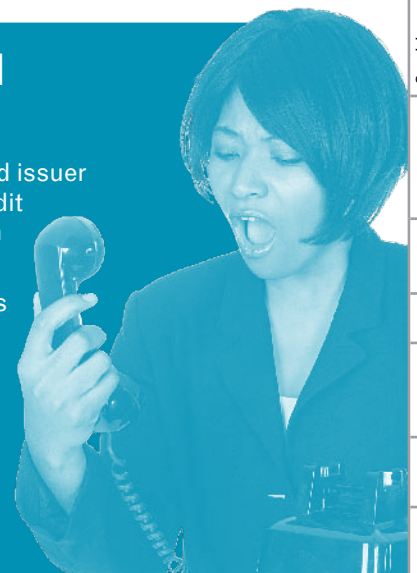
Chances are, you've received “pre-approved” credit card offers in the mail. Examine the fine print carefully before you accept any offer for a credit or charge card. Look for:

- **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 when 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. Stay away from offers that use the previous balance in calculating what you owe; this method has the highest finance charges. Also, don't forget to check if there is a minimum finance charge.
- **Other fees.** Ask about special fees when you get a cash advance, make a late payment, or go

LOST AND STOLEN CREDIT CARDS

Immediately call the card issuer when you suspect a credit or charge card has been lost or stolen.

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



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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. 121) offers a wide range of free publications on credit and consumer rights at www.ftc.gov. The Federal Reserve Board (p. 121) provides a free brochure on choosing a credit card and a guide to credit protection laws at www.federalreserve.gov.

Comparing Cards

- Bank Rate (www.bankrate.com) provides free credit card tips and information.
- Consumer Action (www.consumer-action.org) has a site that 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, 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 the problem. If you fail to resolve the issue, ask for the name, address and phone number of its regulatory agency. See the chart on page 4 to find the best federal or state regulatory agency to contact.

To complain about a credit bureau, department store or other Federal Deposit Insurance Corporation (FDIC) insured financial institution, write to the Consumer Response Center (p. 121). You may also file a complaint 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 you didn't make, are incorrect, or for goods or services you didn't receive.

- Send a letter to the creditor within 60 days of the postmark 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.
- To ensure it's received, send your letter by certified mail, with a return receipt requested.

- The creditor or card issuer must acknowledge your letter in writing within 30 days of receiving it and conduct an investigation within 90 days. You do not have to pay the amount in dispute during the investigation.
- If there was an error, the creditor must credit your account and remove any fees.
- If the bill is correct, you must be told in writing what you owe and why. You must pay it along with any related finance charges.

If you don't agree with the creditor's decision, file an appeal with the Office of the Comptroller of the Currency (p. 121).

CREDIT REPORTS AND SCORES

A credit report contains information on where you work and live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy. Consumer Reporting Agencies (CRAs) gather this information and sell it to creditors, employers, insurers, and others. The most common type of CRA is the credit bureau. There are three major credit bureaus: Equifax: 1-800-685-1111 or www.equifax.com – fraud alert 1-888-766-0008; Experian: 1-888-397-3742 or www.experian.com – fraud alert 1-888-397-3472; TransUnion: 1-800-916-8800 or www.transunion.com – 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 higher your score, the less risk you pose to creditors. A high score, for example, makes it easier it is 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 your credit score when you request your free annual credit report through www.annualcreditreport.com.

Tips For Building A Better Credit Score

FREE CREDIT REPORTS

You can request a free credit report every 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.

BEWARE: OFFERS TO SKIP A PAYMENT

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

BEWARE: TEASER RATES

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

- 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. Owning 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 suspect any deals that offer you a fast, easy solution.

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

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

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

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

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

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

If you have lost money to a credit repair scam, contact your state or local consumer affairs office (p. 130).



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.

ALERT: "DEBT RELIEF" MAY BE CODE FOR BANKRUPTCY

The Federal Trade Commission cautions consumers to read between the lines when faced with ads in newspapers or telephone directories that promise debt relief. This relief may actually be bankruptcy. Catch phrases that are commonly used:

fax resume:

"Consolidate your bills into one monthly payment without borrowing."

"Keep your property."

"Stop credit harassment, foreclosures, repossessions and garnishments."

"Wipe out your debts! Consolidate your bills!"

"Use the protection and assistance provided by federal law. For once let the law work for you."

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C ASSOCIATE

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

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

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

- Contact you at unreasonable times, for example, before 8 a.m. or after 9 p.m., unless you agree;
- Contact you at work if you tell the debt collector your employer disapproves;
- Contact you after you write a letter telling them to stop, except to notify you if the collector or creditor plans to take a specific action;
- Contact your friends, relatives, employer or others, except to find out where you live and work;
- Harass you through threats to harm you, profane language or repeated telephone calls;
- Make any false statement, or claim that you will be arrested;
- 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. 130) and the Federal Trade Commission (p. 121).

Out of Control Debt

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

Local, nonprofit agencies that provide educational programs on money management and help in developing debt payment plans operate under the name Consumer Credit Counseling Service (CCCS). They are members of the National Foundation for Credit Counseling (NFCC). See page 167 for contact information to locate the agency closest to you.

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

- What services do you offer? Look for an organization that offers budget counseling and money management classes as well as a debt-management plan.
- Do you offer free information? Avoid organizations that charge for information or make you provide a lot of details about your problem first.
- What are your fees? Are there set-up and/or monthly fees? A typical set-up fee is \$10. If you're paying a lot more, you could be the one getting set up.
- How will the debt management plan work? What debts can be included in the plan and will you get regular reports on your accounts?

DEBT MANAGEMENT ASSISTANCE

Several national nonprofit organizations also provide information and assist people with debt problems.

- American Consumer Credit Counseling. Visit www.consumercredit.com or call 800-769-3571.
- InCharge Institute of America. Visit www.incharge.org or call 1-800-565-8953.
- Money Management International. Visit www.moneymanagement.org or call 1-866-899-9347.
- Myvesta. Visit www.myvesta.org or call 1-800-680-DEBT.



- Ask if 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. 167) or the Association of Independent Consumer Credit Counseling Agencies.

Check with your local consumer protection agency (p. 130) and the Better Business Bureau (p. 65) to see if 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).
- 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 more 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.

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 either be 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. 21) 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 the lender's terms and conditions, including:

- The dollar amount you are borrowing;
- The payment amounts and when they are due;

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 percent! 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 large amount of debt. At 390 percent, 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 are short of cash, avoid both of these loans by asking for more time to pay a bill or seeking a traditional loan. Even a cash advance on your credit card may cost less.

- The total finance charge, including all interest and fees you must pay to get the loan;
- The Annual Percentage Rate (APR), the rate of interest you will pay over the full term of the loan;
- Penalties for late payments;
- What the lender will do if you can't pay back the loan;
- Penalties if you pay the loan back early.

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

FINANCING YOUR EDUCATION

PAYING FOR COLLEGE 101

There's no way around it. A college education is expensive, especially if you or your child goes to a private school. How much it will cost depends on the school you choose. Once you've narrowed your choice of schools, contact them 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.

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, as well as 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.

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 your 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 it. To check on a school's accreditation by the Department of Education, visit www.ope.ed.gov/accreditation or search the Council for Higher Education Accreditation's database at www.chea.org/search.

- **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

Many helpful publications are available at www.studentaid.ed.gov/pubs or you can call 1-800-433-3243.

www.dl.ed.gov

The federal government's direct loan website includes a servicing center.

www.bls.gov/oco

The U.S. Department of Labor's Occupational Outlook Handbook provides information on various careers and their earning potential.

www.edu.gov

The U.S. Department of Education offers several financial aid guides for consumers.

www.nasfaa.org

The National Association of Student Financial Aid Administrators provides a "Cash for College Guide" with advice, tips and information on financing your education.

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 if 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 111.

EMPLOYMENT

Times have changed with job-searching, and there are numerous websites 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.

BEWARE: SCHOLARSHIP AND FINANCIAL AID SCAMS

Scholarships and financial aid do not require upfront fees. While there are legitimate companies who 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, they’re lying. Information on scholarships is available freely to the public. Ask your librarian or school counselor.

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

Asking for a student’s checking account to “confirm eligibility.” If they want 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, phone call, or it arrived in your mailbox, if you didn’t request the information, ignore the offer.



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:

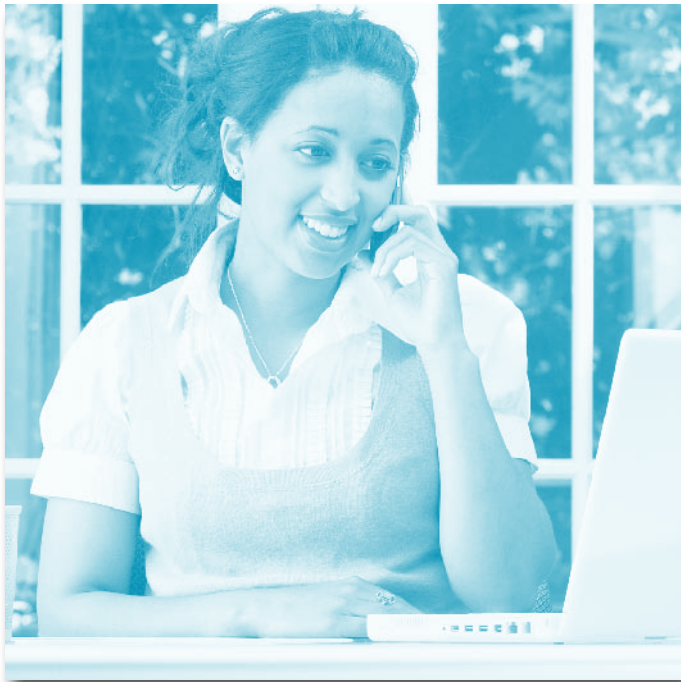
- Promises to get you a job and a guaranteed income;
- Upfront fees, even when you are guaranteed a refund if you are dissatisfied;
- Employment agencies whose ads read like job ads;
- Promotions of “previously undisclosed” government jobs. All federal jobs are announced to the public at www.usajobs.opm.gov.

Get a copy of the employment agency contract and review it carefully before you pay any money. Check with your local consumer protection agency (p. 130) and the Better Business Bureau (p. 65) to see if any complaints have been filed about a company.

The Federal Trade Commission (p. 121) sues 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 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 to 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 place of business.
- Check out the company with the local consumer protection agency (p. 130) and Better Business Bureau (p. 65). See if there is any record of complaints.
- If the business opportunity involves selling products from well-known companies, verify the relationship with the legal department of the company whose merchandise would be promoted.
- 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.

- 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.

Multi-Level Marketing

Some multilevel 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 multilevel marketing plan, take time to learn about the plan.

FOOD AND NUTRITION

HEALTHY FOOD CHOICES

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

FOOD SAFETY

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

For more information, here are some additional resources:

- Centers for Disease Control and Prevention (p. 112);
- FDA's Food Information and Seafood Hotline 1-800-332-4010;
- Partnership for Food Safety Education at www.fightbac.org, the online resource for Fight BAC! With food safety and safe food handling information;
- U.S. Department of Health and Human Services (p. 111);
- USDA Food Safety and Inspection Service, www.fsis.usda.gov;
- USDA Meat and Poultry Hotline 1-888-674-6854.

FOOD FOR THOUGHT

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

- U.S. Department of Agriculture (p. 106);
- The Food and Drug Administration (p. 112);
- Nutrition.gov (www.nutrition.gov);
- MedlinePlus (Click on F for Food or N for Nutrition at www.nlm.nih.gov/medlineplus);
- The Nutrition Source (www.hsph.harvard.edu/nutritionsource)



WEIGHT 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 if there are extra fees for diagnostic tests, food, dietary supplements, or other products in the program.
- How well does it work? Ask to see the studies that back up success claims. Look for how many people completed the program, how much weight they lost, and how long they kept the weight off.

BE INFORMED: RISKS OF WEIGHT LOSS SURGERY

Surgical procedures for weight loss should be considered carefully and only after you and a doctor have looked at all the options. Risks and complications include bleeding, deep vein thrombosis, infections, marginal ulcers, pulmonary problems, spleen injury, stenosis, vomiting, dumping syndrome, nutritional deficiencies, gallstones and even death. It is NOT cosmetic surgery. The National Institutes of Health has helpful information and has set minimum requirements for recommending these types of surgery, along with other important information, at www.nih.gov.

- What are the risks? Get details about possible side effects. Check with your doctor before you take prescriptions, over-the-counter weight loss drugs, or dietary supplements. Diets that require drastic food restriction should be under the supervision of a physician.
- How many calories will you eat each day? For diets under 1500 calories, be sure to check with your doctor to make sure you get all your nutrients.
- What are the staff qualifications? Ask about their training and experience.
- What type of attention will you receive? Will you get individual counseling or group support? How often?

Complaints concerning fraudulent weight loss claims should be directed to the Federal Trade Commission (p. 121).

HEALTH CARE

For information on healthcare plans, see page 27.

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.

Intelihealth (www.intelihealth.com) offers information and advice from the Harvard Medical School.

HealthMetrix Research, Inc. (www.MedicareNewsWatch.com) offers a quick reference to programs available in your local area.

Mayo Clinic (www.mayoclinic.com) offers an index of diseases and much more.

Medical Library Association (www.mlanet.org) links to websites suggested by librarians.

Mental Help Net (www.mentalhelp.net) links to a broad range of mental health topics.

CHOOSING A DOCTOR

When searching for a doctor, dentist or other healthcare professional:

- Find out whether they are licensed in your state. A state or local occupational and professional licensing board will be able to give you this information (p. 130).
- Research whether they are board-certified in the appropriate specialty. Visit www.ama-assn.org and www.abms.org for more information.
- Ask how often they have done the procedure you need and their success rate. You may be able to find some of this information on the Internet. For example, the Center for Disease Control reports the success rates and number of procedures performed by fertility clinics at www.cdc.gov. Some states collect and post data on the success of heart-bypass surgery.
- Check whether there have been any complaints or disciplinary actions taken. 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.

Want to know the side effects of a particular medication? Curious whether a drug has been approved by the U.S. Food and Drug Administration? For answers to these questions and other information on approved prescription, 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. 112).

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 if a drug plan is approved by Medicare, call 1-800-MEDICARE (1-800-633-4227). All drug plans approved by Medicare may use this seal on their materials:



Like other insurance, if you decide not to enroll in a drug plan when you are first eligible, you may pay a penalty if you choose to join later. If you have limited income and resources, you may get extra help to cover prescription drugs for little or no cost.

For more information, contact the Centers for Medicare and Medicaid Services (p. 112).

HOUSING

The U.S. Department of Housing and Urban Development (HUD, p. 114) funds housing counseling agencies throughout the country. These organizations can give you advice on buying a home, renting, defaults, foreclosures, credit issues and reverse mortgages. To contact the agency nearest you, call 1-800-569-4287 or visit www.hud.gov. Homeowners with problems that could result in default of their mortgage or foreclosure on their property are encouraged to contact a HUD-approved housing counseling agency immediately.

If, in your housing search, you believe you are being discriminated against on the basis of your race, color, nationality, religion, sex, familial status, or disability, contact HUD's Office of Fair Housing (p. 114).

BUYING A HOME

Buying a home is one of the most complex financial decisions you'll ever make. In addition to the financial and legal issues involved, real estate agents and lenders may not be acting in your best interests.

- Real estate agents represent the seller, not the buyer. Consider hiring a buyer's agent who works for you, not the seller.
- Get prices on other homes. Knowing the price of other homes in a neighborhood will help you avoid paying too much.
- Have the property inspected. Use a licensed home inspector to carefully inspect the property before agreeing to buy it.

Mortgages

When shopping for a home mortgage, make sure you obtain all of the relevant information:

- Research current interest rates. Check the real estate section of your local newspaper, use the Internet, or call at least six lenders for information.
- Check the rates for 30-year, 20-year and 15-year mortgages. You may be able to save thousands of dollars in interest charges by getting the shortest-term mortgage you can afford.
- Ask for details on the same loan amount, loan term, and type of loan from multiple lenders so that you can compare the information. Be sure to get the Annual Percentage Rate (APR), which takes into account not only the interest rate but also points, broker fees, and other credit charges expressed as a yearly rate.
- Ask whether the rate is fixed or adjustable. The interest rate on adjustable rate mortgage loans (ARMs) can vary a great deal over the lifetime of the mortgage. An increase of several percentage points might raise payments by hundreds of dollars per month.
- If a loan has an adjustable rate, ask when and how the rate and loan payment could change.
- Find out how much down payment is required. Some lenders require 20 percent of the home's purchase price as a down payment. But many lenders now offer loans that require less. In these cases, you may be required to purchase private mortgage insurance (PMI) to protect the lender if you fall behind on payments.
- If PMI is required, ask what the total cost of the insurance will be. How much will the monthly mortgage payment be when the PMI premium is added and how long you will be required to carry PMI?
- Ask if you can pay off the loan early and if there is a penalty for doing so.

BEWARE: DOUBLE DIPPING

If you're working with a broker, the National Consumer Law Center (p. 128) recommends you demand to know how much the broker is making from the lender as well as from any fees you might be paying. It's best to get this information upfront and in writing. Avoid a broker who is double-dipping — getting a fat premium from the lender, as well as fees from you.

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.

Reverse Mortgages

A reverse mortgage is a special type of home loan for homeowners over the age of 62 that lets you convert the equity in your home into cash. The homeowner does not have to pay back the loan and interest for as long as you live in your home. The loan and interest is repaid only when the homeowner dies, sells their home or permanently moves out of their home. These mortgages can help homeowners who are house-rich, but cash-poor, stay in their homes and meet their financial needs.

There are three types of reverse mortgages: federally-insured reverse mortgages, proprietary reverse mortgages and single-purpose reverse mortgages. As with any mortgage it is important to be a savvy consumer and shop for the best deal.

For more information on reverse mortgages, check the directory for the following resources:

- The Federal Trade Commission (p. 121);
- The Department of Housing and Urban Development (p. 114) ;
- AARP (p. 125);

The Real Estate Settlement Procedures Act (RESPA) requires lenders to give you information on all closing costs and escrow account practices. Any business relationships between the lender and closing service providers or other parties to the transaction must



Type of Mortgage	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 just a few of the mortgage products you may want to consider.	
	Pros	Cons
Fixed-rate mortgage	No surprises. The interest rate stays the same over the entire term, usually 15, 20 or 30 years.	If interest rates fall, you could be stuck paying a higher rate.
Adjustable-rate (ARM) or variable-rate mortgage	Usually offers a lower initial rate of interest than fixed-rate loans.	After an initial period, rates fluctuate over the life of the loan. When interest rates rise, generally so do your loan payments.
FHA (Federal Housing Administration) loan	Allows buyers who may not qualify for a home loan to obtain one. Low down payment.	The size of your loan may be limited.
VA loan	Guaranteed loans for eligible veterans, active duty personnel and surviving spouses. Offers competitive rates, low or no down payments.	The size of your loan may be limited.
Balloon mortgage	Usually a fixed rate loan with relatively low payments for a certain period of time (about 5-7 years).	After an initial period, the entire balance of the loan is due immediately. This type of loan is risky.
Interest-only	Borrower pays only the interest on the loan, in monthly payments, for a fixed term (about 5-7 years).	After an initial period, the balance of the loan is due. This usually means much higher payments, paying a lump sum or refinancing.

also be disclosed. Many of the fees are negotiable. More information is available from the Federal Trade Commission (p. 121), the Federal Reserve Board (p. 121), and the Department of Housing and Urban Development (p. 114).

For more information on home buying and mortgages, visit www.hud.gov or www.fanniemae.com, or call Fannie Mae at 1-800-732-6643 (consumer resources). The Mortgage Bankers Association has more information at www.homeloanlearningcenter.com.

Additional advice, resources and tips for homeowners can be found under Home Equity Loans (p. 14), Insurance (p. 26) and Home Repairs (p. 24).

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 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.

MORTGAGE REFINANCING

Consider refinancing your mortgage if you can get a rate that is at least one percentage point lower than your existing mortgage rate and if you plan to keep the new mortgage for several years. When comparing mortgages, don't forget to include the extra fees you must pay for the new mortgage. You may be able to get some fees waived if you are able to refinance with your current mortgage holder.

BEFORE CHOOSING A LENDER, DO YOUR RESEARCH:

Get recommendations: Ask friends and family members for suggestions, especially if they've recently obtained a loan.

Check credentials: Mortgage bankers are regulated by either your state's department of banking or division of real estate. Check with the one appropriate to your state to see if a lender is in good professional standing. Mortgage brokers may be state regulated or not. If not, check with the local chapter of the National Association of Mortgage Brokers or the Better Business Bureau to see if their record is clean.

Do your homework: Learn about typical mortgages and ask a question when something looks amiss; a broker may be trying to pad closing costs or other fees at your expense.

Take care online: There are plenty of attractive deals online, but first make sure you're dealing with a reliable broker or lender.



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 without delay. Explain your situation. Be prepared to provide them with financial information, such as your monthly income and expenses. Without this information, they 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 only offers 30-year fixed rate mortgages 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 the Hope Now Alliance. Call 1-888-995-HOPE (4673) to talk to a HUD-approved credit counselor who will guide you through your options for free.

They frequently have information on services and programs offered by government agencies as well as private and community organizations that could help you. The housing counseling agency may also offer credit counseling. These services are usually free of charge.

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

- The U.S. Department of Housing and Urban Development (p. 114)
- The Federal Trade Commission (p. 121)

Additional advice, resources and tips for homeowners can be found under Home Equity Loans (p. 14), Insurance (p. 26), and Home Repairs (p. 24).

MOVING COMPANIES

Not all moving companies are the same. Although many are legitimate, there are some who 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. 130).

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. 130) or Better Business Bureau (p. 65) to see if there is a history of complaints.

If you have a dispute with a moving company, you can file a complaint with the Federal Motor Carrier Safety Administration by calling 1-800-832-5660 or by visiting www.fmsca.dot.gov.

HOPE FOR HOMEOWNERS

The Hope for Homeowners program enables qualified borrowers to refinance into FHA-insured mortgages offering 30-year fixed rates. In addition, banks must write down the existing mortgage to 90 percent of the new appraised value of the home.

For more information, visit www.hud.gov or call 1-888-995-HOPE (4673).



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. 130) or Better Business Bureau (p. 65).
- Make sure the contractor meets licensing and registration requirements. Your state or local consumer protection agency (p. 130) can help you find out what the necessary requirements are.
- Get the names of suppliers and ask if the contractor makes timely payments.
- Contact your local building inspection department to check for permit and inspection requirements. Be wary if the contractor asks you to get the permit; it could mean the firm is not licensed.
- Be sure your contractor is insured. They should have personal liability, property damage and worker's compensation insurance for workers and subcontractors. Also check with your insurance company to find out if you are covered for any injury or damage that might occur.
- Insist on a written contract that states exactly what work will be done, the quality of materials that will be used, warranties, timetables, the names of any subcontractors, the total price of the job, and the schedule of payments.
- Try to limit your down payment. Some states have laws limiting the amount of down payment required.
- Understand your payment options. Compare the cost of getting your own loan versus contractor financing.
- Don't make a final payment or sign a final release until you are satisfied with the work and know that subcontractors and suppliers have been paid. Some state laws allow unpaid subcontractors and suppliers to put a lien on your home for bills the contractor failed to pay.



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 of 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 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 or telephone the HUD office nearest you (p. 114). 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 tenant rights, laws and protections. For a state-by-state directory, visit www.hud.gov/local. You can also find public housing that is available at www.hud.gov. The agency (p. 114) offers several housing assistance programs for tenants and landlords, as well as information on rights of residents and displaced tenants.

Ten Tips for Renters

1. The best way to win over a prospective landlord is to be prepared by bringing a completed rental application; written references from previous landlords, employers, friends and colleagues; and a current copy of your credit report with you.
2. Carefully review all the important conditions of the tenancy before you sign.
3. To avoid disputes or misunderstandings with your landlord, get it in writing.
4. Ask about your privacy rights before you sign the lease.

- 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 page 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;
- Tells you the job will be a "demonstration;"
- Offers you discounts for finding other customers;
- Quotes a price that's out of line with other estimates;
- Pressures you for an immediate decision;
- 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. 40). 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. 14).

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 about it 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.

INSURANCE

General sources of insurance information include the American Council of Life Insurers (p. 164), the Insurance Information Institute (p. 167), the National Association of Insurance Commissioners (p. 167), and your state insurance department (p. 151). 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. 151). 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

BEWARE: INSURANCE FRAUD

- When shopping for insurance on the Internet, check that the website is secure (p. 39). Look for the lock icon, 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.
- Carry a disposable camera in your glove compartment. If you are in an accident, take pictures of the damage and the people involved. Ask for names, telephone numbers and driver's license information for all those involved. Getting contact information for any witnesses is also a good idea.

insurance department (p. 151) can provide this information.

- Check the financial stability and soundness of the insurance company. Ratings from A.M. Best (www.ambest.com), Standard & Poor's (www.standardandpoors.com), Moody's Investors Services (www.moodys.com), and Weiss Ratings, Inc. (www.weissratings.com) are available online and at most public libraries.
- Research the complaint record of the company. Contact your state insurance department (p. 151), 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 home-owner insurance companies at www.jdpower.com/homes/insuranceratings.
- Once you pay your first insurance premium, make sure you receive a written policy. This tells you the agent forwarded your premium to the insurance company. If you don't receive a policy within 60 days, contact your agent and the insurance company.

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

Requirements vary from state to state. Check with your state insurance regulator (p. 151) 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 coverages. If you have an older car, you might want to drop these coverages 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.

You can also find valuable information about car ownership in the Cars section (p. 5).

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.hiaa.org.

HEALTH INSURANCE

Most consumers have health care coverage from an employer. Others have medical care paid through a government program such as Medicare (p. 112), Medicaid (p. 112), or the Veterans Administration (p. 119).

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. 151).

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.

HEALTHCARE 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.

MEDICARE BENEFICIARIES

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

- **Health Maintenance Organizations (HMOs)** offer lower co-payments and cover the costs of more preventative care, but your choice of health care providers is limited. 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.

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

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

HOMEOWNER / RENTER'S INSURANCE

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

- Consider a higher deductible. Increasing your deductible by just a few hundred dollars can make a big difference in your premium.
- 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 homeowner's insurance to buy, you will pay more than you should.
- Don't wait until you have a loss to find out if you have the right type and amount of insurance.
- Make certain you purchase enough coverage to replace what is insured. "Replacement" coverage gives you the money to rebuild your home and replace its contents. An "Actual Cash Value" policy is cheaper but pays only what your property is worth at the time of loss – your cost minus depreciation for age and wear.
- Ask about special coverage you might need. You may have to pay extra for computers, cameras, jewelry, art, antiques, musical instruments, stamp collections, etc.
- Remember that flood and earthquake damage are not covered by a standard homeowners policy. The cost of a separate earthquake policy will depend on the likelihood of earthquakes in your area.





The Insurance Information Institute offers a wealth of information on all types of insurance at www.iii.org. See page 167 for additional contact information.

Homeowners who live in areas prone to flooding should take advantage of the National Flood Insurance Program (p. 114).

- 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 of time – 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 a toilet, and remaining continent.
- **What type of care is covered?** Does the policy cover nursing home care? What about coverage for assisted living facilities that provide less client care than a nursing home? If you want to stay in your home, will it pay for care provided by visiting nurses and therapists? What about help with food preparation and housecleaning?
- **What will the benefit amount be?** Most plans are written to provide a specific dollar benefit per day. The benefit for home care is usually about half the nursing-home benefit. But some policies pay the same for both forms of care. Other plans pay only for your actual expenses.
- **What is the benefit period?** It is possible to get a policy with lifetime benefits, but this can be very expensive. Other options for coverage are from one to six years. The average nursing home stay is about 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 43 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 homeowner’s insurance policy. Others sell it as a stand-alone policy. Ask your homeowner policy company for information.

- **International Healthcare Insurance.** A policy that provides health coverage no matter where you are in the world. The policy term is flexible so you can purchase only for the time you will be out of the country. Check online or write your current healthcare 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.

INTERNET

CHOOSING SERVICE PROVIDERS

To connect your computer to the Internet, you'll need an Internet Service Provider (ISP). Some ISPs are large and well known, such as AOL, MSN, Time Warner Cable, and Earthlink, while others are literally one-person operations. Some companies limit their service to providing Internet access only. Others, like your telephone and cable company, may offer Internet access as part of a larger package of services.

If you have limited Internet expertise, you may want to start with one of the well-known ISPs. They usually offer user-friendly startup software. This software often includes features such as a browser, instant messaging, parental controls, and pop-up blockers. 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 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, 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 there any software required to activate the service? How do you get it? How large is the 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 setup fees?

ONLINE FILE SHARING

Every day, millions of computer users share files online. Whether it is 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 complete information on P2P, visit www.onguardonline.gov.

ONLINE COPYRIGHT ISSUES

Quite simply, it's illegal to make or download unauthorized copies of software. Whether you are casually making a few copies for friends, loaning 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 if 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 criminally prosecute you 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. 115) or www.bsa.org, a site on online piracy issues managed by the Business Software Alliance.

ONLINE AUCTIONS AND SELLERS

Many private sellers sell items on the Internet through auctions, classified ads, newsgroups, and chat rooms. Unfortunately, these types of sales are a very common type of Internet fraud. Resolving disputes can be difficult when the seller is in a different part of the country. Be aware that government agencies may not be able to help you since many laws don't apply to sales between individuals. Follow this advice, as well as the general tips on shopping from home (p. 40).



SOCIAL NETWORKING ONLINE

Social networking sites such as Facebook and MySpace are the hippest, "meet markets" around, especially among tween, teens and 20-somethings. While these sites can increase a person's circle of friends, they also increase exposure to people with less-than-friendly intentions, including sexual predators. Visit www.onguardonline.gov to learn how to help your kids socialize safely online.

PREVENT 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 the tips below:

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 BBBO nLine, 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 by buyers. This information may give you some idea of how you'll be treated, but beware of too many glowing stories that might have been placed by sellers themselves.

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.

BE SUSPICIOUS OF MASS E-MAILS

Many mass e-mails contain false alarms, misleading requests for donations or fictitious offers of money and free goods. You can check the validity of almost any mass e-mail at www.Snopes.com. Don't forward an e-mail unless you're sure that it contains accurate information. Not only do such e-mails confuse recipients, they are often used to collect e-mail addresses for spammers.

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

The FTC (p. 121) provides tips to help secure your computer, guard against Internet fraud, and protect your personal information. Visit www.OnGuardOnline.gov for more information. To keep up to date with the latest computer threats, sign up for alerts from the Department of Homeland Security at www.US-CERT.gov.

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

- **GetNetWise** (www.getnetwise.org) is a public service sponsored by Internet industry corporations and public interest organizations to help ensure that Internet users have safe, constructive, and educational or entertaining online experiences.
- **Internet Keep Safe Coalition** (www.iKeepSafe.org), the home of Faux Paw the Techno Cat, 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 non-profit 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 both 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 Is A Growing 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! 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.

INVESTING

If you've paid off your credit card debts 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 can usually 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?**

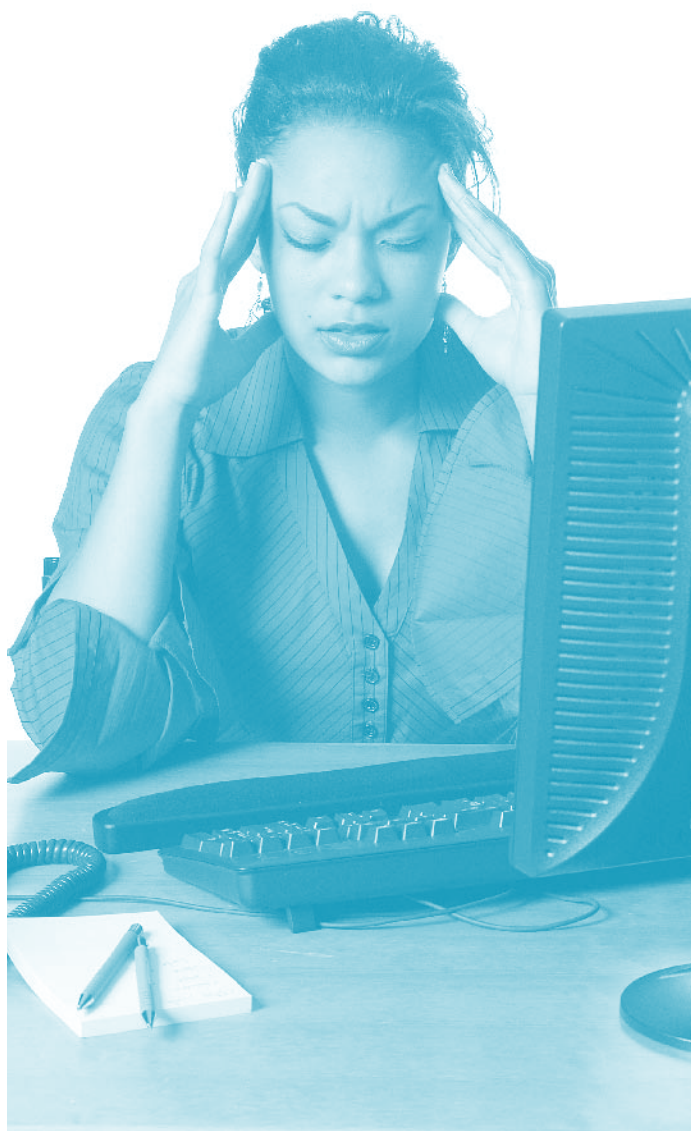
While bonds generally promise a fixed return, earnings on most other securities go up and down with market changes. Keep in mind that just because an investment has done well in the past, there is no guarantee it will do well in the future.

- **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 FCIC on page 121 and the chart on page 4 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.

- 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 (FTC) also wants to know about "unsolicited commercial e-mail." Forward spam to spam@uce.gov.



Type of Investment	What is it?	Risk level
Money Market Funds	Mutual funds that invest in short-term bonds. Usually pays better interest rates than a savings account but not as much as a certificate of deposit (CD).	Low risk.
Bonds and Bond Funds	Also known as fixed-income securities because the income they pay is fixed when the bond is sold. Bonds and bond funds invest in corporate or government debt obligations.	Low risk.
Index Funds	Invest in a particular market index such as the S&P 500 or the Russell 2000. An index fund is passively managed and simply mirrors the performance of the designated stock or bond index.	Risk level depends on which index the fund invests in. For example, a bond index fund involves a lower risk level than an index fund of emerging markets overseas.
Stocks	Stocks represent a share of a company. As the company's value rises or falls, so does the value of the stock.	Medium to high risk.
Mutual funds	Invest in a variety of securities, which may include stocks, bonds and/or money market securities. Costs and objectives vary.	Risk levels vary according to the holdings in the mutual fund. Read the prospectus to understand the risk.

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

The Securities and Exchange Commission (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)
- Weiss Ratings (www.weissratings.com)

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

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

For more insights on online trading and choosing a broker, search in the "investor information" section at www.sec.gov/cgi-bin/txt-srch-sec.

If you need more information or have an investment advisor problem that you are unable to resolve directly, you can contact the SEC (p. 123) or FINRA (p. 166).



PROTECT YOURSELF BY SETTING YOUR PRICE LIMIT.

One of the best ways to avoid buying or selling a stock at a price that's too high or too low, is to place a limit order instead of a market order.

- A limit order is an order to buy or sell at a specific price. This type of order protects you because it can only be completed at the price limit you set.
- A market order does not allow you to control the price at which your order will be filled.

FINANCIAL BROKERS AND ADVISORS

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

- **Have they worked with others** who have circumstances similar to yours?
- **Are they licensed in your state?** Your state securities regulator (p. 156) lists individuals and firms that are registered in your state. Ask if the regulatory office has any other background

INVESTMENT FRAUD: BEWARE

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

information. You can find out how to reach your state securities regulator by visiting www.nasaa.org.

- **Have they had any run-ins** with regulators or received serious complaints from investors? Call your local state securities regulator or the SEC. You can also check out www.finra.org/brokercheck or call FINRA toll-free at 1-800-289-9999 to find licensing, employment and disciplinary information.
- **How are they paid?** Is it an hourly rate, a flat fee, or a commission that depends on the investments you make? Do they get a bonus from their firm for selling you a particular product?
- **What are the fees** for setting up and servicing your account?

Additional organizations that could also be helpful are:

- www.Bankrate.com offers a semi-annual rating of the top online brokerage firms that trade stocks and mutual funds.
- www.Validea.com offers data on Wall Street analysts and their recent stock picks.
- **The Commodity Futures Trading Commission (CFTC)** provides consumer alerts and advisories. Click "Consumer Protection" at www.cftc.gov. 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. 106).
- Both the **North American Securities Administrators Association** (p. 168) and the **National Futures Association** (p. 168) can offer helpful information.

PHONES

The choices for phone services 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 time periods. Read the fine print and ask questions if there is anything you're not clear about. The nonprofit Telecommunications Research and Action Center (www.trac.org) offers information about long-distance rates and wireless services.

The FCC (p. 120) offers consumer information about choosing a long distance carrier, understanding new phone fees and taxes, and more at www.fcc.gov/cib. The National Consumers League also maintains a Web page (www.nclnet.org/phonebill/index.html) to help you understand phone charges and recognize fraud.



PREPAID CALLING CARDS

For information about prepaid cards (including calling cards), see page (3). For help finding the best deals on prepaid phone cards, try www.PhoneShark.com.

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

SLAMMING AND CRAMMING

“Slamming” 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 them 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. 120).

“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 dollars, 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 they offer a blocking service, which usually requires the company to notify you before making any changes to your service.
- **Read the fine print** on contest entry forms and coupons. You could be agreeing to switch your phone service or buy optional services.
- **Watch out for impostors.** Companies 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 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. 130), state public utilities commission (p. 160), or the FCC (p. 120).

CELL PHONES

Before you sign a contract, choose a plan and a company that meets your needs.

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 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 is a wiser choice. If you plan to use texting, pick a plan that will meet your needs and avoid surprises on your billing. Most services allow you to upgrade a plan without an added 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 of features you really need. It is always easier to upgrade a plan later if you feel you need an added feature.

Are there fees or limits on changing your plan? Some providers charge a fee if you want to downsize or upgrade your plan. Others limit how often you can make changes.

What 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.

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 of time, 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 well as 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.



PRIVACY PROTECTION AND IDENTITY THEFT

Identity thieves steal your personal information to commit fraud. They can damage your credit status (p. 12) and cost you time and money restoring 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 it 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 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. 11).

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.

IDENTITY THEFT INSURANCE

These policies may be worth more to the company selling it than they are to you. Before you buy one of these credit watch plans, read the fine print. You may be better off following the prevention tips here and, in the event you become a victim of fraud, reporting it yourself. Be aware that many companies and law enforcement officers will only deal with you (as opposed to an insurance company representative). See more on Identity Theft Insurance on page 29.

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 U.S. Dept. of Health and Human Services Office for Civil Rights (p. 113).



- **Contact the credit-reporting bureaus** (p. 11) and ask them to flag your account with a fraud alert, which asks merchants not to grant new credit without your approval.

To help victims of identity theft, the FTC offers the publication, *Take Charge: Fighting Back Against Identity Theft*, which includes the ID Theft Affidavit. You can use the 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 publication by calling toll-free 1-877-ID-THEFT (438-4338) or visit www.ftc.gov/idtheft. You can also use this website to file a complaint with the FTC.

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

PROTECT 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 down side 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 they provide the level of privacy you want.

Banking
Cars
Credit
Education
Employment
Food
Healthcare
Housing
Insurance
Internet
Investing
Phones
Identity
Shopping
Telemarket
Travel
TV
Utilities
Wills
Index

- 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. Questions not related to your purchase, such as your income and hobbies, can be ignored.
- Talk about privacy with others in your home. Everyone, even children, should understand what information 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. 130) to find out whether there are any state laws that help protect your privacy. Some companies and industry groups have also adopted voluntary policies that address privacy concerns.

FINANCIAL PRIVACY

The Federal Deposit Insurance Corporation (p. 121) 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
- 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 & Scores on page 11.

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 1-800-369-1019) is an excellent resource for complete details and advice about the HIPAA ruling. Along with fact sheets and educational materials, the OCR also 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., PO Box 105, Essex Station, Boston, MA 02112 or call toll free 1-866-692-6901 (TTY: 1-866-346-3642). There is a fee to obtain a copy of your file.

For more information on how the federal government protects your personal health information, visit the website of the Health Privacy Project (www.healthprivacy.org) or My Health Privacy (www.nclnet.org) created by the National Consumers League.

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.

PROTECTING CHILDREN ONLINE

The Children’s Online Privacy Protection Act requires commercial websites to obtain parental consent before collecting, using, or disclosing personal information from children under 13. For more information, contact the FTC (p. 121) or visit ftc.gov.



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 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 30.

