

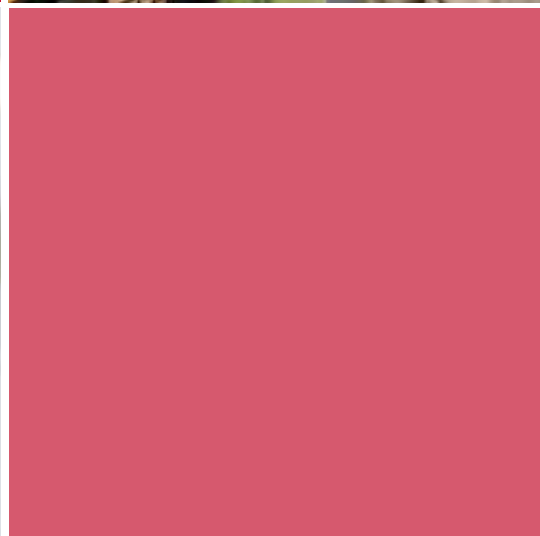


Office of Citizen Services and Innovative Technologies  
GSA Federal Citizen Information Center



# 2012 CONSUMER ACTION HANDBOOK

BE A  
SMARTER  
CONSUMER



[USA.gov/consumer](http://USA.gov/consumer)

The Federal Citizen Information Center would like to express its gratitude to the partners listed below who helped make possible the publication of the *2012 Consumer Action Handbook*:

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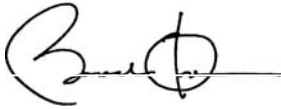
December 9, 2011

Welcome to the Consumer Action Handbook.

Each day, families across America navigate complex decisions, from buying a home or car to paying off a loan or using a credit card. That is why protecting American consumers remains a top priority for my Administration. With new credit card rules and the Dodd-Frank Wall Street Reform and Consumer Protection Act, we have taken concrete steps to empower the American consumer. We understand how crucial it is for consumers to be able to make the best choices for their families, and these common-sense reforms will protect both consumers and our economy as a whole.

The annual handbook published by the General Services Administration provides clear and practical information to help Americans make informed consumer decisions. From information on using credit wisely and preventing identity theft to filing a consumer complaint, this guide brings you the latest information about your consumer rights and responsibilities.

I encourage you to take full advantage of this valuable resource.



GSA Administrator

January 2012

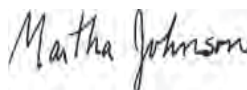


Welcome to the 2012 edition of the Consumer Action Handbook. The U.S. General Services Administration's (GSA) Office of Citizen Services and Innovative Technologies updates this resource annually to help you be an informed consumer.

As we all become busier and balance more responsibilities, it's very important to get reliable information quickly and easily. This Handbook helps you do just that, by combining valuable consumer information from across many Government agencies into one practical book. A variety of topics, such as retirement, funding college education, online safety, and energy efficient appliances are all covered here. This same information can also be found online at [USA.gov](http://USA.gov).

The Handbook is just one way that GSA strives to make access to Government information easy. To get answers to all your Government questions, visit [USA.gov](http://USA.gov) and [GobiernoUSA.gov](http://GobiernoUSA.gov), or phone 1-800-FED-INFO (333-4636). You can also download or order this Handbook and other printed Government resources at the new [PublicationsUSA.gov](http://PublicationsUSA.gov).

Sincerely,



Martha Johnson  
Administrator

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## TIPS FOR USING THIS HANDBOOK

This everyday guide to being a smart shopper is full of helpful tips about preventing identity theft, understanding credit, filing a consumer complaint, and more. Use the margins to make notes, write questions, or record other useful information. The information and resources you'll need are arranged as follows:

### PART I—BE A SAVVY CONSUMER

Read this section for advice before you make a purchase. To quickly locate specific topics and information, look in the Table of Contents and Index (p. 147).

### PART II—FILING A COMPLAINT

Turn to this section for suggestions on resolving consumer problems. The sample complaint letter on page 57 will help you present your case.

### PART III—KEY INFORMATION RESOURCES

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

### PART IV—CONSUMER ASSISTANCE DIRECTORY

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

### VISIT US ONLINE

A searchable version of this *Handbook* is available online at [USA.gov](https://www.usa.gov) and in Spanish at [GobiernoUSA.gov](https://www.gobiernousa.gov). You can also order or download an electronic version of the *Handbook* and hundreds of other consumer publications at [Publications.USA.gov](https://www.publications.usa.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, low-interest credit card offers, deals that let you skip credit card payments, work-at-home job opportunities, risk-free investments, and free travel.
2. Don't share personal information with someone you don't know or trust. Learn how to recognize fraud.
3. Beware of payday and tax refund loans. Interest rates on these loans are usually excessive. A cash advance on a credit card may be a better option.
4. Read and understand any contract or legal document you are asked to sign. Do not sign a contract with blank spaces or where the terms are incomplete.
5. Get estimates from several contractors for home or car repairs. Make sure the estimates are for the exact same repairs for a fair comparison.
6. When paying for your purchases, watch the cash register screen. If you think the price that has been charged is incorrect, speak up.
7. Before you buy, make sure you understand and accept the store's refund and return policies, especially for services and facilities that charge monthly fees.
8. Don't buy under stress. Avoid making big-ticket purchases during times of duress (e.g., coping with a death or debt).
9. When shopping online, look for the padlock icon in the bottom corner of your screen or a URL that begins with "https" to ensure that your payment information is transmitted securely.
10. If you are having difficulty making payments on loans, notify your lender immediately so that you can work out a payment plan.

## 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. 58) or check the *Handbook* index (p. 147) for specific information.
- Get advice and price quotes from several sellers.

- Check out a company's complaint record with your local consumer affairs office (p. 112) and Better Business Bureau (p. 66).
- 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 will it 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 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 300 recalls of children's products such as toys, clothing, cribs, and costume jewelry. Visit the websites in the "Check Here for Recalls" box for the latest safety recalls. Download the app from [Recalls.gov](http://Recalls.gov) onto your mobile phone to stay informed about recalled products while you are on the go. You can also sign up for free e-mail notifications at [www.cpsc.gov/cpsclist.aspx](http://www.cpsc.gov/cpsclist.aspx).



### CHECK HERE FOR RECALLS

- [www.recalls.gov](http://www.recalls.gov) lists government-initiated recalls from federal agencies.
- [www.nhtsa.gov](http://www.nhtsa.gov) lists recalls and safety information on vehicles and equipment.
- [www.fsis.usda.gov](http://www.fsis.usda.gov) lists recalls that involve meat, poultry, or processed egg products.
- [www.fda.gov](http://www.fda.gov) lists recalls that involve food, medicines, medical devices, cosmetics, biologics, and pet food.
- Report incidents and safety concerns with consumer products, search for incidents, reported by others at [Saferproducts.gov](http://Saferproducts.gov).

- 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. 112).

## QUICK TIPS FOR AVOIDING FRAUD

There are many varieties of consumer frauds, but the most common ones are variations of fake check scams, credit repair, free trips offers, and sweepstakes. Here are some tips to help you avoid being a victim:

- **Don't give out personal information.** Be suspicious of anyone you don't know who asks for your Social Security number, birthdate, credit card number, bank account number, password, or other personal data.
- **Don't be intimidated.** Be suspicious of calls or e-mails that want you to provide or verify personal information immediately. Tell them you're not interested and hang up or don't reply to the e-mail.
- **Monitor your accounts.** Review bank and credit card statements carefully, and report unauthorized transactions to your financial institution immediately.
- **Use a shredder.** Tear or shred credit offers you receive in the mail, bank statements, insurance forms, and other papers with personal information.

## IDENTIFYING AND STOPPING FRAUD

Look for these warning signs to avoid fraud:

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

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

## AFTER YOU BUY

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

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

## BANKING



## ATM/DEBIT CARDS

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

Retail purchases can also be made with a debit card. You enter your PIN or sign for the purchase. 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 does not give you the right to stop payment. You must resolve the problem directly with the seller.

If you suspect your debit card has been lost or

## 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 put a device over the card slot of an ATM to read the magnetic strip and record your PIN; this is known as "skimming". If you suspect criminal activity, walk away and use a different ATM.

## BEFORE YOU SWIPE YOUR DEBIT CARD

Although both credit cards and debit cards are easy ways to pay for your purchases, debit cards have some different levels of consumer protection and potential for consumer fees. Debit cards are directly connected to your bank account, so when you swipe your card, make sure that you have the money in your account to pay immediately. If you don't have enough money in your account,



your bank may "lend" you the money and pay the overage. However, it may charge you up to \$35 for this courtesy, even if the dollar amount the bank covered was small. Some banks also charge you a monthly fee for making purchases with your debit card.

Debit cards don't offer as much protection against fraudulent use, or if your card is lost or stolen.

Also, if you need to dispute a purchase, you are in a weaker

position because the merchant already has the money and will only return it if you win the dispute.

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

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.

Federal Reserve rules give debit and ATM card users additional protections covering overdrafts. Generally, banks cover your overdrafts by charging you a fee or offering an overdraft protection

plan, similar to a line of credit. If your bank pays overdrafts, you have the option to opt in to this service for most ATM and debit card transactions. Banks must disclose this option, the amount of the overdraft fee, and the customer's right to cancel this service. For more information, go to [www.federalreserve.gov/consumerinfo](http://www.federalreserve.gov/consumerinfo).

## PREPAID CARDS

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

Many cards carry protections similar to credit and debit cards. To obtain these benefits, you must follow the instructions for registering and activating your card. Be sure to record your card information, including the customer service telephone number listed on the back of the card in a separate place, 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. 106). You may also file a complaint with your local consumer protection office (p. 112).
- For cards issued by national banks, contact the Office of the Comptroller of the Currency (p. 104).
- For cards issued by state banks, contact the FDIC (p. 106) or state banking authority (p. 126).

## 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 (CD), 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](http://www.bankrate.com).



## BEWARE: CASH TOP-UP SCAMS

Cash top-up cards can be a convenient way to transfer money to other accounts. They are not designed to be used directly with retailers or online merchants; rather they are used to reload money on accounts that you control, such as your debit card.

Unfortunately, scammers know the ease and convenience of using these cards. They persuade you to share your top-up card number directly with them instead of using a wire or escrow service. However, if you send the top-up number you'll be left without the merchandise you were promised or your money. To protect yourself from these scams:

- Guard your top-up card like it is cash.
- Be wary of advertisements where you are asked to pay with a cash top-up card.
- Don't share your top-up card number with someone you don't know, even if a merchant asks you to e-mail it to them.
- Never use these cards to pay taxes or fees on lottery or sweepstakes winnings. It's likely that you haven't won anything.

**Deposit insurance.** Make sure your bank is a member of the Federal Deposit Insurance Corporation (FDIC). This agency protects the money in your checking and savings accounts, certificates of deposit (CDs), and IRA accounts up to \$250,000. For more information, see page 106 or visit [www.fdic.gov](http://www.fdic.gov).

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

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

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

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

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

**Debit card fees.** Are there fees for using your debit card?

**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, visit [www.ftc.gov](http://www.ftc.gov).

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

**Contact the proper regulatory agency below.**

Type of Institution	Regulatory Agency
State-chartered banks and trust companies	Federal Deposit Insurance Corporation (p. 106) and state banking authorities (p. 126)
Banks with National in the name or N.A. after the name	Office of the Comptroller of the Currency, U.S. Department of the Treasury (p. 104)
Federal savings and loans and Federal savings banks	Office of the Comptroller of the Currency, Department of the Treasury (p. 104)
Federally chartered credit unions	National Credit Union Administration (p. 107)
State-chartered banks that are members of the Federal Reserve System	Federal Reserve System (p. 106)

**Dumpster divers sift through trash in search of your personal information.**

## 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. 112) and Better Business Bureau (p. 66). If you're buying from an individual, check the title to make sure you're dealing with the vehicle's owner.
- Take a test drive. Drive at different speeds and check for smooth right and left turns. On a straight stretch, make sure the vehicle doesn't pull to one side.
- Handle trade-ins and financing separately from your purchase to get the best deal on each. Get a written price quote before you talk about a trade-in or dealer financing.
- Shop in advance and compare financing options at your credit union, bank, or finance company. Look at the total finance charges and the Annual Percentage Rate (APR), not just the monthly payment.
- Read and understand every document that you are asked to sign.
- Don't take possession of the car until all paperwork is final.
- Choose an auto insurance policy that is right for you (p. 28).

### GOVERNMENT FUEL ECONOMY WEB PAGES

- [www.epa.gov/emissweb](http://www.epa.gov/emissweb) is a green vehicle guide that can help you identify vehicles that are fuel-efficient and have clean-running engines.
- [www.fueleconomy.gov](http://www.fueleconomy.gov) compares the miles-per-gallon ratings of different vehicle models manufactured since the mid-1980s.
- [www.fueleconomy.gov/feg/savemoney.shtml](http://www.fueleconomy.gov/feg/savemoney.shtml) calculates annual fuel estimates.

Be wary of gas-saving automotive devices or gas or oil additives.

### 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](http://www.consumerreports.org)), *Motor Trend* ([www.motortrend.com](http://www.motortrend.com)), *Car and Driver* ([www.caranddriver.com](http://www.caranddriver.com)), and Edmunds automotive books and network ([www.edmunds.com](http://www.edmunds.com)).

- Research the dealer's price for the car and options. It's easier to get the best price when you know what the dealer paid for a vehicle. The dealer invoice price is available on a number of websites and in printed pricing guides. *Consumer Reports* offers the wholesale price: this figure factors in dealer incentives from a manufacturer and is a more accurate estimate of what a dealer is paying for a vehicle.
- Find out whether the manufacturer is offering rebates that will lower the cost. For more information, visit [www.carsdirect.com](http://www.carsdirect.com) and [www.autopedia.com/html/Rebate.html](http://www.autopedia.com/html/Rebate.html).
- Get price quotes from several dealers. Find out if the amounts quoted are the prices before or after rebates are deducted.
- Avoid low-value extras such as credit insurance, extended warranties, auto club memberships, rustproofing, and upholstery finishes. You do not have to purchase credit insurance in order to get a loan. See *Service Contracts and Extended Warranties* (p. 2).
- Hybrid-electric cars are becoming popular among consumers interested in fuel economy and reducing their negative impact on the environment. These cars combine the benefits of gasoline engines and electric motors and can be configured to achieve different objectives such as improved fuel economy, increased power, or additional auxiliary power. Tax breaks may also be available for qualifying vehicle purchases. For more information about hybrids, electric vehicles, alternative fuels, and tax incentives, visit [www.fueleconomy.gov](http://www.fueleconomy.gov).

### BUYING A USED CAR

- Learn what rights you have when buying a used car. Contact your state or local consumer protection office (p. 112).
- Find out in advance what paperwork you will need to register a vehicle. Contact your state's motor vehicle department. See [www.usa.gov/Topics/Motor\\_Vehicles.shtml](http://www.usa.gov/Topics/Motor_Vehicles.shtml).
- Check prices of similar models using the *NADA Official Used Car Guide* ([www.nadaguides.com](http://www.nadaguides.com)) published by the National Automobile Dealers Association (p. 65) or the *Kelley Blue Book*



([www.kbb.com](http://www.kbb.com)). These guides are usually available at local libraries.

- Research the vehicle's history. Ask the seller for details concerning past owners, use, and maintenance. Next, find out whether the car has been damaged in a flood, involved in a crash, been labeled a "lemon," or had its odometer rolled back. The vehicle identification number (VIN) will help you do this.
- Your state motor vehicle department can research the car's title history. Inspect the title for "salvage," "rebuilt," or similar notations.
- The National Highway Traffic Safety Administration's (NHTSA) website ([www.nhtsa.gov](http://www.nhtsa.gov)) lists VINs of its crash-test vehicles and will let you search an online database of manufacturer service bulletins.
- The websites [www.carfax.com](http://www.carfax.com) and [www.autocheck.com](http://www.autocheck.com) sell information on the history of vehicles gathered from state motor vehicle departments and other sources. These reports are helpful but do not guarantee that a vehicle is accident-free.
- The Center for Auto Safety ([www.autosafety.org](http://www.autosafety.org)) provides information on safety defects, recalls, and "lemons" as well as service bulletins.
- Make sure any mileage disclosures match the odometer reading on the car.
- Check the warranty. If a manufacturer's warranty is still in effect, contact the manufacturer to make sure you can use the coverage.
- Ask about the dealer's return policy. Get it in writing and read it carefully.
- Have your mechanic inspect the car. Talk to the seller and agree in advance that you'll pay for the examination if the car passes inspection, but the seller will pay if significant problems are discovered. A qualified mechanic should

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

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

## DEALER VERSUS PRIVATE-PARTY PURCHASES

In general, buying a used car 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 (FTC) 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" (in the current condition of the vehicle, without a warranty) 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 do for defects or other problems. FTC rules do not apply to private-party sales.

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

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

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

## FINANCING

Most car buyers today need some form of financing to purchase a new vehicle. Many use direct lending, that is, a loan from a finance company, bank, or credit union. In direct lending, a buyer agrees to pay the amount financed, plus an agreed-upon finance charge, over a specified period. Once a buyer and a vehicle dealership enter into a contract to purchase a vehicle, the buyer uses the loan proceeds from the direct lender to pay the dealership for the vehicle.

Another common form is dealership financing, which offers convenience, financing options, and sometimes special, manufacturer-sponsored, low-rate deals. Before you make a financing decision, it's important to do your research:

- Decide in advance how much you can afford to spend and stick to your limit.
- Get a copy of your credit report and correct any errors before applying for a loan.
- Check buying guides to identify price ranges and best available deals.

More information about vehicle financing, deciding what you can afford, and consumer protections is available at [www.ftc.gov/bcp/menus/consumer/autos/finance.shtm](http://www.ftc.gov/bcp/menus/consumer/autos/finance.shtm).

## LEASING

When you lease, you pay to drive someone else's vehicle. Monthly payments for a lease may be lower

than loan payments, but at the end of the lease you do not own or have any equity in the car. To get the best deal, follow these points of advice in addition to the general suggestions for buying a car (p. 6):

- To help you compare leasing versus owning, the Consumer Leasing Act requires leasing companies to give you information on monthly payments and other charges. Check out [www.leaseguide.com](http://www.leaseguide.com) and [www.leasecompare.com](http://www.leasecompare.com) for information on leases and current deals.
- Consider using an independent agent rather than the dealer; you might find a better deal. Most financial institutions that offer auto financing also offer leasing options.
- Ask for details on wear and tear standards. Dings that you regard as normal wear and tear could be billed as significant damage at the end of your lease.
- Find out how many miles you can drive in a year. Most leases allow 12,000 to 15,000 miles a year. Expect a charge of 10 to 25 cents for each additional mile.
- Check the manufacturer's warranty. It should cover the entire lease term and the number of miles you are likely to drive.
- Ask the dealer what happens if you give up the car before the end of your lease. There may be extra fees for doing so.
- Ask what happens if the car is involved in an accident.
- Get all of the terms in writing. Everything included with the car should be listed on the lease to avoid your being charged for "missing" equipment later.

The Federal Reserve System offers a consumer guide to auto leasing at [www.federalreserve.gov/pubs/leasing](http://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](http://www.nhtsa.dot.gov)) maintains a database of service bulletins filed by manufacturers.

If you have a problem with a vehicle that is a safety hazard, check whether the manufacturer has recalled your vehicle. Go to [www-odi.nhtsa.dot.gov/recalls/recallsearch.cfm](http://www-odi.nhtsa.dot.gov/recalls/recallsearch.cfm) or call NHTSA at 1-800-424-9393. You should report hazards that aren't listed to your dealer, the manufacturer of the vehicle (p. 63), and NHTSA. If a



## CHOOSE A SAFE VEHICLE

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

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

To find out whether a manufacturer has recalled a car for safety defects, contact NHTSA (p. 104). 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.

safety-related defect exists, the maker must fix it at no cost to you—even if your warranty has expired.

If you have a vehicle with a unique problem that just never seems to get fixed, you may have a “lemon.” Some states have laws concerning “lemons” that require a refund or replacement if a problem is not fixed within a reasonable number of tries or you haven’t been able to use your vehicle for a certain number of days. Contact your state or local consumer protection office (p. 112) 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. 63).

The Center for Auto Safety (p. 109) 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. 112) for information or to file a complaint.

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

## REPAIRS

Whenever you take a car to the repair shop:

- Choose a reliable repair shop. Family, friends, or an independent consumer-rating organization should be able to help you. Look for shops that display various certifications that are current. You should also check out the shop’s record with your state or local consumer protection office (p. 112) or Better Business Bureau (p. 66).
- Describe the symptoms. Don’t try to diagnose the problem.
- Make it clear that work cannot begin until you have an estimate (in writing, preferably) and you give your okay. Never sign a blank repair order. If the problem can’t be diagnosed on the spot, insist that the shop contact you for authorization once the trouble has been found.
- Ask the shop to return the old parts to you.
- Follow the warranty instructions if a repair is covered under warranty.
- Get all repair warranties in writing.
- Keep copies of all paperwork.

Some states, cities, and counties have special laws that deal with auto repairs. For information on the laws in your state, contact your state or local consumer protection office (p. 112). A consumer guide to auto repair is available at [www.ftc.gov/bcp/edu/pubs/consumer/autos/aut13.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/autos/aut13.shtm).

## CAR REPOSSESSIONS

When you borrow money to buy a car or truck, the lender can take your vehicle back if you miss a payment or in some other way violate the contract. You should also be aware that the lender:

- Can repossess with cause without advance notice.
- Can insist you pay off the entire loan balance in order to get the repossessed vehicle back.
- Can sell the vehicle at auction.
- Might be able to sue you for the difference between the vehicle’s auction price and what you owe.
- Cannot break into your home or physically threaten someone while taking the vehicle.

If you know you’re going to be late with a payment, talk to the lender to try to work things out. If you and the lender reach an agreement, be sure to get the agreement in writing. Contact your state or local consumer protection office (p. 112) 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](http://www.bankrate.com). The Equal Credit Opportunity Act protects you when dealing with anyone who regularly offers credit, including banks, finance companies, stores, credit card companies, and credit unions. When you apply for credit, a creditor may not:

- Ask about or consider your sex, race, national origin, or religion.
- Ask about your marital status or your spouse—unless you are applying for a joint account or relying on your spouse's income, or you live in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, or Wisconsin).
- Ask about your plans to have or raise children.
- Refuse to consider public assistance income or regularly received alimony or child support.
- Refuse to consider income because of your sex or marital status or because it is from part-time work or retirement benefits.

**You Have the Right to:**

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

- Have accounts shared with your spouse reported in both of your names.
- Know how much it will cost to borrow money.

For additional information on credit, see *Buying a Home* (p. 23) and *Cars* (p. 6). Other sources of information include the HUD Housing Counseling Clearinghouse at 1-800-569-4287, the FTC (p. 106), and the National Consumer Law Center (p. 110). You have the right to a FREE annual Credit Report (see "FREE CREDIT REPORTS" box, p. 13).

**CREDIT CARDS**

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

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

**CONSUMER FINANCIAL PROTECTION BUREAU**

The Consumer Financial Protection Bureau (CFPB) is now up and running. This agency has authority to set clear rules for banks, mortgage companies, payday lenders, credit card lenders, and other financial service firms. Contact the CFPB to file credit card or mortgage complaints. For more information go to [www.consumerfinance.gov](http://www.consumerfinance.gov).

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. 106) offers a wide range of free publications on credit and consumer rights at [www.ftc.gov](http://www.ftc.gov). The Federal Reserve Board (p. 106) provides a guide to choosing a credit card and credit protection laws at [www.federalreserve.gov/consumerinfo](http://www.federalreserve.gov/consumerinfo).

### Comparing Cards

- Bank Rate ([www.bankrate.com](http://www.bankrate.com)) provides free credit card tips and information.
- Consumer Action ([www.consumer-action.org](http://www.consumer-action.org)) features credit card surveys of interest rates, fees, and other terms from dozens of credit cards as well as free brochures and guides on choosing and using credit cards.
- Card Trak ([www.cardtrak.com](http://www.cardtrak.com)) lists credit cards and offers e-mail newsletters for consumers, answers to frequently asked questions, and online credit card calculators.
- Card Ratings ([www.cardratings.com](http://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 or try to resolve it or with the CFPB (p. 96). If you fail to resolve the issue, ask for the name, address, and phone number of its regulatory agency. See the chart on page 5 to find the best federal or state regulatory agency to contact.

To complain about a credit bureau, a department store that offers credit, or other Federal Deposit Insurance Corporation (FDIC)-insured financial institution, write to the agency's Consumer Response Center (p. 106). You may also file a complaint with the FTC at [www.ftc.gov](http://www.ftc.gov).

### Credit Card Billing Disputes

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

- Send a letter to the creditor within 60 days of the statement date of the bill with the disputed charge.
- Include your name and account number, the date and amount of the disputed charge, and a complete explanation of why you are disputing the charge.

To ensure it's received, send your letter by certified mail, with a return receipt requested.

- The creditor or card issuer must acknowledge your letter in writing within 30 days of receiving it and conduct an investigation within 90 days. You

do not have to pay the amount in dispute during the investigation.

- If there was an error, the creditor must credit your account and remove any fees.
- If the bill is correct, you must be told in writing what you owe and why. You must then pay it, along with any related finance charges.

If you don't agree with the creditor's decision, file an appeal with the Consumer Financial Protection Bureau (p. 96).

## CREDIT REPORTS AND SCORES

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

### FICO

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

### Tips for Building a Better Credit Score

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

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

## CARD ACT PROTECTIONS FOR CONSUMERS

The Credit Card Accountability Responsibility and Disclosure (CARD) Act brought about sweeping protections for consumers. Among other things, your credit card company must comply with the rules below:

### Fees

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

- Cannot impose annual fees, application fees, or other charges that total more than 25% of your initial credit limit; this does not apply to late fees or other penalties.

### Payments

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

### Interest Rates

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

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

### Negative Information in Your Credit Report

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

Anyone who denies you credit, housing, insurance, or a job as a result of a credit report must give you the name, address, and telephone number of the credit reporting agency (CRA) that provided the report. Under the Fair Credit Reporting Act (FCRA), you have the right to request a free report within 60 days if a company denies you credit based on the report.

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

- Contact the CRA and the company that provided the information.
- Tell the CRA in writing what information you believe is inaccurate. Keep a copy of all correspondence.

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



## FREE CREDIT REPORTS

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

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 pretenses. If you have lost money to a credit repair scam, contact your state or local consumer affairs office (p. 112).

## DEALING WITH DEBT

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

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

## BE ALERT: 'CREDIT REPAIR' SCAMS

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

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

A debt collector may not:

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



## DEBT COLLECTION E-MAILS

Third party debt collection agencies can use e-mail as a means for contacting you to collect a debt. However, your privacy could be compromised if e-mails with sensitive information (social security number, account numbers) are intercepted. If you agree to accept e-mail from a debt collection agency, ask that all e-mails are encrypted.

To file a complaint, contact your state or local consumer protection agency (p. 112) and the Federal Trade Commission (p. 106).

### Out-of-Control Debt

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

Local, nonprofit agencies that provide educational programs on money management and help in developing debt payment plans operate under the name Consumer Credit Counseling Service (CCCS). They are members of the National Foundation for Credit Counseling (NFCC), an organization that supports a national network of credit counselors.

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

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

- How will the debt-management plan work? What debts can be included in the plan, and will you get regular reports on your accounts?
- Ask whether the counselor can get creditors to lower or eliminate interest and fees. If the answer is "yes," contact your creditors to verify this.
- Ask what happens if you can't afford to pay. If an organization won't help you because you can't afford to pay, go somewhere else for help.
- Will your counselor help you avoid future problems? Getting a plan for avoiding future debt is as important as solving the immediate debt problem.
- Ask for a contract. All verbal promises should be in writing before you pay any money.
- Are your counselors accredited or certified? Legitimate credit counseling firms are affiliated with the National Foundation for Credit Counseling (p. 145) or the Association of Independent Consumer Credit Counseling Agencies (p. 143).

Check with your local consumer protection agency (p. 112) and the Better Business Bureau (p. 66) to see whether any complaints have been filed about the counseling service you're considering.

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

### Personal Bankruptcy

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

The filing process may be difficult for debtors:

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

## 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.

## 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.

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 be either a revolving line of credit or a lump sum. Revolving credit lets you withdraw funds when you need them. A lump sum

## PAYDAY AND TAX REFUND LOANS

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

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

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. 23) for helpful information about buying, leasing, renting, or repairing a home.

### Installment Loans

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

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

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

## FINANCING YOUR EDUCATION



### PAYING FOR COLLEGE 101

There's no way around it. A college education can be expensive. The cost of education after high school depends on several factors including the college you choose. Once you've narrowed your college choice, contact the school(s) to find out how much the total cost will be and what scholarships and types of financial aid are available.

High schools often hold free seminars on choosing and paying for college. The U.S. Department of Education's website, [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

## BEWARE: SCHOLARSHIP AND FINANCIAL AID SCAMS

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

- A “money-back guarantee” to secure a scholarship. Don’t believe it. Unscrupulous companies attach conditions that make it impossible to get the refund.
- “Secret scholarships.” If a company claims to have inside knowledge of scholarship money, it’s lying. Information on scholarships is freely available to the public. Ask your librarian or school counselor.
- Telling students they’ve been selected as “finalists” for awards. If a company asks for an up-front fee, head for the nearest exit.
- Asking for a student’s checking account to “confirm eligibility.” If a company wants bank account information or your credit card number to confirm or reserve a scholarship, it’s a scam.
- Quoting a relatively small “monthly” or “weekly” fee, then asking for authorization to debit your checking account for an unspecified length of time. Ongoing fees are a sure sign of a scam.
- Unsolicited offers. Whether it’s an e-mail or phone call, or it arrives in your mailbox, if you didn’t request the information, ignore the offer.

provides information on preparing for and funding education beyond high school with details on the federal aid programs and how to apply for federal student aid. Another source of information on financial assistance is [www.finaid.org](http://www.finaid.org). Both sites offer calculators to help you determine 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 their child’s education. Visit [www.collegesavings.org](http://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 variety of sources, including the federal government, individual states, colleges and universities, and other public and private agencies and organizations.

## FEDERAL STUDENT AID

- You can order many helpful publications at [www.edpubs.gov](http://www.edpubs.gov), or by calling 1-800-433-3243.
- The U.S. Department of Education’s federal student aid website, [www.studentaid.ed.gov](http://www.studentaid.ed.gov).
- The U.S. Department of Labor’s *Occupational Outlook Handbook*, [www.bls.gov/oco](http://www.bls.gov/oco), provides information on various careers and their earning potential.
- The National Association of Student Financial Aid Administrators provides *Cash for College* with advice, tips, and information on financing your education at [www.nasfaa.org](http://www.nasfaa.org).

The four basic types of college aid are:

- **Grants.** Gift aid that does not have to be repaid and is generally awarded according to financial need.
- **Work-Study.** The Federal Work-Study Program (FWS) is a federally funded source of financial assistance used to offset financial education costs. Students who qualify earn money by working while attending school. The money does not have to be repaid.
- **Loans.** Funds are borrowed and must be repaid with interest. As a general rule, federal student 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.

### Applying for Aid

You must complete and submit a *Free Application for Federal Student Aid (FAFSA<sup>SM</sup>)* to apply for federal student aid. FAFSA on the Web<sup>SM</sup> is the quickest and easiest method of applying. Go to [www.fafsa.gov](http://www.fafsa.gov) to apply.

### Federal Student Aid Information Center

The Federal Student Aid Information Center (FSAIC) can answer your federal student financial aid questions and can give you all the help you need for free. You can also use the FSAIC automated response system to find out whether your FAFSA<sup>SM</sup> has been processed and to request a copy of your Student Aid Report (SAR). For FSAIC contact information, see page 97.

### Federal Loan Program Repayment Information

- **Public Service Loan Forgiveness Program**—offers forgiveness for outstanding federal loans

## COLLEGE ACCREDITATION

You can check a school’s accreditation with the Department of Education at [www.ope.ed.gov/accreditation](http://www.ope.ed.gov/accreditation) or search the Council for Higher Education Accreditation’s database at [www.chea.org/search](http://www.chea.org/search).

for individuals working full time in public service jobs.

- **Income-Based Repayment Plan**- helps to make repaying education loans more affordable for low-income borrowers.

Both programs offer generous benefits, but the rules may seem complex, so it is important to get all of the details. For more information on these programs as well as other repayment options:

- U.S. Department of Education/Federal Student Aid: [www.studentaid.ed.gov/repaying](http://www.studentaid.ed.gov/repaying).
- National Association of Student Financial Aid Administrators: [www.nasfaa.org](http://www.nasfaa.org).

## EMPLOYMENT



Times have changed for job searching, and numerous websites are now available that post jobs for private industry. Many companies also offer a way to apply online. However, these sites and new methods do not replace traditional and proven job-hunting approaches such as networking, personal contacts, business organizations, and interviewing.

### EMPLOYMENT AGENCIES

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

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

Get a copy of the employment agency contract and review it carefully before you pay any money. Check

with your local consumer protection agency (p. 112) and the Better Business Bureau (p. 66) to see whether any complaints have been filed about a company.

The Federal Trade Commission (p. 106) investigates businesses that fraudulently advertise employment openings and guarantee job placement. Contact the FTC if you have a complaint.

### WORK-AT-HOME COMPANIES

Not all work-at-home opportunities deliver on their promises. Some classic work-at-home schemes are medical billing, envelope stuffing, and assembly or craftwork. Ads for these businesses say, "Be part of one of America's Fastest-Growing Industries. Earn thousands of dollars a month from your home!" Legitimate work-at-home program sponsors should tell you, in writing, what's involved in the program they are selling. Here are some questions you might ask a promoter:

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

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

### Multi-Level Marketing

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

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

- What is the company's track record?
- What products does it sell?
- Does it sell products to the public at-large?
- Does it have the evidence to back up the claims it makes about its product?

## BEFORE YOU APPLY FOR A JOB

Are you in the market for a new job? If so, remember that potential employers aren't just reading your resumé; they are also reviewing your social media profiles, blogs, pictures, and videos. In 2011, the FTC ruled that background investigation companies can keep your social media history for as long as seven years. Even if you clean up your profiles, companies can still have access to older content that you posted publicly. To err on the side of caution:

- Use the privacy settings to manage who has access to your profile.
- Refrain from making defamatory comments about current or past employers.
- Avoid making statements that are discriminatory or demonstrate intolerance.
- Untag yourself in pictures or posts that are inappropriate.

- Is the product competitively priced?
- Is it likely to appeal to a large customer base?
- How much does it cost to join the plan?
- Are monthly minimum sales required to earn a commission?
- Will you be required to recruit new distributors to earn your commission?

### Net-Based Business Opportunities

The Federal Trade Commission says that many Internet business opportunities are scams that promise more than they can possibly deliver. The companies lure would-be entrepreneurs with false promises of big earnings for little effort. Some tips for finding a legitimate opportunity:

- Consider the promotion carefully.
- Study the business opportunity's franchise disclosure document.
- Get earnings claims in writing and compare them with the experience of previous franchise and business opportunity owners.
- Visit previous franchise and business opportunity owners in person, preferably at their places of business.
- Check out the company with the local consumer protection agency (p. 112) and Better Business Bureau (p. 66). See whether there have been any complaints.
- If the business opportunity involves selling products from well-known companies, verify the relationship with the legal department of the

company whose merchandise you would promote.

- Consult an attorney, accountant, or other business advisor before you put any money down or sign any papers.
- Take your time. Promoters of fraudulent business opportunities are likely to use high-pressure sales tactics to get you to buy in. If the business opportunity is legitimate, it will still be around when you're ready to decide.

## UNEMPLOYMENT

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

## FOOD AND NUTRITION



### HEALTHY FOOD CHOICES

To help you make healthy food choices, the federal government posts dietary guidelines at [www.health.gov/dietaryguidelines](http://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](http://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](http://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. 99).
- FDA's Food Information and Seafood Hotline, 1-888-SAFEFOOD (723-3366).
- Partnership for Food Safety Education at [www.fightbac.org](http://www.fightbac.org).
- American Cleaning Institute at [www.cleaninginstitute.org](http://www.cleaninginstitute.org).
- U.S. Department of Health and Human Services (p. 98).
- USDA Food Safety and Inspection Service, [www.fsis.usda.gov](http://www.fsis.usda.gov).
- USDA Meat and Poultry Hotline, 1-888-674-6854.

## GROCERY SHOPPING

As the cost of food continues to rise, it can be a challenge to make healthy food choices and stay within your food budget. Here are some tips to help you get the most from your grocery budget:

- Take an inventory of the food you already have in your home. Plan your meals for the week, keeping in mind what you already have in your pantry.
- Make a shopping list and stick to it.
- Eat BEFORE going to the grocery store to avoid making impulse purchases. When you are hungry, everything looks good.
- Compare unit prices (cost per ounce or pound) to determine if you are getting the best deal.
- Buy the generic store brand versions of foods.
- Take advantage of store loyalty savings programs, as well as clipping coupons and online discounts. Only take advantage of the deal if you know you will eat the discounted item. It's not a deal if the food goes to waste.
- Shop the perimeter of the store for nutrient dense foods. Processed and packaged foods tend to be more expensive.
- Visit your local farmer's market to find fresh produce. Arrive early to get the best selection or late to get the best deals. Fresh food spoils quickly so don't buy more than you can eat or freeze. Find your local farmers market at [search.ams.usda.gov/farmersmarkets](http://search.ams.usda.gov/farmersmarkets)
- Shop for foods that are in season. When the supply is plentiful, the prices tend to be lower.
- Bring sturdy canvas bags and transport your food. Some stores offer discounts to customers for bringing their own bags.
- Reuse leftovers for lunch or casseroles.

For more grocery shopping tips visit [www.extension.org](http://www.extension.org) and [www.choosemyplate.gov](http://www.choosemyplate.gov).

## FOOD FOR THOUGHT

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

- U.S. Department of Agriculture (p. 96).
- U.S. Food and Drug Administration (p. 100).
- Nutrition.gov ([www.nutrition.gov](http://www.nutrition.gov)).
- MedlinePlus (click on F for Food or N for Nutrition at [www.nlm.nih.gov/medlineplus](http://www.nlm.nih.gov/medlineplus)).
- Center for Nutrition Policy and Promotion ([www.choosemyplate.gov](http://www.choosemyplate.gov)).

## GOING GREEN



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

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

## BEWARE: GREEN MARKETING CLAIMS

You have probably seen products with labels claiming that they are “eco-friendly”, “all-natural”, or “made from recycled materials”. The challenge with these statements is that there is no clear definition of these terms. Here are some tips to help you sort through green marketing:

- Look for specific (ex. “contains 75% post-consumer recycled materials”) rather than vague statements about environmental impact.
- Determine whether the green marketing claims apply to the packaging, the product, or both.
- Beware of fake third-party certification. Visit Consumer Reports’ website [www.greenerchoices.org/eco-labels](http://www.greenerchoices.org/eco-labels) to find reliable environmental labels.

For more information about environmental advertising, contact the FTC (p. 106).

## BUYING GREEN

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

You can also choose to buy organic or locally produced food and eco-friendly clothing. For more information about national standards covering organic food, go to the U.S. Department of



Agriculture’s Agricultural Marketing Service at <http://www.ams.usda.gov/AMSV1.0/nop>. There are no national standards for organic

clothing, but some fabrics to consider include organic cotton, bark cloth, bamboo, and organic wool.

## REUSING AND RECYCLING

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

It is estimated that 75% of our waste is recyclable, and most of the U.S. population has access to curbside or recycling programs. It is easy to safely dispose of many products. Others, such as car batteries, cell phones, televisions, paints, oils, and solvents, require special handling. Many of these products can be donated or recycled through local government recycling centers and hazardous household item collection days, charitable

organizations, or even electronics retailers. For more information about safely disposing of products that contain hazardous ingredients, visit the Environmental Protection Agency’s (EPA) website: [www.epa.gov/epawaste](http://www.epa.gov/epawaste).

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

## HEALTH CARE



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

- **HealthFinder.gov** and **MedlinePlus** ([www.medlineplus.gov](http://www.medlineplus.gov)) provide information on health issues, health care programs, and organizations.
- **Mayo Clinic** ([www.mayoclinic.com](http://www.mayoclinic.com)) and **American Medical Association** ([www.ama-assn.org](http://www.ama-assn.org)) offer an index of diseases and much more.
- **Medical Library Association** ([www.mlanet.org](http://www.mlanet.org)) links to websites suggested by librarians.
- **National Institute of Mental Health** ([www.nimh.nih.gov](http://www.nimh.nih.gov)) provides information on



research about understanding and treating mental illness.

- **Substance Abuse and Mental Health Services Administration** ([www.samhsa.gov](http://www.samhsa.gov)) provides information on prevention, treatment, and recovery from substance abuse or mental health issues.

For information on health care plans or the 2010 Affordable Care Act, see page 28.

## CHOOSING A DOCTOR

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

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

There are also pay-for-use sites with similar information, including [www.Docinfo.org](http://www.Docinfo.org) and [www.checkbook.org](http://www.checkbook.org).

Visit [www.healthfinder.gov](http://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](http://www.fsmb.org/directory_smb.html). You can also call the Federation at 817-868-4000 get the phone number of your state medical board.

## CHOOSING A HEALTH CARE FACILITY

Report cards on the Internet can help you compare health care facilities. Three private websites that rate hospitals based on information collected from Medicare records and other sources are [www.usnews.com](http://www.usnews.com), [www.checkbook.org](http://www.checkbook.org), and [www.healthgrades.com](http://www.healthgrades.com).

The Joint Commission (p. 145) accredits hospitals as well as nursing homes and other health care organizations. Specially trained investigators assess whether these organizations meet set standards. At [www.jointcommission.org](http://www.jointcommission.org) you can check on a local facility, including how it compares with others. The Joint Commission also accepts consumer complaints. You can post a complaint on its website.

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

- Nursing Home Compare, operated by the U.S. Department of Health and Human Services, will help you compare the facilities in many states. Go to [www.medicare.gov/nhcompare/home.asp](http://www.medicare.gov/nhcompare/home.asp) or call 1-800-MEDICARE (633-4227).
- Eldercare Locator ([www.eldercare.gov](http://www.eldercare.gov)) provides information and referral services for those seeking local and state support resources for the elderly (p. 99).
- LeadingAge ([www.leadingage.org](http://www.leadingage.org)) is a trade group that represents many nonprofit facilities that serve and support the elderly (p. 145).
- The Assisted Living Federation of America ([www.alfa.org](http://www.alfa.org)) represents both for-profit and nonprofit assisted-living facilities; call 703-894-1805 (p. 143).
- The Commission on Accreditation of Rehabilitation Facilities ([www.carf.org](http://www.carf.org)) gives its seal of approval to qualifying facilities; call 1-888-281-6531 (p. 143).

## Naming a Durable Power of Attorney for Health Care

A durable power of attorney for health care (sometimes called a durable medical power of attorney) specifies the person you've chosen to make medical decisions for you. It is activated when you're unconscious or unable to make medical decisions, or when you have otherwise specified. You need to choose someone who meets the legal requirements in your state for acting as your agent. State laws vary, but most states disqualify anyone

## EXAMINE YOUR LOCAL MEDICAL FACILITIES

Get statistics on medical facilities at these sources:

- [www.hcup.ahrq.gov](http://www.hcup.ahrq.gov) is a free online query system that provides access to national-, regional-, and state-level health statistics and information.
- [www.usa.gov](http://www.usa.gov) offers information on health facilities in your area and health by age group.
- [www.aha.org](http://www.aha.org) is the website of the American Hospital Association.

## MEDICAL IDENTITY THEFT

Medical identity theft can occur when someone steals your personal information number to obtain medical care, buy medication, or submit fake claims to your insurer or Medicare in your name. In order to prevent medical identity theft, you can:

- Guard your Social Security, Medicare and health insurance identification numbers. Only give your number to your physician or other approved health care providers.
- Review your explanation of benefits or Medicare Summary Notice to make sure that the claims match the services you received. Report questionable charges to your health insurance provider or Medicare.
- Request and carefully review a copy of your medical records for inaccuracies and conditions that you don't have.

If you believe that you have been a victim of medical identity theft, file a complaint with the FTC at 1-877- 438-4338 or

<https://ftccomplaintassistant.gov>. If you suspect that you have been the victim of Medicare fraud, contact the Department of Health and Human Services' Inspector General at 1-800-447-8477 or by e-mail at [HHSTips@oig.hhs.gov](mailto:HHSTips@oig.hhs.gov).

For more information about Medicare fraud, visit

[www.stopmedicarefraud.gov](http://www.stopmedicarefraud.gov).

under the age of 18, your health care provider, or employees of your health care provider.

The person you name as your agent must:

- Be willing to speak and advocate on your behalf.
- Be willing to deal with conflict among friends and family members, if it arises.
- Know you well and understand your wishes.
- Be willing to talk with you about these issues.
- Be someone you trust with your life.

## PRESCRIPTION DRUGS

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

- Ask your physician and pharmacist whether a generic drug may be appropriate. Generics usually cost less than brand-name drugs. Many insurance companies use a multi-tier co-payment plan for prescription drugs. Be sure to ask before filling the prescription.
- Consider using a mail-order or online pharmacy, especially if you will be taking a drug for a long time; they often charge less.

An increasing number of consumers are replacing a trip to the pharmacy with a trip on the Internet. While there are online pharmacies that provide legitimate prescription services, there are also some

questionable sites that make buying medicines online risky. Do business only with a licensed U.S. pharmacy. Check with the National Association of Boards of Pharmacy to determine whether the site is licensed and in good standing. Visit [www.nabp.net](http://www.nabp.net) or call 847-391-4406.

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

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

If you suspect a site is not a licensed pharmacy, report it and any complaints to the Food and Drug Administration (p. 100) at [www.fda.gov/Safety/ReportaProblem/ucm059315.htm](http://www.fda.gov/Safety/ReportaProblem/ucm059315.htm).

Want to know the side effects of a particular medication? Curious whether a drug has been approved by the Food and Drug Administration? For answers to these questions and other information on approved prescription and over-the-counter and discontinued drugs, visit [www.accessdata.fda.gov/scripts/cder/drugsatfda](http://www.accessdata.fda.gov/scripts/cder/drugsatfda). For general drug information, you can also contact the FDA (p. 100).

## MEDICARE PRESCRIPTION DRUG COVERAGE

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



Like other insurance, if you decide not to enroll in a drug plan when you are first eligible, you may pay a penalty if you choose to join later. If you have limited income and resources, you may get extra help to cover prescription drugs for little or no cost. For more information, contact the Centers for Medicare & Medicaid Services (p. 100).