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. 1). In addition:

- **Be wary of post office boxes** and sellers in other countries. It may be difficult to find the seller to resolve a problem later.
- **Know the total price.** Make sure it includes all charges, shipping, handling, insurance and taxes. Coupons and other discounts should be properly deducted.
- **Make sure you are clear on what you are buying.** Watch for words such as “refurbished,” “reconditioned,” “close-out,” or “discontinued.”
- **Use your credit card,** debit card or bank account number for payment, 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 your order and demand a refund.

YOUR RIGHTS: SHOPPING FROM HOME

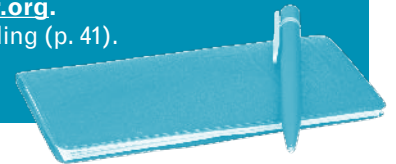
When you order something by mail, phone, fax or computer, the Federal Trade Commission requires the company to:

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

BEWARE: CHARITABLE GIVING

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

- Ask for written information, including how much of the money raised is actually used for charitable purposes.
- Ask your Secretary of State if the charity is registered to solicit in your state.
- Check the Better Business Bureau (p. 65) and others for information on charities: www.give.org, www.charitywatch.org, and www.guidestar.org. See also Youth Peddling (p. 41).



- 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. 130) and to the FTC (p. 121).

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.

BEWARE: YOUTH PEDDLING

Some for-profit companies use young salespersons to sell magazines and other items door-to-door. They trick consumers into believing they are giving money to legitimate charities because consumers tend to support young persons and youth programs. If a young person solicits you, ask for identification verifying the organization's name, address and purpose. If the representative can't provide this information, ask them to leave. Report suspicious people to your local police department and/or contact the child labor division of your state labor department listed in the phone book. Even if you are satisfied with the information provided, don't feel pressured to make a purchase or contribute. See also Charitable Giving (p. 40).

To comply with the 3-Day Cooling Off Rule, a seller must inform a buyer of his/her 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 Dealing With Billing Disputes (p. 11).

ONLINE AUCTIONS AND SELLERS

Many people sell items on the Internet through auctions, classified ads, news groups, and chat rooms. Review the section under "Internet" (p. 31) for safe shopping online as well as the general tips on shopping (p. 40) from home.

- Check how the auction works. Can you cancel a bid? Don't assume that the rules used by one auction

site apply to another. Some sites offer step-by-step instructions that will take you through the bidding process.

- Find out what protections you have. Does the site provide free insurance or guarantees for items that are not delivered or not what the seller claimed?
- Follow the strategies used in any auction. Learn the value of the item you are bidding on. Establish your top price and stick to it.
- Don't bid on an item you don't intend to buy. If you're the highest bidder, you have bought it. Auction companies often bar those who back out of a deal from future bidding.
- If the seller can't accept payment by credit card, use an escrow service. 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. Auction company eBay recommends www.Escrow.com, which is backed by Fidelity National Financial Corporation.
- Be wary of sellers who insist you use a specific escrow service, especially if you've never heard of that particular service before. Make sure the escrow service is legitimate before you use it.

TELEMARKETING & UNWANTED MAIL

What can you do about the growing pile of unwanted mail in your mailbox and unwelcome telemarketers on your phone? Actually, there's a lot you can do.

- Tell companies you do business with to remove your name from customer lists they rent or sell to others. Look for information on how to opt out of marketing lists on sales materials, order forms and websites.
- Utilize the services provided by the Direct Marketing Association to remove your name from most national telemarketing, mail and e-mail lists (p. 166).
- Call the credit reporting agencies' notification system at 1-888-567-8688. This will reduce the



HOW TO PUT YOUR NAME IN THE DO-NOT-CALL REGISTRY

To register your home or mobile phone for free, visit www.donotcall.gov or call 1-888-382-1222 from the phone you want to register.



number of unsolicited credit and insurance offers you get. All three major credit bureaus participate in this program.

- Under U.S. Postal Service rules, it is illegal to send mail that looks like it is from a government agency when it isn't. It is also illegal to send mail that looks like a bill when nothing was ordered, unless it clearly states it is not a bill. Report violations of this rule to the USPS (p. 124).

NATIONAL DO NOT CALL REGISTRY

The federal government's Do Not Call Registry allows you to choose whether you want to receive telemarketing calls at home. Under the Do-Not-Call Improvement Act of 2007, which became law in February 2008, telephone numbers on the registry now remain on it permanently, until they are disconnected or reassigned. If you get restricted telemarketing calls after your number has been in the national registry for three months, you can file a complaint using the same web page and toll-free number.

If your number has been on the National Do Not Call Registry for at least 31 days and you receive a call from a telemarketer that you believe is covered by the National Do Not Call Registry, you can file a complaint at www.donotcall.gov or call toll-free 1-888-382-1222 (TTY: 1-866-290-4236).

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
- Some insurance situations
- Organizations with which you have a relationship can call up to 18 months after your last purchase, payment or delivery.
- Companies to which you have made an inquiry or submitted an application can call you for up to three months.

You can stop these calls by asking the company to put your number on its own do-not-call list. You can also tell each telemarketer who calls to put you on its own do-not-call list. Note the name of the person you spoke with, the organization, and the date of the call. The Federal Communications Commission requires telemarketers (except tax-exempt nonprofit organizations) to maintain a record of your request not to receive future telephone calls. The record must be maintained for 10 years. If you get another call from the same person or organization, report the date and source to the FCC (p. 120).

Consider screening any calls that are still slipping through by using an answering machine. You can listen to the caller and decide if you want to pick up. Your local telephone company may also offer services (such as Caller I.D.) that allow you to see the name and number of the person calling you.

Some states have their own do-not-call lists for residents. Contact your state consumer protection office (p. 130) to find out if your state has such a list and how you can be added.

PRE-RECORDED MESSAGES

The FCC regulates the use of artificial or pre-recorded voice messages. These may not be made to residential telephone numbers except in the following cases:

- Emergency calls needed to ensure your health and safety
- Non-commercial calls
- Calls which don't include any unsolicited advertisements
- Calls by, or on behalf of, tax-exempt nonprofit organizations
- Calls for which you have given prior consent
- Calls from entities with which you have an established business relationship

The beginning of the message must identify who is calling. During or after the message, the caller's telephone number or address must be given. The

VISHING

Fraudulent telephone calls that use pirated recordings of telephone services from well-known financial institutions are known as "vishing." The object is to trick you into believing your bank is calling to confirm personal information such as account numbers, PINs and passwords. Your answers are recorded and the information is then used for identity theft.

HOW TO FILE A COMPLAINT ABOUT A SALES CALL

If you think a sales call is in violation of the Federal Trade Commission rule and want to file a complaint, use the online resource at www.ftc.gov and click on the “File a Complaint Online” link.

phone number cannot be that of the auto dialer or pre-recorded message player that placed the call. It also cannot be a 900 number or any other number with charges that exceed local or long distance charges.

The called party's telephone line must be released within five seconds of the time that the calling system receives notification the party has hung up. Your local telephone company can tell you if there is a delay before you can get a dial tone again in your area. Submit suspected violations to the FCC.

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 a.m. or after 9 p.m.
- Threaten, intimidate or harass you, or call again if you ask them not to

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

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

and advisors, banks and financial institutions, are exempt from the rule.

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

If you get a phone call from someone who says they are with your bank and/or credit company and they ask you to provide or confirm any personal information:

- Do NOT answer any questions.
- Hang up immediately.
- Call your bank or credit company directly and tell them 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 could save money by leaving a day earlier or later, by taking a different flight on the same day, or using a different airport. Changing planes during your trip is sometimes cheaper than a nonstop flight.
- **Check out the seller.** Ask tour operators and travel agents whether they belong to a professional association, then check to see if they are members in good standing. Contact your state or local consumer protection agency (p. 130) and the Better Business Bureau (p. 65) to find their complaint history.
- **Comparison shop.** Determine the complete cost of the trip in dollars, including all service charges, taxes, processing fees, etc.
- **Beware of unusually cheap prices and freebies.** It could be a scam, and you could end up paying more than the cost of a regular package tour.
- **Make sure you understand the terms of the deal.** If you hear you've won a free vacation, ask if you have to buy something in order to get it. If the destination is a beach resort, ask the seller how far the hotel is from the beach. Then ask the hotel.
- **Ask about cancellation policies.** You may want to look into trip insurance for added protection. www.InsureMyTrip.com offers pricing and policy

information on plans from different companies and describes the different forms of policies available.

- **Insist on written confirmations.** Ask for written proof of reservations 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 *Dealing With Billing Disputes*, p. 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. 130) to find out about your rights and how to file complaints. The American Society of Travel Agents (p. 165) will also help resolve disputes with member agents.

RESOLVING AIR TRAVEL PROBLEMS

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

Delayed and Cancelled Flights

Airline delays caused by bad weather, traffic control problems, and mechanical repairs are hard to predict. If your flight is canceled, most airlines will rebook you on 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 them to do this.

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

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 they fill out a form and give you a copy, even if they say the bag will be on the next flight.
- Get the name of the person who filled out the form and a phone number.

- 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 would be reimbursable, and keep all receipts.

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

Lost Bags

If your bag is declared officially lost, you will have to submit a second, more detailed form within a time period set by the airline. The information on the form is used to estimate the value of your lost belongings. Airlines can limit their liability for delay, loss and damage to baggage; however, they must prominently display a sign that explains the limit. Generally, the maximum an airline pays on lost bags and their contents is limited to \$3,000 per passenger on domestic flights, and \$1,500 per passenger for unchecked baggage on international flights. See www.thetravelinsider.info/travelaccessories/lostbaggage.htm for more info on maximum liability.

If the airline's offer doesn't fully cover your loss, check your homeowner's or renter's insurance to see if it covers losses away from home. Some credit card



CHECKED-BAG CHARGES

Some airlines may charge you a fee for checking your first and/or second bag. To avoid unpleasant surprises, see the individual airline's policy for checked baggage before you buy your ticket.

PACK SMART FOR A SAFE FLIGHT

Many items we use every day at home can become dangerous when transported by air. In flight, variations in temperatures and pressures can cause items to leak, emit toxic fumes, or start a fire. If in doubt, don't pack it. To find a list of prohibited items, go to www.tsa.gov or call 1-866-289-9673.

PROTECT YOUR VALUABLES

The only way to be sure your valuable possessions are not damaged or lost is to carry them onboard and keep them with you. Items you should plan to pack in your carry-on luggage include:

- Small valuables (such as cash, credit cards, jewelry, cameras, personal computers)
- Batteries (including lithium-ion batteries) are not allowed to be carried in checked baggage. Put them in your pocket or carry-on bags.
- Critical items (medicine, keys, passport, business papers)
- Irreplaceable items (manuscripts, heirlooms)
- Fragile items (eyeglasses, liquids, glass containers)

BE WISE WHILE YOU WAIT

While waiting for your flight, follow these safety precautions:

- Watch your luggage and belongings at all times.
- Do NOT accept packages from strangers.
- If you see unattended baggage or packages anywhere in the airport terminal or parking area, report them immediately to a security officer or authority.
- Report any suspicious activities to airport security.
- Do NOT joke about having a bomb or firearm.
- Do NOT discuss terrorism, weapons, explosives or threats while going through the security checkpoint.

companies and travel agencies also offer optional or even automatic supplemental baggage coverage.

On those trips when you know you're carrying more than the liability limits, you may want to ask about purchasing "excess valuation" from the airline when you check in. Of course, there is no guarantee the airline will sell you this protection. The airline may refuse, especially if the item is valuable or breakable.

Overbooked Flights

Selling more tickets than there are seats is not illegal. Most airlines overbook their flights to compensate for "no-shows." If there are more passengers than seats just before a plane is scheduled to depart, you can be "bumped" or left behind against your will. Whether you are bumped or not may depend on when you officially checked in for your flight, so try to arrive early. The U.S. Department of Transportation requires airlines to ask people to give up their seats voluntarily, in exchange for compensation. Airlines decide what to offer volunteers, such as money, a free trip, food or lodging.

Federal rules protect you if you are "bumped" on most flights within the United States and on outbound international flights. Passengers who are involuntarily bumped are protected under Federal Aviation Administration guidelines (www.faa.gov). If you volunteer to be bumped, you are agreeing to a deal with the airline that 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.

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

OVERSEAS TRAVEL: OVERCHARGED FOR CONVERSION FEES?

Many credit card issuers and banks tack on an extra currency-conversion charge – up to 3 percent more – on purchases made with your credit card when traveling abroad. That means a \$200 jacket you charged in Italy could show up on your credit bill as \$206. Be sure to ask your credit card company about these fees or shop around for the best deal before you leave the country.



REQUIREMENTS FOR PASSPORTS

All travelers to and from the Caribbean, Bermuda, Panama, Mexico and Canada are required to have a passport or other secure, accepted document to enter or re-enter the United States. Under the Intelligence Reform and Terrorism Prevention Act of 2004, this requirement includes all land border crossings, air and sea travel.



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

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. 118) at www.dot.gov. Look up crash-safety reports on cars or find out how weather is affecting air travel and road conditions.

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.

- **Safe travel by air, land and sea** – Contact the Transportation Security Administration (p. 114) at www.tsa.gov. They post tips on dealing with airline security checks, traveling with kids, and warnings on prohibited items. Click on Travelers and Consumers.
- **What to do** before, during, and when you return from a trip overseas – Visit the U.S. Department of State (p. 116) 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. 112) at www.cdc.gov/travel. Research vaccination requirements, find information on how to avoid illnesses caused by food and water, and review inspection scores on specific cruise ships.

TV

Aside from an old-fashioned TV with an antenna, you can get television service from cable service providers, satellite TV providers and, in some areas, your telephone company. You can even watch TV on the web. Most cable and satellite providers will also offer you a bundle of services which include digital TV, Internet and phone service, plus a host of added features such as video on demand and premium high-definition channels. To help you make sense of it all, review the following information.



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. Like 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. While Internet TV is in its infancy today, it may be the way you'll watch TV in the future.

DIGITAL TELEVISION (DTV)

The switch from analog to digital television in February 2009 offers consumers a clearer picture, more programming choices, and frees up airwaves for better communications among emergency first responders and new telecommunications services.

For more information about requirements, options or problems with TV reception, contact your TV manufacturer or the National Telecommunications and Information Administration (NTIA) at www.DTV2009.gov, or call 1-888-388-2009.

UTILITIES

In many states, consumers can choose their telephone and energy service provider. Contact your state utility commission (p. 160) to find out whether you have a choice. Some commissions will provide a list of service providers and advice on making a choice. Most

BEWARE OF GAS SELLER SCAMS.

In some parts of the country, there have been reports of gas and electric companies with door-to-door salesmen who convince homeowners they can save money by switching to their company's 5-year contract plan. In some cases, homeowners who signed up are paying up to 50 percent more and are also hit by a \$250 fee if they want to switch back to their original supplier.

state utility commissions will also take any complaints you have concerning utility sales and service.

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

ELECTRICITY AND NATURAL GAS

If you have a choice of suppliers, ask:

- **How much will it cost?** How long can I depend on this rate? Are there any other fees I will be charged?
- **Are there any other terms or conditions?** For example, is there a fee if I cancel my agreement before the service period is up?
- **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.

IS YOUR WATER SAFE?

The EPA's Consumer Confidence Rule requires public water suppliers that serve the same people year-round to provide a Consumer Confidence Report by July 1st each year. The CCR should arrive in your mailbox and provide information about the quality of the drinking water in your area. It also summarizes information about the sources of water used (such as rivers, lakes, reservoirs, or aquifers), along with any detected contaminants, compliance and educational information.

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.

WILLS & FUNERALS

PLANNING FOR THE END OF LIFE

It's unfortunate how many people believe that estate planning is only for wealthy people. 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 least amount of tax consequences.

Advance medical directives. Everyone faces 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 (e.g., 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 as 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 comes 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 allows 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.



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 anytime you're unconscious or unable to make medical decisions. 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.

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.

TAKE ANOTHER LOOK

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 change
- 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 changes
- One of your heirs dies
- The laws affecting your estate change

RULES TO REMEMBER WHEN WRITING A WILL

- In most states, you must be 18 years of age or older.
- A will must be written in sound judgment and mental capacity to be valid.
- 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 these can safeguard any claims that your will 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 than 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 53. In some states, for instance, there is a community-property law that entitles 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 their 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 being named in a will 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, marking up prices and overcharging. That's why there is a federal law, called the Funeral Rule, which 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. 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.

PLANNING WISELY FOR A FUNERAL

- Plan ahead.
- Shop around and compare prices in advance.
- Ask for a price list.
- Resist pressure.
- Avoid emotional overspending.
- Recognize your rights.
- Apply smart shopping techniques you'd use for other major purchases.

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.

- 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.

Planning ahead is the best way to make informed decisions about funeral arrangements. An advanced 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 Consumer's Alliance (p. 127) 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. 130) 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 at www.cem.va.gov.



Banking
Cars
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Part II — Filing A Complaint

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

CONTACT THE SELLER

The first step in resolving a consumer problem is contacting the seller. You can solve most consumer problems by talking to a salesperson or customer service representative. Do this as soon as possible because some retailers have time limits on returns and refunds. If this doesn't work, ask for a supervisor or manager. If this fails, try going higher up, to the national headquarters of the seller or the manufacturer of the item. Many companies have a special customer relations or consumer affairs division whose primary function is solving consumer problems. Many companies provide a toll-free number or address for this office on the product label, warranty or other papers given to you 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. 70).
- Visit the company's website. Look for a "Contact Us" link.
- Dial the directory of toll-free numbers at 1-800-555-1212 to see if the company has a toll-free number listed.
- Ask your local librarian to assist you. Most public libraries have reference books with contact information.

STEPS TO FOLLOW WITH COMPLAINT RESOLUTION

1. Before starting – Start a file or log to record all contacts and documents.
2. Contact the seller.
3. Contact the manufacturer.
4. Contact Industry Trade Associations.
5. Contact local and state Consumer Protection/Regulatory/Licensing officers.
6. Contact the local BBB.

- As you do your search, keep in mind the name of the manufacturer or parent company is often different from the brand name. *The Thomas Register of American Manufacturers*, a book available at many public libraries, lists the manufacturers of thousands of products.
- With each person 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. 55) 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.
- Include copies of all documents regarding your problem. Keep the originals.
- Provide your name, address and phone numbers. If an account is involved, be sure to include the account number.
- Keep a record of your efforts to contact the seller; include the name of the person with whom you spoke and what was done, if anything.

CONTACT THIRD PARTIES

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

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

State or local consumer protection offices (p. 130). These government agencies mediate complaints, conduct investigations, and prosecute offenders of consumer laws.

State regulatory agencies that have jurisdiction over the business. For example, banking (p. 147), securities (p. 156), insurance (p. 151), and utilities (p. 160) are regulated at the state level.

Call for Action, Inc.

5272 River Road, Suite 300
Bethesda, MD 20816
Phone: 301-657-8260
Fax: 301-657-2914
Web: www.callforaction.org

Call for Action, Inc., is a nonprofit network of consumer hotlines that educate and assist consumers with consumer problems. Listed below are hotlines in major markets staffed with trained volunteers who offer advice and mediate complaints at no cost to consumers. Consumers in locations not listed should call the Network Hotline at 301-657-7490. (M,T,W,F 10 A.M.-2 P.M.)

WTAJ-TV Altoona, PA 814-944-9336 M-F 1-3 P.M.	WXYZ-TV Detroit, MI 248-827-3362 M-W 11 A.M.-1 P.M.	WQAD-TV Moline, IL 309-764-2255 M-F 11 A.M.-1 P.M.	KTVI-TV St. Louis, MO 636-282-2222 1-800-782-2222 (IL) M-Th 11 A.M.-1 P.M.
WAGA Atlanta 404-879-4500 M-F 11 A.M.-1 P.M.	WINK-TV Fort Myers, FL 239-334-4357 T-Th 11 A.M.-1 P.M.	WABC-TV New York NY 212-268-5626 M-F 10 A.M.-1 P.M.	WFTS-TV Tampa, FL 1-866-428-6397 M-F 11 A.M.-1 P.M.
WBZ Radio Boston, MA 617-787-7070 M-F 11 A.M.-1:30 P.M.	WFMY-TV Greensboro, NC 336-680-1000 T,W 11 A.M.-1 P.M.	WPIV-TV Philadelphia, PA 1-866-978-4232 M-F 11 A.M.-1 P.M. T-Th 10 A.M.-1 P.M.	WTOL-TV Toledo, OH 419-255-2255 T-Th 11 A.M.-1 P.M.
WIVB-TV Buffalo, NY 716-879-4900 M-F 11 A.M.-1 P.M.	KSHB-TV Kansas City, MO 816-932-4377 T-Th 10 A.M.-1 P.M.	KPNX-TV & KNAZ-TV & <i>The Arizona Republic</i> Phoenix, AZ 602-260-1212 1-866-260-1212 (AZ) M-F 11 A.M.-1 P.M.	KJRH-TV Tulsa, OK 918-748-1488 T-Th 9 A.M.-noon
WJW-TV Cleveland, OH 216-578-0700 M,W,Th 10 am-12:30 P.M. 702-368-2255 W-F 11 A.M.-1 P.M.	KTNV-TV Las Vegas, NV 702-368-2255 W-F 11 A.M.-1 P.M.	WTAE-TV Pittsburgh, PA 412-244-4698 T-Th 10 A.M.-1 P.M.	WTOP AM&FM Washington, DC 301-652-4357 T-F 11 A.M.-1 P.M.
KKTV-TV Colorado Springs, CO 719-457-8211 M-Th 11 A.M.-1 P.M.	WTMJ-TV Milwaukee, WI 414-967-5495 M-Th 11 A.M.-1 P.M.	WPRI-TV Providence, RI 401-228-1850 M-Th 11 A.M.-1 P.M.	RADIO CULTURE Buenos Aires, Argentina 011-54-11-4300-1173 M-F 11 A.M.-4:30 P.M.

State and local licensing agencies. Doctors, lawyers, home improvement contractors, auto repair shops, debt collectors, and childcare providers are required to register or be licensed. The board or agency that oversees this process may handle complaints and have the authority to take disciplinary action. Your state or local consumer protection office (p. 130) can help you identify the appropriate agency.

Better Business Bureaus (p. 65). This network of nonprofit organizations supported by local businesses tries to resolve buyer complaints against sellers. Records are kept on unresolved complaints as a source of information for the seller's future customers. The umbrella organization for the BBBs assists with complaints concerning the truthfulness of national advertising and helps settle disputes with automobile manufacturers through the BBB AUTO LINE program (p. 64).

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. 168).

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. 125).

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

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. 64). The Financial Industry Regulatory Authority (FINRA) offers a program designed to resolve investment related disputes (p. 166). 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 if the decision is binding. Some programs do not require both parties to accept the decision. Also ask if participation in the program places any restrictions on your ability to take other legal action.

The American Bar Association (p. 164) 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

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.



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), www.uslaw.com, www.thelaw.com, www.freeadvice.com, 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 is usually charged to handle your kind of case.
- Ask whether there are hourly charges or whether your attorney would accept a percentage of the settlement as a fee contingency.

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

What If You Can't Afford A Lawyer?

If you cannot afford a lawyer, you may qualify for free legal help from a Legal Aid or Legal Services Corporation (LSC) office. These offices generally offer legal assistance about such things as landlord tenant relations, credit, utilities, family matters (e.g., divorce and adoption), foreclosure, home equity fraud, social security, welfare, unemployment, and workers' compensation. If the Legal Aid office in your area does not handle your type of case, it may refer you to other local, state or national organizations that can provide help. 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 Street, NW, 8th Floor
Washington, DC 20006
Phone: 202-452-0620
Fax: 202-872-1031
E-mail: info@nlada.org
Web: www.nlada.org

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

LSC Public Affairs
3333 K Street, NW, 3rd Floor
Washington, DC 20007
Phone: 202-295-1500
Fax: 202-337-6797
Web: www.lsc.gov

Free assistance 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 if such a program is available.

REPORT FRAUD & SAFETY HAZARD

If you suspect a law has been violated, contact your local or state consumer protection agency (p. 130). This agency may take action or refer you to another state organization that has the 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 online directory at www.pueblo.gsa.gov/complaintresources.htm.

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

- Contact the Federal Trade Commission (p. 121).
- Scams that used the mail or interstate delivery service should also be reported to the U.S. Postal Inspection Service (p. 124). It is illegal to use the mail to misrepresent or steal money.

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

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

- **Automobiles.** National Highway Traffic Safety Administration (p. 119)
- **Drugs, medical devices.** Food and Drug Administration (p. 112)
- **Food.** U.S. Department of Agriculture (p. 108), Food and Drug Administration (p. 112)
- **Seafood.** Food and Drug Administration (p. 112), U.S. Department of Commerce (p. 109)
- **Toys,** baby and play equipment, household products. U.S. Consumer Product Safety Commission (p. 108)

SAMPLE COMPLAINT LETTER

www.consumeraction.gov/caw_problems_sample_complaint.shtml

Your Address
Your City, State, ZIP Code
Date

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

Dear (Contact Person):

Re: (account number, if applicable)

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

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

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

- state problem
- give history

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

- ask for specific action
- enclose copies of documents

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

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

Sincerely,

Your name

Enclosure(s)

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

Part III – Key Information Resources

Federal Citizen Information Center (FCIC)

www.pueblo.gsa.gov A one-stop source for consumer information. See page 121.

www.USA.gov

Links you to government representatives, services and information at the federal, state, regional and tribal level. Similar information is posted in Spanish at www.GobiernoUSA.gov.

Consumer Sentinel

www.ftc.gov/sentinel

Consumer Sentinel is the unique investigative cyber tool that provides members of the Consumer Sentinel Network with access to millions of consumer complaints, where you can file a complaint into the network using their Complaint Assistant Wizard www.ftccomplaintassistant.gov.

Consumer Sentinel includes complaints about:

- Identity Theft
- Do-Not-Call Registry violations
- Computers, the Internet, and Online Auctions
- Telemarketing Scams
- Advance-Fee Loans and Credit Scams
- Sweepstakes, Lotteries, and Prizes
- Business Opportunities and Work-at-Home Schemes
- Health and Weight Loss Products
- Debt Collection, Credit Reports, and Financial Matters

Consumer Sentinel is based on the premise that sharing information can make law enforcement even more effective. Consumer Sentinel Network provides law enforcement members with access to complaints provided directly to the Federal Trade Commission by consumers and complaints shared by data contributors. Consumer Sentinel is free and available to any federal, state or local law enforcement agency.

Center For The Study of Services

www.checkbook.org

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

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

www.consumerreports.org

Researches and tests goods and services such as automobiles, appliances, food, clothing, luggage, and insurance. See page 126.

Consumer World

www.consumerworld.org

A public service website with links to hundreds of consumer resources, corporations and government agencies.

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

Programs cover food and nutrition, housing, gardening, budgeting, using credit, saving for retirement, and more. Visit www.csrees.usda.gov or www.eXtension.org.

Libraries

Publications from many of the organizations mentioned on this page are available at your local public library or visit www.publiclibraries.com.

FOR TEACHERS

Teachers often use the Consumer Action Handbook to teach essential information about credit, insurance, major purchases, complaint letters and other consumer topics. For classroom copies of the Handbook, please 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 or www.pueblo.gsa.gov/teachers.



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 122.

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 110.

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.

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.

SERVICES AND RESOURCES FOR CONSUMERS WITH DISABILITIES

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

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

Federal Relay Service – The FRS, a program of the U.S. General Services Administration (GSA), provides access to TTY users who wish to conduct official business nationwide with and within the federal government. The toll-free number is 1-800-877-8339. For more information on relay communications or to obtain a brochure on using the FRS, please call toll-free 1-800-877-0996.

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

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

FOR MILITARY PERSONNEL

Today's military family faces 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 a 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
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 range from health and wellness, finances, family matters and recreation, the network includes access to the Air Force Spouse Forum, chat rooms, an employment forum, a flea market and links to news sources.

Marine Corps Community Services

3280 Russell Rd.
Quantico, VA 22134-5103
703-784-0275
DSN: 278-0275

Toll free: 1-800-MARINES
Fax: 703-784-9816

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.

Fleet and Family Support Programs

Commander, Navy Installations Command
2713 Mitscher Road, SW, Suite 300
Washington, DC 20373-5802
1-800-FSC-LINE (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 (FMWRC), Family Programs

Directorate, Army Community Service
4700 King St.
Alexandria, VA 22302
703-681-5375
DSN: 761-5375
Fax: 703-681-7236

www.MyArmyLifeToo.com

The MyArmyLifeToo 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 basics training, lifelong learning, finances, employment, relevant news, along with links to key resources.

BETTER BUSINESS BUREAU MILITARY LINE

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

www.army.bbb.org

www.navy.bbb.org

www.airforce.bbb.org

www.marinecorps.bbb.org

www.coastguard.bbb.org

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



U.S. Coast Guard

2100 Second St., SW, Room 6320
Washington, DC 20593
202-267-6160

Toll free: 1-800-368-5647 (Safety)

Toll free: 1-877-NOW-USCG (Recruiting)

Fax: 202-267-4798

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 healthcare. Military HomeFront also makes it easier for leaders to locate official quality of life program information and resources for their troops and families. In addition, service providers can access desk guides, policies, forms and other resources.

Military Sentinel

www.consumer.gov/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 United States 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

PREDATORY LENDING RESTRICTIONS

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

The rule for service members and their dependents limits the annual percentage rate on these loans to 36 percent. All fees and charges should be included in the calculation of the rate. The rule also prohibits contracts requiring the use of a check or access to a bank account, mandatory arbitration, and unreasonable legal notice. Any credit agreement subject to the regulation that fails to comply with this regulation is void and cannot be enforced. The rule further provides that a creditor or assignee that 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 which are designed to help resolve financial crises, rebuild credit ratings and establish savings for emergencies. Payday loans, vehicle title loans and tax refund loans can propel an already over-extended borrower into a deeper spiral of debt.

enforcement measures. The information from Military Sentinel can also be used by members of the JAG staff and others in the Department of Defense to help protect armed services members and their families from consumer protection-related problems.

Military OneSource

1-800-342-9674

www.militaryonesource.com

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 dedicated to meeting the special needs and improving 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 who-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 offices. 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

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

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 provides 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 is an online partnership of the Departments of Defense, Labor and Veterans Affairs and provides links to the services and resources of federal, state and local governmental agencies; veteran's service, non-profit, community-based and philanthropic organizations; professional associations and academic institutions.

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AUTOMOTIVE MANUFACTURERS

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

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

A local or state consumer agency (p. 130) 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. 500-2N-7E
Torrance, CA 90501-2746
310-783-2000
Toll free: 1-800-382-2238
Toll free: 1-800-594-8500
(Roadside Assistance)
Fax: 310-783-3535
www.acura.com

Alfa

Alfa Romeo Distributors of North America, Inc.
1500 Tradeport Drive
Orlando, FL 32824
407-856-5000
www.alfaromeo.com

American Honda Motor Co., Inc.

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

American Suzuki Motor Corp.

Consumer Relations Department
PO Box 1100
3251 East Imperial Hwy. (Zip: 92821-6795)
Brea, CA 92822-1100
714-572-1490 (Motorcycle/ATV/
Marine)
Toll free: 1-800-934-0934
(Automotive)
Fax: 714-524-8499 (Automotive)
www.suzuki.com

Aston Martin

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

Audi of America, Inc.

Client Relations
3800 Hamlin Rd.
Auburn Hills, MI 48326
Toll free: 1-800-822-2834
Fax: 248-754-6504
www.audiusa.com

BMW of North America, Inc.

BMW of North America, Inc.
Corporate Office
Customer Relations
300 Chestnut Ridge Rd.
Woodcliff Lake, NJ 07677
201-307-4000
Toll free: 1-800-831-1117
Fax: 201-930-8362
www.bmwusa.com

Buick

Customer Assistance Center
PO Box 33136
Detroit, MI 48232-5136
Toll free: 1-800-521-7300
Toll free: 1-800-252-1112
(Roadside Assistance)
TTY: 1-800-323-9935
www.buick.com

Cadillac

Consumer Assistance Center
PO Box 33169
Detroit, MI 48232-5169
Toll free: 1-800-458-8006
TTY: 1-800-833-2622 (Toll free)
www.cadillac.com

Chevrolet

Customer Assistance Center
PO Box 33170
Detroit, MI 48232-5170
Toll free: 1-800-222-1020
(Customer Service)
Toll free: 1-800-243-8872
(Roadside Assistance)
TTY: 1-800-833-2622 (Toll free)
Fax: 313-556-5108
www.chevrolet.com

Chrysler

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

Dodge

See: Chrysler LLC
Toll free: 1-800-992-1997
www.dodge.com/en

Ferrari North America Inc.

Corporate Office
250 Sylvan Ave.
Englewood Cliffs, NJ 07632
201-816-2600
Fax: 201-816-2626
E-mail: administrative@ferrariworld.com
www.ferrariworld.com

Ford Motor Company
 Customer Relationship Center
 16800 Executive Plaza Dr.
 PO Box 6248
 Dearborn, MI 48126
 313-332-3000
 Toll free: 1-800-392-3673
 TTY: 1-800-232-5952 (Toll free)
www.ford.com

Ford Dispute Settlement Board
 PO Box 5120
 Southfield, MI 48086-5120
 Toll free: 1-800-428-3718
 Toll free: 1-800-392-3673
 (Ford Customer Service)

GMC
 Customer Assistance Center
 PO Box 33172
 Detroit, MI 48232-5172
 Toll free: 1-800-462-8782
 Toll free: 1-800-223-7799
 (Roadside Assistance)
 TTY: 1-800-462-8583
www.gmc.com

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

Infiniti
 Consumer Affairs
 PO Box 685003
 Franklin, TN 37068-5003
 Toll free: 1-800-662-6200
 Toll free: 1-800-627-4437
 (Loan or Lease)
www.infiniti.com

Isuzu Motors America, Inc.
 Owner Relations Department
 1950 Concept Drive
 Warren, MI 48091
 Toll free: 1-800-255-6727
 Fax: 562-921-9523
www.isuzu.com

Jaguar Cars
 Customer Relationship Center
 555 MacArthur Blvd.
 Mahwah, NJ 07430-2327
 Toll free: 1-800-452-4827
 Fax: 201-818-9770
www.jaguarusa.com

Jeep
 See: Chrysler LLC
www.jeep.com/en

Kia Motors America, Inc.
 Consumer Assistance Center
 PO Box 52410
 Irvine, CA 92619-2410
 Toll free: 1-800-333-4542
 Fax: 949-468-4805
www.kia.com

Land Rover
 A Division of Toyota Motor
 Sales, USA, Inc.
 Customer Relationship Center
 555 MacArthur Blvd.
 Mahwah, NJ 07430
 Toll free: 1-800-637-6837
 Fax: 201-760-8514
 E-mail: asklr@landrover.com
www.landroverusa.com

Lexus
 Mail Drop L201
 19001 South Western Ave.
 Torrance, CA 90501-2732
 Toll free: 1-800-255-3987
 TTY: 1-800-443-4999
 Fax: 310-468-2992
www.lexus.com

Lincoln
 PO Box 6128
 Dearborn, MI 48121
 Toll free: 1-800-521-4140
www.lincoln.com

**Mazda North American
 Operations**
 Customer Assistance Center
 PO Box 19734
 Irvine, CA 92623-9734
 Toll free: 1-800-222-5500
 Fax: 949-727-6703
www.mazdausa.com

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

Mercury
 See: Lincoln
www.mercury.com

**Mitsubishi Motors North
 America, Inc.**
 PO Box 6400
 Cypress, CA 90630
 Toll free: 1-888-648-7820
www.mitsubishicars.com

Nissan North America, Inc.
 Consumer Affairs Group
 PO Box 685003
 Franklin, TN 37068-5003
 Toll free: 1-800-647-7261
 Fax: 310-771-2025
www.nissanusa.com

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

**Peugeot Motors of
 America, Inc.**
 Consumer Relations
 Overlook at Great Notch
 150 Clove Rd.
 Little Falls, NJ 07424
 973-812-4444
 Fax: 973-812-2280
 E-mail: rdariento@peugeotusa.net
www.peugeot.com

S Pontiac
 PO Box 33172
 Detroit, MI 48232-5172
 Toll free: 1-800-762-2737
 Toll free: 1-800-762-3743
 (Roadside Assistance)
 TTY: 1-800-833-9935 (Toll free)
www.pontiac.com

Porsche Cars North America, Inc.
 Customer Commitment
 Owner Relations
 980 Hammond Dr., Suite 1000
 Atlanta, GA 30328
 770-290-3500
 Fax: 770-390-3700
www.porsche.com/usa

S Saab Automobile USA
 Customer Assistance Center
 PO Box 33166
 Detroit, MI 48232-5166
 Toll free: 1-800-955-9007
www.saabusa.com

S Saturn (GMC Corporation)
 Saturn Customer Assistance Center
 100 Saturn Pkwy.
 Spring Hill, TN 37174
 Toll free: 1-800-553-6000
 TTY: 1-800-833-6000 (Toll free)
 Fax: 931-486-5059
www.saturn.com

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

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

S 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 (Toll free)
 Fax: 310-468-7814
www.toyota.com

S Volkswagen Group of America, Inc.
 Customer Relations
 Hills Corporate Center
 3499 West Hamlin Rd.
 Rochester Hills, MI 48309
 Toll free: 1-800-822-8987
 (Volkswagen)
 Toll free: 1-800-822-2834 (Audi)
 Fax: 248-754-6504 (Volkswagen)
 or 248-754-6521 (Audi)
www.vw.com

S Volvo Cars of North America
 Volvo Cars of North America
 Corporate Office
 Customer Service
 One Volvo Dr., Bldg. B
 Rockleigh, NJ 07647-0915
 Toll free: 1-800-458-1552
 Fax: 1-800-992-3970 (Toll free)
www.volvocars.com

BBB Auto Line

Council of Better Business Bureaus, Inc.

4200 Wilson Blvd., Suite 800

Arlington, VA 22203-1838

703-276-0100

Toll free: 1-800-955-5100

TTY: 703-276-1862

Fax: 703-525-8277

E-mail: info@cbbb.bbb.org

www.bbb.org

BBB Auto Line is a third-party dispute resolution program for automobile manufacturers.

DOT Auto Safety Line

Office of Defects Investigation

1200 New Jersey Ave., SE

Washington, DC 20590

Toll free: 1-888-327-4236

TTY: 1-800-424-9153 (Toll free)

Fax: 202-366-7882

www.odi.nhtsa.dot.gov/ivoq/

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

E-mail: ialla@ialla.net

www.TheLemonLaw.org

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

Motorist Assurance Program

Falls Church, VA 22046

703-532-2027

Fax: 202-318-0378

E-mail: webmaster@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

AUTOCAP

8400 Westpark Dr.

McLean, VA 22102

Toll free: 1-800-252-6232

www.nada.org

NADA is a third-party dispute resolution program administered through the National Automobile Dealers Association. The national office makes referrals to state auto dealer associations.

National Institute for Automotive Service Excellence (ASE)

101 Blue Seal Dr. SE, Suite 101

Leesburg, VA 20175

703-669-6600

Toll free: 1-888-273-8373

www.ase.com

ASE is an independent, national nonprofit organization founded in 1972 to help improve the quality of automotive service and repair through the voluntary testing and certification of automotive repair professionals. More than 424,000 ASE-certified technicians work in dealerships, independent repair shops, service stations, auto parts stores, fleets and schools. ASE publishes several consumer publications about auto maintenance and repair.

RV Consumer Group

Quilcene, WA 98376

360-765-3846

Toll free: 1-800-405-3325

(Order Desk)

Fax: 360-765-3233

E-mail: 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.

Better Business Bureaus (BBBs) are nonprofit organizations that encourage honest advertising and selling practices and are supported primarily by local businesses. BBBs offer a variety of consumer services, including: consumer education materials; business reports, particularly unanswered or unsettled complaints or other problems; mediation and arbitration services; and information about charities and other organizations that are seeking public donations.

Complaints should be submitted in writing so that an accurate record exists of the dispute. The BBB will then 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 their website.

BBBOnLine (www.bbb.org) 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.

BBB MILITARY LINE (www.military.bbb.org) offers consumer education and advocacy to service members and their families (p. 58).

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. 64).

Council of Better Business Bureaus, Inc.