## HOUSING



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

If, in your housing search, you believe you are being discriminated against on the basis of your race, color, nationality, religion, sex, familial status, or disability, contact HUD's Office of Fair Housing and Equal Opportunity (p. 101).

### BUYING A HOME

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

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

### Mortgages

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

- Research current interest rates. Check the real estate section of your local newspaper, use the Internet, or call at least six lenders for information.
- Check the rates for 15-year, 20-year, and 30-year mortgages. You may be able to save thousands of dollars in interest charges by getting the shortest-term mortgage you can afford.
- Ask for details on the same loan amount, loan term, and type of loan from multiple lenders so that you can compare the information. Be sure to get the Annual Percentage Rate (APR), which takes into account not only the interest rate, but also points, broker fees, and other credit charges expressed as a yearly rate.
- Ask whether the rate is fixed or adjustable. The interest rate on adjustable-rate mortgages (ARMs) can vary a great deal over the lifetime of the mortgage. An increase of several percentage points might raise payments by hundreds of dollars per month.
- If a loan has an adjustable rate, ask when and how the rate and loan payment could change.
- Find out how much of a down payment is required. Some lenders require 20% of the home's purchase

### BEFORE CHOOSING A LENDER, DO YOUR RESEARCH

- **Get recommendations:** Ask friends and family members for suggestions, especially if they've obtained a loan recently.
- **Check credentials:** Mortgage bankers are regulated by your state's department of banking or division of real estate. Check with the one appropriate to your state to see whether a lender is in good professional standing. Mortgage brokers may or may not be state regulated. If not, check with the local chapter of the Mortgage Bankers Association of America or the Better Business Bureau (p. 66) to see whether your mortgage banker's record is clean.
- **Do your homework:** Learn about typical mortgages and ask a question when something looks amiss; a broker may be trying to pad closing costs or other fees at your expense.
- **Be cautious online:** There are plenty of attractive deals online, but first make sure you're dealing with a reliable broker or lender.

price as a down payment. But many lenders now offer loans that require less. In these cases, you may be required to purchase private mortgage insurance (PMI) to protect the lender if you fall behind on payments.

- If PMI is required, ask what the total cost of the insurance will be. How much will the monthly mortgage payment be when the PMI premium is added, and how long you will be required to carry PMI?
- Ask whether you can pay off the loan early and whether there is a penalty for doing so.

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

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

### Mortgage Transfers

CFPB rules help mortgage borrowers by requiring that mortgage companies notify them when their loans are transferred to another company. Before the new rules, if your loan was sold or transferred

from your current lender to a new lender, the new lender did not have to tell you that it acquired your loan. The new rules ensure that you know who owns your loan, which is important information if you have questions or payment disputes or want to discuss loan modifications.

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

For more information about servicing companies, read the Federal Trade Commission’s publication, *Mortgage Servicing: Making Sure Your Payments Count* at [www.ftc.gov/bcp/edu/pubs/consumer/homes/rea10.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/homes/rea10.shtm).

### AVOIDING FORECLOSURE

If you miss your mortgage payments, foreclosure may occur. This is the legal means your lender can use to repossess your home. If you owe more than your property is worth, a deficiency judgment is pursued. Both foreclosures and deficiency judgments have a negative impact on your future

**Fixed-rate and adjustable-rate mortgages are the two main types of mortgages, but there is a wide variety of other mortgage products available. Below are pros and cons of some of the mortgage products you want to consider:**

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

## 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.

credit. You should avoid foreclosure if at all possible.

### These steps can help:

- Do not ignore the letters from your lender. If you're having problems making your payments, call or write to your lender's Loss Mitigation Department immediately. Explain your situation. Be prepared to provide financial information, such as your monthly income and expenses. Without this information, the lender may not be able to help.
- Stay in your home for now. You may not qualify for assistance if you abandon your property. For example, the Hope for Homeowners program offers 30-year, fixed-rate mortgages only to owner-occupiers.
- Contact a HUD-approved housing counselor. Call 1-800-569-4287 or TDD 1-800-877-8339 for the housing counseling agency nearest you. These agencies are valuable resources.
- Contact Making Home Affordable for help. Call 1-888-995-4673 to talk to a HUD-approved credit counselor who will guide you through your options for free.

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

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

- The U.S. Department of Housing and Urban Development (p. 101).
- The Federal Trade Commission (p. 106).

Additional advice, resources, and tips for homeowners can be found under Home Equity Loans (p. 15), Insurance (p. 29), and Home Improvement and Repairs (p. 25).

## MOVING COMPANIES

Not all moving companies are the same. Although many are legitimate, some attempt to take advantage

of their clients. Follow these guidelines to help you choose the right mover:

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

**Make sure the mover has an operating license.** For moves from one state to another, visit [www.protectyourmove.gov](http://www.protectyourmove.gov) to verify a mover's license. For moves within a state, check your state, county, or local consumer affairs agency (p. 112).

**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.112) or Better Business Bureau (p. 66) to see whether 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.fmcsa.dot.gov](http://www.fmcsa.dot.gov).

## HOME IMPROVEMENT AND REPAIRS

Home improvements and repairs can cost thousands of dollars and are the subject of frequent complaints.

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

- Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.
- Scam artists often target homeowners who are struggling to meet their mortgage commitment or are anxious to sell their homes. Recognize and avoid common scams.
- Assistance from a HUD-approved housing counselor is free. Visit [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov) or call 1-800-569-4287.
- Beware of people who pressure you to sign papers immediately or who try to convince you that they can "save" your home if you sign or transfer the deed to your house over to them.
- Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.

## MORTGAGE & FORECLOSURE SCAMS

- **Lease-back or rent-to-buy scams:** You are asked to transfer the title to your home “temporarily” to the scam artist who promises to obtain better financing for your mortgage and allow you to stay in your home as a renter with the option to purchase the home back. However, if you do not comply with the terms of the rent-to-buy agreement, you will lose your money and be evicted like any other tenant.
- **Fake “government” modification programs:** These scams claim to be affiliated with the government or require that you pay high fees in order to benefit from government modification programs. Remember that you do not have to pay any fees to participate in government-approved programs. Some frauds may even use words like “Federal” or “government-approved” or acquire website names that make consumers think they are associated with the government.

- **Refinance fraud:** The scam artist offers to be an intermediary between you and your mortgage lender to negotiate a loan modification. The scam artist may even instruct you to make payments directly to him or her, which the scammer will send to the lender. However, the scam artist will not forward the payments to your lender and you could still lose your home.
- **“Eliminate your debt” claims:** Some companies may make false legal claims that you are not required to repay your mortgage or that they know of “secret laws” that can eliminate your debt. Do not believe these claims.
- **Refinance scams:** You are encouraged to sign “foreclosure rescue” loan documents to refinance your loan. In reality, you have surrendered ownership of your home because the loan documents are actually deed transfer documents. You may falsely believe that your home has been saved from foreclosure until you receive an eviction notice months or even years later.

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. 112) or Better Business Bureau (p. 66).
- Make sure the contractor meets licensing and registration requirements. Your state or local consumer protection agency (p. 112) can help you find out what the necessary requirements are.
- Get the names of suppliers and ask them whether the contractor makes timely payments.
- Contact your local building inspection department to check for permit and inspection requirements. Be wary if the contractor asks you to get the permit; it could mean the firm is not licensed.
- Be sure your contractor is insured. The contractor should have personal liability, property damage, and workers’ compensation insurance for workers and subcontractors. Also check with your insurance company to find out whether you are covered for any injury or damage that might occur.
- Insist on a written contract that states exactly what work will be done, the quality of materials that will be used, warranties, timetables, the names of any subcontractors, the total price of the job, and the schedule of payments.

- Try to limit your down payment. Some states have laws limiting the amount of down payment required.
- Understand your payment options. Compare the cost of getting your own loan versus contractor financing.
- Don’t make a final payment or sign a final release until you are satisfied with the work and know that subcontractors and suppliers have been paid. Some state laws allow unpaid subcontractors and suppliers to put a lien on your home for bills the contractor failed to pay.
- Pay by credit card when you can. You may have the right to withhold payment to the credit card company until problems are corrected (see p. 11).

### Be especially cautious if the contractor:

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

With most home improvements, federal law gives you three business days to cancel without penalty. See 3-Day Cooling-Off Rule (p. 43). 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 (p. 15) and don't make your payments, you could lose your home.

## RENTING/LEASING

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

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

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

Tenants who lease or rent property are protected by the Fair Housing Act. If you think your rights have been violated, you may write a letter to or call the HUD office nearest you (p. 101). You have one year after the alleged violation to file a complaint with HUD, but you should file as soon as possible.

Each state has its own set of tenant rights, laws, and protections. For a state-by-state directory, visit [www.hud.gov/local](http://www.hud.gov/local). You can also find available public housing at [www.hud.gov](http://www.hud.gov). The agency (p. 101) 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 with you; written references from previous landlords, employers, friends, and colleagues; and a current copy of your credit report.
2. Carefully review all of the important conditions of the tenancy before you sign.
3. To avoid disputes or misunderstandings with your landlord, get everything in writing.
4. Ask about your privacy rights before you sign the lease.

## MAKING HOME AFFORDABLE

The Making Home Affordable Program offers opportunities to modify or refinance your mortgage to make your monthly payments more affordable. It also includes the Home Affordable Foreclosure Alternatives Program for homeowners who are interested in a short sale or deed-in-lieu of foreclosure. Visit [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov) or call 1-888-995-HOPE (4673).

5. Know your rights to live in a habitable rental unit—and don't give them up.
6. Keep communication open with your landlord.
7. Purchase renters' insurance to cover your valuables.
8. Make sure the security deposit refund procedures are spelled out in your lease or rental agreement.
9. Learn whether your building and neighborhood are safe, and what you can expect your landlord to do if they aren't.
10. Know when to fight an eviction notice and when to move. Unless you have the law and provable facts on your side, fighting an eviction notice is usually shortsighted.

## INSURANCE



General sources of insurance information include the American Council of Life Insurers (p. 142), the Insurance Information Institute (p. 144), the National Association of Insurance Commissioners (p. 145), and your state insurance department (p. 130). You can also visit [www.insure.com](http://www.insure.com).

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

- Find out whether your state insurance department (p. 130) offers any information concerning insurance companies and rates. This is a good

way to get a feeling for the range of prices and the lowest-cost providers in your area.

- Check several sources for the best deal. Try getting quotes online, but be aware that many online services may provide prices for just a few companies. An independent insurance agent who works with several insurers in your local area may be able to get you a better deal.
- Make sure the insurance company is licensed and covered by the state's guaranty fund. The fund pays claims in case the company defaults. Your state insurance department (p. 130) can provide this information.
- Check the financial stability and soundness of the insurance company. Ratings from A.M. Best ([www.ambest.com](http://www.ambest.com)), Standard & Poor's ([www.standardandpoors.com](http://www.standardandpoors.com)), and Moody's Investors Services ([www.moody.com](http://www.moody.com)) are available online and at most public libraries.
- Research the complaint record of the company. Contact your state insurance department (p. 130), or visit the website of the National Association of Insurance Commissioners ([www.naic.org](http://www.naic.org)), which has a database of complaints filed with state regulators.
- Find out what others think about the company's customer service. Consumers can rate homeowner insurance companies at [www.jdpower.com/insurance](http://www.jdpower.com/insurance).
- Once you pay your first insurance premium, make sure you receive a written policy. This tells you that the agent forwarded your premium to the insurance company. If you don't receive a policy within 60 days, contact your agent and the insurance company.

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

## AUTO INSURANCE

The requirements for auto insurance vary from state to state. Check with your state insurance regulator (p. 130) to learn more about individual requirements as well as insurers you may be considering for your policy.

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

- Raise your deductible on collision and comprehensive coverage. If you have an older car, you might want to drop this coverage altogether.
- Take advantage of discounts. You may be eligible for a discount based on the number of miles you drive; your age (turning 25 or 50); your good

grades if you are a student; your driving record (no moving vehicle violations or accidents in three years); or if you've taken a safe-driving course. You might also be able to get discounts if you insure more than one vehicle, insure your vehicle and your home with the same company, have anti-theft devices, or have safety features such as air bags or anti-lock brake system.

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

## DISABILITY INSURANCE

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

- **How is disability defined?** Some policies consider you disabled if you are unable to perform the duties of any job. Better plans pay benefits if you are unable to do the usual duties of your own occupation.
- **When do benefits begin?** Most plans have a waiting period after an illness before payments begin.
- **How long do benefits last?** After the waiting period, payments are usually available until you reach age 65, though shorter or longer terms are also available.
- **What dollar amount is promised?** Can benefits be reduced by Social Security disability and workers' compensation payments? Are the benefits adjusted for inflation? Will the policy provider continue making contributions to your pension plan so you have retirement benefits when the disability coverage ends?

For more information on disability insurance, visit [www.iii.org](http://www.iii.org) and [www.ahip.org](http://www.ahip.org).

## HEALTH INSURANCE

### More Coverage, More Choices

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

- Coverage for seniors who hit the Medicare Prescription Drug "donut hole," including a rebate for those who reach the gap in drug coverage;
- Expanded coverage for young adults, allowing





them to stay on their parents' plan until they turn 26 years old;

- Small-business tax credits to help these companies provide insurance coverage to their workers; and
- Providing access to insurance for uninsured Americans with pre-existing conditions.

For more information about the law, go to [www.healthcare.gov](http://www.healthcare.gov).

### Group Policies

Many consumers have health care coverage from their employers. Others have medical care paid through a government program such as Medicare (p. 100), Medicaid (p. 100), or the Veterans Health Administration (p. 104).

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. 130).

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

### HEALTH CARE PLANS

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

- **Traditional** fee-for-service health insurance

### MEDICARE BENEFICIARIES

Medicare beneficiaries can compare HMO programs at [www.medicare.gov](http://www.medicare.gov) and [www.medicarenewswatch.com](http://www.medicarenewswatch.com).

plans are usually the most expensive choice, but they offer you the most flexibility when choosing health care providers.

- **Health Maintenance Organizations (HMOs)** offer lower co-payments and cover the costs of more preventive care, but your choice of health care providers is limited. The National Committee for Quality Assurance evaluates and accredits HMOs. You can find out whether one is accredited in your state by calling 1-888-275-7585. You can also get this information, as well as report cards on HMOs, by visiting [www.ncqa.org](http://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?
- If there is a dispute about a bill or service, how is it handled? In some plans, you may be required to have a third party decide how to settle the problem.

### HOMEOWNERS'/RENTERS' INSURANCE

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

- Consider a higher deductible. Increasing your

deductible by just a few hundred dollars can make a big difference in your premiums.

- Ask your insurance agent about discounts. You may be able to get a lower premium if your home has safety features such as dead-bolt locks, smoke detectors, an alarm system, storm shutters, or fire-retardant roofing material. Persons over 55 years of age or long-term customers may also be offered discounts.
- Insure your house, NOT the land under it. After a disaster, the land is still there. If you don't subtract the value of the land when deciding how much homeowners' insurance to buy, you will pay more than you should.
- Don't wait until you have a loss to find out whether you have the right type and amount of insurance.
- Make certain you purchase enough coverage to replace what is insured. "Replacement" coverage gives you the money to rebuild your home and replace its contents. An "Actual Cash Value" policy is cheaper but pays the difference between your property's worth at the time of loss minus depreciation for age and wear.
- Ask about any special coverage you might need. You may have to pay extra for computers, cameras, jewelry, art, antiques, musical instruments, stamp collections, etc.
- Remember that flood and earthquake damage are not covered by a standard homeowners' policy. The cost of a separate earthquake policy will depend on the likelihood of earthquakes in your area. Homeowners who live in areas prone to flooding should take advantage of the National Flood Insurance Program (p. 101).
- If you are a renter, do not assume your landlord carries insurance on your personal belongings. Purchase a separate policy for renters.

## LIFE INSURANCE

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

Term life insurance policies are the least costly. They pay death benefits but have no cash value if you decide to stop making payments. As the word "term" suggests, these policies are in effect for a specific period—one year, or until you reach a certain age are common. Visit [www.acququote.com](http://www.acququote.com) for online comparisons of term life insurance.

Whole life, universal life, and other cash value policies combine a long-term savings and investment product with life insurance. Canceling

these policies after only a few years can more than double your life insurance costs.

## LONG-TERM CARE INSURANCE

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

- **What qualifies you for benefits?** Some insurers say you must be unable to perform a specific number of the following activities of daily living: eating, walking, getting from bed to a chair, dressing, bathing, using the restroom, and remaining continent.
- **What type of care is covered?** Does the policy cover nursing home care? What about coverage for assisted-living facilities that provide less client care than a nursing home? If you want to stay in your home, will it pay for care provided by visiting nurses and therapists? What about help with food preparation and housecleaning?
- **What will the benefit amount be?** Most plans are written to provide a specific dollar benefit per day. The benefit for home care is usually about half the nursing home benefit, but some policies pay the same for both forms of care. Other plans pay only for your actual expenses.
- **What is the benefit period?** It is possible to get a policy with lifetime benefits, but this can be very expensive. Other options for coverage are from one to six years. The average nursing home stay is about 2.5 years.
- **Is the benefit adjusted for inflation?** If you buy a policy prior to age 60, you face the risk that a fixed daily benefit will not be enough by the time you need it.
- **Is there a waiting period before benefits begin?** A 20- to 100-day period is not unusual.

## OTHER INSURANCE

- **Travel Insurance.** There are four kinds of travel insurance: Travel Cancellation Insurance, Baggage or Personal Effects Coverage, Emergency Medical Coverage, and Accidental Death. One helpful website is [www.insuremytrip.com](http://www.insuremytrip.com). See page 47 for additional insight on travel concerns and problems.
- **Identity Theft Insurance.** This type of insurance provides reimbursement to crime victims for the cost of restoring their identity and repairing credit reports. Some companies now include this as part of their homeowners' insurance policy. Others sell it as a stand-alone policy. Ask your homeowner policy company for information.

- **International Health Care Insurance.** A policy that provides health coverage no matter where you are in the world. The policy term is flexible so you can purchase it only for the time you will be out of the country. Contact your current health care provider for coverage information.
- **Liability Insurance.** Insurance for what the policyholder is legally obligated to pay because of bodily injury or property damage caused to another person. Search online or ask your personal insurance agent for more information.
- **Umbrella Insurance.** A policy that supplements the insurance you already have for home, auto, and other personal property. Umbrella insurance can help cover costs that exceed the limits of other policies.

## INTERNET



### CHOOSING SERVICE PROVIDERS

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

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

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

- **Speed.** If all you want to do is check e-mail and read web pages, a dial-up connection may be enough. But most people also want to download music or television shows or watch videos. For these, you will need a faster connection with broadband access, such as a digital subscriber line (DSL), a cable modem, or satellite.
- **Availability.** For dial-up service, is there a local phone number or a toll free number for access?
- **Wireless access.** Can you get a wireless connection for other computers in your home?
- **E-mail.** How many e-mail accounts come with the service? What will be the storage limit on your mailbox? How many days does the ISP keep your mail before deleting it?
- **Website space.** Do you want to create a personal website? If so, find out whether your provider offers web space and software to create your page.
- **Software.** Is any software required to activate the service? How do you get it? What is the capacity of this software? Can you use whatever browser or e-mail program you'd like?

### BUNDLING AND OTHER PROMOTIONS

Do you want to get Internet, telephone, and TV service from the same provider? Buying a bundle of services from one provider can be a good deal, but it could make it more difficult to change providers for any one service if you're tied into a long-term contract.

Special promotions such as introductory pricing may be enticing, but read the fine print. The promotion price probably does not include taxes or the cost of extra equipment or fees. Ask the provider to explain all the one-time, recurring, and special charges, including taxes and fees. Get all promises in writing. Ask when the special promotions end and what the post-promotion cost will be. Also find out whether you have to install any special equipment and whether the provider will help troubleshoot on the phone if you have any problems.

Some deals are available only online or by phone. Even if you have to order online, call the provider first to ask questions. When you are online, review any frequently asked questions, minimum system requirements, and fine-print terms and conditions. Read the entire customer service agreement and print a copy for your records. For more information, go to [www.ftc.gov/bcp/consumer.shtml](http://www.ftc.gov/bcp/consumer.shtml). For help deciding on the best values from Internet, telephone, and TV service providers; filing a complaint; or learning more about consumer protections, go to [www.reboot.fcc.gov/consumers](http://www.reboot.fcc.gov/consumers).

## PROTECTING CHILDREN ONLINE



The Children's Online Privacy Protection Act requires commercial websites to obtain parental consent before collecting, using, or disclosing personal information from children under age 13. For more information, contact the FTC (p. 106) or visit [www.ftc.gov](http://www.ftc.gov).

- **Support.** What kinds of support are available—phone, e-mail, chat, etc.? What are the hours of support? Are there any additional charges for support?
- **Special features.** What services are provided for spam blocking, virus protection, instant messaging, and chat rooms?
- **Terms of service.** Is there a limit to the number of hours per month you can use the service?
- **Cost.** What is the monthly fee for the service? Are there any additional equipment or set-up fees?

## WIRELESS COMPUTING

Going wireless provides you with freedom to use your computer in multiple locations, without dragging cables and cords with you. However, the privilege of increased freedom comes with the danger of increased vulnerability. Wireless internet requires that you have access to a wireless network via a wireless router. It is important that you secure your network so that strangers can't use your network without your knowledge (also known as "piggybacking"). In addition, computer hackers could use your network to access personal information you save or send from your computer. This is particularly important if you conduct financial transactions online. These reasons highlight the importance of taking steps to secure your wireless network. If you use the wireless ("Wi-Fi") network at bookstores, airports or other public places, there are other precautions you should take to protect your privacy.

At home:

- **Turn on encryption.** When you buy a wireless router, it is important to turn on the encryption feature. This scrambles information that you send over the Internet so that other people cannot access it.
- **Rename your router.** Change the name from the default to something only you would know.

- **Change the password.** Routers come with a standard password. Create a new smart one with a mix of letters, numbers, and special characters. For help creating passwords, see page 41.

- Turn off your router when you are not using it.

On public wireless networks:

- **Don't assume that the network is secure.** Most public wireless networks don't encrypt information you send. Avoid sending private information from public locations.
- **Use encrypted websites.** If you must send sensitive information from a public network, make certain that URL starts with "https" ("s" means secure). Look for that on every page you visit.
- **Log out** of sites after you finish using them rather than using "remember me" features. It is better to deal with the hassle of logging in again than giving away your login credentials to someone else on the network.

For more information about wireless computing visit [www.onguardonline.gov](http://www.onguardonline.gov).

## ONLINE FILE SHARING

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

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

## BEWARE: SCAREWARE

If you've ever received a "security alert" stating that malicious software was found on your computer it may have been scareware. These messages will persuade you that your computer is infected with a virus that you can only eliminate by purchasing and installing specific software. Don't follow that advice; shut down your browser without clicking in the message. If you believe that your computer is infected, you should run a scan using a known anti-virus software. For more information about scareware and protecting your computer, visit [www.onguardonline.gov](http://www.onguardonline.gov).

## SOCIAL NETWORKING

Social networking sites such as Facebook, Twitter, LinkedIn, craigslist, and others continue to gain popularity. These sites make it easy to re-connect, stay in touch, and even do business. But recent reports involving privacy concerns and crimes should make users more careful about the information they share. Some tips to consider to protect your privacy and safety include:

- Make your contact information private.
- Limit who can search your profile from Internet search engines.
- Manage who can view your images; untag photos if necessary.
- Create separate lists to manage who can see the information you've posted.
- Be careful about who can see your status updates.
- Refrain from telling people where you are at any specific time.
- Be cautious about arranging meetings in person with online acquaintances.

For more information go to:

- Federal Communications Commission: [www.reboot.fcc.gov/consumers](http://www.reboot.fcc.gov/consumers)
- Federal Trade Commission: [www.onguardonline.gov](http://www.onguardonline.gov)
- GetNetWise: [www.getnetwise.org](http://www.getnetwise.org)
- Internet Keep Safe Coalition: [www.ikeepsafe.org](http://www.ikeepsafe.org)
- i-SAFE: [www.i-safe.org](http://www.i-safe.org)
- National Center for Missing & Exploited Children: [www.missingkids.com](http://www.missingkids.com).
- National Crime Prevention Council: [www.ncpc.org](http://www.ncpc.org); [www.mcgruff.org](http://www.mcgruff.org)
- National Cyber Security Alliance: [www.staysafeonline.org](http://www.staysafeonline.org)
- Wired Safety: [www.wiredsafety.org](http://www.wiredsafety.org)

To file a complaint about fraudulent, deceptive, or unfair business practices, or for additional information, visit [www.ftc.gov](http://www.ftc.gov) or call 1-877-382-4357; TTY: 1-866-653-4261.

See page 51 for tips to write a social media will.

To secure the personal information stored on your computer, the FTC suggests that you:

- Set up the file-sharing software very carefully.
- Be aware of spyware. Use a good anti-spyware program.
- Close your connection when you're not using it.
- Use an effective anti-virus program and update it regularly.
- Talk with your family about file sharing.

For more information on P2P, visit [www.onguardonline.gov](http://www.onguardonline.gov).

## ONLINE COPYRIGHT ISSUES

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

If the copyright owner brings a civil action against you, the owner can seek to stop you from using its software immediately and can also request monetary damages. The copyright owner can sue

for as much as \$150,000 for each program copied. In addition, the government can prosecute you criminally for copyright infringement. If convicted, you can be fined up to \$250,000, or sentenced to jail for up to five years, or both.

For more information, visit [www.cybercrime.gov](http://www.cybercrime.gov), a site sponsored by the U.S. Department of Justice (p. 102), or [www.bsa.org](http://www.bsa.org), a site on online piracy issues managed by the Business Software Alliance.

## PREVENTING ONLINE FRAUD

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

- **Know your seller.** If you don't, do some research.
- **Company websites** often provide information in a section called "About Us." Some online sellers participate in programs, such as *BBBOnLine*, that help resolve problems. Look for a logo or endorsement seal on the company website; this is an indication, but not a guarantee, of the seller's reliability.
- **Check with state** and/or local consumer offices.
- Another way to check online sellers is to look for **other consumers' comments**. Some Internet auction sites post ratings of sellers based on

comments from buyers. Beware of too many glowing stories that might have been placed by sellers themselves.

- **Protect your personal information.** Don't provide it in response to an e-mail, a pop-up, or a website you've linked to from an e-mail or web page.
- **Take your time** and resist any urge to "act now" to keep your account open or take advantage of a special offer.
- **Use anti-virus and anti-spyware software**, as well as a firewall, and update them all regularly. Make sure your operating system and web browser are set up properly, and update them regularly as well.
- **Protect your passwords.** Don't share your passwords with anyone. Memorize them.
- **Back up important files.** Copy them onto another computer or a removable hard drive such as a flash memory stick.

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

The FTC (p. 106) provides tips to help secure your computer, guard against Internet fraud, and protect your personal information. Visit [www.onguardonline.gov](http://www.onguardonline.gov) for more information.

To keep up to date with the latest computer threats, sign up for alerts from the Department of Homeland Security at [www.uscert.gov](http://www.uscert.gov).

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

- **GetNetWise** ([www.getnetwise.org](http://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](http://www.ikeepSAFE.org)) is a coalition of 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](http://www.staysafeonline.org)) is a nonprofit organization that provides tools and resources to empower home users, small businesses, and schools, colleges, and universities to stay safe online.
- **Staysafe** ([www.staysafe.org](http://www.staysafe.org)) is an educational site intended to help consumers understand the positive aspects of the Internet and how to

manage a variety of safety and security issues that exist online.

- **Wired Safety** ([www.wiredsafety.org](http://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](http://www.teenangels.org), FBI-trained teens and preteens who promote Internet safety.

### Phishing Continues to Be a Problem

"Phishing" is the use of fraudulent e-mail designed to steal identities as well as vital personal information such as credit card numbers, bank account PINs, and passwords. Phishing e-mails often ask you to verify this type of information. Legitimate companies never ask for your password or account number via e-mail. If you're not sure, call the company directly.

### Don't Take the Bait

Don't reply to e-mail messages that claim your credit card information or other personal information needs to be updated. They may even threaten to disable your account. Don't believe it!

### SPAM

E-mail spam is not just unwanted; it can be offensive. Pornographic spam causes many consumer complaints. Decrease the number of spam e-mails you receive by making it difficult for spammers to get and use your e-mail address:

- Don't use an obvious e-mail address, such as `JaneDoe@isp.com`. Instead use numbers or other digits, such as `Jane4oe6@isp.com`.
- Use one e-mail address for close friends and family and another for everyone else. Free addresses are available from Yahoo!, Gmail, and Hotmail. You can also get a disposable forwarding address from [www.spammotel.com](http://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 are there.

- Never forward chain letters, petitions, or virus warnings. All could be a spammer's trick to collect addresses.
- Disable your e-mail "preview pane." This stops spam from reporting to its sender that you've received it.
- Choose an Internet Service Provider (ISP) that filters e-mail. If you get lots of spam, your ISP may not be filtering effectively.
- Use spam-blocking software. Web browser software often includes free filtering options. You can also purchase special software that will accomplish this task.
- Report spam. Alert your ISP that spam is slipping through its filters. The Federal Trade Commission also wants to know about "unsolicited commercial e-mail." Forward spam to [spam@uce.gov](mailto:spam@uce.gov). For more information, visit [www.ftc.gov/spam](http://www.ftc.gov/spam).

- certificates of deposit (CDs), or IRAs, often restrict your ability to cash out your holdings.
- **What can you expect to earn on your money?** While bonds generally promise a fixed return, earnings on most other securities go up and down with market changes. Keep in mind that just because an investment has done well in the past, there is no guarantee it will do well in the future.
- **What type of earnings can you expect?** Will you get income in the form of interest, dividends, or rent? Some investments, such as stocks and real estate, have the potential for earnings and growth in value. What is the potential for earnings over time?
- **How much risk is involved?** With any investment, there is always the risk that you won't get your money back or the earnings promised. There is usually a trade-off between risk and reward—the higher the potential return, the greater the risk. The Federal government insures bank savings accounts and backs up U.S. Treasury securities (including savings bonds). See FDIC on page 106 and the chart on page 5 for regulatory information. Other investment options are not protected.
- **Are your investments diversified?** Some investments perform better than others in certain situations. For example, when interest rates go

## INVESTING



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

- **How quickly can you get your money back?** Stocks, bonds, and shares in mutual funds usually can be sold at any time, but there is no guarantee you will get back all the money you paid for them. Other investments, such as limited partnerships,

### BEWARE: INVESTMENT FRAUD

Deceptive pitches for investments often misrepresent or leave out facts in order to promote fantastic profits with little risk. No investment is risk-free, and a high rate of return means greater risk. Before investing, get written information such as a prospectus or annual report. Beware if a salesperson:

- Encourages you to borrow money or cash in retirement funds to invest.
- Pressures you to invest immediately.
- Promises quick profits.
- Says the disclosure documents required by Federal law are just a formality.
- Tells you to write false information on your account form.
- Sends material with typos or misspellings or not printed on letterhead.
- Does not send your money promptly.
- Offers to share inside information.
- Uses words such as "guarantee," "high return," "limited offer," or "as safe as a CD."
- Uses the phrase, "this investment is IRA-approved."
- Claims that "off-shore investments are tax-free and confidential."

up, bond prices tend to go down. One industry may struggle while another prospers. Putting your money in a variety of investment options can help to reduce your risk.

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

For more information about investing, check out the Securities and Exchange Commission's (SEC) website: [www.investor.gov](http://www.investor.gov). Be sure to note specific tips at <http://investor.gov/avoid-fraud/get-the-facts-the-secs-roadmap-to-saving-and-investing>. The SEC requires public companies to disclose financial and other information to help you make sound decisions. View the text of these files at [www.sec.gov/edgar.shtml](http://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](http://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](http://www.standardandpoors.com))
- Moody's Investors Services ([www.moody.com](http://www.moody.com))

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

**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.

Type of Investment	What is It?	Risk Level
Traditional IRA	Traditional IRA is a personal savings plan that gives tax advantages for savings for retirement. Investments may include variety of securities. Contributions may be tax-deductible; earnings are not taxed until distributed.	Risk levels vary according to the holdings in the IRA.
Roth IRA	A personal savings plan where earnings that remain in the account are not taxed. Investments may include a variety of securities. Contributions are not tax-deductible.	Risk levels vary according to the holdings in the IRA.
Money Market Funds	Mutual funds that invest in short-term bonds. Usually pay better interest rates than a savings account but not as much as a certificate of deposit (CD).	Low risk.
Bonds and Bond Funds	Also known as fixed-income securities because the income they pay is fixed when the bond is sold. Bonds and bond funds invest in corporate or government debt obligations.	Low risk.
Index Funds	Invest in a particular market index such as the S&P 500 or the Russell 2000. An index fund is managed passively and mirrors the performance of the designated stock or bond index.	Risk level depends on which index the fund uses. A bond index fund involves a lower risk level than an index fund of emerging markets overseas.
Stocks	Stocks represent a share of a company. As the company's value rises or falls, so does the value of the stock.	Medium to high risk.
Mutual Funds	Invest in a variety of securities, which may include stocks, bonds, and/ or money market securities. Costs and objectives vary.	Risk levels vary according to the holdings in the mutual fund.



- Being aware of how quickly trading changes during fast markets.

### FINANCIAL BROKERS AND ADVISORS

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

- Has the person worked with others who have circumstances similar to yours?
- Is the person licensed in your state? Your state securities regulator (p. 134) lists individuals and firms that are registered in your state. Ask if the regulatory office has any other background information. You can find out how to reach your state securities regulator by visiting [www.nasaa.org](http://www.nasaa.org).
- Has the person had any run-ins with regulators or received serious complaints from investors? Call your local state securities regulator or the SEC (p. 107). You can also check out [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or call FINRA at 1-800-289-9999 to find licensing, employment, and disciplinary information.
- How is the person paid? Is it an hourly rate, a flat fee, or a commission that depends on the investments you make? Does the person get a bonus from his or her firm for selling you a particular product?
- What are the fees for setting up and servicing your account?

#### Additional organizations that could be helpful are:

- The Commodity Futures Trading Commission (CFTC) provides consumer alerts and advisories. Visit [www.cftc.gov/ConsumerProtection](http://www.cftc.gov/ConsumerProtection). The Commission oversees the Reparations Program that resolves disputes between commodity customers and commodity professionals. You can institute "reparations" proceedings against commodity professionals registered with the Commission if they violate the anti-fraud or other provisions of the Commodity Exchange Act. To ask a question, report information, or submit a complaint, contact the CFTC (p. 108).
- Both the North American Securities Administrators Association and the National Futures Association (p. 146) can offer helpful information.

### INVESTING IN GOLD

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

There are a number of ways to invest in gold; common ones include bullion, certificates, and

coins. Most people depend on an investment advisor or company to help them choose. Make sure the person or company you choose is licensed with your state securities administrator (p. 134).

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

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

### RETIREMENT PLANNING

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

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

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

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

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

If you need more information or have an investment advisor problem that you are unable to resolve directly, you can contact the SEC (p. 107) or FINRA (p. 144).

- If you have a financial advisor, talk to him or her about your plans.

**For more information go to:**

- AARP: [www.aarp.org](http://www.aarp.org)
- American Savings Education Council: [www.asec.org](http://www.asec.org)
- Certified Financial Planner Board of Standards: [www.cfp.net](http://www.cfp.net)
- Investopedia: [www.investopedia.com/university/retirement](http://www.investopedia.com/university/retirement)
- Department of Labor: [www.dol.gov/ebsa](http://www.dol.gov/ebsa)
- The Investor's Clearinghouse: [www.investoreducation.org](http://www.investoreducation.org)
- MyMoney.gov: [www.mymoney.gov](http://www.mymoney.gov)
- Securities and Exchange Commission: [www.sec.gov](http://www.sec.gov)
- Social Security Administration: [www.socialsecurity.gov](http://www.socialsecurity.gov)

PHONES



The choices for phone service have never been greater. Most consumers are now able to buy local and long-distance phone service from their telephone company, cable or satellite TV provider, or Internet service provider. Services such as voice mail, call waiting, caller ID, 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?

**BEWARE: CALLER ID SPOOFING**

Scammers have adopted the practice of Caller ID spoofing to obtain personal information from consumers. In this fraud, someone calls you using a false name and phone number for the Caller ID screen. During the call, the scammer describes an urgent scenario, such as the cancellation of an account. The caller may say you can avoid the cancellation if you provide your bank account or credit card number to pay the company. If you give the sensitive information, he can use it to steal your identity, or use your bank accounts.

You can prevent being a victim of caller ID spoofing. Don't give out personal information on an incoming call. Hang up and call the customer service phone number printed on your statement, the company's website or in the phonebook.

Report caller ID spoofers to the Federal Communications Commission at [fcc.gov/complaints](http://fcc.gov/complaints) or 1-888-225-5322.

For example, wireless service may be cheaper than regular local service if you don't make many calls. Make sure you're comparing prices on similar plans and features. Understand that many service providers offer contracts for specific periods. Read the fine print and ask questions if there is anything you're not clear about.

The FCC (p. 105) offers consumer information about choosing a long-distance carrier, understanding new phone fees and taxes, and more at [www.fcc.gov/cib](http://www.fcc.gov/cib). The National Consumers League also maintains a web page (<http://nclnet.org/technology/88-telecommunications/228-understanding-your-phone-bill>) to help you understand phone charges and recognize fraud.

**SLAMMING AND CRAMMING**

"Slamming" occurs when a phone company illegally switches your phone service without your permission. If you notice a different company name on your bill or see phone charges that are higher than normal, take action:

- Contact the company that slammed you and ask to be switched back to your original company. Tell the company you are exercising your right to refuse to pay charges.
- Report the problem to your original company and ask to be enrolled in your previous calling plan. If you're unable to resolve your complaint, contact the FCC (p. 105).

“Cramming” occurs when companies add charges to your phone bill without your permission. These charges may be for services such as voice mail, ringtones, or club memberships. You may not notice these monthly charges because they are relatively small, \$5 to \$30, and look like your regular phone charges.

### Take These Steps to Avoid Slammers and Crammers:

- **Block changes to your phone service.** Ask your telephone service provider if it offers a blocking service, which usually requires the company to notify you before making any changes to your service.
- **Read the fine print** on contest entry forms and coupons. You could be agreeing to switch your phone service or to buy optional services.
- **Watch out for impostors.** Companies could falsely claim to be your regular phone company and offer some type of discount plan or change in billing. They may also say they are taking a survey or they may pretend to be a government agency.
- **Beware of “negative option notices.”** You can be switched or signed up for optional services unless you say “NO” to telemarketers.
- **Examine your telephone bill** carefully, including pages that show the details, and look for suspicious charges.

Your phone service cannot be shut off for refusal to pay for unauthorized services. For help, contact your local or state consumer protection agency (p. 112), state public utilities commission (p. 138), or the FCC (p. 105).

## CELL PHONES

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

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

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

## APPS FOR YOUR SMARTPHONE

“Apps”, short for applications, are tools that help you accomplish tasks or find information when you are on the go. Apps are designed to work on smart phones and may be downloaded or accessed using your phone’s web browser. Some apps are designed for specific platforms (Android, Blackberry, or iPhone), so make sure that you purchase apps that are compatible with your phone’s software requirements.

While some apps are free, many of them do charge a small fee. Before you click “download”, keep in mind that the cost of your purchases are automatically deducted from your bank account or charged to your credit card or phone bill. Keep track of the amount of money that you spent on apps, to avoid shock when you receive your bill.

Visit [Apps.usa.gov](http://Apps.usa.gov) to download free apps from the government. Look for some of the consumer apps for product recalls, fuel economy, food safety, nutrition, and health information.

a plan that will meet your needs and avoid surprises on your bills. Most services allow you to upgrade a plan without an added one-time charge.

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

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

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

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

## BUNDLING, PROMOTIONS, AND DEALS

For information about bundling Internet, telephone, and TV service, along with special promotions and deals, see Bundling and Other Promotions on page 31.

**SMART PHONES**



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

When shopping for a smart phone, consider these tips:

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

Since smart phones are like miniature computers, many of the same privacy and safety concerns apply; however, unlike computers, these devices do not have anti-virus software to protect your phone from malware attacks. For more information on how to protect yourself from these concerns, see the Online Privacy (p. 42) and Internet (p. 31) sections.

**PAY-AS-YOU-GO PLANS**

If you want cell phone service only for emergencies or aren't sure how much you will actually use a cell phone once you get it, you may want to consider a prepaid cell phone before you commit to a long-term wireless contract. With a prepaid cell phone, there is no contract to sign and no monthly bill to worry about. You will know exactly how much you spend. The downside of prepaid plans is that you pay more

**BEWARE: GPS ENABLED APPS**

GPS enabled apps on mobile phones make it easy to share your fun adventures through social media. Some apps let others know your general vicinity, while others allow you to virtually “check in” at your favorite places so that you can earn free merchandise. Beware: this same information in the wrong hands can make you vulnerable to stalking, home burglary, or worse. Take advantage of the privacy settings on these apps and only share your location with people that you know and trust.

per minute, and, if you don't use the phone for an extended period, you may lose the money in your account.

**VoIP**

Voice over Internet Protocol (VoIP) phone service is an option for anyone with a broadband Internet connection. Most telephone and cable companies offer VoIP service, as do private companies. 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](http://www.ftc.gov).

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

**PRIVACY PROTECTION & IDENTITY THEFT**



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

### Tips for Preventing Identity Loss

- **Don't carry your Social Security card** in your wallet or write your number on your checks. Only give out your SSN when absolutely necessary.
- **Protect your PIN. Never write a PIN** on a credit/debit card or on a slip of paper kept in your wallet.
- **Watch out for "shoulder surfers."** Use your free hand to shield the keypad when typing your passwords on computers and at 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" (see page 5) from getting your personal information.
- **Store personal information in a safe place** at home and at work. Don't leave it lying around.
- **Don't respond to unsolicited requests** for personal information in the mail, over the phone, or online.
- **Install firewalls** and virus-detection software on your home computer.
- **Check your credit report once a year.** Check it more frequently if you suspect someone has gained access to your account information. See Credit Reports (p. 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.
- **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.

If your identity has been stolen, you can use an ID Theft affidavit to report the theft to most of the parties involved. All three credit bureaus and many major creditors have agreed to accept the affidavit. Request a copy of the document by

calling toll free 1-877-ID-THEFT (438-4338) or visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft). You can also use this website to file a complaint with the FTC.

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

### PROTECTING YOUR PRIVACY

Getting a credit card approved, transferring money from one account to another, renewing your driver's license, getting a prescription from your doctor at your local pharmacy: think about how easily and quickly you can do these things today. A downside of this convenience is that there are more opportunities for your personal information to be changed, stolen, or reported inaccurately. To help protect your privacy, follow these tips:

- Look for privacy statements on websites, sales materials, and forms you fill out. If a website claims to follow a set of established voluntary standards, read the standards. Don't assume it provides the level of privacy you want.
- Ask what information will be collected and how it may be used.
- Be selective in what you put on warranty

See page 22 for tips to prevent medical identity theft.

### CREATE SECURE PASSWORDS

In an effort to protect your privacy and personal information, many websites require you to login with a username and password to access your account. The number of passwords that you need on a daily basis can be overwhelming. It is tempting to use the same password across several sites. However to get the most protection available, you should use different passwords on each site and change your passwords periodically. The goal for creating passwords is to strike a balance between being something that is easy to remember, yet random and unique.

Some general tips for creating a secure password include:

- Use a mix of uppercase and lowercase letters, numbers, and special characters.
- The longer the password, the better it is.
- Don't use your name, birthday, license plate, favorite sports teams or other facts that are easily guessed.
- Create a password based on a phrase. For example "A stitch in time saves nine" can be translated into the password "Ast!Ts9", where each character represents a word in the phrase.
- If you must use the same password on several websites, add a prefix or suffix. For example, use "Ast!Ts9:4bnk" for your bank account and "Eml: Ast!Ts9" for your email account.

## BEWARE: E-MAIL BREACH

Do you ever share your e-mail address with your favorite retailer to be notified of sales, coupons, and new arrivals? What happens if the company's e-mail database is hacked? You should receive a notice from the company to let you know about the data breach. After that, you may see an increase in phishing e-mail you receive. Your best advice is to "do nothing": don't respond or verify personal information. For more detailed information, see the "Phishing Continues to Be a Problem" section (p. 34).

registration forms. The company only needs the purchase date, model/serial numbers, and how you can be contacted if there is a product recall. You can ignore questions not related to your purchase, such as your income and hobbies.

- Discuss privacy with others in your home. Everyone, even children, should understand what information is not appropriate to share on the phone, while using a computer, and in other situations.

Check with your state or local consumer agency (p. 112) to find out whether any state laws help protect your privacy. Some companies and industry groups have also adopted voluntary policies that address privacy concerns.

## FINANCIAL PRIVACY

The Federal Deposit Insurance Corporation (p. 106) 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 and 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](http://www.dhhs.gov/ocr) or 1-800-368-1019) is an excellent resource for complete details and advice about the HIPAA ruling. Along with fact sheets and educational materials, the Office for Civil Rights provides a listing of resources for consumers, providers, and advocates.

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

If you believe that a person, agency, or organization covered under the HIPAA Privacy Rule violated your health information privacy rights or committed another violation of the Privacy Rule, you may be able to file written complaints with the Department of Health and Human Services, Office for Civil Rights (p. 98).

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

## ONLINE PRIVACY

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

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

Another threat to your privacy is spyware, which is sneaky software that rides its way onto computers when you download screensavers, games, music, and other applications. Spyware sends information about what you're doing on the Internet to a third party, usually to target you with pop-up ads. Browsers like Internet Explorer and Firefox, and search engines like Google and Bing, enable you to block pop-ups. You can also install anti-spyware to stop this threat to your privacy. For more information, see the Internet section on page 31.

## SMART HOME SHOPPING



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

- **Be wary of post office boxes** and sellers in other countries. It may be difficult to find the seller to resolve a problem later.
- **Know the total price.** Make sure it includes all charges, shipping, handling, insurance, and taxes. Coupons and other discounts should be properly deducted.
- **Make sure you are clear on what you are buying.** Watch for words such as "refurbished," "reconditioned," "closeout," or "discontinued."
- **Use your credit card,** debit card, or bank account number for payment only, never to prove your identity.
- **Keep a record of your purchase.** Save any information the seller gives you, such as product description, delivery date, cancellation policy, privacy policy, warranties, and order confirmation numbers.
- **Keep track of your order.** If it's late, you have the right to cancel and demand a refund.

## YOUR RIGHTS: SHOPPING FROM HOME

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

- Ship the merchandise within the time promised, or if no specific delivery time was stated, within 30 days of receiving your order.
- Notify you if the shipment cannot be made on time and give you the choice of waiting longer or getting a refund.
- Cancel your order and return your payment if the new shipping date cannot be met, unless you agree to another delay.

If you cancel, your money must be refunded within seven days (or your account must be credited within one billing cycle if you charged the order). The company can't substitute a store credit. If you applied for a charge account with the merchant at the same time that you placed your order, the company has an extra 20 days to ship the merchandise to allow time for processing your application.

These FTC rules only apply to the first shipment of magazine subscriptions or other merchandise that you receive repeatedly. Orders for services (for example, photo finishing), sale of seeds and growing plants, collect-on-delivery (C.O.D.) orders, and transactions, such as books and music clubs, are covered by a different FTC rule. There could also be laws or regulations in your state that apply. Report suspected violations to your state or local consumer protection agency (p. 112) and to the FTC (p. 106).

## YOUR RIGHTS: 3-DAY COOLING-OFF RULE

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

To comply with the 3-Day Cooling-Off Rule, a seller must inform buyers of their right to cancel the sale and receive a full refund within three business days.

Be aware that there are situations in which the Cooling-Off Rule does not apply:

- You made the purchase entirely by mail or telephone.
- The sale was the result of prior contact you had at the seller's permanent business location.
- You signed a document waiving your right to cancel.

- Your purchase is not primarily for personal, family, or household use.
- You were buying real estate, insurance, securities, or a motor vehicle.
- You can't return the item in a condition similar to how you received it.
- You bought arts or crafts at a fair, shopping mall, civic center, or school.

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

## ONLINE SHOPPING

Online shopping websites often offer great deals, variety, and convenience. But consumers need to be careful and make informed decisions about their purchases. Some tips for shopping safely online:

- Stick to websites that are known or recommended.
- Compare prices and deals, including free shipping, extended service contracts, or other offers.
- Search for online coupons, known as promo codes, which may offer discounts or free shipping. Some sites offer promo codes for coupons to be

## ONLINE AND GROUP COUPONS

In addition to the traditional coupons found in newspapers, coupons can also be found online. Online coupons come in a variety of forms; they can be found on manufacturers' websites and on dedicated coupon websites. Coupons are also available on social media websites for becoming a fan of a product, or for sharing your email address with the company.

Group coupons are another online saving tool. Here's how they work: local companies offer reduced prices for things like spa services, gourmet meals, and outdoor adventures through a third party company. If interested, you pay the third party company to take advantage of the deal. Group coupons allow you to try new experiences, by reducing the trial cost. Since your ultimate goal when using a coupon is to save money, follow some guidelines to that you get your money's worth from group coupons. Ask yourself "Am I really going to use this?" If the answer is "no", don't buy it. A coupon isn't really a deal if you don't use it. Read the terms and conditions of the deal for expiration dates and scheduling appointments with the actual business.

used in bricks-and-mortar stores.

- Get a complete description of the item and parts included, and the price, including shipping, delivery time, warranty information, return policy, and complaint procedure.
- Before you finalize the order, make sure the quantity and total price are correct; don't buy 11 items when you only meant to buy one.
- Pay with a credit card. Federal law protects you if you need to dispute charges, but it doesn't apply to debit cards, checks, cash, money orders, or other forms of payment.



- Use a secure browser. Look for an address that starts with "https" rather than "http." Also look for a closed padlock icon, usually in the lower right-hand corner of the screen.
- Print your purchase order with details of the product and your confirmation number.



For more information, go to [www.onguardonline.gov](http://www.onguardonline.gov).

## ONLINE AUCTIONS AND SELLERS

Many people sell items on the Internet through auctions, classified ads, news groups, and chat rooms. Review the Internet section (p. 31) for safe shopping online as well as the general tips on shopping from home (p. 43).

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



release of your payment to the seller. There is a small fee, but the peace of mind is worth it.

For more tips, check out the Federal Trade Commission's *Internet Auctions: A Guide for Buyers and Sellers* at <http://ftc.gov/bcp/edu/pubs/consumer/tech/tec07.shtm>.

## TELEMARKETING & UNWANTED MAIL



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

- Tell companies you do business with to remove your name from customer lists they rent or sell to others. Look for information on how to opt out of marketing lists on sales materials, order forms, and websites.
- Use the services provided by the Direct Marketing Association (p. 144) to remove your name from most national telemarketing, mail, and e-mail lists.
- Call the credit reporting agencies' notification system at 1-888-567-8688. This will reduce the number of unsolicited credit and insurance offers you get. All three major credit bureaus participate in this program.
- Under U.S. Postal Service (USPS) rules, it is illegal to send mail that looks like it is from a government agency when it isn't. It is also illegal to send mail that looks like a bill when nothing was ordered, unless it clearly states that it is not a bill. Report violations of this rule to the USPS (p. 108).

### NATIONAL DO NOT CALL REGISTRY

The federal government's Do Not Call Registry allows you to permanently restrict telemarketing calls by registering your phone number at [www.donotcall.gov](http://www.donotcall.gov) or by calling 1-888-382-1222. If you receive telemarketing calls after your number has been in the national registry for three months,

you can file a complaint using the same web page and toll free number.

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

### PRE-RECORDED MESSAGES

Pre-recorded sales calls or robocalls are illegal. Companies cannot transmit these messages to consumers who have not agreed, in writing, to accept such messages. Pre-recorded calls may only be made to residential telephone numbers in the following cases:

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

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

### TELEMARKETING SALES CALLS

A Federal Trade Commission rule defines what telemarketers can and cannot do when making a sales call. Callers must:

- Provide the seller's name.
- Disclose that the call is a sales call.
- Tell you exactly what they're trying to sell.
- Disclose the total cost and other terms of sale

### OPTING OUT

Tired of unwanted e-mail filling up your inbox? You can opt out of most unsolicited e-mail lists by going to the "unsubscribe" button, usually found at the bottom of the message. Some senders make the button difficult to find, so you may have to do some searching.

In addition, the Direct Marketing Association lets you opt out of receiving unsolicited commercial mail from many national companies for three years. You can register with this service for a small fee, but your registration only applies to organizations that use the association's Mail Preference Service. To register go to [www.dmchoice.org](http://www.dmchoice.org).

before you make any payment for goods or services.

- Tell you if they don't allow refunds, exchanges, or cancellations.

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

It's illegal for telemarketers to:

- Misrepresent what they're offering.
- Call before 8 am or after 9 pm.
- Threaten, intimidate, or harass you, or call again if you ask them not to.

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

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

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

If you get a phone call from someone who says he or she is with your bank and/or credit company and the person asks you to provide or confirm any personal information:

- Do NOT answer any questions.
- Hang up immediately.
- Call your bank or credit company directly and describe what happened.

## TRAVEL



Whether reserving a hotel room, buying plane tickets, or making other travel arrangements, these

tips will help you get the deal you've been promised:

- **Plan as far ahead as you can.** Special deals on hotel rooms and airline seats often sell out very quickly.
- **Be flexible in your travel plans.** Hotels usually offer better rates on days when they expect fewer guests. Once you get a fare quote from an airline, ask if you can save money by leaving a day earlier or later, by taking a different flight on the same day, or by using a different airport. Changing planes during your trip is sometimes cheaper than a nonstop flight.
- **Check out the seller.** Ask tour operators and travel agents whether they belong to a professional association, then check to see if they are members in good standing. Contact your state or local consumer protection agency (p. 112) and the Better Business Bureau (p. 66) 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. The website [www.insuremytrip.com](http://www.insuremytrip.com) offers pricing and policy information on plans from different companies and describes the different forms of policies available.
- **Insist on written confirmations.** Ask for written proof of reservations, rates, and dates.
- **Pay by credit card.** It's not unusual to make a deposit or even pay in full for travel services before the trip. A credit card gives you the right to dispute charges for services that were misrepresented or never delivered. If a travel agent or service provider says you can't leave for at least two months, be very cautious—the deadline for disputing a credit card charge is 60 days and most scam artists know this. (See Credit Card Billing Disputes, page 11).

In some states, travel sellers must be registered and insured. Advance payments for travel must be placed in an escrow account until services are provided. Prizes or "free" gifts may also be regulated. Contact your state or local consumer protection agency (p. 112) to find out about your

rights and how to file complaints. The American Society of Travel Agents (p. 143) will also help resolve disputes with member agents.

## RESOLVING AIR TRAVEL PROBLEMS

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

### Delayed and Canceled Flights

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

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

### Delayed or Damaged Bags

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

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

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

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

### Lost Bags

If your bag is declared officially lost, you will have to submit a second, more detailed form within a time period set by the airline. The information on the form is used to estimate the value of your lost belongings. Airlines can limit their liability for delay, loss, and damage to baggage; however, they must prominently display a sign that explains the limit.

## AIRLINE FEES

Many airlines charge extra fees for checked baggage, advance seat assignments, meals, and other services. The Department of Transportation has ruled that an airline must prominently disclose all potential fees on their websites. The airline must also refund baggage fees if they lose your baggage. Airlines are also required to include all government taxes and fees in the advertised price. For more information, go to [airconsumer.dot.gov/subjects.htm](http://airconsumer.dot.gov/subjects.htm).

According to the Office of Aviation Consumer Protection and Enforcement ([http://airconsumer.ost.dot.gov/SA\\_Baggage\\_Limits.htm](http://airconsumer.ost.dot.gov/SA_Baggage_Limits.htm)), the maximum an airline pays on lost bags and their contents is limited to \$3,300 per passenger on domestic flights, and approximately \$1,500 per passenger for unchecked baggage on international flights. See [www.thetravelinsider.info/travelaccessories/lostbaggagerights.htm](http://www.thetravelinsider.info/travelaccessories/lostbaggagerights.htm) for more information on maximum liability, including special rates that change on a daily basis.

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

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

### Overbooked Flights

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

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

The airline must give you a written statement describing your rights, as well as the airline's boarding priority rules and criteria. If the airline is not able to get you to your final destination within two hours of your original arrival time, you may be entitled to a maximum of \$800 compensation if they are delayed (i.e. over two hours for domestic and over four hours for international ) from their original arrival time. The amount depends on the price of the ticket and the length of the delay. To receive this payment, you must have a confirmed reservation. You must also meet the airline's deadlines for ticketing and check-in. An airline may offer you a free ticket on a future flight in place of a check, but you have the right to insist on a check.

### Tarmac Delays

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

There are other protections as well, such as prohibiting airlines from scheduling chronically delayed flights. For more information, go to [www.airconsumer.ost.dot.gov](http://www.airconsumer.ost.dot.gov), and search for Airline Passenger Protections.

## CHECK BUS SAFETY RECORDS

Some travelers have turned to commercial buses as an inexpensive option for traveling long distances. Before planning a trip on a commercial bus or hired motorcoach, you should research the company's record. The Federal Motor Carrier Safety Administration (FMCSA) recommends that you contact the company and ask these questions:

- Do the drivers hold valid Commercial Driver's Licenses with a "passenger" endorsement?
- Does the company comply with the Department of Transportation's drug and alcohol testing requirements for drivers?
- Does the company conduct safety inspections of their buses?

You can find more information on interstate travel safety and use the FMCSA's (p. 104) bus safety database at [www.fmcsa.dot.gov/safety-security/pes/Index.aspx](http://www.fmcsa.dot.gov/safety-security/pes/Index.aspx). If you would like to file a safety complaint call 1-888-368-7238.

## PASSPORTS

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

- Two photographs of you taken within the last six months.
- Proof of U.S. citizenship.
- A valid form of photo identification (such as a driver's license).

Acceptance facilities include many federal, state, and probate courts; post offices; some public libraries; and a number of county and municipal offices. There are also 24 regional passport agencies, and one Gateway City Agency, that serve customers who are traveling within two weeks (14 days), or who need foreign visas for travel. Appointments are required in such cases.

All American citizens must now have a valid U.S. passport to re-enter the country, regardless of what nations they have been visiting while traveling. For more information on how to get a new passport, visit [www.travel.state.gov/passport](http://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. 103) at [www.dot.gov](http://www.dot.gov). Look up crash-safety reports on cars or find out how weather is affecting air travel and road conditions.
- **Safe travel by air, land, and sea:** Contact the Transportation Security Administration (p. 101) at [www.tsa.gov/travelers](http://www.tsa.gov/travelers). It posts tips on dealing with airline security checks, traveling with kids, and warnings on prohibited items.
- **What to do before, during, and when you return from a trip overseas:** Visit the U.S. Department of State (p. 103) at [www.state.gov/travel](http://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. 99) at [www.cdc.gov/travel](http://www.cdc.gov/travel). Research vaccination requirements, find information on how to avoid illnesses caused by food and water, and review inspection scores on specific cruise ships.

## TV



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

**CABLE**

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

**SATELLITE**

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

**INTERNET TV**

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

**TV OPTIONS**

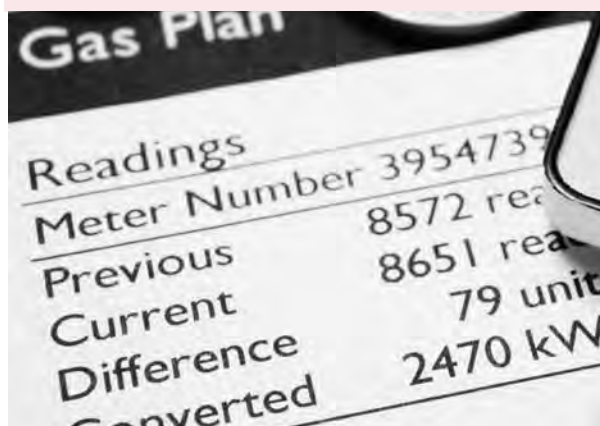
There are many choices for consumers looking to buy new televisions today.

**BUNDLING, PROMOTIONS, AND DEALS**

For information about bundling Internet, telephone, and TV service, along with special promotions and deals, see Bundling and Other Promotions on page 31.

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

## UTILITIES



In many states, consumers can choose their telephone and energy service provider. Contact your state utility commission (p. 138) to find out whether you have a choice. Some commissions will provide a list of service providers and advice on making a choice. Most state utility commissions will also take any complaints you have concerning utility sales and service.

**ELECTRICITY AND NATURAL GAS**

If you have a choice of suppliers, ask:

- **How much will it cost?** How long can I depend on this rate? Will I be charged any other fees?
- **Are there any other terms or conditions?** For example, is there a fee if I cancel my agreement before the service period is up?
- **Whom do I contact if I have a problem?** Do you have a local customer service office?

For advice on how to save money on your energy bills, visit the U.S. Department of Energy at [www.energysavers.gov](http://www.energysavers.gov) or [www.energystar.gov](http://www.energystar.gov). You'll find information to help save energy at home and work. The Energy Savers site also provides

## ENERGY STAR APPLIANCES

ENERGY STAR-qualified appliances use about 33% less energy than standard units.



You can find the ENERGY STAR logo on TVs, clothes washers and dryers, water heaters, furnaces and many other products.

Home electronics that have earned

the ENERGY STAR rating deliver exceptional features, while using less energy. Saving energy helps you save money on utility bills and helps to protect the environment by reducing greenhouse gas emissions to counter climate change. For more information, go to [www.energystar.gov](http://www.energystar.gov).



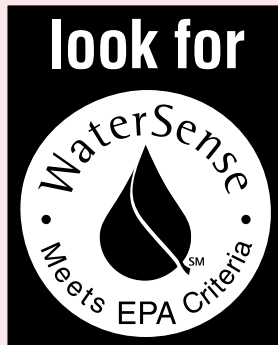
the latest updates on efficient, EPA-approved, and renewable energy, with links that take you directly to available federal resources.

## WATER

The majority of consumers rely on local utilities to provide a safe and ample supply of water. Your local water agency is responsible for sending you an annual Consumer Confidence Report that should list the source of your water, what contaminants may be in the water, and information on the safety levels of contaminants and their effects on health. For more information, call the Environmental Protection Agency's Safe Drinking Water Hotline at 1-800-426-4791 or visit EPA's website at [www.epa.gov/safewater](http://www.epa.gov/safewater).

## WATERSENSE MAKES SENSE

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



## WILLS & FUNERALS



## PLANNING FOR THE END OF LIFE

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

### Advance Medical Directives

We all face the possibility that sometime during our lifetime, we may become incapacitated. This often happens when nearing death, but it can also be the result of a temporary condition. Many people assume their spouses or children will automatically be allowed to make financial and/or medical decisions for them, but this is not necessarily true.

Advance directives are written documents that tell your doctors what kind of treatment you'll want if you become unable to make medical decisions (for example, if you're in a coma). Forms and laws vary from state to state, so it's a good idea to understand the laws of the state where you live when you write advance directives. It's also a good idea to make them before you are very ill. Federal law requires hospitals, nursing homes, and other institutions that receive Medicare or Medicaid funds to provide written information regarding advanced care directives to all patients upon admission.

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

## WILLS

A will is the most practical first step in estate planning. It makes clear how you want your property to be distributed after you die.

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

It may help to get legal advice when writing a will, particularly when it comes to understanding all the rules of the estate disposition process in your state. For information about legal issues, see page 55. Some states, for instance, have community-property laws that entitle your surviving spouse to keep half of your wealth after you die no matter what percentage you leave him or her. Fees for the execution of a will vary according to its complexity.

### CHOOSE AN EXECUTOR

An executor is the person who is responsible for settling the estate after death. Duties of an executor include:

- Taking inventory of property and belongings.
- Appraising and distributing assets.
- Paying taxes.
- Settling debts owed by the deceased.

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

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

## FUNERALS

One of the most expensive purchases many consumers will ever make is the arrangement of a funeral. A traditional burial, including a casket and vault, costs about \$7,000. Extras such as flowers, obituary notices, cards, and limousines can add

### RULES TO REMEMBER WHEN WRITING A WILL

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

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

### WRITE A SOCIAL MEDIA WILL

Social media is a part of daily life, so what happens to the online content that you created once you die? If you are active online you should consider creating a statement of how you would like your online identity to be handled, like a social media will. You should appoint someone you trust as an online executor. This person will be responsible for the closure of your email addresses, social media profiles, and blogs after you are deceased. Take these steps to help you write a social media will:

- Review the privacy policies and the terms and conditions of each website where you have a presence.
- State how you would like your profiles to be handled. You may want to completely cancel your profile or keep it up for friends and family to visit. Some sites allow users to create a memorial profile where other users can still see your profile but can't post anything new.
- Give this person a document that lists all the websites where you have a profile, along with your usernames and passwords.
- Stipulate in your will that the online executor should have a copy of your death certificate. The online executor may need this as proof in order for websites to take any actions on your behalf.

advantage of clients by insisting on unnecessary services and overcharging consumers. That's why there is a federal law, called the Funeral Rule, that regulates the actions of funeral directors, homes, and services.

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

As outlined by the Funeral Rule:

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

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

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

Comparison shopping, either in person or by phone, can save you money and is much easier when done in advance. Many funeral homes will also send you a price list by mail, but this is not required by law. If you have a problem concerning funeral matters, it's best to try to resolve it first with the funeral director. If you are dissatisfied, the Funeral Consumers Alliance (p. 110) 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. 112) or the Funeral Service Consumer Assistance Program at 1-800-662-7666. Most states have a licensing board that regulates the funeral industry. You can contact the board in your state for information or help.

## THE FUNERAL RULE

A federal law makes it easier for you to choose only the goods and services you want or need when planning a funeral, and to pay only for those you select. The Funeral Rule, enforced by the Federal Trade Commission, requires funeral directors to give you itemized prices in person and, if you ask, over the phone.

## VETERANS CEMETERIES

All veterans are entitled to a free burial in a national cemetery and a grave marker. This eligibility also applies to some civilians who have provided military-related service and some Public Health Service personnel. Spouses and dependent children also are entitled to a lot and marker when buried in a national cemetery. There are no charges for opening or closing the grave, for a vault or liner, or for setting the marker in a national cemetery. For more information, visit the Department of Veterans Affairs (p. 104) at [www.cem.va.gov](http://www.cem.va.gov).



## FILING A COMPLAINT



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

### CONTACT THE SELLER

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

- Check the Corporate Consumer Directory portion of this *Handbook* for the contact information of several hundred corporations (p. 71).
- Visit the company's website, and look for a "Contact Us" link.
- Dial the directory of toll free numbers at 1-800-555-1212 to see whether the company has a toll free number listed.
- Ask your local librarian to assist you. Most public libraries have reference books with contact information.
- As you do your search, keep in mind that the name of the manufacturer or parent company is often different from the brand name. The *Thomas Register of American Manufacturers*, a book available at many public libraries, lists the manufacturers of thousands of products.
- With each person you contact, calmly and

accurately explain the problem and what action you would like to be taken. A written letter is a good strategy because you will have a record of your communication with the company. The sample letter (p. 57) will help you prepare a written complaint.

- Be brief and to the point. Note all important facts about your purchase, including what you bought, serial or model numbers, the name and location of the seller, and when you made the purchase.
- State exactly what you want done about the problem and how long you are willing to wait for a response. Be reasonable.
- Don't write an angry, sarcastic, or threatening letter. The person reading your letter probably was not responsible for your problem but could be very helpful in resolving it.
- Send your letter as certified mail or request delivery confirmation.
- Include copies of all documents regarding your problem. Keep the originals.
- Provide your name, address, and phone numbers. If an account is involved, be sure to include the account number.
- Keep a record of your efforts to contact the seller; include the name of the person with whom you spoke and what was done, if anything.

### STEPS TO FOLLOW TO RESOLVE A COMPLAINT

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

### CONTACT THIRD PARTIES

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

**State or local consumer protection offices** (p. 112). These government agencies mediate complaints, conduct investigations, and prosecute those who break consumer laws.

**State regulatory agencies** that have jurisdiction over the business. For example, banking (p. 126), securities (p. 134), insurance (p. 130), and utilities (p.138) are regulated at the state level.

**Local politicians.** Your local and state politicians may be able to help you get your complaint addressed.

<p><b>Call for Action, Inc.</b> 11820 Parklawn Dr., Suite 340 Rockville, MD 20852 Phone: 240-747-0229 Web: <a href="http://www.callforaction.org">www.callforaction.org</a></p>		<p><b>Call for Action, Inc.</b>, is a nonprofit network of consumer hotlines that educate and assist consumers with consumer problems. Listed below are hotlines in major markets staffed with trained volunteers who offer advice and mediate complaints at no cost to consumers. Consumers in locations not listed should call the Network Hotline at 240-747-0225 (T, W, F 10 am–2 pm).</p>	
<p><b>WTAJ-TV</b> Altoona, PA 814-944-9336 M–F 1–3 pm</p>	<p><b>WJW-TV</b> Cleveland, OH 216-578-0700 M, W, Th 10 am–1:00 pm M 5:30–6:30 pm</p>	<p><b>KSHB-TV</b> Kansas City, MO 816-932-4321 T–Th 10 am–1 pm</p>	<p><b>KPNX-TV &amp; KNAZ-TV &amp; The Arizona Republic</b> Phoenix, AZ 602-260-1212 or 1-866-260-1212 M–F 11 am–1 pm</p>
<p><b>WAGA-TV</b> Atlanta, GA 404-879-4500 M–F 11 am–1 pm</p>	<p><b>KKTV-TV</b> Colorado Springs, CO 719-457-8211 M–Th 11 am–1 pm</p>	<p><b>KTNV-TV</b> Las Vegas, NV 702-368-2255 M–F 11 am–1 pm</p>	<p><b>WPRI-TV</b> Providence, RI 401-228-1850 M–Th 11 am–1 pm</p>
<p><b>WRDW-TV</b> Augusta, GA 803-442-4550 T–Th 11 am–1 pm</p>	<p><b>WSYX-TV</b> Columbus, OH 614-821-9799 T–Th 11 am–1 pm</p>	<p><b>WKOW-TV</b> Madison, WI 608-661-2727 M–F 11 am–1 pm</p>	<p><b>KTVI-TV</b> St. Louis, MO 636-282-2222 1-800-782-2222 (IL) M–Th 11 am–1 pm</p>
<p><b>WBRC-TV</b> Birmingham, AL 205-583-4321 M–F 11 am–1 pm</p>	<p><b>WXYZ-TV</b> Detroit, MI 248-827-3362 M–Th 11 am–1 pm</p>	<p><b>WTMJ-TV</b> Milwaukee, WI 414-967-5495 M–Th 11 am–1 pm</p>	<p><b>WTOL-TV</b> Toledo, OH 419-255-2255 T–Th 11 am–1 pm</p>
<p><b>WBZ Radio</b> Boston, MA 617-787-7070 M–F 11 am–1:30 pm</p>	<p><b>WINK-TV</b> Fort Myers, FL 239-334-4357 T–Th 11 am–1 pm</p>	<p><b>WQAD-TV</b> Moline, IL 309-764-2255 M–F 11 am–1 pm</p>	<p><b>WTOP AM &amp; FM</b> Washington, DC 301-652-4357 T–F 11 am–1 pm</p>
<p><b>WIVB-TV</b> Buffalo, NY 716-879-4900 M–F 11 am–1 pm</p>	<p><b>WHTM-TV</b> Harrisburg, PA 717-214-9187 T–Th 11 am–1 pm</p>	<p><b>WTAE-TV</b> Pittsburgh, PA 412-244-4698 T–Th 9 am–1 pm</p>	

**State and local licensing agencies.** Doctors, lawyers, home improvement contractors, auto repair shops, debt collectors, and child care providers are required to register or be licensed. The board or agency that oversees this process may handle complaints and have the authority to take disciplinary action. Your state or local consumer protection office (p. 112) can help you identify the appropriate agency.

**Better Business Bureaus** (p. 66). This network of nonprofit organizations supported by local businesses tries to resolve buyer complaints against sellers. Records are kept on unresolved complaints as a source of information for the seller's future customers. The umbrella organization for the BBBs assists with complaints concerning the truthfulness of national advertising and helps to settle disputes with automobile manufacturers through the BBB AUTO LINE program (p. 65).

**Trade associations.** Companies selling similar products or services often belong to an industry association that will help resolve problems between its members and consumers (p. 142).

**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. 109).

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

## DISPUTE RESOLUTION PROGRAMS

Some companies and industries offer programs to address disagreements between buyers and sellers. The auto industry (p. 65) has several of these programs. The Financial Industry Regulatory Authority (FINRA) offers a program to resolve investment-related disputes (p. 144). 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. Conciliation is similar, however you and the other party would meet with the conciliator separately (not a group meeting). Request a copy of the rules of any program before making a decision to participate. You will want to know beforehand whether the decision is binding; some programs do not require both parties to accept the decision. Also ask whether participation in the program places any restrictions on your ability to take other legal action. The American Bar Association (p. 142) publishes a directory of state and local dispute resolution programs.

## SMALL CLAIMS COURT

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

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

Check your local telephone book under the municipal, county, or state government headings for small claims court offices. Ask the clerk how to use



the small claims court. Before taking your own case to court, observe a small claims court session and ask the court if it has information that will help you prepare your presentation to the judge.

## LEGAL HELP AND INFORMATION

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

### Tips for Choosing an Attorney

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

### Once you've identified some candidates:

- Call each attorney on the telephone, describe your legal issue, and find out if he or she handles your situation.
- Ask if you will be charged for an initial consultation.
- Ask for an estimate of what the lawyer usually charges to handle your kind of case.

## FILE A COMPLAINT USING SOCIAL MEDIA

Social media offers an alternative to filing a formal consumer complaint. The customer relations staff at many major corporations monitor posts and complaints about their company's service. Someone may respond to your problem quickly, to avoid negative perceptions of their performance by other potential customers. While there is no guarantee that you'll get your problem resolved, it can be a worthwhile effort.

- Ask whether there are hourly charges or your attorney accepts 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 for such things as landlord-tenant relations, credit, utilities, family matters (for example, divorce and adoption), foreclosure, home equity fraud, Social Security, welfare, unemployment, and workers' compensation. If the Legal Aid office in your area does not handle your type of case, it may refer you to other local, state, or national organizations that can provide help. Additional resources may be found at [www.lawhelp.org](http://www.lawhelp.org) or [www.freeadvice.com](http://www.freeadvice.com).

- To find the Legal Aid office nearest to you, check a local telephone directory or contact:

National Legal Aid and Defender Association  
1625 K St., NW, 8th Floor  
Washington, DC 20006  
Phone: 202-452-0620  
✉: [info@nlada.org](mailto:info@nlada.org)  
[www.nlada.org](http://www.nlada.org)

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

LSC Public Affairs  
3333 K St., NW, 3rd Floor  
Washington, DC 20007  
Phone: 202-295-1500  
[www.lsc.gov](http://www.lsc.gov)

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

## REPORT FRAUD & SAFETY HAZARD

If you suspect a law has been violated, contact your local or state consumer protection agency (p. 112). This agency may take action or refer you to another state organization that has authority where you live. A local law enforcement officer could also be able to provide advice and assistance.

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

Throughout Part I of this *Handbook*, you will find references to federal agencies you can contact for more information, which is usually the same agency to contact with your complaint. You can also find the appropriate federal agency by using the Federal Agency Directory (p. 96).

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

- Contact the Federal Trade Commission (p. 106).
- Scams that use the mail or interstate delivery service should also be reported to the U.S. Postal Inspection Service (p. 108). It is illegal to use the mail to misrepresent or steal money.

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

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

- **Animal Products.** Food and Drug Administration (p. 100)
- **Automobiles.** National Highway Traffic Safety Administration (p. 104)
- **Consumer Household Products.** U.S. Consumer Product Safety Commission (p. 97)
- **Drugs, Cosmetics, and Medical Devices.** Food and Drug Administration (p. 100)
- **Food.** Food and Drug Administration (p. 100), U.S. Department of Agriculture (p. 96)
- **Household Chemicals.** Environmental Protection Agency (p. 105)
- **Seafood.** Food and Drug Administration (p. 100), U.S. Department of Commerce (p. 97)
- **Toys, Baby, and Play Equipment.** U.S. Consumer Product Safety Commission (p. 96)

**Keep copies of all of your letters, faxes, e-mails, receipts and related documents.**

Your Address  
Your City, State, ZIP Code  
Date

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

Dear (Contact Person):

Re: (account number, if applicable)

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

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

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

- state problem
- give history

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

- ask for specific action
- enclose copies of documents

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

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

Sincerely,

Your name

Enclosure(s)

**Download a copy of the sample complaint letter at:**  
[www.usa.gov/topics/consumer/complaint/complaint-letter.shtml](http://www.usa.gov/topics/consumer/complaint/complaint-letter.shtml)

## KEY INFORMATION RESOURCES



### Federal Citizen Information Center (FCIC)

FCIC is a one-stop source that provides government information and services directly to the public. FCIC offers information across various channels, including websites [USA.gov](http://USA.gov) and [GobiernoUSA.gov](http://GobiernoUSA.gov) (in Spanish), telephone at 1-888-333-4636, print publications available through the *Consumer Information Catalog* and at [Publications.USA.gov](http://Publications.USA.gov), and via social media on Facebook at: [facebook.com/USAgov](https://facebook.com/USAgov) and Twitter: [@USAgov](https://twitter.com/USAgov).

### Center for the Study of Services

[www.checkbook.org](http://www.checkbook.org) Evaluates quality and price for local services in major metropolitan areas. See page 109.

### Consumers Union (CU)

[www.consumerreports.org](http://www.consumerreports.org) Researches and tests goods and services such as automobiles, appliances, food, clothing, luggage, and insurance. See page 110.

### Consumer World

[www.consumerworld.org](http://www.consumerworld.org) A public service website with links to hundreds of consumer resources, corporations and government agencies.

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

Programs cover food and nutrition, housing, gardening, budgeting, using credit, saving for retirement, and more. Visit [www.nifa.usda.gov](http://www.nifa.usda.gov) or [www.extension.org](http://www.extension.org). See page 96.

### Libraries

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

## EMERGENCY PREPAREDNESS

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

There are numerous sources of information to help you prepare. To get started, check out these sites:

- [www.disasterassistance.gov](http://www.disasterassistance.gov)
- [www.fema.gov/areyouready](http://www.fema.gov/areyouready)
- [www.ready.gov](http://www.ready.gov)
- [www.redcross.org](http://www.redcross.org)

## FOR TEACHERS

Teachers often use the *Consumer Action Handbook* to teach essential information about credit, insurance, major purchases, complaint letters, saving and investing, and other consumer topics. For classroom copies of the *Handbook*, e-mail [action.handbook@gsa.gov](mailto:action.handbook@gsa.gov); include the name and address of your school and the number of copies you would like to receive.

## SERVICES AND RESOURCES FOR CONSUMERS WITH DISABILITIES

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

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

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

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

**FOR PERSONS WITH DISABILITIES****National Council on Disability**

[www.ncd.gov](http://www.ncd.gov) A federal agency whose mission is to improve the quality of life for Americans with disabilities and their families; see page 107.

**National Disability Rights Network**

[www.ndrn.org](http://www.ndrn.org) Provides legally based advocacy services for people with disabilities.

**Department of Education**

[www.ed.gov](http://www.ed.gov) Provides training and information to parents of disabled children and to people who work with them; see page 97.

**Department of Housing and Urban Development**

[www.hud.gov/offices/fheo/disabilities](http://www.hud.gov/offices/fheo/disabilities) Learn more about the housing rights of people with disabilities, and the responsibilities of housing providers and building and design professionals; see page 101.

**National Library Service for the Blind and Physically Handicapped**

[www.loc.gov/nls](http://www.loc.gov/nls) Administers a free loan service of recorded and Braille books and magazines, music scores in Braille and large print, plus specially designed playback equipment.

**FOR MILITARY PERSONNEL**

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

**U.S. Military Family Centers**

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

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

**Air Force Community Readiness and Family Support**

AF/A1SF 4E235  
Force Sustainment Division  
1040 Air Force Pentagon  
Washington, DC 20330-1040  
Phone: 703-697-0067

[www.afcrossroads.com](http://www.afcrossroads.com)

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

**Marine Corps Community Services (MCCS)**

3280 Russell Rd.  
Quantico, VA 22134-5103  
703-784-0275  
DSN: 278-0275  
Toll free: 1-800-627-4637

[www.usmc-mccs.org](http://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.

**BETTER BUSINESS BUREAU  
MILITARY LINE**

The BBB Military Line, [www.military.bbb.org](http://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.bbb.org/us/Military/Army](http://www.bbb.org/us/Military/Army)

[www.bbb.org/us/Military/Navy](http://www.bbb.org/us/Military/Navy)

[www.bbb.org/us/Military/Air-force](http://www.bbb.org/us/Military/Air-force)

[www.bbb.org/us/Military/Marine](http://www.bbb.org/us/Military/Marine)

[www.bbb.org/us/Military/Coast-guard](http://www.bbb.org/us/Military/Coast-guard)

Users may request reports, file complaints, and sign up for a custom consumer newsletter. At the local level, area BBBs provide educational briefings for military personnel and their families, and work with local businesses to promote ethical treatment of military consumers.

## **Fleet and Family Support Programs**

Commander, Navy Installations Command  
2713 Mitscher Rd., SW, Suite 300  
Washington, DC 20373-5802  
Toll free: 1-800-372-5463

[www.nffsp.org](http://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.

strengthen home and family life, Army basic training, lifelong learning, finances, employment, and relevant news, along with links to other key resources.

## **U.S. Coast Guard**

2100 Second St., SW, Room 6320  
Washington, DC 20593  
Phone: 202-267-6160  
Toll free: 1-800-368-5647 (Safety)  
Toll free: 1-877-669-8724 (Recruiting)

[www.uscg.mil](http://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](http://www.militaryhomefront.dod.mil)

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

## **Military Sentinel**

[www.ftc.gov/sentinel/military](http://www.ftc.gov/sentinel/military)

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

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

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

## **Family and Morale, Welfare and Recreation Command Family Programs**

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

## **MyArmyLifeToo**

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)

This portal is the single gateway to comprehensive information on the support available to Army personnel and families, including resources to



## HELP FROM THE CONSUMER FINANCIAL PROTECTION BUREAU

The Consumer Financial Protection Bureau (CFPB) offers resources specifically for servicemembers and their families. The Office of Servicemember Affairs is dedicated to helping military personnel plan for their financial futures, as well as protect themselves from frauds that are targeted at military communities. For more information visit,

[www.consumerfinance.gov/servicemembers](http://www.consumerfinance.gov/servicemembers).

### Military OneSource

[www.militaryonesource.com](http://www.militaryonesource.com)

Toll free: 1-800-342-9647

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

### Commissaries and Exchanges

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

### Wounded Warrior Resource Center

[www.woundedwarriorresourcecenter.com](http://www.woundedwarriorresourcecenter.com)

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

### National Resource Directory

[www.nationalresourcedirectory.gov](http://www.nationalresourcedirectory.gov)

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

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## SOCAP INTERNATIONAL

Many of the companies listed in this *Handbook* are members of the Society of Consumer Affairs Professionals International (SOCAP). A professional organization established in 1973, the Society's goal is to improve the marketplace for consumers by improving customer care through education and networking. SOCAP members are identified in the automotive and corporate directories by the SOCAP logo (see Key at right). For more information, contact SOCAP (p. 111).

### KEY:

-  Email
-  SOCAP International Member
-  Provided financial support for the publication of the *2012 Consumer Action Handbook*.

**TTY** Numbers for people with hearing disabilities. For more information see the box on page 58.

**Acura**

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

**Alfa-Romeo**

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

**American Honda Motor Company, Inc.**

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

**American Suzuki Motor Corporation**

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

**Aston Martin**

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

**Audi of America, Inc.**

Customer Relations  
3800 W. Hamlin Rd.  
Auburn Hills, MI 483226  
Toll free: 1-800-822-2834  
✉: [auditalk@audi.com](mailto:auditalk@audi.com)  
**www.audiusa.com**

**BMW**

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

**Contacting Your Automotive Manufacturer**

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

If you are still unsuccessful, consider contacting the automotive dispute resolution resources listed at the end of this section. The method used to resolve your dispute may be mediation, arbitration, or conciliation. Decisions of arbitrators are usually binding and must be accepted by both the customer and the business. Ask for a copy of the rules of the program before you file your case. See page 55 for an overview of dispute resolution programs.

A local or state consumer agency (p. 112) 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.

**Buick**

Customer Assistance Center  
PO Box 33136  
Detroit, MI 48232-5136  
Toll free: 1-800-521-7300  
TTY: 1-800-735-2900  
**www.buick.com**

**Cadillac**

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

**Chevrolet**

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

**Chrysler**

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

**Dodge**

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

**Ferrari North America, Inc.**

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

**Ford Motor Company**

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

**GMC**

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

**Hyundai Motor America**

PO Box 20850  
Fountain Valley, CA 92728-0850  
714-965-3000  
Toll free: 1-800-633-5151  
✉: [consumeraffairs@hmausa.com](mailto:consumeraffairs@hmausa.com)  
**www.hyundaiusa.com**

**Infiniti**

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

**Isuzu Motors America, Inc.**

Owner Relations Department  
1400 S. Douglass Rd., Suite 100  
Anaheim, CA 92806  
714-935-9300  
Toll free: 1-800-255-6727  
**www.isuzu.com**

## Jaguar Cars

555 MacArthur Blvd.  
Mahwah, NJ 07430-2327  
Toll free: 1-800-452-4827  
[www.jaguarusa.com](http://www.jaguarusa.com)

## Jeep

See: Chrysler  
Toll free: 1-800-992-1997  
[www.jeep.com/en](http://www.jeep.com/en)

## Kia Motors America, Inc.

PO Box 52410  
Irvine, CA 92619-2410  
Toll free: 1-800-333-4542  
[www.kia.com](http://www.kia.com)

## Land Rover

Customer Relationship Center  
555 MacArthur Blvd.  
Mahwah, NJ 07430  
Toll free: 1-800-637-6837  
[www.landroverusa.com](http://www.landroverusa.com)

## Lexus

A Division of Toyota Motor Sales,  
USA, Inc.  
PO Box 2991  
Mail Drop L201  
Torrance, CA 90501-2732  
Toll free: 1-800-255-3987  
TTY: 711  
[www.lexus.com](http://www.lexus.com)

## Lincoln

See: Ford Motor Company  
[www.lincoln.com](http://www.lincoln.com)

## Mazda North American Operations

PO Box 19734  
Irvine, CA 92623-9734  
Toll free: 1-800-222-5500  
[www.mazdausa.com](http://www.mazdausa.com)

## Mercedes Benz USA, LLC

Customer Assistance Center  
Three Mercedes Dr.  
Montvale, NJ 07645  
Toll free: 1-800-367-6372  
[www.mbusa.com](http://www.mbusa.com)

## Mercury

See: Ford Motor Company  
[www.mercuryvehicles.com](http://www.mercuryvehicles.com)

## Mitsubishi Motors North America, Inc.

Customer Relations  
PO Box 6400  
Cypress, CA 90630-0014  
Toll free: 1-888-648-7820  
[www.mitsubishicars.com](http://www.mitsubishicars.com)

## Nissan North America, Inc.

PO Box 685003  
Franklin, TN 37068-5003  
Toll free: 1-800-647-7261  
[www.nissanusa.com](http://www.nissanusa.com)

## Oldsmobile

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

## Peugeot Motors of America, Inc.

Overlook at Great Notch  
150 Clove Rd.  
Little Falls, NJ 07424  
973-812-4444  
[www.peugeot.com](http://www.peugeot.com)

## Pontiac

See: GMC  
Toll free: 1-800-762-2737  
TTY: 1-800-833-9935  
[www.pontiac.com](http://www.pontiac.com)

## Porsche Cars North America, Inc.

Owner Relations  
980 Hammond Dr., Suite 1000  
Atlanta, GA 30328  
Toll free: 1-800-767-7243  
[www.porsche.com/usa](http://www.porsche.com/usa)

## Saab Automobile USA

Customer Assistance Center  
PO Box 33166  
Detroit, MI 48232-5166  
Toll free: 1-800-955-9007  
[www.saabusa.com](http://www.saabusa.com)

## Saturn

See: GMC  
Customer Assistance Center  
Toll free: 1-800-553-6000  
[www.saturn.com](http://www.saturn.com)

## Smart USA

2555 Telegraph Rd.  
Bloomfield Hills, MI 48302  
Toll free: 1-800-762-7887  
[www.smartusa.com](http://www.smartusa.com)

## Subaru of America, Inc.

Customer/Dealer Services  
Subaru Plaza  
PO Box 6000  
Cherry Hill, NJ 08034-6000  
Toll free: 1-800-782-2783  
[www.subaru.com](http://www.subaru.com)

## Toyota Motor Sales USA, Inc.

Customer Experience Center  
Department WC 11  
19001 S. Western Ave.  
Torrance, CA 90501  
310-468-4000  
Toll free: 1-800-331-4331  
TTY: 1-800-443-4999  
[www.toyota.com](http://www.toyota.com)

## Volkswagen Group of America, Inc.

Customer Care  
2200 Ferdinand Porsche Dr.  
Herndon, VA 20171  
Toll free: 1-800-822-8987  
[www.vw.com](http://www.vw.com) or  
[volkswagengroupamerica.com](http://volkswagengroupamerica.com)

## Volvo Cars of North America

Customer Care Center  
One Volvo Dr.  
PO Box 914  
Rockleigh, NJ 07647  
Toll free: 1-800-458-1552  
[www.volvocars.com](http://www.volvocars.com)

## Yamaha Motor Corporation

Customer Relations  
6555 Katella Ave.  
Cypress, CA 90630  
714-761-7435  
Toll free: 1-800-962-7926  
(Customer Relations)  
Toll free: 1-800-252-5265 (Yamaha Card)  
[www.yamaha-motor.com](http://www.yamaha-motor.com)

## **BBB Auto Line Council of Better Business Bureaus, Inc.**

4200 Wilson Blvd., 8th Floor  
Arlington, VA 22203-1838  
703-276-0100

Toll free: 1-800-955-5100

TTY: 703-276-1862

✉: [info@cbbb.bbb.org](mailto:info@cbbb.bbb.org)

**[www.bbb.org](http://www.bbb.org)**

Third-party dispute resolution program for automobile manufacturers.

## **DOT Auto Safety Hotline**

1200 New Jersey Ave., SE  
West Building

Washington, DC 20590

Toll free: 1-888-327-4236

TTY: 1-800-424-9153

**[www.odi.nhtsa.dot.gov/  
contact.cfm](http://www.odi.nhtsa.dot.gov/contact.cfm)**

Consumers can contact the DOT Auto Safety Hotline to report safety defects in vehicles, tires, and child safety seats. Information is available about air bags, child safety seats, seat belts, and general highway safety. Consumers who experience a safety defect in their vehicle are encouraged to report the defect to the Hotline in addition to the dealer or manufacturer.

## **International Association of Lemon Law Administrators**

**[www.ialla.net](http://www.ialla.net)**

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

## **Contacting Automotive Dispute Resolution Programs**

An automotive dispute resolution program is another resource to consult if you need to solve a problem with your car's manufacturer or dealership. If you have been unable to reach an agreement your manufacturer, consider contacting the automotive dispute resolution resources listed here. The method used to resolve your dispute may be mediation, arbitration, or conciliation. Decisions of arbitrators are usually binding and must be accepted by both the customer and the business. Ask for a copy of the rules of the program before you file your case.

Read the contract that you signed when you purchased your car. Manufacturers and dealers may have included a clause that requires you to agree to mandatory arbitration, waiving your right to sue or settle a disagreement in a court of law.

## **Motorist Assurance Program (MAP)**

201 Park Washington Ct.

Falls Church, VA 22046

703-538-3557

✉: [map@motorist.org](mailto:map@motorist.org)

**[www.motorist.org](http://www.motorist.org)**

MAP accredits those auto repair shops that apply and follow industry developed standards for inspecting vehicles as well as meet other requirements. MAP handles inquiries/disputes between accredited shops and customers and offers information to consumers about how to locate a repair shop, how to talk to a technician, and how to work successfully with auto repair shops.

## **National Automobile Dealers Association (NADA)**

8400 Westpark Dr.

McLean, VA 22102

Toll free: 1-800-252-6232

✉: [nadainfo@nada.org](mailto:nadainfo@nada.org)

**[www.nada.org](http://www.nada.org)**

NADA is a third-party dispute resolution organization. The national office makes referrals to state auto dealer associations.

## **RV Consumer Group**

PO Box 520

Quilcene, WA 98376

**[www.rv.org](http://www.rv.org)**

RV Consumer Group is a non-profit 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.

See page 55 for more information about dispute resolution programs.