4200 Wilson Blvd., 8th Floor
Arlington, VA 22203-1838
703-276-0100
Fax: 703-525-8277
E-mail: info@bbb.org
www.bbb.org

Alabama

Birmingham

Toll free: 1-800-824-5274
205-558-2222

Boaz

Toll free: 1-800-239-1642
256-840-3888

Cullman

Toll free: 1-800-239-1642 (North AL)
256-775-2917

Decatur

Toll free: 1-800-239-1642 (North AL)
256-355-2226

Dothan

334-794-0492

Florence

Toll free: 1-800-239-1642
256-740-8224

Huntsville

Toll free: 1-800-239-1642 (North AL)
256-533-1640

Mobile

251-433-5494

Montgomery

334-273-5530

Alaska

Anchorage

907-562-0704

Arizona

Phoenix

Toll free: 1-877-291-6222
602-264-1721

Prescott

928-772-3410

Tucson

Toll free: 1-800-696-2827 (South AZ)
520-888-5353

Arkansas

Little Rock

Toll free: 1-800-482-8448
501-664-7274

California

Bakersfield

661-322-2074

Colton

909-825-0490

Culver City

310-945-3166

Fresno

559-222-8111

Long Beach

562-216-9240

Oakland

866-411-2221

San Diego

858-496-2131

San Jose

408-278-7400

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

Index

Santa Barbara

805-963-8657

Stockton

209-948-4880

West Sacramento

916-443-6843

Colorado

Colorado Springs

Toll free: 1-866-206-1800
719-636-1155

Denver

303-758-2100

Fort Collins

970-484-1348

Connecticut

Wallingford

203-269-2700

Delaware

New Castle

302-230-0108

District of Columbia

Washington, DC

202-393-8000

Florida

Clearwater

727-535-5522

Jacksonville

904-721-2288

Orlando

407-621-3300

Miami Lakes

305-827-5363

Pensacola

850-429-0002

Stuart

772-223-1492

West Palm Beach

561-842-1918

Georgia

Atlanta

Toll free: 1-866-225-1090
(outside Metro Atlanta)
404-766-0875
Toll free: 1-866-225-1090 (GA)
706-549-9955

Augusta

706-210-7676

Columbus

229-883-0744
706-324-0712

Macon

478-742-7999

Savannah

912-354-7521

Hawaii

Honolulu

808-536-6956

Idaho

Boise

208-342-4649

Idaho Falls

208-523-9754

Spokane, WA

Toll free: 1-800-356-1007
509-455-4200

Illinois

Chicago

312-832-0500

Peoria

309-688-3741

Rockford

815-963-2222

Indiana

Evansville

Toll free: 1-800-359-0979
(in service area)
812-473-0202

Fort Wayne

Toll free: 1-800-552-4631 (North IN)
260-423-4433

Indianapolis

Toll free: 1-866-463-9222 (IN)
317-488-2222

South Bend

Toll free: 1-800-552-4631
574-675-9315

Iowa

Bettendorf

563-355-6344

Des Moines

Toll free: 1-800-222-1600
515-243-8137

Kansas

Topeka

785-232-0454

Wichita

Toll free: 1-800-856-2417 (KS)
316-263-3146

Kentucky

Lexington

Toll free: 1-800-866-6668 (National)
859-259-1008

Louisville

Toll free: 1-800-388-2222 (KY)
502-583-6546

Louisiana

Alexandria

318-473-4494

Baton Rouge

225-346-5222

Houma

Toll free: 1-866-695-4222 (LA)

985-868-3456

Lafayette

337-981-3497

Lake Charles

Toll free: 1-800-542-7085

337-478-6253

Monroe

Toll free: 1-800-960-7756

318-387-4600

New Orleans

504-581-6222

Shreveport

318-222-7575

Maine

Natick

Toll free: 1-800-422-2811

508-652-4800

Maryland

Baltimore

410-347-3990

Massachusetts

Chicopee

413-594-2160

Natick

508-652-4800

Worcester

Toll free: 1-866-566-9222

508-755-2548

Michigan

Grand Rapids

616-774-8236

Detroit

248-644-9100

Minnesota

St. Paul

Toll free: 1-800-646-6222

651-699-1111

Mississippi

Ridgeland

601-707-0960

Missouri

Kansas City

816-421-7800

Springfield

417-862-4222

St. Louis

314-645-3300

Montana

Spokane, WA

Toll free: 1-800-356-1007

509-455-4200

Nebraska

Lincoln

Toll free: 1-800-649-6814

(Outside Lincoln)

402-436-2345

Omaha

Toll free: 1-800-649-6814

(Outside Omaha)

402-391-7612

Nevada

Las Vegas

702-320-4500

Reno

775-322-0657

New Hampshire

Concord

603-224-1991

New Jersey

Trenton

609-588-0808

New Mexico

Albuquerque

Toll free: 1-800-873-2224 (NM)

505-346-0110

Farmington

505-326-6501

New York

Amherst

Toll free: 1-800-828-5000 (NY Only)

716-881-5222

Buffalo

Toll free: 1-800-828-5000

716-881-5222

Farmingdale

516-420-0508

New York

212-533-6200

Tarrytown

212-533-6200

North Carolina**Asheville**

828-253-2392

CharlotteToll free: 1-877-317-7236
704-927-8611**Greensboro**

336-852-4240

RaleighToll free: 1-800-222-0950 (East NC)
919-277-4222**Winston-Salem**Toll free: 1-800-777-8348 (NW NC)
336-725-8348**Ohio****Akron**

330-253-4590

CantonToll free: 1-800-362-0494 (OH)
330-454-9401**Cincinnati**

513-421-3015

Cleveland

216-241-7678

ColumbusToll free: 1-800-759-2400
614-486-6336**Dayton**Toll free: 1-800-776-5301
937-222-5825**Lima**

419-223-7010

Toledo

419-531-3116

Youngstown

330-744-3111

Oklahoma**Oklahoma City**

405-239-6081

Tulsa

918-492-1266

Oregon**Lake Oswego**

503-212-3027

Pennsylvania**Bethlehem**

610-866-8780

Harrisburg

717-364-3250

Moosic

570-614-4222

Philadelphia

215-985-9313

Pittsburgh

412-456-2700

South Carolina**Columbia**

803-254-2525

Conway

843-488-2227

GreenvilleToll free: 1-800-948-5791
864-242-5052**South Dakota****South Dakota
(Omaha, NE office)**Toll free: 1-800-649-6814
(NE, SD, IA – Southwest)
402-391-7612**Tennessee****Chattanooga**Toll free: 1-800-548-4456
(423 & 706 Area Codes)
423-266-6144**Clarksville**

931-503-2222

Fayetteville

931-503-2222

Franklin

615-242-4222

Knoxville

865-692-1600

MemphisToll free: 1-800-222-8754
(in Service Only)
901-759-1300**Nashville**Toll free: 1-800-989-4222 (Middle TN)
615-242-4222**Texas****Abilene**

325-691-1533

Amarillo

806-379-6222

Austin

512-445-2911

Beaumont

409-835-5348

College Station

979-260-2222

Corpus ChristiToll free: 1-800-379-4222
361-852-4949**Dallas**

214-220-2000

El Paso

915-577-0191

Fort Worth

817-332-7585

Houston

713-868-9500

Longview

903-758-3222

Lubbock

Toll free: 1-800-687-7890 (S. Plains)
806-763-0459

Midland

Toll free: 1-800-592-4433 (TX)
432-563-1880

San Angelo

325-949-2989

San Antonio

210-828-9441

Texarkana

Toll free: 1-800-372-4222
903-793-4565

Tyler

Toll free: 1-800-443-0131
(903 & 430 Area Codes)
903-581-5704

Waco

254-755-7772

Weslaco

956-968-3678

Wichita Falls

Toll free: 1-800-388-1778
940-691-1172

Utah

Salt Lake City

Toll free: 1-800-456-3907
801-892-6009

Virginia

Arlington

703-276-0100

Norfolk

757-531-1300

Richmond

804-648-0016

Roanoke

540-342-3455

Washington

Seattle

206-431-2222

Spokane

Toll free: 1-800-356-1007
509-455-4200

Wisconsin

Milwaukee

414-847-6000

West Virginia

Charleston

Toll free: 1-866-228-1820
304-345-7502

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

- *The Standard & Poor's Register of Corporations, Directors and Executives*
- *Trade Names Directory*
- *Standard Directory of Advertisers*
- *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 book 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 them know about your complaint and whether the seller was able to resolve your problem. Consumer affairs offices are set up within companies because they want to hear from you.

SOCAP INTERNATIONAL

Many of the companies listed in this handbook are members of the Society of Consumer Affairs Professionals International (SOCAP). A professional organization established in 1973, the Society's goal is to improve the marketplace for consumers by improving customer care through education and networking. SOCAP members are identified in this directory by the SOCAP logo. For more information, contact SOCAP (p. 129).

A

A&W Restaurants, Inc.

1900 Colonel Sanders Lane
PO Box 34550 (Zip 40232)
Louisville, KY 40213
Toll free: 1-866-456-2929
www.awrestaurants.com

A. J. Wright

See: TJX Companies, Inc.
E-mail: aj-wright.com
www.tjx.com/about/ajwright.html

AAMCO Transmissions, Inc.

201 Gibraltar Rd.
Horsham, PA 19044
610-668-2900, ext. 224
Toll free: 1-800-292-8500, ext. 224
Fax: 610-664-5897
E-mail: awright@AAMCO.com
www.aamco.com

Abbott Laboratories

100 Abbott Park Rd.
Abbott Park, IL 60064-3500
847-937-6100 (General Info)
Toll free: 1-800-323-9100
(Diagnostic products)
Toll free: 1-800-222-6883
(Vascular Products)
Toll free: 1-800-255-5162
(Pharmaceuticals)
www.abbott.com

ABC, Inc.

500 South Buena Vista St.
Burbank, CA 91521-4551
818-460-7477
www.abc.com

Accor North America

4001 International Pkwy.
Carrollton, TX 75007
972-360-9000
www.accor-na.com

ACD Systems

Public Relations
1312 Blanshard St., Suite 200
Victoria, British Columbia V8W2J1
250-419-6700
250-419-6701 (Customer Serv. &
Technical Issues)
Toll free: 1-888-359-8449
(Customer Service)
Fax: 250-419-6745 (Customer Serv.
& Technical Issues)
www.acdsee.com

ACE USA Companies

Customer Services
PO Box 1000
436 Walnut St.
Philadelphia, PA 19106
215-640-4555
Fax: 215-640-2489
www.ace-ina.com

Activision Blizzard

Comments
6060 Center Dr., 5th Floor
Los Angeles, CA 90045
310-649-8033 (Technical Support)
Toll free: 1-800-757-7707
(Customer Service)

www.activisionblizzard.com

Adidas America

Consumer Service
5055 North Greeley Ave.
Portland, OR 97217
Toll free: 1-800-448-1796
Fax: 971-234-4515
E-mail: consumer.relations@adidas.com

www.adidas.com

www.shopadidas.com

Adobe Systems Inc.

345 Park Ave.
San Jose, CA 95110-2704
408-536-6000
Toll free: 1-800-833-6687
Toll free: 1-800-642-3623
(Technical Support)
Fax: 408-537-6000

www.adobe.com

Aerus Electrolux Corporation

Customer Service
300 East Valley Dr.
Bristol, VA 24201
Toll free: 1-800-243-9078
Fax: 276-645-2863
E-mail: customerservice@aerusonline.com

www.aerusonline.com

AETNA, Inc.

151 Farmington Ave.
Hartford, CT 06156
860-273-0123
Toll free: 1-800-872-3862
(Outside CT)

www.aetna.com

Alamo Rent A Car

8421 Saint John Industrial Dr.
St. Louis, MO 63114-4551
314-256-5271
Toll free: 1-800-445-5664
E-mail: crelations@alamo.com

www.alamo.com

Alaska Airlines

Horizon Air
Consumer Care
PO Box 24948-SEAGT
Seattle, WA 98124-0948
206-431-3647 (Horizon Air)
206-392-6580 (Baggage Claims)
206-392-7722 (Refunds/Lost Tickets)
Toll free: 1-800-654-5669
(Customer Care)

Fax: 206-392-7587

www.alaskaair.com

Alberto Culver Co.

Consumer Relations
2525 Armitage Ave.
Melrose Park, IL 60160
708-450-3000
Toll free: 1-800-333-0005
Fax: 708-450-2299

www.alberto.com

Albertsons Inc.

250 Parkcenter Blvd.
Boise, ID 83706
Toll free: 1-877-932-7948
(Customer Care)

www.albertsons.com

Alcon Laboratories, Inc.

Consumer Affairs QA-Q122
6201 South Freeway
Fort Worth, TX 76134
817-551-8454
Toll free: 1-800-757-9780
Fax: 817-551-3092
E-mail: consumeraffairs.ft.worth@alconlabs.com

www.alconlabs.com

Allied Van Lines, Inc.

Customer Service
PO Box 4403
Chicago, IL 60680-4403
Toll free: 1-800-510-7469
Toll free: 1-800-470-2851
Fax: 630-717-3123
E-mail: custsvc@alliedvan.com

www.allied.com

Allstate Insurance Co.

2775 Sanders Rd.
Northbrook, IL 60062
847-402-5000
Toll free: 1-800-255-7828
Fax: 847-418-5966

www.allstate.com

Alltel Corporation

Corporate
One Allied Dr., Building 4, 3rd Floor
Little Rock, AR 72202
Toll free: 1-800-255-8351
TTY: 1-800-579-9778

Customer Relations – Call Center
2001 NW Sammamish Rd.
Issaquah, WA 98027
425-313-5200

www.alltel.com

Aloha Air Cargo

371 Aoka Place
Honolulu, HI 96819
808-836-4191
Toll free: 1-888-942-5642
(Customer Care)
Fax: 808-836-41990

www.alohaaircargo.com

Amana Appliances

Consumer Affairs
553 Benson Rd.
Benton Harbor, MI 49902
Toll free: 1-800-688-9900
(Consumer Affairs) (Maytag)
Toll free: 1-800-628-5782
(National Service) (Amana)
Toll free: 1-800-462-9824
(National Parts)

www.amana.com

Amazon.com, Inc.

Customer Service
PO Box 81226
Seattle, WA 98108-1226
206-266-1000
Toll free: 1-800-201-7575
Fax: 206-266-2335

www.amazon.com

AMD

One AMD Place
PO Box 3453
Sunnyvale, CA 94088-3453
408-749-4000
Toll free: 1-800-538-8450

www.amd.com

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

Index

America Online, Inc.

Member Services
22000 AOL Way
Dulles, VA 20166
703-265-1000
Toll free: 1-800-827-6364
Fax: 703-918-1400
www.aol.com

American Airlines, Inc.

PO Box 619612, MD 2400
DFW Airport, TX 75261-9612
817-967-2000
817-967-4162
Fax: 817-967-4162
www.aa.com

American Automobile Association

Member Relations
1000 AAA Dr., Mailpace 61
Heathrow, FL 32746
407-444-8391
Fax: 407-444-8416
www.aaa.com

American Express Co.

Consumer Relations
777 American Express Way
Ft. Lauderdale, FL 33337
212-640-2000
Toll free: 1-800-528-4800
(Green Card Inquiries)
Toll free: 1-800-327-2177
(Gold Card Inquiries)
Toll free: 1-800-525-3355
(Platinum Card Inquiries)
Toll free: 1-877-877-0987
(Centurion Card Inquiries)
www.americanexpress.com

American Greetings Corp.

Consumer Relations
One American Rd.
Cleveland, OH 44144
216-252-7300
Toll free: 1-800-777-4891
Toll free: 1-800-321-3040
E-mail: consumer.relations@amgreetings.com
www.corporate.americangreetings.com

American Standard, Inc.

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

American Tourister

See: Samsonite Corporation
Toll free: 1-800-547-2247
(Web Orders)
www.americantourister.com

America's Favorite Chicken Co. (AFC Enterprises)

5555 Glenridge Connector NE,
Suite 300
Atlanta, GA 30342
Toll free: 1-800-222-5857
www.afce.com

Amgen, Inc.

Customer Service Department
One Amgen Center Dr.
Thousand Oaks, CA 91320-1799
805-447-1000
Toll free: 1-800-282-6436
Fax: 805-447-1010
www.amgen.com

Amway Corporation

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

Andersen Windows, Inc.

Window Care Call Center
100 Fourth Ave. North
Bayport, MN 55003-1096
651-264-5150
Toll free: 1-888-888-7020
Fax: 651-264-5827
www.andersenwindows.com

Anheuser-Busch, Inc.

Customer Call Center
One Busch Place
St. Louis, MO 63118
Toll free: 1-800-342-5283
www.budweiser.com

Apple Computer, Inc.

One Infinite Loop
Cupertino, CA 95014
Toll free: 1-800-676-2775
(Customer Service)
Toll free: 1-800-275-2273
(Extended Service and Support)
Toll free: 1-800-800-2775 (Education)
TTY: 1-800-767-2775
(Disability Solutions)
www.apple.com

Applebee's

11201 Renner Blvd.
Lenexa, KS 66219
913-890-0100
Toll free: 1-888-592-7753
(Guest Relations)
www.applebees.com

Appleseed's

Customer Service
PO Box 176
Jessup, PA 18434
Toll free: 1-888-430-5711
Fax: 800.755.7557
E-mail: CustomerService@Appleseeds.com
www.appleseeds.com

Arby's Restaurant Group, Inc.

Corporate
1155 Perimeter Center West
Atlanta, GA 30338
678-514-4100
Fax: 678-514-5347
www.arbys.com

Arizona Mail Order

PO Box 27800
Tucson, AZ 85713
Toll free: 1-800-362-8410
Toll free: 1-800-964-1975 (Fax)
E-mail: CustomerService@OldPuebloTraders.com
www.oldpueblotraders.com

Armstrong World Industries, Inc.

Customer Service
PO Box 3001 (Zip: 17603)
2500 Columbia Ave.
Lancaster, PA 17604
717-397-0611
Toll free: 1-800-233-3823
Fax: 717-396-4270
www.armstrong.com

A.T. Cross Company

Consumer Relations
One Albion Rd.
Lincoln, RI 02865-3700
401-333-1200
Toll free: 1-800-282-7677
Fax: 401-334-4351
E-mail: consumerre@cross.com
www.cross.com

AT&T

AT&T Mobility
Glenridge Highlands Two
5565 Glenridge Connector
Atlanta, GA 30342
Toll free: 1-800-331-0500
TTY: 1-866-241-6567
Fax: 1-888-938-4715
www.att.com

AT&T

Executive Appeals Manager
AT&T
675 West Peachtree St., NE, #37D57
Atlanta, GA 30375
404-927-7400
Toll free: 1-800-346-9000
TTY: 1-800-251-5325 (Toll free)
Fax: 404-584-6545
E-mail: Headquarters.Appeals@att.com
www.att.com

AT&T Wireless Services, Inc.

See: AT&T
www.wireless.att.com

AT&T, Inc.

See: AT&T
Customer Relations
175 East Houston St.
San Antonio, TX 78205
210-821-4105
Toll free: 1-800-464-7928
Fax: 210-351-2071
www.att.com

Ateco, Inc.

Consumer Affairs Department
PO Box 606
600 East Center St.
Shenandoah, PA 17976-0606
570-462-2745
Toll free: 1-800-233-3170
Fax: 570-462-1392
www.pierogies.com

Atlas World Group, Inc

Customer Service
1212 St. George Rd.
Evansville, IN 47711-2364
812-424-2222
Toll free: 1-800-638-9797
Fax: 812-421-7129
www.atlasworldgroup.com

Avis Rent-A-Car System

Customer Service
4500 South 129th East Ave.
PO Box 699000
Tulsa, OK 74169-9000
Toll free: 1-800-352-7900
TTY: 1-800-331-2323
Fax: 918-621-4819
E-mail: 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: 1-800-445-2866
(Product Information Center)
Toll free: 1-800-367-2866
(Consumer Information Center)
www.avon.com

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

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

B**B&H Photo Video**

420 9th Ave.
New York, NY 10001
212-502-6234
Toll free: 1-800-336-7408
Fax: 212-239-7759
www.bhphotovideo.com

Bacardi U.S.A., Inc.

Consumer Services
2100 Biscayne Blvd.
Miami, FL 33137
Toll free: 1-800-222-2734
www.bacardi.com

Bali Company

PO Box 450
Winston-Salem, NC 27102
336-519-6053
Toll free: 1-800-225-4872
www.balicompany.com

Bally Total Fitness Corporation

Member Services
PO Box 1090
PO Box 1080 (payment)
Norwalk, CA 90651-1090 (1080)
562-484-2980
Toll free: 1-800-515-2582
Toll free: 1-866-402-2559
(1-866-402-2559)
Fax: 773-693-2982
www.ballyfitness.com

Bank of America Corporation

100 North Tryon St.
Mail Code NC1-007-58-16
Charlotte, NC 28255-0001
Toll free: 1-800-432-1000
www.bankofamerica.com

BankUnited

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

Baskin Robbins

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

Bass Pro Shops, Inc.

2500 East Kearney
Springfield, MO 65898
417-873-5000
Toll free: 1-800-227-7776
Toll free: 1-800-976-6344
(Customer Service)
Toll free: 1-800-554-5488 (Catalog)
TTY: 1-800-442-5788 (Toll free)
Fax: 417-873-5060
www.basspro.com

Bath & Body Works

Seven Limited Pkwy. East
Reynoldsburg, OH 43068
Toll free: 1-800-756-5005
Toll free: 1-800-395-1001
www.bathandbodyworks.com

Bayer HealthCare Consumer Care

Consumer Relations/Consumer Care
36 Columbia Rd.
PO Box 1910
Morristown, NJ 07962-1910
973-254-5000
Toll free: 1-800-331-4536
Fax: 973-408-8000
www.consumercare.bayer.com

BD (Becton, Dickinson and Company)

One Becton Dr. MC376
Franklin Lakes, NJ 07417
201-847-6800
Toll free: 1-888-232-2737
Toll free: 1-800-255-6334
(Education Center)
Toll free: 1-888-237-2762
(Customer Service)
www.bd.com

Bear Creek Corp.

2500 South Pacific Hwy.
PO Box 299
Medford, OR 97501
541-864-2121
Toll free: 1-800-345-5655
(Harry and David)
Fax: 541-776-2194
www.harryanddavid.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)
Fax: 314-436-7679
www.beechnut.com

Beiersdorf Inc

Consumer Relations
Wilton Corporate Center
187 Danbury Rd.
Wilton, CT 06897
203-563-5800
Toll free: 1-800-227-4703
Fax: 203-563-5890
www.beiersdorf.com

Bellisio

See: Michelina's (Luigino's, Inc.)
www.bellisiofoods.com

Benihana Inc.

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

Best Buy Company, Inc.

Complaint Dept.
7601 Penn Ave. South
Richfield, MN 55423
612-291-1000
Toll free: 1-888-237-8289
www.bestbuy.com

Best Foods

Consumer Services
920 Sylvan Ave., 2nd Floor
Englewood Cliffs, NJ 07632-9976
Toll free: 1-800-418-3275
(Consumer Services)
www.bestfoods.com

Best Western International, Inc.

Customer Relations
PO Box 42007
Phoenix, AZ 85080-2007
623-780-6000
Toll free: 1-800-780-7234
(Reservations Assistance)
Toll free: 1-800-528-1238
(Customer Relations)
TTY: 1-800-528-2222 (Toll free)
Fax: 623-780-6199
www.bestwestern.com

BIC Corp

Consumer Affairs Department
One Bick Way, Suite 1
Shelton, CT 06484
203-783-2000
www.bicworld.com

Big Lot Stores, Inc.

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

Birds Eye Foods, Inc.

PO Box 20670
Rochester, NY 14602-0670
920-435-5300
Toll free: 1-800-563-1786
(Birds Eye, Freshlike, Nalley or
Berstein's products)
Toll free: 1-800-270-2743 (Other)
www.birdseyefoods.com

Bissell Homecare, Inc.
 Consumer Service
 2345 Walker Ave., NW
 PO Box 3606 (Zip 49501)
 Grand Rapids, MI 49544-2597
 616-453-4451
 Toll free: 1-800-237-7691
 (Consumer Service)
 Fax: 616-791-7711
www.bissell.com

Black and Decker (US) Inc.
 Customer Service
 101 Schilling Rd.
 Hunt Valley, MD 21031
 Toll free: 1-800-544-6986 (Customer
 Service/Product Support)
 Toll free: 1-888-678-7278 (Parts)
 Toll free: 1-800-328-0590
 (DIY Books/Publishing)
www.blackanddecker.com

Blockbuster Entertainment Corp.

1201 Elm St.
 Dallas, TX 75270
 Toll free: 1-866-692-2789
 (Blockbuster Online)
 E-mail: online.comsumerrelations@blockbuster.com
www.blockbuster.com

Bloomingdale's, Inc.

New York, NY 10022
 212-705-2000
 Toll free: 1-800-950-0047
 (Credit Inquiries)
www.bloomingdales.com

Bob Evans Farms, Inc.
 3776 South High St.
 Columbus, OH 43207
 614-491-2225
 Toll free: 1-800-272-7675
 Fax: 614-497-4330
 E-mail: tammy.myers@bobevans.com
www.bobevans.com

Bojangles' Restaurants, Inc.
 Customer Relations
 9432 Southern Pine Blvd.
 Charlotte, NC 28273
 704-527-2675
 Toll free: 1-888-300-4265
 (Customer Service)
 Fax: 704-523-6803
www.bojangles.com

BP Corporation
 Consumer Relations
 PO Box 3011
 Naperville, IL 60563
 Toll free: 1-800-333-3991
 Fax: 630-300-5254
 E-mail: bpconsum@bp.com
www.bp.com

Braun
 Procter & Gamble
 One Gillette Park
 Boston, MA 02127-1096
 Toll free: 1-800-272-8611
www.braun.com

The Breathe Right Company
 CNS, Inc.
 20 Troy Rd.
 Whippany, NJ 07981
 Toll free: 1-800-858-6673
 E-mail: cnsinfo@consumerfirst.com
www.breatheright.com

Bridgestone Firestone LLC
 Consumer Affairs
 PO Box 7988
 Chicago, IL 60680-9534
 Toll free: 1-800-367-3872
 Fax: 204-987-1359
 E-mail: firestone_consumer_affairs@inspyresolutions.com
www.firestonecompleteautocare.com

Brio Tuscan Grill
 Toll Free: 1-888-452-7286
www.brioitalian.com

Bristol-Myers Squibb Company
 Customer Relations
 PO Box 4000
 Princeton, NJ 08543-4000
 609-252-4000
 Toll free: 1-800-332-2056
 Fax: 609-897-6016
www.bms.com

British Airways
 75-20 Astoria Blvd.
 Jackson Heights, NY 11370
 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)
 Fax: 347-418-4395
www.britishairways.com

Brother International Corporation

Customer Service
 100 Somerset Corp. Blvd.
 Bridgewater, NJ 08807-0911
 908-704-1700
 Toll free: 1-877-276-8437
 Fax: 1-877-268-9575
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
 Fax: 314-854-4274
 E-mail: info@brownshoe.com
www.brownshoe.com

Brown-Forman Beverages Worldwide

Consumer Services
 PO Box 1080
 Louisville, KY 40201
 502-585-1100
 Toll free: 1-800-753-4567
www.brown-forman.com

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National Consumer

State & Local

Trade & Professional

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Brunswick Corporation

Service Department
One North Field Court
Lake Forest, IL 60045-4811
847-735-4700
Fax: 847-735-4765
E-mail: services@brunswick.com
www.brunswick.com

Buca di Beppo

Buca, Inc.
1300 Nicollet Mall, Suite 5003
Minneapolis, MN 55403
612-225-3400
Toll free: 1-866-328-2822
Fax: 612-827-6446; 612-225-3302
E-mail: famiglia@bucainc.com
www.bucadibeppo.com

Budget Rent A Car System, Inc.

Customer Service
4500 South 129th East Ave.
PO Box 69084
Tulsa, OK 74169-0840
Toll free: 1-800-214-6094
(Customer Service)
Toll free: 1-800-404-8033
(Technical Assistance)
Toll free: 1-800-527-0700
(Reservations)
Toll free: 1-800-283-4382
(Moving Truck Customer Service)
Toll free: 1-800-354-2847
(Roadside 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
718-204-4603 (Technical Assistance)
Toll free: 1-800-228-5682 (Hotline)
Toll free: 1-800-233-3350
(Service Department)
Fax: 718-204-3546
www.bulova.com

Burlington Coat Factory Direct Corporation

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



Bush Brothers & Company

Consumer Relations
PO Box 52330
Knoxville, TN 37950-2330
865-558-5445
E-mail: letters@bushbros.com
www.bushbeans.com



Cabela's Government Outfitter

Government Sales
One Cabela Dr.
Sidney, NE 69160
Toll free: 1-800-242-1596
TTY: 1-800-695-5000 (Toll free)
Fax: 888-248-8311
E-mail: government@cabelas.com
www.cabelas.com

Cablevision Systems, Inc.

1111 Stewart Ave.
Bethpage, NY 11714
516-803-2300
Toll free: 1-800-244-2328
www.cablevision.com

Calvin Klein

1001 Frontier Rd.
Bridgewater, NJ 08807
212-719-2600
Fax: 212-221-4541
www.calvinklein.com



Campbell Soup Co.

Consumer Affairs
One Campbell Place
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
www.usa.canon.com

Captain D's Seafood

1717 Elm Hill Pike, Suite A-1
Nashville, TN 37210
615-391-5461
Toll free: 1-800-314-4819, opt. 1
Fax: 615-231-2309
www.captains.com



CARFAX, Inc.

Consumer Affairs
5860 Trinity Pkwy., Suite 600
Centerville, VA 20120
703-218-0340 (Consumer Affairs)
703-934-2664
Fax: 1-866-728-6455 (Toll free)
E-mail: carfaxwebsupport@carfax.com
www.carfax.com/help



Carnival Cruise Lines

Guest Relations
3655 NW 87th Ave.
Miami, FL 33178-2428
305-599-2600
Toll free: 1-800-438-6744
Toll free: 1-888-227-6482
TTY: 1-800-972-4386
Fax: 305-406-4700
www.carnival.com



Carrier Air Conditioning Co.

Customer Relations
PO Box 4808
Syracuse, NY 13221-4808
Toll free: 1-800-227-7437
(Customer Service Hotline)
Fax: 315-432-6620
www.global.carrier.com

Carvel Corporation

Retail Stores/Food Service
301 Congress Ave., Suite 1100
Austin, TX 78701
Toll free: 1-800-322-4848
Fax: 512-236-3700
www.carvel.com

Casio, Inc.

570 Mount Pleasant Ave.
Dover, NJ 07801
973-361-5400
Toll free: 1-800-962-2746
Fax: 973-537-8926
www.casio.com

Casual Male Retail Group

555 Turnpike St.
Canton, MA 02021
781-828-9300
Toll free: 1-800-767-0319
Fax: 800-225-6072
www.cmrginc.com

 **The CBS Television Network**

Audience Services
524 West 52nd St.
New York, NY 10019-6198
212-975-4221
E-mail: audsvcs@cbs.com
www.cbs.com

Cellular One

401 East Memorial Rd., Suite 500
Oklahoma City, OK 73114
Toll free: 1-800-934-3996
www.cellonenation.com

Chanel, Inc.

Customer Service
9 West 57th St., 44th Floor
New York, NY 10019-2790
212-688-5055
Toll free: 1-800-550-0005
www.chanel.com

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

270 Park Ave.
New York, NY 10017
212-270-6000
Toll free: 1-800-935-9935
www.chase.com

Chattem, Inc.

PO Box 2219
Chattanooga, TN 37409
423-821-4571
www.chattem.com

The Cheesecake Factory

26901 Malibu Hills Rd.
Calabasas Hills, CA 91301
818-871-3000
Fax: 818-871-3001
www.thecheesecakefactory.com

Chevron Corporation

6001 Bollinger Canyon Rd.
San Ramon, CA 94583
925-842-1000
832-854-6000
Toll free: 1-800-962-1223
www.chevron.com

Chicken of the Sea International

Consumer Affairs
9330 Scranton Rd., Suite 500
PO Box 85568 (Zip: 91286)
San Diego, CA 92121
858-597-4242
Toll free: 1-800-456-1511
Fax: 858-597-4248
www.chickenofthesea.com

Chick-Fil-A, Inc.

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

Chili's Grill and Bar

Restaurant Support Center
6820 LBJ Freeway
Dallas, TX 75240
972-980-9917
Toll free: 1-800-983-4637
(Guest Relations)
www.chilis.com

Chipotle Mexican Grill, Inc.

1543 Wazee St, Suite 200
Denver, CO 80202
303-595-4000
Fax: 303-595-4014
www.chipotle.com

Chuck E Cheese's Restaurants

4441 West Airport Freeway
PO Box 152077
Irving, TX 75015
972-258-8507
Toll free: 1-888-778-7193
Fax: 972-258-8545
www.chuckecheese.com

Church & Dwight Company, Inc.

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

CIBA Vision

Consumer Relations
11460 Johns Creek Pkwy.
Duluth, GA 30097
678-415-3937
Toll free: 1-800-227-1524
www.cibavision.com

Cingular Wireless

See: AT&T
175 East Houston St.
San Antonio, TX 78205
210-821-4105
611 (from wireless phone for Cingular customers only)
Toll free: 1-800-331-0500
TTY: 1-866-241-6567
Fax: 210-351-2071
www.wireless.att.com/home/corporate website

Circuit City Stores, Inc.

9954 Mayland Dr.
Richmond, VA 23233
804-486-4000
Toll free: 1-800-843-2489
www.circuitcity.com

Citigroup, Inc.

U S Service Center – Citi Inquiries
100 Citibank Dr. – PO Box 769004
San Antonio, TX 78245-9004
www.citibank.com

Citizen Watch Company of America, Inc.

1000 West 190 St.
Torrance, CA 90502-1040
Toll free: 1-800-321-1151
Toll free: 1-800-321-1023, Ext. 4234
(Repairs/Technical Support)
Toll free: 1-800-321-1023, Ext. 4299
(Parts)
Fax: 310-532-8171
E-mail: customerservice_us@
citizenwatch.com
www.citizenwatch.com

Clopay Building Products Co. (a subsidiary of Griffon Company)

Consumer Affairs
8585 Duke Blvd.
Mason, OH 45040-3101
Toll free: 1-800-225-6729
www.clopaydoor.com

The Clorox Co.

1221 Broadway
Oakland, CA 94612-1888
Toll free: 1-800-292-2200
(Laundry Brands)
Toll free: 1-800-835-4523 (GLAD)
Toll free: 1-800-227-1860
(Household Surface Cleaners)
Toll free: 1-800-242-7482 (Water
Purification Systems)
Toll free: 1-800-426-6228
(Insecticides)
www.thecloroxcompany.com

Coats & Clark Inc

Consumer Service
PO Box 12229
Greenville, SC 29612-0229
864-877-8985
Toll free: 1-800-648-1479
www.coatsandclark.com

The Coca-Cola Co.

Industry and Consumer Affairs
PO Box 1734
Atlanta, GA 30301
404-676-2121
Toll free: 1-800-438-2653
TTY: 1-800-262-2653 (Toll free)
Fax: 404-676-4903
E-mail: crreview@na.ko.com
www.thecocacola.com

Coldwell Banker Real Estate Corporation

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

The Colgate-Palmolive Company

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

Colonial Penn Life Insurance

399 Market St., 5th Floor
Philadelphia, PA 19181
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Toll free: 1-800-332-45642 (NY)
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www.colonialpenn.com

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White Plains, NY 10604-3503
914-694-5454
Toll free: 1-800-431-2610
(Consumer Affairs)
Toll free: 1-800-873-7400
(Product Questions)
Fax: 914-696-6233
www.combe.com

ConAgra Foods

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

Conair Corporation

150 Milford Rd.
East Windsor, NJ 08520
609-426-1300
Toll free: 1-800-366-5391
Fax: 609-426-9475
www.conair.com

Congoleum Corp.

Consumer Affairs
3700 Quakerbridge Rd.
PO Box 3127
Mercerville, NJ 08619-0127
Toll free: 1-800-274-3266
www.congoleum.com

ConocoPhillips

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

Consumer Credit Counseling Service/MMI

15847 Crabbs Branch Way
Rockville, MD 20855
1-888-845-5669
Toll free: 1-800-747-4222
www.moneymanagement.org

Continental Airlines, Inc.

Customer Care
900 Grand Plaza Dr. – NH CCR
Houston, TX 77210-4607
713-324-5000
Toll free: 1-800-932-2732
Fax: 832-235-1806
E-mail: custo@coair.com
www.continental.com

Continental Tire North America, Inc.

Consumer Relations
1800 Continental Blvd.
Charlotte, NC 28273
704-583-3900
Toll free: 1-800-847-3349
Fax: 1-888-847-3329 (Toll Free)
www.continentaltire.com

Converse, Inc.

Customer Service Group
One High St.
North Andover, MA 01845-2601
Toll free: 1-800-547-2667
Toll free: 1-888-792-3907
E-mail: estore@converse.com
www.converse.com

Conwood Company, L.P.

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

Coors Brewing Co.

Consumer Info Center/
Consumer Relations
311 10th St. – NH475
Golden, CO 80401
303-279-6565
Toll free: 1-800-642-6116
Fax: 303-277-5415
www.coors.com

Corel Corporation

46430 Fremont Blvd.
Fremont, CA 94538
613-728-8200
Toll free: 1-800-772-6735
(Customer Support)
www.corel.com

Costco Wholesale Corporation

PO Box 34331
Seattle, WA 98124
999 Lake Dr.
Issaquah, WA 98027
425-313-8100
Toll free: 1-800-774-2678
Toll free: 1-800-668-9668
(Membership Programs)
Toll free: 1-800-607-6861 (Pharmacy)
www.costco.com

Coty Inc.

406 American Rd.
Morris Plains, NJ 07950
Toll free: 1-800-715-4023
Toll free: 1-800-953-5080
(Sally Hansen, NYC New York
Color, LaCross)
Toll free: 1-800-954-5080
(Borghese Nail Care)
Fax: 973-290-8913
www.coty.com

Crayola LLC

1100 Church Lane
Easton, PA 18044-0431
610-253-6272
Toll free: 1-800-272-9652
www.crayola.com

Creative Labs

1523 Cimarron Plaza
Stillwater, OK 74075
405-742-6622 (Technical Support)
Toll free: 1-800-998-1000
(Customer Service)
Toll free: 1-800-998-5227
(Online Store)
www.creativehelp.com

Crowne Plaza

See: InterContinental Hotels Group
Toll free: 1-800-227-6963
(Reservations)
Toll free: 1-800-465-2680
(Guest Services)
www.crowneplaza.com

Cuisinart

Sales and Marketing Operations
One Cummings Point Rd.
Stamford, CT 06902
203-975-4600
Toll free: 1-800-726-0190 (Outside NJ)
Toll free: 1-800-726-6247, ext. 4605
Fax: 203-975-4660
E-mail: cuisinart@conair.com
www.cuisinart.com

Culligan International Co.

Office of the President
9399 West Higgins Rd
Rosemont, IL 60018
847-430-2800
Toll free: 1-800-947-4759
Fax: 1-888-777-8715 (Toll Free)
E-mail: consumeraffairs@
culligan.com
www.culligan.com

Cumberland Packing Corporation

Sweet 'N Low Division
Two Cumberland St.
Brooklyn, NY 11205
718-858-4200
Fax: 718-260-9017
www.sweetnlow.com

Current, Inc.

1005 East Woodmen Rd.
Colorado Springs, CO 80920
719-594-4100
Toll free: 1-877-665-4458
Toll free: 1-800-848-2848
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(Large Quantity Phone Orders)
Fax: 1-800-993-3232 (Orders);
719-531-2122 (Large Quantity
Fax Orders)
www.currentinc.com

CVS/pharmacy

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

D**Dairy Queen Corporation**

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

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

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

Danskin
 PO Box 15015 (ZIP: 17405-7016)
 York, PA 17402
 Toll free: 1-800-288-6749
 E-mail: edanskin@danskin.com
www.danskin.com

DAP Products, Inc.
 2400 Boston St., Suite 200
 Baltimore, MD 21224
 410-675-2100
 Toll free: 1-800-543-3840
 Toll free: 1-888-327-8477
 Fax: 410-534-2650
www.dap.com

Days Inns Worldwide Inc.
 PO Box 4090
 1910 8th Ave. NE
 Aberdeen, SD 57402
 Toll free: 1-800-441-1618
www.daysinn.com

 **Deere & Company**
 One John Deere Place
 Moline, IL 61265
 309-765-8000
www.deere.com

Del Laboratories, Inc.
 Consumer Relations
 PO Box 9357
 Uniondale, NY 11553
 516-844-2020
 Toll free: 1-800-952-5080
 (Pharmaceuticals)
 Toll free: 1-800-953-5080
 (Cosmetics)
 Fax: 516-349-0904
 E-mail: dell@dellabs.com
www.dellabs.com

 **Del Monte Foods Company**
 Consumer Affairs
 PO Box 80
 Pittsburgh, PA 15230-0080
 415-247-3000 (CA)
 Toll free: 1-800-543-3090
www.delmonte.com

 **Dell Inc.**
 Customer Service
 One Dell Way
 Round Rock, TX 78682
 Toll free: 1-800-624-9897
 (Customer Service)
 Toll free: 1-800-624-9896
 (Tech Support)
www.dell.com

 **Delta Air Lines, Inc.**
 Customer Care
 PO Box 20980
 Dept. 980
 Atlanta, GA 30320-2980
 404-715-1450
 Fax: 1-888-286-3163 (Toll Free)
www.delta.com/help/contact_us

Delta Faucets Company
 55 East 111th St.
 PO Box 40980
 Indianapolis, IN 46280
 317-848-1812
 Toll free: 1-800-345-3358
 E-mail: customerservice@deltafaucet.com
www.deltafaucet.com

Denny's Corporation
 203 East Main St. P-8-5
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 864-597-8000
 Toll free: 1-800-733-6697
 (Customer Service)
 Fax: 864-597-8780
www.dennys.com

 **The Dial Corporation**
 15101 North Scottsdale Rd.
 Scottsdale, AZ 85254-1619
 480-754-3425
 Toll free: 1-800-258-3425
 (Personal Cleaning Products)
 Fax: 480-754-3789
www.dialcorp.com

Diamond Foods, Inc.
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 Stockton, CA 95205-7087
 209-467-6260
 Fax: 209-933-6858
www.diamondfoods.com

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 330-665-5861
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 Fax: 330-666-2197
 E-mail: info@dietcenter.com
www.dietcenterworldwide.com

Dillard's, Inc.
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 1600 Cantrell Rd.
 Little Rock, AR 72201
 501-376-5200
 Toll free: 1-800-643-8278 (Credit Cards)
 Toll free: 1-877-272-2601 (Furniture)
 TTY: 1-800-444-1732 (Toll free)
www.dillards.com

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www.dinersclub.com

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www.DIRECTV.com

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 Salt Lake City, UT 84130-0943
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 (Customer Service)
 Fax: 224-405-4993
www.discoverfinancial.com

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Fountain Valley, CA 92708
714-885-6000
Toll free: 1-800-326-1688
Fax: 1-866-743-4684 (Toll free)
E-mail: customerservice@dlink.com
www.dlink.com

Dole Food Company, Inc.

Consumer Center
One Dole Dr.
Westlake Village, CA 91362-7300
818-874-4000
Toll free: 1-800-232-8888
Fax: 818-874-4997
www.dole.com

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Corporate Customer Center
CIMS 7082, 5330 East 31st St.
PO Box 33167
Tulsa, OK 74153-1167
918-669-3000
Toll free: 1-800-800-5252
(Customer Service)
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Fax: 918-669-8596
www.dollar.com

Domino's Pizza, Inc.

Customer Service
30 Frank Lloyd Wright Dr.
PO Box 997
Ann Arbor, MI 48106
734-930-3030
Toll free: 1-888-366-4667
(Store Locator)
www.dominos.com

Doubletree

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

Dr Pepper/Snapple Group Inc

Corporate Communications/
Consumer Relations
PO Box 869077
Plano, TX 75024
972-673-7000
Toll free: 1-800-527-7096
Toll free: 1-800-426-4891
www.drpeppersnapplegroup.com

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Oakland, CA 94618
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www.dryers.com

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www.water.com

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www.dunkindonuts.com

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302-774-1000
Toll free: 1-800-441-7515
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Duracell North America

Consumer Affairs Department
Berkshire Corporate Park
Bethel, CT 06801
Toll free: 1-800-551-2355
TTY: 1-800-341-0654
Fax: 1-800-796-4565 (Toll free)
www.duracell.com

DWS Investments

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PO Box 219151
Kansas City, MO 64121-9151
Toll free: 1-800-728-3337
(8-5 CST M-F)
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404-815-0770
Toll free: 1-800-719-4664
Toll free: 1-866-576-8465
E-mail: support@earthlink.net
www.earthlink.net

Eastman Kodak Co.

Kodak Info Center/Consumer
Contact Center
343 State St.
Rochester, NY 14650
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www.kodak.com

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Customer Service
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www.epson.com

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www.expedia.com

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www.exxonmobil.com

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Faultless Starch/Bon Ami Co.

Consumer Affairs Department
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816-842-1230
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www.bonami.com
www.faultless.com

Federated Department Stores, Inc.

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Cincinnati, OH 45202
513-579-7000
Toll free: 1-800-264-0069
www.fds.com

FedEx Corp.

Customer Relations
3875 Airways
Module H3 Department 4634
Memphis, TN 38116
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TTY: 1-800-238-4461 (Toll free)
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Provo, UT 84603-9926
Toll free: 1-800-254-6567
Fax: 801-342-9263
E-mail: customerrelations@fedexkinkos.com
www.FedExKinkos.com

Fidelity & Guarantee Co. (Old Mutual Financial Network)

Policy Holder Service Center
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Fax: 1-800-638-2255 (Toll free)
www.omfn.com

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Toll free: 1-800-208-2500
www.fingerhut.com

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East Aurora, NY 14052
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TTY: 1-800-382-7470 (Toll free)
Fax: 716-687-3494
www.fisher-price.com

Florsheim, Inc.

Customer Service
333 West Estabrook Blvd.
Glendale, WI 53212
Toll free: 1-866-454-0449
E-mail: us.consumers@florsheim.com
www.florsheim.com

Flowers Foods, Inc.

1919 Flowers Circle
Thomasville, GA 31757
229-226-9110 (Corporate/Bakeries)
229-227-2333 (VP Communications)
770-723-0173 (Specialty Group)
www.flowersfoods.com

Food Lion, Inc.

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

Fortune Brands

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

The Franklin Mint

801 Springdale Dr.
Exton, PA 19341
Toll free: 1-800-523-7622
Toll free: 1-800-843-6468
www.franklinmint.com

Frigidaire Home Products

See: Electrolux Group
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www.frigidaire.com

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7701 Legacy Dr.
PO Box 660634 (Zip: 75266-0634)
Plano, TX 75024
972-334-7000
Toll free: 1-800-352-4477
Fax: 972-334-5071
www.fritolay.com

Fruit of the Loom, Inc.

Consumer Services
One Fruit of the Loom Dr.
Bowling Green, KY 42103-9015
270-781-6400
Fax: 270-781-6400
E-mail: consumer.srv@fruit.com
www.fruit.com

FTD Inc.

Customer Service
3113 Woodcreek Dr.
Downers Grove, IL 60515
630-719-7800
Toll free: 1-800-736-3383
Toll free: 1-800-788-9000
www.ftd.com

Fuji Photo Film U.S.A., Inc.

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

Fuller Brush Co.

Customer Service
PO Box 1247
One Fuller Way
Great Bend, KS 67530-0729
620-792-1711
Toll free: 1-800-522-0499
Fax: 620-792-1906
www.fuller.com

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Gateway, Inc.

Corporate Escalations
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North Sioux City, SD 57049
Toll free: 1-800-846-2000
Fax: 605-232-2450
www.gateway.com

General Electric Company

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

General Mills, Inc.

Consumer Services
PO Box 9452
Minneapolis, MN 55440-9452
Toll free: 1-800-249-0562
Fax: 763-764-8330
www.generalmills.com

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TTY: 1-800-833-4622
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www.gmacfs.com

General Tire

See: Continental Tire Co.
704-583-4882
Toll free: 1-800-847-3349
www.generaltire.com

The Generra Company

499 Seventh Ave., 20th Floor, South
New York, NY 10018
212-594-5801
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www.generra.com

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www.gp.com

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125 East John Carpenter,
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214-574-4653
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www.goldsgym.com

Goodrich Corporation

Consumer Relations Department
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www.bfgoodrichtires.com

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1144 East Market St.
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Fax: 330-796-2222
www.goodyear.com

Gordon's Jewelers

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www.gordonsjewelers.com

Greyhound Lines, Inc.

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www.guinness.com

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Toll free: 1-800-829-7733
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Retail Consumer Services
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Pittsburgh, PA 15222-2530
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www.heinz.com

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www.hertz.com

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Palo Alto, CA 94304
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Fax: 650-857-5518
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Rochester, NY 14605
585-263-9318
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www.highfalls.com

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Building A2
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www.hilton.com

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www.holiday-inn.com

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727-872-1000
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(Online Orders)
TTY: 1-800-753-5353
www.hsn.com

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973-455-2000
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& General Co. Inquires)
Fax: 973-455-4807
www.honeywell.com

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Cleveland, TN 37311
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Hormel Foods Co.

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www.hormel.com

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1770 Fernbrook Lane
Plymouth, MN 55447
763-553-7000
Toll free: 1-800-328-8251
Fax: 763-519-3563
E-mail: custserv@wagner-spraytech.com
www.wagnerspraytech.com

S **Walgreens**

Consumer Relations
200 Wilmot Rd.
Deerfield, IL 60015
847-914-2500
Toll free: 1-800-289-2273
Toll free: 1-877-250-5823
TTY: 1-877-924-7889 (Toll free)
Fax: 847-914-3105
www.walgreens.com

S **Wal-Mart Stores, Inc.**

Customer Relations
702 SW Eighth St.
Bentonville, AR 72716-0117
479-273-4000
Toll free: 1-800-925-6278
Fax: 479-204-9798
E-mail: letters@wal-mart.com
www.wal-mart.com

Walter Drake, Inc.

4630 Forge Rd., Suite A
Colorado Springs, CO 80907
719-638-2400
Toll free: 1-800-525-9291
Fax: 1-888-252-8462 (Toll free)
wdrake.com

S **Waste Management, Inc.**

1001 Fannin St., Suite 4000
Houston, TX 77002
713-512-6200
www.wastemanagement.com

S **Water Pik Inc.**

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

Weider Publications

21100 Erwin St.
Woodland Hills, CA 91367
818-884-6800
Toll free: 1-800-423-5590
www.weider.com

S **Weight Watchers Gourmet Food Company**

Consumer Affairs
11 Madison Ave.
New York, NY 10010
212-817-4200
516-390-1400
Toll free: 1-800-651-6000
E-mail: customerservice@weightwatchers.com
www.weightwatchers.com

★ **Wells Fargo & Company**

Corporate Office
420 Montgomery St.
San Francisco, CA 94104
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 (Toll free);
1-888-355-6052 (En Español –
Toll free)
www.wellsfargo.com

Wendy's International, Inc.

One Dave Thomas Blvd.
Dublin, OH 43017-0256
614-764-3100, x 2032
Toll free: 1-800-443-7266
Fax: 614-764-6707
www.wendys.com

West Bend Cookware

Cookware Consumer Service
Department
1100 Schmidt Rd.
West Bend, WI 53090
262-626-8623
Fax: 262-626-8532
E-mail: info@westbend-cookware.com
www.westbendcookware.com

West Point Home Inc.

Consumer Affairs
PO Box 71
West Point, GA 31833-0609
212-930-2000 (NY Office)
Toll free: 1-800-533-8229
E-mail: consumer.affairs@wpstv.com
www.martex.com

Western Digital

20511 Lake Forest Dr.
Lake Forest, CA 92630-7741
949-672-7000
Toll free: 1-800-275-4932
www.wdc.com

Western Union Financial Services, Inc.

Customer Relations
PO Box 4430
Bridgeton, MO 63044
314-291-8000
Toll free: 1-800-634-1311
Toll free: 1-800-325-6000
Fax: 314-291-5271
www.westernunion.com

Wet Seal, Inc.

26972 Burbank
Foothill Ranch, CA 92610
Toll free: 1-866-745-7938
E-mail: customerservice@wetseal.com
www.wetseal.com

Whirlpool Corporation

Corporate Headquarters
2000 North M-63
Benton Harbor, MI 49022-2692
269-923-5000
Toll free: 1-866-698-2538
Fax: 269-923-5443
Customer Service
269-923-5000
Toll free: 1-800-253-1301 (Whirlpool)
Toll free: 1-800-422-1230
(Kitchen Aid)
E-mail: whirlpool_customerexperience@whirlpool.com
www.whirlpoolcorp.com

The White Rain Company

410 Ware Blvd., Suite 900
Brandon, FL 33510
Toll free: 1-800-575-7960
Fax: 1-800-789-0828 (Toll free)
E-mail: comments@whiterain.com
www.whiterain.com

Wilke/Thornton, Inc.

545 Metro Place South, Suite 430
Dublin, OH 43017
614-792-6900, ext. 176
Fax: 614-792-6901
E-mail: info@wilke-thornton.com
www.wilke-thornton.com

Williams-Sonoma, Inc.

10000 Covington Cross Dr.
Las Vegas, NV 89144
702-360-7000
Toll free: 1-800-541-1262
Toll free: 1-817-812-6235
Fax: 702-363-2541
www.williams-sonoma.com

Winn Dixie Stores, Inc.

Consumer Affairs
PO Box B
Jacksonville, FL 32203-0297
904-783-5000
Toll free: 1-866-946-6349
Fax: 904-370-7789
www.winn-dixie.com

Winnebago Industries

Owner Relations
605 West Crystal Lake Rd.
PO Box 152
Forest City, IA 50436-0152
641-585-3535
Toll free: 1-800-537-1885
Fax: 641-585-6966
E-mail: or@winnebagoind.com
www.winnebagoind.com

Woodworker's Supply, Inc.

Customer Service
1108 North Glenn Rd.
Casper, WY 82601
307-237-5354
Toll free: 1-800-231-2748, ext. 3001
Fax: 1-800-853-9663 (Toll Free)
www.woodworker.com

Wrangler

Consumer Relations
VF Jeanswear LP – Quality Control
400 North Elm St.
Greensboro, NC 27401
336-332-3564
Toll free: 1-888-784-8571
E-mail: wranglerweb@vfc.com
www.wrangler.com

Wm. Wrigley Jr. Co.

Consumer Affairs
410 North Michigan Ave.
Chicago, IL 60611
312-644-2121
Toll free: 1-800-824-9681
www.wrigley.com

Wyeth Consumer Health Care

Product Quality
PO Box 26609
Richmond, VA 23261-6609
973-660-5000
Toll free: 1-800-934-5556
www.wyeth.com

Wyse Technology

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

X

Xerox Corporation

PO Box 4505
45 Glover Ave.
Norwalk, CT 06856
203-968-3000
Toll free: 1-800-275-9376
Toll free: 1-800-822-2200 (Supplies)
Toll free: 1-877-979-8498
(Customer Relations)
Toll free: 800-821-2797
(Customer Technical Support)
E-mail: webmaster@xerox.com
www.xerox.com

Y

Yahoo! Online

Customer Service
701 First Ave.
Sunnyvale, CA 94089
408-349-3300
Toll free: 1-866-562-7219
Fax: 408-349-3301
www.yahoo.com

Yamaha Motor Corporation

Customer Relations
 6555 Katella Ave.
 Cypress, CA 90630
 714-761-7435
 Toll free: 1-800-962-7926
 Fax: 714-761-7303
www.yamaha-motor.com

Yashica

See: Kyocera Optics
www.panurgoem.com

YUM! Brands, Inc.

1441 Gardiner Lane
 Louisville, KY 40213
 Toll free: 1-800-544-5774
www.yum.com

Z**Zale Corporation**

901 West Walnut Hill Lane
 MS 6A-6
 Irving, TX 75038-1003
 Toll free: 1-800-311-5393
 Fax: 972-580-5219
 E-mail: CustomerService@zales.com
www.zalecorp.com

Zenith Electronics Corp.

Customer Service
 2000 Millbrook Dr.
 Lincolnshire, IL 60069
 1-847-941-8000
 Toll free: 1-800-243-0000
www.zenithservice.com

Zoom Technologies, Inc.

207 South St.
 Boston, MA 02111
 617-423-1072
 561-997-0686 (Tech Support)
www.zoom.com

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

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Many federal agencies have enforcement and/or complaint-handling duties for products and services used by the general public. Others act for the benefit of the public, but do not resolve individual consumer problems. Agencies also have fact sheets, booklets and other information that may be helpful when making purchase decisions or dealing with consumer problems. If you need help in deciding which federal agency to contact, check the index at the end of this book or call the Federal Citizen Information Center (FCIC) toll free, 1-800-FED-INFO (333-4636). The federal agencies listed below respond to consumer complaints and inquiries.

Architectural and Transportation Barriers Compliance Board (ACCESS Board)

1331 F St., NW, Suite 1000
Washington, DC 20004-1111
202-272-0080
Toll free: 1-800-872-2253
TTY: 1-800-993-2822
Fax: 202-272-0081
E-mail: info@access-board.gov
www.access-board.gov

Commission on Civil Rights

624 9th St., NW
Washington, DC 20743
202-376-8513 (Complaint Referral in DC)
202-376-8110 (Publications)
Toll free: 1-800-552-6843 (Complaint Referral Outside DC)
TTY: 202-376-8116 (Nationwide Complaint Referral)
www.usccr.gov, Provides updates on briefings, rulings, enforcements and news

Commodity Futures Trading Commission (CFTC)

Office of External Affairs
Lafayette Center
1155 21st St., NW
Washington, DC 20581
202-418-5000
202-418-5080
Fax: 202-418-5525
E-mail: oea@cftc.gov
www.cftc.gov

The mission of the CFTC is to protect market users and the public from fraud, manipulation, and abusive practices related to the sale of commodity and financial futures and options, and to foster open, competitive, and financially sound futures and option markets. In pursuit of its mission, 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.



Consumer Product Safety Commission (CPSC)

4330 East West Highway
Bethesda, MD 20814
Toll free: 1-800-638-2772 (CPSC Hotline)
TTY: 1-800-638-8270
Fax: 301-504-0127
E-mail: info@cpsc.gov
www.cpsc.gov
www.recalls.gov, government recalls.
CPSC is charged with protecting the public from unreasonable risks of serious injury or death from more than 15,000 types of consumer products including: toys and nursery equipment, appliances, sports, yard and playground equipment, furniture, clothing, computers, and fireworks. CPSC announces more than 300 product recalls every year. Contact CPSC to get information on product recalls or report a dangerous product.

Department of Agriculture (USDA)

Animal and Plant Health Inspection Service

Legislative and Public Affairs
1400 Independence Ave., SW
South Building, Room 1147
Washington, DC 20250
202-720-2511
E-mail: webmaster@aphis.usda.gov
www.aphis.usda.gov

Dept. of Agriculture, continued

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

1400 Independence Ave., SW
Mail Stop 2215
Washington, DC 20250-2215
202-720-7947
Fax: 202-690-3162

www.csrees.usda.gov
www.extension.org

To find your local Cooperative Extension office, consult the county government lists in your local telephone directory. For online resources, go to www.eXtension.org.

Center for Nutrition Policy and Promotion

Food, Nutrition and Consumer Services
3101 Park Center Dr., 10 Fl.
Alexandria, VA 22302-1594
703-305-7600
Fax: 703-305-3300

www.cnpp.usda.gov

Food and Nutrition Service

Food, Nutrition and Consumer Services
3101 Park Center Drive, Room 926
Alexandria, VA 22302
703-305-2281

E-mail: webmaster@fns.usda.gov
www.fns.usda.gov

Meat and Poultry Hotline

Food Safety and Inspection Service
Toll free: 1-888-MPHotline (10am-4pm ET,
English/Spanish)
TTY: 1-800-256-7072

E-mail: mpholine.fsis@usda.gov
www.fsis.usda.gov

Information Line USDA

1400 Independence Ave.
Washington, DC 20250
202-720-2791 (8:30am - 5:00pm ET)
www.usda.gov

Department of Commerce

Bureau of the Census

4600 Silver Hill Road
Washington, DC 20233
301-763-INFO (4636)
Toll free: 1-800-923-8282
Fax: 301-457-4714

www.census.gov

Weights and Measures Division

National Institute of Standards and Technology
100 Bureau Drive, Stop 2600
Gaithersburg, MD 20899-2600
301-975-4004
Fax: 301-975-8091

E-mail: owm@nist.gov
www.nist.gov/owm

The Weights and Measures Division promotes uniformity in U.S. weights and measures laws, regulations, and standards to achieve equity between buyers and sellers in the marketplace.

Seafood Inspection Program

National Oceanic and Atmospheric Administration (NOAA)
1315 East-West Hwy., F/SI - Room 10837
Silver Spring, MD 20910
301-713-2355
Toll free: 1-800-422-2750
Fax: 301-713-1081

www.seafood.nmfs.noaa.gov

NOAA oversees fisheries management in the United States and provides a voluntary inspection service to the industry. The NOAA Seafood Inspection Program offers product quality evaluation, grading, and certification services. NOAA provides official marks to eligible products, such as U.S. Grade A, Processed Under Federal Inspection (PUFI) and Lot Inspection.

United States Patent and Trademark Office

Toll free: 1-800-786-9199
TTY: 571-272-9950
Fax: 703-872-9306

www.uspto.gov

Trademarks: Commissioner for Trademarks

Attention MPU
PO Box 1451
Alexandria, VA 22313-1451
E-mail: TrademarkAssistanceCenter@uspto.gov

Patents: Commissioner for Patents

PO Box 1450
Alexandria, VA 22313-1450
E-mail: usptoinfo@uspto.gov

Automotive
BBB
Corporate Contacts
Federal Agencies
National Consumer
State & Local
Trade & Professional
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Department of Defense

National Committee for Employer Support of the Guard and Reserve

1555 Wilson Blvd., Suite 200
Arlington, VA 22209-2405
703-696-1386
Toll free: 1-800-336-4590 (Outside DC)
Fax: 703-696-1409
www.esgr.com

This office provides assistance with employer/employee problems for members of the Guard and Reserve and their employers.

Department of Education

Publications Center (EDPUBS)

8242 Sandy Court
PO Box 1398
Jessup, MD 20794-1398
Para español, llame al: 1-877-433-7827
Toll free: 1-877-433-7827
TTY: 1-877-576-7724 (Toll free)
Fax: 301-470-1244
E-mail: edpubs@inet.ed.gov
www.edpubs.ed.gov

This office helps consumers identify and order free publications and resources from the U.S. Department of Education.

400 Maryland Ave., SW
Washington, DC 20202-2800
Toll free: 1-800-872-5327
TTY: 1-800-437-0833
Fax: 202-401-0689
www.ed.gov, Federal Resources for Educational Excellence

1-800-USA-LEARN

Toll free: 1-800-872-5327
TTY: 1-800-437-0833 (Toll free)
Fax: 202-401-0689
E-mail: USA_LEARN@ed.gov
www.ed.gov/about/contacts/tollfree/index.html
Use this phone number and website to obtain information on the Department of Education's programs and major initiatives; publications, videos, and other materials; directory assistance; and referrals to specialists or other experts.

No Child Left Behind

Toll free: 1-888-814-6252
TTY: 1-800-437-0833 (Toll free)
Fax: 202-401-0689
E-mail: NoChildLeftBehind@ed.gov
www.ed.gov/nclb/landing.jhtml

No Child Left Behind is an initiative to ensure that all children receive a high quality education and requires greater accountability for that success by individual schools and school districts.

National Library of Education

400 Maryland Ave., SW
BE-101
Washington, DC 20202
202-205-5019
Toll free: 1-800-424-1616
TTY: 202-205-7561
E-mail: library@ed.gov
The National Library of Education (NLE) serves as the federal government's primary resource center for education information, providing collections and information services to the public, education community and other government agencies on current and historical programs, activities and publications of the U.S. Department of Education, federal education policy, and education research.

Educational Resources Information Center (ERIC)

Toll free: 1-800-538-3742
E-mail: support@eric.com
www.eric.ed.gov
Use this phone number to find out about the Educational Resources Information Center (ERIC) and the world's largest database of educational materials. Call to learn about new materials or receive referrals to other agencies.

EDInfo Electronic Newsletter

E-mail: listserv@listserv.ed.gov
www.ed.gov/news/newsletters/edinfo/index.html?src=In

Join the EDInfo mailing list by:

1. Addressing an email message to listserv@listserv.ed.gov
2. Writing this (and nothing else) in the message: subscribe EDInfo yourfirstname yourlastname (for example "subscribe EDInfo John Doe").



Dept. of Education, continued

Information Resource Center

400 Maryland Ave., SW
Washington, DC 20202-0498
202-401-2000 (DC Metro Area)
Toll free: 1-800-872-5327
TTY: 1-800-437-0833
E-mail: education@custhelp.com
www.ed.gov/about/offices/list/oia/irc.html
The Information Resource Center provides customers with accurate education information and offers guidance in accessing education resources.

Office of Special Education and Rehabilitative Services (OSERS)

400 Maryland Ave., SW
Washington, DC 20202-2800
202-245-7488
Toll free: 1-866-889-6737
TTY: 202-205-4208
Fax: 202-245-7591
www.ed.gov/about/offices/list/osers/index.html

Federal Student Aid Information Center

319-337-5665
Toll free: 1-800-433-3243
TTY: 1-800-730-8913
Fax: 202-708-7970
E-mail: OPE_SFA@ed.gov
www.ed.gov/finaid.html
www.studentaid.ed.gov, for students
www.ifap.ed.gov, for financial aid professionals
www.dl.ed.gov, for information about direct loans
The Center provides information about federal student aid for teachers, parents, students, administrators and others. They provide comprehensive information on federal student aid programs, including a Financial Aid and Scholarship Wizard, college savings calculator, and a career finder.

Department of Energy

Public Affairs

Department of Energy
1000 Independence Ave., SW
Washington, DC 20585
202-586-5575
Toll free: 1-800-342-5363
Fax: 202-586-9987
www.doe.gov

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
E-mail: eereic@ee.doe.gov
www.eere.energy.gov/consumer

Office of Scientific and Technical Information (OSTI)

One Science.gov Way
PO Box 62 (ZIP: 37830)
Oak Ridge, TN 37831
865-576-1188
865-576-8401 (Document Requests)
Fax: 865-576-3589
www.osti.gov
Use OSTI resources to find out about ongoing research projects, explore significant DOE discoveries, learn about DOE Nobel Prize Winners, access and search scientific e-prints, sign up for alerts, locate science conference papers and proceedings, and more.

Department of Health and Human Services (HHS)

Administration for Children & Families (ACF)

370 L'Enfant Promenade, SW
Washington, DC 20201
www.acf.hhs.gov
ACF is responsible for federal programs that promote the economic and social well-being of families, children, individuals, and communities. ACF provides national leadership and creates opportunities for families to lead economically and socially productive lives. ACF's programs are designed to help children develop into healthy adults and communities become more prosperous and supportive of their members.

Child Welfare Information Gateway

Administration for Children & Families (ACF)
1250 Mayland Ave., SW, 8th Fl.
Washington, DC 20024
703-385-7565
Toll free: 1-800-394-3366 (M-F, 9am-5:30pm ET)
Fax: 703-385-3206
E-mail: info@childwelfare.gov
www.childwelfare.gov
www.childwelfare.gov/espanol/, Spanish website

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

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Dept. of HHS, continued

Administration on Aging

Washington, DC 20201
202-619-0724
Fax: 202-357-3555
E-mail: aoainfo@aoa.hhs.gov
www.aoa.gov

AoA is the Federal focal point and advocate agency for older persons and their concerns. In this role, AoA works to heighten awareness among other Federal agencies, organizations, groups, and the public about the valuable contributions that older Americans make to the nation. AoA also 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
From Outside the United States: 301-419-3900
(When the operator answers – ask for the Eldercare Locator line)
Toll free: 1-800-677-1116 (M-F, 9 A.M. - 8 P.M. ET)
TTY: 1-800-677-1116 (Toll free)
E-mail: eldercarelocator@infospherix.com
www.eldercare.gov

The Eldercare Locator is the first step to finding resources for older adults in any U.S. community. It is a free national service of the Administration on Aging that provides an instant connection to resources that enable older persons to live independently in their communities and offers support for caregivers. The National Association of Area Agencies on Aging (n4a) administers the Eldercare Locator in partnership with the National Association of State Units on Aging (NASUA).

Centers for Medicare & Medicaid Services (CMS)

Office of External Affairs
7500 Security Blvd.
Baltimore, MD 21244-1850
Toll free: 1-800-634.2273 (24 hours a day,
7 days a week)
TTY: 1-866-226-1819 (Toll free)
www.medicare.gov

Call 1-800-MEDICARE to get help with your questions about Medicare. You can order Medicare publications (English, Spanish, audio-tape, Braille), get detailed information about the Medicare managed care plans in your area, order Medicare health plan quality and customer satisfaction information, and listen to recorded questions and answers on topics such as Medicare health plan choices and health plan quality information. CMS runs the Medicare, Medicaid,

Clinical Laboratories (under the CLIA program), and Children's Health Insurance programs, and works to make sure that the beneficiaries in these programs are able to get high quality health care.

Centers for Disease Control and Prevention (CDC)

1600 Clifton Rd.
Atlanta, GA 30333
404-498-1515 (Public Inquiries)
Toll free: 1-800-311-3435
www.cdc.gov
www.cdc.gov/spanish, en español

CDC National STD Hotline

Centers for Disease Control and Prevention (CDC)
Toll free: 1-800-232-4636 (24 hrs.)
TTY: 1-800-243-7889 (M-F, 10 A.M. - 10 P.M. - Toll free)
www.cdc.gov/std

Food and Drug Administration (FDA)

5600 Fishers Lane
Rockville, MD 20857-0001
Toll free: 1-888-463-6332
www.fda.gov

Center for Food Safety and Applied Nutrition Information Line

Food and Drug Administration
Outreach and Information Center
5100 Paint Branch Parkway HFS-555
College Park, MD 20740-3835
Toll free: 1-888-723-3366 (10 A.M. - 4 P.M. EST)
www.cfsan.fda.gov

National Institutes of Health (NIH)

9000 Rockville Pike
Bethesda, MD 20892
301-496-4000
TTY: 301-402-9612
E-mail: NIHinfo@od.nih.gov
www.nih.gov
www.salud.nih.gov, Spanish website
The National Institutes of Health (NIH) is the primary Federal agency for conducting and supporting medical research.

National Runaway Switchboard

Administration for Children & Families (ACF)
3080 N. Lincoln Ave.
Chicago, IL 60657
Toll free: 1-800-786-2929, 24/7
E-mail: info@nrscrisisline.org
www.1800runaway.org

Dept. of HHS, continued

Office of Child Support Enforcement

Administration for Children & Families (ACF)
370 L'Enfant Promenade, SW
Washington, DC 20447
202-401-9373
www.acf.hhs.gov/programs/cse/

Office For Civil Rights

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
E-mail: ocrprivacy@hhs.gov
www.dhhs.gov/ocr

National Health Information Center

PO Box 1133
Washington, DC 20013-1133
301-565-4167
Toll free: 1-800-336-4797
Fax: 301-984-4256
E-mail: info@nhic.org
www.health.gov/nhic
www.healthfinder.gov
www.healthfinder.gov/espanol, Spanish website
NHIC is a health information referral service that links consumers and health professionals with organizations best able to provide answers to their health-related questions. NHIC also maintains www.healthfinder.gov.

National Cancer Institute (NCI)

National Institutes of Health
NCI Public Inquiries Office
6116 Executive Boulevard - Room 3036A
Bethesda, MD 20892-8322
Toll free: 1-800-422-6237 (M-F, 9 A.M. - 4:30 P.M. EST,
English/Spanish)
TTY: 1-800-332-8615 (Toll free)
www.cancer.gov
www.cancer.gov/espanol, Spanish website
<https://cissecure.nci.nih.gov/livehelp/welcome.asp>,
(Live help online chat, M-F 9 A.M. - 11 P.M. EST)

National Institute of Mental Health

National Institutes of Health
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 (Toll Free)
Fax: 301-443-4279
E-mail: nimhinfo@nih.gov
www.nimh.nih.gov

NIMH is the federal agency that conducts and supports research that seeks to understand, treat, and prevent mental illness. Contact NIMH for information on the symptoms, diagnosis and treatment of mental disorders, clinical trials and research. A publications ordering system is available on the NIMH website. Some publications are available in Spanish.

President's Council on Physical Fitness and Sports

Department W
200 Independence Ave., SW, Room 738-H
Washington, DC 20201-0004
202-690-9000
Fax: 202-690-5211
E-mail: fitness@hhs.gov
www.fitness.gov

HHS-TIPS Fraud Hotline

Office of Inspector General
Attn: HOTLINE
PO Box 23489
Washington, DC 20026
Toll free: 1-800-447-8477
TTY: 1-800-377-4950
Fax: 1-800-223-8164 (Toll free)
E-mail: HHSTips@oig.hhs.gov
www.oig.hhs.gov

HIV/AIDS Prevention

Centers for Disease Control and Prevention (CDC)
Toll free: 1-800-232-4636 (24 hrs., 7 days a week,
in English and Español)
TTY: 1-888-232-6348 (Toll free)
E-mail: cdcinfo@cdc.gov
www.cdc.gov/hiv

AIDSinfo

Centers for Disease Control and Prevention (CDC)
PO Box 6303
Rockville, MD 20849-6303
Toll free: 1-800-448-0440 (English/Español 12 P.M. -
5 P.M.)
TTY: 1-888-480-3739 (Toll free)
Fax: 301-519-6616
E-mail: ContactUs@aidsinfo.nih.gov
aidsinfo.nih.gov
www.aidsinfo.nih.gov/infoSIDA, Spanish
www.aidsinfo.nih.gov/LiveHelp/, Live help (M-F,
12 P.M. - 4 P.M. EST Spanish-speaking agents
available)

Automotive
BBB
Corporate Contacts
Federal Agencies
National Consumer
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Department of Homeland Security

Washington, DC 20528
202-282-8000
www.dhs.gov

U.S. Customs and Border Protection

1300 Pennsylvania Ave., NW
Washington, DC 20229
202-354-1000
Toll free: 1-877-227-5511
TTY: 1-866-880-6582
Fax: 202-927-1380
www.cbp.gov

United States Coast Guard

Coast Guard Headquarters
2100 Second Street, SW
Washington, DC 20593
Toll free: 1-800-424-8802
(To report chemical and oil spills)
www.uscgboating.org, boat safety tips
www.nrc.uscg.mil, for information about chemical or oil spills

Bureau of Citizenship and Immigration Services (USCIS)

20 Massachusetts Avenue, NW
Washington, DC 20529
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.

Ready Campaign

Washington, DC 20528
202-282-8010
Toll free: 1-888-735-4786 (Spanish)
TTY: 202-447-3543
E-mail: ready@dhs.gov
www.ready.gov
www.listo.gov, Spanish language version
or www.Ready.gov

Transportation Security Administration

601 South 12th St.
Arlington, VA 22202-4220
Toll free: 1-866-289-9673
E-mail: 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.

Federal Emergency Management Agency (FEMA)

500 C St., S.W.
Washington, DC 20472
Toll free: 1-800-621-FEMA (3362)
TTY: 1-800-462-7585 (Toll free)
www.fema.gov

National Flood Insurance Program

FEMA
500 C St., SW
Washington, DC 20472
202-646-2780
Toll free: 1-888-379-9531
TTY: 1-800-427-5593 (Toll free)
Fax: 202-646-2531
E-mail: floodsmart@dhs.gov
www.floodsmart.gov

FEMA Disaster Assistance

PO Box 10055
Hyattsville, MD 20782-7055
Toll free: 1-800-621-3362
TTY: 1-800-462-7585 (Toll free)
Fax: 1-800-827-8112 (Toll free)
E-mail: FEMA-Correspondence-Unit@dhs.gov
www.fema.gov/assistance/index.shtm

United States Fire Administration

National Emergency Training Center (NETC)
16825 South Seton Ave.
Emmitsburg, MD 21727
301-447-1117 (Office of the Superintendent,
National Fire Academy)
301-447-1286 (Office of the Superintendent,
Emergency Management Institute)
Toll free: 1-800-238-3358
www.usfa.dhs.gov

Department of Housing and Urban Development

Federal Housing Administration

451 7th Street, SW
Washington, DC 20410
Toll free: 1-800-225-5342
TTY: 202-708-1455
E-mail: hud@custhelp.com
portal.hud.gov
answers.hud.gov
hud.custhelp.com

Dept. of HUD, continued

FHA provides mortgage insurance on single-family, multifamily, manufactured home, and hospital loans made by FHA-approved lenders throughout the United States and its territories.

Home Improvement Branch

451 Seventh St., SW, Room 9272
 Washington, DC 20410
 202-708-2121
 Fax: 202-708-4308
www.hud.gov/improvements

Single Family Housing Program Development

Home Mortgage Insurance Division
 451 Seventh St., SW, Room 9266
 Washington, DC 20410
 202-708-2121
 Fax: 202-708-4308
www.hud.gov

Inspector General's Fraud Hotline

HUD OIG Hotline(GFI)
 451 7th St., SW
 Washington, DC 20410
 202-708-4200
 Toll free: 1-800-347-3735 (Outside DC)
 TTY: 1-202-708-2451
 Fax: 202-708-4829
 E-mail: hotline@hudoig.gov
www.hud.gov/offices/oig/hotline
 The OIG accepts reports of fraud, waste, abuse, and serious mismanagement in HUD-funded programs and operations and refers such allegations to OIG investigators and auditors, or to HUD program officials to ensure that allegations of wrongdoing are independently addressed.

Office of Manufactured Housing Program

Office of Deputy Assistant Secretary for Regulatory Affairs and Manufactured Housing
 451 7th St., SW, Room 9164
 Washington, DC 20410-8000
 Toll free: 1-800-927-2891
 Fax: 202-708-4213
 E-mail: mhs@hud.gov
www.hud.gov/offices/hsg/sfh/mhs/mhshome.cfm,
 Manufactured Housing
www.hud.gov/offices/hsg/sfh/mps/mpshome.cfm,
 Minimum Property Standards

The Manufactured Housing Program is a consumer protection program that regulates the construction of certain factory-built housing units called "manufactured homes," formerly known as "mobile homes." HUD works with 37 states to respond to consumer complaints. The Minimum Property Standards (MPS) establish certain minimum standards

for buildings constructed under HUD housing programs. This includes new single family homes, multi-family housing and health care type facilities.

Office of Affordable Housing Programs

451 7th St., SW, Room 7164
 Washington, DC 20410
 202-708-2685
 Toll free: 1-800-998-9999 (Community Connections)
 Fax: 202-708-1744
www.hud.gov, Office of Affordable Housing

Office of Fair Housing and Equal Opportunity

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 (Toll free)
 Fax: 202-708-4483
 E-mail: fheo_webmanager@hud.gov
www.hud.gov/complaints/housediscrim.cfm

Office of RESPA and Interstate Land Sales

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
 Fax: 202-708-4559
 E-mail: hsg-respa@hud.gov
www.hud.gov/offices/hsg/sfh/res/respa_hm.cfm,
 RESPA
www.hud.gov/offices/hsg/sfh/ils/ilshome.cfm,
 Interstate Land Sales
 The 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 Justice

Americans with Disabilities Act (ADA) Information Line

Civil Rights Division
 950 Pennsylvania Ave., NW
 Disability Rights Section--NYAV
 Washington, DC 20530
 Toll free: 1-800-514-0301
 TTY: 1-800-514-0383 (Toll free)
www.ada.gov

Automotive
 BBB
 Corporate Contacts
 Federal Agencies
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Drug Enforcement Administration (DEA)

8701 Morrisette Drive
Springfield, VA 22152
202-307-1000
www.dea.gov

Department of Labor

Office of Disability Employment Policy

U.S. Department of Labor
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
Fax: 202-693-7888
www.dol.gov/odep

U.S. Department of Labor National Contact Center

Toll free: 1-866-487-2365
TTY: 1-877-889-5627 (Toll free)
www.dol.gov

Employee Benefits Security Administration

Office of Program Services
Department of Labor, Room N5623
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-866-444-3272
TTY: 1-877-889-5627 (Toll free)

www.dol.gov/ebsa

The Employee Benefits Security Administration provides information and assistance on private sector, employer-sponsored retirement benefit and health benefit plans.

Employment Standards Administration

Department of Labor, Room S2321
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-866-487-2365
TTY: 1-877-889-5627 (Toll free)

www.dol.gov/esa

Employment and Training Administration

Office of Outreach
Department of Labor, Room N4643
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-877-872-5627
TTY: 1-877-889-5627 (Toll free)

www.doleta.gov

The Employment and Training Administration manages federal government job training and worker dislocation programs, dispenses federal grants to states for public employment service programs, and administers unemployment insurance benefits. These services are primarily provided through state and local workforce development systems.

Occupational Safety and Health Administration (OSHA)

Office of Information and Consumer Affairs
Department of Labor, Room N3647
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-800-321-OSHA (1-800-321-6742)
TTY: 1-877-889-5627 (Toll free)

www.osha.gov

Veteran's Employment and Training Service

Department of Labor, Room S1325
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-866-4-USA-DOL (1-866-487-2365)
TTY: 1-877-889-5627 (Toll free)

www.dol.gov/vets

Women's Bureau

Department of Labor, Room S3002
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-800-827-5335
TTY: 1-877-889-5627 (Toll free)
Fax: 202-693-6725

www.dol.gov/wb/

Established in 1920, the mission of the Women's Bureau is "to improve the status of wage-earning women, improve their working conditions, increase their efficiency, and advance their opportunities for profitable employment." Today's Women's Bureau promotes an environment that is responsive to the demands and challenges of the 21st Century workforce. The Bureau sponsors four Strengthening the Family Initiatives, which include Better Jobs!, Better Earnings!, Better Living!, and Value-Added Supporters! These initiatives will help prepare women for tomorrow's jobs and ensure opportunities for American women to achieve their potential in the workplace. The Women's Bureau provides programs, information, resources, and referral services for its constituents through one national and ten regional offices.