## Contacting Your Local Better Business Bureau

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

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

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

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

The Council of Better Business Bureaus, the umbrella organization for the BBBs, can assist with complaints about the truthfulness and accuracy of national advertising claims, including children's advertising; provide reports on national soliciting charities; and help to settle disputes with automobile manufacturers through the BBB Auto Line program (p. 65).

### Council

#### Council of Better Business Bureaus, Inc.

4200 Wilson Blvd., 8th Floor  
Arlington, VA 22203-1838  
703-276-0100

### Alabama

#### Birmingham

1210 S. 20th St.  
Birmingham, AL 35205  
Toll free: 1-800-824-5274 (AL)  
205-558-2222

#### Cullman

202 1st Ave., SE, Suite I  
Cullman, AL 35055  
256-775-2917

#### Decatur

254 Moulton St. E, 3rd Floor  
Decatur, AL 35601  
256-355-2226

#### Dothan

1971 S. Brannon Stand Rd.  
Suite 1  
Dothan, AL 36305  
334-794-0492

### Huntsville

107 Lincoln St., SE  
Huntsville, AL 35801  
256-533-1640

### Mobile

960 S. Schillinger Rd., Suite I  
Mobile, AL 36695  
251-433-5494

### Montgomery

4750 Woodmere Blvd., Suite D  
Montgomery, AL 36107  
334-273-5530

### Alaska

#### Anchorage

341 W. Tudor Rd., Suite 209  
Anchorage, AK 99503  
907-562-0704

### Arizona

#### Phoenix

4428 N. 12th St.  
Phoenix, AZ 85014-4585  
602-264-1721

### Prescott

1569 W. Gurley St.  
Prescott, AZ 86305  
928-772-3410

### Siera Vista

2160 E. Fry Blvd.  
Suite C5 PMB 172  
Siera Vista, AZ 85635  
520-888-5353

### Tucson

434 S. Williams Blvd., Suite 102  
Tucson, AZ 85711  
520-888-5353

### Arkansas

#### Little Rock

12521 Kanis Rd.  
Little Rock, AR 72211  
501-664-4888

### California

#### Bakersfield

1601 H St., Suite 101  
Bakersfield, CA 93301  
661-322-2074

#### Culver City

6125 Washington Blvd., 3rd Floor  
Culver City, CA 90232  
310-945-3166

#### Fresno

4201 W. Shaw Ave., Suite 107  
Fresno, CA 93722  
559-222-8111

#### Long Beach

3363 Linden Ave., Suite A  
Long Beach, CA 90807  
562-216-9242

#### Los Angeles

315 N. La Cadena Dr.  
Colton, CA 92324  
909-825-7280

#### Oakland

1000 Broadway, Suite 625  
Oakland, CA 94607  
510-844-2000

#### Placentia

550 W. Orangethorpe Ave.  
Placentia, CA 92870  
714-985-8922

#### Sacramento

3075 Beacon Blvd.  
West Sacramento, CA 95691  
916-443-6843

**San Diego**

5050 Murphy Canyon Rd.  
Suite 110  
San Diego, CA 92123  
858-496-2131

**San Jose**

1112 S. Bascom Ave.  
San Jose, CA 95128  
408-278-7400

**Santa Barbara**

PO Box 129  
Santa Barbara, CA 93101  
805-963-8657

**Stockton**

11 S. San Joaquin St., 8th Floor  
Stockton, CA 95202  
209-948-4880

**Colorado**

**Colorado Springs**

25 N. Wahsatch Ave.  
Colorado Springs, CO 80903  
719-636-1155

**Denver**

1020 Cherokee St.  
Denver, CO 80204-4039  
303-758-2100

**Fort Collins**

8020 S. County Rd. 5, Suite 100  
Fort Collins, CO 80528  
970-484-1348

**Connecticut**

**Wallingford**

94 S. Turnpike Rd.  
Wallingford, CT 06492-4322  
203-269-2700

**Delaware**

**Wilmington**

60 Reads Way  
New Castle, DE 19720  
302-221-5255

**District of Columbia**

**Washington**

1411 K St., NW, Suite 1000  
Washington, DC 20005-3404  
202-393-8000

**Florida**

**Clearwater**

2655 McCormick Dr.  
Clearwater, FL 33759  
727-535-5522

**Jacksonville**

4417 Beach Blvd., Suite 202  
Jacksonville, FL 32207  
904-721-2288

**Longwood**

1600 S. Grant St.  
Longwood, FL 32750  
407-621-3300

**Miami Lakes**

14750 N.W. 77 Ct., #317  
Miami Lakes, FL 33016  
561-842-1918

**Pensacola**

912 E. Gadsden St.  
Pensacola, FL 32501  
850-429-0002

**Stuart**

101 S.E. Ocean Blvd., Suite 202  
Stuart, FL 34994  
772-223-1492

**West Palm Beach**

4411 Beacon Circle, Suite 4  
West Palm Beach, FL 33407  
561-842-1918

**Georgia**

**Atlanta**

503 Oak Place, Suite 590  
Atlanta, GA 30349  
404-766-0875

**Augusta**

1227 Augusta West Parkway  
Suite 15  
Augusta, GA 30909  
706-210-7676

**Columbus**

PO Box 2587  
Columbus, GA 31902  
706-324-0712

**Macon**

277 Martin Luther King, Jr. Blvd.  
Suite 102  
Macon, GA 31201-3495  
478-742-7999

**Savannah**

6555 Abercorn St., Suite 120  
Savannah, GA 31405-5817  
912-354-7521

**Hawaii**

**Honolulu**

1132 Bishop St., Suite 615  
Honolulu, HI 96813  
808-536-6956

**Idaho**

**Boise**

1200 N. Curtis Rd.  
Boise, ID 83706  
208-342-4649

**Idaho Falls**

453 River Parkway  
Idaho Falls, ID 83402  
208-523-9754

**Illinois**

**Chicago**

330 N. Wabash Ave., Suite 2006  
Chicago, IL 60611-7621  
312-832-0500

**Peoria**

112 Harrison St.  
Peoria, IL 61602  
309-688-3741

**Rockford**

810 E. State St., 3rd Floor  
Rockford, IL 61104-1001  
815-963-2226

**Indiana**

**Evansville**

3101 N. Green River Rd., Suite 410  
Evansville, IN 47715  
812-473-0202

**Fort Wayne**

4011 Parnell Ave.  
Fort Wayne, IN 46805  
260-423-4433

**Indianapolis**

151 N. Delaware St., Suite 2020  
Indianapolis, IN 46204-2599  
317-488-2222

**Merrville**

7863 Broadway, Suite 124  
Merrville, IN 46410  
219-791-9550

**Osceola**

10775 McKinley Highway, Suite B  
Osceola, IN 46561  
574-675-9315

**Iowa**

**Bettendorf**

2435 Kimberly Rd., Suite 260 N  
Bettendorf, IA 52722-4100  
563-355-6344

**Des Moines**

505 5th Ave., Suite 950  
Des Moines, IA 50309  
515-243-8137

**Kansas**

**Wichita**

345 N. Riverview St., Suite 720  
Wichita, KS 67203  
Toll free: 1-800-856-2417

**Kentucky**

**Lexington**

1460 Newtown Pike  
Lexington, KY 40511  
859-259-1008

**Louisville**

844 S. Fourth St.  
Louisville, KY 40203  
502-583-6546

**Louisiana**

**Alexandria**

5220-C Rue Verdun  
Alexandria, LA 71303  
318-473-4494

**Baton Rouge**

748 Main St.  
Baton Rouge, LA 70802  
225-346-5222

**Houma**

801 Barrow St., Suite 400  
Houma, LA 70360  
985-868-3456

**Lafayette**

4007 W. Congress St., Suite B  
Lafayette, LA 70506  
337-981-3497

**Lake Charles**

2309 E. Prien Lake Rd.  
Lake Charles, LA 70601  
337-478-6253

**Monroe**

212 Walnut St., #210  
Monroe, LA 71201  
Toll free: 1-800-960-7756  
318-387-4600

**New Orleans**

710 Baronne St., Suite C  
New Orleans, LA 70113  
504-581-6222

**Shreveport**

401 Edwards St., Suite 135  
Shreveport, LA 71101  
318-222-7575

**Maryland**

**Baltimore**

502 S. Sharp St., Suite 1200  
Baltimore, MD 21201  
410-347-3990

**Massachusetts**

**Marlborough**

290 Donald Lynch Blvd., Suite 102  
Marlborough, MA 01752  
508-652-4800

**Worcester**

340 Main St., Suite 802  
Worcester, MA 01608  
508-755-2548

**Michigan**

**Grand Rapids**

40 Pearl St., NW, Suite 354  
Grand Rapids, MI 49503  
616-774-8236

**Detroit**

26777 Central Park Blvd., Suite 100  
Southfield, MI 48076-4163  
248-223-9400

**Minnesota**

**St. Paul**

2706 Gannon Rd.  
St. Paul, MN 55116-2600  
651-699-1111

**Mississippi**

**Ridgeland**

601 Renaissance Way, Suite A  
Ridgeland, MS 39157  
601-707-0960

**Missouri**

**Kansas City**

8080 Ward Parkway, Suite 401  
Kansas City, MO 64114  
816-421-7800

**Springfield**

430 S. Glenstone Ave., Suite A  
Springfield, MO 65802  
417-862-4222

**St. Louis**

211 N. Broadway, Suite 2060  
St. Louis, MO 63102  
314-645-3300

**Nebraska**

**Lincoln**

3633 O St., Suite 1  
Lincoln, NE 68510  
402-436-2345

**Omaha**

11811 P St.  
Omaha, NE 68137  
402-391-7612

**Nevada**

**Las Vegas**

6040 S. Jones Blvd.  
Las Vegas, NV 89118  
702-320-4500

**Sparks**

4834 Sparks Blvd., Suite 102  
Sparks, NV 89436  
775-322-0657

**New Hampshire**

**Concord**

48 Pleasant St.  
Concord, NH 03301  
603-224-1991

**New Jersey**

**Trenton**

1700 Whitehorse-Hamilton  
Square Rd., Suite D-5  
Trenton, NJ 08690-3596  
609-588-0808

**New Mexico**

**Albuquerque**

2625 Pennsylvania St., NE  
Suite 2050  
Albuquerque, NM 87110-3658  
505-346-0110

**Farmington**

308 N. Locke Ave.  
Farmington, NM 87401-5855  
505-326-6501

**New York**

**Amherst**

100 Bryant Woods South  
Amherst, NY 14228  
716-881-5222

**Farmingdale**

399 Conklin St., Suite 300  
Farmingdale, NY 11735  
516-420-0500



**New York**

257 Park Ave. S, 4th Floor  
New York, NY 10016  
212-533-6200

**Rochester**

55 St. Paul St.  
Rochester, NY 14604  
716-881-5222

**Tarrytown**

150 White Plains Rd., Suite 107  
Tarrytown, NY 10591-5521  
914-333-0550

**North Carolina****Asheville**

112 Executive Park  
Asheville, NC 28801  
828-253-2392

**Charlotte**

13860 Ballantyne Corporate Place  
Suite 225  
Charlotte, NC 28277  
704-927-8611

**Greensboro**

3608 W. Friendly Ave.  
Greensboro, NC 27410-4895  
336-852-4240

**Raleigh**

5540 Munford Rd., Suite 130  
Raleigh, NC 27612-2655  
919-277-4222

**Winston-Salem**

500 W. 5th St., Suite 202  
Winston-Salem, NC 27101-2728  
336-725-8348

**Ohio****Akron**

222 W. Market St.  
Akron, OH 44303  
330-253-4590

**Canton**

1434 Cleveland Ave., NW  
Canton, OH 44703  
330-454-9401

**Cincinnati**

Seven W. 7th St., Suite 1600  
Cincinnati, OH 45202  
513-421-3015

**Cleveland**

2800 Euclid Ave., 4th Floor  
Cleveland, OH 44115  
216-241-7678

**Columbus**

1169 Dublin Rd.  
Columbus, OH 43215-1005  
614-486-6336

**Dayton**

15 W. Fourth St., Suite 300  
Dayton, OH 45402-1830  
Toll free: 1-800-776-5301  
937-222-5825

**Lima**

219 N. McDonel St.  
Lima, OH 45801  
419-223-7010

**Toledo**

Integrity Place  
7668 King's Pointe Rd.  
Toledo, OH 43617  
419-531-3116

**Youngstown**

International Towers  
25 Market St.  
Youngstown, OH 44501  
Toll free: 1-866-887-9222  
330-744-3111

**Oklahoma****Oklahoma City**

17 S. Dewey St.  
Oklahoma City, OK 73102-2400  
405-239-6081

**Tulsa**

1722 S. Carson Ave., Suite 3200  
Tulsa, OK 74119  
918-492-1266

**Oregon****Lake Oswego**

4004 S.W. Kruse Way Pl., Suite 375  
Lake Oswego, OR 97035  
503-212-3022

**Pennsylvania****Bethlehem**

50 W. North St.  
Bethlehem, PA 18018-3907  
610-866-8780

**Harrisburg**

1337 N. Front St.  
Harrisburg, PA 17102  
717-364-3250

**Scranton/Wilkes-Barre**

4099 Birney Ave.  
Moosic, PA 18507  
570-342-5100

**Philadelphia**

1880 John F. Kennedy Blvd.  
Suite 1330  
Philadelphia, PA 19103  
215-985-9313

**Pittsburgh**

400 Holiday Dr., Suite 220  
Pittsburgh, PA 15220  
412-456-2700

**Puerto Rico****San Juan**

530 Avenida De La Constitución,  
#206  
San Juan, PR 00901  
787-289-8710

**South Carolina****Columbia**

1515 Burnette Dr.  
Columbia, SC 29210  
803-254-2525

**Conway**

1121 3rd Ave.  
Conway, SC 29526  
843-488-2227

**Greenville**

408 N. Church St., Suite C  
Greenville, SC 29601-2164  
864-242-5052

**South Dakota****Sioux Falls**

300 N. Phillips Ave., #202  
Sioux Falls, SD 57104  
605-271-2066

**Tennessee****Chattanooga**

1010 Market St., Suite 200  
Chattanooga, TN 37402  
423-266-6144

**Clarksville**

214 Main St.  
Clarksville, TN 37040  
931-503-2222

**Columbia**

502 N. Garden St., Suite 201  
Columbia, TN 38401  
931-388-9222

**Cookeville**

18 N. Jefferson St.  
Cookeville, TN 38501  
931-520-0008

**Franklin**

367 Riverside Dr., Suite 110  
Franklin, TN 37064  
615-250-7431

**Knoxville**

255 N. Peters Rd., Suite A  
Knoxville, TN 37923  
865-692-1600

**Memphis**

3693 Tyndale Dr.  
Memphis, TN 38125  
901-759-1300

**Murfreesboro**

530 Uptown Square  
Murfreesboro, TN 37129  
615-242-4222

**Nashville**

201 4th Ave. N., Suite 100  
Nashville, TN 37219  
615-242-4222

**Texas**

**Abilene**

3300 S. 14th St., Suite 307  
Abilene, TX 79605-5052  
325-691-1533

**Amarillo**

720 S. Tyler St., Suite B112  
Amarillo, TX 79101  
806-379-6222

**Austin**

1005 La Posada Dr.  
Austin, TX 78752  
512-445-2911

**Beaumont**

550 Fannin St., Suite 100  
Beaumont, TX 77701-2011  
409-835-5348

**College Station**

418 Tarrow St.  
College Station, TX 77840-1822  
979-260-2222

**Corpus Christi**

719 S. Shoreline, Suite 304  
Corpus Christi, TX 78401  
361-852-4949

**Dallas**

1601 Elm St., Suite 3838  
Dallas, TX 75201-3093  
214-220-2000

**El Paso**

720 Arizona Ave.  
El Paso, TX 79902  
915-577-0191

**Fort Worth**

101 Summit Ave., Suite 707  
Fort Worth, TX 76102-5978  
817-332-7585

**Harker Heights**

445 E. Central Texas Expressway  
Suite 1  
Harker Heights, TX 76548  
254-699-0694

**Houston**

1333 W. Loop South, Suite 1200  
Houston, TX 77027  
713-868-9500

**Longview**

2401 Judson Rd., #102  
Longview, TX 75605  
903-758-3222

**Lubbock**

3333 66th St.  
Lubbock, TX 79413-5711  
806-763-0459

**Midland**

10100 Liberator Ln.  
Midland, TX 79711  
432-563-1880

**San Angelo**

3134 Executive Dr., Suite A  
San Angelo, TX 76904  
325-949-2989

**San Antonio**

1800 Northeast Loop 410  
Suite 400  
San Antonio, TX 78217-5296  
210-828-9441

**Tyler**

3600 Old Bullard Rd.  
Building 1, Suite 101  
Tyler, TX 75701  
903-581-5704

**Weslaco**

502 E. Expressway 83, Suite C  
Weslaco, TX 78596  
956-968-3678

**Wichita Falls**

4245 Kemp Blvd., Suite 900  
Wichita Falls, TX 76308-2830  
940-691-1172

**Utah**

**Salt Lake City**

5673 S. Redwood Rd., Suite 22  
Salt Lake City, UT 84123-5322  
801-892-6009

**Virginia**

**Norfolk**

586 Virginian Dr.  
Norfolk, VA 23505  
757-531-1300

**Richmond**

720 Moorefield Park Dr., Suite 300  
Richmond, VA 23236  
804-648-0016

**Roanoke**

31 W. Campbell Ave.  
Roanoke, VA 24011  
540-342-3455

**Washington**

**DuPont**

1000 Station Dr., Suite 222  
DuPont, WA 98327  
206-431-2222

**Spokane**

152 S. Jefferson, Suite 200  
Spokane, WA 99201  
509-455-4200

**West Virginia**

**Charleston**

1018 Kanawha Blvd. E, Suite 301  
Charleston, WV 25301  
304-345-7502

**Wisconsin**

**Milwaukee**

10101 W. Greenfield Ave.  
Suite 125  
West Allis, WI 53214  
414-847-6000

## A

**A&W Restaurants, Inc.**

See: YUM! Brands, Inc.  
Toll free: 1-866-456-2929  
[www.awrestaurants.com](http://www.awrestaurants.com)

**AAMCO Transmissions, Inc.**

Consumer Affairs  
201 Gibraltar Rd.  
Horsham, PA 19044  
610-668-2900 ext. 224  
Toll free: 1-800-523-0401  
Toll free: 1-800-292-8500 ext. 224  
[www.aamco.com](http://www.aamco.com)

**Abbott Nutrition Products Division**

Consumer Relations  
625 Cleveland Ave.  
Columbus, OH 43215-1754  
Toll free: 1-800-227-5767  
[www.abbottnutrition.com](http://www.abbottnutrition.com)

**Abercrombie & Fitch**

Customer Service  
720 5th Ave., 8th Floor  
New York, NY 10019  
614-219-5380  
✉: [abercrombie@abercrombie.com](mailto:abercrombie@abercrombie.com)  
[www.abercrombie.com](http://www.abercrombie.com)

**Accor North America**

PO Box 326  
Worthington, OH 43085  
Toll free: 1-800-557-3435  
[www.accor-na.com](http://www.accor-na.com)

**Adidas USA**

Customer Service  
5055 N. Greeley Ave.  
Portland, OR 97217  
Toll free: 1-800-448-1796  
✉: [consumer.relations@adidas.com](mailto:consumer.relations@adidas.com)  
[www.adidas.com](http://www.adidas.com)

**Adobe Systems, Inc.**

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

**Aetna, Inc.**

151 Farmington Ave.  
Hartford, CT 06156  
860-273-0123  
[www.aetna.com](http://www.aetna.com)

**Contacting Corporate Consumer Affairs Departments**

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

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

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

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

**Aflac**

1932 Wynnton Rd.  
Columbus, GA 31999  
Toll free: 1-800-992-3522  
[www.aflac.com](http://www.aflac.com)

**AirTran Airways**

Customer Relations  
1800 Phoenix Blvd., Suite 104  
Atlanta, GA 30349  
Toll free: 1-866-247-2428  
Toll free: 1-800-965-2107 ext. 8900  
(Baggage)  
[www.airtran.com](http://www.airtran.com)

**Alamo Rent A Car**

Customer Service  
600 Corporate Park Dr.  
Saint Louis, MO 63105  
Toll free: 1-800-445-5664  
TTY: 1-800-522-9292  
[www.alamo.com](http://www.alamo.com)

**Alaska Airlines**

Customer Care  
PO Box 24948-SEAGT  
Seattle, WA 98124-0948  
Toll free: 1-800-654-5669  
Toll free: 1-877-815-8253 (Baggage)  
TTY: 1-800-682-2221  
[www.alaskaair.com](http://www.alaskaair.com)

**Alberto Culver Company**

Consumer Relations  
2525 Armitage Ave.  
Melrose Park, IL 60160  
708-450-3000  
Toll free: 1-800-333-0005  
✉: [actesting@alberto.com](mailto:actesting@alberto.com)  
(Testing Hair Products)  
[www.alberto.com](http://www.alberto.com)

**Albertson's**

Customer Service  
157 S. Howard St.  
Spokane, WA 99201  
208-395-6200  
Toll free: 1-877-932-7948 (Customer Service)  
[www.albertsons.com](http://www.albertsons.com)

**Alcon Laboratories, Inc.**

Technical Consumer Affairs  
6201 South Freeway, TC-24  
Fort Worth, TX 76134-2099  
Toll free: 1-800-862-5266  
✉: [consumeraffairs.ft.worth@alconlabs.com](mailto:consumeraffairs.ft.worth@alconlabs.com)  
[www.alconlabs.com](http://www.alconlabs.com)

**Allied Van Lines, Inc.**

Customer Service  
700 Oakmont Ln.  
Westmont, IL 60559  
Toll free: 1-800-470-2851  
(Customer Service)  
✉: [custsvc@alliedvan.com](mailto:custsvc@alliedvan.com)  
[www.allied.com](http://www.allied.com)

**Allstate Insurance Company**

PO Box 12055  
1819 Electric Rd., SW  
Roanoke, IL 24018  
847-402-5000  
Toll free: 1-800-255-7828 (Claims)  
[www.allstate.com](http://www.allstate.com)

**Amana Appliances**

Customer Service  
553 Benson Rd.  
Benton Harbor, MI 49022  
Toll free: 1-866-616-2664  
[www.amana.com](http://www.amana.com)

**Amazon.com, Inc.**

Customer Service  
PO Box 81226  
Seattle, WA 98108-1226  
Toll free: 1-800-201-7575  
[www.amazon.com](http://www.amazon.com)

**AMC Entertainment, Inc.**

PO Box 725489  
Atlanta, GA 31139-9923  
✉: CustomerService@  
MovieTickets.com  
[www.amctheatres.com](http://www.amctheatres.com)

**American Airlines, Inc.**

Customer Relations  
PO Box 619612 Mail Drop 2400  
Dallas/Fort Worth Airport, TX  
75261-9612  
817-967-2000  
Toll free: 1-800-535-5225 (Baggage)  
[www.aa.com](http://www.aa.com)

**American Automobile Association (AAA)**

Member Relations  
1000 AAA Dr., Mail Space 61  
Heathrow, FL 32746  
407-444-8402  
[www.aaa.com](http://www.aaa.com)

**American Eagle Outfitters**

Customer Service  
150 Thorn Hill Dr.  
Warrendale, PA 15086  
Toll free: 1-888-232-4535  
✉: custserv@ae.com  
[www.ae.com](http://www.ae.com)

**American Express Company**

Customer Service  
PO Box 981540  
El Paso, TX 79998-1540  
Toll free: 1-800-528-4800  
Toll free: 1-877-297-4438 (Gift Cards)  
TTY: 1-800-221-9950  
[www.americanexpress.com](http://www.americanexpress.com)

**American Girl**

PO Box 620497  
Middleton, WI 53562-0497  
Toll free: 1-800-360-1861  
✉: im\_cs@americangirl.com  
[www.americangirl.com](http://www.americangirl.com)

**American Greetings Corporation**

Consumer Relations  
One American Rd.  
Cleveland, OH 44144  
Toll free: 1-800-777-4891  
(Consumer Products)  
✉: consumer.relations@  
amgreetings.com  
[www.americangreetings.com](http://www.americangreetings.com)

**American Tourister**

See: Samsonite Corporation  
Toll free: 1-800-765-2247  
Toll free: 1-800-262-8282 (Warranty and Repair)  
✉: Questions@  
AmericanTourister.com  
[www.americantourister.com](http://www.americantourister.com)

**America Online, Inc.**

Member Services  
22000 AOL Way  
Dulles, VA 20166  
Toll free: 1-800-827-6364  
[www.aol.com](http://www.aol.com)

**Amtrak**

Customer Relations  
60 Massachusetts Ave., NE  
Washington, DC 20002  
Toll free: 1-800-872-7245  
TTY: 1-800-523-6590  
[www.amtrak.com](http://www.amtrak.com)

**Amway Corporation**

Customer Service - North  
American Business Region  
7575 Fulton St., E  
Ada, MI 49355-0001  
616-787-6000  
Toll free: 1-800-253-6500  
Toll free: 1-800-529-8772  
(Personalized Health)  
TTY: 1-800-548-3878  
[www.amway.com](http://www.amway.com)

**Andersen Corporation**

Window Care Call Center  
100 4th Ave., N  
Bayport, MN 55003-1096  
Toll free: 1-888-888-7020 (Service)  
[www.andersenwindows.com](http://www.andersenwindows.com)

**Angie's List**

1030 E. Washington St.  
Indianapolis, AK 46202  
Toll free: 1-888-888-5478  
[www.angieslist.com](http://www.angieslist.com)

**Anheuser-Busch, Inc.**

Customer Relationship Group  
One Busch Pl.  
St. Louis, MO 63118  
Toll free: 1-800-342-5283  
[www.anheuser-busch.com](http://www.anheuser-busch.com)

**Anthem**

2015 Staples Mills Rd.  
Richmond, VA 23230  
804-354-7000  
[www.anthem.com](http://www.anthem.com)

**Applebee's**

11201 Renner Blvd.  
Lenexa, KS 66219  
Toll free: 1-888-592-7753  
[www.applebees.com](http://www.applebees.com)

**Apple Computer, Inc.**

One Infinite Loop  
Cupertino, CA 95014  
408-996-1010  
Toll free: 1-800-676-2775 (Customer Service)  
Toll free: 1-800-275-2273 (Technical Support)  
[www.apple.com](http://www.apple.com)

**Arby's Restaurant Group, Inc.**

1155 Perimeter Center W  
12th Floor  
Atlanta, GA 30338  
678-514-4100  
[www.arbys.com](http://www.arbys.com)

**Atlas World Group, Inc.**

Customer Service  
1212 Saint George Rd.  
Evansville, IN 47711-2364  
Toll free: 1-800-638-9797  
[www.atlasvanlines.com](http://www.atlasvanlines.com)

**AT&T, Inc.**

Customer Relations  
175 E. Houston St.  
San Antonio, TX 78205  
210-821-4105  
Toll free: 1-800-464-7928 (Wireless  
Customer Service)  
[www.att.com](http://www.att.com)

**Avis RentACar System, LLC**

Customer Service  
Tulsa, OK  
Toll free: 1-800-352-7900  
TTY: 1-800-331-2323  
✉: [custserv@avis.com](mailto:custserv@avis.com)  
[www.avis.com](http://www.avis.com)

**Avon Products, Inc.**

Customer Service  
1345 Avenue of the Americas  
New York, NY 10105  
212-282-7000  
Toll free: 1-800-367-2866  
Toll free: 1-800-445-2866 (Product  
Information)  
[www.avon.com](http://www.avon.com)

**B****Bacardi USA, Inc.**

Consumer Affairs  
890 Mountain Ave., Suite 105  
New Providence, NJ 07974  
Toll free: 1-800-222-2734  
[www.bacardi.com](http://www.bacardi.com)

**Bally Total Fitness Corporation**

Member Services  
PO Box 1090  
Norwalk, CA 90651-1090  
Toll free: 1-866-402-2559  
[www.ballyfitness.com](http://www.ballyfitness.com)

**Banana Republic**

Customer Services  
5900 N. Meadows Dr.  
Grove City, OH 43123  
Toll free: 1-888-277-8953  
TTY: 1-888-906-1345  
✉: [custserv@bananarepublic.com](mailto:custserv@bananarepublic.com)  
[www.bananarepublic.com](http://www.bananarepublic.com)

**Bank of America Corporation**

Toll free: 1-800-432-1000  
TTY: 1-800-288-4408  
[www.bankofamerica.com](http://www.bankofamerica.com)

**Barnes & Noble**

Toll free: 1-800-843-2665  
[www.bn.com](http://www.bn.com)

**Baskin-Robbins**

Toll free: 1-800-859-5339  
✉: [support@baskinrobbins.com](mailto:support@baskinrobbins.com)  
[www.baskinrobbins.com](http://www.baskinrobbins.com)

**Bassett Baby Furniture**

3525 Fairystone Park Highway  
PO Box 626  
Bassett, VA 24055  
Toll free: 1-877-308-7485  
[www.bassettfurniture.com](http://www.bassettfurniture.com)

**Bayer HealthCare, LLC**

Consumer Care  
36 Columbia Rd.  
PO Box 1910  
Morristown, NJ 07962-1910  
Toll free: 1-800-331-4536  
[www.consumercare.bayer.com](http://www.consumercare.bayer.com)

**Becton, Dickinson and Company**

Customer Service  
One Becton Dr., Mail Code 376  
Franklin Lakes, NJ 07417  
201-847-6800  
Toll free: 1-888-237-2762  
[www.bd.com](http://www.bd.com)

**Beech-Nut Nutrition Corporation**

Consumer Affairs  
100 Hero Dr.  
Amsterdam, NY 12010  
314-436-7667  
Toll free: 1-800-233-2468  
✉: [beech-nut@beech-nut.com](mailto:beech-nut@beech-nut.com)  
[www.beechnut.com](http://www.beechnut.com)

**Beiersdorf, Inc.**

Consumer Relations  
Wilton Corporate Center  
187 Danbury Rd.  
Wilton, CT 06897  
Toll free: 1-800-227-4703  
[www.beiersdorf.us](http://www.beiersdorf.us)

**Bellisio Foods, Inc.**

Consumer Affairs  
PO Box 16630  
Duluth, MN 55816  
✉: [info@bellisiofoods.com](mailto:info@bellisiofoods.com)  
[www.bellisiofoods.com](http://www.bellisiofoods.com)

**Ben & Jerrys**

**Homemade, Inc.**  
Consumer Services  
30 Community Dr.  
South Burlington, VT 05403-6828  
802-846-1500  
[www.benjerry.com](http://www.benjerry.com)

**Benihana, Inc.**

Customer Relations Manager  
8685 N.W. 53rd Terrace  
Miami, FL 33166  
Toll free: 1-800-327-3369  
✉: [CustomerService@benihana.com](mailto:CustomerService@benihana.com)  
[www.benihana.com](http://www.benihana.com)

**Best Buy Company, Inc.**

Customer Care  
7601 Penn Ave. S  
Richfield, MN 55440  
612-291-1000  
Toll free: 1-888-237-8289  
[www.bestbuy.com](http://www.bestbuy.com)

**Best Western International, Inc.**

Customer Service  
PO Box 10203  
Phoenix, AZ 85064  
Toll free: 1-800-528-1238  
TTY: 1-800-528-2222  
✉: [customerservice@bestwestern.com](mailto:customerservice@bestwestern.com)  
[www.bestwestern.com](http://www.bestwestern.com)

**BIC Corporation**

Consumer Affairs  
One BIC Way, Suite 1  
Shelton, CT 06484-6299  
Toll free: 1-800-546-1111  
[www.bicworld.com](http://www.bicworld.com)

**Big Lot Stores, Inc.**

Customer Service  
300 Phillipi Rd.  
Columbus, OH 43228-5311  
Toll free: 1-800-877-1253  
✉: [talk2us@biglots.com](mailto:talk2us@biglots.com)  
[www.biglots.com](http://www.biglots.com)

## **Birds Eye Foods, Inc.**

See: Pinnacle Foods Group, LLC  
[www.birdseyefoods.com](http://www.birdseyefoods.com)

## **Bissell Homecare, Inc.**

Customer Service  
 PO Box 3606  
 Grand Rapids, MI 49501  
 Toll free: 1-800-237-7691  
[www.bissell.com](http://www.bissell.com)

## **BJ's Wholesale Club, Inc.**

Member Care  
 25 Research Dr.  
 Westborough, MA 01581  
 Toll free: 1-800-257-2582  
[www.bjs.com](http://www.bjs.com)

## **Black & Decker, Inc.**

Customer Service  
 101 Schilling Rd.  
 Hunt Valley, MD 21031  
 410-716-3900  
 Toll free: 1-800-544-6986  
[www.blackanddecker.com](http://www.blackanddecker.com)

## **Blockbuster Entertainment Corporation**

Customer Care  
 3000 Redbud Blvd.  
 McKinney, TX 75270  
 Toll free: 1-866-692-2789  
 (Blockbuster Online)  
 Toll free: 1-800-406-6843 (In-Store)  
 ✉: [online.consumerrelations@blockbuster.com](mailto:online.consumerrelations@blockbuster.com)  
[www.blockbuster.com](http://www.blockbuster.com)

## **Bloomingdale's, Inc.**

Customer Service  
 PO Box 8215  
 Mason, OH 45040  
 Toll free: 1-888-529-2254  
[www.bloomingdales.com](http://www.bloomingdales.com)

## **Bob Evans Farms, Inc.**

Consumer Relations  
 3776 S. High St.  
 Columbus, OH 43207  
 Toll free: 1-800-939-2338  
[www.bobevans.com](http://www.bobevans.com)

## **Bojangles Restaurants, Inc.**

Customer Relations  
 9432 Southern Pine Blvd.  
 Charlotte, NC 28273  
 Toll free: 1-888-300-4265  
[www.bojangles.com](http://www.bojangles.com)

## **BP Corporation**

Consumer Relations  
 28301 Ferry Rd.  
 Warrenville, IL 60555  
 Toll free: 1-800-333-3991  
 ✉: [bpconsum@bp.com](mailto:bpconsum@bp.com)  
[www.bp.com](http://www.bp.com)

## **The Breathe Right Company**

Toll free: 1-800-858-6673  
[www.breatheright.com](http://www.breatheright.com)

## **Bridgestone Retail Operations, LLC**

Consumer Affairs  
 PO Box 6397  
 Bloomingdale, IL 60108  
 Toll free: 1-800-367-3872  
[www.firestonecompleteautocare.com](http://www.firestonecompleteautocare.com)

## **Brinker International**

6820 LBJ Freeway  
 Dallas, TX 75240  
 972-980-9917  
[www.brinker.com](http://www.brinker.com)

## **Brio Tuscan Grill**

Guest Feedback  
 777 Goodale Blvd.  
 Suite 100  
 Columbus, OH 43212  
 Toll free: 1-888-452-7286  
[www.brioitalian.com](http://www.brioitalian.com)

## **Bristol-Myers Squibb Company**

Customer Relations  
 345 Park Ave.  
 New York, NY 10154  
 Toll free: 1-800-321-1335  
 ✉: [drug.information@bms.com](mailto:drug.information@bms.com)  
[www.bms.com](http://www.bms.com)

## **British Airways**

Customer Relations  
 PO Box 300686  
 Jamaica, NY 11430-0686  
 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  
[www.britishairways.com](http://www.britishairways.com)

## **Brown-Forman Beverages Worldwide**

Consumer Support  
 3310 West End Ave., Suite 600  
 Nashville, TN 37203  
 502-585-1100  
 Toll free: 1-800-753-4567  
[www.brown-forman.com](http://www.brown-forman.com)

## **Brown Shoe Company, Inc.**

Consumer Care  
 8300 Maryland Ave.  
 St. Louis, MO 63105  
 314-854-4000  
 Toll free: 1-800-766-6465  
 ✉: [info@brownshoe.com](mailto:info@brownshoe.com)  
[www.brownshoe.com](http://www.brownshoe.com)

## **Buca di Beppo**

1300 Nicollet Mall, Suite 5003  
 Minneapolis, MN 55403  
 Toll free: 1-866-328-2822  
 ✉: [famiglia@bucainc.com](mailto:famiglia@bucainc.com)  
[www.bucadibeppo.com](http://www.bucadibeppo.com)

## **Budget Rent A Car System, Inc.**

Customer Service  
 Six Sylvan Way  
 Parsippany, NJ 07054  
 Toll free: 1-800-214-6094  
 TTY: 1-800-826-5510  
[www.budget.com](http://www.budget.com)

## **Bulova Corporation**

Customer Relations  
 One Bulova Ave.  
 Woodside, NY 11377  
 Toll free: 1-800-228-5682  
 ✉: [service@bulova.com](mailto:service@bulova.com)  
[www.bulova.com](http://www.bulova.com)

## **Burger King Corporation**

Consumer Relations Department  
 5505 Blue Lagoon Dr.  
 Miami, FL 33126  
 305-378-3535 (Consumer Relations)  
[www.bk.com](http://www.bk.com)

## **Burlington Coat Factory Direct Corporation**

1830 Route 130 N  
 Burlington, NJ 08016  
 609-387-7800  
 Toll free: 1-888-223-2628  
[www.burlingtoncoatfactory.com](http://www.burlingtoncoatfactory.com)

**Bush Brothers Company**   
 Consumer Relations  
 PO Box 52330  
 Knoxville, TN 37950-2330  
 Toll free: 1-800-590-3797  
 ✉: letters@bushbros.com  
[www.bushbeans.com](http://www.bushbeans.com)

## C

**Calvin Klein**  
 See: Phillips-Van Heusen Corporation  
 212-719-2600  
 Toll free: 1-866-214-6694  
[www.calvinklein.com](http://www.calvinklein.com)

**Campbell Soup Company**   
 Consumer Affairs  
 One Campbell Pl.  
 Camden, NJ 08103-1701  
 Toll free: 1-800-257-8443  
[www.campbellsoup.com](http://www.campbellsoup.com)

**Canon USA, Inc.**  
 One Canon Plaza  
 Lake Success, NY 11042-1198  
 Toll free: 1-800-652-2666  
 TTY: 1-866-251-3752  
[www.usa.canon.com](http://www.usa.canon.com)

**Capital One**  
 General Correspondence  
 PO Box 30285  
 Salt Lake City, UT 84130-0285  
 1-800-955-7070  
 TTY: 1-800-206-7986  
 ✉: webinfo@capitalone.com  
[www.capitalone.com](http://www.capitalone.com)

**Captain D's Seafood**  
 1717 Elm Hill Pike, Suite A-1  
 Nashville, TN 37210  
 Toll free: 1-800-314-4819  
[www.captainds.com](http://www.captainds.com)

**Carfax, Inc.**  
 Consumer Affairs  
 5860 Trinity Parkway, Suite 600  
 Centerville, VA 20120  
 703-218-0340  
 ✉: carfaxwebsupport@carfax.com  
[www.carfax.com/help](http://www.carfax.com/help)

**Carnival Cruise Lines**   
 Guest Relations  
 3655 N.W. 87th Ave.  
 Miami, FL 33178-2428  
 Toll free: 1-888-227-6482  
 ✉: guestcare@carnival.com  
[www.carnival.com](http://www.carnival.com)

**Carrier Air Conditioning Company**  
 Customer Relations  
 PO Box 4808,  
 Carrier Parkway  
 Syracuse, NY 13221-4808  
 Toll free: 1-800-227-7437  
[www.residential.carrier.com](http://www.residential.carrier.com)

**Carvel Corporation**  
 Retail Stores/Food Service  
 301 Congress Ave., Suite 1100  
 Austin, TX 78701  
 Toll free: 1-800-322-4848  
[www.carvel.com](http://www.carvel.com)

**Casio, Inc.**  
 570 Mt. Pleasant Ave.  
 Dover, NJ 07801  
 973-361-5400  
 Toll free: 1-800-706-2534 (Repairs)  
 Toll free: 1-800-435-7732  
 (Technical Support)  
 ✉: memberservices@casio.com  
[www.casio.com](http://www.casio.com)

**Casual Male Retail Group**  
 Customer Service  
 555 Turnpike St.  
 Canton, MA 02021  
 Toll free: 1-800-767-0319  
 ✉: info@casualmale.com  
[www.cmrginc.com](http://www.cmrginc.com)

**Chanel, Inc.**  
 Consumer Relations  
 Nine W. 57th St., 44th Floor  
 New York, NY 10019  
 212-688-5055  
 Toll free: 1-800-550-0005  
 ✉: consumerrelations@chanelusa.com  
[www.chanel.com](http://www.chanel.com)

**Chase Bank (J.P. Morgan Chase Bank)**  
 PO Box 36520  
 Louisville, KY 40233-6520  
 212-270-6000 (Corporate)  
 Toll free: 1-800-935-9935  
 (Checking and Savings)  
 TTY: 1-800-242-7383  
[www.chase.com](http://www.chase.com)

**Chattem, Inc.**   
 Consumer Affairs  
 PO Box 22219  
 Chattanooga, TN 37409  
 Toll free: 1-888-442-4464  
[www.chattem.com](http://www.chattem.com)

**Check 'n Go**  
 7755 Montgomery Rd., Suite 400  
 Cincinnati, OH 45236  
 Toll free: 1-888-372-9329  
 ✉: comments@checkngo.com  
[www.checkngo.com](http://www.checkngo.com)

**The Cheesecake Factory**   
 26901 Malibu Hills Rd.  
 Calabasas Hills, CA 91301  
 818-871-3000  
[www.thecheesecakefactory.com](http://www.thecheesecakefactory.com)

**Chevron Corporation**  
 Consumer Connection Center  
 PO Box 4000  
 Bellaire, TX 77402-4000  
[www.chevron.com](http://www.chevron.com)

**Chick-fil-A, Inc.**  
 Customer Feedback  
 PO Box 500367  
 Atlanta, GA 31150  
 404-765-8000  
 Toll free: 1-866-232-2040  
[www.chick-fil-a.com](http://www.chick-fil-a.com)

**Children's Place**   
 Customer Service  
 500 Plaza Dr.  
 Secaucus, NJ 07094  
 Toll free: 1-877-752-2387  
[www.childrensplace.com](http://www.childrensplace.com)

**Chili's Grill and Bar**  
 See: Brinker International  
 Toll free: 1-800-983-4637 (Guest Relations)  
[www.chilis.com](http://www.chilis.com)

**Chipotle Mexican Grill, Inc.**  
 1401 Wynkoop St., Suite 500  
 Denver, CO 80202  
 303-595-4000  
[www.chipotle.com](http://www.chipotle.com)

**Choice Hotels**   
 Guest Relations  
 6811 E. Mayo Blvd., Suite 100  
 Phoenix, AZ 85054  
 Toll free: 1-800-300-8800  
[www.choicehotels.com](http://www.choicehotels.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](http://www.churchdwight.com)

## Citigroup, Inc.

Client Services  
100 Citibank Dr.  
San Antonio, TX 78245-9004  
Toll free: 1-800-627-3999 (Banking)  
Toll free: 1-800-950-5114 (Credit cards)  
TTY: 1-800-788-0002  
[www.citibank.com](http://www.citibank.com)

## The Clorox Company

Consumer Services  
Mail Stop 2334  
1221 Broadway  
Oakland, CA 94612-1888  
510-271-7000  
Toll free: 1-800-835-4523 (GLAD)  
Toll free: 1-800-227-1860 (Household Cleaners)  
Toll free: 1-800-292-2200 (Laundry Brands)  
Toll free: 1-800-426-6228 (Insecticides)  
[www.thecloroxcompany.com](http://www.thecloroxcompany.com)

## The Coca-Cola Company

Industry and Consumer Affairs  
PO Box 1734  
Atlanta, GA 30301  
404-676-2121  
Toll free: 1-800-438-2653  
[www.thecocacola.com](http://www.thecocacola.com)

## Coldwell Banker Real Estate Corporation

Customer Service  
One Campus Dr.  
Parsippany, NJ 07054  
Toll free: 1-877-373-3829  
[www.coldwellbanker.com](http://www.coldwellbanker.com)

## The Colgate-Palmolive Company

Consumer Affairs  
300 Park Ave.  
New York, NY 10022  
Toll free: 1-800-468-6502  
✉: colgate-palmolive\_consumer\_affairs@colpal.com  
[www.colgate.com](http://www.colgate.com)

## Colonial Penn Life Insurance

Customer Service  
399 Market St.  
Philadelphia, PA 19181  
Toll free: 1-877-877-8052  
[www.colonialpenn.com](http://www.colonialpenn.com)

## Combe, Inc.

Consumer Resources  
1101 Westchester Ave.  
White Plains, NY 10604-3597  
Toll free: 1-800-431-2610  
[www.combe.com](http://www.combe.com)

## Comcast Corporation

One Comcast Center  
Philadelphia, PA 19103  
Toll free: 1-800-266-2278  
[www.comcast.com](http://www.comcast.com)

## ConAgra Foods

Consumer Affairs  
One ConAgra Dr.  
Omaha, NE 68102  
Toll free: 1-800-722-1344  
✉: consumeraffairs@conagrafoods.com  
[www.conagrafoods.com](http://www.conagrafoods.com)

## Conair Cuisinart Corporation

Consumer Affairs  
150 Milford Rd.  
East Windsor, NJ 08520  
203-351-9000  
Toll free: 1-800-326-6247 (Personal Care)  
Toll free: 1-800-334-4031 (Oral Care)  
Toll free: 1-800-726-0190  
✉: feedback@conair.com  
[www.conair.com](http://www.conair.com)

## Continental Airlines, Inc.

Customer Care -NH CCR  
900 Grand Plaza Dr.  
Houston, TX 77067-4323  
Toll free: 1-800-932-2732  
Toll free: 1-800-335-2247 (Baggage)  
TTY: 1-800-343-9195  
✉: custo@coair.com  
[www.continental.com](http://www.continental.com)

## Costco Wholesale Corporation

Member Service  
PO Box 34331  
Seattle, WA 98124  
Toll free: 1-800-774-2678  
Toll free: 1-800-955-2292 (Online Members)  
[www.costco.com](http://www.costco.com)

## Coty Inc.

Consumer Affairs  
118 American Rd.  
Morris Plains, NJ 07950  
Toll free: 1-800-715-4023  
Toll free: 1-800-953-5080 (Sally Hansen, N.Y.C., and LaCross brands)  
Toll free: 1-800-954-5080 (Borghese brand)  
[www.coty.com](http://www.coty.com)