Department of State

Overseas Citizens Services

Washington, DC 20520
 202-647-5225 (Emergencies and Non-emergencies,
 Mon.-Fri., 8:15 A.M. - 10 P.M.)
 202-647-4000 (After hours emergencies, Sundays, and
 holidays, ask for the duty officer)
 Toll free: 1-888-407-4747

www.travel.state.gov

Contact the State Department for help with
 emergencies and non-emergencies affecting private
 Americans abroad.

National Passport Information Center

Passport Services
 Toll free: 1-877-487-2778
 TTY: 1-888-874-7793 (Toll free)

www.travel.state.gov/passport

Contact the National Passport Information Center for
 information on U.S. passports, including the status of
 pending applications, as well as the locations of the
 over 4,500 passport acceptance facilities.

Visa Services

Washington, DC 20520
 202-663-1225 (8:30 A.M. - 5:00 P.M., EST M-F)
 Emergency after hours: 202-647-1512
 Fax: 202-663-3897

E-mail: usvisa@state.gov

www.travel.state.gov/visa

Contact Visa Services for information on U.S. visas for
 foreigners.

Department of the Interior

Bureau of Reclamation

1849 C St., NW
 Mail Code 92-00000
 Washington, DC 20240
 202-513-0535 (Public Affairs)

www.usbr.gov

Minerals Management Service

1849 C Street NW
 Washington, DC 20240
 202-208-3985 (Public Affairs)

www.mms.gov

Bureau of Indian Affairs

1849 C St., NW, Room 4542
 Washington, DC 20240
 202-208-3710 (Public Affairs)

www.doi.gov/bureau-indian-affairs

The Bureau of Indian Affairs administers and
 manages 55.7 million acres of land held in trust for
 American Indians, Indian tribes, and Alaska Natives.

Bureau of Land Management

1849 C St., NW, Room 406-LS
 Washington, DC 20240
 202-452-5125 (Public Affairs)
 Fax: 202-452-5124

The BLM-managed public lands offer more diverse
 recreational opportunities than any other Federal
 agency. BLM's website provides information on such
 topics as energy, fire, grazing lands, wild horses and
 borros, and recreation.

Fish and Wildlife Service

1849 C Street, NW
 MS 3351
 Washington, DC 20240
 202-208-5634 (Public Affairs)
 Toll free: 1-800-344-9453

www.fws.gov

Geological Survey

12201 Sunrise Valley Dr.
 Reston, VA 20192
 703-648-4460 (Public Affairs)
 Toll free: 1-888-275-8747

www.usgs.gov

National Park Service

1849 C Street NW
 Washington, DC 20240
 202-208-4747 (Public Inquiries)

www.nps.gov

Department of the Treasury

Alcohol and Tobacco Tax and Trade Bureau

Public Information Officer
 1310 G Street, NW, 3rd Floor
 Washington, DC 20220
 202-927-8062

Fax: 202-927-5611

E-mail: ttbquestions@ttb.treas.gov

www.ttb.gov

Bureau of Engraving and Printing

Office of External Relations
 14th and C Streets, SW, Room 533 M
 Washington, DC 20228
 202-874-8888

Toll free: 1-877-874-4114

Fax: 202-874-3177

www.moneyfactory.gov

Automotive
 BBB
 Corporate Contacts
 Federal Agencies
 National Consumer
 State & Local
 Trade & Professional
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FEDERAL AGENCIES

Dept. of the Treasury, continued

Bureau of the Public Debt

Customer Call Center
Treasury Direct
PO Box 9150
Minneapolis, MN 55480
Toll free: 1-800-722-2678
www.publicdebt.treas.gov

Comptroller of the Currency

Customer Assistance Group
1301 McKinney St., Suite 3450
Houston, TX 77010
Toll free: 1-800-613-6743
www.occ.treas.gov

Financial Management Service

Office of Legislative and Public Affairs
Liberty Center 401, 14th St., SW,
Room 555
Washington, DC 20227
202-874-6740
Fax: 202-874-7016
www.fms.treas.gov

Internal Revenue Service (IRS)

Toll free: 1-800-829-1040 (General Information)
Toll free: 1-800-829-4477 (Automated Refund Information)
TTY: 1-800-829-4059 (Toll free)
www.irs.gov
IRS e-file and IRS e-payment are now available through the IRS website. To find out whether the IRS received your return and whether it was processed, visit the IRS website or call 1-800-829-4477 or 1-800-829-1040. Whichever method you choose, you'll need your Social Security number, filing status, and the refund amount. Employer Identification Numbers (EIN) can be obtained by fax, mail, or phone. To get an EIN by fax or mail, download Form SS-4, Application for Employer ID Number, from www.irs.gov or order a copy from 1-800-829-3676. Complete the form and fax or mail it to the number or address shown on the form for your state. To get an EIN by phone, call toll-free 1-866-816-2065 Monday through Friday between 7:30 a.m. and 5:30 p.m. local time. Don't fall victim to a frivolous tax argument or abusive scheme. Be on guard for tax scams and recognize that if something sounds too good to be true, it probably is.

Office of Thrift Supervision

Compliance Policy
1700 G St., NW
Washington, DC 20552
202-906-6000
Toll free: 1-800-842-6929
www.ots.treas.gov

The Office of Thrift Supervision handles complaints about Federal savings and loans and Federal savings banks.

United States Mint

Customer Service Center
801 9th Street, NW
Washington, DC 20220
Toll free: 1-800-872-6468
TTY: 1-888-321-6468
www.usmint.gov

Department of Transportation (DOT)

Federal Motor Carrier Safety Administration

400 7th St., SW
Washington, DC 20590
202-366-2519
Toll free: 1-800-832-5660
TTY: 1-800-877-8339 (Toll free)
www.fmcsa.dot.gov
www.fmcsa.dot.gov/factsfigs/moving.htm,
information about your rights when moving
www.protectyourmove.gov, Interstate moving information
The Federal Motor Carrier Safety Administration provides information about your rights when moving across state lines (interstate moves). Consumers should submit household goods (HHG) commercial complaints or dangerous safety violations involving a commercial truck or bus to this agency.

Federal Aviation Administration

800 Independence Ave., SW
Washington, DC 20591
202-366-4000
Toll free: 1-866-835-5322
www.faa.gov

Aviation Consumer Protection Division

Office of Aviation Enforcement & Proceedings
1200 New Jersey Avenue, SE
C-75
Washington, DC 20590
202-366-2220 (Airline service complaints)
Toll free: 1-800-778-4838 (Air travelers with disabilities hotline)
TTY: 202-366-0511; 1-800-455-9880
E-mail: airconsumer@dot.gov
airconsumer.ost.dot.gov/problems.htm
airconsumer.ost.dot.gov/spanish/index.cfm,
Spanish
Contact AIR Consumer Protection Division with airline service complaints.

Dept. of Transportation, continued

Office of Safety (RRS)

Federal Railroad Administration office address:
1200 New Jersey Avenue, SE
Washington, DC 20090
202-493-6300
Fax: 202-493-6309

www.fra.dot.gov

Railway Safety mailing address:
Federal Railroad Administration
400 Seventh Street, SW
Mail Stop 25
Washington, DC 20590

National Highway Traffic Safety Administration (NHTSA)

1200 New Jersey Avenue, SE,
West Building
Washington, DC 20590
Toll free: 1-888-327-4236,
Vehicle Safety Hotline
TTY: 1-800-424-9153

www.nhtsa.dot.gov

NHTSA wants to hear from consumers regarding potential defects in their cars. NHTSA's hotline has information on safety recalls, crash test ratings, child safety seats, bicycles, air bags, and impaired driving prevention.

 **Department of Veterans Affairs (VA)**

Toll free: 1-800-827-1000
TTY: 1-800-829-4833

www.va.gov

For information about VA medical care or benefits, write, call or visit your nearest VA facility.

Consumer Affairs Service

810 Vermont Ave., NW
Washington, DC 20420
202-461-7402
Fax: 202-273-5716

www.va.gov

Contact the Consumer Affairs Service for consumer information or general assistance.

National Cemetery Administration

810 Vermont Ave., NW
Washington, DC 20420
202-461-6240
Fax: 202-273-6698

www.va.gov

Contact the National Cemetery Administration for information about burials, headstones or markers, the State Cemetery Grants Program, and presidential memorial certificates.

Veterans Benefits Administration

810 Vermont Ave., NW
Washington, DC 20420
202-461-9763 (Publications Only)
Toll free: 1-800-827-1000

www.va.gov

Veterans Health Administration

810 Vermont Ave., NW
Washington, DC 20420
Toll free: 1-877-222-8387
Fax: 202-273-9609

www.va.gov/health, Veteran health resources

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
E-mail: hotline@energystar.gov

www.energystar.gov

The ENERGY STAR® label is awarded to products for the home and office that are highly energy efficient. The program encourages the use of energy efficient products that both protect the environment and save consumers money.

Indoor Air Quality Information Clearinghouse (IAQ INFO)

PO Box 37133
Washington, DC 20013-7133
703-356-4020
Toll free: 1-800-438-4318
Fax: 703-356-5386
E-mail: IAQINFO@aol.com

www.epa.gov/iaq/iaqxline.html

This agency is 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.

Automotive
BBB
Corporate Contacts
Federal Agencies
National Consumer
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Environmental Protection Agency, continued

Inspector General's Fraud, Waste and Abuse Hotline

1200 Pennsylvania Ave., NW, (2443)
Washington, DC 20460
202-566-2476
Toll free: 1-888-546-8740 (Fraud, Waste and Abuse Hotline)
Fax: 202-566-2549
E-mail: oig_hotline@epa.gov
<http://www.epa.gov/oig/ombudsman-hotline.htm>
EPA's Hotline Coordinator receives, reviews, and processes complaints and allegations about agency waste and abuse.

EPA Headquarters Information Resources Center

1200 Pennsylvania Ave., NW
Mail Code 3404T
Washington, DC 20460
202-566-0556
Fax: 202-556-0562
E-mail: library-hq@epa.gov
www.epa.gov/natlibra/hqirc
This is the EPA headquarters library, which provides assistance in locating EPA and environmental information, including general interest, non-technical publications on a variety of environmental topics.

National Pesticide Information Center

Oregon State University
333 Weniger Hall
Corvallis, OR 97331-6502
Toll free: 1-800-858-7378 (United States, Puerto Rico, Virgin Islands)
Fax: 541-737-0761
E-mail: npic@ace.orst.edu
npic.orst.edu
A service that provides objective, science-based information about a wide variety of pesticide-related subjects, including: pesticide products, recognition and management of pesticide poisonings, toxicology, environmental chemistry.

Resource Conservation and Recovery Act (RCRA)

US EPA Office of Solid Waste (5305P)
1200 Pennsylvania Avenue, NW
Washington, DC 20460
www.epa.gov/osw

Safe Drinking Water Hotline

703-412-3330
Toll free: 1-800-426-4791
www.epa.gov/safewater/hotline
The Office of Ground Water and Drinking Water helps protect public health by ensuring safe drinking water and protecting ground water. This office oversees implementation of the Safe Drinking Water Act, which is the national law safeguarding tap water in America.

Toxic Substances Control Act Assistance Information Service Hotline (TSCA)

202-554-1404
Fax: 202-554-5603
E-mail: tsc hotline@email.epa.gov
www.epa.gov

Equal Employment Opportunity Commission

Office of Communications and Legislative Affairs

1801 L St., NW
Washington, DC 20507
202-663-4191
Toll free: 1-800-669-4000
TTY: 202-663-4494 or 1-800-669-6820
Fax: 202-663-4912
E-mail: info@eeoc.gov
www.eeoc.gov

Federal Communications Commission (FCC)

Consumer Center

Consumer & Governmental Affairs Bureau (CGB)
445 12th St., SW
Washington, DC 20554
Toll free: 1-888-225-5322
TTY: 1-888-835-5322
Fax: 1-866-418-0232
E-mail: fccinfo@fcc.gov
www.fcc.gov/cgb
FCC accepts public inquiries, informal complaints, and questions regarding cable, radio, satellite, telephone, television and wireless services.

★ **Federal Deposit Insurance Corporation (FDIC)**

Division of Supervision and Consumer Protection
 Consumer Response Center
 2345 Grand Boulevard, Ste. 100
 Kansas City, MO 64108
 Toll free: 1-877-275-3342
 TTY: 1-800-925-4618 (Toll free)
 Fax: 703-812-1020
www.fdic.gov
https://www4.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 Maritime Commission

Federal Maritime Commission (FMC)

Office of the Secretary
 Office of Consumer Affairs & Dispute Resolution Service
 800 North Capitol St., NW
 Washington, DC 20573
 202-523-5807
 Fax: 202 275-0059
 E-mail: Complaints@fmc.gov
www.fmc.gov
 FMC is the regulatory agency overseeing ocean carriers and certain other entities, operating in the waterborne foreign commerce of the U.S. FMC assists consumers engaged in disputes with transporting carriers, ocean transportation intermediaries and cruise operators.

Federal Reserve System

Federal Reserve Consumer Help

PO Box 1200
 Minneapolis, MN 55480
 Toll free: 1-888-851-1920 (8am-6pm, CT)
 TTY: 1-877-766-8533 (Toll free) (8am-6pm, CT)
 Fax: 1-877-888-2520 (Toll free)
 E-mail: consumerhelp@federalreserve.gov
www.federalreserveconsumerhelp.gov
 The Federal Reserve Board has consolidated its consumer channels to allow for more efficient investigation of complaints about state member banks.

★ **Federal Trade Commission (FTC)**

Federal Trade Commission

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 (Toll free)
www.ftc.gov
www.OnGuardOnline.gov, Internet fraud protection
 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 numbers above. The FTC records Internet, telemarketing, identity theft, and other fraud-related complaints in Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

★ **General Services Administration**

Federal Citizen Information Center

Federal Citizen Information Center (FCIC)
 1800 F Street, NW
 Room G-142
 Washington, DC 20405
 For Catalog Orders: Send your name and address to Catalog, Pueblo, CO 81009
 202-501-1794
 Toll free: 1-800-333-4636
 Fax: 202-501-4281
www.USA.gov, the 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, USA.gov 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 toll-free 1-800-FED-INFO (333-4636), or by visiting **www.USA.gov**, the U.S. government's official web portal.

Automotive
 BBB
 Corporate Contacts
 Federal Agencies
 National Consumer
 State & Local
 Trade & Professional
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GSA, *continued*

Surplus Federal Property Sales

1800 F Street, NW
Washington, DC 20405
Toll free: 1-800-488-3111
www.gsa.gov, GSA homepage
gsaauctions.gov, GSA online auctions
GSA helps federal agencies dispose of unneeded property by selling directly to the public. They sell personal property, real estate, and vehicles to the public. For more information, visit **www.gsa.gov** and click "For Citizens." The GSA Auctions® e-tool offers the general public the opportunity to bid electronically on many federal assets. The auctions are completely web-enabled, allowing all registered participants to bid on a single item or multiple items (lots) within specified timeframes. To access GSA Auctions, visit **gsaauctions.gov**.

National Archives and Records Administration

8601 Adelphi Rd.
College Park, MD 20740-6001
Toll free: 1-866-272-6272
TTY: 301-837-0482
Fax: 301-837-0483
E-mail: inquire@nara.gov
www.archives.gov
NARA is an independent federal agency that helps preserve our nation's history by overseeing the management of all federal records.

National Council on Disability (NCD)

Director of Communications
1331 F St., NW,
Suite 850
Washington, DC 20004
202-272-2004
TTY: 202-272-2074
Fax: 202-272-2022
E-mail: ncd@ncd.gov
www.ncd.gov
The National Council on Disability is an independent federal agency making recommendations to the President and Congress on policies affecting Americans with disabilities. NCD works to empower individuals with disabilities and to promote equal opportunity.

National Credit Union Administration

National Credit Union Administration (NCUA)

1775 Duke St.
Alexandria, VA 22314-3428
703-518-6300
Toll free: 1-800-827-9650 (Fraud Hotline)
E-mail: pacamail@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.

National Labor Relations Board

Division of Information
1099 14th St., NW
Washington, DC 20570-0001
202-273-1991
Toll free: 1-866-667-6572
TTY: 1-866-315-6572
Fax: 202-273-1789
www.nlrb.gov
The NLRB conducts elections to determine whether or not employees want union representation and investigates and remedies unfair labor practices by employers and unions.

Office of Personnel Management (OPM)

1900 E Street, NW
Washington, DC 20415
202-606-1800
TTY: 202-606-2532
E-mail: general@opm.gov
www.opm.gov
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

Customer Contact Center

PO Box 151750
 Alexandria, VA 22315-1750
 Toll free: 1-800-400-7242
 TTY: 1-800-877-8339
 Fax: 202-326-4047 or 202-326-4147

www.pbgc.gov
www.pbgc.gov/about/contact.html

The Pension Benefit Guaranty Corporation protects the retirement incomes of workers in private sector defined pension benefit plans.

Railroad Retirement Board

844 North Rush St.
 Chicago, IL 60611-2092
 312-751-7139
 Toll free: 1-800-808-0772 (Helpline)
 TTY: 312-751-4701

www.rrb.gov/default.asp

The Railroad Retirement Board is an independent agency in the executive branch of the Federal Government. The Board's primary function is to administer comprehensive retirement-survivor and unemployment-sickness benefit programs for the nation's railroad workers and their families, under the Railroad Retirement and Railroad Unemployment Insurance Acts.

★ **Securities and Exchange Commission (SEC)**

Office of Investor Education and Advocacy

100 F Street, NE
 Washington, DC 20549-0213
 202-551-6551
 Toll free: 1-800-732-0330
 Fax: 202-772-9295
 E-mail: help@sec.gov

www.sec.gov/investor.shtml, 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 above contains an extensive collection of free information on investing wisely and avoiding fraud.

Small Business Administration (SBA)

409 3rd Street, SW, Suite 7600
 Washington, DC 20416
 202-205-6740
 Toll free: 1-800-827-5722 (Information)
 TTY: 704-344-6640
 Fax: 202-481-6190
 E-mail: answerdesk@sba.gov

www.sba.gov

The SBA helps Americans start, build, and grow businesses through an extensive network of field offices and partnerships with public and private organizations. For the office nearest you, look under "U.S. Government" in your telephone directory.

Social Security Administration

Office of Public Inquiries

2555 Windsor Park Bldg.
 6401 Security Blvd.
 Baltimore, MD 21235
 Toll free: 1-800-772-1213

www.socialsecurity.gov

The Social Security Administration provides retirement, survivors and disability benefits, as well as administers Supplemental Security Income (SSI) payments. To report Social Security or SSI fraud, call toll free: 1-800-269-0271.

Surface Transportation Board (STB)

Department of Transportation
 395 E Street, SW
 Washington, DC 20423-0001
 202-245-0245
 TTY: 1-800-877-8339

www.stb.dot.gov

The STB resolves railroad rate and service disputes and reviews proposed railroad mergers. The STB is decisionally independent, although it is administratively affiliated with the Department of Transportation.

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

Index

U.S. Postal Service

Vice President and Consumer Advocate

475 L'Enfant Plaza, SW
Room 10427
Washington, DC 20260-2200
202-268-2282
Toll free: 1-800-275-8777
TTY: 1-877-889-2457

www.usps.gov

The US Postal Service Consumer Advocate listens to the voice of the customer and amplifies the message to postal management. Through proactive external messaging, 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 their Post Office.

United States Postal Inspection Service

Criminal Investigations Service Center
ATTN: Mail Fraud
222 S. Riverside Plaza, Suite 1250
Chicago, IL 60606-6100
Toll free: 1-877-876-2455

postalinspectors.uspis.gov/

If you believe you have been the victim of a crime involving the U.S. mail or need assistance with postal-related problems of a law enforcement nature, you should contact your nearest Postal Inspection Service office. Addresses and telephone numbers can be found in the government pages of your telephone book or by visiting the Postal Inspection Service website.

These organizations define their missions as consumer assistance, protection and/or advocacy. The descriptions below are based on information they provided.

The type of service provided by each organization varies. Those that assist individuals with problems are specified. The others do not assist consumers with individual complaints, but they may be interested in hearing from consumers about problems, issues and trends in connection with their advocacy and consumer education activities.

Most, though not all, distribute consumer education and information materials. Where informational or educational materials are offered, there may be a charge; contact the organization to find out.



AARP

601 East St., NW
Washington, DC 20049
Toll free: 1-888-687-2277
TTY: 1-877-434-7598 (Toll free)

www.aarp.org

AARP is committed to addressing those consumer problems and issues that especially impact 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.

Alliance Against Fraud

1701 K St., NW, Suite 1200
Washington, DC 20006
202-835-3323
Fax: 202-835-0747

E-mail: info@nclnet.org

www.fraud.org/aaft/aaftinfo.htm

The Alliance, coordinated by the National Consumers League, is a coalition of public interest groups, trade associations, labor unions, businesses, law enforcement agencies, educators, and consumer protection agencies. AAF members promote efforts to educate the public about telemarketing and Internet fraud and how to shop safely by phone and online.

American Council on Consumer Interests (ACCI)

555 East Wells St., # 1100
Milwaukee, WI 53202
414-276-6445
Fax: 414-276-3349

E-mail: info@consumerinterests.org

www.consumerinterests.org

ACCI is the leading consumer policy research and education organization consisting of a world-wide community of researchers, educators and related professionals.

American Council on Science and Health (ACSH)

New York, NY 10023-5860
212-362-7044
Fax: 212-362-4919

E-mail: acsh@acsh.org

www.acsh.org

A nonprofit public education group, ACSH provides consumers with up-to-date scientifically sound information on the relationship between human health and chemicals, foods, lifestyles, and the environment. Booklets and special reports on a variety of topics are available.

Center for Auto Safety (CAS)

1825 Connecticut Ave., NW, Ste. 330
Washington, DC 20009
202-328-7700

www.autosafety.org

CAS advocates on behalf of consumers in auto safety and quality, fuel efficiency, emissions, and related issues. For advice on specific problems, CAS requests that consumers write a brief statement of the problem or question, including the year, make and model of the vehicle. Mail it with a stamped self-addressed envelope to the address above.

Center for Science in the Public Interest (CSPI)

1875 Connecticut Ave., NW, Ste. 300
Washington, DC 20009
202-332-9110

Fax: 202-265-4954

E-mail: cspi@cspinet.org

www.cspinet.org

A nonprofit, membership organization, CSPI conducts research, education, and advocacy on nutrition, health, food safety and related issues, and publishes the monthly Nutrition Action Healthletter as well as other consumer information materials.

Consumers' Checkbook Magazine

1625 K St., NW, 8th Floor
Washington, DC 20006
202-347-7283

Toll free: 1-800-213-7283

Fax: 202-347-4000

E-mail: info@checkbook.org

www.checkbook.org

The Center for the Study of Services is an independent, nonprofit consumer organization. The organization's purpose is to provide consumers with information to help them get high quality services and products at the best possible prices. *Consumers CHECKBOOK* evaluates the quality and prices of service firms and stores. The Center also provides help to consumers shopping for vehicles and healthcare, through the publications: *CarBargains*, *LeaseWise*, *Cardeals*, *The Guide to Health Plans for Federal Employees*, *Guide to Top Doctors*, and *Consumers' Guide to Hospitals*.



Certified Financial Planner Board of Standards

1425 K St., NW, Ste. 500
Washington, DC 20005
202-379-2200

Toll free: 1-888-237-6275

Fax: 202-379-2299

E-mail: mail@cfpboard.org

www.cfp.net

Certified Financial Planner Board of Standards is a nonprofit regulatory organization that fosters professional standards in personal financial planning. The CFP Board works to ensure that the public values, has access to, and benefits from competent financial planning. The CFP Board certifies financial planners who meet its requirements by granting use of these marks, CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP (with flame logo).

Coalition Against Insurance Fraud

Washington, DC 20005
202-393-7330

Toll free: 1-800-835-6422

Fax: 202-318-9189

E-mail: info@insurancefraud.org

www.InsuranceFraud.org

The Coalition Against Insurance Fraud is a national alliance of consumer groups, government agencies, and insurance companies dedicated to combating all forms of insurance fraud through advocacy and public information. It conducts research, develops public education programs and provides information on how to avoid becoming a victim of insurance fraud.

Congress Watch

Washington, DC 20003
202-546-4996

Fax: 202-547-7392

E-mail: congresswatch@citizen.org

www.citizen.org/congress

An arm of Public Citizen, Congress Watch works for consumer-related legislation, regulation, and policies in such areas as health and safety, and campaign financing, and has publications available on the issues with which it deals.

Consumer Action

221 Main St., Suite 480
San Francisco, CA 94105
415-777-9635 (Consumer Complaints)
213-623-8327 (Hotline)

TTY: 415-777-9456

Fax: 415-777-5267

E-mail: info@consumer-action.org

www.consumer-action.org

An education and advocacy organization specializing in credit, finance, and telecommunications issues, Consumer Action offers a multi-lingual consumer complaint hotline, free information on its surveys of banks and long-distance telephone companies, and consumer education materials in as many as eight languages. Community-based organizations can receive these free publications in bulk.

Consumer Federation of America (CFA)

1620 I St., Suite 200
Washington, DC 20006
202-387-6121

Fax: 202-265-7989

E-mail: cfa@consumerfed.org

www.consumerfed.org

CFA is a consumer advocacy and education organization. It currently 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 consumer guides in book and pamphlet form. In addition, CFA publishes several newsletters.

Consumer Reports

Yonkers, NY 10703-1057
914-378-2000

Fax: 914-378-2900

www.consumerreports.org

Consumer Reports® is published by Consumers Union (CU), an expert, independent nonprofit organization whose mission is to work for a fair, just, and safe marketplace for all consumers and to empower consumers to protect themselves. To achieve this mission, we test,

inform, and protect. To maintain our independence and impartiality, CU accepts no outside advertising, no free test samples, and has no agenda other than the interests of consumers. See also: Consumers Union.

Consumers for World Trade (CWT)

1001 Connecticut Ave., N.W., Suite 1110
Washington, DC 20036
202-293-2944

Fax: 202-293-0495

E-mail: cwt@cwt.org

www.cwt.org

A nonprofit organization, CWT supports trade expansion and liberalization to promote economic growth and increase consumer choice and price competition in the marketplace. Various publications are available.

Consumers Union

101 Truman Ave.
Yonkers, NY 10703-1057
914-378-2000

Fax: 914-378-2900

www.consumersunion.org

Consumers Union (CU), publisher of *Consumer Reports*, is an independent, nonprofit testing and information organization serving only consumers. CU is a comprehensive source for unbiased advice about products and services, personal finance, health and nutrition, and other consumer concerns. Since 1936, their mission has been to test products, inform the public, and protect consumers. CU's Advocacy Offices provide tools to consumers to make their concerns heard by government and industry. They also testify before Federal and state legislative and regulatory bodies, petition government agencies, emphasizing a national grass roots approach on behalf of consumers. See also: Consumer Reports.

Consumer Policy Institute

914-378-2455

Fax: 914-378-2928

Consumers Union, continued

Washington DC Office

1101 17th St. NW, Suite 500
Washington, DC 20036
202-462-6262
Fax: 202-265-9548

Southwest Regional Office

506 West 14th, Suite A
Austin, TX 78701-1643
512-477-4431
Fax: 512-477-8934

West Coast Regional Office

1535 Mission St.
San Francisco, CA 94103-2512
415-431-6747
Fax: 415-431-0906

Families USA

1201 New York Ave. NW,
Suite 1100
Washington, DC 20005
202-628-3030
Fax: 202-347-2417

E-mail: info@familiesusa.org

www.familiesusa.org

A national, nonprofit membership organization committed to comprehensive reform of health and long-term care, Families USA works to educate and mobilize consumers on healthcare issues. Families USA develops and distributes reports and other materials on health and long-term care issues.

The Federation of American Consumers and Travelers (FACT)

318 Hillsboro Ave.
PO Box 104
Edwardsville, IL 62025
Toll free: 1-800-872-3228
Toll free: 1-877-444-3228
Fax: 618-656-5369

E-mail: 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 non-biased and non-partisan weekly Eye-on-Washington Reports direct

from the nation's capitol, no-strings-attached Disaster Aid, continuing education scholarships, community and classroom grants, assistance for small business owners, travel discounts, and a Consumer Hotline/Library.

Funeral Consumers Alliance

33 Patchen Rd.
South Burlington, VT 05403
802-865-8300

Toll free: 1-800-765-0107

Fax: 802-865-2626

E-mail: info@funerals.org

www.funerals.org

Funeral Consumers Alliance is a nonprofit educational organization protecting a consumer's right to choose a dignified, meaningful, affordable funeral. In addition to informing the public about their available options and rights, FCA will assist in mediating complaints. There are more than 100 local affiliates around the country, many of which work for better legislation, conduct funeral price surveys, and counsel members and the general public.

HALT: An Organization of Americans for Legal Reform

1612 K St. NW, Suite 510
Washington, DC 20006
202-887-8255

Toll free: 1-888-367-4258

Fax: 202-887-9699

E-mail: halt@halt.org

www.halt.org

HALT's mission is to enable Americans to handle their legal affairs affordably, equitably, and simply. HALT publishes a series of self-help legal manuals, operates a legal information clearinghouse, and advocates for legal reforms which will benefit consumers.

Health Research Group (HRG)

1600 20th St., NW
Washington, DC 20009
202-588-1000

E-mail: pcmail@citizen.org

www.citizen.org/hrg

A division of Public Citizen, HRG works for protection against unsafe foods, drugs, medical devices, and workplaces, and advocates for greater consumer control over personal health decisions. A monthly Health Letter and a monthly letter on prescription drugs are available.

Hearing Loss Association of America

7910 Woodmont Ave., Suite 1200
Bethesda, MD 20814

301-657-2248

TTY: 301-657-2249

Fax: 301-913-9413

E-mail: info@hearingloss.org

www.hearingloss.org

The Hearing Loss Association of America is a nonprofit serving the interests of consumers with hearing loss through self help, advocacy and education. It offers publications on: hearing aids, cochlear implants, assistive listening devices, Americans with Disabilities Act, employment, travel, lip-reading, education, parenting, medical research, psychological stress and telephone and television strategies. Hearing Loss Association of America holds annual conventions, fundraising walks, and publishes *Hearing Loss Magazine*.

Jump\$tart Coalition for Personal Financial Literacy

Washington, DC 20006

202-466-8604

Toll free: 1-888-453-3822

Fax: 202-223-0321

E-mail: info@jumpstartcoalition.org

www.jumpstart.org

The Coalition's direct objective is to encourage curriculum enrichment to ensure that basic personal financial management skills are attained during the K-16 educational experience.



★ **National Association of Consumer Agency Administrators (NACAA)**
 Two Brentwood Commons, Suite 150
 750 Old Hickory Blvd.
 Brentwood, TN 37027
 615-371-6125
 Toll free: 1-866-729-6222
 Fax: 615-369-6225
 E-mail: nacaa@nacaa.net
www.nacaa.net
 An association of the administrators of local, state, and Federal Government consumer protection agencies, NACAA provides training programs, public policy studies and conferences, professional publications, and other member services.

National Coalition for Consumer Education
 1701 K St., NW, Suite 1200
 Washington, DC 20006
 202-835-3323
 Fax: 202-835-0747
www.nclnet.org
 NCCE is a coalition coordinated by the National Consumers League. It develops and provides educational materials and resources to consumer educators through a network of state coordinators. The coalition sponsors LifeSmarts, a game-show competition open to all teens in the 9th through 12th grade.

National Community Reinvestment Coalition (NCRC)
 727 15th St., NW, Suite 900
 Washington, DC 20005-2112
 202-628-8866
 Fax: 202-628-9800
 E-mail: member@ncrc.org
www.ncrc.org
 NCRC was founded in 1990 with the goal of ending discriminatory banking practices and increasing the flow of private capital and credit into underserved communities across the country.

National Consumer Law Center (NCLC)
 Seven Winthrop Square, 4th Floor
 Boston, MA 02111-1245
 617-542-8010
 Fax: 617-542-8028
 E-mail: consumerlaw@nclc.org
www.consumerlaw.org
 NCLC is an advocacy and research organization focusing on the needs of low-income and elderly consumers. Limited resources prevent the organization from responding to individual inquiries. The Center publishes *Surviving Debt: A Guide for Consumers*. *NCLC Reports*, a newsletter on consumer law developments that is published 24 times a year.

The National Consumer Protection Technical Resource Center
 1155 21st St. NW, Suite 202
 Washington, DC 20036
 Toll free: 1-877-808-2468
 Fax: 202-331-9334
 E-mail: 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 utilize the skills and expertise of retired professionals to educate and empower communities to take an active role in the detection and prevention of healthcare fraud and abuse, with a focus on the Medicare and Medicaid programs.

National Consumers League
 1701 K St., NW, Suite 1200
 Washington, DC 20006
 202-835-3323
 Fax: 202-835-0747
www.nclnet.org
 Founded in 1899, the mission of the NCL is to protect and promote social and economic justice for consumers and workers. The league is a nonprofit membership organization working for health, safety, and fairness in the marketplace and workplace. Current principal issue areas include consumer fraud,

food and drug safety, fair labor standards, child labor, healthcare, e-commerce, financial services and telecommunications. The league promotes consumer education through outreach to high school students and provides information to consumers through publications, media outreach and multiple websites.

National Council on the Aging (NCOA)
 Washington, DC 20036
 202-479-1200
 Toll free: 1-800-424-9046
 TTY: 202-479-6674
 Fax: 202-479-0735
 E-mail: info@ncoa.org
www.ncoa.org
 NCOA is the nation's first association of organizations and professionals dedicated to promoting the dignity, self-determination, well being, and contributions of older persons.

National Fraud Information Center/Internet Fraud Watch
 1701 K St., NW, Suite 1200
 Washington, DC 20006
 Fax: 202-835-0747
www.fraud.org
 NFC/IFW assists consumers with recognizing and filing complaints about telemarketing and Internet fraud. A project of the National Consumers League, the hotline provides consumers with information to help them avoid becoming victims of fraud and in reporting telemarketing and Internet fraud to law enforcement. Spanish-speaking counselors are available.

Public Citizen, Inc.
 1600 20th St., NW
 Washington, DC 20009
 202-588-1000
 E-mail: pcmail@citizen.org
www.citizen.org
 A national, nonprofit membership organization representing consumer interests through lobbying, litigation, research, and publications, Public Citizen represents consumer interests in the areas of product

liability, healthcare delivery, safe medical devices and medications, open and ethical government, and safe and sustainable energy use.

★ **Society of Consumer Affairs Professionals in Business (SOCAP)**

675 North Washington St., Suite 200
Alexandria, VA 22314
703-519-3700
Fax: 703-549-4886
E-mail: 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)

218 D St., SE,
First Floor
Washington, DC 20003-1900
202-546-9707
Fax: 202-546-2461
E-mail: uspirg@pirg.org

www.uspirg.org

U.S. PIRG is the national lobbying office for the state public interest research groups. The PIRGs are consumer 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 other issues. U.S. PIRG does not handle individual consumer complaints directly but measures complaint levels to gauge the need for remedial legislation.

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

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

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

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

This list is arranged in alphabetical order by state name.