## Cox Communications

1550 W. Deer Valley Rd.  
Phoenix, AZ 85027  
[www.cox.com](http://www.cox.com)

## craigslist, Inc.

989 Market St.,  
Suite 200  
San Francisco, CA 94103  
415-278-0404  
✉: info@craigslistfoundation.org  
[www.craigslist.org](http://www.craigslist.org)

## Crayola, LLC

Consumer Affairs  
PO Box 431  
Easton, PA 18044-0431  
Toll free: 1-800-272-9652  
[www.crayola.com](http://www.crayola.com)

## Cricket Wireless

10307 Pacific Center  
San Diego, CA 92121  
Toll free: 1-800-274-2538  
[www.mycricket.com](http://www.mycricket.com)

## Crowne Plaza

See: InterContinental Hotels Group PLC  
Toll free: 1-800-465-2680  
[www.crowneplaza.com](http://www.crowneplaza.com)

## Curves International

100 Ritchie Rd.  
Waco, TX 76712  
Toll free: 1-800-848-1096  
[www.curves.com](http://www.curves.com)

## CVS Caremark Corporation

Customer Relations Department  
One CVS Dr.  
Woonsocket, RI 02895  
401-765-1500  
Toll free: 1-800-746-7287  
✉: customercare@cv.com  
[www.cvs.com](http://www.cvs.com)



## D

**Dairy Queen Corporation** 

Customer Relations  
7505 Metro Blvd.  
Minneapolis, MN 55439  
952-830-0200  
[www.dairyqueen.com](http://www.dairyqueen.com)

**The Dannon Company, Inc.** 

Consumer Response Center  
PO Box 90296  
Allentown, PA 18109-0296  
Toll free: 1-877-326-6668  
[www.dannon.com](http://www.dannon.com)

**Darden Restaurants** 

PO Box 695011  
Orlando, FL 32859-5011  
407-245-4000  
✉: [dardeninfo@darden.com](mailto:dardeninfo@darden.com)  
[www.darden.com](http://www.darden.com)

**Days Inns Worldwide, Inc.**

See: Wyndham Hotel Group  
Toll free: 1-800-441-1618  
[www.daysinn.com](http://www.daysinn.com)

**Dean DeLuca**

Customer Care  
4115 E. Harry St.  
Wichita, KS 67218  
316-821-3200  
Toll free: 1-800-221-7714  
✉: [customercare@deandeluca.com](mailto:customercare@deandeluca.com)  
[www.deandeluca.com](http://www.deandeluca.com)

**Dell, Inc.**

Customer Service  
One Dell Way  
Round Rock, TX 78682  
Toll free: 1-800-624-9897  
(Customer Service)  
Toll free: 1-866-243-9297  
(Technical Support)  
TTY: 1-877-335-5889  
[www.dell.com](http://www.dell.com)

**Del Laboratories, Inc.**

Consumer Relations  
410 American Rd.  
Morris Plains, NJ 07950  
Toll free: 1-800-953-5080  
[www.dellabs.com](http://www.dellabs.com)

**Del Monte Foods Company** 

Consumer Affairs  
PO Box 80  
Pittsburgh, PA 15230-0080  
415-247-3000  
Toll free: 1-800-543-3090  
[www.delmonte.com](http://www.delmonte.com)

**Delta Air Lines, Inc.** 

Customer Care  
PO Box 20980  
Department 980  
Atlanta, GA 30320-2980  
404-773-0305  
Toll free: 1-800-325-8224  
(Baggage)  
[www.delta.com](http://www.delta.com)

**Delta Faucets Company**

55 E. 111th St.  
Indianapolis, IN 46280  
317-848-1812  
Toll free: 1-800-345-3358  
✉: [customerservice@deltafaucet.com](mailto:customerservice@deltafaucet.com)  
[www.deltafaucet.com](http://www.deltafaucet.com)

**Denny's Corporation**

Call Center  
203 E. Main St. P-8-6  
Spartanburg, SC 29319  
Toll free: 1-800-733-6697  
(Customer Service)  
[www.dennys.com](http://www.dennys.com)

**The Dial Corporation** 

19001 N. Scottsdale Rd.  
Scottsdale, AZ 85254-1619  
480-754-3425  
Toll free: 1-800-258-3425  
[www.dialsoap.com](http://www.dialsoap.com)

**Diamond Foods, Inc.**

Consumer Affairs  
1050 S. Diamond St.  
Stockton, CA 95205-7087  
209-467-6000  
[www.diamondfoods.com](http://www.diamondfoods.com)

**Dick's Sporting Goods**

345 Court St.  
Coraopolis, PA 15108  
Toll free: 1-877-846-9997  
✉: [customersupport@dickssportinggoods.com](mailto:customersupport@dickssportinggoods.com)  
[www.dickssportinggoods.com](http://www.dickssportinggoods.com)

**Dillard's, Inc.**

Customer Service Department  
PO Box 486  
Little Rock, AR 72203  
501-376-5200  
Toll free: 1-800-345-5273  
TTY: 1-800-444-1732  
✉: [questions@dillards.com](mailto:questions@dillards.com)  
[www.dillards.com](http://www.dillards.com)

**Diners Club International**

Customer Service  
PO Box 6500  
Sioux Falls, SD 57117  
702-797-5532  
Toll free: 1-800-234-6377  
[www.dinersclubus.com](http://www.dinersclubus.com)

**DIRECTV Enterprises, Inc.**

PO Box 6550  
Greenwood Village, CO 80155-6550  
Toll free: 1-800-531-5000  
TTY: 1-800-779-4388  
[www.directv.com](http://www.directv.com)

**Discover Financial Services, Inc.**

Card Customer Service  
PO Box 30943  
Salt Lake City, UT 84130-0943  
224-405-0900 (Headquarters)  
801-902-3100  
Toll free: 1-800-347-2683  
TTY: 1-800-347-7449  
[www.discoverfinancial.com](http://www.discoverfinancial.com)

**Dish Network**

Toll free: 1-888-333-3474  
✉: [feedback@customermail.dishnetwork.com](mailto:feedback@customermail.dishnetwork.com)  
[www.dishnetwork.com](http://www.dishnetwork.com)

**Dole Food Company, Inc.** 

Consumer Center  
PO Box 5700  
Thousand Oaks, CA 91359-5700  
Toll free: 1-800-356-3111  
✉: [Dole.Consumer.Center@dole.com](mailto:Dole.Consumer.Center@dole.com)  
[www.dole.com](http://www.dole.com)

**Dollar Rent A Car, Inc.**

Customer Service 2W2  
PO Box 33167  
Tulsa, OK 74153-1167  
918-669-3000  
Toll free: 1-800-800-5252  
(Customer Service)  
✉: [rhelppdesk@dollar.com](mailto:rhelppdesk@dollar.com)  
[www.dollar.com](http://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  
[www.dominos.com](http://www.dominos.com)

**DoubleTree**

See: Hilton Hospitality, Inc.  
Toll free: 1-800-222-8733  
[www.doubletree.com](http://www.doubletree.com)

**Dr. Pepper/Snapple Group, Inc.**

Consumer Relations  
PO Box 869077  
Plano, TX 75086-9077  
972-673-7000  
Toll free: 1-800-696-5891  
[www.drpeppersnapplegroup.com](http://www.drpeppersnapplegroup.com)

**DSW**

Customer Service  
810 DSW Dr.  
Columbus, OH 43219  
Toll free: 1-866-379-7463  
[www.dsw.com](http://www.dsw.com)

**Dunkin Donuts**

Consumer Care  
130 Royall St.  
Canton, MA 02021  
Toll free: 1-800-859-5339  
[www.dunkindonuts.com](http://www.dunkindonuts.com)

**DuPont Company**

Corporate Information Center  
Chestnut Run Plaza 705/GS38  
PO Box 80705  
Wilmington, DE 19880-0705  
Toll free: 1-800-441-7515  
✉: [info@dupont.com](mailto:info@dupont.com)  
[www.dupont.com](http://www.dupont.com)

**Duracell North America**

Consumer Relations  
Berkshire Corporate Park  
Bethel, OH 06801  
Toll free: 1-800-551-2355  
[www.duracell.com](http://www.duracell.com)

**E****E. & J. Gallo Winery**

Consumer Relations  
3840 Kilroy Airport Way  
Long Beach, CA 90806  
Toll free: 1-877-687-9463  
✉: [consumerrelations@ejgallo.com](mailto:consumerrelations@ejgallo.com)  
[www.gallo.com](http://www.gallo.com)

**Eagle Family Foods**

Consumer Response  
One Strawberry Ln.  
Orrville, OH 44667  
Toll free: 1-888-656-3245  
[www.eaglebrand.com](http://www.eaglebrand.com)

**Eastman Kodak Company**

Kodak Information Center/  
Consumer Contact Center  
343 State St.  
Rochester, NY 14650  
Toll free: 1-800-235-6325 (Digital  
Cameras, Printer Docks, Photo  
Printers)  
Toll free: 1-800-242-2424  
[www.kodak.com](http://www.kodak.com)

**e-Bay, Inc.**

2065 Hamilton Ave.  
San Jose, CA 95125  
Toll free: 1-800-322-9266  
[www.eBay.com](http://www.eBay.com)

**Eddie Bauer, Inc.**

Customer Satisfaction Center  
PO Box 7001  
Groveport, OH 43125  
Toll free: 1-800-426-8020  
TTY: 1-800-462-6757  
✉: [CustomerCare@csc.eddiebauer.com](mailto:CustomerCare@csc.eddiebauer.com)  
[www.eddiebauer.com](http://www.eddiebauer.com)

**eHarmony**

Customer Care  
PO Box 3640  
Pasadena, CA 90408  
[www.eharmony.com](http://www.eharmony.com)

**The Electrolux Group**

Consumer Assistance Center  
250 Bobby Jones Expressway  
Martinez, GA 30907  
Toll free: 1-877-435-3287  
[www.electrolux.com](http://www.electrolux.com)

**Eli Lilly Company**

Consumer Communications  
Lilly Corporate Center  
Indianapolis, IN 46285  
317-276-2000  
Toll free: 1-800-545-5979  
[www.lilly.com](http://www.lilly.com)

**Elizabeth Arden, Inc.**

Consumer Affairs  
309 South St.  
New Providence, NJ 07974  
Toll free: 1-800-217-2927  
✉: [consumer@elizabetharden.com](mailto:consumer@elizabetharden.com)  
[www.elizabetharden.com](http://www.elizabetharden.com)

**Embassy Suites**

See: Hilton Hospitality, Inc.  
Toll free: 1-800-362-2779  
[www.embassysuites.com](http://www.embassysuites.com)

**Enterprise Rent-A-Car**

600 Corporate Park Dr.  
Saint Louis, MO 63105-4211  
Toll free: 1-800-264-6350  
✉: [customerservice@enterprise.com](mailto:customerservice@enterprise.com)  
[www.enterprise.com](http://www.enterprise.com)

**Equifax**

Office of Consumer Affairs  
PO Box 740241  
Atlanta, GA 30374  
Toll free: 1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

**The Estee Lauder Companies, Inc.**

Consumer Communications  
767 5th Ave.  
New York, NY 10153  
212-572-4200  
Toll free: 1-888-311-3883  
✉: [asampogn@estee.com](mailto:asampogn@estee.com)  
[www.elcompanies.com](http://www.elcompanies.com)

**Ethan Allen, Inc.**

PO Box 1966  
Danbury, CT 06813  
Toll free: 1-888-324-3571  
✉: [orders@ethanallen.com](mailto:orders@ethanallen.com)  
[www.ethanallen.com](http://www.ethanallen.com)

**The Eureka Company**

Consumer Service Department  
PO Box 3900  
Peoria, IL 61701  
Toll free: 1-800-282-2886  
[www.eureka.com](http://www.eureka.com)

**Expedia, Inc.**

Customer Support  
333 108th Ave., NE  
Bellevue, WA 98004  
Toll free: 1-800-397-3342  
✉: [travel@customercare.expedia.com](mailto:travel@customercare.expedia.com)  
[www.expedia.com](http://www.expedia.com)

**Experian**

National Consumer Assistance  
Center  
PO Box 2104  
Allen, TX 75013  
Toll free: 1-888-397-3742  
[www.experian.com](http://www.experian.com)

**ExxonMobil**

Customer Relations  
PO Box 1049  
Buffalo, NY 14240-1049  
Toll free: 1-800-243-9966  
[www.exxonmobil.com](http://www.exxonmobil.com)

## F

**Facebook, Inc.**

1601 S. California Ave.  
Palo Alto, CA 94304  
650-543-4800  
✉: info@facebook.com  
[www.facebook.com](http://www.facebook.com)

**Fairfield Inn**

See: Marriott International, Inc.  
Toll free: 1-800-721-7033  
[www.fairfieldinn.com](http://www.fairfieldinn.com)

**Farmers Insurance**

4680 Wilshire Blvd.  
Los Angeles, CA 90010  
Toll free: 1-800-435-7764  
TTY: 1-888-891-1660  
[www.farmers.com](http://www.farmers.com)

**FedEx Corporation**

Customer Relations  
3875 Airways Blvd.  
Module H3 Department 4634  
Memphis, TN 38116  
Toll free: 1-800-463-3339  
[www.fedex.com](http://www.fedex.com)

**Fingerhut Direct Marketing, Inc.**

Customer Service  
6250 Ridgewood Rd.  
St. Cloud, MN 56303  
Toll free: 1-800-208-2500  
✉: customerservice@fingerhut.com  
[www.fingerhut.com](http://www.fingerhut.com)

**Fisher-Price**

Consumer Affairs  
636 Girard Ave.  
East Aurora, NY 14052  
716-687-3000  
Toll free: 1-800-432-5437  
TTY: 1-800-382-7470  
✉: fpconaff@fisher-price.com  
[www.fisher-price.com](http://www.fisher-price.com)

**Florsheim, Inc.**

Customer Service  
333 W. Estabrook Blvd.  
Glendale, WI 53212  
Toll free: 1-866-454-0449  
✉: us.consumers@florsheim.com  
[www.florsheim.com](http://www.florsheim.com)

**Flowers Foods, Inc.**

1919 Flowers Circle  
Thomasville, GA 31757  
229-226-9110  
[www.flowersfoods.com](http://www.flowersfoods.com)

**Food Lion, Inc.**

Customer Relations  
PO Box 1330  
Salisbury, NC 28145-1330  
Toll free: 1-800-210-9569  
[www.FoodLion.com](http://www.FoodLion.com)

**Forever 21, Inc.**

Customer Service  
2001 S. Alameda St.  
Los Angeles, CA 90058  
213-741-5100  
Toll free: 1-888-494-3837  
[www.forever21.com](http://www.forever21.com)

**Fortune Brands**

Corporate Affairs Department  
520 Lake Cook Rd.  
Deerfield, IL 60015  
847-484-4400  
✉: mail@fortunebrands.com  
[www.fortunebrands.com](http://www.fortunebrands.com)

**Frigidaire Home Products**

PO Box 212378  
Martinez, GA 30917  
Toll free: 1-800-374-4432  
[www.frigidaire.com](http://www.frigidaire.com)

**Frito-Lay**

Consumer Affairs  
PO Box 660634  
Dallas, TX 75266-6234  
972-334-7000  
Toll free: 1-800-352-4477  
[www.fritolay.com](http://www.fritolay.com)

**Frontier Airlines, Inc.**

Customer Relations  
7001 Tower Rd.  
Denver, CO 80249-7312  
Toll free: 1-800-432-1359  
[www.frontierairlines.com](http://www.frontierairlines.com)

**FTD, Inc.**

Customer Service  
3113 Woodcreek Dr.  
Downers Grove, IL 60515  
630-719-7756  
Toll free: 1-800-736-3383  
[www.ftd.com](http://www.ftd.com)

**Fuji Photo Film USA, Inc.**

Consumer Information Service  
Center  
1100 King George Post  
Edison, NJ 08837  
Toll free: 1-800-800-3854  
[www.fujifilm.com](http://www.fujifilm.com)

## G

**Gap, Inc.**

Customer Relations  
100 Gap Online Dr.  
Grove City, OH 43123-8605  
Toll free: 1-800-427-7895  
TTY: 1-888-906-1104  
✉: custserv@gap.com  
[www.gap.com](http://www.gap.com)

**Gateway, Inc.**

Customer Service  
PO Box 6137  
Temple, TX 76503  
[www.gateway.com](http://www.gateway.com)

**GEICO**

One GEICO Plaza  
Washington, DC 20076  
Toll free: 1-877-418-1312 (Car)  
Toll free: 1-888-395-1200 (Home)  
Toll free: 1-888-532-5433 (Life)  
TTY: 1-800-833-8255  
[www.geico.com](http://www.geico.com)

**General Electric Company**

3135 Easton Turnpike  
Fairfield, CT 06828  
203-373-2211  
Toll free: 1-800-626-2005  
[www.ge.com](http://www.ge.com)

**General Mills, Inc.**

Consumer Services  
PO Box 9452  
Minneapolis, MN 55440  
Toll free: 1-800-248-7310  
[www.generalmills.com](http://www.generalmills.com)

**Georgia-Pacific Corporation**

Consumer Affairs  
133 Peachtree St. NE  
Atlanta, GA 30303  
Toll free: 1-800-283-5547  
(Consumer Products)  
[www.gp.com](http://www.gp.com)

**Gerber Products Company**

Consumer Affairs  
445 State St.  
Fremont, MI 49413-0001  
Toll free: 1-800-284-9488  
[www.gerber.com](http://www.gerber.com)

**Giant Food, Inc.**

8301 Professional Pl., Suite 115  
Landover, MD 20785  
Toll free: 1-888-469-4426  
[www.giantfood.com](http://www.giantfood.com)

**GlaxoSmithKline Consumer Healthcare**

Consumer Information  
PO Box 13398  
Five Moore Dr.  
Research Triangle Park, NC 27709  
412-200-4000  
Toll free: 1-888-825-5249 (Customer Response Center)  
✉: [consumer.communications@gsk.com](mailto:consumer.communications@gsk.com)  
[www.gsk.com](http://www.gsk.com)

**The Golden Grain Company**

PO Box 049003  
Chicago, IL 60604-9003  
Toll free: 1-800-421-2444  
[www.ricearoni.com](http://www.ricearoni.com)

**Gold's Gym International**

Customer Care Department  
125 E. John Carpenter Freeway  
Suite 1300  
Irving, TX 75062  
214-574-4653  
Toll free: 1-866-465-3775  
[www.goldsgym.com](http://www.goldsgym.com)

**Goodrich Corporation**

Consumer Relations Department  
PO Box 19001  
Greenville, SC 29602-9001  
Toll free: 1-877-788-8899  
[www.bfgoodrichtires.com](http://www.bfgoodrichtires.com)

**The Goodyear Tire & Rubber Company**

Department 728  
1144 E. Market St.  
Akron, OH 44316-0001  
330-769-2121  
Toll free: 1-800-321-2136  
✉: [consumer\\_relations@goodyear.com](mailto:consumer_relations@goodyear.com)  
[www.goodyear.com](http://www.goodyear.com)

**Google.com**

1600 Amphitheatre Parkway  
Mountain View, CA 94043  
650-253-0000  
[www.google.com](http://www.google.com)

**Graco Children's Products, Inc.**

Consumer Services  
150 Oaklands Blvd.  
Exton, PA 19341  
Toll free: 1-800-345-4109  
[www.gracobaby.com](http://www.gracobaby.com)

**Greyhound Lines, Inc.**

PO Box 660362  
Dallas, TX 75266-0362  
214-849-8000  
214-849-6246 (Baggage)  
Toll free: 1-800-231-2222 (Fares/Schedules)  
TTY: 1-800-345-3109  
[www.greyhound.com](http://www.greyhound.com)

**Guess? Inc.**

Customer Service  
1444 S. Alameda St.  
Los Angeles, CA 90021  
213-765-3100  
Toll free: 1-877-444-8377  
[www.guess.com](http://www.guess.com)

**Guinness Company**

801 Main Ave.  
Norwalk, CT 06851  
203-229-2100  
Toll free: 1-800-521-1591  
✉: [guinness@consumer-care.net](mailto:guinness@consumer-care.net)  
[www.guinness.com](http://www.guinness.com)

**H****H & R Block, Inc.**

Customer Support  
One H & R Block Way  
Kansas City, MO 64105  
[www.hrblock.com](http://www.hrblock.com)

**Hallmark Cards, Inc.**

Consumer Affairs  
PO Box 419034  
Mail Drop #216  
Kansas City, MO 64141  
Toll free: 1-800-425-5627  
[www.hallmark.com](http://www.hallmark.com)

**Hampton Inn & Suites**

See: Hilton Hospitality, Inc.  
Toll free: 1-800-426-7866  
[www.hamptoninn.com](http://www.hamptoninn.com)

**Hanes Hosiery**

Consumer Relations  
PO Box 3013  
Winston-Salem, NC 27102  
Toll free: 1-800-225-4872  
[www.haneshosiery.com](http://www.haneshosiery.com)

**Harry & David**

Customer Service  
2500 South Pacific Highway  
Medford, OR 97501-2675  
541-864-2121  
Toll free: 1-877-322-1200  
✉: [service@harryanddavid.com](mailto:service@harryanddavid.com)  
[www.harryanddavid.com](http://www.harryanddavid.com)

**Hartz Mountain Corporation**

Consumer Affairs  
400 Plaza Dr.  
Secaucus, NJ 07094  
Toll free: 1-800-275-1414  
[www.hartz.com](http://www.hartz.com)

**Hasbro, Inc.**

Consumer Affairs  
PO Box 200  
Dept. C-847  
Pawtucket, RI 02862-0200  
401-727-6899  
Toll free: 1-800-255-5516  
✉: [customersupport@hasbro.com](mailto:customersupport@hasbro.com)  
[www.hasbro.com](http://www.hasbro.com)

**Heinz North America**

Consumer Resource Center/  
Consumer Affairs  
PO Box 57  
Pittsburgh, PA 15230  
Toll free: 1-800-255-5750  
[www.heinz.com](http://www.heinz.com)

**Hershey Food Corporation**

Consumer Relations  
100 Crystal A Dr.  
Hershey, PA 17033  
Toll free: 1-800-468-1714  
[www.hersheys.com](http://www.hersheys.com)

**Hertz Corporation**

Consumer Relations  
PO Box 26120  
Oklahoma City, OK 73126  
Toll free: 1-800-654-4173  
TTY: 1-800-654-2280  
[www.hertz.com](http://www.hertz.com)

**Hewlett-Packard Company**

3000 Hanover St.  
Bldg. 6A Mail Stop 1247  
Palo Alto, CA 94304  
650-857-1501  
Toll free: 1-800-474-6836  
[www.hp.com](http://www.hp.com)

**Hilton Garden Inn**

See: Hilton Hospitality, Inc.  
Toll free: 1-877-782-9444  
[www.hiltongardeninn.com](http://www.hiltongardeninn.com)

**Hilton Hospitality, Inc.**

Guest Assistance  
755 Crossover Ln.  
Memphis, TN 38117  
901-374-6476  
Toll free: 1-800-445-8667  
[www.hilton.com](http://www.hilton.com)

**Holiday Inn/Holiday Inn Express**

See: InterContinental Hotels Group PLC  
Toll free: 1-800-465-4329  
[www.holiday-inn.com](http://www.holiday-inn.com)

**Home Depot USA, Inc.**

Customer Care  
2455 Paces Ferry Rd.  
Atlanta, GA 30339-4024  
770-433-8211  
Toll free: 1-800-466-3337  
Toll free: 1-800-430-3376 (Website Questions)  
✉: [customercare@homedepot.com](mailto:customercare@homedepot.com)  
[www.homedepot.com](http://www.homedepot.com)

**HomeGoods**

See: TJX Companies, Inc.  
Toll free: 1-800-888-0776  
[www.homegoods.com](http://www.homegoods.com)

**Home Shopping Network**

Customer Service  
PO Box 9090  
Clearwater, FL 33758  
Toll free: 1-800-284-3900 (Phone Orders)  
Toll free: 1-800-933-2887 (Online Orders)  
TTY: 1-800-753-5353  
[www.hsn.com](http://www.hsn.com)

**Homewood Suites**

See: Hilton Hospitality, Inc.  
Toll free: 1-800-225-5466  
[www.homewoodsuites.com](http://www.homewoodsuites.com)

**Hoover Company**

TTI Floor Care North America  
7005 Cochran Rd.  
Glenwillow, OH 44139  
Toll free: 1-800-944-9200  
[www.hoover.com](http://www.hoover.com)

**Hormel Foods Company**

Consumer Affairs  
One Hormel Pl.  
Austin, MN 55912  
Toll free: 1-800-523-4635  
[www.hormel.com](http://www.hormel.com)

**Howard Johnson, Inc.**

1910 8th Ave., NE  
Aberdeen, SD 57402-4090  
Toll free: 1-800-544-9881  
[www.hojo.com](http://www.hojo.com)

**Humana, Inc.**

PO Box 14601  
Lexington, KY 40512-4601  
502-580-1000  
Toll free: 1-800-448-6262  
[www.humana.com](http://www.humana.com)

**Hyatt Hotels & Resorts**

Consumer Affairs  
9805 Q St.  
Omaha, NE 68127  
402-592-6465  
Toll free: 1-800-323-7249  
[www.hyatt.com](http://www.hyatt.com)

**I****IBM Corporation**

One New Orchard Rd.  
Armonk, NY 10504-1722  
914-499-1900  
Toll free: 1-800-426-4968  
(Customer Service)  
TTY: 1-800-426-3383  
✉: [askibm@vnet.ibm.com](mailto:askibm@vnet.ibm.com)  
[www.ibm.com](http://www.ibm.com)

**Ikea**

Customer Relations  
420 Alan Wood Rd.  
Conshohocken, PA 19428  
Toll free: 1-800-434-4532  
[www.ikea.com](http://www.ikea.com)

**Intel**

Consumer Relations  
2200 Mission College Blvd.  
Santa Clara, CA 95054  
916-377-7000  
916-356-8080 (Headquarters)  
[www.intel.com](http://www.intel.com)

**InterContinental Hotels Group PLC**

Guest Relations  
PO Box 30321  
Salt Lake City, UT 84130-321  
Toll free: 1-800 621-0555  
[www.ihgplc.com](http://www.ihgplc.com)

**J****Jack in the Box, Inc.**

Guest Relations  
9330 Balboa Ave.  
San Diego, CA 92123-1516  
858-571-2121  
Toll free: 1-800-955-5225  
[www.jackinthebox.com](http://www.jackinthebox.com)

**Jackson Hewitt Tax Service, Inc.**

Three Sylvan Way, Suite 301  
Parsippany, NJ 07054  
Toll free: 1-800-234-1040  
[www.jacksonhewitt.com](http://www.jacksonhewitt.com)

**JanSport, Inc.**

2011 Farallon Dr.  
San Leandro, CA 94577  
501-614-4000  
Toll free: 1-800-558-3600  
✉: [consumer\\_relations@vfc.com](mailto:consumer_relations@vfc.com)  
[www.jansport.com](http://www.jansport.com)

**Janssen Pharmaceuticals, Inc.**

PO Box 200  
Titusville, NJ 08560  
Toll free: 1-800-526-7736  
[www.janssenpharmaceuticalsinc.com](http://www.janssenpharmaceuticalsinc.com)

**Jarden Consumer Solutions, Inc.**

Consumer Affairs  
2381 Executive Center Dr.  
Boca Raton, FL 34331  
Toll free: 1-800-458-8407  
[www.sunbeam.com](http://www.sunbeam.com)

**JCPenney Company, Inc.**

Corporate Customer Relations  
PO Box 10001  
Dallas, TX 75301-7311  
972-431-1000  
Toll free: 1-800-222-6161  
[www.jcpenney.com](http://www.jcpenney.com)

**J. Crew**

Customer Relations  
One Ivy Crescent  
Lynchburg, VA 24513-1001  
Toll free: 1-800-562-0258  
✉: [contactus@jcrew.com](mailto:contactus@jcrew.com)  
[www.jcrew.com](http://www.jcrew.com)

## Jenny Craig, Inc.

Customer Care  
5770 Fleet St.  
Carlsbad, CA 92008  
Toll free: 1-800-597-5366  
✉: WebCustomerService@jennycraig.com  
[www.jennycraig.com](http://www.jennycraig.com)

## JetBlue Airways Corporation

Customer Relations  
PO Box 17435  
Salt Lake City, UT 84117-7435  
Toll free: 1-800-538-2583  
TTY: 1-800-336-5530  
✉: promise@jetblue.com  
[www.jetblue.com](http://www.jetblue.com)

## Jiffy Lube International, Inc.

Customer Service  
PO Box 4427  
Houston, TX 77210-4458  
713-546-4100  
Toll free: 1-800-344-6933  
[www.jiffylube.com](http://www.jiffylube.com)

## John Hancock Financial Services, Inc.

601 Congress Street  
Boston, MA 02210-2805  
617-572-6000  
Toll free: 1-800-732-5543  
TTY: 1-800-832-5282  
[www.johnhancock.com](http://www.johnhancock.com)

## Johnson & Johnson Consumer Products, Inc.

PO Box 726  
Langhorne, PA 19047-0726  
732-524-0400  
Toll free: 1-800-526-3967  
[www.jnj.com](http://www.jnj.com)

## Just Born, Inc.

Consumer Relations  
1300 Stefkco Blvd.  
Bethlehem, PA 18017  
610-867-7568  
Toll free: 1-888-645-3453  
(Consumer Relations)  
✉: consumerrelations@justborn.com  
[www.justborn.com](http://www.justborn.com)

## JVC Company of America

Customer Care  
3600 Formosa Ave.  
Building N  
McAllen, TX 78503  
973-317-5000  
Toll free: 1-800-252-5722  
✉: customerrelations@jvc.com  
[www.jvcservice.com](http://www.jvcservice.com)

## K

### Kao Brands Company

Consumer Relations Dept.  
2535 Spring Grove Ave.  
Cincinnati, OH 45214  
[www.kaobrand.com](http://www.kaobrand.com)

### Kawasaki Motor Corporation, USA

Consumer Services  
PO Box 25252  
Santa Ana, CA 92799-5252  
949-460-5688  
[www.kawasaki.com](http://www.kawasaki.com)

### Kayak

55 N. Water St., Suite 1  
Norwalk, CT 06854  
[www.kayak.com](http://www.kayak.com)

### Kellogg Company

Consumer Affairs  
PO Box CAMB  
Battle Creek, MI 49016  
269-961-2000 (Corporate)  
Toll free: 1-800-962-1413  
[www.kelloggcompany.com](http://www.kelloggcompany.com)

### KFC

PO Box 725489  
Atlanta, GA 31139  
Toll free: 1-800-225-5532  
[www.kfc.com](http://www.kfc.com)

### Kimberly-Clark Corporation

Consumer Services  
Dept. INT  
PO Box 2020  
Neenah, WI 54957-2020  
Toll free: 1-888-525-8388  
[www.kimberly-clark.com](http://www.kimberly-clark.com)

### The Kirby Company

Customer Relations  
1920 W. 114th St.  
Cleveland, OH 44102  
Toll free: 1-800-494-8586  
✉: consumer@kirbywhq.com  
[www.kirby.com](http://www.kirby.com)

### KitchenAid

Customer Satisfaction Center  
553 Benson Rd.  
Benton Harbor, MI 49022  
269-923-5000  
Toll free: 1-800-422-1230 (Large Appliances)  
Toll free: 1-800-541-6390 (Small Appliances)  
[www.kitchenaid.com](http://www.kitchenaid.com)

## Kmart Corporation

Customer Service  
847-286-2500  
Toll free: 1-866-562-7848  
✉: help@customerservice.kmart.com  
[www.kmart.com](http://www.kmart.com)

## Kohler Company

444 Highland Dr.  
Kohler, WI 53044  
Toll free: 1-800-456-4537  
[www.kohler.com](http://www.kohler.com)

## Kohl's Corporation

Customer Service  
N56 W 17000 Ridgewood Dr.  
Menomonee Falls, WI 53051  
262-703-7000  
Toll free: 1-866-887-8884  
Toll free: 1-800-564-5740 (Credit)  
✉: customer.service@kohls.com  
[www.kohls.com](http://www.kohls.com)

## Kona Grill, Inc.

7150 E. Camelback Rd., #220  
Scottsdale, AZ 85251  
480-922-8100  
[www.konagrill.com](http://www.konagrill.com)

## Kraft Foods, Inc.

Consumer Relations  
One Kraft Court  
Glenview, IL 60025  
Toll free: 1-877-535-5666  
[www.kraftfoods.com](http://www.kraftfoods.com)

## Kroger Company

1014 Vine St.  
Cincinnati, OH 45202-1100  
Toll free: 1-800-576-4377  
[www.kroger.com](http://www.kroger.com)

## L

## LA Fitness International, LLC

Member Services  
PO Box 54170  
Irvine, CA 92619-1300  
949-255-7200  
[www.lafitness.com](http://www.lafitness.com)

## Land O'Lakes, Inc.

Consumer Affairs  
PO Box 64050  
St. Paul, MN 55164-9784  
Toll free: 1-800-328-4155  
(Consumer Affairs)  
[www.landolakes.com](http://www.landolakes.com)

**Lands End, Inc.**

Customer Service  
1 Lands End Ln.  
Dodgeville, WI 53595  
Toll free: 1-800-963-4816  
TTY: 1-800-541-3459  
[www.landsend.com](http://www.landsend.com)

**Lane Bryant**

777 S. State Rd. 7  
Margate, FL 33068  
Toll free: 1-866-886-4731  
[www.lanebryant.com](http://www.lanebryant.com)

**Lane Furniture**

Consumer Services  
PO Box 1627  
Highway 145 South  
Tupelo, MS 38802  
Toll free: 1-877-405-3745  
✉: [service@lanefurniture.com](mailto:service@lanefurniture.com)  
[www.lanefurniture.com](http://www.lanefurniture.com)

**La-Z-Boy, Inc.**

Consumer Services  
1284 N. Telegraph Rd.  
Monroe, MI 48162-3309  
Toll free: 1-800-375-6890  
✉: [cservice@la-z-boy.com](mailto:cservice@la-z-boy.com)  
[www.la-z-boy.com](http://www.la-z-boy.com)

**LeapFrog Enterprises, Inc.**

Customer Support  
6401 Hollis St., Suite 100  
Emeryville, CA 94608-1071  
Toll free: 1-800-701-5327  
✉: [support@leapfrog.com](mailto:support@leapfrog.com)  
[www.leapfrog.com](http://www.leapfrog.com)

**Leap Wireless International, Inc.**

Cricket Communications, LLC  
5887 Copley Dr.  
San Diego, CA 92111  
858-882-6000  
Toll free: 1-800-274-2538  
[www.leapwireless.com](http://www.leapwireless.com)

**Lee Jeans**

Consumer Services  
9001 W. 67th St.  
Merriam, KS 66202  
Toll free: 1-800-453-3348  
[www.lee.com](http://www.lee.com)

**L'eggs Products**

Consumer Relations  
1000 E. Hanes Mill Rd.  
Winston-Salem, NC 27105  
Toll free: 1-800-925-3447  
[www.leggs.com](http://www.leggs.com)

**LEGO Systems, Inc**

Consumer Affairs  
555 Taylor Rd.  
PO Box 1138  
Enfield, CT 06083-1138  
Toll free: 1-800-838-9647  
Toll free: 1-877-518-5346 (Shop at Home)  
[www.lego.com](http://www.lego.com)

**Lennox Industries, Inc.**

Consumer Affairs  
PO Box 799900  
Dallas, TX 75379  
Toll free: 1-800-953-6669  
[www.lennox.com](http://www.lennox.com)

**LensCrafters**

4000 Luxottica Pl.  
Mason, OH 45040  
513-765-6000  
Toll free: 1-877-753-6727  
[www.lenscrafters.com](http://www.lenscrafters.com)

**Levi Strauss & Company**

1155 Battery St.  
San Francisco, CA 94111  
415-501-6000  
Toll free: 1-866-860-8907  
✉: [customerservice@levisstore.com](mailto:customerservice@levisstore.com)  
[www.levi.com](http://www.levi.com)

**Lexmark International, Inc.**

740 W. New Circle Rd.  
Lexington, KY 40550  
Toll free: 1-800-539-6275  
[www.lexmark.com](http://www.lexmark.com)

**LG Electronics, Inc**

Customer Service  
PO Box 240007  
201 James Record Rd.  
Huntsville, AL 35813  
256-772-8860  
Toll free: 1-800-243-0000 (Appliances)  
Toll free: 1-800-793-8896 (Phones)  
[www.lge.com](http://www.lge.com)

**Liberty Mutual Insurance Group**

Customer Service  
100 Liberty Way  
Dover, NH 03820  
Toll free: 1-800-398-8924  
✉: [Liberty.Service@libertymutual.com](mailto:Liberty.Service@libertymutual.com)  
[www.libertymutual.com](http://www.libertymutual.com)

**Lillian Vernon Corporation**

Customer Service  
100 Lillian Vernon Dr.  
Virginia Beach, VA 23479-0002  
Toll free: 1-800-901-9291  
TTY: 303-682-7999  
✉: [custservice@lillianvernon.com](mailto:custservice@lillianvernon.com)  
[www.lillianvernon.com](http://www.lillianvernon.com)

**Limited Brands, Inc.**

Customer Service  
Three Limited Parkway  
Columbus, OH 43230  
614-415-7000  
Toll free: 1-800-945-5088  
[www.limitedbrands.com](http://www.limitedbrands.com)

**LinkedIn Corporation**

2029 Stierlin Ct.  
Mountain View, CA 94043  
[www.linkedin.com](http://www.linkedin.com)

**Little Tikes Company**

Consumer Services  
2180 Barlow Rd.  
Hudson, OH 44236  
Toll free: 1-800-321-0183  
✉: [littletikescare.com](mailto:littletikescare.com)  
[www.littletikescare.com](http://www.littletikescare.com)

**L.L. Bean, Inc.**

15 Casco St.  
Freeport, ME 04033-0001  
207-552-3028  
Toll free: 1-800-441-5713  
TTY: 1-800-545-0090  
[www.llbean.com](http://www.llbean.com)

**Loehmann's**

Customer Service  
2500 Halsey St.  
Bronx, NY 10461  
1-800-366-5634  
[www.loehmanns.com](http://www.loehmanns.com)

**Longhorn Steakhouse**

See: Darden Restaurants  
407-245-4000  
[www.longhornsteakhouse.com](http://www.longhornsteakhouse.com)

**Long John Silver's Restaurants, Inc.**

1900 Colonel Sanders Ln.  
Louisville, KY 40213  
[www.ljsilvers.com](http://www.ljsilvers.com)

**L'Oreal USA** 

575 Fifth Ave.  
New York, NY 10017  
212-818-1500 (Headquarters)  
Toll free: 1-800-322-2036  
[www.lorealusa.com](http://www.lorealusa.com)

**Lowe's Companies, Inc.**

Customer Care  
PO Box 1111  
North Wilkesboro, NC 28656  
Toll free: 1-800-445-6937  
✉: [customercare@lowes.com](mailto:customercare@lowes.com)  
[www.lowes.com](http://www.lowes.com)

**M****MAACO Franchising, Inc.**

610 Freedom Business Center  
Suite 200  
King of Prussia, PA 19406  
610-265-6606  
Toll free: 1-800-523-1180  
[www.maaco.com](http://www.maaco.com)

**Macy's**

Customer Service  
PO Box 8113  
Mason, OH 45040  
Toll free: 1-800-526-1202 (Customer Service)  
Toll free: 1-877-493-9207 (Credit)  
[www.macys.com](http://www.macys.com)

**Magic Chef**

Customer Service  
777 Mark St.  
Wood Dale, IL 49022  
Toll free: 1-888-775-0202  
[www.magicchef.com](http://www.magicchef.com)

**Magnavox**

See: Philips Consumer Electronics  
North America  
Toll free: 1-800-705-2000  
[www.magnavox.com](http://www.magnavox.com)

**Marriott International, Inc.**

Guest Relations  
1818 N. 90th St.  
Omaha, NE 68114-1315  
Toll free: 1-800-535-4028  
✉: [customer.care@marriott.com](mailto:customer.care@marriott.com)  
[www.marriott.com](http://www.marriott.com)

**Mars Chocolate North America** 

800 High St.  
Hackettstown, NJ 07840  
908-852-1000  
✉: [askus@masterfoodsusa.com](mailto:askus@masterfoodsusa.com)  
[www.masterfoods.com](http://www.masterfoods.com)

**Marshalls, Inc.**

See: TJX Companies, Inc.  
Toll free: 1-888-627-7425  
[www.marshallsonline.com](http://www.marshallsonline.com)

**Massachusetts Mutual Insurance Company (Mass Mutual)**

Customer Relations  
1295 State St.  
Springfield, MA 01111-0001  
Toll free: 1-800-272-2216 (Life Insurance)  
Toll free: 1-800-505-8952 (Long Term Insurance)  
[www.massmutual.com](http://www.massmutual.com)

**MasterCard Worldwide**

Consumer Inquiries  
(Contact your issuing bank first)  
2000 Purchase St.  
Purchase, NY 10577  
Toll free: 1-800-307-7309  
✉: [Consumer\\_Inquiries@mastercard.com](mailto:Consumer_Inquiries@mastercard.com)  
[www.mastercard.com](http://www.mastercard.com)

**Match.com, LLC**

PO Box 25472  
Dallas, TX 75225  
[www.match.com](http://www.match.com)

**Mattel, Inc.** 

Worldwide Consumer Affairs  
333 Continental Blvd.  
El Segundo, CA 90245-5012  
310-252-2000  
Toll free: 1-800-524-8697  
TTY: 1-800-382-7470  
[www.mattel.com](http://www.mattel.com)

**Maybelline, Inc.**

Consumer Affairs  
PO Box 1010  
Clark, NJ 07066  
Toll free: 1-800-944-0730  
[www.maybelline.com](http://www.maybelline.com)

**Mayflower Transit, LLC**

One Mayflower Dr.  
St. Louis, MO 63026  
636-305-4000  
Toll free: 1-800-241-1321  
Toll free: 1-800-325-9970 (Claims)  
[www.mayflower.com](http://www.mayflower.com)

**Maytag**

Customer Service  
553 Benson Rd.  
Benton Harbor, MI 49022  
Toll free: 1-800-344-1274  
[www.maytag.com](http://www.maytag.com)

**McCormick & Schmicks Seafood Restaurants**

720 S.W. Washington St., Suite 550  
Portland, OR 97205  
503-226-3440  
[www.mccormickandschmicks.com](http://www.mccormickandschmicks.com)

**McCormick & Company, Inc.** 

Consumer Affairs  
211 Schilling Circle  
Hunt Valley, MD 21031  
410-527-6000  
Toll free: 1-800-632-5847  
[www.mccormick.com](http://www.mccormick.com)

**McDonalds Corporation** 

Customer Satisfaction  
Department  
2111 McDonalds Dr  
Oak Brook, IL 60523  
Toll free: 1-800-244-6227  
[www.mcdonalds.com](http://www.mcdonalds.com)

**McKee Foods Corporation** 

PO Box 750  
Collegedale, TN 37315  
Toll free: 1-800-522-4499  
[www.mckeefoods.com](http://www.mckeefoods.com)

**Medco Health Solutions, Inc.**

Public Affairs  
100 Parsons Pond Dr.  
Franklin Lakes, NJ 07417  
201-269-3400  
Toll free: 1-800-631-7780  
[www.medco.com](http://www.medco.com)

**Meineke Car Care Centers, Inc.**

Customer Relations Department  
PO Box 32401  
128 S. Tryon St., Suite 900  
Charlotte, NC 28232-2401  
704-377-3070  
Toll free: 1-800-447-3070  
[www.meineke.com](http://www.meineke.com)

**Mellon Financial Corporation**

BNY Mellon Center  
Pittsburgh, PA 15258  
412-234-5000  
[www.mellon.com](http://www.mellon.com)

**The Mentholatum Company, Inc.**

Consumer Affairs  
707 Sterling Dr.  
Orchard Park, NY 14127  
716-677-2500  
Toll free: 1-800-688-9046  
[www.mentholatum.com](http://www.mentholatum.com)



**Merck & Co., Inc.**

Consumer Relations  
One Merck Dr.  
Whitehouse Station, NJ 08889  
[www.merck.com](http://www.merck.com)

**Merrill Lynch Company, Inc.**

(Contact local branch manager first)  
250 Vesey St.  
New York, NY 10080  
212-449-1000  
Toll free: 1-800-637-7455  
TTY: 1-800-657-3323  
[www.merrilllynch.com](http://www.merrilllynch.com)

**MetLife, Inc.**

200 Park Ave.  
New York, NY 10166  
Toll free: 1-800-638-5433  
[www.metlife.com](http://www.metlife.com)

**Michelin**

See: Bellisio Foods, Inc.  
218-723-5555  
✉: [michelin@bellisiofoods.com](mailto:michelin@bellisiofoods.com)  
[www.michelin.com](http://www.michelin.com)

**Michelin North America, Inc.**

Consumer Relations Department  
PO Box 19001  
Greenville, SC 29650  
Toll free: 1-866-866-6605  
[www.michelin-us.com](http://www.michelin-us.com)

**Microsoft Corporation**

Customer Service  
1 Microsoft Way  
Redmond, WA 98052-6399  
425-882-8080  
Toll free: 1-800-642-7676  
TTY: 1-800-892-5234  
[www.microsoft.com](http://www.microsoft.com)

**Midas, Inc.**

Consumer Relations  
1300 Arlington Heights Rd.  
Itasca, IL 60143  
Toll free: 1-800-621-8545  
[www.midas.com](http://www.midas.com)

**MillerCoors**

Consumer Affairs  
3939 W. Highland Blvd.  
Milwaukee, WI 53208  
Toll free: 1-800-645-5376  
✉: [contact@millercoors.com](mailto:contact@millercoors.com)  
[www.millercoors.com](http://www.millercoors.com)

**Milton Bradley**

See: Hasbro, Inc.  
Toll free: 1-888-836-7025  
✉: [customersupport@hasbro.com](mailto:customersupport@hasbro.com)  
[www.hasbro.com/miltonbradley](http://www.hasbro.com/miltonbradley)

**Mitsubishi Digital Electronics America, Inc.**

Consumer Relations Department  
9351 Jeronimo Rd.  
Irvine, CA 92618  
Toll free: 1-800-332-2119  
✉: [mdeaservice@mdea.com](mailto:mdeaservice@mdea.com)  
[www.mitsubishi-tv.com](http://www.mitsubishi-tv.com)

**Money Management International**

14141 Southwest Freeway  
Suite 1000  
Sugar Land, TX 77478-3494  
Toll free: 1-866-889-9347  
[www.moneymanagement.org](http://www.moneymanagement.org)