Alabama

State Offices

Consumer Affairs Section

Office of the Attorney General
11 South Union St.
Montgomery, AL 36130
334-242-7335
Toll free: 1-800-392-5658 (AL)
Fax: 334-242-2433
www.ago.state.al.us

Alaska

State Offices

Consumer Protection Unit

Office of the Attorney General
1031 West 4th Ave., Suite 200
Anchorage, AK 99501-5903
907-269-5100
Toll free: 1-888-576-2529
Fax: 907-276-8554
www.law.state.ak.us

Arizona

State Offices

Consumer Protection and Advocacy Section

Office of the Attorney General
1275 West Washington St.
Phoenix, AZ 85007
602-542-5025
602-542-5763 (Consumer Information and Complaints)
Toll free: 1-800-352-8431 (AZ)
Fax: 602-542-4085
www.azag.gov

Consumer Protection

Office of the Attorney General
400 West Congress South Bldg.,
Suite 315
Tucson, AZ 85701
520-628-6504
Toll free: 1-800-352-8431 (AZ)
Fax: 520-628-6530
E-mail: consumerinfo@azag.gov
www.azag.gov

County Offices

Greenlee County Attorney's Office

PO Box 1717
Clifton, AZ 85533
928-865-4108
Fax: 928-865-4665
www.azag.gov

Coconino County Attorney's Office

110 East Cherry Ave.
Flagstaff, AZ 86001
928-779-6518
Toll free: 1-800-559-9289
Fax: 928-679-8201
www.coconino.az.gov/ca.aspx

Pinal County Attorney's Office

PO Box 887
Florence, AZ 85232
520-866-6271
Toll free: 1-800-208-6897
Fax: 520-866-6423
E-mail: pinalcountyattorney@co.pinal.az.us
<http://pinalcountyaz.gov/Departments/Countyattorney/Pages/Home.aspx>

Gila County Attorney's Office

1400 East Ash St.
Globe, AZ 85501
928-425-3231, ext. 8630
Fax: 928-425-3720
www.azag.gov

Navajo County Attorney's Office

PO Box 668
Holbrook, AZ 86025
928-524-4026
Fax: 928-524-4244
www.azag.gov

Mohave County Attorney's Office

PO Box 7000
315 North Fourth St. (Zip: 86401)
Kingman, AZ 86402-7000
928-753-0719
Fax: 928-753-2669
www.co.mohave.az.us/depts/attorney/attorney_default.asp

Santa Cruz County Attorney's Office

2150 North Congress Dr., Ste 201
Nogales, AZ 85621
520-375-7780
Fax: 520-375-7793
www.co.santa-cruz.az.us/county_attorney/

La Paz County Attorney's Office

1320 Kofa Ave.
Parker, AZ 85344
928-669-6118
Fax: 928-669-2019
www.azag.gov

Yavapai County Attorney's Office

255 East Gurley
Yavapai County Courthouse
Prescott, AZ 86301
928-771-3344
Fax: 928-771-3110
www.azag.gov

Graham County Attorney's Office

800 West Main
Graham County Courthouse
Safford, AZ 85546
928-428-3620
Fax: 928-428-7200
www.azag.gov

Apache County Attorney's Office

PO Box 637
St. Johns, AZ 85936
928-337-7560
Fax: 928-337-2427
www.azag.gov

Yuma County Attorney's Office

250 West Second St., Suite G
Yuma, AZ 85364
928-817-4300
Fax: 928-817-4301
www.co.yuma.az.us/atty/

Arkansas

State Offices

Consumer Protection Division

Office of the Attorney General
323 Center St., Suite 200
Little Rock, AR 72201
501-682-2007
501-682-2341 (Consumer Hotline)
Toll free: 1-800-482-8982
(Consumer Hotline)
Toll free: 1-800-448-3014
(Crime Victims Hotline)
Toll free: 1-888-382-1222
(Do Not Call Program)
TTY: 501-682-6073
Fax: 501-682-8118
(Consumer Division)
E-mail: oag@arkansasag.gov
www.arkansasag.gov

California

State Offices

Bureau of Automotive Repair

California Department of Consumer Affairs
10240 Systems Pkwy.
Sacramento, CA 95827
Toll free: 1-800-952-5210 (CA)
TTY: 916-322-1700
Fax: 916-255-1369
www.autorepair.ca.gov

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: 916-324-5564
Fax: 916-323-5341
E-mail: piu@doj.ca.gov
www.caag.state.ca.us

California Department of Consumer Affairs

1625 North Market Blvd.
Sacramento, CA 95834
Toll free: 1-800-952-5210 (CA)
TTY: 916-322-1700
E-mail: dca@dca.ca.gov
www.dca.ca.gov

County Offices

Consumer and Environmental Protection Unit

Solano County District Attorney's Office
675 Texas Street, Suite 4500
Fairfield, CA 94533
707-784-6800
Fax: 707-784-7986
www.co.solano.ca.us/depts/da/

Consumer & Environmental Protection Division

Fresno County District Attorney's Office
1250 Van Ness Ave., 2nd Floor
Fresno, CA 93721
559-488-3156
559-488-3836
Fax: 559-488-1852
www.co.fresno.ca.us

Los Angeles County Department of Consumer Affairs

500 West Temple St., Room B-96
Los Angeles, CA 90012-2706
213-974-1452
Toll free: 1-800-593-8222 (L.A. County)
TTY: 213-626-0913
Fax: 213-687-0233
E-mail: dca@dca.lacounty.gov
dca.lacounty.gov

Contra Costa County District Attorney's Office

900 Ward Street, 4th Floor
Martinez, CA 94553
925-957-8604
Fax: 925-646-4683
www.co.contra-costa.ca.us/

Consumer Fraud Unit

Stanislaus County District Attorney's Office
832 12th Street, 3rd Floor
Modesto, CA 95354
209-525-5550
Fax: 209-525-5545
www.stanislaus-da.org

Consumer Affairs Division

Napa County District Attorney's Office
PO Box 720
931 Parkway Mall
Napa, CA 94559
707-253-4211
707-253-4059 (Hotline)
Fax: 707-253-4041
www.co.napa.ca.us/

Consumer & Environmental Unit

San Mateo County District Attorney's Office
400 County Center, 3rd Floor
Redwood City, CA 94063
650-363-4651 (Consumer Complaint Line)
650-363-4636
Fax: 650-363-4873

Consumer Protection Division

Monterey County District Attorney's Office
PO Box 1131
Salinas, CA 93902
831-755-5070
Fax: 831-755-5068
www.co.monterey.ca.us

San Diego County District Attorney's Office

330 W. Broadway, Suite 750
San Diego, CA 92101
619-531-4070
Fax: 619-531-4481
www.sdca.org

Automotive
BBB
Corporate Contacts
Federal Agencies
National Consumer
State & Local
Trade & Professional
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Consumer and Environmental Protection Unit

San Francisco County District Attorney's Office
732 Brannan St.
San Francisco, CA 94103
415-551-9595 (Hotline)
Fax: 415-551-9504
www.sfdistrictattorney.org

Consumer Protection Unit

Santa Clara County District Attorney's Office
West Wing, 4th Floor
70 West Hedding St.
San Jose, CA 95110
408-792-2880
408-299-7400
Fax: 408-279-8742
E-mail: webmaster@da.co.santa-clara.ca.us
www.santaclara-da.org

Economic Crime Unit

Consumer Fraud Department
1050 Monterey St., Room 223
County Government Center
San Luis Obispo, CA 93408
805-781-5856
Fax: 805-781-1173
www.slocounty.ca.gov/DA/

Consumer Protection Unit

Marin County District Attorney's Office
Hall of Justice, Room 130
San Rafael, CA 94903
415-499-6495
Fax: 415-499-3719
E-mail: consumer@co.marin.ca.us/da
www.co.marin.ca.us

Consumer/Environmental Protection Unit

Orange County District Attorney's Office
401 Civic Center Dr. W.
Santa Ana, CA 92701
714-648-3600
Fax: 714-648-3636
orangecountyda.com

Consumer Protection Unit

Santa Barbara County District Attorney's Office
1112 Santa Barbara St.
Santa Barbara, CA 93101
805-568-2300
Fax: 805-568-2453

Division of Consumer Affairs

Santa Cruz County District Attorney's Office
701 Ocean St., Room 200
Santa Cruz, CA 95060
831-454-2050
TTY: 831-454-2123
Fax: 831-454-2694
www.co.santa-cruz.ca.us

Consumer Mediation Section

Ventura County District Attorney's Office
800 South Victoria Ave.
Ventura, CA 93009
805-654-3110
Fax: 805-648-9255
www.ventura.org/vcda

City Offices

Criminal Division

Kern County District Attorney's Office
1215 Truxtun Ave., 4th Floor
Bakersfield, CA 93301
661-868-2340
Fax: 661-868-2700
E-mail: dacriminal@co.kern.ca.us
www.co.kern.ca.us/da/criminal.asp

Los Angeles City Attorney's Office

200 North Main St.
800 City Hall East
Los Angeles, CA 90012
213-978-8100
Fax: 213-978-8312
www.lacity.org/atty

Consumer and Environmental Protection Unit

1200 Third Ave., Suite 700
San Diego, CA 92101-4106
619-533-5600
Fax: 619-533-5504
E-mail: cepu@sandiego.gov
www.sandiego.gov/cityattorney

Consumer Protection, Fair Housing & Public Rights Division

Santa Monica City Attorney's Office
1685 Main St., Room 310
Santa Monica, CA 90401
310-458-8336
Fax: 310-395-6727
E-mail: consumer@smgov.net
www.smgov.net

Colorado

State Offices

Consumer Protection Division

Colorado Attorney General's Office
1525 Sherman St., 7th Floor
Denver, CO 80203-1760
303-866-5079
Toll free: 1-800-222-4444
Fax: 303-866-4916

AARP ElderWatch

A program with the Colorado Attorney General and the AARP Foundation that is fighting elder financial abuse and fraud through information, education, referrals and consumer advocacy.
1301 Pennsylvania, #280
Denver, CO 80203
303-222-4444, option 2
Toll free: 1-800-222-4444, option 2
Fax: 303-831-6217
E-mail: aarpelderwatch@aarp.org
www.aarpelderwatch.org

County Offices

Economic Crime Division

El Paso and Teller Counties District Attorney's Office
105 East Vermijo, Suite 300
Colorado Springs, CO 80903-2083
719-520-6002
Fax: 719-520-6164
dao.elpasoco.com

Economic Crime Unit

Denver District Attorney's Office
201 West Colfax Ave., Dept 801
Denver, CO 80202
720-913-9179
Fax: 720-913-9177
www.denverda.org

Weld County District Attorney's Office

915 Tenth Street, PO Box 1167
Greeley, CO 80632
970-356-4010
Fax: 970-352-8023
www.co.weld.co.us/departments/

Pueblo County District

Attorney's Office

701 Court
 Pueblo, CO 81003
 719-583-6000
 Fax: 719-583-6666
www.co.pueblo.co.us/district_attorney/

Connecticut

State Offices

Department of Consumer Protection

165 Capitol Ave.
 Hartford, CT 06106
 860-713-6050
 Fax: 860-713-7243
www.ct.gov/dcp

City Offices

Director of Consumer Protection

City of Middletown
 PO Box 1300
 245 deKoven Dr.
 Middletown, CT 06457-1300
 860-344-3491
 TTY: 860-344-3521
 Fax: 860-344-3561
 E-mail: phil.cacciola@cityofmiddletown.com
www.cityofmiddletown.com

Delaware

State Offices

Fraud and Consumer Protection Division

Office of the Attorney General
 820 North French St.
 Carvel State Office Building
 Wilmington, DE 19801
 302-577-8600
 Toll free: 1-800-220-5424
 Fax: 302-577-6499
 E-mail: consumer.protection@state.de.us
www.attorneygeneral.delaware.gov

District of Columbia

District of Columbia only Offices

Office of Consumer Protection

Office of the Attorney General for the District of Columbia
 941 N. Capitol Street NE
 Washington, DC 20002
 202-442-4615
 Fax: 202-478-9296
www.d cra. dc. gov

District of Columbia Offices

Department of Consumer and Regulatory Affairs

Government of the District of Columbia
 941 North Capitol St., NE
 Washington, DC 20002
 202-442-4400
 202-727-1000 (Citywide Call Center)
 Fax: 202-442-9445
 E-mail: dcra@dc.gov
www.d cra. dc. gov

Office of Consumer Protection

Department of Consumer & Regulatory Affairs
 941 N Capitol Street NE
 Washington, DC 20002
 202-442-4400
 202-442-4615
 Fax: 202-478-9296
www.d cra. dc. gov

Florida

State Offices

Economic Crimes Division

Office of the Attorney General
 PL-01 The Capitol
 Tallahassee, FL 32399-1050
 850-414-3600
 Toll free: 1-866-966-7226 (FL)
 TTY: 1-800-955-8771 (Toll free)
 Fax: 850-488-4483
www.myfloridalegal.com

Florida Dept. of Agriculture and Consumer Services

Division of Consumer Services
 2005 Apalachee Pkwy.
 Tallahassee, FL 32301
 850-488-2221
 Toll free: 1-800-435-7352 (FL)
 Fax: 850-410-3839
www.800helpfla.com

Multi-State Litigation and Intergovernmental Affairs

Office of the Attorney General
 PL-01 The Capitol
 Tallahassee, FL 32399-1050
 850-414-3300
 Toll free: 1-866-966-7226 (FL)
 TTY: 1-800-955-8771 (Toll free)
 Fax: 850-410-1630
www.myfloridalegal.com

Regional Offices

Economic Crimes Division

Office of the Attorney General
 110 SE 6th St.
 Fort Lauderdale, FL 33301-5000
 954-712-4600
 Fax: 954-712-4658
www.myfloridalegal.com/consumer

Economic Crimes Unit

Office of the Attorney General
 1300 Riverplace Blvd., Ste. 405
 Jacksonville, FL 32207
 904-348-2720
 Fax: 904-858-6918

Economic Crimes Division

Office of the Attorney General
 135 West Central Blvd., Suite 1000
 Orlando, FL 32801
 407-999-5588
 Fax: 407-245-0365
www.myfloridalegal.com

Economic Crimes Division

Office of the Attorney General
 3507 East Frontage Rd., Suite 325
 Concourse Center 4
 Tampa, FL 33607-1795
 813-287-7950
 Fax: 813-281-5515
www.myfloridalegal.com

Economic Crimes Division

Office of the Attorney General
 1515 North Flagler Dr., Suite 900
 West Palm Beach, FL 33401
 561-837-5000
 Fax: 561-837-5109
www.myfloridalegal.com

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

Index

County Offices

Pinellas County Office of Consumer Protection

15251 Roosevelt Blvd., Suite 209
Clearwater, FL 33760
727-464-6200
TTY: 727-464-6088
Fax: 727-464-6129
E-mail: consumer@co.pinellas.fl.us
www.pinellascounty.org/consumer

Broward County Consumer Affairs Division

115 South Andrews Ave., A460
Fort Lauderdale, FL 33301
954-357-5350
Fax: 954-765-5309
E-mail: consumer@broward.org
www.broward.org/consumer

Miami-Dade County Consumer Services Department

140 West Flagler St., Suites 901-904
Miami, FL 33130
305-375-1250
E-mail: consumer@miamidade.gov
www.miamidade.gov/csd

Office of the State Attorney for Miami-Dade County

Economic Crime Division
1350 NW 12th Ave.
Miami, FL 33136-2111
305-547-0671
Fax: 305-547-0717
www.miamisao.com

Pasco County Consumer Affairs Division

7530 Little Rd., Suite 140
New Port Richey, FL 34654
727-847-8106
727-847-8110 (Info. Code Compliance)
Fax: 727-847-8191
E-mail: drjones@pascocountyfl.net
www.pascocountyfl.net

Orange County Consumer Fraud Unit

PO Box 1673
415 North Orange Ave.
Orlando, FL 32802
407-836-2490
Fax: 407-836-1210
E-mail: fraudhelp@sao9.org
www.orangecountyfl.net

Hillsborough County Consumer Protection Agency

8900 North Armenia Ave., Ste 226
Tampa, FL 33604-1072
813-903-3430
Fax: 813-903-3432
www.hillsboroughcounty.org/consumerprotection

Palm Beach County Division of Consumer Affairs

50 South Military Trail
West Palm Beach, FL 33415
561-712-6600
Toll free: 1-800-852-7362
Fax: 561-712-6610
www.pbcgov.com/consumer

Georgia

State Offices

Governor's Office of Consumer Affairs

Two Martin Luther King, Jr. Dr., Suite 356
Atlanta, GA 30334
404-656-3790
Toll free: 1-800-869-1123
(GA and Outside Atlanta)
Fax: 404-651-9018
consumer.georgia.gov

Hawaii

State Offices

Office of Consumer Protection

Department of Commerce and Consumer Affairs
345 Kekuanaoa St., Room 12
Hilo, HI 96720
808-933-0910
Fax: 808-933-8845
www.hawaii.gov/dcca

Office of Consumer Protection

Department of Commerce and Consumer Affairs
235 South Beretania St., Room 801
Honolulu, HI 96813-2419
808-586-2636
Fax: 808-586-2640
www.hawaii.gov/dcca/ocp

Office of Consumer Protection

Dept of Commerce and Consumer Affairs
1063 Lower Main St., Ste C-216
Wailuku, HI 96793
808-984-8244
Fax: 808-243-5807
www.hawaii.gov/dcca/ocp

Idaho

State Offices

Consumer Protection Division

Idaho Attorney General's Office
650 West State St.
Boise, ID 83720-0010
208-334-2424
Toll free: 1-800-432-3545 (ID)
Fax: 208-334-4151
www.ag.idaho.gov

Illinois

State Offices

Consumer Fraud Bureau

1001 East Main St.
Carbondale, IL 62901
618-529-6400
Toll free: 1-800-243-0607 (Hotline)
TTY: Toll free 1-877-785-9339 (IL)
Fax: 618-529-6416
E-mail: ag_consumer@atg.state.il.us
www.illinoisattorneygeneral.gov

Consumer Fraud Bureau

100 West Randolph, 12th Floor
Chicago, IL 60601
312-814-3000
Toll free: 1-800-386-5438 (IL)
TTY: 312-814-3374
Fax: 312-814-2549
E-mail: ag_consumer@atg.state.il.us
www.illinoisattorneygeneral.gov

Governor's Office of Citizens Action

222 South College, Room 106
Springfield, IL 62706
217-782-0244
Toll free: 1-800-642-3112 (IL)
Fax: 217-524-4049
E-mail: governor@illinois.gov
www.illinois.gov

County Offices

Consumer Fraud Division
 Cook County State Attorney's Office
 69 West Washington, Suite 3130
 Chicago, IL 60602
 312-603-8600
 312-603-8700 (Consumer Line)
 Fax: 312-603-9830
 E-mail: consumer@cookcountygov.com
www.statesattorney.org/consumer_fraud.htm

Consumer Fraud Bureau
 Office of the Attorney General
 500 South Second St.
 Springfield, IL 62706
 217-782-1090
 Toll free: 1-800-243-0618 (IL)
 TTY: 217-785-2771 or
 Toll Free 1-877-844-5461(IL)
 Fax: 217-782-1097
 E-mail: ag_consumer@atg.state.il.us
www.illinoisattorneygeneral.gov

City Offices

Chicago Department of Consumer Services
 Richard J. Daley Center
 50 West Washington, Room 208
 Chicago, IL 60602
 312-744-4006
 TTY: 312-744-9385
 Fax: 312-742-8700
www.cityofchicago.org/ConsumerServices

City of Des Plaines Consumer Protection Office
 1420 Miner St., 6th Floor
 Des Plaines, IL 60016
 847-391-5488
 Fax: 847-391-5378
 E-mail: consumerprotection@desplaines.org
www.desplaines.org

Indiana

State Offices

Consumer Protection Division
 Office of the Attorney General
 302 West Washington St.
 Indiana Government Center South
 Indianapolis, IN 46204
 317-232-6330
 Toll free: 1-800-382-5516
 (Consumer Hotline)
 Fax: 317-232-4393
www.indianaconsumer.com

County Offices

Marion County Prosecuting Attorney's Office
 251 E Ohio St., Suite 160
 Indianapolis, IN 46204
 317-327-3522
 Fax: 317-327-5409
www.indygov.org

Iowa

State Offices

Consumer Protection Division
 Office of the Iowa Attorney General
 Hoover Building
 1305 East Walnut St., 2nd Floor
 Des Moines, IA 50319
 515-281-5926
 Toll free: 1-888-777-4590 (IA)
 Fax: 515-281-6771
 E-mail: consumer@iowa.gov
www.iowaAttorneyGeneral.org

Kansas

State Offices

Consumer Protection & Antitrust Division
 Office of the Attorney General
 120 SW 10th, 2nd Floor
 Topeka, KS 66612-1597
 785-296-3751
 Toll free: 1-800-432-2310 (KS)
 TTY: 785-291-3767
 Fax: 785-291-3699
 E-mail: cprotect@ksag.org
www.ksag.org

County Offices

Consumer Protection Division
 Johnson County District Attorney's Office
 100 North Kansas Ave.
 Johnson County Courthouse
 Olathe, KS 66061
 913-715-3003
 Fax: 913-715-3040
www.da.jocogov.org

Consumer Fraud & Economic Crime Division
 Office of the District Attorney
 535 North Main St., 1st Floor
 Wichita, KS 67203-3747
 316-660-3600
 Toll free: 1-800-432-6878 (KS)
 Fax: 316-383-4638
 E-mail: consumer@sedgwick.gov
www.sedgwickcounty.org/da

Kentucky

State Offices

Office of Consumer Protection
 Office of the Attorney General
 1024 Capital Center Dr., Suite 200
 Frankfort, KY 40601
 502-696-5389
 Toll free: 1-888-432-9257 (KY)
 Fax: 502-573-8317
 E-mail: attorney.general@ag.ky.gov
www.ag.ky.gov

Kentucky Office of the Attorney General
 Consumer Protection Division
 8911 Shelbyville Road
 Frankfort, KY 40601
 1024 Capital Center Drive
 Louisville, KY 40222
 502-696-5389
 502-429-7134 (Jefferson County)
 Toll free: 888-432-9257
 Fax: 502-429-7129
 E-mail: decker@ag.ky.gov
ag.ky.gov

Automotive
 BBB
 Corporate Contacts
 Federal Agencies
 National Consumer
 State & Local
 Trade & Professional
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Louisiana

State Offices

Consumer Protection Section

Office of the Attorney General
PO Box 94005
Baton Rouge, LA 70804-9005
225-326-6400
Toll free: 1-800-351-4889
Fax: 225-326-6499
www.ag.state.la.us

County Offices

Jefferson Parish District Attorney's Office

Economic Crime Unit
200 Derbigny St.
Gretna, LA 70053-5894
504-368-1020
Fax: 504-361-2996

Maine

State Offices

Consumer Protection Division

Office of the Attorney General
Six State House Station
Augusta, ME 04333
207-626-8800
Toll free: 1-800-436-2131
(Consumer Protection)
Fax: 207-626-8812
E-mail: consumer.mediation@maine.gov
www.maine.gov/ag

Bureau of Consumer Credit Protection

35 State House Station
Augusta, ME 04333-0035
207-624-8527
Toll free: 1-800-332-8529 (ME)
TTY: 1-888-577-6690 (Toll free)
Fax: 207-582-7699
www.credit.maine.gov

Maryland

State Offices

Consumer Protection Division

Office of the Attorney General
200 Saint Paul Place, 16th Floor
Baltimore, MD 21202-2021
410-528-8662 (Consumer Complaints)
410-576-6550 (Consumer Information)
410-528-1840 (Health Advocacy Unit)
Toll free: 1-888-743-0023
Toll free: 1-877-261-8807
(Health Advocacy Unit)
TTY: 410-576-6372 (MD)
Fax: 410-576-7040
E-mail: consumer@oag.state.md.us
www.oag.state.md.us/consumer

Regional Offices

Consumer Protection Division

Maryland Attorney Generals' Office
44 North Potomac Street, Suite 104
Hagerstown, MD 21740-5684
301-791-4780
TTY: 410-576-6372 (Baltimore office)
Fax: 301-791-7178
www.oag.state.md.us/consumer

Consumer Protection Division

Eastern Shore Branch Office
Office of the Attorney General
201 Baptist St., Suite 30
Salisbury, MD 21801-4976
410-713-3620
410-576-6300 (Baltimore office)
Toll free: 1-888-743-0023
(Baltimore office)
TTY: 410-576-6372
Fax: 410-713-3621
www.oag.state.md.us

County Offices

Howard County Office of Consumer Affairs

6751 Columbia Gateway Dr.
Columbia, MD 21046
410-313-6420
Fax: 410-313-6453
E-mail: rgbowman@howardcountymd.gov
www.howardcountymd.gov

Montgomery County Office of Consumer Protection

100 Maryland Ave., Suite 330
Rockville, MD 20850
240-777-3636
TTY: 240-777-3679
Fax: 240-777-3768
www.montgomerycountymd.gov/consumer

Massachusetts

State Offices

Consumer Protection and Antitrust Division

Office of the Attorney General
One Ashburton Place
Boston, MA 02108
617-727-8400 (Consumer Hotline)
TTY: 617-727-4765
Fax: 617-727-3265
www.mass.gov/ago

Executive Office of Consumer Affairs and Business Regulation

Ten Park Plaza, Suite 5170
Boston, MA 02116
617-973-8700 (General Information)
617-973-8787 (Consumer Hotline)
Toll free: 1-888-283-3757 (MA)
TTY: 617-973-8790
Fax: 617-973-8798
E-mail: consumer@state.ma.us
www.mass.gov/Consumer

Southern Massachusetts Division

Office of the Attorney General
105 William St.
New Bedford, MA 02740
508-990-9700
Fax: 508-990-8686
www.mass.gov/ago

Western Massachusetts Division

Office of the Attorney General
1350 Main St., 4th Floor
Springfield, MA 01103-1629
413-784-1240
TTY: 617-727-4765 (Boston office)
Fax: 413-784-1244
www.mass.gov/ago

Central Massachusetts Division

Office of the Attorney General
 One Exchange Place
 Worcester, MA 01608
 508-792-7600
 617-727-8400
 Fax: 508-795-1991
www.mass.gov/ago

County Offices

Norfolk District Attorney's Office

Consumer Protection Division
 45 Shawmut Rd.
 Canton, MA 02021
 781-830-4800
 Fax: 781-830-4801
www.mass.gov/da/norfolk

Franklin County

Northwestern District
 Attorney's Office
 13 Conway St.
 Greenfield, MA 01301
 413-774-3186
 Fax: 413-773-3278
 E-mail: Janice.Garrett@Massmail.state.ma.us

Hampshire County

North Western District
 Attorney's Office
 One Gleason Plaza
 Northampton, MA 01060
 413-586-9225
 Fax: 413-584-3635

Berkshire County Consumer Advocates, Inc.

150 North St., Room 34
 Pittsfield, MA 01201
 413-443-9128
 Toll free: 1-800-540-9128
 (Berkshire County)
 Fax: 413-496-9225
 E-mail: berkshire.advocates@yahoo.com

Consumer Council of Worcester County

484 Main St., 2nd Floor
 Worcester, MA 01608-1690
 508-754-1176
 Toll free: 1-800-545-4577
 Fax: 508-754-0203
www.wcac.net

City Offices

Mass PIRG Consumer Action Center

44 Winter St., 4th Floor
 Boston, MA 02108
 781-335-0280
 Fax: 781-340-3991
www.masspirg.org

City of Boston Consumer Affairs & Licensing

One City Hall Plaza,
 Room 817
 Boston, MA 02201
 617-635-3834
 Fax: 617-635-4174
 E-mail: MOCAL@cityofboston.gov
www.cityofboston.gov/consumeraffairs

Cambridge Consumers' Council

831 Massachusetts Ave.
 Cambridge, MA 02139
 617-349-6150
 TTY: 617-349-6112
 Fax: 617-349-6148
 E-mail: Consumer@CambridgeMA.gov
www.ci.cambridge.ma.us/Consumer

Greater Fall River/New Bedford residents contact:

One Government Center
 Fall River, MA 02722
 508-324-2672
 Fax: 508-324-2626
www.ago.state.ma.us

Consumer Protection Program

Haverhill Community Action, Inc.
 145 Essex St.
 Haverhill, MA 01832
 978-373-1971
 Fax: 978-373-8966
www.ago.state.ma.us

Cape Cod residents contact:

Consumer Assistance Council, Inc.
 149 Main St.
 Hyannis, MA 02601
 508-771-0700
 Toll free: 1-800-867-0701 (MA)
 Fax: 508-771-3011
 E-mail: cac@capecod.net
www.consumerCouncil.com

Consumer Protection Program

Greater Lawrence Community
 Action Council, Inc.
 305 Essex St.
 Lawrence, MA 01840
 978-681-4990
 Fax: 978-681-4949

Middlesex Community College Law Center

33 Kearney Square
 Lowell, MA 01852-1987
 978-656-3342
 Fax: 978-441-1794
 E-mail: lawcenter@middlesex.mass.edu
www.middlesex.mass.edu/lawcenter

Medford Consumer Advisory Commission

90 Main St.
 Medford, MA 02155
 781-393-2460
www.ago.state.ma.us

Consumer Assistance Office – Metro West, Inc.

209 West Central St.
 Natick, MA 01760
 508-651-8812
 Fax: 508-647-0661
 E-mail: consumermw@conversent.net
www.consumermetrowest.org

Newton-Brookline Consumer Office

1000 Commonwealth Ave.
 Newton City Hall
 Newton Centre, MA 02459
 617-796-1292
 TTY: 617-796-1089
 Fax: 617-796-1293
 E-mail: consumer@newtonma.gov
www.ci.newton.ma.us

South Shore Community Action Council, Inc.

265 South Meadow Rd.
 Plymouth, MA 02360
 508-747-7575, ext. 226
 Fax: 508-746-5140
 E-mail: lmtilley@sscac.org

Revere Consumer Affairs Office

150 Beach St.
 Revere, MA 02151
 781-286-8114
 Fax: 781-485-2788
 E-mail: jellis@revere.org

Automotive
 BBB
 Corporate Contacts
 Federal Agencies
 National Consumer
 State & Local
 Trade & Professional
 Index

Mayor's Office of Consumer Information

36 Court St.
City Hall
Springfield, MA 01103-1699
413-787-6437
Fax: 413-787-7781
E-mail: moci@springfieldcityhall.com
www.springfieldcityhall.com

Michigan

State Offices

Office of Attorney General Consumer Protection Division

PO Box 30213
Lansing, MI 48909
517-373-1140
Toll free: 1-877-765-8388
Fax: 517-241-3771
www.michigan.gov/ag

County Offices

Macomb County Consumer Protection Department

Office of the Prosecuting Attorney
One South Main St., 3rd Floor
Macomb County Administration Bldg.
Mt. Clemens, MI 48043
586-469-5350
Fax: 586-469-5609

City Offices

Consumer Advocacy

18100 Meyers Rd., Suite 105
NWAC
Detroit, MI 48235
313-224-1000
313-224-6995 (Complaints)
Fax: 313-224-1476
E-mail: andersonst.cadtwr@seniors.ci.detroit.mi.us
www.ci.detroit.mi.us/Departments/ConsumerAffairs/tabid/1476/Default.aspx

Minnesota

State Offices

Consumer Services Division

Attorney General's Office
445 Minnesota St.
1400 Bremer Tower
St. Paul, MN 55101
651-296-3353
Toll free: 1-800-657-3787
TTY: 651-297-7206 or 1-800-366-4812
(Toll free)
Fax: 651-282-2155
E-mail: attorney.general@state.mn.us
www.ag.state.mn.us

County Offices

Citizen Information Hotline

Hennepin County Attorney's Office
C-2000 County Government Center
Minneapolis, MN 55487
612-348-5550
TTY: 612-348-6015
Fax: 612-348-9712
E-mail: citizeninfo@co.hennepin.mn.us
www.hennepinattorney.org

City Offices

Division of Licenses & Consumer Services

Minneapolis Department of Regulatory Services
350 South 5th St.
City Hall, Room 1C
Minneapolis, MN 55415
612-673-2080
TTY: 612-673-2157
Fax: 612-673-3399
www.ci.minneapolis.mn.us

Mississippi

State Offices

Consumer Protection Division

Attorney General's Office
PO Box 22947
Jackson, MS 39225-2947
601-359-4230
Toll free: 1-800-281-4418 (MS)
Fax: 601-359-4231
www.ago.state.ms.us

Bureau of Regulatory Services

Department of Agriculture and Commerce
PO Box 1609
121 North Jefferson St.
Jackson, MS 39201
601-359-1111
Fax: 601-359-1175
www.mdac.state.ms.us

Missouri

State Offices

Consumer Protection Division

Missouri Attorney General's Office
PO Box 899
Jefferson City, MO 65102
573-751-3321
Toll free: 1-800-392-8222 (MO)
TTY: 1-800-729-8668 (MO)
Fax: 573-751-7948
E-mail: consumer@ago.mo.gov
www.ago.mo.gov

Montana

State Offices

Montana Office of Consumer Protection

Department of Justice
PO Box 200151
2225 11th Avenue
Helena, MT 59620-0151
406-444-4500
Toll free: 1-800-481-6896
Fax: 406-444-9680
www.doj.mt.gov/consumer

Nebraska

State Offices

Office of the Attorney General

Department of Justice
PO Box 98920
2115 State Capitol
Lincoln, NE 68509
402-471-2682
402-471-3891 (Spanish)
Toll free: 1-800-727-6432 (NE)
Toll free: 1-888-850-7555
(NE – Spanish)
Fax: 402-471-0006
www.ago.state.ne.us

Nevada

State Offices

Bureau of Consumer Protection
Office of the Attorney General
100 N Carson St.
Carson City, NV 89701
775-684-1180
www.ag.state.nv.us

Bureau of Consumer Protection
Attorney General's Office
555 E. Washington Ave., Suite 3900
Las Vegas, NV 89101
702-486-3420
Fax: 702-486-3768
ag.state.nv.us

Nevada Consumer Affairs Division
1850 East Sahara Ave., Suite 101
Las Vegas, NV 89104
702-486-7355
Toll free: 1-800-326-5202 (NV)
TTY: 702-486-7901
Fax: 702-486-7371
E-mail: NCAD@fyiconsumer.org
www.fyiconsumer.org

Consumer Affairs Division
4600 Kietzke Lane, Building B,
Suite 113
Reno, NV 89502
775-688-1800
Toll free: 1-800-326-5202 (NV)
TTY: 702-486-7901
Fax: 775-688-1803
E-mail: renocad@fyiconsumer.org
www.fyiconsumer.org

New Hampshire

State Offices

Consumer Protection Bureau
Attorney General's Office
33 Capitol St.
Concord, NH 03301
603-271-3641
Toll free: 1-888-468-4454
(Consumer Protection Hotline)
TTY: 1-800-735-2964
(New Hampshire Only)
Fax: 603-223-6202
www.doj.nh.gov/consumer

New Jersey

State Offices

Division of Consumer Affairs
Department of Law and
Public Safety
PO Box 45027
Newark, NJ 07101
973-504-6200
Toll free: 1-800-242-5846 (NJ)
TTY: 973-504-6588
Fax: 973-648-3538
E-mail: askconsumeraffairs@lps.state.nj.us
www.njconsumeraffairs.gov

County Offices

Atlantic County Division of Consumer Affairs
1333 Atlantic Ave.
Atlantic City, NJ 08401
609-343-2376
609-345-6700, ext. 2476
E-mail: howie_robert@aclink.org
www.aclink.org/law/mainpages/conshome.asp

Camden County Office of Consumer Protection/Weights and Measures
512 Lakeland Rd., Suite 158
DiPiero Center
Blackwood, NJ 08012
856-374-6161 (Consumer Protection)
856-374-6001 (Weights & Measures)
Fax: 856-232-0748
www.camdencounty.com

Cumberland County Department of Consumer Affairs/Weights and Measures
788 East Commerce St.
Bridgeton, NJ 08302
856-453-2203
Fax: 856-453-2206
E-mail: janemc@co.cumberland.nj.us
www.co.cumberland.nj.us

Cape May County Consumer Affairs Weights and Measures
4 Moore Rd. DN 310
Cape May Court House, NJ 08210-1601
609-463-6475
Fax: 609-463-6472
E-mail: jrechner@co.cape-may.nj.us
www.capemaycountygov.net

Gloucester County Department of Consumer Protection
Weights and Measures
254 County House Road
Clarksboro, NJ 08020
856-384-6855
TTY: 856-848-6616
Fax: 856-384-6858
E-mail: hspence@co.gloucester.nj.us
www.co.gloucester.nj.us/Government/Departments/ConsumerAffairs/main.cfm

Essex County Division of CommunityAction/Consumer Services
50 South Clinton St., Suite 3201
East Orange, NJ 07018
973-395-8350
Fax: 973-395-8433
www.co.essex.nj.us/

Hunterdon County Office of Consumer Affairs
PO Box 2900
Flemington, NJ 08822
908-806-5174
Fax: 908-806-2057
E-mail: jferrari@co.hunterdon.nj.us
www.co.hunterdon.nj.us/consumeraffairs.htm

Monmouth County Department of Consumer Affairs
One East Main St.
Hall of Records Annex
Freehold, NJ 07728
732-431-7900
Fax: 732-845-2037
E-mail: pwatson@co.monmouth.nj.us
www.visitmonmouth.com

Bergen County Office of Consumer Protection
One Bergen County Plaza, 3rd Floor
Hackensack, NJ 07601-7000
201-336-6400
Fax: 201-336-6416

Hudson County Division of Consumer Affairs
583 Newark Ave.
Jersey City, NJ 07306
201-795-6295
201-795-6163
Fax: 201-795-6468
www.hudsoncountynj.org/dept/consumer_affairs/

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

Index

Burlington County Office of Consumer Affairs/Weights and Measures

PO Box 6000
49 Rancocas Rd.
Mount Holly, NJ 08060
609-265-5098 (Weights & Measures)
609-265-5054 (Consumer Affairs)
Fax: 609-265-5065
E-mail: [consumer@co.
burlington.nj.us](mailto:consumer@co.burlington.nj.us)
www.co.burlington.nj.us

Middlesex County Consumer Affairs

JFK Square, 2nd Floor, Suite 290
Middlesex County Administration
Building
New Brunswick, NJ 08901
732-745-3875
Fax: 732-745-3815
E-mail: consumer@co.middlesex.nj.us
[www.co.middlesex.nj.us/
consumeraffairs/index.asp](http://www.co.middlesex.nj.us/consumeraffairs/index.asp)

Somerset County Division of Consumer Protection

PO Box 3000
20 Grove Street
Somerville, NJ 08876-1262
908-231-7000
Fax: 908-429-0670
E-mail: [consumerprotection@
co.somerset.nj.us](mailto:consumerprotection@co.somerset.nj.us)
www.co.somerset.nj.us

Ocean County Department of Consumer Affairs/Weights and Measures

PO Box 2191
1027 Hooper Ave.
Toms River, NJ 08754-2191
732-929-2105
Toll free: 1-800-722-0291, ext. 2105
(NJ)
Fax: 732-506-5330
www.co.ocean.nj.us

Mercer County Consumer Affairs

PO Box 8068
640 South Broad St., Rm. 404
Trenton, NJ 08650-0068
609-989-6671
Fax: 609-989-6670
E-mail: [dgiovannetti@
mercercounty.org](mailto:dgiovannetti@mercercounty.org)
www.mercercounty.org

Passaic County Department of Consumer Protection/Weights and Measures

Dept. of Law
1310 Route 23 North
Wayne, NJ 07470
973-305-5881 (Consumer Protection)
973-305-5750 (Weights & Measures)
Fax: 973-628-1796
E-mail: [barbaram@
passaiccountynj.org](mailto:barbaram@passaiccountynj.org)
www.passaiccountynj.org

Union County Division of Consumer Affairs

300 North Ave. East
Westfield, NJ 07090
908-654-9840
Fax: 908-654-3082
E-mail: fpeterson@ucnj.org
www.unioncountynj.org

City Offices

Middlesex Borough Consumer Affairs

1200 Mountain Ave.
Middlesex, NJ 08846
732-356-7400
Fax: 732-356-7954
www.middlesexboro.com

Nutley Consumer Affairs

149 Chestnut St.
Public Affairs Building
Nutley, NJ 07110
973-284-4975
Fax: 973-661-9411
E-mail: anicolette@nutleynj.org
www.nutleynj.org

Plainfield Action Services

510 Watchung Ave.
City Hall Annex
Plainfield, NJ 07060
908-753-3519
Fax: 908-753-3540
www.plainfield.com

Secaucus Department of Consumer Affairs

1203 Patterson Plank Rd.
Municipal Government Center
Secaucus, NJ 07094
201-330-2008
Fax: 201-330-8352
[www.njconsumeraffairs.gov/ocp/
countyoff.htm](http://www.njconsumeraffairs.gov/ocp/
countyoff.htm)

Consumer Affairs Office

1976 Morris Ave.
Union, NJ 07083
908-851-5477
Fax: 908-851-4679
www.uniontownship.com

Woodbridge Township Consumer Affairs

One Main St.
Municipal Building
Woodbridge, NJ 07095
732-634-4500
Fax: 732-602-6016
www.twp.woodbridge.nj.us

New Mexico

State Offices

Consumer Protection Division

408 Galisteo St.
PO Drawer 1508
Santa Fe, NM 87501
505-827-6060
Toll free: 1-800-678-1508
Fax: 505-827-6685
www.nmag.gov

New York

State Offices

New York State Consumer Protection Board

Five Empire State Plaza, Suite 2101
Albany, NY 12223-1556
518-474-8583 (Capitol Region)
Toll free: 1-800-697-1220
Fax: 518-474-2474
E-mail: [webmaster@
consumer.state.ny.us](mailto:webmaster@consumer.state.ny.us)
www.nysconsumer.gov

Bureau of Consumer Frauds and Protection

Office of the Attorney General
State Capitol
Albany, NY 12224
518-474-5481
Toll free: 1-800-771-7755 (NY)
TTY: 1-800-788-9898 (Toll free)
Fax: 518-474-3618
www.oag.state.ny.us

Consumer Frauds and Protection Bureau

Office of the Attorney General
120 Broadway, 3rd Fl.
New York, NY 10271
212-416-8300
Toll free: 1-800-771-7755 (Hotline)
TTY: 1-800-788-9898 (Toll free) or
212-416-8893
Fax: 212-416-6003
www.oag.state.ny.us

Regional Offices

Binghamton Regional Office

Office of the Attorney General
44 Hawley St.
State Office Building, 17th Floor
Binghamton, NY 13901-4433
607-721-8771
Fax: 607-721-8789
www.oag.state.ny.us

Brooklyn Regional Office

Office of the Attorney General
55 Hanson Place, Room 732
Brooklyn, NY 11217
718-722-3949
Toll free: 1-800-771-7755
(Consumer Helpline)
TTY: 1-800-788-9898 (Toll free)
www.oag.state.ny.us

Buffalo Regional Office

Office of the Attorney General
350 Main Street, Suite 300A
Main Place Tower
Buffalo, NY 14202
716-853-8400
Fax: 716-853-8571
www.oag.state.ny.us

Hauppauge Regional Office

Office of the Attorney General
300 Motor Pkwy., Suite 205
Hauppauge, NY 11788-5127
631-231-2400
www.oag.state.ny.us/tour/suffolk.html

Harlem Regional Office

Office of the Attorney General
163 West 125th St.
New York, NY 10027-8201
212-961-4475
Toll free: 1-800-771-7755
(Consumer Helpline)
Fax: 212-961-4003
www.oag.state.ny.us

Mineola Regional Office

Office of the Attorney General
200 Old Country Rd.
New York, NY 11501
516-248-3302
Toll free: 1-800-771-7755
(Consumer Helpline)
TTY: 1-800-788-9898
Fax: 516-747-6432
www.oag.state.ny.us

Plattsburgh Regional Office

Office of Attorney General
43 Durkee Street, Suite 700
Plattsburgh, NY 12901
518-562-3282
Fax: 518-562-3294
www.oag.state.ny.us

Rochester Regional Office

Office of the Attorney General
144 Exchange Blvd., Suite 200
Rochester, NY 14614
585-546-7430
TTY: 1-800-788-9898
Fax: 585-546-7514
www.oag.state.ny.us

Syracuse Regional Office

Office of the Attorney General
615 Erie Blvd. West, Suite 102
Syracuse, NY 13204-2465
315-448-4848 (Consumer Fraud)
315-448-4800
Toll free: 1-800-771-7755
(Consumer Hotline)
Fax: 315-448-4851
www.oag.state.ny.us

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
Fax: 315-793-2228
www.oag.state.ny.us/tour/utica.html

Watertown Regional Office

Office of the Attorney General
317 Washington Street
Dulles State Office Building
Watertown, NY 13601-3744
315-785-2444
www.oag.state.ny.us

Westchester Regional Office

Office of the Attorney General
101 East Post Rd.
White Plains, NY 10601-5008
914-422-8755
Toll free: 1-800-771-7755
(Consumer Helpline)
Fax: 914-422-8706
www.oag.state.ny.us

County Offices

Department of Consumer Affairs/ Weights & Measures

112 State St., Room 720
Albany, NY 12207
518-447-7581
Fax: 518-487-5048
E-mail: consumer_complaints@albanycounty.com
www.albanycounty.com

Consumer Fraud Bureau

Erie County District
Attorney's Office
350 Main Street, Suite 300A
Main Place Tower
Buffalo, NY 14202
716-853-8404 (Consumer Fraud)
716-853-8400
Toll free: 1-800-771-7755 (NY)
Fax: 716-853-8414
www.oag.state.ny.us

Putnam County Department of Consumer Affairs/Weights and Measures

110 Old Route 6 – Bldg. 3
Carmel, NY 10512
845-225-2039
Fax: 845-225-3403
www.putnamcountyny.com

Orange County Department of Consumer Affairs and Weights and Measures

99 Main St.
Goshen, NY 10924
845-291-2400
Fax: 845-291-2385
www.co.orange.ny.us

Ulster County District Attorney's Consumer Fraud Bureau

20 Lucas Ave.
Kingston, NY 12401
845-340-3260
Fax: 845-340-3263
www.co.ulster.ny.us

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

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Sullivan Affairs Education Office

64 Ferndale Loomis Rd.
Cornell Cooperative Extensions
Liberty, NY 12754
845-292-6180
Toll free: 1-877-292-5250
Fax: 845-292-2154
www.sullivancee.org

Nassau County Office of Consumer Affairs

200 County Seat Dr.
Mineola, NY 11501
516-571-2600
Fax: 516-571-3389
www.nassaucountyny.gov

Rockland County Office of Consumer Protection

18 New Hempstead Rd., 6th Floor
New City, NY 10956
845-708-7600
Fax: 845-708-7616
www.consumer.state.ny.us

Dutchess County Department of Consumer Affairs

98 Peach Rd.
Poughkeepsie, NY 12601
845-486-2949
Fax: 845-486-2947
E-mail: consumeraffairs@co.dutchess.ny.us
www.dutchessny.gov/CountyGov/Departments/ConsumerAffairs/CFindex.htm

Schenectady County Dept. of Consumer Affairs/Bureau of Weights and Measures

64 Kellar Ave.
Schenectady, NY 12306
518-356-7473 (Consumer Affairs)
518-356-6795 (Weights and Measures)
Fax: 518-357-0319
www.schenectadycounty.com

Westchester County District Attorney's Office

Economic Crimes Unit
111 Martin Luther King Jr. Blvd.
County Courthouse
White Plains, NY 10601
914-995-3414
Fax: 914-995-3594
www.da.westchester.ny.us

Westchester County Dept. of Consumer Protection

112 East Post Rd., 4th Floor
White Plains, NY 10601
914-995-2155
Fax: 914-995-3115
E-mail: conpro@westchestergov.com
www.westchestergov.com/consumer

City Offices

Mt. Vernon Office of Consumer Protection/Bureau of Weights and Measures

One Roosevelt Square, Room 11
Mount Vernon, NY 10550
914-665-2433
Fax: 914-665-2496
www.ci.mount-vernion.ny.us

New York City Department of Consumer Affairs

42 Broadway
New York, NY 10004
212-487-4444
TTY: 212-487-2710
www.nyc.gov/consumers

Town of Colonie Consumer Protection

Memorial Town Hall
Newtonville, NY 12128
518-783-2790
www.colonie.org

Schenectady Bureau of Consumer Protection

105 Jay Street
City Hall, Room 204
Schenectady, NY 12305
518-382-5061
Fax: 518-382-5074

Yonkers Office of Consumer Protection

87 Nepperhan Avenue, Room 212
Yonkers, NY 10701
914-377-6808
Fax: 914-377-6811
www.yonkersny.gov

North Carolina

State Offices

Consumer Protection Division

Office of the Attorney General
9001 Mail Service Center
Raleigh, NC 27699-9001
919-716-6000
Toll free: 1-877-566-7226 (NC)
Fax: 919-716-6050
www.ncdoj.gov

North Dakota

State Offices

Consumer Protection and Antitrust Division

Office of the Attorney General
600 East Blvd. Ave., Dept. 125
Bismarck, ND 58505
701-328-3404
Toll free: 1-800-472-2600
TTY: 1-800-366-6888 (Toll free)
Fax: 701-328-5568
E-mail: cpat@nd.gov
www.ag.nd.gov

Ohio

State Offices

Ohio Consumers' Counsel

Ten West Broad St., 18th Floor,
Suite 1800
Columbus, OH 43215
614-466-8574 (outside OH)
Toll free: 1-877-742-5622
Fax: 614-466-9475
E-mail: occ@occ.state.oh.us
www.pickocc.org

Consumer Protection Section

Attorney General's Office
30 East Broad St., 14th Floor
Columbus, OH 43215-3428
614-466-4320
Toll free: 1-877-244-6446 (OH)
TTY: 614-466-1393
Fax: 614-728-7583
E-mail: consumer@ag.state.oh.us
www.ag.state.oh.us

County Offices

Office of Consumer Affairs
 County of Summit
 1040 East Tallmadge Ave., Room 128
 Akron, OH 44310
 330-643-2879
 Fax: 330-630-4655
 E-mail: consumeraffairs@summitoh.net
www.co.summit.oh.us/conaffairs.htm

Oklahoma

State Offices

Consumer Protection Unit
 Oklahoma Attorney General
 313 NE 21st St.
 Oklahoma City, OK 73105
 405-521-2029
 Fax: 405-528-1867
www.oag.ok.gov

Oklahoma Department of Consumer Credit
 4545 North Lincoln Blvd., #104
 Oklahoma City, OK 73105
 405-521-3653
 Toll free: 1-800-448-4904
 Fax: 405-521-6740
 E-mail: rbhooper@okdocc.state.ok.us
www.okdocc.state.ok.us

Oregon

State Offices

Financial Fraud/Consumer Protection Section
 Department of Justice
 1162 Court St., NE
 Salem, OR 97301
 503-947-4333
 503-378-4320 (Hotline Salem Only)
 503-229-5576 (Hotline Portland Only)
 Toll free: 1-877-877-9392 (OR)
 TTY: 503-378-5938
 Fax: 503-378-5017
www.doj.state.or.us

Pennsylvania

State Offices

Office of the Consumer Advocate
 Office of the Attorney General
 5th Floor, Forum Place
 555 Walnut St.
 Harrisburg, PA 17101-1923
 717-783-5048 (Utilities Only)
 Toll free: 1-800-684-6560 (PA)
 Fax: 717-783-7152
 E-mail: consumer@paoca.org
www.oca.state.pa.us

Bureau of Consumer Protection
 Office of Attorney General
 16th Floor, Strawberry Square
 Harrisburg, PA 17120
 717-787-3391
 Toll free: 1-800-441-2555 (PA)
 Toll free: 1-877-888-4877
 (PA – Health Care)
 Toll free: 1-866-623-2137
 (PA – Elder Abuse)
 Fax: 717-787-8242
www.attorneygeneral.gov

Regional Offices

Allentown Regional Office – Bureau of Consumer Protection
 Office of Attorney General
 801 Hamilton St., 4th Floor
 Allentown, PA 18101
 610-821-6690
 Toll free: 1-800-441-2555 (PA)
 Fax: 610-821-6529
www.attorneygeneral.gov

Ebensburg Regional Office – Bureau of Consumer Protection
 Office of Attorney General
 171 Lovell Ave., Suite 202
 Ebensburg, PA 15931
 814-471-1831
 Fax: 814-471-1840
www.attorneygeneral.gov

Erie Regional Office – Bureau of Consumer Protection
 Office of the Attorney General
 1001 State St., Suite 1009
 Erie, PA 16501
 814-871-4371
 Fax: 814-871-4848
www.attorneygeneral.gov

Harrisburg Regional Office – Bureau of Consumer Protection
 Office of Attorney General
 301 Chestnut St., Suite 105
 Harrisburg, PA 17101
 717-787-7109
 Fax: 717-772-3560
www.attorneygeneral.gov

Philadelphia Regional Office – Bureau of Consumer Protection
 Office of Attorney General
 21 South 12th St., 2nd Floor
 Philadelphia, PA 19107
 215-560-2414
 Fax: 215-560-2494
www.attorneygeneral.gov

Pittsburgh Regional Office – Bureau of Consumer Protection
 Office of Attorney General
 564 Forbes Ave.
 Manor Building, 6th Floor
 Pittsburgh, PA 15219
 412-565-5135
 Toll free: 1-800-441-2555
 Fax: 412-880-0196
www.attorneygeneral.gov

Scranton Regional Office Bureau of Consumer Protection
 Office of Attorney General
 101 Penn Ave.
 100 Samter Building
 Scranton, PA 18503
 570-963-4913
 Toll free: 1-800-441-2555 (PA)
 Fax: 570-963-3418
www.attorneygeneral.gov

State College Regional Office – Bureau of Consumer Protection
 Ruth Building, First Floor
 444 East College Ave., Suite 440
 State College, PA 16801
 814-863-3900
 Fax: 814-863-6555
 E-mail: AGCorbett@Attorneygeneral.gov

County Offices

Bucks County Consumer Protection, Weights and Measures
 50 North Main St.
 Doylestown, PA 18901
 215-348-7442
 Toll free: 1-800-942-2669
 Fax: 215-348-4570
www.buckscounty.org

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

Index

Delaware County Consumer Affairs

201 West Front St.
Delaware County Courthouse
Media, PA 19063
610-891-4865
Fax: 610-566-3947
www.co.delaware.pa.us/consumeraffairs

Beaver County Alliance for Consumer Protection

Director
Route 51
469 Constitution Blvd., Suite 3
New Brighton, PA 15066
724-843-3282
Fax: 724-843-2706
www.acp-beaver.org

Montgomery County Consumer Affairs

Montgomery County Human Services Center
PO Box 311
1430 DeKalb St.
Norristown, PA 19404-0311
610-278-3565
Fax: 610-278-5228
www.montcopa.org/consumeraffairs

Bureau of Consumer Protection Regional Offices

21 S. 12th St., 2nd Floor
Philadelphia, PA 19107
215-560-2414
dsf.chesco.org/health/consaffairs

Puerto Rico

State Offices

Department de Asuntos Del Consumidor

Centro Gubernamental Roberto Sanchez Vilella
Edificio Norte
Apartado 41059, Estacion Minillas
San Juan, PR 00940-1059
787-722-7555
Fax: 787-726-0077
www.daco.gobierno.pr

Rhode Island

State Offices

Consumer Protection Unit
Department of Attorney General
150 South Main St.
Providence, RI 02903
401-274-4400
TTY: 401-453-0410
Fax: 401-222-5110
www.riag.state.ri.us

South Carolina

State Offices

South Carolina Department of Consumer Affairs

PO Box 5757
3600 Forest Dr., Suite 300
Columbia, SC 29250-5757
803-734-4200
Toll free: 1-800-922-1594 (SC)
TTY: 1-877-734-4215 (Toll free)
Fax: 803-734-4286
E-mail: scdca@scconsumer.gov
www.scconsumer.gov

Office of the Attorney General

PO Box 11549
Columbia, SC 29211-1549
803-734-3970
TTY: 803-734-4877
Fax: 803-253-6283
E-mail: info@scattorneygeneral.com
www.scattorneygeneral.org

South Dakota

State Offices

Consumer Affairs

Office of the Attorney General
1302 East Hwy. 14, Suite 3
Pierre, SD 57501-8503
605-773-4400
Toll free: 1-800-300-1986 (SD)
TTY: 605-773-6585
Fax: 605-773-7163
E-mail: consumerhelp@state.sd.us
www.state.sd.us/atg

Tennessee

State Offices

Division of Consumer Affairs
500 James Robertson Pkwy.,
5th Floor
Nashville, TN 37243-0600
615-741-4737
Toll free: 1-800-342-8385 (TN)
Fax: 615-532-4994
E-mail: consumer.affairs@state.tn.us
www.tn.gov/consumer

Consumer Advocate and Protection Division

Office of the Attorney General
PO Box 20207
Nashville, TN 37202-0207
615-741-1671
Fax: 615-532-2910
www.attorneygeneral.state.tn.us

Texas

Regional Offices

Austin Regional Office

PO Box 12548
Austin, TX 78711-2548
512-463-2100
Toll free: 1-800-621-0508
Fax: 512-473-8301
www.oag.state.tx.us

Dallas Regional Office

Office of the Attorney General
1412 Main St., Suite 810
Dallas, TX 75202
214-969-5310
Fax: 214-969-7615
www.oag.state.tx.us

El Paso Regional Office

Office of the Attorney General
401 East Franklin Ave., Suite 530
El Paso, TX 79901
915-834-5800
Fax: 915-542-1546
E-mail: public.information@oag.state.tx.us
www.oag.state.tx.us

Houston Regional Office – Consumer Protection

Office of the Attorney General
808 Travis, Suite 300
Houston, TX 77002-1702
713-223-5886
Toll free: 1-800-252-8011 (TX)
Fax: 713-223-5821
www.oag.state.tx.us

Lubbock Regional Office

Office of the Attorney General
4630 50th St., Suite 500
Lubbock, TX 79414-3520
806-747-5238
Fax: 806-747-6307
www.oag.state.tx.us

McAllen Regional Office

Office of the Attorney General
3201 North McColl Rd., Suite B
McAllen, TX 78501-1685
956-682-4547
Toll free: 1-800-252-8011 (TX)
Fax: 956-682-1957
www.oag.state.tx.us

San Antonio Regional Office

Office of the Attorney General
115 East Travis St., Suite 925
San Antonio, TX 78205-1605
210-224-1007
Toll free: 1-800-252-8011 (TX)
Fax: 210-225-1075
www.oag.state.tx.us

County Offices

Harris County Consumer Fraud Division

District Attorney's Office
1201 Franklin, Suite 600
Houston, TX 77002-1923
713-755-5836
Fax: 713-755-5262
app.dao.hctx.net

City Offices

Department of Environmental and Health Services

1500 Marilla
City Hall – Room 7A-North
Dallas, TX 75201
214-670-3696
Fax: 214-670-3863
E-mail: kbradford@ci.dallas.tx.us
www.dallascityhall.com

Utah

State Offices

Division of Consumer Protection

Department of Commerce
PO Box 146704
160 East 300 South
Salt Lake City, UT 84114-6704
801-530-6601

Fax: 801-530-6001

E-mail: consumerprotection@utah.gov

www.consumerprotection.utah.gov

Vermont

State Offices

Consumer Assistance Program

Office of the Attorney General
104 Morrill Hall, UVM
Burlington, VT 05405
802-656-3183
Toll free: 1-800-649-2424 (VT)
Fax: 802-656-1423
E-mail: consumercomplaint@atg.state.vt.us
www.atg.state.vt.us

Vermont Agency of Agriculture, Food, and Markets

Food Safety and Consumer Protection
116 State Street
Montpelier, VT 05620-2901
802-828-2436
Fax: 802-828-5983
E-mail: carolyn.moulton@state.vt.us
www.vermontagriculture.com

Virgin Islands

Virgin Islands Offices

Department of Licensing and Consumer Affairs

3000 Golden Rock Shopping Center,
Suite 9
Christiansted, VI 00820-4311
340-773-2226
www.dlca.gov.vi

State Offices

Department of Licensing and Consumer Affairs

8201 Sub Base, Suite 1
Property and Procurement Bldg.
St. Thomas, VI 00802
340-774-3130
Fax: 340-776-8303
www.dlca.gov.vi

Virginia

State Offices

Antitrust and Consumer Litigation Section

Office of the Attorney General
900 East Main St.
Richmond, VA 23219
804-786-2116
Toll free: 1-800-451-1525
Fax: 804-786-0122
E-mail: mail@oag.state.va.us
www.oag.state.va.us

Office of Consumer Affairs

Department of Agriculture and Consumer Services
102 Governor St.
Oliver W. Hill Building
Richmond, VA 23219
804-786-2042
Toll free: 1-800-552-9963 (VA)
TTY: 1-800-828-1120 (Toll free)
Fax: 804-225-2666
www.vdacs.virginia.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)
703-324-8484 (Consumer Services)
Fax: 703-324-3900
www.fairfaxcounty.gov/consumer.htm

City Offices

Consumer Affairs

City Hall
301 King Street, Room 1900
Alexandria, VA 22313
703-838-4350
Fax: 703-838-6426
www.alexandriava.gov/citizen

Office of the Commonwealth's Attorney

Consumer Affairs Division
2425 Nimmo Pkwy.
Virginia Beach, VA 23456-9060
757-385-5836
Fax: 757-385-8779
E-mail: webforms@vb.gov
www.vb.gov/dept/oca/

Washington

State Offices

Office of the Attorney General

(see Regional Consumer Resource Centers)
800 Fifth Avenue, Ste. 2000
Seattle, WA 98104
Toll free: 1.800.551.4636
www.atg.wa.gov

Regional Offices

Bellingham Consumer Resource Center (Island, San Juan, Skagit and Whatcom Counties)

Office of the Attorney General
103 East Holly St., Suite 308
Bellingham, WA 98225-4728
360-738-6185
Toll free: 1-800-551-4636 (WA)
Fax: 360-738-6190
www.atg.wa.gov

Kennewick Consumer Resource Center (Southeast Washington)

Office of the Attorney General
500 N. Morain St., Suite 1250
Kennewick, WA 99336-2607
509-734-7140
Toll free: 1-800-551-4636 (WA)
TTY: 1-800-833-6384
www.atg.wa.gov

Seattle Consumer Resource Center (King, Snohomish, Clallam and Jefferson Counties)

Office of the Attorney General
800 Fifth Ave., Suite 2000
Seattle, WA 98104
206-464-6684
Toll free: 1-800-551-4636 (WA)
Fax: 206-389-2801
www.atg.wa.gov

Spokane Consumer Resource Center (Northeast Washington)

Office of the Attorney General
1116 West Riverside
Spokane, WA 99201-1194
509-456-3123
Toll free: 1-800-551-4636 (WA)
Fax: 509-458-3548
www.atg.wa.gov

Tacoma Consumer Resource Center (Pierce, Mason, Grays Harbor and Kitsap Counties)

Consumer Protection Division
Office of the Attorney General
PO Box 2317
1019 Pacific Ave., 3rd Floor
Tacoma, WA 98401
253-593-2904
Toll free: 1-800-551-4636 (WA)
Fax: 253-597-4408
E-mail: cynthial@atg.wa.gov
www.atg.wa.gov

Vancouver Consumer Resource Center (Southwest Washington)

Office of the Attorney General
1220 Main St., Suite 510
Vancouver, WA 98660-2964
360-759-2150
Toll free: 1-800-551-4636 (WA)
Fax: 360-759-2109
www.atg.wa.gov/consumer

West Virginia

State Offices

Consumer Protection Division

Office of the Attorney General
PO Box 1789
812 Quarrier St., 1st Floor
Charleston, WV 25326-1789
304-558-8986
Toll free: 1-800-368-8808 (WV)
Fax: 304-558-0184
E-mail: consumer@wvago.gov
www.wvago.gov

Wisconsin

State Offices

Department of Agriculture, Trade and Consumer Protection

PO Box 8911
2811 Agriculture Dr.
Madison, WI 53708-8911
608-224-4976
Toll free: 1-800-422-7128 (WI)
TTY: 608-224-5058
Fax: 608-224-4939
E-mail: datcphotonline@wi.gov
www.datcp.state.wi.us

Regional Offices

Bureau of Consumer Protection

Dept. of Agriculture, Trade & Consumer Protection
200 North Jefferson St., Suite 146A
Green Bay, WI 54301
920-448-5110
Toll free: 1-800-422-7128 (WI)
Fax: 920-448-5118
E-mail: datcphotonline@wi.gov
www.datcp.state.wi.us

Bureau of Consumer Protection

Dept. of Agriculture, Trade and Consumer Protection
10930 West Potter Rd., Suite C
Milwaukee, WI 53226-3450
414-266-1231
Toll free: 1-800-422-7128 (WI)
Fax: 414-266-1235
E-mail: datcphotonline@wi.gov
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
Fax: 262-637-5279
E-mail: RCSheriff@goracine.org
www.racineco.com

Wyoming

State Offices

Consumer Protection Unit

Office of the Attorney General
2424 Pioneer Ave., 1st Floor
Cheyenne, WY 82002
307-777-7841
Toll free: 1-800-438-5799
Fax: 307-777-7956
E-mail: agwebmaster@state.wy.us
www.attorneygeneral.state.wy.us

The officials listed below regulate and supervise state-chartered banks. Many of them handle or refer problems and complaints about other types of financial institutions as well. Some also answer general questions about banking and consumer credit. If you are dealing with a federally chartered bank, check "Selected Federal Agencies" on page 108. Also see "Banking" on page 2.

Alabama

Superintendent of Banks
401 Adams Ave.
Center for Commerce, Suite 689
Montgomery, AL 36130-1201
334-242-3452
Fax: 334-242-3500
www.banking.alabama.gov

Alaska

Division of Banking and Securities
Department of Commerce,
Community and Economic
Development
PO Box 110807
150 3rd St., Room 217
Juneau, AK 99811-0807
907-465-2521
Toll free: 1-888-925-2521
TTY: 907-465-5437
Fax: 907-465-2549
E-mail: dbsc@commerce.state.ak.us
www.commerce.state.ak.us/bsc/home.htm

Arizona

Department of Financial Institutions
2910 North 44th St., Suite 310
Phoenix, AZ 85018
602-255-4421
Toll free: 1-800-544-0708
Fax: 602-381-1225
www.azdfi.gov

Arkansas

State Bank Department
400 Hardin Rd., Suite 100
Little Rock, AR 72211
501-324-9019
Fax: 501-324-9028
E-mail: asbd@banking.state.ar.us
www.accessarkansas.org/bank

California

State Department of Financial Institutions
111 Pine St., Suite 1100
San Francisco, CA 94111-5613
415-263-8555
Toll free: 1-800-622-0620
(CA – Consumer Complaints
Against CA State-licensed Banks)
Fax: 415-989-5310
E-mail: consumer@dfi.ca.gov
www.dfi.ca.gov

Colorado

Division of Banking
Department of Regulatory
Agencies
1560 Broadway, Suite 975
Denver, CO 80202
303-894-7575
Fax: 303-894-7570
E-mail: banking@dora.state.co.us
www.dora.state.co.us/banking

Connecticut

Connecticut Department of Banking
260 Constitution Plaza
Hartford, CT 06103
860-240-8299
Toll free: 1-800-831-7225
Fax: 860-240-8178
www.state.ct.us/dob

Delaware

Office of the State Bank Commissioner
555 East Lockerman St., Suite 210
Dover, DE 19901
302-739-4235
302-739-4235
Fax: 302-739-2356 / 302-739-3609
E-mail: gic@state.de.us
www.banking.delaware.gov

District of Columbia

Department of Insurance, Securities and Banking
810 First, NE, Suite 701
Washington, DC 20002
202-727-8000
Fax: 202-535-1196
www.disb.dc.gov

Florida

Department of Financial Services
200 East Gaines St.
Tallahassee, FL 32399-0300
850-413-3100
Toll free: 1-800-342-2762 (FL)
www.myfloridacfo.com

Georgia

Department of Banking and Finance
2990 Brandywine Rd., Suite 200
Atlanta, GA 30341-5565
770-986-1633
Toll free: 1-888-986-1633 (GA)
Fax: 770-986-1654
www.gadbf.org

Hawaii

Division of Financial Institutions
Department of Commerce and
Consumer Affairs
PO Box 2054
335 Merchant St., Room 221
Honolulu, HI 96805
808-586-2820
Toll free: 1-800-274-3141 (Kauai)
Toll free: 1-984-2400, 6-2820# (Maui)
Toll free: 1-974-4000, 6-2820# (HI)
TTY: 808-586-2820
Fax: 808-586-2818
E-mail: dfi@dcca.hawaii.gov
www.hawaii.gov/dcca/dfi

Idaho

Department of Finance
PO Box 83720
800 Park Blvd., Suite 200
Boise, ID 83720-0031
208-332-8000
Toll free: 1-888-346-3378 (ID)
Fax: 208-332-8098
E-mail: finance@finance.idaho.gov
finance.idaho.gov

Illinois

Division of Banks and Real Estate
122 South Michigan Ave., Suite 1900
Chicago, IL 60603
312-793-3000
Toll free: 1-877-793-3470
TTY: 312-793-0291
Fax: 312-793-7097
www.idfpr.com

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

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Indiana

Department of Financial Institutions

30 South Meridian St., Suite 300
Indianapolis, IN 46204
317-232-3955
Toll free: 1-800-382-4880 (IN)
Fax: 317-232-7655
www.in.gov/dfi

Iowa

Division of Banking

200 East Grand, Suite 300
Des Moines, IA 50309-1827
515-281-4014
Fax: 515-281-4862
www.idob.state.ia.us

Kansas

Office of the State Bank Commissioner

700 SW Jackson St., Suite 300
Topeka, KS 66603-3714
785-296-2266
Toll free: 1-877-387-8523
(Consumer Helpline)
Fax: 785-296-0168
www.osbckansas.org

Kentucky

Department of Financial Institutions
1025 Capitol Center Dr., Suite 200
Frankfort, KY 40601
502-573-3390
Toll free: 1-800-223-2579
Fax: 502-573-8787
E-mail: kfi@ky.gov
www.kfi.ky.gov

Louisiana

Office of Financial Institutions

PO Box 94095
Baton Rouge, LA 70804-9095
225-925-4660
Fax: 225-925-4524
E-mail: ofila@ofi.louisiana.gov
www.ofi.state.la.us

Maine

Bureau of Financial Institutions

36 State House Station
Augusta, ME 04333-0036
207-624-8570
Toll free: 1-800-965-5235
TTY: 207-624-8563
Fax: 207-624-8590
www.maine.gov/pfr/financialinstitutions

Maryland

Commissioner of Financial Regulation

500 North Calvert St., Suite 402
Baltimore, MD 21202
410-230-6100
Toll free: 1-888-784-0136 (MD)
TTY: 410-767-2117
Fax: 410-333-0475 or 410-333-3866
E-mail: finreg@dllr.state.md.us
www.dllr.state.md.us/finance

Massachusetts

Division of Banks

One South Station
Boston, MA 02110
617-956-1500
Toll free: 1-800-495-2265 (MA)
TTY: 617-956-1577
Fax: 617-956-1599
E-mail: dobconsumer.assistant@state.ma.us
www.mass.gov/dob

Michigan

Office of Financial and Insurance Regulation

PO Box 30220 (Zip: 48909)
611 West Ottawa St., 3rd Floor
Lansing, MI 48933-0220
517-373-0220
Toll free: 1-877-999-6442
Fax: 517-335-4978
E-mail: ofir-fin-info@michigan.gov
www.michigan.gov/ofir

Minnesota

Financial Examinations Division

Department of Commerce
85 Seventh Place East, Suite 500
St. Paul, MN 55101
651-296-2715
Fax: 651-296-8591
E-mail: financial.commerce@state.mn.us
www.commerce.state.mn.us

Mississippi

Department of Banking and Consumer Finance

PO Box 23729
Jackson, MS 39225-3729
601-359-1031
Toll free: 1-800-844-2499 (MS)
Fax: 601-359-3557
E-mail: webmaster@dbcf.state.ms.us
www.dbcf.state.ms.us

Missouri

Department of Finance

301 West High St., Room 630
PO Box 716
Jefferson City, MO 65102
573-751-3242
Fax: 573-751-9192
E-mail: finance@dof.mo.gov
www.missouri-finance.org

Montana

Division of Banking & Financial Institutions

PO Box 200546
301 South Park, Suite 316
Helena, MT 59620-0546
406-841-2920
Toll free: 1-800-914-8423
TTY: 406-444-1421
Fax: 406-841-2930
www.banking.mt.gov

Nebraska

Department of Banking & Finance

PO Box 95006
1230 O St., Commerce Court,
Suite 400
Lincoln, NE 68508
402-471-2171
Toll free: 1-877-471-3445
Fax: 402-471-3062
www.ndbf.org

Nevada

Financial Institutions Division

Department of Business & Industry
2785 East Desert Inn Rd., Suite 180
Las Vegas, NV 89121
702-486-4120
Toll free: 1-866-858-8951 (NV)
Fax: 702-486-4563
E-mail: ctidd@fid.state.nv.us
www.fid.state.nv.us

New Hampshire

State Banking Department

53 Regional Dr., Suite 200
Concord, NH 03301
603-271-3561
TTY: 1-800-735-2964 (Toll free)
Fax: 603-271-1090
www.nh.gov/banking

New Jersey

Department of Banking and Insurance
 PO Box 325
 20 West State St.
 Trenton, NJ 08625
 609-292-3420 (Banking)
 Fax: 609-292-5571
www.njdoibi.org

New Mexico

Financial Institutions Division
 Regulation and Licensing
 Department
 2550 Cerrillos Rd., 3rd Floor
 Santa Fe, NM 87501
 505-476-4885
 Fax: 505-476-4670
 E-mail: rldfid@state.nm.us
www.rld.state.nm.us/FID

New York

Banking Department
 One State St.
 Consumer Help Unit
 New York, NY 10004-1511
 212-709-5470
 Toll free: 1-877-226-5697
 (NY – Consumer Services Hotline)
 Fax: 212-709-1673
 E-mail: consumer@banking.state.ny.us
www.banking.state.ny.us

North Carolina

Office of the Commissioner of Banks
 4309 Mail Service Center
 Raleigh, NC 27699-4309
 919-733-3016
 Fax: 919-733-6918
www.nccob.org

North Dakota

Department of Financial Institutions
 2000 Schafer St., Suite G
 Bismarck, ND 58501-1204
 701-328-9933
 TTY: 1-800-366-6888 (ND)
 Fax: 701-328-9955
 E-mail: dfi@nd.gov
www.nd.gov/dfi

Ohio

Division of Financial Institutions
 Department of Commerce
 77 South High St., 21st Floor
 Columbus, OH 43215-6120
 614-728-8400
 Fax: 614-644-1631
www.com.state.oh.us/ODOC/dfi/

Oklahoma

State Banking Department
 2900 North Lincoln Blvd.
 Oklahoma City, OK 73105
 405-521-2782
 Fax: 405-522-2993
www.osbd.state.ok.us

Oregon

Department of Consumer & Business Services
 Division of Finance and Corporate Securities
 350 Winter St., NE, Room 410
 Salem, OR 97301
 503-378-4140
 Toll free: 1-866-814-9710 (Fraud/Complaint Investigation)
 Fax: 503-947-7862
 E-mail: dcbs.dfcsmail@state.or.us
dfcs.oregon.gov

Pennsylvania

Department of Banking
 17 North Second St., Suite 1300
 Harrisburg, PA 17101-2290
 717-787-6991
 717-214-8343
 Toll free: 1-800-722-2657 (PA)
 Fax: 717-787-8773
www.banking.state.pa.us

Puerto Rico

Office of the Commissioner of Financial Institutions
 PO Box 11855
 Fernandez Juncos Station
 San Juan, PR 00910-3855
 787-723-3131
 Fax: 787-723-4042
www.cif.gov.pr or
www.ocis.gobierno.pr

Rhode Island

Division of Banking
 Department of Business Regulation
 Building 69-2
 1511 Pontiac Ave.
 Cranston, RI 02920
 401-462-9500 (Business Regulation)
 401-462-9503 (Banking)
 Fax: 401-462-9559
 E-mail: bankinquiry@dbr.state.ri.us
www.dbr.state.ri.us

South Carolina

Office of the Commissioner of Banking
 State Board of Financial Institutions
 1205 Pendleton St., Suite 305
 Columbia, SC 29201
 803-734-2001
 Fax: 803-734-2013
www.banking.sc.gov

South Dakota

Division of Banking
 217½ West Missouri Ave.
 Pierre, SD 57501-4590
 605-773-3421
 Fax: 866-326-7504
 E-mail: drr.banking.info@state.sd.us
www.state.sd.us/banking

Tennessee

Department of Financial Institutions
 Consumer Resources Division
 414 Union St., Suite 1000
 Bank of America Plaza
 Nashville, TN 37219
 615-253-2023
 Toll free: 1-800-778-4215
 Fax: 615-253-7794
 E-mail: TDFI.ConsumerResources@state.tn.us
www.tennessee.gov/tdfi

Texas

Department of Banking
 2601 North Lamar Blvd., Suite 201
 Austin, TX 78705
 512-475-1300
 Toll free: 1-877-276-5554
 (Consumer Hotline)
 Fax: 512-475-1313
www.banking.state.tx.us

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

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Utah

Department of Financial Institutions

PO Box 146800
Salt Lake City, UT 84114-6800
801-538-8830
Fax: 801-538-8894
E-mail: slong@utah.gov
www.dfi.utah.gov

Vermont

Department of Banking, Insurance, Securities and Health Care Administration

89 Main St.
Montpelier, VT 05620-3101
802-828-3301
802-828-3307 (Banking)
802-828-3420 (Securities)
Toll free: 1-800-964-1784
(All Insurance Except Health)
Toll free: 1-800-631-7788
(Health Care)
Toll free: 1-877-550-3907 (Securities)
Fax: 802-828-3306 (Ins.)
802-828-1477 (Banking)
802-828-2896 (Sec.)
802-828-2949 (Health Care)
E-mail: bankdiv@bishca.state.vt.us
www.bishca.state.vt.us

Virgin Islands

Division of Banking and Insurance

Office of the Lt. Governor
Charlotte Amalie
No. 18 Kongens Gade
St. Thomas, VI 00802
340-774-7166
Fax: 340-774-9458
www.ltg.gov.vi

Virginia

Bureau of Financial Institutions

1300 East Main St., Suite 800
Richmond, VA 23219-3630
804-371-9657
Toll free: 1-800-552-7945 (VA)
TTY: 804-371-9206
Fax: 804-371-9416
E-mail: bfquestions@scc.virginia.gov
www.scc.virginia.gov

Washington

Department of Financial Institutions

PO Box 41200
Olympia, WA 98504-1200
360-902-8700
Toll free: 1-877-746-4334
Fax: 360-586-5068
www.dfi.wa.gov

West Virginia

Division of Banking

One Players Club Drive
3rd Floor, Suite 300
Charleston, WV 25311
304-558-2294
Toll free: 1-800-642-9056 (WV)
Fax: 304-558-0442
E-mail: klawson@wvDOB.org
www.wvDOB.org

Wisconsin

Department of Financial Institutions

345 West Washington Ave., 4th Floor
Madison, WI 53703
608-264-7969
Toll free: 1-800-452-3328 (WI)
TTY: 608-266-8818
Fax: 608-264-7968
E-mail: askthesecretary@dfi.state.wi.us
www.wdfi.org

Wyoming

Division of Banking

Herschler Bldg., 3rd Floor, East
122 West 25th St.
Cheyenne, WY 82002
307-777-7797
Fax: 307-777-3555
E-mail: maitchison@wyaudit.state.wy.us
audit.state.wy.us/banking

Each state has its own laws and regulations for each type of insurance. The officials listed below enforce these laws. Many of these offices can also provide you with information to help you make informed insurance buying decisions. See the “Insurance” section in Part I of this Handbook for advice (p. 26). If you have a question or complaint about your insurance company's policies, contact the company before you contact the state insurance regulator.

Alabama

Department of Insurance

PO Box 303351 (Zip 36130-3351)
201 Monroe St., Suite 1700
Montgomery, AL 36104
334-269-3550
Fax: 334-241-4192
E-mail: insdept@insurance.state.al.us
www.aldoi.org

Alaska

Division of Insurance

Department of Commerce,
Community and Economic
Development
550 West 7th Ave., Suite 1560
Robert B. Atwood Building
Anchorage, AK 99501-3567
907-269-7900
TTY: 907-465-5437
Fax: 907-269-7910
E-mail: insurance@alaska.gov
www.commerce.state.ak.us/insurance

Division of Insurance

Department of Commerce,
Community and Economic
Development
PO Box 110805
Juneau, AK 99811-0805
907-465-2515
TTY: 907-465-5437
Fax: 907-465-3422
E-mail: insurance@alaska.gov
www.commerce.state.ak.us/insurance/

Arizona

Department of Insurance

Consumer Affairs Division
2910 North 44th St., Suite 210
Phoenix, AZ 85018-9932
602-364-2499
602-364-3100
Toll free: 1-800-325-2548 (AZ)
Fax: 602-364-2505 (Complaints)
E-mail: consumers@id.state.az.us
www.id.state.az.us

Arkansas

Department of Insurance

1200 West Third St.
Little Rock, AR 72201-1904
501-371-2600
501-371-2640 (Consumer Services)
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)
Fax: 501-371-2749
E-mail: insurance.consumers@arkansas.gov
www.insurance.arkansas.gov

California

California Department of Insurance

300 Capitol Mall, Suite 1700
Sacramento, CA 95814
916-492-3500
415-538-4010 (San Francisco)
213-346-6464 (Los Angeles)
Toll free: 1-800-927-4357 (CA)
(Consumer Services Division)
Fax: 916-445-5280
www.insurance.ca.gov

Dept. of Managed Health Care, California HMO Help Center

(We serve all California Consumers who are enrolled in a California HMO, Blue Cross of California PPO, and Blue Shield of California PPO)
980 9th St., Suite 500
Sacramento, CA 95814-2725
Toll free: 1-888-HMO-2219
(HMO Health Center Consumer Complaint Line)
Toll free: 1-877-525-1295 (HMO Help Center Provider/Physician Line)
TTY: 1-877-688-9891 (Toll free)
Fax: 916-255-5241 (Complaints) or 916-255-2292 (Independent Medical Review)
E-mail: GenInfo@dmhc.ca.gov
www.hmohelp.ca.gov

Colorado

Division of Insurance

1560 Broadway, Suite 850
Denver, CO 80202
303-894-7490 or 7499
Toll free: 1-800-930-3745 (CO)
TTY: 711
Fax: 303-894-7455
www.dora.state.co.us/Insurance

Connecticut

Insurance Department

Consumer Affairs Division
PO Box 816
153 Market St. (Zip: 065103)
Hartford, CT 06142-0816
860-297-3800
Toll free: 1-800-203-3447 (CT)
Fax: 860-566-7410
E-mail: ctinsdept.consumeraffairs@ct.gov
www.ct.gov/cid

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

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Delaware

Delaware Insurance Department
841 Silver Lake Blvd.
Dover, DE 19904
302-674-7310
Toll free: 1-800-282-8611
Fax: 302-739-6278
E-mail: consumer@deins.state.de.us
www.delawareinsurance.gov

District of Columbia

**Department of Insurance,
Securities and Banking**
810 First St., NE, Suite 701
Washington, DC 20002
202-727-8000
Fax: 202-535-1196
E-mail: info.disb@dcb.gov
www.disb.dc.gov

Florida

Office of Insurance Regulation
Department of Financial Services
200 East Gaines St.
Tallahassee, FL 32399-0322
850-413-3100
850-413-3140
Toll free: 1-800-342-2762 (FL)
TTY: 1-800-640-0886 (Toll free)
Fax: 850-488-2349
www.floir.com

Georgia

**Insurance and Safety Fire
Commissioner**
704 West Tower
Two Martin Luther King, Jr. Dr.
Atlanta, GA 30334
404-656-2070
Toll free: 1-800-656-2298 (GA)
TTY: 711 (in Georgia only)
Fax: 404-657-8542
www.gainsurance.org

Hawaii

Insurance Division
Department of Commerce and
Consumer Affairs
PO Box 3614 (Zip: 96811-3614)
335 Merchant St., 2nd Fl., Rm. 213
Honolulu, HI 96813
808-586-2790
Fax: 808-587-6714
E-mail: insurance@dcca.hawaii.gov
www.hawaii.gov/dcca/areas/ins

Idaho

Department of Insurance
Attention: Consumer Affairs
700 West State St., 3rd Floor
Boise, ID 83720-0043
208-334-4250
Toll free: 1-800-721-3272 (ID)
Fax: 208-334-4398
www.doi.state.id.us

Illinois

Division of Insurance
Department of Financial and
Professional Regulation
100 West Randolph St., Suite 9-301
Chicago, IL 60601-3395
312-814-2427
Fax: 312-814-5416
E-mail: director@ins.state.il.us
www.idfpr.com

Division of Insurance
Department of Financial and
Professional Regulation
320 West Washington St.
Springfield, IL 62767-0001
217-782-4515
Toll free: 1-877-527-9431 (Office
of Consumer Health Insurance)
Toll free: 1-866-445-5364
(Consumer Assistance Hotline)
TTY: 217-524-4872
Fax: 217-782-5020 or 217-558-2083
(Complaints)
E-mail: director@ins.state.il.us
www.idfpr.com

Indiana

Department of Insurance
311 West Washington St., Suite 300
Indianapolis, IN 46204-2787
317-232-2385
Toll free: 1-800-622-4461 (IN)
Toll free: 1-800-452-4800, ext. 6
(In-State Senior Health Insurance
Information)
Fax: 317-232-5251
www.in.gov/idoi

Iowa

Division of Insurance
330 Maple St.
Des Moines, IA 50319
515-281-5705
Toll free: 1-877-955-1212
Fax: 515-281-3059
www.iid.state.ia.us

Kansas

Kansas Insurance Department
Sandy Praeger, Commissioner
420 SW 9th St.
Topeka, KS 66612
785-296-3071
Toll free: 1-800-432-2484
(Kansas Only)
TTY: 1-877-235-3151 (Toll-Free)
Fax: 785-296-2283
E-mail: commissioner@ksinsurance.org
www.ksinsurance.org

Kentucky

Department of Insurance
PO Box 517
215 West Main St.
Frankfort, KY 40602
502-564-3630
Toll free: 1-800-595-6053
Fax: 502-564-1650
doi.ppr.ky.gov

Louisiana

Department of Insurance
1702 North Third St.
Baton Rouge, LA 70802
225-342-0895
225-342-5900
Toll free: 1-800-259-5300
Toll free: 1-800-259-5301
Fax: 254-342-3078
E-mail: public@ldi.state.la.us
www.ldi.state.la.us

Maine

Bureau of Insurance
34 State House Station
Augusta, ME 04333-0034
207-624-8475
Toll free: 1-800-300-5000 (ME)
TTY: 1-888-577-6690 (Toll free)
Fax: 207-624-8599
www.maine.gov/insurance

Maryland**Insurance Administration**

525 St. Paul Place
 Baltimore, MD 21202-2272
 410-468-2000
 Toll free: 1-800-492-6116
 TTY: 1-800-735-2258 (Toll free)
 Fax: 410-468-2020
www.mdinsurance.state.md.us

Massachusetts**Division of Insurance**

Consumer Service Section
 One South Station, 5th Floor
 Boston, MA 02110-2208
 617-521-7794
 Fax: 617-521-7575
www.state.ma.us/doi