**Morgan Stanley**

Client Advocate  
1585 Broadway  
New York, NY 10036  
212-761-4000  
Toll free: 1-800-869-3326  
✉: [clientadvocate@morganstanley.com](mailto:clientadvocate@morganstanley.com)  
[www.morganstanley.com](http://www.morganstanley.com)

**Motel 6**

Guest Relations  
PO Box 326  
Worthington, OH 43085  
614-601-4089  
Toll free: 1-800-557-3435  
[www.motel6.com](http://www.motel6.com)

**Motorola Mobility, Inc.**

Corporate Communications  
600 N. U.S. Highway 45  
Libertyville, IL 60048  
847-523-5000  
Toll free: 1-800-331-6456  
TTY: 847-538-7116  
[www.motorola.com](http://www.motorola.com)

**Motts, Inc.**

Consumer Relations  
PO Box 869077  
Plano, TX 75086-9077  
Toll free: 1-800-426-4891  
[www.motts.com](http://www.motts.com)

**Mozilla Firefox** ♦

650 Castro St., Suite 300  
Mountain View, CA 94041-2021  
[www.mozilla.org](http://www.mozilla.org)

**Movado Group, Inc.**

650 From Rd., Suite 375  
Paramus, NJ 07652-3556  
201-267-8000  
Toll free: 1-800-810-2311  
[www.movadogroupinc.com](http://www.movadogroupinc.com)

**Mutual of Omaha Insurance Company**

Customer Service  
Mutual of Omaha Plaza  
Omaha, NE 68175  
402-342-7600  
Toll free: 1-800-228-7104  
Toll free: 1-800-775-1000 (Claims)  
✉: [individualclaims@mutualofomaha.com](mailto:individualclaims@mutualofomaha.com)  
[www.mutualofomaha.com](http://www.mutualofomaha.com)

**Myspace, LLC**

8391 Beverly Blvd., #349  
Los Angeles, CA 90048  
310-969-7400  
✉: [info@myspace.com](mailto:info@myspace.com)  
[www.myspace.com](http://www.myspace.com)

**N****Nabisco Foods Group**

See: Kraft Foods, Inc.  
Toll free: 1-800-622-4726  
[www.nabiscoworld.com](http://www.nabiscoworld.com)

**National Amusements, Inc.**

PO Box 9126  
Dedham, MA 02027-9126  
781-461-1600  
✉: [customer\\_service@national-amusements.com](mailto:customer_service@national-amusements.com)  
[www.national-amusements.com](http://www.national-amusements.com)

**National Car Rental System, Inc.**

Customer Services  
8420 St. John Industrial Dr.  
St. Louis, MO 63114  
Toll free: 1-800-468-3334  
TTY: 1-800-328-6323  
[www.nationalcar.com](http://www.nationalcar.com)

**Nationwide Mutual Insurance Company**

Customer Relations  
One Nationwide Plaza  
Columbus, OH 43215-2220  
Toll free: 1-877-669-6877 (Auto and Property Insurance)  
Toll free: 1-800-882-2822 (General Inquiries)  
Toll free: 1-800.848-6331 (Investments)  
[www.nationwide.com](http://www.nationwide.com)

**NaturaLawn of America**

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

**Nautica Enterprises, Inc.**

Consumer Relations  
 40 West 57th St.  
 New York, NY 10019  
 Toll free: 1-866-376-4184  
**www.nautica.com**

**The Neiman-Marcus Group, Inc.**

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

**Nestlé Purina PetCare Company**

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

**Nestlé USA**

Consumer Services Center  
 800 N. Brand Blvd.  
 Glendale, CA 91203  
 Toll free: 1-800-225-2270  
**www.nestle.com**

**Nestlé Waters North America, Inc.**

900 Long Ridge Rd.  
 Building 2  
 Stamford, CT 06902-1138  
 203-531-4100  
 Toll free: 1-866-676-1672  
**www.nestle-watersna.com**

**Netflix Inc.**

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

**Neutrogena Corporation**

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

**New England Financial**

See: MetLife, Inc.  
 Toll free: 1-800-388-4000  
**www.nefn.com**

**Newport News**

5100 City Line Rd.  
 Hampton, VA 23630-5100  
 Toll free: 1-800-759-3950  
 ✉: customercare@newport-news.com  
**www.newport-news.com**

**Newsweek, Inc.**

555 W. 18th St.  
 New York, NY 10011  
 Toll free: 1-800-631-1040  
 ✉: newsweek@emailcustomerservice.com  
**www.newsweek.com**

**New York and Company**

Customer Service  
 450 W. 33rd St.  
 Fifth Floor  
 New York, NY 10001  
 Toll free: 1-800-723-5333  
**www.nyandcompany.com**

**New York Life Insurance Company**

Corporate Compliance  
 Department  
 One Rockwood Rd.  
 Sleepy Hollow, NY 10591  
 Toll free: 1-800-710-7945  
**www.newyorklife.com**

**Nexus Products Company**

Toll free: 1-800-444-6399  
**www.nexus.com**

**Nickelodeon**

1515 Broadway  
 New York, NY 10036  
 212-846-2543  
**www.nick.com**

**Nike, Inc.**

Consumer Services  
 PO Box 4027  
 One Bowerman Dr.  
 Beaverton, OR 97005  
 503-671-6453  
 Toll free: 1-800-344-6453  
**www.nike.com**

**Nikon, Inc.**

Consumer Affairs  
 1300 Walt Whitman Rd.  
 Melville, NY 11747-3064  
 631-547-4200  
 310-414-8107 (Parts)  
 Toll free: 1-800-645-6687 (Technical  
 and Service Repair)  
**www.nikonusa.com**

**Nine West Group, Inc.**

Customer Relations  
 9 West Plaza  
 1129 Westchester Ave.  
 White Plains, NY 10604  
 914-640-6400  
 Toll free: 1-800-999-1877  
**www.ninewest.com**

**Nintendo**

4820 150th Ave., NE  
 Redmond, WA 98052  
 Toll free: 1-800-255-3700  
**www.nintendo.com**

**Nokia USA**

Customer Contact Center  
 6021 Connection Dr.  
 Irving, TX 75039  
 Toll free: 1-888-665-4228  
 TTY: 1-800-246-6542  
 ✉: customercare@nokia.com  
**www.nokia.com**

**Nordstrom, Inc.**

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

**Norelco Consumer Products Company**

See: Philips Consumer Electronics  
 North America  
 Toll free: 1-800-243-3050  
**www.usa.philips.com**

**North American Van Lines**

Claims Department  
 PO Box 988  
 Ft. Wayne, IN 46801-0988  
 Toll free: 1-800-348-2111  
**www.navl.com**

**The North Face, Inc.**

Customer Service  
2013 Fallon Dr.  
San Leandro, CA 94577  
Toll free: 1-888-863-1968  
Toll free: 1-855-500-8639  
(Warranties)  
✉: [tnfsupport@vfc.com](mailto:tnfsupport@vfc.com)  
[www.thenorthface.com](http://www.thenorthface.com)

**Northwestern Mutual Life Insurance Company**

Corporate Relations  
720 E. Wisconsin Ave.  
Milwaukee, WI 53202-4797  
414-271-1444  
[www.northwesternmutual.com](http://www.northwesternmutual.com)

**Norwegian Cruise Lines**

Guest Relations  
7665 Corporate Center Dr.  
Miami, FL 33126  
Toll free: 1-866-625-1164  
Toll free: 1-866-584-9756 (Special Needs)  
[www.ncl.com](http://www.ncl.com)

**Novartis Pharmaceuticals Corporation**

Customer Interaction Center  
One Health Plaza  
East Hanover, NJ 07936-1080  
862-778-8300  
Toll free: 1-888-669-6682  
[www.pharma.us.novartis.com](http://www.pharma.us.novartis.com)

**The NutraSweet Company**

Customer Service  
10 S. Wacker Dr.  
Chicago, IL 60606  
Toll free: 1-800-323-5321  
[www.nutrasweet.com](http://www.nutrasweet.com)

**NutriSystem, Inc.**

Customer Service  
600 Office Center Dr.  
Fort Washington, PA 19034  
215-706-5300  
Toll free: 1-800-585-5483  
✉: [feedback@nutrisystem.com](mailto:feedback@nutrisystem.com)  
[www.nutrisystem.com](http://www.nutrisystem.com)

**O****Ocean Spray Cranberries, Inc.**

Consumer Affairs Department  
One Ocean Spray Dr.  
Lakeville-Middleboro, MA 02349  
Toll free: 1-800-662-3263  
[www.oceanspray.com](http://www.oceanspray.com)

**Office Depot, Inc.**

PO Box 5009  
Boca Raton, FL 33431-0809  
Toll free: 1-800-463-3768  
[www.officedepot.com](http://www.officedepot.com)

**OfficeMax, Inc.**

Customer Service  
263 Shuman Blvd.  
Naperville, IL 60563  
630-438-7800  
Toll free: 1-800-283-7674  
✉: [online@officemax.com](mailto:online@officemax.com)  
[www.officemax.com](http://www.officemax.com)

**Old Navy**

Customer Relations  
200 Old Navy Ln.  
Grove City, OH 43123-8605  
Toll free: 1-800-653-6289  
TTY: 1-800-449-4253  
✉: [custserv@oldnavy.com](mailto:custserv@oldnavy.com)  
[www.oldnavy.com](http://www.oldnavy.com)

**Olive Garden**

See: Darden Restaurants  
PO Box 695017  
Orlando, FL 32869  
Toll free: 1-800-331-2729  
[www.olivegarden.com](http://www.olivegarden.com)

**Olympus America**

3500 Corporate Parkway  
PO Box 610  
Center Valley, PA 18034-0610  
Toll free: 1-800-622-6372  
Toll free: 1-888-553-4448 (Digital Cameras)  
[www.olympusamerica.com](http://www.olympusamerica.com)

**Omni Hotels**

Guest Relations  
420 Decker Dr.  
Irving, TX 75062  
Toll free: 1-800-809-6664  
[www.omnihotels.com](http://www.omnihotels.com)

**1-800-FLOWERS**

Customer Satisfaction Department  
One Old Country Rd., Suite 500  
Carle Place, NY 11514  
Toll free: 1-800-356-9377  
Toll free: 1-800-716-4851 (Customer Service)  
[www.1800flowers.com](http://www.1800flowers.com)

**On the Border**

See: Brinker International  
Toll free: 1-800-682-6882  
[www.ontheborder.com](http://www.ontheborder.com)

**Orbitz, Inc.**

Customer Service  
500 W. Madison St.  
Chicago, IL 60661  
Toll free: 1-888-656-4546  
[www.orbitz.com](http://www.orbitz.com)

**Orkin**

Customer Care Center  
2170 Piedmont Rd., NE  
Atlanta, GA 30324  
Toll free: 1-888-675-4662  
[www.orkin.com](http://www.orkin.com)

**Oster**

See: Jarden Consumer Solutions, Inc.  
Toll free: 1-800-334-0759  
[www.oster.com](http://www.oster.com)

**Outback Steakhouse**

2202 N. West Shore Blvd.  
Suite 500  
Tampa, FL 33607-5761  
813-282-1225  
✉: [newsoutback@outback.com](mailto:newsoutback@outback.com)  
[www.outback.com](http://www.outback.com)

**Overstock.com, Inc.**

Customer Service  
6350 S. 3000 E  
Salt Lake City, UT 84121  
Toll free: 1-800-843-2446  
[www.overstock.com](http://www.overstock.com)

**Owens Corning**

Consumer Relations  
One Owens Corning Parkway  
Toledo, OH 43659  
Toll free: 1-800-438-7465  
✉: [answers@answers.owenscorning.com](mailto:answers@answers.owenscorning.com)  
[www.owenscorning.com](http://www.owenscorning.com)

**P****Palm, Inc.**

Customer Service  
950 W. Maude Ave.  
Sunnyvale, CA 94085  
408-617-7000  
Toll free: 1-877-426-3777  
[www.palm.com](http://www.palm.com)

**Panasonic Company**

Consumer Affairs  
Panazip 2F-3  
One Panasonic Way  
Secaucus, NJ 07094  
201-348-7000  
Toll free: 1-800-211-7262  
[www.panasonic.com](http://www.panasonic.com)

**Papa Johns International, Inc.**

PO Box 99900  
Louisville, KY 40269-9990  
502-261-4987  
Toll free: 1-877-547-7272  
[www.papajohns.com](http://www.papajohns.com)

**Pathmark Stores, Inc.**

Customer Relations  
Two Paragon Dr.  
Montvale, NJ 07645  
Toll free: 1-866-443-7374  
✉: [customers@pathmark.com](mailto:customers@pathmark.com)  
[www.pathmark.com](http://www.pathmark.com)

**Payless ShoeSource, Inc.**

Customer Service  
3231 S.E. Sixth Ave.  
Topeka, KS 66607  
Toll free: 1-877-474-6379  
✉: [CustomerService@csr.payless.com](mailto:CustomerService@csr.payless.com)  
[www.payless.com](http://www.payless.com)

**PayPal.com**

2211 N. First St.  
San Jose, CA 95131  
402-935-2050  
[www.paypal.com](http://www.paypal.com)

**PearleVision**

Customer Service  
4000 Luxottica Pl.  
Mason, OH 45040  
Toll free: 1-800-937-3937  
[www.pearlevision.com](http://www.pearlevision.com)

**Pennzoil**

See: Shell Oil Company  
713-546-4000  
Toll free: 1-800-237-8045  
[www.pennzoil.com](http://www.pennzoil.com)

**Pep Boys Auto**

3111 W. Allegheny Ave.  
Philadelphia, PA 19132  
Toll free: 1-800-737-2697  
✉: [custserv@pepboys.com](mailto:custserv@pepboys.com)  
[www.pepboys.com](http://www.pepboys.com)

**Pepperidge Farm, Inc.**

Consumer Affairs  
595 Westport Ave.  
Norwalk, CT 06851  
Toll free: 1-888-737-7374  
[www.pepperidgefarm.com](http://www.pepperidgefarm.com)

**Pepsi-Cola Company**

Public Affairs  
700 Anderson Hill Rd.  
Purchase, NY 10577  
914-253-2000  
Toll free: 1-800-433-2652  
[www.pepsico.com](http://www.pepsico.com)

**Perdue Farms, Inc.**

Consumer Relations  
PO Box 1656  
Horsham, PA 19044-6656  
Toll free: 1-800-473-7383  
[www.perdue.com](http://www.perdue.com)

**Petco**

Toll free: 1-877-738-6742  
[www.petco.com](http://www.petco.com)

**PetSmart, Inc.**

Customer Service  
1435 International Dr.  
Eau Claire, WI 54701  
Toll free: 1-888-839-9638  
✉: [CustomerCare@petsmart.com](mailto:CustomerCare@petsmart.com)  
[www.petsmart.com](http://www.petsmart.com)

**P.F. Chang's China Bistro, Inc.**

7676 E. Pinnacle Peak Rd.  
Scottsdale, AZ 85255  
Toll free: 1-866-732-4264  
[www.pfchangs.com](http://www.pfchangs.com)

**Pfizer, Inc.**

Consumer Affairs  
PO Box 2219  
Chattanooga, TN 37409-0219  
212-733-2323  
Toll free: 1-800-879-3477  
(Customer Response)  
Toll free: 1-800-438-1985 (Medical Questions)  
[www.pfizer.com](http://www.pfizer.com)

**Pharmavite Corporation**

Consumer Affairs  
PO Box 9606  
Mission Hills, CA 91346-9606  
818-221-6200  
Toll free: 1-800-276-2878 (Nature Made)  
Toll free: 1-888-676-9569 (Soy Joy)  
[www.pharmavite.com](http://www.pharmavite.com)

**Philip Morris USA**

Quality Department  
PO Box 18583  
Pittsburgh, PA 15236  
804-274-2000  
Toll free: 1-800-343-0975  
[www.philipmorrisusa.com](http://www.philipmorrisusa.com)

**Philips Consumer Electronics North America**

Customer Service  
3000 Minuteman Rd., Mail Stop 109  
Andover, MA 01810  
Toll free: 1-888-744-5477  
[www.philips.com](http://www.philips.com)

**Phillips-Van Heusen Corporation**

Customer Services  
1001 Frontier Rd., Mail Stop 44  
Bridgewater, NJ 08807  
Toll free: 1-800-388-9122 (Van Heusen)  
Toll free: 1-800-950-2277 (Bass)  
Toll free: 1-800-866-7292 (Izod)  
Toll free: 1-866-214-6694 (Calvin Klein)  
[www.pvh.com](http://www.pvh.com)

**Pinnacle Foods Group, LLC**

PO Box 3900  
Peoria, IL 61612  
[www.pinnaclefoodscorp.com](http://www.pinnaclefoodscorp.com)

**Pioneer Electronics Service, Inc.**

Customer Service  
Toll free: 1-800-228-7221 (Parts)  
Toll free: 1-800-421-1404 (General Service)  
[www.pioneerelectronics.com](http://www.pioneerelectronics.com)

**Pirelli Tire Corporation**

100 Pirelli Dr.  
Rome, GA 30161  
Toll free: 1-800-747-3554  
[www.us.pirelli.com](http://www.us.pirelli.com)

**Pizza Hut**

See: YUM! Brands, Inc.  
14841 Dallas Parkway  
Plano, TX 75054  
972-338-7700  
Toll free: 1-800-948-8488  
[www.pizzahut.com](http://www.pizzahut.com)

**Playskool**

See: Hasbro, Inc.  
Toll free: 1-800-752-9755  
✉: [customersupport@hasbro.com](mailto:customersupport@hasbro.com)  
[www.hasbro.com/playskool](http://www.hasbro.com/playskool)

**PlayStation**

See: Sony Corporation of America  
Toll free: 1-800-345-7669  
[www.us.playstation.com](http://www.us.playstation.com)

**Playtex Products, Inc.**

Consumer Affairs  
PO Box 537  
Neenah, WI 54957  
Toll free: 1-888-310-4290  
[www.playtexproductsinc.com](http://www.playtexproductsinc.com)

**Polaroid Corporation**

Customer Care Center  
4400 Baker Ave.  
Minnetonka, MN 55343  
Toll free: 1-800-765-2764 (Product Support)  
Toll free: 1-888-312-2615 (Order Support)  
✉: [info@polaroid.com](mailto:info@polaroid.com)  
[www.polaroid.com](http://www.polaroid.com)

**Polo/Ralph Lauren Corporation**

Consumer Relations  
625 Madison Ave., 11th Floor  
New York, NY 10022  
Toll free: 1-888-475-7674  
✉: [customerassistance@ralphlauren.com](mailto:customerassistance@ralphlauren.com)  
[www.polo.com](http://www.polo.com)

**Popeyes Louisiana Kitchen**

AFC Enterprises, Inc.  
Customer Relations  
5555 Glenridge Connector, NE  
Suite 300  
Atlanta, GA 30342  
404-459-4450  
Toll free: 1-877-767-3937  
✉: [popeyescommunications@popeyes.com](mailto:popeyescommunications@popeyes.com)  
[www.popeyes.com](http://www.popeyes.com)

**Prestige Brands**

Office of Consumer Affairs  
90 N. Broadway  
Irvington, NY 10533  
Toll free: 1-800-443-4908  
[www.prestigebrandsinc.com](http://www.prestigebrandsinc.com)

**Price Chopper Supermarkets**

Consumer Services  
461 Nott St.  
Schenectady, NY 12308  
518-355-5000  
Toll free: 1-800-666-7667  
[www.pricechopper.com](http://www.pricechopper.com)

**Priceline.com, Inc.**

800 Connecticut Ave.  
Norwalk, CT 06854  
Toll free: 1-800-774-2354  
[www.priceline.com](http://www.priceline.com)

**Princess Cruise Lines**

24844 Avenue Rockefeller  
Santa Clarita, CA 91355  
Toll free: 1-800-774-6237  
✉: [customerrelations@princesscruises.com](mailto:customerrelations@princesscruises.com)  
[www.princess.com](http://www.princess.com)

**The Procter & Gamble Company**

Consumer Relations  
PO Box 599  
Cincinnati, OH 45201  
513-983-1100  
Toll free: (Toll free numbers appear on all labels)  
[www.pg.com](http://www.pg.com)

**The Progressive Corporation**

Customer Service  
6300 Wilson Mills Rd.  
Mayfield Village, OH 44143  
440-461-5000 (Corporate)  
Toll free: 1-800-776-4737  
[www.progressive.com](http://www.progressive.com)

**Prudential Financial, Inc.**

Policyowner Relations Dept.  
One Corporate Drive  
Shelton, CT 06484  
Toll free: 1-800-778-2255 (Insurance)  
Toll free: 1-888-778-2888 (Annuities)  
Toll free: 1-800-732-0416 (Long-Term Care)  
TTY: 1-800-526-8061  
[www.prudential.com](http://www.prudential.com)

**Publishers Clearing House**

Consumer Affairs  
382 Channel Dr.  
Port Washington, NY 11050  
516-883-5432  
Toll free: 1-800-459-4724  
[www.pch.com](http://www.pch.com)

**Publix**

Consumer Relations  
PO Box 407  
Lakeland, FL 33802-0407  
1-800-242-1227  
Toll free: 1-800-242-1227  
[www.publix.com](http://www.publix.com)

## Q

**Qdoba Mexican Grill**

4865 Ward Rd., Suite 500  
Wheat Ridge, CO 80033-1902  
720-898-2300  
Toll free: 1-888-497-3622  
✉: [info@qdoba.com](mailto:info@qdoba.com)  
[www.qdoba.com](http://www.qdoba.com)

**The Quaker Oats Company**

Consumer Response/QTG  
PO Box 049003  
Chicago, IL 60604-9003  
312-821-1000  
Toll free: 1-800-367-6287  
[www.quakeroats.com](http://www.quakeroats.com)

**QuikTrip Corporation**

PO Box 3475  
Tulsa, OK 74101  
918-615-7700  
Toll free: 1-800-848-1966  
[www.quiktrip.com](http://www.quiktrip.com)

**Quiznos**

1001 17th St., Suite 200  
Denver, CO 80202  
720-359-3300 (Headquarters)  
Toll free: 1-866-486-2783 (Customer Comments)  
[www.quiznos.com](http://www.quiznos.com)

**QVC, Inc.**

Customer Service  
1200 Wilson Drive at Studio Park  
West Chester, PA 19380  
Toll free: 1-800-367-9444  
TTY: 1-800-544-3316  
✉: [QVCcares@QVC.com](mailto:QVCcares@QVC.com)  
[www.qvc.com](http://www.qvc.com)

## R

**Radio Shack Corporation**

Customer Care  
Riverfront Campus, Mail Stop #CF4-216  
300 Radio Shack Circle  
Fort Worth, TX 76102-1964  
817-415-3011  
Toll free: 1-800-843-7422  
✉: [RadioShack.Customer.Care@RadioShack.com](mailto:RadioShack.Customer.Care@RadioShack.com)  
[www.radioshack.com](http://www.radioshack.com)

**Radisson Hotels Resorts**

11340 Blondo St., Suite 100  
Omaha, NE 68164  
Toll free: 1-800-615-7253  
[www.radisson.com](http://www.radisson.com)

**Ramada Inn**

See: Wyndham Hotel Group  
Toll free: 1-800-828-6644  
[www.ramada.com](http://www.ramada.com)

**Reckitt Benckiser, Inc.** 

Consumer Relations  
PO Box 224  
Parsippany, NJ 07054-0224  
Toll free: 1-800-228-4722  
✉: [corpcomms@reckittbenckiser.com](mailto:corpcomms@reckittbenckiser.com)  
[www.reckittbenckiser.com](http://www.reckittbenckiser.com)

**Red Lobster**

Guest Relations  
1000 Darden Center Dr.  
Orlando, FL 32837  
407-245-4000  
Toll free: 1-800-562-7837  
[www.redlobster.com](http://www.redlobster.com)

**Regal Ware, Inc.**

Consumer Service  
1675 Reigle Dr.  
Kewaskum, WI 53040  
262-626-2121  
✉: [info@regalware.com](mailto:info@regalware.com)  
[www.regalware.com](http://www.regalware.com)

**Remington Products Company**

Consumer Services  
PO Box 1  
DeForest, WI 53532  
Toll free: 1-800-392-6544  
✉: [ContactUs@remingtonproducts.com](mailto:ContactUs@remingtonproducts.com)  
[www.remington-products.com](http://www.remington-products.com)

**Rent-A-Center**

Customer Service  
5501 Headquarters Dr.  
Plano, TX 75024  
Toll free: 1-800-422-8186  
[www.rentacenter.com](http://www.rentacenter.com)

**Residence Inn**

See: Marriott International, Inc.  
Toll free: 1-800-228-2800  
[www.residenceinn.com](http://www.residenceinn.com)

**Rich Products**

Consumer Relations  
PO Box 20670  
127 Airport Rd.  
St. Simons Island, GA 31522  
912-638-5000  
Toll free: 1-888-732-7251  
✉: [rsp-consumer.relations@rich.com](mailto:rsp-consumer.relations@rich.com)  
[www.rich.com](http://www.rich.com)

**Rite Aid Corporation**

Customer Support  
PO Box 3165  
Harrisburg, PA 17105  
717-761-2633  
Toll free: 1-800-748-3243  
Toll free: 1-888-213-9920 (Rebates)  
TTY: 1-800-821-1833  
[www.riteaid.com](http://www.riteaid.com)

**Rolex Watch USA, Inc.**

665 5th Ave., 5th Floor  
New York, NY 10022  
212-758-7700  
[www.rolex.com](http://www.rolex.com)

**Roto-Rooter Corporation**

225 E. 5th Street  
Cincinnati, OH 45202  
513-762-6690  
Toll free: 1-800-438-7686  
[www.rotorooter.com](http://www.rotorooter.com)

**Royal Caribbean International**

Corporate Guest Relations  
1050 Caribbean Way  
Miami, FL 33132  
Toll free: 1-800-256-6649  
Toll free: 1-800-398-9819 (Website)  
[www.royalcaribbean.com](http://www.royalcaribbean.com)

**Rubbermaid**

Consumer Services  
3320 W. Market St.  
Fairlawn, OH 44333  
Toll free: 1-888-895-2110  
[www.rubbermaid.com](http://www.rubbermaid.com)

**Ruth's Chris Steakhouse**

Ruth's Hospitality Group, Inc.  
400 International Parkway, #325  
Heathrow, FL 32746-5500  
407-333-7440  
[www.ruthschris.com](http://www.ruthschris.com)

**S****Safeway, Inc.**

Customer Service Center  
MS 10501  
PO Box 29093  
Phoenix, AZ 85038-9093  
Toll free: 1-877-723-3929  
[www.safeway.com](http://www.safeway.com)

**Saks Fifth Avenue**

Customer Relations  
PO Box 10327  
Jackson, MS 39289  
212-940-5027  
Toll free: 1-877-551-7257  
✉: [service@saks.com](mailto:service@saks.com)  
[www.saks.com](http://www.saks.com)

**Sam's Club**

Member Service  
608 S.E. Simple Savings Dr.  
Bentonville, AR 72716-0745  
Toll free: 1-888-746-7726  
[www.samsclub.com](http://www.samsclub.com)

**Samsonite Corporation**

Customer Service  
575 West St., Suite 110  
Mansfield, MA 02048  
Toll free: 1-800-765-2247  
Toll free: 1-800-262-8282 (Warranty)  
✉: [questions@samsonite.com](mailto:questions@samsonite.com)  
[www.samsonite.com](http://www.samsonite.com)

**Samsung Electronics America**

Customer Service and Technical Support  
85 Challenger Rd.  
Ridgefield Park, NJ 07660  
Toll free: 1-800-726-7864  
Toll free: 1-888-987-4357 (Mobile Phones)  
TTY: 1-888-899-7608  
[www.samsung.com](http://www.samsung.com)

**Sanofi-Aventis U.S., LLC**

55 Corporate Dr.  
Bridgewater, NJ 08807-2854  
Toll free: 1-800-981-2491  
[www.sanofi.us](http://www.sanofi.us)

**Sara Lee Foods** 

Consumer Affairs  
PO Box 756  
Neenah, WI 54957-0756  
Toll free: 1-800-323-7117 (Bakery)  
Toll free: 1-800-925-3326 (Meats)  
Toll free: 1-800-392-7733 (Body Care)  
[www.saraleefoods.com](http://www.saraleefoods.com)

**Sargento Foods Inc.** 

Consumer Affairs  
One Persnickety Pl.  
Plymouth, WI 53073  
920-893-8484 (Corporate)  
Toll free: 1-800-243-3737  
[www.sargento.com](http://www.sargento.com)

**Schering-Plough HealthCare Products, Inc.**

See: Merck & Co., Inc.  
[www.merck.com](http://www.merck.com)

**Schering-Plough HealthCare Products, Inc.**

Consumer Relations  
One Merck Dr.  
Whitehouse Station, NJ 08889  
908-298-4000  
Toll free: 1-800-317-2165  
[www.schering-plough.com](http://www.schering-plough.com)

**SC Johnson and Son, Inc.**

1525 Howe St.  
Racine, WI 53403  
Toll free: 1-800-494-4855  
[www.scjohnsonwax.com](http://www.scjohnsonwax.com)

**The Scotts Company**

Help Center  
14111 Scottslawn Rd.  
Marysville, OH 43041  
Toll free: 1-888-270-3714  
[www.scotts.com](http://www.scotts.com)

**Seabourn Cruise Line**

Guest Relations  
300 Elliott Ave., W  
Seattle, WA 98119  
206-626-9179  
Toll free: 1-866-755-5619  
✉: [guestrelations@seabourn.com](mailto:guestrelations@seabourn.com)  
[www.seabourn.com](http://www.seabourn.com)

**Sealy Corporation**

Consumer Support  
One Office Parkway at Sealy Dr.  
Trinity, NC 27370  
Toll free: 1-800-697-3259  
[www.sealy.com](http://www.sealy.com)

**Sears, Roebuck and Company**

Sears National Customer Relations  
3333 Beverly Rd.  
Hoffman Estates, IL 60179  
847-286-2500  
Toll free: 1-800-549-4505 (Retail)  
Toll free: 1-800-697-3277 (Online)  
TTY: 1-800-659-7017  
[www.sears.com](http://www.sears.com)

**Seneca Foods Corporation**

Consumer Affairs  
3736 S. Main St.  
Marion, NY 14505  
315-926-8100  
Toll free: 1-800-872-1110  
[www.senecafoods.com](http://www.senecafoods.com)

**Serta, Inc.**

Customer Service  
Three Golf Center #392  
Hoffman Estates, IL 60169  
847-645-0200  
Toll free: 1-888-557-3782  
✉: [customer.service@serta.com](mailto:customer.service@serta.com)  
[www.serta.com](http://www.serta.com)

**7-Eleven, Inc.**

Customer Relations  
Location 231  
PO Box 711  
Dallas, TX 75221-0711  
Toll free: 1-800-255-0711  
[www.7-eleven.com](http://www.7-eleven.com)

**Sharp Electronics Corporation**

Customer Service  
Sharp Plaza  
Mahwah, NJ 07495  
Toll free: 1-800-237-4277  
[www.sharppusa.com](http://www.sharppusa.com)

**Shell Oil Company**

Customer Care  
PO Box 2463  
Houston, TX 77252  
713-241-6161 (Headquarters)  
Toll free: 1-888-467-4355  
Toll free: 1-800-331-3703 (Shell Card)  
✉: [ShellCustomerCare@shell.com](mailto:ShellCustomerCare@shell.com)  
[www.shellus.com](http://www.shellus.com)

**Sheraton Hotels**

See: Starwood Hotels & Resorts Worldwide, Inc.  
[www.sheraton.com](http://www.sheraton.com)

**Sherwin-Williams Company**

Midland Building  
101 Prospect Ave., NW  
PO Box 647  
Cleveland, OH 44115  
216-515-4825  
Toll free: 1-800-474-3794  
[www.sherwin-williams.com](http://www.sherwin-williams.com)

**Simmons Bedding Company**

Consumer Service  
One Concourse Parkway  
Suite 800  
Atlanta, GA 30328-6188  
Toll free: 1-877-399-9397  
[www.simmons.com](http://www.simmons.com)

**Slim-Fast Foods Company**

Consumer Services Department  
920 Sylvan Ave.  
Second Floor  
Englewood Cliffs, NJ 07632  
Toll free: 1-800-754-6327  
✉: [support@slimfast.com](mailto:support@slimfast.com)  
[www.slimfast.com](http://www.slimfast.com)

**Sonesta International Hotels Corporation**

116 Huntington Ave.  
Boston, MA 02116  
617-421-5447  
Toll free: 1-800-766-3782  
✉: [info@sonesta.com](mailto:info@sonesta.com)  
[www.sonesta.com](http://www.sonesta.com)

**Sony Corporation of America**

Customer Service  
Consumer Information Service Center  
12451 Gateway Blvd.  
Fort Myers, FL 33913  
239-768-7547  
Toll free: 1-866-456-7669  
Toll free: 1-800-345-7669 (PlayStation)  
[www.sony.com](http://www.sony.com)

**Southwest Airlines**

Customer Relations Department  
PO Box 36647-1CR  
Dallas, TX 75235  
214-932-0333  
Toll free: 1-800-435-9792  
TTY: 1-800-533-1305  
[www.southwest.com](http://www.southwest.com)

**Spiegel Brands, Inc.**

Customer Satisfaction  
One Spiegel Ave.  
Hampton, VA 23630-5367  
Toll free: 1-800-222-5680  
✉: [clientservices@spiegel.com](mailto:clientservices@spiegel.com)  
[www.spiegel.com](http://www.spiegel.com)

**Spirit Airlines**

2800 Executive Way  
Miramar, FL 33025  
Toll free: 1-800-772-7117  
✉: [customer@spirit.com](mailto:customer@spirit.com)  
[www.spiritair.com](http://www.spiritair.com)

**Springs Global, Inc.**

Public Relations Department of Corporate Communication  
PO Box 70  
Fort Mill, SC 29716  
Toll free: 1-888-926-7888  
Toll free: 1-800-221-6352 (Window Products)  
[www.springs.com](http://www.springs.com)

## Sprint Nextel

KSOPHT0101-Z4300  
6391 Sprint Parkway  
Overland Park, KS 66251-4300  
Toll free: 1-888-211-4727 (Sprint Phones)  
Toll free: 1-800-639-6111 (Nextel Phones)  
Toll free: 1-800-877-4646 (Wireline Service)  
[www.sprint.com/consumerinfo](http://www.sprint.com/consumerinfo)

## Stanley Hardware

Customer Service  
480 Myrtle St.  
New Britain, CT 06053  
Toll free: 1-800-622-4393  
[www.stanleyhardware.com](http://www.stanleyhardware.com)

## Staples, Inc.

Consumer Affairs  
500 Staples Dr.  
Framingham, MA 01702  
Toll free: 1-800-378-2753  
[www.staples.com](http://www.staples.com)

## Starbucks

Customer Relations  
PO Box 3717  
Seattle, WA 98124-3717  
Toll free: 1-800-782-7282  
[www.starbucks.com](http://www.starbucks.com)

## Starwood Hotels & Resorts Worldwide, Inc.

Customer Service  
PO Box 6020  
Lancaster, CA 93539  
914-640-8100 (Headquarters)  
Toll free: 1-800-625-5144  
✉: [customercare@starwoodhotels.com](mailto:customercare@starwoodhotels.com)  
[www.starwoodhotels.com](http://www.starwoodhotels.com)

## State Farm

Executive Customer Service  
One State Farm Plaza  
Bloomington, IL 61710  
309-766-6393  
✉: [info@statefarm.com](mailto:info@statefarm.com)  
[www.statefarm.com](http://www.statefarm.com)

## Stein Mart

1200 Riverplace Blvd.  
Jacksonville, FL 32207  
904-346-1500  
Toll free: 1-888-783-4662  
✉: [e-customerservice@steinmart.com](mailto:e-customerservice@steinmart.com)  
[www.steinmart.com](http://www.steinmart.com)

## Stop & Shop Supermarket Company

Customer Service Department  
1385 Hancock St.  
Quincy, MA 02169  
Toll free: 1-800-767-7772  
[www.stopandshop.com](http://www.stopandshop.com)

## Subway Restaurants, Inc.

325 Bic Dr.  
Milford, CT 06461  
Toll free: 1-800-888-4848  
[www.subway.com](http://www.subway.com)

## Suntrust Banks, Inc.

PO Box 4418 GA-Atlanta-0795  
Atlanta, GA 30302-4418  
Toll free: 1-800-786-8787  
TTY: 1-800-854-8965  
[www.suntrust.com](http://www.suntrust.com)

## Symantec Corporation

Customer Service  
350 Ellis St.  
Mountain View, CA 94043  
Toll free: 1-800-721-3934  
[www.symantec.com](http://www.symantec.com)

## T

## Taco Bell

Customer Relations  
1 Glen Bell Way  
Irvine, CA 92618  
Toll free: 1-800-822-6235  
[www.tacobell.com](http://www.tacobell.com)

## Talbots

Customer Service Department  
One Talbots Dr.  
Hingham, MA 02043  
781-741-4028  
Toll free: 1-800-992-9010  
TTY: 1-800-624-9179  
✉: [customerservice@talbots.com](mailto:customerservice@talbots.com)  
[www.talbots.com](http://www.talbots.com)

## Target Stores

Guest Relations and Quality Assurance  
PO Box 9350  
Minneapolis, MN 55440  
Toll free: 1-800-440-0680  
✉: [guest.relations@target.com](mailto:guest.relations@target.com)  
[www.target.com](http://www.target.com)

## TEAC America, Inc.

Customer Service  
7733 Telegraph Rd.  
Montebello, CA 90640  
323-727-7627 (Service)  
✉: [custser@teac.com](mailto:custser@teac.com)  
[www.teac.com](http://www.teac.com)

## Teleflora

PO Box 60910  
Los Angeles, CA 90060-0910  
Toll free: 1-800-835-3356  
✉: [service@teleflora.com](mailto:service@teleflora.com)  
[www.teleflora.com](http://www.teleflora.com)

## Terminix

Customer Service  
860 Ridge Lake Rd.  
Memphis, TN 38120  
Toll free: 1-800-837-6464  
✉: [customercare@terminix.com](mailto:customercare@terminix.com)  
[www.terminix.com](http://www.terminix.com)

## Texas Instruments, Inc.

Consumer Relations  
PO Box 660199  
Dallas, TX 75266-0199  
972-995-2011  
Toll free: 1-800-842-2737  
[www.ti.com](http://www.ti.com)

## T.G.I. Fridays

Guest Relations  
4201 Marsh Ln.  
Carrollton, TX 75007  
Toll free: 1-800-374-4297 (Option 1)  
[www.tgifridays.com](http://www.tgifridays.com)

## 3M

Customer Relations  
3M Center  
St. Paul, MN 55144-1000  
651-737-6501  
Toll free: 1-800-364-3577  
[www.3m.com](http://www.3m.com)

## Thrifty Car Rental

PO Box 35250  
Tulsa, OK 74153  
918-669-2168  
Toll free: 1-800-847-4389  
TTY: 1-888-332-3677  
✉: [customercare@thrifty.com](mailto:customercare@thrifty.com)  
[www.thrifty.com](http://www.thrifty.com)

## Time, Inc.

Consumer Affairs  
3000 University Center Dr.  
Tampa, FL 33612-6408  
813-979-6625  
Toll free: 1-866-550-6934  
✉: [subsvcs@time.customersvc.com](mailto:subsvcs@time.customersvc.com)  
[www.time.com](http://www.time.com)



**Time Warner, Inc.**

One Time Warner Center  
New York, NY 10019  
212-484-8000  
[www.timewarner.com](http://www.timewarner.com)

**Timex Corporation**

Customer Service  
1302 Pike Ave.  
North Little Rock, AR 72114  
501-372-1111  
Toll free: 1-800-448-4639  
✉: [custserv@timex.com](mailto:custserv@timex.com)  
[www.timex.com](http://www.timex.com)

**T.J. Maxx**

See: TJX Companies, Inc.  
Toll free: 1-800-926-6299  
[www.tjmaxx.com](http://www.tjmaxx.com)

**TJX Companies, Inc.**

770 Cochituate Rd.  
Framingham, MA 01701  
508-390-1000  
Toll free: 1-800-926-6299 (TJ Maxx)  
Toll free: 1-800-888-0776 (Home Goods)  
Toll free: 1-888-627-7425 (Marshalls)  
[www.tjx.com](http://www.tjx.com)

**T-Mobile**

Customer Relations  
PO Box 37380  
Albuquerque, NM 87176-7380  
Toll free: 1-877-453-1304 (Customer Care)  
Toll free: 1-800-866-2453 (Product Questions)  
TTY: 1-877-296-1018  
[www.tmobile.com](http://www.tmobile.com)

**The Top-Flite Golf Company**

Consumer Department  
2180 Rutherford Rd.  
Carlsbad, CA 92008  
760-931-1771  
Toll free: 1-866-834-6532  
[www.topflite.com](http://www.topflite.com)

**The Toro Company**

Consumer Customer Care  
8111 Lyndale Ave., South  
Bloomington, MN 55420  
Toll free: 1-888-384-9939  
✉: [consumer.service@toro.com](mailto:consumer.service@toro.com)  
[www.toro.com](http://www.toro.com)

**Toshiba America**

Toll free: 1-800-631-3811  
✉: [customer\\_support@tacp.com](mailto:customer_support@tacp.com)  
[www.tacp.toshiba.com](http://www.tacp.toshiba.com)

**Totes Isotoner Corporation**

Customer Service  
9655 International Blvd.  
Cincinnati, OH 45246-5658  
513-682-8200 (Warranties)  
Toll free: 1-800-762-8712  
✉: [customerservice@totes.com](mailto:customerservice@totes.com)  
[www.totes.com](http://www.totes.com)

**Toys "R" Us, Inc.**

Guest Relations  
1 Geoffrey Way  
Wayne, NJ 07470  
973-617-3500  
Toll free: 1-800-869-7787  
✉: [contactus@toysrus.com](mailto:contactus@toysrus.com)  
[www.toysrus.com](http://www.toysrus.com)

**Trader Joe's**

PO Box 5049  
Monrovia, CA 91016  
626-599-3700 ext. 3035  
[www.traderjoes.com](http://www.traderjoes.com)

**TransUnion LLC**

Consumer Solutions  
PO Box 2000  
Chester, PA 19022  
610-546-4600  
Toll free: 1-800-888-4213 (Obtain a Report)  
Toll free: 1-800-916-8800 (Disputes)  
Toll free: 1-800-680-7289 (Frauds)  
✉: [fvad@transunion.com](mailto:fvad@transunion.com)  
[www.transunion.com](http://www.transunion.com)

**Travelers Companies, Inc.**

Consumer Affairs  
One Tower Square 8MS  
Hartford, CT 06183  
Toll free: 1-866-336-2077 (Customer Advocacy)  
Toll free: 1-800-252-4633 (Claim Inquiry)  
[www.travelers.com](http://www.travelers.com)

**Travelocity.com LP**

Customer Service  
3150 Sabre Dr.  
Southlake, TX 76092  
Toll free: 1-888-872-8356  
TTY: 1-800-555-7585  
✉: [travelocity@travelocity.com](mailto:travelocity@travelocity.com)  
[www.travelocity.com](http://www.travelocity.com)

**Travelodge**

See: Wyndham Hotel Group  
Toll free: 1-800-835-2424  
[www.travelodge.com](http://www.travelodge.com)

**True Value Company**

Customer Service  
8600 W. Bryn Mawr Ave.  
Chicago, IL 60631-3505  
773-695-5000  
[www.truevalue.com](http://www.truevalue.com)

**TruGreen Lawn Care**

Service Master Company  
860 Ridge Lake Blvd.  
Memphis, TN 38120  
Toll free: 1-877-905-5147  
✉: [customercare@trugreenmail.com](mailto:customercare@trugreenmail.com)  
[www.trugreen.com](http://www.trugreen.com)

**Turtle Wax, Inc.**

Consumer Affairs  
PO Box 247  
Willowbrook, IL 60559-0247  
Toll free: 1-800-887-8539  
[www.turtlewax.com](http://www.turtlewax.com)

**TV Guide**

Customer Relations  
11 W. 42nd St.  
Sixteenth Floor  
New York, NY 10036  
Toll free: 1-800-866-1400  
✉: [feedback@tvguide.com](mailto:feedback@tvguide.com)  
[www.tvguide.com](http://www.tvguide.com)

**Twitter, Inc.**

795 Folsom St.  
Suite 600  
San Francisco, CA 94107  
415-896-2008  
[www.twitter.com](http://www.twitter.com)

**Tyson Foods**

Consumer Relations CP631  
2200 Don Tyson Parkway  
Springdale, AR 72762  
Toll free: 1-800-643-3410  
[www.tyson.com](http://www.tyson.com)

**U****U-Haul International, Inc.**

Customer Service  
2727 North Central Ave.  
Phoenix, AZ 85004  
602-263-6771  
Toll free: 1-800-789-3638  
[www.uhaul.com](http://www.uhaul.com)

**Uniden America Corporation**

Customer Service  
4700 Amon Carter Blvd.  
Fort Worth, TX 76155  
817-858-3300  
Toll free: 1-800-297-1023  
TTY: 1-800-874-9314  
✉: [cservice@uniden.com](mailto:cservice@uniden.com)  
[www.uniden.com](http://www.uniden.com)

**Unilever** 

Consumer Services  
920 Sylvan Ave., 2nd Floor  
Englewood Cliffs, NJ 07632  
Toll free: 1-800-298-5018  
✉: [comments@unilever.com](mailto:comments@unilever.com)  
[www.unilever.com](http://www.unilever.com)

**Uniroyal Tires**

Consumer Care Department  
PO Box 19001  
Greenville, SC 29602-9001  
Toll free: 1-877-458-5878  
[www.uniroyal.com](http://www.uniroyal.com)

**United Airlines**

Customer Relations  
PO Box 66100  
Chicago, IL 60666  
Toll free: 1-800-864-8331  
Toll free: 1-800-221-6903 (Baggage)  
TTY: 1-800-323-0170  
✉: [customervice9@united.com](mailto:customervice9@united.com)  
[www.united.com](http://www.united.com)

**United Healthcare**

Customer Service  
PO Box 740815  
Atlanta, GA 30374-0815  
Toll free: 1-888-545-5205  
[www.uhc.com](http://www.uhc.com)

**United Parcel Service (UPS)**

Customer Service  
55 Glenlake Parkway, NE  
Atlanta, GA 30328  
Toll free: 1-800-742-5877  
TTY: 1-800-833-0056  
[www.ups.com](http://www.ups.com)