Michigan**Office of Financial and Insurance Regulation**

PO Box 30220
 611 West Ottawa St., 3rd Floor
 Lansing, MI 48909
 517-373-0220
 Toll free: 1-877-999-6442
 Fax: 517-335-4978
 E-mail: ofir-info@michigan.gov
www.michigan.gov/ofir

Minnesota**Department of Commerce**

Market Assurance Division
 85 7th Place East, Suite 500
 St. Paul, MN 55101
 651-296-2488
 Toll free: 1-800-657-3602 (MN)
 TTY: 651-296-2860
 Fax: 651-296-4328
 E-mail: market.assurance@state.mn.us
www.commerce.state.mn.us

Mississippi**Department of Insurance**

PO Box 79
 Jackson, MS 39205
 601-359-2453
 Toll free: 1-800-562-2957 (MS)
 Fax: 601-359-1077
 E-mail: consumer@mid.state.ms.us
www.mid.state.ms.us

Missouri**Missouri Department of Insurance, Financial, and Professional Registration**

301 West High St., Room 530
 PO Box 690
 Jefferson City, MO 65102-0690
 573-751-4126
 Toll free: 1-800-726-7390 (MO)
 TTY: 573-526-4536
 Fax: 573-526-4898
 E-mail: askmdi@insurance.mo.gov
www.insurance.mo.gov

Montana**Montana State Auditor's Office**

840 Helena Ave.
 Helena, MT 59601
 406-444-2040
 Toll free: 1-800-332-6148 (MT)
 TTY: 406-444-3246
 Fax: 406-444-3497
 E-mail: stateauditor@mt.gov
www.sao.mt.gov

Nebraska**Department of Insurance**

941 O St., Suite 400
 Terminal Building
 Lincoln, NE 68508-3639
 402-471-0888 (In Lincoln)
 402-471-2201
 Toll free: 1-877-564-7323 (NE)
 TTY: 1-800-833-7351 (Toll free)
 Fax: 402-471-6559
 E-mail: consumer_affairs@nebraska.gov
www.doi.ne.gov

Nevada**Division of Insurance**

Department of Business & Industry
 788 Fairview Drive, Suite 300
 Carson City, NV 89701
 775-687-4270
 Fax: 775-687-3937
 E-mail: insinfo@doi.state.nv.us
www.doi.state.nv.us

Division of Insurance, State of Nevada

Department of Business & Industry
 788 Fairview Dr.
 Suite 300
 Carson City, NV 89701-5491
 775-687-4270
 Fax: 775-687-3937
www.doi.state.nv.us

New Hampshire**Department of Insurance**

21 South Fruit St., Suite 14
 Concord, NH 03301-2430
 603-271-2261
 Toll free: 1-800-852-3416 (NH)
 TTY: 1-800-735-2964 (NH)
 Fax: 603-271-1406
 E-mail: requests@ins.nh.gov
www.nh.gov/insurance

New Jersey**Department of Banking and Insurance**

PO Box 325
 20 West State St.
 Trenton, NJ 08625
 609-292-5360
 609-292-5064 (Public Affairs)
 Fax: 609-292-5571
www.njdobi.org

New Mexico**Department of Insurance**

PO Box 1269
 Santa Fe, NM 87504-1269
 505-827-4601
 Toll free: 1-800-947-4722 (NM)
 Fax: 505-827-4734
 E-mail: John.Gaherty@state.nm.us
www.nmprc.state.nm.us

New York**Consumer Services Bureau**

Insurance Department
 One Commerce Plaza
 Albany, NY 12257
 518-474-6600
 Toll free: 1-800-342-3736 (NY)
 Fax: 518-474-6630
 E-mail: consumers@ins.state.ny.us
www.ins.state.ny.us

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

Index

Consumer Services Bureau

Insurance Department
65 Court St., #7
Buffalo, NY 14202
716-847-7618
Toll free: 1-800-342-3736 (NY)
Fax: 716-847-7925
E-mail: consumers@ins.state.ny.us
www.ins.state.ny.us

North Carolina

Department of Insurance

1201 Mail Service Center
Dobbs Bldg., 430 North Salisbury
St. (Zip: 27603)
Raleigh, NC 27699-1201
919-733-3058
919-807-6750 (Consumer Services)
(Outside of NC)
Toll free: 1-800-546-5664 (NC)
(Consumer Services)
Fax: 919-733-0085
E-mail: consumer@ncdoi.net
www.ncdoi.com

North Dakota

Insurance Department

600 East Boulevard Ave., 5th Floor
Bismarck, ND 58505-0320
701-328-2440
Toll free: 1-800-247-0560 (ND)
TTY: 1-800-366-6888 (Toll free)
Fax: 701-328-4880
E-mail: insurance@nd.gov
www.nd.gov/ndins

Ohio

Office of Consumer Services

Department of Insurance
50 West Town St., 3rd Floor,
Suite 300
Columbus, OH 43215
614-644-2673
Toll free: 1-800-686-1526
(Consumer Hotline)
Toll free: 1-800-686-1527
(Fraud Hotline)
Toll free: 1-800-686-1578
(Senior Hotline)
TTY: 614-644-3745
Fax: 614-644-3744
www.ohioinsurance.gov

Oklahoma

Insurance Department

PO Box 53408
2401 NW 23rd St., Suite 28
Oklahoma City, OK 73152-3408
405-521-2828
Toll free: 1-800-522-0071 (OK)
Fax: 405-521-6635
E-mail: feedback@insurance.state.ok.us
www.ok.gov/oid

Oregon

Insurance Division

PO Box 14480 (Zip 97309-0405)
350 Winter St., NE, Room 440-2
Salem, OR 97301-3883
503-947-7984
Toll free: 1-888-877-4894 (OR)
Fax: 503-378-4351
E-mail: dcbs.in@mail@state.or.us
insurance.oregon.gov

Pennsylvania

Bureau of Consumer Service

Insurance Department
1209 Strawberry Square
Harrisburg, PA 17120
717-787-2317
Toll free: 1-877-881-6388
Fax: 717-787-8585
E-mail: ra-in-consumer@state.pa.us
www.insurance.state.pa.us

Puerto Rico

Office of the Commissioner of Insurance

Fernandez Juncos Station
Call Box 8330
Santurce, PR 00910-8330
787-722-8686
787-721-5848
Toll free: 1-888-722-8686
Fax: 787-722-4402
E-mail: mlatorre@ocs.gobierno.pr
www.ocs.gobierno.pr

Rhode Island

Insurance Division

Department of Business Regulation
1511 Pontiac Ave.
Cranston, RI 02920
401-462-9500
Fax: 401-462-9559
www.dbr.state.ri.us

South Carolina

Consumer Services

Department of Insurance
PO Box 100105
1201 Main St., Suite 100
(Zip: 29201)
Columbia, SC 29202-3105
803-737-6180
Toll free: 1-800-768-3467 (SC)
Fax: 803-737-6231
E-mail: consumers@doi.sc.gov
www.doi.sc.gov

South Dakota

Division of Insurance

Department of Revenue and
Regulation
445 East Capital Ave.
Pierre, SD 57501
605-773-3563
Fax: 605-773-5369
www.state.sd.us/drr

Tennessee

Department of Commerce and Insurance

500 James Robertson Pkwy.,
5th Floor
Nashville, TN 37243-0565
615-741-4737
Toll free: 1-800-342-4029 (TN)
Fax: 615-532-4994
www.tn.gov/consumer

Texas

Department of Insurance

PO Box 149104
333 Guadalupe St.
Austin, TX 78714
512-463-6169
Toll free: 1-800-578-4677
Fax: 512-475-2005
E-mail: carol.cates@tdi.state.tx.us
www.tdi.state.tx.us

Utah

Department of Insurance

State Office Bldg., Room 3110
Salt Lake City, UT 84114-6901
801-538-3804
Toll free: 1-800-439-3805 (UT)
TTY: 801-538-3826
Fax: 801-538-3829
www.insurance.utah.gov

Vermont**Insurance Division**

Department of Banking, Insurance,
Securities and Health Care
Administration
89 Main St.
Montpelier, VT 05620-3101
802-828-3301
Toll free: 1-800-964-1784 (VT)
Toll free: 1-800-631-7788
(VT – Health Insurance)
Fax: 802-828-3306
www.bishca.state.vt.us

Virgin Islands**Division of Banking and Insurance**

No. 18 Kongens Gade
St. Thomas, VI 00802
340-774-7166
Fax: 340-774-9458
www.ltg.gov.vi

Virginia**Bureau of Insurance**

State Corporation Commission
1300 East Main St. (Zip 23219 – Only
for special delivery and walk-ins)
PO Box 1157
Richmond, VA 23218
804-371-9967
Toll free: 1-800-552-7945 (VA)
TTY: 804-371-9206
E-mail: [bureauofinsurance@
scc.virginia.gov](mailto:bureauofinsurance@scc.virginia.gov)
www.scc.virginia.gov

Washington**Office of the Insurance
Commissioner**

PO Box 40255
Insurance 5000 Building
Olympia, WA 98504-0255
360-725-7000
Toll free: 1-800-562-6900 (WA)
TTY: 360-586-0241
Fax: 360-586-3109
E-mail: mikek@oic.wa.gov
www.insurance.wa.gov

West Virginia**Offices of the Insurance
Commissioner**

PO Box 50540 (Zip 25305-0540)
1124 Smith St.
Charleston, WV 25301
304-558-3354
Toll free: 1-888-879-9842 (WV)
Fax: 304-558-0412
E-mail: wvins@wvinsurance.gov
www.wvinsurance.gov

Wisconsin**Office of the Commissioner
of Insurance**

PO Box 7873 (Zip 53707-7873)
125 S Webster St.
Madison, WI 53702
608-266-3585
Toll free: 1-800-236-8517 (WI)
TTY: Dial 711 & ask for 608-266-3586
Fax: 608-264-8115
E-mail: information@wisconsin.gov
oci.wi.gov

Wyoming**Department of Insurance**

106 East Sixth Ave.
Cheyenne, WY 82002
307-777-7401
Toll free: 1-800-438-5768 (WY)
Fax: 307-777-5895
E-mail: wyinsdep@state.wy.us
insurance.state.wy.us/

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

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Each state has its own laws and regulations for securities brokers and securities including stocks, mutual funds, commodities, real estate, etc. The officials and agencies listed below enforce these laws and regulations. Many of these offices can also provide information to help you make informed investment decisions.

If you have a question or complaint about an investment, call the company or bank involved. If you are not satisfied with the response you get, call your state securities agency. See the "Investing" section in Part I of this Handbook for additional advice and sources of assistance (p. 33).

Alabama

Securities Commission

770 Washington Ave., Suite 570
Montgomery, AL 36130-4700
334-242-2984
Toll free: 1-800-222-1253 (AL)
Fax: 334-242-0240
E-mail: asc@asc.alabama.gov
www.asc.state.al.us

Alaska

Division of Banking and Securities

Department of Commerce,
Community and Economic
Development
150 3rd St., Suite 217
PO Box 11807
Juneau, AK 99811-0807
907-465-2521
Toll free: 1-888-925-2521 (AK)
TTY: 907-465-5437
Fax: 907-465-2549
E-mail: dbsc@commerce.state.ak.us
www.commerce.state.ak.us

Arizona

Securities Division

Arizona Corporation Commission
1300 West Washington, 3rd Floor
Phoenix, AZ 85007
602-542-4242
Toll free: 1-866-837-4399 (AZ)
Fax: 602-594-7470
E-mail: info@azinvestor.gov
www.azinvestor.gov

Arkansas

Arkansas Securities Department

201 East Markham
Heritage West Bldg., Suite 300
Little Rock, AR 72201
501-324-9260
Toll free: 1-800-981-4429
Fax: 501-324-9268
E-mail: info@securities.arkansas.gov
www.securities.arkansas.gov

California

Department of Corporations

1515 K St., Suite 200
Sacramento, CA 95814-4052
916-445-7205
Toll free: 1-866-275-2677
TTY: 1-800-735-2966
Fax: 916-322-8864
www.corp.ca.gov

Colorado

Division of Securities

Department of Regulatory Agencies
1560 Broadway, Suite 900
Denver, CO 80202
303-894-2320
TTY: 1-800-659-2656
Fax: 303-861-2126
E-mail: securities@dora.state.co.us
www.dora.state.co.us/securities

Connecticut

Department of Banking

Government Relations and
Consumer Affairs
260 Constitution Plaza
Hartford, CT 06103-1800
860-240-8299
Toll free: 1-800-831-7225
Fax: 860-240-8178
E-mail: banking.complaints@ct.gov
www.ct.gov/dob

Delaware

Division of Securities

Department of Justice
820 North French St., 5th Floor
State Office Bldg.
Wilmington, DE 19801
302-577-8424
TTY: 302-577-5783
Fax: 302-856-5660
www.state.de.us/securities

District of Columbia

Dept. of Insurance, Securities and Banking

810 First St., NE, Suite 701
Washington, DC 20002
202-727-8000
Fax: 202-535-1196
E-mail: disb@dcgov.org
disb.dc.gov

Florida

Division of Securities

Office of Financial Regulation
200 East Gaines St.
Tallahassee, FL 32399-0370
850-410-9805
850-410-9893
Toll free: 1-800-848-3792, opt. 2 (FL)
Fax: 850-410-9748
E-mail: ofr@flofr.com
www.flofr.com

Georgia

Division of Securities and Business Regulation

Office of the Secretary of State
Two Martin Luther King, Jr. Dr., SE
Suite 802, West Tower
Atlanta, GA 30334
404-656-3920
Toll free: 1-888-733-7427
Fax: 404-657-8410
E-mail: securities@sos.state.ga.us
www.sos.ga.gov/securities

Hawaii**Business Registration Division**

Department of Commerce and
Consumer Affairs
335 Merchant St., Room 201, 2nd Floor
Honolulu, HI 96813
808-586-2744
Fax: 808-586-2733
E-mail: breg@dcca.hawaii.gov
www.hawaii.gov/dcca

Idaho**Department of Finance**

PO Box 83720 (Zip 83720-0031)
800 Park Blvd., Suite 200
Boise, ID 83712
208-332-8000
Toll free: 1-888-346-3378 (ID)
Fax: 208-332-8097
E-mail: finance@finance.idaho.gov
finance.idaho.gov

Illinois**Securities Department**

Secretary of State
300 W. Jefferson St., Suite 300A
Springfield, IL 62702
217-782-2256
Toll free: 1-800-628-7937 (IL)
Fax: 217-524-2172
www.sos.state.il.us

Indiana**Securities Division**

Office of the Secretary of State
302 West Washington, Room E-111
Indianapolis, IN 46204
317-232-6681
Toll free: 1-800-223-8791 (IN)
Fax: 317-233-3675
www.state.in.us/sos

Iowa**Securities and Regulated
Industries Bureau**

340 Maple St.
Des Moines, IA 50319-0066
515-281-4441
Toll free: 1-877-955-1212 (IA)
Fax: 515-281-3059
E-mail: iowasec@iid.state.ia.us
www.iid.state.ia.us

Kansas**Office of the Securities
Commissioner**

618 South Kansas Ave., 2nd Floor
Topeka, KS 66603-3804
785-296-3307
Toll free: 1-800-232-9580 (KS)
Toll free: 1-888-407-2267 (KS)
Fax: 785-296-6872
www.ksc.ks.gov

Kentucky**Division of Securities**

Department of Financial Institutions
1025 Capitol Center Dr., Ste. 200
Frankfort, KY 40601-3868
502-573-3390
Toll free: 1-800-223-2579
Fax: 502-573-2182
E-mail: kfi@ky.gov
www.kfi.ky.gov

Louisiana**Securities Division**

Office of Financial Institutions
8660 United Plaza Blvd., 2nd Floor
Baton Rouge, LA 70809
225-925-4660
Fax: 225-925-4548
www.ofi.state.la.us

Maine**Office of Securities**

121 State House Station
Augusta, ME 04333-0121
207-624-8551
Toll free: 1-877-624-8551 (ME)
TTY: 1-888-577-6690
Fax: 207-624-8590
[www.maine.gov/pfr/securities/
index.shtml](http://www.maine.gov/pfr/securities/index.shtml)

Maryland**Securities Division**

Office of the Attorney General
200 Saint Paul Place
Baltimore, MD 21202-2020
410-576-6360
Toll free: 1-888-743-0023 (MD)
TTY: 410-576-6372
Fax: 410-576-6532
E-mail: securities@oag.state.md.us
www.oag.state.md.us

Massachusetts**Securities Division**

Office of the Secretary of the
Commonwealth
One Ashburton Place, 17th Floor,
Room 1701
Boston, MA 02108
617-727-3548
Toll free: 1-800-269-5428 (MA)
TTY: 617-878-3889
Fax: 617-248-0177
E-mail: securities@sec.state.ma.us
www.sec.state.ma.us/sct

Michigan**Securities Division**

Office of Financial and Insurance
Regulation
PO Box 30220
611 W. Ottawa St., 3rd Floor
Lansing, MI 48909
517-373-0220
Toll free: 1-877-999-6442
Fax: 517-241-6356
E-mail: ofis-sec-info@michigan.gov
www.michigan.gov/ofis

Minnesota**Department of Commerce**

Division of Securities and
Registration
85 Seventh Place East, Suite 500
St. Paul, MN 55101
651-296-4026
Toll free: 1-800-657-3602 (MN)
TTY: 651-296-2860
Fax: 651-296-4328
E-mail: [securities.commerce@
state.mn.us](mailto:securities.commerce@state.mn.us)
www.commerce.state.mn.us

Mississippi**Securities Division**

Business Regulation and
Enforcement
Secretary of State's Office
PO Box 136 (Zip 39205)
700 North St.
Jackson, MS 39202
601-359-1350
Toll free: 1-800-256-3494
Fax: 601-359-1499
www.sos.state.ms.us

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BBB

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National Consumer

State & Local

Trade & Professional

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Missouri

Commissioner of Securities
PO Box 1276
Jefferson City, MO 65102
573-751-4136
Toll free: 1-800-721-7996 (MO)
Fax: 573-526-3124
www.sos.mo.gov

Montana

Securities Division
State Auditor
840 Helena Ave.
Helena, MT 59601
406-444-2040
Toll free: 1-800-332-6148 (MT)
Fax: 406-444-3497
E-mail: stateauditor@mt.gov
www.sao.mt.gov

Nebraska

Bureau of Securities
Department of Banking & Finance
PO Box 95006
1230 O St., Suite 400 (Zip: 68508)
Lincoln, NE 68509-5006
402-471-3445
Fax: 402-471-3062
www.ndbf.org

Nevada

Securities Division
Office of the Secretary of State
555 East Washington Ave., Ste 5200
Las Vegas, NV 89101
702-486-2880
Fax: 702-486-2888
E-mail: nvsec@sos.nv.gov
www.sos.state.nv.us

New Hampshire

Bureau of Securities Regulation
Department of State
State House, Room 204
107 North Main St.
Concord, NH 03301-4989
603-271-1463
Fax: 603-271-7933
www.sos.nh.gov/securities

New Jersey

Bureau of Securities
Department of Law and Public
Safety
153 Halsey St., 6th Floor
PO Box 47029 (Zip: 07101)
Newark, NJ 07102
973-504-3600
Fax: 973-504-3601
www.njsecurities.gov

New Mexico

Securities Division
Regulation & Licensing Department
PO Box 25101 (Zip: 87504-5101)
2550 Cerrillos Rd.
Santa Fe, NM 87505
505-476-4580
Toll free: 1-800-704-5533 (NM)
Fax: 505-984-0617
www.rld.state.nm.us

New York

**Bureau of Investor Protection
and Securities**
Office of the Attorney General
120 Broadway
New York, NY 10271
212-416-8200
Fax: 212-416-8816
www.oag.state.ny.us

North Carolina

Securities Division
Two South Salisbury St.
Raleigh, NC 27601
919-733-3924
Toll free: 1-800-688-4507
(Investor Hotline)
Fax: 919-821-0818
www.sosnc.com

North Dakota

Securities Department
600 E. Boulevard Ave.
State Capitol – 5th Floor
Bismarck, ND 58505-0510
701-328-2910
Toll free: 1-800-297-5124 (ND)
Fax: 701-328-2946
E-mail: ndsecurities@nd.gov
www.ndsecurities.com

Ohio

Division of Securities
77 South High St., 22nd Floor
Columbus, OH 43215-6131
614-644-7381
Toll free: 1-800-788-1194 (Investor
Protection Hotline)
Fax: 614-466-3316
www.securities.state.oh.us

Oklahoma

Department of Securities
120 North Robinson, Suite 860
First National Center
Oklahoma City, OK 73102
405-280-7700
Fax: 405-280-7742
E-mail: [general@securities.
state.ok.gov](mailto:general@securities.state.ok.gov)
www.securities.state.ok.gov

Oregon

**Division of Finance and
Corporate Securities**
Department of Consumer &
Business Services
PO Box 14480
350 Winter St., NE
Salem, OR 97309-0405
503-378-4140
Toll free: 1-866-814-9710
TTY: 503-378-4100
Fax: 503-378-6444
E-mail: dfcsmail@state.or.us
dfcs.oregon.gov

Pennsylvania

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Office of the Secretary
1010 North 7th St.
Eastgate Office Building, 2nd Floor
Harrisburg, PA 17102-1410
717-787-8061
Toll free: 1-800-600-0007 (PA)
Fax: 717-783-5122
E-mail: pscwebmaster@state.pa.us
www.psc.state.pa.us

Puerto Rico

**Office of the Commissioner
of Financial Institutions**
PO Box 11855 (Zip: 00910-3855)
Centro-Europa Building – Suite 600,
1492 Ponce de Leon Ave.
San Juan, PR 00907
787-723-8445
Toll free: 1-800-981-7711
Fax: 787-723-4225
E-mail: querellas@ocif.gobierno.pr
www.cif.gov.pr

Rhode Island

Securities Division
Dept. of Business Regulation
Building 69-1
1511 Pontiac Ave.
Cranston, RI 02920
401-462-9500 (Business Regulation)
401-462-9527 (Securities)
TTY: 711 (In Rhode Island Only)
Fax: 401-462-9645
www.dbr.state.ri.us

South Carolina

Securities Division
Office of the Attorney General
PO Box 11549
Columbia, SC 29211-1549
803-734-9916
803-734-3970
Fax: 803-734-3677
[www.scattorneygeneral.com/
securities/index.html](http://www.scattorneygeneral.com/ securities/index.html)

South Dakota

Division of Securities
445 East Capitol Ave.
Pierre, SD 57501-3185
605-773-4823
Fax: 605-773-5953
www.state.sd.us/dcr/securities

Tennessee

Securities Division
Department of Commerce
and Insurance
500 James Robertson Pkwy.
Davy Crockett Tower, Suite 680
Nashville, TN 37243
615-741-2241
Toll free: 1-800-863-9117 (TN)
Fax: 615-532-8375
www.state.tn.us/commerce

Texas

State Securities Board
PO Box 13167
208 East 10th – 5th Floor (Zip: 78701)
Austin, TX 78711-3167
512-305-8300
Fax: 512-305-8310
www.ssb.state.tx.us

Utah

Division of Securities
Department of Commerce
PO Box 146760
160 East 300 South, 2nd Floor
(Zip: 84111)
Salt Lake City, UT 84114-6760
801-530-6600
Toll free: 1-800-721-7233 (UT)
Fax: 801-530-6980
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
Fax: 802-828-2896
[www.bishca.state.vt.us/
SecuritiesDiv/secindex.htm](http://www.bishca.state.vt.us/ SecuritiesDiv/secindex.htm)

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: 804-371-9203
Fax: 804-371-9911
www.scc.virginia.gov/srf

Washington

Securities Division
Department of Financial Institutions
PO Box 9033
Olympia, WA 98507-9033
360-902-8760
Toll free: 1-877-746-4334
TTY: 360-664-8126
Fax: 360-902-0524
www.dfi.wa.gov

West Virginia

Securities Commission
State Auditor's Office
State Capitol Bldg 1, Room W100
Charleston, WV 25305
304-558-2257
Toll free: 1-888-368-9507
Toll free: 1-888-509-6567
(Fraud Complaint)
(Enforcement/Registration/CRD Req.)
Fax: 304-558-4211
E-mail: securities@wvsao.gov
www.wvsao.gov/securities

Wisconsin

Division of Securities
Department of Financial Institutions
PO Box 1768
345 W. Washington Ave., 4th Floor
(Zip: 53703)
Madison, WI 53701-1768
608-266-1064
Toll free: 1-800-472-4325 (WI)
TTY: 608-266-8818
Fax: 608-264-7979
www.wdfr.org

Wyoming

Compliance Division
Office of the Secretary of State
200 West 24th St.
State Capitol Bldg.
Cheyenne, WY 82002-0020
307-777-7370
Fax: 307-777-7640
E-mail: compliance@state.wy.us
soswy.state.wy.us

Autonomous

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

Index

STATE UTILITIES COMMISSIONS

State utility commissions regulate services and rates for gas, electricity and telephones within your state. In some states, the utility commissions regulate other services such as water, transportation, and the moving of household goods. Rates for utilities and services provided between states are regulated by the federal government.

Many utility commissions handle consumer complaints. Sometimes, if a number of complaints are received about the same utility matter, they will conduct investigations.

Alabama

Public Service Commission
PO Box 304260
100 North Union St., Suite 850
Montgomery, AL 36130
334-242-5218
Toll free: 1-800-392-8050 (AL)
(Complaint Hotline)
Fax: 334-242-0727
www.psc.state.al.us

Alaska

Regulatory Commission of Alaska
701 West 8th Ave., Suite 300
Anchorage, AK 99501-3469
907-276-6222
Toll free: 1-800-390-2782
TTY: 907-276-4533
Fax: 907-276-0160
E-mail: rca.mail@alaska.gov
rca.alaska.gov

Arizona

Utilities Division
Arizona Corporation Commission
1200 West Washington St.
Phoenix, AZ 85007-2996
602-542-4251
Toll free: 1-800-222-7000 (AZ)
Fax: 602-542-2129
E-mail: mailmaster@azcc.gov
www.cc.state.az.us

Arkansas

Public Service Commission
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 - Complaints)
TTY: 1-800-682-2898 (Toll free)
Fax: 501-682-5731
www.arkansas.gov/psc

California

Public Utilities Commission
505 Van Ness Ave., Room 5218
San Francisco, CA 94102
415-703-2782
Toll free: 1-800-649-7570
(CA – Utility Complaints)
TTY: 415-703-2032
Fax: 415-703-1758
www.cpuc.ca.gov

Colorado

Public Utilities Commission
1560 Broadway, Suite 250
Denver, CO 80202
303-894-2070
Toll free: 1-800-456-0858 (CO)
TTY: 303-894-2512
Fax: 303-894-2532
E-mail: PUConsumer.Complaints@dora.state.co.us
www.dora.state.co.us/puc

Connecticut

Department of Public Utility Control
Ten Franklin Square
New Britain, CT 06051
860-827-1553
Toll free: 1-800-382-4586 (CT)
TTY: 860-827-2837
Fax: 860-827-2613
www.state.ct.us/dpuc

Delaware

Public Service Commission
861 Silver Lake Blvd.
Cannon Bldg., Suite 100
Dover, DE 19904
302-736-7500
Toll free: 1-800-282-8574 (DE)
TTY: 302-736-7500
Fax: 302-739-4849

District of Columbia

DC Public Service Commission
1333 H St., NW
Suite 200, West Tower
Washington, DC 20005
202-626-5100 (Consumer
Services Division)
Fax: 202-393-1389
E-mail: support@dcpsc.org
www.dcpsc.org

Florida

Florida Public Service Commission
2540 Shumard Oak Blvd.
Tallahassee, FL 32399-0850
850-413-6330
Toll free: 1-800-342-3552 (FL)
TTY: 1-800-955-8771
Fax: 800-511-0809
E-mail: contact@psc.state.fl.us
www.floridapsc.com

Georgia

Public Service Commission
244 Washington St., First Floor
Atlanta, GA 30334
404-656-4501
Toll free: 1-800-282-5813 (GA)
Fax: 404-656-2341
E-mail: gapscc@psc.state.ga.us
www.psc.state.ga.us

Hawaii

Public Utilities Commission
465 South King St., Room 103
Honolulu, HI 96813
808-586-2020
Fax: 808-586-2066
E-mail: Hawaii.PUC@hawaii.gov
www.hawaii.gov/budget/puc

Idaho

Public Utilities Commission
 PO Box 83720
 472 W. Washington (Zip: 83702-5918)
 Boise, ID 83720-0074
 208-334-0300
 Toll free: 1-800-432-0369 (ID)
 (Complaint Line)
 Toll free: 1-800-337-1363 (Voice/TDD)
 TTY: 1-800-377-3529
 Fax: 208-334-3762
www.puc.idaho.gov

Illinois

Commerce Commission
 527 East Capitol Ave.
 Springfield, IL 62701
 217-785-7456
 Toll free: 1-800-524-0795 (IL)
 TTY: 1-800-858-9277 (Toll free)
 Fax: 217-782-1042
www.icc.illinois.gov

Indiana

Utility Regulatory Commission
 Consumer Affairs Division
 101 West Washington St., Suite 1500E
 Indianapolis, IN 46204
 317-232-2712
 Toll free: 1-800-851-4268 (IN)
 TTY: 317-232-8556
 Fax: 317-233-2410
 E-mail: info@urc.IN.gov
www.IN.gov/iurc

Iowa

Utilities Board
 350 Maple St.
 Des Moines, IA 50319-0069
 515-281-3839
 Toll free: 1-877-565-4450 (IA)
 Fax: 515-281-5329
 E-mail: iubcustomer@iub.state.ia.us
www.state.ia.us/iub

Kansas

Corporation Commission
 1500 SW Arrowhead Rd.
 Topeka, KS 66604-4027
 785-271-3100
 Toll free: 1-800-662-0027 (KS)
 Fax: 785-271--3354
 E-mail: public.affairs@kcc.state.ks.us
www.kcc.state.ks.us

Kentucky

Public Service Commission
 PO Box 615
 211 Sower Blvd.
 Frankfort, KY 40602
 502-564-3940
 Toll free: 1-800-772-4636
 (KY - Complaints)
 TTY: 1-800-648-6056
 Fax: 502-564-3460
www.psc.state.ky.gov

Louisiana

Public Service Commission
 602 North Fifth St., Galvez Bldg.
 12th Floor
 PO Box 91154
 Baton Rouge, LA 70821-9154
 225-342-4404
 Toll free: 1-800-256-2397 (LA)
 Fax: 225-342-2831
www.lpsc.org

Maine

Public Utilities Commission
 242 State St.
 Augusta, ME 04333-0018
 207-287-3831
 Toll free: 1-800-452-4699 (ME)
 TTY: 1-800-437-1220
 Fax: 207-287-1039
 E-mail: maine.puc@maine.gov
www.state.me.us/mpuc/

Maryland

Public Service Commission
 Six St. Paul St., 16th Floor
 Baltimore, MD 21202-6806
 410-767-8000
 Toll free: 1-800-492-0474
 TTY: 1-800-735-2258
 Fax: 410-333-6495
 E-mail: mpsc@psc.state.md.us
www.psc.state.md.us/psc/

Massachusetts

Dept. of Telecommunications and Energy
 Two South Station, 4th Floor
 Boston, MA 02110
 617-305-3580
 Toll free: 1-800-392-6066
 (Consumer Division)
 TTY: 1-800-974-6006 (Toll free)
 Fax: 617-478-2590
www.mass.gov/dpu

Michigan

Public Service Commission
 PO Box 30221
 6545 Mercantile Way, Suite 7 (Zip: 48911)
 Lansing, MI 48909
 517-241-6180
 Toll free: 1-800-292-9555 (MI)
 Fax: 517-241-6181
 E-mail: mpsc_commissioners@michigan.gov
www.michigan.gov/mpsc

Minnesota

Public Utilities Commission
 121 Seventh Place East, Suite 350
 St. Paul, MN 55101-2147
 651-296-0406
 Toll free: 1-800-657-3782
 Fax: 651-297-7073
 E-mail: consumer.puc@state.mn.us
www.puc.state.mn.us

Mississippi

Public Service Commission
 501 North West St.
 Woolfolk Building
 Jackson, MS 39201
 601-961-5440 (Southern District)
 601-961-5430 (Central District)
 601-961-5450
 (Chairman & Northern District)
 Toll free: 1-800-356-6429
 (Southern District)
 Toll free: 1-800-356-6430
 (Central District)
 Toll free: 1-800-356-6428
 (Chairman & Northern District)
 Fax: 601-961-5464 (Chairman & Northern District)
 601-961-5842(Southern)
 601-961-5824(Central)
www.psc.state.ms.us

Missouri

Public Service Commission
 PO Box 360
 200 Madison St.
 Jefferson City, MO 65102
 573-751-3234
 Toll free: 1-800-392-4211 (MO)
 TTY: 711 (MO Only)
 Fax: 573-526-1500
www.psc.mo.gov

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 National Consumer
 State & Local
 Trade & Professional
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Montana

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PO Box 202601
1701 Prospect Ave.
Helena, MT 59620-2601
406-444-6199
Toll free: 1-800-646-6150 (MT)
TTY: 406-444-6199
Fax: 406-444-7618
www.psc.mt.gov

Nebraska

Public Service Commission
PO Box 94927 (Zip: 68508-4927)
1200 North St., Suite 300
Lincoln, NE 68509
402-471-3101
Toll free: 1-800-526-0017 (NE)
TTY: 402-471-0213
Fax: 402-471-0254
E-mail: cheryl.elton@nebraska.gov
www.psc.state.ne.us

Nevada

Public Utilities Commission
1150 East William St.
Carson City, NV 89701
775-684-6101
702-486-2600 (Las Vegas)
Toll free: 1-800-992-0900, ext. 46100 (NV)
Fax: 775-684-6110
pucweb1.state.nv.us/pucn

New Hampshire

Public Utilities Commission
21 South Fruit St., Suite 10
Concord, NH 03301-2429
603-271-2431
Toll free: 1-800-852-3793 (NH)
TTY: 1-800-735-2964 (NH)
Fax: 603-271-3878
E-mail: puc@puc.nh.gov
www.puc.state.nh.us

New Jersey

Board of Public Utilities
Two Gateway Center
Newark, NJ 07102
973-648-2026
Toll free: 1-800-624-0241 (NJ)
Fax: 973-648-4195
www.bpu.state.nj.us

New Mexico

Utilities Division
Public Regulation Commission
Consumer Relations Division
PO Box 1269
224 E. Palace Ave. (Zip: 87501)
Santa Fe, NM 87504-1269
505-827-6941
Toll free: 1-800-663-9782 (NM)
Toll free: 1-800-947-4722 (NM)
TTY: 505-827-6911
Fax: 505-827-6973
E-mail: barbara.a.rael@state.nm.us
www.nmprc.state.nm.us

New York

Public Service Commission
Office of Consumer Service
Three Empire State Plaza
Albany, NY 12223-1350
518-474-3280
Toll free: 1-800-342-3377
(NY – Complaints – Gas/Electric/
Telephone)
Toll free: 1-888-275-7721 (PSC
Competition Information)
Toll free: 1-866-476-7697
(Green Power Information)
Fax: 518-474-1691
E-mail: [ronald_cerniglia@
dps.state.ny.us](mailto:ronald_cerniglia@dps.state.ny.us)
www.askpsc.com

North Carolina

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Toll free: 1-866-380-9816
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E-mail: [consumer.services@
ncmail.net](mailto:consumer.services@ncmail.net)
www.ncuc.commerce.state.nc.us

North Dakota

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12th Floor
600 East Blvd. Ave., Dept 408
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701-328-2400
TTY: 1-800-366-6888 (ND)
Fax: 701-328-2410
E-mail: ndpsc@nd.gov
www.psc.state.nd.us

Ohio

Public Utilities Commission
180 East Broad St.
Columbus, OH 43215-3793
614-466-3292
Toll free: 1-800-686-7826 (OH)
TTY: 1-800-686-1570 (OH)
Fax: 614-752-8351
www.puco.ohio.gov

Oklahoma

Corporation Commission
PO Box 52000
Oklahoma City, OK 73152-2000
405-521-2211
Toll free: 1-800-522-8154 (OK)
TTY: 405-521-3513
Fax: 405-521-2087
www.occeweb.com

Oregon

Public Utility Commission
Consumer Services Division
PO Box 2148
550 Capitol St., NE, Suite 215
(Zip: 97301-2551)
Salem, OR 97308-2148
503-378-6600
Toll free: 1-800-522-2404
(OR – Consumer Services)
TTY: 1-800-648-3458 (OR)
Fax: 503-378-5743
E-mail: puc.consumer@state.or.us
www.puc.state.or.us

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PO Box 3265
400 North St. (Zip: 17120)
Harrisburg, PA 17105-3265
717-783-7349
Toll free: 1-800-782-1110 (PA)
Fax: 717-787-5813
www.puc.state.pa.us

Puerto Rico

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San Juan, PR 00919-0870
787-756-1919
Fax: 787-756-8086
www.naruc.org

Rhode Island

Public Utilities Commission
89 Jefferson Blvd.
Warwick, RI 02888
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TTY: 401-277-3500
Fax: 401-941-4885
www.ripuc.org

South Carolina

Consumer Services Division
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803-737-5230
Toll free: 1-800-922-1531 (SC)
TTY: 803-737-5175 or
1-800-334-2217 (SC)
Fax: 803-737-4750
www.regulatorystaff.sc.gov

South Dakota

Public Utilities Commission
Consumer Affairs
500 East Capitol Ave.
Pierre, SD 57501-5070
605-773-3201
Toll free: 1-800-332-1782
(Consumer Affairs)
Fax: 1-866-757-6031
www.puc.sd.gov

Tennessee

Tennessee Regulatory Authority
460 James Robertson Pkwy.
Nashville, TN 37243-0505
615-741-2904
Toll free: 1-800-342-8359
(Consumer Services)
TTY: 1-888-276-0677 (Toll free)
Fax: 615-741-8953
www.state.tn.us/tra

Texas

Public Utility Commission
PO Box 13326
1701 North Congress Ave.
Austin, TX 78711-3326
512-936-7000
Toll free: 1-888-782-8477
TTY: 512-936-7136
Fax: 512-936-7003
E-mail: customer@puc.state.tx.us
www.puc.state.tx.us

Utah

Public Service Commission
160 East 300 South
Salt Lake City, UT 84111
801-530-6716
Toll free: 1-866-772-8824 (UT)
TTY: 801-530-6638
Fax: 801-530-6796
E-mail: psccl@utah.gov
www.psc.utah.gov

Vermont

Public Service Board
112 State St., 4th Floor
Montpelier, VT 05620-2701
802-828-2358
TTY: 1-800-253-0191 (VT)
Fax: 802-828-3351
E-mail: tsb.clerk@state.vt.us
www.state.vt.us/psb

Virginia

State Corporation Commission
PO Box 1197
1300 E. Main St. (Zip: 23219)
Richmond, VA 23218
804-371-9967
Toll free: 1-800-552-7945 (VA)
TTY: 804-371-9206
Fax: 804-371-9350
www.scc.virginia.gov

Washington

Utilities and Transportation Commission
PO Box 47250
1300 S Evergreen Park Dr., SW
Olympia, WA 98504
360-664-1160
TTY: 1-800-416-5289
Fax: 360-586-1150
www.utc.wa.gov

West Virginia

Public Service Commission
201 Brooks St.
Charleston, WV 25301
304-340-0300
Toll free: 1-800-344-5113 (WV)
Fax: 304-340-0325
www.psc.state.wv.us

Wisconsin

Public Service Commission
Consumer Affairs Unit
PO Box 7854 (Zip: 53707-7854)
610 North Whitney Way
Madison, WI 53707
608-266-2001
Toll free: 1-800-225-7729
TTY: 608-267-1479
Fax: 608-266-3957
psc.wi.gov

Wyoming

Public Service Commission
2515 Warren Ave., Suite 300
Cheyenne, WY 82002
307-777-7427
Toll free: 1-888-570-9905 (WY)
TTY: 307-777-7427
Fax: 307-777-5700
E-mail: wyoing_psc@state.wy.us
psc.state.wy.us

Automotive

BBB

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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 make sound financial decisions.

American Arbitration Association

New York, NY 10019
Toll free: 1-800-778-7879
www.adr.org

This association 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**

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.

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.

880 South Pickett St.
Alexandria, VA 22304-0730
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.

★ 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)

5710 Mineral Point Rd. (Zip: 53705)
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.

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★ **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 person-to-person and through home-party 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.

★ **Financial 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.org

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.

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.

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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.

This alphabetical index will help you find the right organization to contact for information or for assistance with your complaint. First, look for the specific topic, for example, Cars. Under this topic there will be one or more contacts followed by the Handbook page number(s). Sometimes you will be directed to “See” another entry for information and a list of contacts. “See also” references direct you to other topics that might be related to your problem and may help you locate the right contact. For company names see the alphabetical listings under “Corporate Consumer Contacts” and “Automotive Manufacturers and Dispute Resolution Resources.”

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