**United Van Lines LLC**

Claim Department  
One United Dr.  
St. Louis, MO 63026  
Toll free: 1-800-948-4885  
[www.unitedvanlines.com](http://www.unitedvanlines.com)

**Uno Restaurant Holdings Corporation**

100 Charles Park Rd.  
Boston, MA 02132  
617-323-9200  
Toll free: 1-866-600-8667  
✉: [mail@unos.com](mailto:mail@unos.com)  
[www.unos.com](http://www.unos.com)

**US Airways**

Customer Relations  
4000 E. Sky Harbor Blvd.  
Phoenix, AZ 85034  
480-693-0800  
Toll free: 1-800-428-4322  
TTY: 1-800-245-2966  
[www.usairways.com](http://www.usairways.com)

**U.S. Bancorp**

U.S. Bancorp Center  
800 Nicollet Mall  
Minneapolis, MN 55402  
TTY: 1-800-872-2657  
[www.usbank.com](http://www.usbank.com)

**V****The Valvoline Company**

Customer Service  
PO Box 14000  
Lexington, KY 40512  
Toll free: 1-800-832-682  
[www.valvoline.com](http://www.valvoline.com)

**Verizon Communications, Inc.** 

(Contact the Verizon office in your geographic area)  
Toll free: 1-800-837-4966  
TTY: 1-800-974-6006  
[www.verizon.com](http://www.verizon.com)

**Victoria's Secret Stores**

Customer Service  
North American Office  
PO Box 16589  
Columbus, OH 43216-6589  
Toll free: 1-800-411-5116  
TTY: 1-800-695-1788  
✉: [customercare@victoriasecret.com](mailto:customercare@victoriasecret.com)  
[www.victoriasecret.com](http://www.victoriasecret.com)

**Virgin Atlantic Airways Ltd.**

PO Box 570  
Canton, MA 02021  
Toll free: 1-800-821-5438  
TTY: 1 800 847 4641  
✉: [customer.relations.us@fly.virgin.com](mailto:customer.relations.us@fly.virgin.com)  
[www.virgin-atlantic.com](http://www.virgin-atlantic.com)

**Virgin Mobile USA, L.P.**

Customer Resolutions  
10 Independence Blvd.  
Warren, NJ 07059  
Toll free: 1-888-322-1122  
✉: [ourteam@virginmobileusa.com](mailto:ourteam@virginmobileusa.com)  
[www.virginmobileusa.com](http://www.virginmobileusa.com)

**Visa USA, Inc.**

(Contact your issuing bank first)  
PO Box 194607  
San Francisco, CA 94119-4607  
Toll free: 1-800-847-2911  
✉: [askvisausa@visa.com](mailto:askvisausa@visa.com)  
[www.visa.com](http://www.visa.com)

**Vonage**

Customer Care  
23 Main St.  
Holmdel, NJ 07733  
Toll free: 1-866-243-4357  
[www.vonage.com](http://www.vonage.com)

**The Vons Companies, Inc.**

See: Safeway, Inc.  
Toll free: 1-877-723-3929  
[www.vons.com](http://www.vons.com)

**W****W Hotels**

See: Starwood Hotels & Resorts  
Worldwide, Inc.  
[www.whothels.com](http://www.whothels.com)

**Walgreen Company**

Consumer Relations  
200 Wilmot Rd.  
Deerfield, IL 60015  
Toll free: 1-800-925-4733 (In-store)  
Toll free: 1-877-250-5823 (Online)  
[www.walgreens.com](http://www.walgreens.com)

**Wal-Mart Stores, Inc.**

Customer Relations  
702 S.W. 8th St.  
Bentonville, AR 72716-0117  
479-273-4000  
Toll free: 1-800-925-6278  
Toll free: 1-800-966-6546 (Website Questions)  
[www.wal-mart.com](http://www.wal-mart.com)

**Walter Drake, Inc.**

Customer Service  
PO Box 3680  
Oshkosh, WI 54903-3680  
Toll free: 1-855-202-7393  
TTY: 920-231-5506  
[www.wdrake.com](http://www.wdrake.com)

**Wegmans Food Markets**

Consumer Affairs  
1500 Brooks Ave.  
PO Box 30844  
Rochester, NY 14603-0844  
Toll free: 1-800-934-6267  
[www.wegmans.com](http://www.wegmans.com)

**Weight Watchers International**

Corporate Affairs  
11 Madison Ave., 17th Floor  
New York, NY 10010  
Toll free: 1-800-651-6000  
✉: [customerservice@weightwatchers.com](mailto:customerservice@weightwatchers.com)  
[www.weightwatchers.com](http://www.weightwatchers.com)

**Wells Fargo Company**

Customer Service F4008-080  
800 Walnut St.  
Des Moines, IA 50309  
Toll free: 1-800-869-3557 (General)  
TTY: 1-800-877-4833  
[www.wellsfargo.com](http://www.wellsfargo.com)

**Wendy's International, Inc.**

One Dave Thomas Blvd.  
Dublin, OH 43017  
614-764-3100 ext. 2032  
Toll free: 1-800-443-7266  
[www.wendys.com](http://www.wendys.com)

**Western Union Financial Services, Inc.**

Customer Service  
PO Box 4430  
Bridgeton, MO 63044  
720-332-1000  
Toll free: 1-800-325-6000  
Toll free: 1-800-448-1492 (Fraud)  
[www.westernunion.com](http://www.westernunion.com)

**Westin**

See: Starwood Hotels & Resorts  
Worldwide, Inc.  
914-640-8100  
Toll free: 1-800-937-8461  
[www.westin.com](http://www.westin.com)

**Whirlpool Corporation**

Customer Service  
553 Benson Rd.  
Benton Harbor, MI 49022  
Toll free: 1-800-688-2002  
Toll free: 1-800-344-1274 (Maytag)  
Toll free: 1-800-422-1230 (KitchenAid)  
✉: [whirlpool\\_customerexperience@whirlpool.com](mailto:whirlpool_customerexperience@whirlpool.com)  
[www.whirlpoolcorp.com](http://www.whirlpoolcorp.com)

**Whole Foods Markets, Inc.**

550 Bowie St.  
Austin, TX 78703  
512-542-0878  
✉: [customer.questions@wholefoods.com](mailto:customer.questions@wholefoods.com)  
[www.wholefoods.com](http://www.wholefoods.com)

**Williams-Sonoma, Inc.**

10000 Covington Cross Dr.  
Las Vegas, NV 89144  
702-360-7000  
Toll free: 1-877-812-6235  
✉: [CustomerService@williams-sonoma.com](mailto:CustomerService@williams-sonoma.com)  
[www.williams-sonoma.com](http://www.williams-sonoma.com)

**Winn-Dixie Stores, Inc.**

Customer Service  
5050 Edgewood Ct.  
Jacksonville, FL 32254  
Toll free: 1-866-946-6349  
✉: [Svc\\_WDCustResp@winn-dixie.com](mailto:Svc_WDCustResp@winn-dixie.com)  
[www.winn-dixie.com](http://www.winn-dixie.com)

**Wrangler**

Consumer Relations  
PO Box 21488  
Greensboro, NC 27420-1488  
Toll free: 1-888-784-8571  
✉: [wranglerweb@vfc.com](mailto:wranglerweb@vfc.com)  
[www.wrangler.com](http://www.wrangler.com)

**Wyndham Hotel Group**

Customer Service  
1910 8th Ave., NE  
Aberdeen, SD 57401  
Toll free: 1-800-347-7559  
[www.wyndhamworldwide.com](http://www.wyndhamworldwide.com)

## Y

**Yahoo! Inc.**

Customer Care  
701 First Ave.  
Sunnyvale, CA 94089  
Toll free: 1-866-562-7219 (Customer Care)  
✉: [cc-advoc@yahoo-inc.com](mailto:cc-advoc@yahoo-inc.com)  
[www.yahoo.com](http://www.yahoo.com)

**YUM! Brands, Inc.**

Customer Relations  
1441 Gardiner Ln.  
Louisville, KY 40213  
Toll free: 1-800-544-5774  
[www.yum.com](http://www.yum.com)

## Z

**Zappos.com, Inc.**

Customer Loyalty  
2280 Corporate Circle, Suite 100  
Henderson, NV 89074  
Toll free: 1-800-927-7671  
✉: [cs@zappos.com](mailto:cs@zappos.com)  
[www.zappos.com](http://www.zappos.com)

**Zenith Electronics LLC**

Customer Service  
2000 Millbrook Dr.  
Lincolnshire, IL 60069  
Toll free: 1-877-993-6484  
[www.zenithservice.com](http://www.zenithservice.com)

## X

**Xbox**

See: Microsoft Corporation  
Toll free: 1-800-469-9269  
TTY: 1-866-740-9269  
[www.xbox.com](http://www.xbox.com)

**Xerox Corporation**

Customer Relations  
PO Box 4505  
45 Glover Ave.  
Norwalk, CT 06856  
Toll free: 1-877-979-8498  
✉: [webmaster@xerox.com](mailto:webmaster@xerox.com)  
[www.xerox.com](http://www.xerox.com)

## Contacting Federal Agencies

Many federal agencies have enforcement and/or complaint-handling duties for products and services used by the general public. Others act for the benefit of the public, but do not resolve individual consumer problems. Agencies also create fact sheets, booklets, and websites that may be helpful when making purchase decisions or dealing with consumer problems. Some agencies provide timely information to citizens through profile pages on social media outlets, blogs, text messages, and news feeds. 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 at 1-800-FED-INFO (333-4636).

## Commission on Civil Rights

624 9th St., NW  
 Washington, DC 20425  
 202-376-8128 (Publications)  
 Toll free: 1-800-552-6843 (Complaint Referrals)  
 TTY: 202-376-8116 (Nationwide Complaint Referral)  
 ✉: [referrals@usccr.gov](mailto:referrals@usccr.gov)  
**www.usccr.gov**  
 The U.S. Commission on Civil Rights is an independent, bipartisan agency charged with monitoring federal civil rights enforcement.

## Consumer Financial Protection Bureau (CFPB)

1500 Pennsylvania Ave., NW  
 Washington, DC 20220  
 202-435-7000  
 Toll free: 1-855-411-2372  
 TTY: 1-855-729-2372  
 ✉: [info@consumerfinance.gov](mailto:info@consumerfinance.gov)  
**www.consumerfinance.gov**  
 The CFPB ensures that financial products and services work for consumers. The Bureau helps consumers by providing educational materials and accepts complaints. They also supervise banks, credit unions, and other financial companies. CFPB also works to make credit card, mortgage, and other loan disclosures clearer so consumers can understand their rights and responsibilities.

## Consumer Product Safety Commission (CPSC) ♦

4330 East West Highway  
 Bethesda, MD 20814  
 Toll free: 1-800-638-2772 (CPSC Hotline; 8:00 am - 5:30 pm, ET)  
 TTY: 1-800-638-8270  
 ✉: [info@cpsc.gov](mailto:info@cpsc.gov)  
**www.cpsc.gov**  
**www.recalls.gov** (Government Recalls)  
**www.saferproducts.gov** (Report product safety incidents, injuries or concerns)

The CPSC protects the public from unreasonable risks of serious injury or death from thousands of types of consumer products under its jurisdiction, including products that pose a fire, electrical, chemical, or mechanical hazard or can injure children.

## Department of Agriculture (USDA)

### Center for Nutrition Policy and Promotion (CNPP)

3101 Park Center Dr., 10th Floor  
 Alexandria, VA 22302-1594  
 703-305-7600

**www.cnpp.usda.gov**

**www.choosemyplate.gov**

The CNPP works to improve the health and well-being of Americans by developing and promoting dietary guidance that links scientific research to the nutrition needs of consumers.

### Food and Nutrition Service (FNS)

3101 Park Center Dr.  
 Alexandria, VA 22302  
 703-305-2281

**www.fns.usda.gov**

FNS provides children and low-income people access to food, a healthful diet, and nutrition education.

### General Information Line

1400 Independence Ave., SW  
 Washington, DC 20250  
 202-720-2791

**www.usda.gov**

This automated information line provides answers regarding USDA programs and activities.

### Meat and Poultry Hotline

Food Safety and Inspection Service  
 Toll free: 1-888-674-6854 (10:00 am - 4:00 pm, ET, English and Spanish)  
 TTY: 1-800-256-7072

✉: [mph hotline.fsis@usda.gov](mailto:mph hotline.fsis@usda.gov)

**www.fsis.usda.gov**

This toll free service helps prevent foodborne illness by answering questions about the safe storage, handling, and preparation of meat, poultry, and egg products.

### National Institute of Food and Agriculture

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

**www.nifa.usda.gov**

**www.extension.org**

NIFA responds to issues that are critical to daily life (health, nutrition, parenting, personal finances) by sharing, relevant research-based information through a network of county extension offices. The educators in extension offices conduct workshops, create, and distribute publications. To find your local Cooperative Extension office, consult the county government listings in your local telephone directory.

## Department of Commerce (DOC)

### Bureau of the Census

4600 Silver Hill Rd.  
Washington, DC 20233  
301-763-4636  
Toll free: 1-800-923-8282  
TTY: 1-800-877-8339  
[www.census.gov](http://www.census.gov)

### Seafood Inspection Program

National Oceanic and Atmospheric Administration (NOAA)  
1315 East West Highway, F/SI - Room 10837  
Silver Spring, MD 20910  
301-713-2355  
Toll free: 1-800-422-2750  
✉: [NMFS.Seafood.Services@noaa.gov](mailto:NMFS.Seafood.Services@noaa.gov)  
[www.seafood.nmfs.noaa.gov](http://www.seafood.nmfs.noaa.gov)

NOAA oversees fisheries management in the United States and provides a voluntary inspection service to the industry. The 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 (USPTO)

PO Box 1450  
Arlington, VA 22313-1450  
Toll free: 1-800-786-9199  
TTY: 571-272-9950  
✉: [usptoinfo@uspto.gov](mailto:usptoinfo@uspto.gov)  
[www.uspto.gov](http://www.uspto.gov)

The USPTO grants patents for intellectual property and trademarks for brand names and symbols, protecting the rights of inventors and designers.

### Weights & Measures Division (WMD)

National Institute of Standards and Technology  
100 Bureau Dr., Stop 2600  
Gaithersburg, MD 20899-2600  
301-975-4004  
✉: [owm@nist.gov](mailto:owm@nist.gov)  
[www.nist.gov/owm](http://www.nist.gov/owm)  
The WMD promotes uniformity in U.S. weights and measures laws, regulations, and standards to achieve equity between buyers and sellers in the marketplace.

## Department of Education (ED)

### The Education Publications Center (EDPUBS)

PO Box 22207  
Alexandria, VA 22304  
Toll free: 1-877-433-7827 (in English and Spanish)  
TTY: 1-877-576-7734  
✉: [edpubs@edpubs.ed.gov](mailto:edpubs@edpubs.ed.gov)  
[www.edpubs.gov](http://www.edpubs.gov)  
This office helps consumers identify and order free publications and resources from the U.S. Department of Education.

### Federal Student Aid Information Center

PO Box 84  
Washington, DC 20044-0084  
319-337-5665  
Toll free: 1-800-433-3243  
TTY: 1-800-730-8913 (in English and Spanish)  
✉: [FederalStudentAidCustomerService@ed.gov](mailto:FederalStudentAidCustomerService@ed.gov)  
[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

Federal Student Aid provides over \$150 billion in grants, work-study, and federal loans for students attending career and trade schools, community colleges, and four-year colleges or universities. Visit the website to learn about planning and paying for your postsecondary education and to apply for federal student aid. Also, the website provides federal student loan information such as descriptions of repayment plans and actions to take if you are having trouble making loan payments.

### Office for Civil Rights (OCR)

400 Maryland Ave., SW  
Washington, DC 20202-1100  
202-245-6700  
Toll free: 1-800-421-3481  
TTY: 1-877-521-2172  
✉: [ocr@ed.gov](mailto:ocr@ed.gov)  
[www.ed.gov/ocr](http://www.ed.gov/ocr)

This office works to ensure equal access to education and resolve complaints of discrimination.

### Office of the Inspector General (OIG)

400 Maryland Ave., SW  
Washington, DC 20202-1500  
Toll free: 1-800-647-8733  
[www2.ed.gov/about/offices/list/oig/hotline.html](http://www2.ed.gov/about/offices/list/oig/hotline.html)  
The OIG Hotline is available for anyone suspecting fraud, waste, or abuse involving U.S. Department of Education funds or programs.

### Office of Postsecondary Education (OPE)

1990 K St., NW  
Washington, DC 20006  
202-502-7750  
[www2.ed.gov/about/offices/list/ope/index.html](http://www2.ed.gov/about/offices/list/ope/index.html)  
[www.ope.ed.gov/accreditation](http://www.ope.ed.gov/accreditation) (Searchable Accreditation Database)  
OPE develops programs to increase access to postsecondary education. This office works with state accreditation agencies to recognize institutions of higher learning that provide quality education.

**Office of Special Education and Rehabilitative Services (OSERS)**

400 Maryland Ave., SW  
 Washington, DC 20202-2800  
 202-245-7468  
 Toll free: 1-800-872-5327  
 TTY: 202-205-4208

[www.ed.gov/about/offices/list/osers/index.html](http://www.ed.gov/about/offices/list/osers/index.html)

[www.ed.gov/about/offices/list/osers/osep/index.html](http://www.ed.gov/about/offices/list/osers/osep/index.html) (Office of Special Education Programs)

[www.ed.gov/about/offices/list/osers/rsa/index.html](http://www.ed.gov/about/offices/list/osers/rsa/index.html), (Rehabilitation Services Administration)

[www.ed.gov/about/offices/list/osers/nidrr/index.html](http://www.ed.gov/about/offices/list/osers/nidrr/index.html) (National Institute of Disability & Rehabilitation Research)

OSERS provides a wide array of support to parents and individuals, school districts and states in three main areas: special education, vocational rehabilitation and research.

**Office of Vocational and Adult Education (OVAE)**

400 Maryland Ave., SW  
 Washington, DC 20202-7100  
 202-245-7700  
 ✉: [ovae@ed.gov](mailto:ovae@ed.gov)

[www2.ed.gov/about/offices/list/ovae/index.html](http://www2.ed.gov/about/offices/list/ovae/index.html)

OVAE administers and coordinates programs that are related to adult education and literacy, career and technical education, and community colleges.

**Department of Energy (DOE)**

**Public Affairs**

1000 Independence Ave., SW  
 Washington, DC 20585  
 202-586-5575  
 Toll free: 1-800-342-5363

[www.doe.gov](http://www.doe.gov)

[www.energy.gov/forconsumers.htm](http://www.energy.gov/forconsumers.htm)

**Energy Efficiency and Renewable Energy (EERE)**

Department of Energy, Mail Stop EE-1  
 Washington, DC 20585  
 202-586-9220  
 202-586-0303

Toll free: 1-877-337-3463

✉: [eereic@ee.doe.gov](mailto:eereic@ee.doe.gov)

[www.energysavers.gov](http://www.energysavers.gov)

The EERE Information Center answers questions about EERE's products, services, and technology programs, and refers callers to the most appropriate EERE resources.

**Department of Health and Human Services (HHS)**

**AIDS.gov**

200 Independence Ave., SW  
 Room 443

Washington, DC 20201

Toll free: 1-800-458-5231

✉: [info@cdcnpin.org](mailto:info@cdcnpin.org)

[www.aids.gov](http://www.aids.gov)

AIDS.gov works to increase HIV testing and care among people at-risk for living with HIV and AIDS.

**HHS-TIPS Fraud Hotline**

Office of Inspector General (OIG)

Attn: Hotline

PO Box 23489

Washington, DC 20026

Toll free: 1-800-447-8477

TTY: 1-800-377-4950

[www.oig.hhs.gov](http://www.oig.hhs.gov)

The mission of the Office of Inspector General (OIG) is to protect the integrity of HHS programs, as well as the health and welfare of the beneficiaries of those programs.

**National Health Information Center (NHIC)**

PO Box 1133

Washington, DC 20013-1133

301-565-4167

Toll free: 1-800-336-4797

✉: [info@nhic.org](mailto:info@nhic.org)

[www.health.gov/nhic](http://www.health.gov/nhic)

[www.healthfinder.gov](http://www.healthfinder.gov)

[www.healthfinder.gov/espanol](http://www.healthfinder.gov/espanol) (in Spanish)

NHIC is a health information referral service that links consumers and health professionals with organizations best able to provide answers to their health-related questions.

**Office for Civil Rights (OCR)**

200 Independence Ave., SW

Room 509F, HHH Building

Washington, DC 20201

Toll free: 1-800-368-1019

TTY: 1-800-537-7697

✉: [OCRAMail@hhs.gov](mailto:OCRAMail@hhs.gov)

[www.dhhs.gov/ocr](http://www.dhhs.gov/ocr)

OCR protects you from discrimination in healthcare and social service programs. They educate communities about civil and health information privacy rights, and investigate violations of these rights.

**Administration for Children & Families (ACF)**

370 L'Enfant Promenade, SW

Washington, DC 20447

Toll free: 1-888-289-8442 (Fraud Alert Hotline)

[www.acf.hhs.gov](http://www.acf.hhs.gov)

The ACF funds state, territory, local, and tribal organizations to provide family assistance (welfare), child support, child care, Head Start, child welfare, and other programs relating to children and families.

**Child Welfare Information Gateway**

Administration for Children & Families (ACF)

1250 Mayland Ave., SW, 8th Floor

Washington, DC 20024

Toll free: 1-800-394-3366 (8:30 am - 5:30 pm, ET)

✉: [info@childwelfare.gov](mailto:info@childwelfare.gov)

**[www.childwelfare.gov](http://www.childwelfare.gov)**

Child Welfare Information Gateway connects child welfare and related professionals to comprehensive information and resources to help protect children and strengthen families.

**National Runaway Switchboard (NRS)**

Administration for Children & Families (ACF)

3080 N. Lincoln Ave.

Chicago, IL 60657

773-880-9860

Toll free: 1-800-786-2929 (24 hrs./7 days a week)

✉: [info@1800RUNAWAY.org](mailto:info@1800RUNAWAY.org)

**[www.1800runaway.org](http://www.1800runaway.org)**

**[www.facebook.com/1800RUNAWAY.org](https://www.facebook.com/1800RUNAWAY.org)**

(Information for youth and teens)

NRS helps keep America's runaway and at-risk youth safe and off the streets. The organization serves as the federally designated national communication system for runaway and homeless youth.

**Office of Child Support Enforcement (OCSE)**

Administration for Children & Families (ACF)

370 L'Enfant Promenade, SW

Washington, DC 20447

202-401-9373

**[www.acf.hhs.gov/programs/cse](http://www.acf.hhs.gov/programs/cse)**

The OCSE assures that assistance in obtaining support (both financial and medical) is available to children through locating parents, establishing paternity and support obligations, and enforcing those obligations.

**Administration on Aging (AoA)**

One Massachusetts Ave., NW

Washington, DC 20001

202-619-0724

✉: [aoainfo@aoa.hhs.gov](mailto:aoainfo@aoa.hhs.gov)

**[www.aoa.gov](http://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 (AoA)

Toll free: 1-800-677-1116 (M-F, 9:00 am-8:00 pm, ET)

TTY: 1-800-677-1116

✉: [eldercarelocator@n4a.org](mailto:eldercarelocator@n4a.org)

**[www.eldercare.gov](http://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 Eldercare Locator is administered by The National Association of Area Agencies on Aging.

**Centers for Disease Control and Prevention (CDC)**

1600 Clifton Rd.

Atlanta, GA 30333

Toll free: 1-800-232-4636 (24 hrs./7 days a week)

TTY: 1-888-232-6348

✉: [cdcinfo@cdc.gov](mailto:cdcinfo@cdc.gov)

**[www.cdc.gov](http://www.cdc.gov)**

**[www.cdc.gov/spanish](http://www.cdc.gov/spanish)** (in Spanish)

CDC collaborates to create the expertise, information, and tools that people and communities need to protect their health through health promotion, prevention of disease, injury and disability, and preparedness for new health threats.

**CDC National STD Hotline**

Centers for Disease Control and Prevention (CDC)

Toll free: 1-800-232-4636 (24 hrs./7 days a week, in

English and Spanish)

TTY: 1-888-232-6348 (in English and Spanish)

✉: [cdcinfo@cdc.gov](mailto:cdcinfo@cdc.gov)

**[www.cdc.gov/std](http://www.cdc.gov/std)**

**[www.cdc.gov/std/Spanish](http://www.cdc.gov/std/Spanish)** (in Spanish)

**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 Spanish)

TTY: 1-888-232-6348

✉: [cdcinfo@cdc.gov](mailto:cdcinfo@cdc.gov)

**[www.cdc.gov/hiv](http://www.cdc.gov/hiv)**

**[www.cdc.gov/hiv/spanish](http://www.cdc.gov/hiv/spanish)** (in Spanish)

The Division of HIV/AIDS Prevention provides national leadership and support for HIV prevention research and the development, implementation, and evaluation of evidence-based HIV prevention programs serving persons affected by, or at risk for, HIV infection.

**Centers for Medicare & Medicaid Services (CMS)**

Office of External Affairs  
7500 Security Blvd.  
Baltimore, MD 21244-1850  
Toll free: 1-800-447-8477 (Medicare Fraud Hotline)  
TTY: 1-877-486-2048

[www.cms.gov](http://www.cms.gov)

[www.medicare.gov](http://www.medicare.gov)

The Medicare Service Center answers your questions about Medicare topics, manages your orders of Medicare publications, provides detailed information about the Medicare managed care plans in your area, shares Medicare health plan quality and customer satisfaction information. Contact the Center to obtain the phone number to your state Medicaid office.

**Food and Drug Administration (FDA)**

10903 New Hampshire Ave.  
Silver Spring, MD 20993  
Toll free: 1-888-463-6332

[www.fda.gov](http://www.fda.gov)

The FDA is responsible for protecting the public health by assuring the safety, efficacy, and security of human and veterinary drugs, biological products, medical devices, our nation's food supply, cosmetics, and products that emit radiation. The FDA also provides accurate, science-based health information to the public.

**Center for Food Safety and Applied Nutrition Information Line (CFSAN)**

Food and Drug Administration (FDA)  
Outreach and Information Center  
5100 Paint Branch Parkway, HFS-009  
College Park, MD 20740  
Toll free: 1-888-723-3366 (M-F, 10:00 am-4:00 pm, ET)

[www.fda.gov/Food](http://www.fda.gov/Food)

The CFSAN Information Line is a general information line for questions pertaining to food safety and applied nutrition.

**National Institutes of Health (NIH)**

9000 Rockville Pike  
Bethesda, MD 20892  
301-496-4000  
TTY: 301-402-9612  
✉: [NIHinfo@od.nih.gov](mailto:NIHinfo@od.nih.gov)

[www.nih.gov](http://www.nih.gov)

[www.salud.nih.gov](http://www.salud.nih.gov) (in Spanish)

The National Institutes of Health (NIH) is the primary federal agency for conducting and supporting medical research.

**AIDSinfo**

National Institutes of Health (NIH)  
PO Box 6303  
Rockville, MD 20849-6303  
301-315-2816  
Toll free: 1-800-448-0440 (12:00 pm - 5:00 pm, ET, in English and Spanish)  
TTY: 1-888-480-3739

✉: [ContactUs@aidsinfo.nih.gov](mailto:ContactUs@aidsinfo.nih.gov)

[www.aidsinfo.nih.gov](http://www.aidsinfo.nih.gov)

[www.aidsinfo.nih.gov/infoSIDA](http://www.aidsinfo.nih.gov/infoSIDA) (in Spanish)

[www.aidsinfo.nih.gov/LiveHelp/default.aspx](http://www.aidsinfo.nih.gov/LiveHelp/default.aspx) (Real time, online assistance M-F, 12:00 pm - 4:00 pm ET. Spanish-speaking agents available)

AIDSinfo offers the latest federally approved information on HIV/AIDS clinical research, treatment and prevention, and medical practice guidelines for people living with HIV/AIDS, their families and friends, health care providers, scientists, and researchers.

**National Cancer Institute (NCI)**

National Institutes of Health (NIH)  
NCI Office of Communications and Education  
6116 Executive Blvd., Suite 300  
Bethesda, MD 20892-8322  
Toll free: 1-800-422-6237 (M-F, 8:00am - 8:00 pm ET, English and Spanish)

✉: [cancergovstaff@mail.nih.gov](mailto:cancergovstaff@mail.nih.gov)

[www.cancer.gov](http://www.cancer.gov)

[www.cancer.gov/espanol](http://www.cancer.gov/espanol) (in Spanish)

[cissecure.nci.nih.gov/livehelp/welcome.asp](http://cissecure.nci.nih.gov/livehelp/welcome.asp) (Live help online chat, M-F, 8:00 am - 11:00 pm)

NCI coordinates the National Cancer Program, which conducts and supports research, training, health information dissemination, and other programs with respect to the cause, diagnosis, prevention, and treatment of cancer, rehabilitation from cancer, and the continuing care of cancer patients and the families of cancer patients.

**National Institute of Allergy and Infectious Diseases (NIAID)**

6610 Rockledge Dr.  
MSC 6612  
Bethesda, MD 20892-6612  
301-496-5717  
Toll free: 1-866-284-4107  
TTY: 1-800-877-8339

✉: [ocpostoffice@niaid.nih.gov](mailto:ocpostoffice@niaid.nih.gov)

[www.niaid.nih.gov](http://www.niaid.nih.gov)

NIAID provides health information on allergic, infectious, and immunologic diseases. Diseases include food allergy, sinusitis, and genital herpes. Consumers can call or write to the institute with questions and can order publications over the phone or on the website.



**National Institute of Mental Health (NIMH)**

National Institutes of Health (NIH)

6001 Executive Blvd.

Room 8184, MSC 9663

Bethesda, MD 20892-9663

301-443-4513

Toll free: 1-866-615-6464

TTY: 301-443-8431, 1-866-415-8051

✉: [nimhinfo@nih.gov](mailto:nimhinfo@nih.gov)**[www.nimh.nih.gov](http://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.

**Department of Homeland Security (DHS)**

202-282-8000

**[www.dhs.gov](http://www.dhs.gov)****Transportation Security Administration (TSA)**

601 S. 12th St.

Arlington, VA 20598-6002

Toll free: 1-866-289-9673

✉: [TSA-ContactCenter@dhs.gov](mailto:TSA-ContactCenter@dhs.gov)**[www.tsa.gov](http://www.tsa.gov)**

The TSA can assist you with questions or concerns about travel tips, permitted and prohibited items, and information on filing a claim for items that were damaged or lost during a TSA screening.

**U.S. Citizenship and Immigration Services (USCIS)**

Information and Customer Service Division

111 Massachusetts Ave., NW

MS 2260

Washington, DC 20529-2260

Toll free: 1-800-375-5283 (National Customer Service Center, M-F, 8:00 am - 8:00 pm, ET)

TTY: 1-800-767-1833

**[www.uscis.gov](http://www.uscis.gov)****[www.uscis.gov/portal/site/uscis-es](http://www.uscis.gov/portal/site/uscis-es)** (in Spanish)

The USCIS is responsible for processing immigration and naturalization applications and establishing policies regarding immigration services.

**U.S. Customs and Border Protection**

1300 Pennsylvania Ave., NW

Washington, DC 20229

703-526-4200

Toll free: 1-877-227-5511

TTY: 1-866-880-6582

**[www.cbp.gov](http://www.cbp.gov)**

CBP prevents individuals from entering the country illegally or bringing harmful and illegal substances into the U.S. They also protect agricultural products from pests and American businesses from theft of their intellectual property.

**Federal Emergency Management Agency (FEMA)**

500 C St., SW

Washington, DC 20472

Toll free: 1-800-621-3362

TTY: 1-800-462-7585

**[www.fema.gov](http://www.fema.gov)****[www.fema.gov/esp](http://www.fema.gov/esp)** (in Spanish)**[www.ready.gov](http://www.ready.gov)** (Disaster Preparedness)**[www.listo.gov](http://www.listo.gov)** (Disaster Preparedness, in Spanish)**[www.disasterassistance.gov](http://www.disasterassistance.gov)** (Disaster Assistance)

FEMA supports citizens and emergency personnel to build, sustain, and improve the nation's capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

**FEMA Disaster Assistance**

PO Box 10055

Hyattsville, MD 20782-8055

Toll free: 1-800-621-3362

TTY: 1-800-462-7585

**[www.fema.gov/assistance](http://www.fema.gov/assistance)****[www.disasterassistance.gov](http://www.disasterassistance.gov)**

FEMA Disaster Assistance provides information about how you can get help before, during, or after a disaster and apply for assistance from the federal government. This office also provides information to help you prepare for, respond to, and recover from disasters.

**National Flood Insurance Program (NFIP)**

Federal Emergency Management Agency

500 C St., SW

Washington, DC 20472

Toll free: 1-888-379-9531

TTY: 1-800-427-5593

✉: [FloodSmart@dhs.gov](mailto:FloodSmart@dhs.gov)**[www.floodsmart.gov](http://www.floodsmart.gov)**

NFIP provides a means for property owners to financially protect themselves. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP.

**Department of Housing and Urban Development (HUD)****Office of Fair Housing and Equal Opportunity (FHEO)**

451 7th St., SW, Room 5204

Washington, DC 20410-2000

202-708-4252

Toll free: 1-800-669-9777 (Complaints Hotline)

TTY: 1-800-927-9275

**[www.hud.gov/complaints/housediscrim.cfm](http://www.hud.gov/complaints/housediscrim.cfm)****[www.hud.gov/offices/fheo](http://www.hud.gov/offices/fheo)**

FHEO enforces federal laws and establishes policies that make sure all Americans have equal access to the housing of their choice. If you believe that you have been the victim of housing discrimination, file a complaint with this office.

**Department of Housing**

451 7th St., SW  
 Washington, DC 20410  
[portal.hud.gov/portal/page/portal/HUD/program\\_offices/housing](https://portal.hud.gov/portal/page/portal/HUD/program_offices/housing)  
 The Department of Housing provides public services through its nationally administered programs. It oversees the Federal Housing Administration mortgage insurance program and regulates the housing industry business.

**Federal Housing Administration (FHA)**

451 7th St., SW  
 Washington, DC 20410  
 Toll free: 1-800-225-5342  
 TTY: 1-877-833-2483  
 ✉: [info@fhaoutreach.com](mailto:info@fhaoutreach.com)

**portal.hud.gov**

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.

**Office of Interstate Land Sales**

451 7th St., SW, Room 9146  
 Washington, DC 20410  
 202-708-0502  
 Toll free: 1-800-225-5342  
 TTY: (202) 708-1455  
 ✉: [hsg-respa@hud.gov](mailto:hsg-respa@hud.gov)

**www.hud.gov/complaints/landsales.cfm**

The Interstate Land Sales program protects consumers from fraud and abuse when buying or selling land from developers.

**Office of Manufactured Housing Programs**

451 7th St., SW, Room 9164  
 Washington, DC 20410-8000  
 202-708-6423  
 Toll free: 1-800-927-2891  
 TTY: 202-708-1455  
 ✉: [mhs@hud.gov](mailto:mhs@hud.gov)

**www.hud.gov/offices/hsg/sfh/mhs/mhshome.cfm**

The Manufactured Housing Program is a consumer protection program that regulates the construction of certain factory-built housing units called “manufactured homes”. HUD works with 37 states to respond to consumer complaints.

**Department of the Interior (DOI)**

**Fish and Wildlife Service**

1849 C St., NW  
 Washington, DC 20240  
 202-208-5634 (Public Affairs routes all calls from here)  
 Toll free: 1-800-344-9453

**www.fws.gov**

The Fish and Wildlife Service works to conserve, protect and enhance fish, wildlife and plants and their habitats.

**National Park Service (NPS)**

1849 C St., NW  
 Room 7012  
 Washington, DC 20240  
 202-208-6843 (Public Affairs routes all calls from here)

**www.nps.gov**

**www.recreation.gov** (Federal recreational activities and reservations)

NPS preserves the nation’s national parks and historic landmarks so that individuals may enjoy the natural environment for years to come. You can explore federal parks, forests, museums and other recreation sites, and make reservations for an upcoming visit.

**Department of Justice (DOJ)**

**Americans with Disabilities Act (ADA) Information Line**

950 Pennsylvania Ave., NW  
 Disability Rights Section–NYAV  
 Washington, DC 20530  
 Toll free: 1-800-514-0301 (M-W, F 9:00 am-5:30 pm, ET, T 12:30 pm-5:30 pm, ET)  
 TTY: 1-800-514-0383

**www.ada.gov**

This service permits businesses, state and local governments, or others to call and ask questions about general or specific ADA requirements including questions about the ADA Standards for Accessible Design.

**U.S. Trustee Program**

Executive Offices for U.S. Trustees  
 20 Massachusetts Ave., NW  
 Suite 8000  
 Washington, DC 20530  
 202-307-1399

✉: [ustrustee.program@usdoj.gov](mailto:ustrustee.program@usdoj.gov)

**www.justice.gov/ust**

**www.justice.gov/ust/eo/bapcpa/ccde/cc\_approved.htm**

The Trustee Program protects the integrity of the federal bankruptcy system. The Program monitors the conduct of bankruptcy parties and private estate trustees. It also identifies and helps investigate bankruptcy fraud and abuse.

**Department of Labor (DOL)****Employee Benefits Security Administration (EBSA)**

Department of Labor  
200 Constitution Ave., NW  
Office of Participant Assistance, Room N5623  
Washington, DC 20210  
Toll free: 1-866-444-3272  
TTY: 1-877-889-5627

[www.dol.gov/ebsa](http://www.dol.gov/ebsa)

[www.askebsa.dol.gov](http://www.askebsa.dol.gov)

The EBSA provides information and assistance on private sector, employer-sponsored retirement benefit and health benefit plans. The agency educates plan participants, beneficiaries, and sponsors to insure that they have access to documents related to their benefit plan.

**Job Corps**

200 Constitution Ave., NW  
Suite N4463  
Washington, DC 20210  
202-693-3000  
Toll free: 1-800-733-5627

✉: [national\\_office@jobcorps.gov](mailto:national_office@jobcorps.gov)

[www.jobcorps.gov](http://www.jobcorps.gov)

Job Corps is a no-cost education and vocational training program that helps young people (ages 16 to 24) improve the quality of their lives through vocational and academic training.

**National Contact Center**

Department of Labor  
Toll free: 1-866-487-2365  
TTY: 1-877-889-5627

[www.dol.gov](http://www.dol.gov)

**Occupational Safety and Health Administration (OSHA)**

Department of Labor  
200 Constitution Ave., NW  
Washington, DC 20210  
Toll free: 1-800-321-6742  
TTY: 1-877-889-5627

[www.osha.gov](http://www.osha.gov)

OSHA ensures safe and healthful working conditions for working men and women by setting and enforcing standards and by providing training, outreach, education and assistance.

**Office of Disability Employment Policy (ODEP)**

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

[www.dol.gov/odep](http://www.dol.gov/odep)

[www.disability.gov](http://www.disability.gov)

ODEP works to create policies to ensure that people with disabilities are fully integrated in the workforce.

**Veteran's Employment and Training Service (VETS)**

Department of Labor  
200 Constitution Ave., NW, Room S1325  
Washington, DC 20210  
Toll free: 1-866-487-2365  
TTY: 1-877-889-5627

[www.dol.gov/vets](http://www.dol.gov/vets)

VETS provides resources to prepare and assist veterans obtain meaningful careers and maximize their employment opportunities.

**Department of State (DOS)****American Citizens Services and Crisis Management**

Department of State  
2201 C St., NW  
Washington, DC 20520  
202-501-4444  
Toll free: 1-888-407-4747 (within U.S.)

[www.travel.state.gov/travel](http://www.travel.state.gov/travel)

Contact the State Department for help with emergencies and non-emergencies affecting private Americans abroad.

**National Passport Information Center (NPIC)**

Toll free: 1-877-487-2778  
TTY: 1-888-874-7793

[www.travel.state.gov/passport](http://www.travel.state.gov/passport)

Contact the NPIC for information on U.S. passports, including the status of pending applications, as well as the locations of the over 4,500 passport acceptance facilities.

**Visa Services**

Washington, DC 20520  
202-663-1225 (M-F, 8:30 am - 5:00 pm, ET)  
Emergency after hours: 202-647-1512  
✉: [nvcinquiry@state.gov](mailto:nvcinquiry@state.gov)

[www.travel.state.gov/visa](http://www.travel.state.gov/visa)

Contact Visa Services for information on U.S. visas for foreigners.

**Department of Transportation (DOT)****Aviation Consumer Protection Division (ACPD)**

Office of Aviation Enforcement and Proceedings  
1200 New Jersey Ave., SE  
Washington, DC 20590  
202-366-2220 (Airline Service Complaints)  
Toll free: 1-800-778-4838 (Air travelers with disabilities hotline)  
TTY: 202-366-0511; Toll free: 1-800-455-9880  
✉: [airconsumer@dot.gov](mailto:airconsumer@dot.gov)

[airconsumer.ost.dot.gov/problems.htm](http://airconsumer.ost.dot.gov/problems.htm)

[airconsumer.ost.dot.gov/spanish](http://airconsumer.ost.dot.gov/spanish) (in Spanish)

The ACPD receives complaints from members of the public regarding air travel consumer issues. It verifies compliance with the Department's aviation consumer protection requirements and provides guidance to the industry and members of the public on consumer protection matters.

**Federal Aviation Administration (FAA)**

800 Independence Ave., SW  
 Washington, DC 20591  
 202-366-4000  
 Toll free: 1-866-835-5322

**www.faa.gov**

The FAA works to ensure that all air travel is safe.

**Federal Motor Carrier Safety Administration (FMCSA)**

1200 New Jersey Ave., SE  
 Suite W60-300  
 Washington, DC 20590  
 202-366-2519  
 Toll free: 1-800-832-5660 (FMCSA Information Line)  
 TTY: 1-800-877-8339

**www.fmcsa.dot.gov**

**www.protectyourmove.gov** (Interstate moving information)

The FMCSA provides information about your rights when moving across state lines (interstate moves). Consumers should submit household goods commercial complaints or dangerous safety violations involving a commercial truck or bus (including charter buses) to this agency.

**National Highway Traffic Safety Administration (NHTSA)**

1200 New Jersey Ave., 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 and distracted driving prevention.

**Department of the Treasury**

**Bureau of the Public Debt**

Treasury Direct  
 PO Box 7015  
 Parkersburg, WV 26106-7015  
 Toll free: 1-800-722-2678

**www.publicdebt.treas.gov**

**www.treasurydirect.gov**

This agency borrows moneys to make sure that the federal government continues to operate. You can contact them to purchase bonds or to check on the maturity of bonds you have already purchased.

**Internal Revenue Service (IRS)**

Toll free: 1-800-829-1040 (Help for individuals)  
 Toll free: 1-800-829-4933 (Help for businesses)  
 TTY: 1-800-829-4059

**www.irs.gov**

Free tax help is available from the Internal Revenue Service at [www.irs.gov](http://www.irs.gov) 24 hours a day, seven days a week. Numerous on-line applications, resources and taxpayer assistance services are available. Learn about electronic filing options, look up the status of your refund, print tax forms and instructions, look for preparers who can electronically file tax returns and find ways to connect with the IRS through New Media. If your personal tax questions require face-to-face assistance you may visit the Taxpayer Assistance Centers closest to you. Locations are listed on [www.irs.gov](http://www.irs.gov).

**Office of the Comptroller of the Currency (OCC)**

Customer Assistance Group  
 1301 McKinney St., Suite 3450  
 Houston, TX 77010  
 Toll free: 1-800-613-6743 (M-F, 7:00 am-7:00 pm CST)  
 TTY: 713-658-0340

**www.helpwithmybank.gov**

The Office of the Comptroller of the Currency charters, regulates, and supervises all national banks. The OCC also supervises federal savings associations (thrifts) and the federal branches and agencies of foreign banks.

**United States Mint**

Customer Service Center  
 2799 Reeves Rd.  
 Plainfield, IN 46168  
 202-756-6468  
 TTY: 1-888-321-6468 (M-F, 8:30 am - 5:00 pm, ET)

**www.usmint.gov**

The Mint produces the the coins that circulate throughout the US. They also produce special edition coinage that can be purchased for coin collections.

**Department of Veterans Affairs (VA) ♦**

1722 I St., NW  
 Washington , DC 20421  
 Toll free: 1-800-827-1000  
 TTY: 1-800-829-4833

**www.va.gov**

The VA oversees and administers benefits for veterans and their families. Some programs include home loans, life insurance policies, financing education through the GI bill, job training, and health resources. For more information about VA medical care or benefits, write, call or visit your nearest VA facility.

**National Cemetery Administration (NCA)**

810 Vermont Ave., NW  
Washington, DC 20420  
202-461-6240  
TTY: 1-800-829-4833

**www.cem.va.gov**

Contact the NCA for information about burials, headstones or markers, the State Cemetery Grants Program, and presidential memorial certificates for veterans.

**Veterans Benefits Administration (VBA)**

810 Vermont Ave., NW  
Washington, DC 20420  
202-461-9763 (Publications only)  
Toll free: 1-800-827-1000  
TTY: 1-800-829-4833

**www.vba.va.gov/VBA**

The VBA helps veterans receive benefits, such as educational and financial resources.

**Veterans Health Administration (VHA)**

810 Vermont Ave., NW  
Washington, DC 20420  
Toll free: 1-877-222-8387

**www.va.gov/health** (Veteran health resources)

VHA serves the needs of America's veterans by providing primary care, specialized care, and related medical and social support services.

**Environmental Protection Agency (EPA)****Energy Star Program**

1200 Pennsylvania Ave., NW  
Room 6202J  
Washington, DC 20460  
703-412-3086  
Toll free: 1-888-782-7937

✉: [hotline@energystar.gov](mailto: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 Environments Division**

1200 Pennsylvania Ave., NW  
Mail Code 6609J  
Washington, DC 20460  
202-343-9370

Toll free: 1-800-438-4318

✉: [IAQINFO@aol.com](mailto:IAQINFO@aol.com)

**www.epa.gov/iaq/iaqxline.html**

This agency is a central source of information on indoor air quality. It is responsible for implementing the Indoor Environments Program, a voluntary (non-regulatory) program to address indoor air pollution.

**National Pesticide Information Center**

Toll free: 1-800-858-7378 (6:30 am - 4:30 pm, PT)

✉: [npic@ace.orst.edu](mailto:npic@ace.orst.edu)

**www.npic.orst.edu**

A service that provides objective, science-based information about a wide variety of pesticide-related subjects, including pesticide products, pesticide poisonings, toxicology, and environmental chemistry.

**National Service Center for Environmental Publications (NSCEP)**

PO Box 42419  
Cincinnati, OH 45242-0419  
Toll free: 1-800-490-9198

✉: [nscep@bps-lmit.com](mailto:nscep@bps-lmit.com)

**www.epa.gov/nscep**

NSCEP distributes EPA's publications to the public. Consumers can order copies by phone and mail or download digital versions of the publications.

**Safe Drinking Water Hotline**

1200 Pennsylvania Ave., NW, 4606M  
Washington, DC 20460  
703-412-3330

Toll free: 1-800-426-4791 (10:00 am - 4:00 pm, ET, in English and Spanish)

**www.epa.gov/safewater/hotline**

The Office of Ground Water and Drinking Water helps protect public health by ensuring safe drinking water and protecting ground water.

**Equal Employment Opportunity Commission (EEOC)**

131 M St., NE  
Washington, DC 20507  
202-663-4900  
Toll free: 1-800-669-4000  
TTY: 202-663-4494

✉: [info@eeoc.gov](mailto:info@eeoc.gov)

**www.eeoc.gov**

The EEOC enforces laws that make discrimination illegal in the workplace. The commission oversees all types of work situations including hiring, firing, promotions, harassment, training, wages, and benefits.

**Federal Communications Commission (FCC)****Consumer Center**

445 12th St., SW  
Washington, DC 20554  
Toll free: 1-888-225-5322  
TTY: 1-888-835-5322

✉: [fccinfo@fcc.gov](mailto:fccinfo@fcc.gov)

**www.fcc.gov/cgb**

FCC accepts public inquiries, informal complaints, and questions regarding cable, radio, satellite, telephone, television and wireless services.

**Wireless Telecommunications Bureau (WTB)**

445 12th St., SW  
 Washington, DC 20554  
 Toll free: 1-877-480-3201  
 TTY: 717-338-2824

**wireless.fcc.gov**

The WTB handles the majority of FCC's wireless telecommunication programs. They provide guidance for consumers about selecting wireless communication providers and products.

**Federal Deposit Insurance Corporation (FDIC) ♦**

Division of Depositor and Consumer Protection  
 Consumer Response Center  
 1100 Walnut St., Box #11  
 Kansas City, MO 64106  
 Toll free: 1-877-275-3342  
 TTY: 1-800-925-4618

**www.fdic.gov**

**www2.fdic.gov/STARSMail/index.asp** (Online Consumer Assistance Form)

FDIC responds to questions about federal deposit insurance coverage and handles complaints and inquiries about FDIC-insured state banks which are not members of the Federal Reserve System.

**Federal Maritime Commission (FMC)**

800 N. Capitol St., NW  
 Washington, DC 20573  
 202-523-5807  
 ✉: [Complaints@fmc.gov](mailto:Complaints@fmc.gov)

**www.fmc.gov**

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 (8:00 am - 6:00 pm, CT)  
 TTY: 1-877-766-8533 (8:00 am - 6:00 pm, CT)

✉: [consumerhelp@federalreserve.gov](mailto:consumerhelp@federalreserve.gov)

**www.federalreserveconsumerhelp.gov**

This division receives and tracks consumer complaints and questions regarding practices by banks and other financial institutions supervised by the Board of Governors of the Federal Reserve System.

**Federal Trade Commission (FTC) ♦**

**Bureau of Consumer Protection ♦**

Consumer Response Center  
 600 Pennsylvania Ave., NW  
 Washington, DC 20580  
 Toll free: 1-877-382-4357  
 TTY: 1-866-653-4261

**www.ftc.gov**

**www.OnGuardOnline.gov** (Online security tips)  
**www.Admongo.gov** (Advertising literacy for kids)

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit the website or call the toll free number above. The FTC records consumer complaints (Internet, telemarketing, identity theft, and other fraud-related complaints) into the Consumer Sentinel Network, a secure, online database and investigative tool available to hundreds of civil and criminal law enforcement agencies.

**General Services Administration (GSA) ♦**

**Federal Citizen Information Center (FCIC) ♦**

1275 1st St., NE  
 11th Floor  
 Washington, DC 20417  
 To order the *Consumer Information Catalog* send your name and address to: Catalog, Pueblo, CO 81009  
 202-501-1794  
 Toll free: 1-800-333-4636

**www.USA.gov** (the U.S. government's official web portal)

**www.GobiernoUSA.gov** (USA.gov in Spanish)

**www.Publications.USA.gov**

**www.kids.gov** (government websites for kids)  
 FCIC publishes the free, quarterly *Consumer Information Catalog*, which lists nearly 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 at [www.Publications.USA.gov](http://www.Publications.USA.gov), by calling toll free 1-800-FED-INFO (333-4636), or by visiting [www.USA.gov](http://www.USA.gov), the U.S. government's official web portal. You can also follow FCIC on social media on Facebook: [www.facebook.com/USAgov](http://www.facebook.com/USAgov) and on Twitter: [@USAgov](https://twitter.com/USAgov).

**Surplus Federal Property Sales**

✉: [gaauctionshelp@gsa.gov](mailto:gaauctionshelp@gsa.gov)  
 Toll free: 1-800-333-7472

**www.gsauctions.gov**

GSA helps federal agencies dispose of unneeded property by selling directly to the public. It sells personal property, real estate, and vehicles to the public through online auctions.

**National Council on Disability (NCD)**

1331 F St., NW  
Suite 850  
Washington, DC 20004  
202-272-2004  
TTY: 202-272-2074  
✉: [ncd@ncd.gov](mailto:ncd@ncd.gov)  
**www.ncd.gov**

The NCD 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 (NCUA)**

1775 Duke St.  
Alexandria, VA 22314-3428  
703-518-6300  
Toll free: 1-800-827-9650 (Fraud Hotline)  
✉: [consumerassistance@ncua.gov](mailto:consumerassistance@ncua.gov)  
**www.ncua.gov**

NCUA is the federal agency that charters and supervises federal credit unions and insures savings in federal and most state-chartered credit unions across the country through the National Credit Union Share Insurance Fund.

**Office of Personnel Management (OPM)**

1900 E St., NW  
Washington, DC 20415  
202-606-1800  
TTY: 202-606-2532  
✉: [general@opm.gov](mailto:general@opm.gov)  
**www.opm.gov**

**www.usajobs.gov** (Federal employment opportunities)  
OPM manages the civil service of the federal government, coordinates recruiting of new government employees, and manages their health insurance and retirement benefits programs. OPM also provides resources for locating student jobs, summer jobs, scholarships, and internships.

**Pension Benefit Guaranty Corporation (PBGC)****Customer Contact Center**

PO Box 151750  
Alexandria, VA 22315-1750  
Toll free: 1-800-400-7242  
TTY: 1-800-877-8339  
✉: [mypension@pbgc.gov](mailto:mypension@pbgc.gov)  
**www.pbgc.gov**

The PBGC protects the retirement incomes of workers in private sector defined pension benefit plans. When you call, it helps to have your social security number and your plan's name or number.

**Securities and Exchange Commission (SEC) ♦****Office of Investor Education and Advocacy (OIEA)**

100 F St., NE  
Washington, DC 20549-0213  
Toll free: 1-800-732-0330  
✉: [help@sec.gov](mailto:help@sec.gov)

**www.investor.gov** (Investor information)  
**www.sec.gov/complaint.shtml** (Complaint form)  
The SEC's Office of Investor Education and Advocacy serves individual investors and is ready to assist you in resolving your complaints and answering questions. OIEA's website, [www.investor.gov](http://www.investor.gov), is an online resource to help you invest wisely and avoid fraud.

**Small Business Administration (SBA)**

409 3rd St., SW, Suite 7600  
Washington, DC 20416  
202-205-6740  
Toll free: 1-800-827-5722 (Information)  
TTY: 704-344-6640  
✉: [answerdesk@sba.gov](mailto:answerdesk@sba.gov)

**www.sba.gov**  
The SBA helps Americans start, build and grow businesses. Through an extensive network of field offices and partnerships the SBA aids, counsels, assists and protects the interests of small business concerns.

**Social Security Administration (SSA)****Office of Public Inquiries**

6401 Security Blvd.  
Baltimore, MD 21235  
Toll free: 1-800-772-1213  
TTY: 1-800-325-0778 (M-F, 7:00 am - 7:00 pm, ET)

**www.socialsecurity.gov**  
**www.socialsecurity.gov/espanol** (in Spanish)  
The Social Security Administration provides retirement, survivors and disability benefits, as well as administers Supplemental Security Income (SSI) payments.

**U.S. Commodity Futures Trading Commission (CFTC)**

Office of External Affairs  
 Three Lafayette Center  
 1155 21st St., NW  
 Washington, DC 20581  
 202-418-5000  
 TTY: 202-418-5514  
 ✉: [questions@cftc.gov](mailto:questions@cftc.gov)

**[www.cftc.gov](http://www.cftc.gov)**

CFTC protects 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.

**U.S. Postal Service (USPS)**

Toll free: 1-800-275-8777

**[usps.com](http://usps.com)**

The USPS is the federal agency responsible for the delivery of mail across the nation. You can visit your local post office to ship packages, purchase money orders, and apply for a passport (at select locations). The USPS has also made many of their services available online, such as purchasing and printing postage, tracking packages, and changing your address.

**United States Postal Inspection Service**

Attn: Mail Fraud  
 222 S. Riverside Plaza, Suite 1250  
 Chicago, IL 60606-6100  
 Toll free: 1-877-876-2455

**[postalinspectors.uspis.gov](http://postalinspectors.uspis.gov)**

If you believe you have been the victim of a crime involving the U.S. mail or need assistance with postal-related problems of a law enforcement nature, you should contact your nearest Postal Inspection Service office. Addresses and telephone numbers can be found in the government pages of your telephone book or by visiting the Postal Inspection Service website.



**AARP**

601 E. St., NW  
 Washington, DC 20049  
 Toll free: 1-888-687-2277  
 Toll free: 1-800-646-2283 (Fraud  
 Fighter Hotline)  
 TTY: 1-877-434-7589  
 ✉: member@aarp.org

**www.aarp.org**

AARP is committed to addressing the consumer problems and issues that affect the financial security of people 50 years and older. Through advocacy at the federal and state levels, AARP works to make the marketplace safer for all consumers. AARP also employs a variety of strategies to help AARP members protect themselves from fraud and deceptive practices.

**American Council on Consumer Interests (ACCI)**

5100 E. Vogel Rd., Suite 202  
 Evansville, IN 47715  
 812-470-1985

✉: information@consumerinterests.org

**www.consumerinterests.org**

ACCI is a consumer policy research and education organization consisting of a world-wide community of researchers, educators, and related professionals.

**American Council on Science and Health (ACSH)**

1995 Broadway, Suite 202  
 New York, NY 10023-5860  
 212-362-7044

✉: acsh@acsh.org

**www.acsh.org**

A nonprofit public education group, ACSH provides consumers with up-to-date, scientifically sound information on the relationship among human health and chemicals, foods, lifestyles, and the environment. Booklets and special reports on a variety of topics are available.

**Contacting National Consumer Organizations**

National Consumer Organizations are committed to assisting consumers and protecting their rights via advocacy, research, and outreach efforts. Some organizations assist individuals with problems, while others collect consumer complaints and statistics to better understand consumer trends and direct their advocacy efforts.

**Center for Auto Safety (CAS)**

1825 Connecticut Ave., NW  
 Suite 330  
 Washington, DC 20009-5708  
 202-328-7700

**www.autosafety.org**

CAS advocates on behalf of consumers in auto safety and quality, fuel-efficiency, emissions, and related issues. For advice on specific problems, CAS requests that consumers write a brief statement of the problem or question, including the year, make, and model of the vehicle. Mail it with a stamped, self-addressed envelope to the address above.

**Center for Science in the Public Interest (CSPI)**

1220 L St., NW, Suite 300  
 Washington, DC 20005  
 202-332-9110

✉: cspi@cspinet.org

**www.cspinet.org**

A non-profit, membership organization, CSPI conducts research, education, and advocacy on nutrition, health, food safety, and related issues. It also provides consumers with current information about their health and well-being via its monthly *Nutrition Action Healthletter*.

**Center for the Study of Services (CSS)**

1625 K St., NW, 8th Floor  
 Washington, DC 20006  
 202-347-7283

Toll free: 1-800-213-7283

✉: questions@cssresearch.org

**www.checkbook.org**

**www.cssresearch.org**

CSS provides consumers with information to help them get high-quality services and products at the best possible prices. The organization publishes *Consumers' Checkbook* so that consumers can evaluate the quality and prices of service firms and stores in their local area.

**Coalition Against Insurance Fraud**

**www.insurancefraud.org**

The Coalition is an alliance of consumer groups, government agencies, and insurance companies dedicated to combating all forms of insurance fraud through advocacy and public information.

**Consumer Action**

221 Main St., Suite 480  
 San Francisco, CA 94105  
 415-777-9635 (Consumer  
 Complaints)

TTY: 415-777-9456

✉: info@consumer-action.org

**www.consumer-action.org**

An education and advocacy organization specializing in credit, finance, and telecommunications issues, Consumer Action offers a multi-lingual consumer complaint hotline and consumer education materials in as many as eight languages. Community-based organizations can request these free publications in bulk.

**Consumer Federation of America (CFA)**

1620 I St., NW, Suite 200  
 Washington, DC 20006  
 202-387-6121

✉: cfa@consumerfed.org

**www.consumerfed.org**

CFA is a consumer advocacy and education organization. It represents consumer interests on issues such as telephone service, insurance and financial services, product safety, indoor air pollution, health care, product liability, and utility rates. It develops and distributes studies of various consumer issues, as well as printed consumer guides.

## Consumers Union (CU)

101 Truman Ave.  
Yonkers, NY 10703-1057  
914-378-2000  
914-378-2455 (Consumer Policy Institute)  
Toll free: 1-800-879-9848 (*Consumer Reports* magazine)  
Toll free: 1-866-208-9427 (ConsumerReports.org)  
**www.consumersunion.org**  
**www.consumerreports.org**  
CU, publisher of *Consumer Reports*, is an independent, non-profit testing and information organization serving only consumers. CU is a comprehensive source for unbiased advice about products and services, personal finance, health and nutrition, and other consumer concerns. CU tests products, informs the public, and protects consumers. CU's Advocacy Offices provide tools to consumers to make their concerns heard by government and industry. Its Consumer Policy Institute conducts research and education projects on such issues as pesticides, toxic air pollution, and community right-to-know laws.

## Families USA

1201 New York Ave., NW  
Suite 1100  
Washington, DC 20005  
202-628-3030  
✉: info@familiesusa.org  
**www.familiesusa.org**  
A national, nonprofit membership organization committed to affordable, high quality health care, Families USA creates materials to educate and mobilize consumers on health care issues.

## Funeral Consumers Alliance (FCA)

33 Patchen Rd.  
South Burlington, VT 05403  
802-865-8300  
Toll free: 1-800-765-0107  
✉: info@funerals.org  
**www.funerals.org**  
FCA protects a consumer's right to choose a dignified, meaningful, affordable funeral. In addition to informing the public about its options and rights, FCA will assist in mediating complaints. Local affiliates around the country conduct funeral price surveys and counsel members and the general public.

## Jump\$tart Coalition for Personal Financial Literacy

919 18th St., NW, Suite 300  
Washington, DC 20006  
202-466-8604  
Toll free: 1-888-453-3822  
✉: info@jumpstartcoalition.org  
**www.jumpstart.org**  
The Coalition encourages curriculum enrichment to ensure that basic personal financial management skills are attained during the K-college educational experience.

## Kids in Danger (KID)

116 W. Illinois St., Suite 5E  
Chicago, IL 60654  
312-595-0649  
✉: email@kidsindanger.org  
**www.kidsindanger.org**  
KID is dedicated to educating parents, training engineers, designers, and manufacturers, and advocating for improvements in the safety of children's products.

## The Medicare Rights Center

520 Eighth Ave.  
North Wing, 3rd Floor  
New York City, NY 10018  
212-869-3850  
Toll free: 1-800-333-4114  
✉: info@medicarerights.org  
**www.medicarerights.org**  
The Medicare Rights Center works to ensure access to affordable health care for older adults and people with disabilities through counseling and advocacy, educational programs, and public policy initiatives. It works with clients nationwide through phone hotlines, Internet services, a large volunteer network, and community programs.

## National Community Reinvestment Coalition (NCRC)

727 15th St., NW, Suite 900  
Washington, DC 20005-2112  
202-628-8866  
✉: member@ncrc.org  
**www.ncrc.org**  
NCRC works to end discriminatory banking practices and increase the flow of private capital and credit into underserved communities across the country. It also offers a housing counseling network to help prospective and current homeowners.

## National Consumer Law Center (NCLC)

Seven Winthrop Square  
Boston, MA 02110-1245  
617-542-8010  
✉: consumerlaw@nclc.org  
**www.consumerlaw.org**  
NCLC is an advocacy and research organization focusing on the needs of low-income and other disadvantaged consumers. It concentrates on working for fairness in financial services, wealth building and financial health, ending predatory lending and consumer fraud, and the protection of basic energy and utility services. Limited resources prevent the organization from responding to individual inquiries.

**The National Consumer Protection Technical Resource Center**

Senior Medicare Patrol Resource Center

PO Box 388

Waterloo, IA 50704-0388

Toll free: 1-877-808-2468

✉: [info@smpresource.org](mailto:info@smpresource.org)

[www.smpresource.org](http://www.smpresource.org)

The Center is funded by the U.S. Administration on Aging to support community-based Senior Medicare Patrol Programs (SMP). The SMP projects use the skills and expertise of retired professionals to help Medicare and Medicaid beneficiaries avoid, detect, and prevent health care fraud and abuse.

**National Consumers League (NCL)**

1701 K St., NW, Suite 1200

Washington, DC 20006

202-835-3323

[www.nclnet.org](http://www.nclnet.org)

[www.lifesmarts.org](http://www.lifesmarts.org)

[www.fraud.org](http://www.fraud.org)

[www.fakechecks.org](http://www.fakechecks.org) (Fake check scams)

The NCL provides government, businesses, and other organizations with the consumer's perspective on consumer issues and workplace concerns. The League sponsors the LifeSmarts competition to develop the consumer and marketplace knowledge of teenagers. NCL also works to provide consumers with the information they need to avoid becoming victims of telemarketing and Internet fraud and to help them communicate their complaints to law enforcement.

**National Council on the Aging (NCOA)**

1901 L St., NW, 4th Floor

Washington, DC 20036

202-479-1200

Toll free: 1-800-424-9046

TTY: 202-479-6674

✉: [info@ncoa.org](mailto:info@ncoa.org)

[www.ncoa.org](http://www.ncoa.org)

NCOA is a national voice for older adults — especially those who are vulnerable and disadvantaged — and the community organizations that serve them.

**Society of Consumer Affairs Professionals International (SOCAP) ♦**

675 N. Washington St., Suite 200

Alexandria, VA 22314

703-519-3700

✉: [socap@socap.org](mailto:socap@socap.org)

[www.socap.org](http://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.

## Contacting Your Local Consumer Protection Offices

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

An advantage of contacting a city or county government office is that it is familiar with local businesses, ordinances, and state laws.

Other local consumer and non-profit organizations may provide consumer assistance and work with the state consumer office. Be sure to contact your state consumer protection office to get more information about other local resources.

Before sending a written complaint, call the office to confirm that it handles the type of complaint you have and determine whether complaint forms are provided. Many offices distribute consumer materials specifically geared to state laws and local issues. Ask whether any information is available regarding your problem.

## Alabama

### State Offices

#### Alabama Office of the Attorney General

Consumer Affairs Section  
501 Washington Ave.  
Montgomery, AL 36130  
334-242-7335  
Toll free: 1-800-392-5658 (AL)  
[www.ago.state.al.us](http://www.ago.state.al.us)

#### Arizona Office of the Attorney General - Tucson

Consumer Information and Complaints  
South Bldg., Suite 315  
400 W. Congress St.  
Tucson, AZ 85701-1367  
520-628-6504  
Toll free: 1-800-352-8431 (AZ, except Maricopa and Pima)  
✉: [consumerinfo@azag.gov](mailto:consumerinfo@azag.gov)  
[www.azag.gov](http://www.azag.gov)

## Alaska

### State Offices

#### Office of the Attorney General

Consumer Protection Unit  
1031 W. 4th Ave., Suite 200  
Anchorage, AK 99501-5903  
907-269-5100  
Toll free: 1-888-576-2529  
[www.law.state.ak.us](http://www.law.state.ak.us)

## Arkansas

### State Offices

#### Arkansas Office of the Attorney General

Consumer Protection Division  
323 Center St., Suite 200  
Little Rock, AR 72201  
501-682-2341 (Consumer Hotline)  
501-682-2007 (Attorney General's Operator)  
Toll free: 1-800-482-8982 (Consumer Hotline)  
TTY: 1-800-482-8982  
✉: [consumer@arkansasag.gov](mailto:consumer@arkansasag.gov)  
[www.arkansasag.gov](http://www.arkansasag.gov)

## Arizona

### State Offices

#### Arizona Office of the Attorney General - Phoenix

Consumer Information and Complaints  
1275 W. Washington St.  
Phoenix, AZ 85007  
602-542-5763  
Toll free: 1-800-352-8431 (AZ, except Maricopa and Pima)  
[www.azag.gov](http://www.azag.gov)

## California

### State Offices

#### California Office of the Attorney General

Public Inquiry Unit  
PO Box 944255  
Sacramento, CA 94244-2550  
916-322-3360  
Toll free: 1-800-952-5225 (CA)  
TTY: 1-800-735-2929  
[www.caag.state.ca.us](http://www.caag.state.ca.us)

#### California Bureau of Automotive Repair

Department of Consumer Affairs  
10240 Systems Parkway  
Sacramento, CA 95827  
Toll free: 1-800-952-5210 (Consumer Questions)  
Toll free: 1-866-799-3811 (Complaint Intake)  
✉: [BAREditor@dca.ca.gov](mailto:BAREditor@dca.ca.gov)  
[www.autorepair.ca.gov](http://www.autorepair.ca.gov)

#### California Department of Consumer Affairs

Consumer Information Division  
1625 N. Market Blvd., Suite N 112  
Sacramento, CA 95834  
916-445-1254  
Toll free: 1-800-952-5210  
TTY: 916-928-1227; 1-800-326-2297  
✉: [dca@dca.ca.gov](mailto:dca@dca.ca.gov)  
[www.dca.ca.gov](http://www.dca.ca.gov)

#### Contractors State License Board

9821 Business Park Dr.  
Sacramento, CA 95827  
916-255-3900 (Headquarters)  
916-255-2924 (Northern CA)  
562-345-7600 (Southern CA)  
Toll free: 1-800-321-2752  
[www.cslb.ca.gov](http://www.cslb.ca.gov)

### County Offices

#### Contra Costa County District Attorney's Office

Special Operations Division  
Consumer Fraud  
900 Ward St., 4th Floor  
Martinez, CA 94553  
925-957-8604  
[www.co.contra-costa.ca.us](http://www.co.contra-costa.ca.us)

#### Fresno County District Attorney's Office

Consumer and Environmental Protection Division  
929 L St.  
Fresno, CA 93721  
559-600-3156  
✉: [demail@co.fresno.ca.us](mailto:demail@co.fresno.ca.us)  
[www.co.fresno.ca.us](http://www.co.fresno.ca.us)

#### Kern County District Attorney's Office

Consumer Protection Unit  
Justice Building  
1215 Truxtun Ave., 4th Floor  
Bakersfield, CA 93301  
661-868-7600  
✉: [investigation@co.kern.ca.us](mailto:investigation@co.kern.ca.us)  
[www.co.kern.ca.us/da](http://www.co.kern.ca.us/da)

**Los Angeles County  
Department of Consumer  
Affairs**  
500 W. Temple St., Room B-96  
Los Angeles, CA 90012-2722  
213-974-1452  
Toll free: 1-800-593-8222 (L.A.  
County)  
TTY: 213-626-0913  
✉: [dca@dca.lacounty.gov](mailto:dca@dca.lacounty.gov)  
[www.dca.lacounty.gov](http://www.dca.lacounty.gov)

**Marin County District  
Attorney's Office**  
Consumer Protection Unit  
3501 Civic Center Dr.  
Hall of Justice, Room 130  
San Rafael, CA 94903  
415-499-6450  
✉: [consumer@co.marin.ca.us](mailto:consumer@co.marin.ca.us)  
[www.co.marin.ca.us](http://www.co.marin.ca.us)

**Monterey County District  
Attorney's Office**  
Consumer Protection Division  
1200 Aguajito Rd., Room 301  
Monterey, CA 93940  
831-755-5073 (Salinas)  
831-647-7770 (Monterey)  
831-385-8373 (King City)  
[www.co.monterey.ca.us](http://www.co.monterey.ca.us)

**Napa County District Attorney's  
Office**  
Environmental Management  
Consumer Protection Division  
931 Parkway Mall  
Napa, CA 94559  
707-253-4059 (Hotline)  
[www.countyofnapa.org](http://www.countyofnapa.org)

**Orange County District  
Attorney's Office**  
Consumer Protection Unit  
401 Civic Center Dr., W  
Santa Ana, CA 92701  
714-648-3600  
✉: [consumercomplaint@da.ocgov.com](mailto:consumercomplaint@da.ocgov.com)  
[orangecountyda.com](http://orangecountyda.com)

**San Diego County District  
Attorney's Office**  
Consumer Protection Unit  
330 W. Broadway  
San Diego, CA 92101  
619-531-4040  
619-531-3507 (Hotline)  
[www.sdcca.org](http://www.sdcca.org)

**San Francisco County District  
Attorney's Office**  
Consumer and Environmental  
Protection Unit  
732 Brannan St.  
San Francisco, CA 94102  
415-551-9595 (Hotline)  
[www.sfdistrictattorney.org](http://www.sfdistrictattorney.org)

**San Luis Obispo County  
District Attorney's Office**  
Economic Crime Unit  
Consumer Fraud Department  
1050 Monterey St., Room 223  
County Courthouse Annex  
San Luis Obispo, CA 93408  
805-781-5856  
[www.slocounty.ca.gov](http://www.slocounty.ca.gov)

**San Mateo County District  
Attorney's Office**  
Consumer and Environmental  
Protection Unit  
400 County Center, 3rd Floor  
Hall of Justice and Records  
Redwood City, CA 94063  
650-363-4651  
650-363-4636 (Bureau of  
Investigation)  
[www.co.sanmateo.ca.us](http://www.co.sanmateo.ca.us)

**Santa Barbara County District  
Attorney's Office**  
Consumer Protection Unit  
312-D E. Cook St.  
Santa Maria, CA 93454  
805-346-7632  
[www.countyofsb.org/da](http://www.countyofsb.org/da)

**Santa Clara County District  
Attorney's Office**  
Consumer Protection Unit  
70 W. Hedding St., West Wing  
San Jose, CA 95110  
408-792-2880  
✉: [consumer\\_mediation@da.sccgov.org](mailto:consumer_mediation@da.sccgov.org)  
[www.santaclara-da.org](http://www.santaclara-da.org)

**Santa Cruz County District  
Attorney's Office**  
Consumer Affairs Unit  
701 Ocean St., Room 200  
Santa Cruz, CA 95060  
831-454-2050  
TTY: 831-454-2123  
✉: [dao@co.santa-cruz.ca.us](mailto:dao@co.santa-cruz.ca.us)  
[www.co.santa-cruz.ca.us](http://www.co.santa-cruz.ca.us)

**Solano County District  
Attorney's Office**  
Department of Resource  
Management  
Consumer Protection Unit  
675 Texas St., Suite 5500  
Fairfield, CA 94533  
707-784-6765  
✉: [RMHelp@solanocounty.com](mailto:RMHelp@solanocounty.com)  
[www.co.solano.ca.us/depts/da](http://www.co.solano.ca.us/depts/da)

**Stanislaus County District  
Attorney's Office**  
Consumer Protection Unit  
832 12th St., Suite 300  
Modesto, CA 95354  
209-525-5550  
[www.stanislaus-da.org](http://www.stanislaus-da.org)

**Ventura County District  
Attorney's Office**  
Consumer Mediation Section  
800 S. Victoria Ave.  
Ventura, CA 93009  
805-654-3110  
Toll free: 1-800-660-5474 ext. 3110  
[da.countyofventura.org](http://da.countyofventura.org)

### City Offices

**Los Angeles City Attorney's  
Office**  
Consumer Protection Unit  
200 N. Main St., Room 500 CHE  
Los Angeles, CA 90012  
213-978-8070  
TTY: 212-978-8310  
[www.atty.lacity.org](http://www.atty.lacity.org)

**San Diego City Attorney's  
Office**  
Consumer and Environmental  
Protection Unit  
1200 Third Ave., #1620  
San Diego, CA 92101  
619-533-5600  
TTY: 619-702-7198  
✉: [cityattorney@sandiego.gov](mailto:cityattorney@sandiego.gov)  
[www.sandiego.gov/cityattorney](http://www.sandiego.gov/cityattorney)

**Santa Monica City Attorney's  
Office**  
Consumer Protection Unit  
1685 Main St., 3rd Floor  
Santa Monica, CA 90401  
310-458-8336  
TTY: 310-458-8696  
✉: [consumer.mailbox@smgov.net](mailto:consumer.mailbox@smgov.net)  
[www.smgov.net/atty](http://www.smgov.net/atty)

## Colorado

### State Offices

#### Colorado Office of the Attorney General

Consumer Protection Division  
1525 Sherman St., 7th Floor  
Denver, CO 80203  
303-866-5189  
Toll free: 1-800-222-4444 (CO)  
✉: stop.fraud@state.co.us  
[www.coloradoattorneygeneral.gov](http://www.coloradoattorneygeneral.gov)

### County Offices

#### Fourth Judicial District Attorney's Office

Economic Crimes Division  
El Paso and Teller Counties  
105 E. Vermijo Ave.  
Colorado Springs, CO 80903  
719-520-6000  
[www.4thjudicialda.com](http://www.4thjudicialda.com)

#### Weld County District Attorney's Office

PO Box 1167  
915 10th St.  
Greeley, CO 80632-1167  
970-356-4010  
[www.co.weld.co.us](http://www.co.weld.co.us)

#### Pueblo County District Attorney's Office

701 Court St.  
Pueblo, CO 81003  
719-583-6030  
[www.co.pueblo.co.us](http://www.co.pueblo.co.us)

### City Offices

#### Denver District Attorney's Office

Economic Crimes Unit  
201 W. Colfax Ave.  
Denver, CO 80202  
720-913-9179  
✉: info@denverda.org  
[www.denverda.org](http://www.denverda.org)

## Connecticut

### State Offices

#### Connecticut Office of the Attorney General

55 Elm St.  
Hartford, CT 06106  
860-808-5318  
[www.ct.gov/ag](http://www.ct.gov/ag)

## Department of Consumer Protection

165 Capitol Ave.  
Hartford, CT 06106-1630  
860-713-6100 (Consumer Information/Complaints)  
Toll free: 1-800-842-2649  
TTY: 860-713-7240  
✉: trade.practices@ct.gov  
[www.ct.gov/dcp](http://www.ct.gov/dcp)

### City Offices

#### Middletown Office of Consumer Protection

150 William St.  
Middletown, CT 06457  
860-344-3491  
TTY: 860-344-3521  
[www.cityofmiddletown.com](http://www.cityofmiddletown.com)

## Delaware

### State Offices

#### Delaware Department of Justice

Consumer Protection Division  
820 N. French St., 5th Floor  
Wilmington, DE 19801  
302-577-8600  
Toll free: 1-800-220-5424  
✉: consumer.protection@state.de.us  
[www.attorneygeneral.delaware.gov](http://www.attorneygeneral.delaware.gov)

## District of Columbia

#### Department of Consumer and Regulatory Affairs

Government of the District of Columbia  
1100 4th St., SW  
Washington, DC 20024  
202-442-4400  
TTY: 202-123-4567  
✉: dcra@dc.gov  
[www.dcra.dc.gov](http://www.dcra.dc.gov)  
[www.consumer.dc.gov](http://www.consumer.dc.gov)

#### Office of the Attorney General

Consumer Protection and Antitrust  
441 4th St., NW  
Washington, DC 20001  
202-442-9828 (Hotline)  
✉: consumer.protection@dc.gov  
[www.oag.dc.gov](http://www.oag.dc.gov)  
[www.consumer.dc.gov](http://www.consumer.dc.gov)

## Florida

### State Offices

#### Florida Department of Agriculture and Consumer Services

Division of Consumer Services  
2005 Apalachee Parkway  
Terry Lee Rhodes Building  
Tallahassee, FL 32399-6500  
850-488-2221  
Toll free: 1-800-435-7352 (FL)  
Toll free: 1-800-352-9832 (in Spanish)  
[www.800helpfla.com](http://www.800helpfla.com)

#### Florida Office of the Attorney General

PL-01 The Capitol  
Tallahassee, FL 32399-1050  
850-414-3990  
Toll free: 1-866-966-7226 (FL)  
Toll free: 1-800-203-3099 (Seniors vs. Crime)  
TTY: 1-800-955-8771  
[myfloridalegal.com](http://myfloridalegal.com)  
[www.seniorsvscrime.com](http://www.seniorsvscrime.com)

### Regional Offices

#### Ft. Lauderdale Branch - Office of the Attorney General

Economic Crimes Division  
110 S.E. 6th St., 9th Floor  
Fort Lauderdale, FL 33301-5000  
954-712-4600  
[www.myfloridalegal.com](http://www.myfloridalegal.com)

#### Jacksonville Branch - Office of the Attorney General

Economic Crimes Division  
1300 Riverplace Blvd., Suite 405  
Jacksonville, FL 32207  
904-348-2720  
[www.myfloridalegal.com](http://www.myfloridalegal.com)

#### Orlando Branch - Office of the Attorney General

Economic Crimes Division  
135 W. Central Blvd., Suite 1000  
Orlando, FL 32801  
407-999-5588  
[www.myfloridalegal.com](http://www.myfloridalegal.com)

#### Tampa Branch - Office of the Attorney General

Economic Crimes Division  
3507 E. Frontage Rd., Suite 325  
Concourse Center 4  
Tampa, FL 33607-1795  
813-287-7950  
[www.myfloridalegal.com](http://www.myfloridalegal.com)

**West Palm Beach Branch -  
Office of the Attorney General**

Economic Crimes Division  
1515 N. Flagler Dr., Suite 900  
West Palm Beach, FL 33401  
561-837-5000  
[www.myfloridalegal.com](http://www.myfloridalegal.com)

**County Offices****Broward County Permitting,  
Licensing & Consumer  
Protection Division**

One N. University Dr., Mailbox 302  
Plantation, FL 33324  
954-765-4400  
✉: [consumer@broward.org](mailto:consumer@broward.org)  
[www.broward.org/  
permittingandlicensing](http://www.broward.org/permittingandlicensing)

**Hillsborough County Consumer  
Protection Agency**

1101 E. 139th Ave.  
Tampa, FL 33613  
813-903-3430  
[www.hillsboroughcounty.org/  
consumerprotection](http://www.hillsboroughcounty.org/consumerprotection)

**Miami-Dade County Consumer  
Services Department**

Consumer Protection Section  
140 West Flagler St., Suites 901-904  
Miami, FL 33130  
305-375-3677  
✉: [consumer@miamidade.gov](mailto:consumer@miamidade.gov)  
[www.miamidade.gov/csd](http://www.miamidade.gov/csd)

**Office of the State Attorney for  
Miami-Dade County**

Economic Crime Division  
1350 N.W. 12th Ave.  
Miami, FL 33136-2111  
305-547-0671  
[www.miamisao.com](http://www.miamisao.com)

**Orange County Consumer  
Fraud Unit**

PO Box 1673  
415 N. Orange Ave.  
Orlando, FL 32802  
407-836-2490  
✉: [fraudhelp@sao9.org](mailto:fraudhelp@sao9.org)  
[www.orangecountyfl.net](http://www.orangecountyfl.net)

**Palm Beach County Consumer  
Affairs Division**

50 S. Military Tr., Suite 201  
West Palm Beach, FL 33415  
561-712-6600  
Toll free: 1-888-852-7362 (Boca/  
Delray/Glades)  
[www.pbcgov.com/consumer](http://www.pbcgov.com/consumer)

**Pinellas County Office of  
Consumer Protection**

631 Chestnut St.  
Clearwater, FL 33756  
727-464-6200  
TTY: 727-464-6088  
✉: [consumer@pinellascounty.org](mailto:consumer@pinellascounty.org)  
[www.pinellascounty.org/  
consumer](http://www.pinellascounty.org/consumer)

**Georgia****State Offices****Georgia Governor's Office of  
Consumer Affairs**

Two Martin Luther King, Jr. Dr., SE  
Suite 356  
Atlanta, GA 30334-4600  
404-651-8600  
Toll free: 1-800-869-1123 (GA)  
[www.consumer.georgia.gov](http://www.consumer.georgia.gov)

**Hawaii****State Offices****Hawaii Department of  
Commerce and Consumer  
Affairs - Hilo**

Office of Consumer Protection  
345 Kekuanaoa St., Suite 12  
Hilo, HI 96720  
808-933-0910  
808-587-3222 (Consumer Resource  
Center)  
✉: [ocp@dcca.hawaii.gov](mailto:ocp@dcca.hawaii.gov)  
[www.hawaii.gov/dcca](http://www.hawaii.gov/dcca)

**Hawaii Department of  
Commerce and Consumer  
Affairs - Honolulu (Main  
Location)**

Office of Consumer Protection  
235 S. Beretania St., Suite 801  
Honolulu, HI 96813  
808-586-2630  
808-587-3222 (Consumer Resource  
Center)  
✉: [ocp@dcca.hawaii.gov](mailto:ocp@dcca.hawaii.gov)  
[www.hawaii.gov/dcca/ocp](http://www.hawaii.gov/dcca/ocp)

**Hawaii Department of  
Commerce and Consumer  
Affairs - Wailuku**

Office of Consumer Protection  
1063 Lower Main St., Suite C-216  
Wailuku, HI 96793  
808-984-8244  
808-587-3222 (Consumer Resource  
Center)  
✉: [ocp@dcca.hawaii.gov](mailto:ocp@dcca.hawaii.gov)  
[www.hawaii.gov/dcca/ocp](http://www.hawaii.gov/dcca/ocp)

**Idaho****State Offices****Idaho Attorney General's Office**

Consumer Protection Division  
PO Box 83720  
954 W. Jefferson, 2nd Floor  
Boise, ID 83720-0010  
208-334-2424  
Toll free: 1-800-432-3545 (ID)  
[www.ag.idaho.gov](http://www.ag.idaho.gov)

**Illinois****State Offices****Illinois Office of the Attorney  
General - Carbondale**

Consumer Fraud Bureau  
1001 E. Main St.  
Carbondale, IL 62901  
618-529-6400  
Toll free: 1-800-243-0607 (Fraud  
Hotline, IL)

Toll free: 1-866-310-8398 (in  
Spanish)

TTY: 1-877-675-9339 (IL)

✉: [ag\\_consumer@atg.state.il.us](mailto:ag_consumer@atg.state.il.us)  
[www.illinoisattorneygeneral.  
gov](http://www.illinoisattorneygeneral.gov)

**Illinois Office of the Attorney  
General - Chicago**

Consumer Fraud Bureau  
100 W. Randolph St., 12th Floor  
Chicago, IL 60601  
312-814-3000

Toll free: 1-800-386-5438 (Fraud  
Hotline, IL)

Toll free: 1-866-310-8398 (in  
Spanish)

TTY: 1-800-964-3013 (IL)

✉: [ag\\_consumer@atg.state.il.us](mailto:ag_consumer@atg.state.il.us)  
[www.illinoisattorneygeneral.  
gov](http://www.illinoisattorneygeneral.gov)

**Illinois Office of the Attorney  
General - Springfield**

Consumer Fraud Division  
500 S. 2nd St.  
Springfield, IL 62706  
217-782-1090

Toll free: 1-800-243-0618 (Fraud  
Hotline, IL)

Toll free: 1-866-310-8398 (in  
Spanish)

TTY: 1-877-844-5461 (IL)

✉: [ag\\_consumer@atg.state.il.us](mailto:ag_consumer@atg.state.il.us)  
[www.illinoisattorneygeneral.  
gov](http://www.illinoisattorneygeneral.gov)

## Regional Offices

### Chicago South Regional Office of the Attorney General

7906 S. Cottage Grove Ave.  
Chicago, IL 60619  
773-488-2600  
TTY: 1-866-717-8798

[www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)

### Chicago West Regional Office of the Attorney General

306 N. Pulaski Rd.  
Chicago, IL 60624  
773-265-8808  
TTY: 1-866-717-8804

[www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)

### East Central Illinois Regional Office of the Attorney General

1776 E. Washington St.  
Urbana, IL 61802  
217-278-3366  
TTY: 217-278-3371

[www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)

### Metro East Illinois Regional Office of the Attorney General

201 W. Pointe Dr., Suite 7  
Belleville, IL 62226  
618-236-8616  
TTY: 618-236-8619

[www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)

### Northern Illinois Regional Office of the Attorney General

200 S. Wyman St., Suite 307  
Zeke Giorgi Center  
Rockford, IL 61101  
815-967-3883  
TTY: 815-967-3891

[www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)

### West Central Illinois Regional Office of the Attorney General

628 Maine St.  
Quincy, IL 62301  
217-223-2221  
TTY: 217-223-2254

[www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)

## County Offices

### Cook County State Attorney's Office

Consumer Fraud Unit  
69 W. Washington St., Suite 3130  
Chicago, IL 60602  
312-603-8600  
312-603-8700 (Consumer Line)  
✉: [consumer@cookcountygov.com](mailto:consumer@cookcountygov.com)

[www.statesattorney.org/index2/consumer\\_fraud.html](http://www.statesattorney.org/index2/consumer_fraud.html)

## City Offices

### Chicago Division of Business Affairs and Consumer Protection

City Hall, Room 800  
121 N. LaSalle St.  
Chicago, IL 60602  
312-744-6060  
TTY: 312-744-0254

[www.cityofchicago.org/ConsumerServices](http://www.cityofchicago.org/ConsumerServices)

### Des Plaines Consumer Protection Office

1420 Miner St., Suite 401  
Des Plaines, IL 60016  
847-391-5303  
✉: [consumerprotection@desplaines.org](mailto:consumerprotection@desplaines.org)  
[www.desplaines.org](http://www.desplaines.org)

## Indiana

### State Offices

#### Office of the Attorney General

Consumer Protection Division  
302 W. Washington St., 5th floor  
Indianapolis, IN 46204  
317-232-6330  
Toll free: 1-800-382-5516  
(Consumer Hotline)  
[www.indianaconsumer.com](http://www.indianaconsumer.com)

## Iowa

### State Offices

#### Iowa Office of the Attorney General

Consumer Protection Division  
1305 E. Walnut St.  
Des Moines, IA 50319  
515-281-5926  
Toll free: 1-888-777-4590 (IA)  
✉: [consumer@ag.state.ia.us](mailto:consumer@ag.state.ia.us)  
[www.iowaAttorneyGeneral.org](http://www.iowaAttorneyGeneral.org)

## Kansas

### State Offices

#### Office of Kansas Attorney

Consumer Protection & Antitrust Division  
120 S.W. 10th St., Suite 430  
Topeka, KS 66612-1597  
785-296-3751  
Toll free: 1-800-432-2310 (KS)  
✉: [cprotect@ksag.org](mailto:cprotect@ksag.org)  
[www.ksag.org](http://www.ksag.org)

### County Offices

#### Douglas County District Attorney's Office

Consumer Protection Division  
111 E. 11th St.  
Lawrence, KS 66044  
785-330-2849 (Consumer Hotline)  
785-841-0211 (Main)  
✉: [districtattorney@douglas-county.com](mailto:districtattorney@douglas-county.com)  
[www.douglas-county.com/depts/da/da\\_cpu.aspx](http://www.douglas-county.com/depts/da/da_cpu.aspx)

#### Johnson County District Attorney's Office

Consumer Fraud Unit  
PO Box 728  
Olathe, KS 66051  
913-715-3003 (Consumer Hotline)  
[da.jocogov.org](http://da.jocogov.org)

#### Sedgwick County District Attorney's Office

Consumer Fraud and Economic Crime Unit  
1900 E. Morris St.  
Wichita, KS 67211  
316-660-3600  
Toll free: 1-800-432-6878 (KS)  
✉: [consumer@sedgwick.gov](mailto:consumer@sedgwick.gov)  
[www.sedgwickcounty.org/da](http://www.sedgwickcounty.org/da)

## Kentucky

### State Offices

#### Kentucky Office of the Attorney General

Consumer Protection Division  
1024 Capital Center Dr.  
Frankfort, KY 40601  
502-696-5389  
Toll free: 1-888-432-9257 (Hotline)  
✉: [consumer.protection@ag.ky.gov](mailto:consumer.protection@ag.ky.gov)  
[www.ag.ky.gov/cp](http://www.ag.ky.gov/cp)



**Kentucky Office of the Attorney General - Louisville**

Consumer Protection Division  
310 Whittington Parkway, Suite 101  
Louisville, KY 40222  
502-429-7134

Toll free: 1-888-432-9257 (Hotline)

✉: [consumer.protection@ag.ky.gov](mailto:consumer.protection@ag.ky.gov)

[www.ky.gov](http://www.ky.gov)

**Kentucky Office of the Attorney General - Prestonsburg**

361 N. Lake Dr.  
Prestonsburg, KY 41653  
606-889-1821

✉: [consumer.protection@ag.ky.gov](mailto:consumer.protection@ag.ky.gov)

[www.ky.gov/cp](http://www.ky.gov/cp)

**Louisiana****State Offices****Louisiana Office of the Attorney General**

Consumer Protection Section  
1885 N. 3rd St.  
Baton Rouge, LA 70802  
225-326-6465

Toll free: 1-800-351-4889

✉: [ConsumerInfo@ag.state.la.us](mailto:ConsumerInfo@ag.state.la.us)

[www.ag.state.la.us](http://www.ag.state.la.us)

**Parish Offices****Jefferson Parish District Attorney's Office**

Economic Crime Unit  
200 Derbigny St.  
Gretna, LA 70053-5894  
504-361-2920

[www.jpda.us](http://www.jpda.us)

**Maine****State Offices****Maine Attorney General's Office**

Consumer Information and  
Mediation Service  
Six State House Station  
Augusta, ME 04333  
207-626-8849

Toll free: 1-800-436-2131

(Consumer Protection)

✉: [consumer.mediation@maine.gov](mailto:consumer.mediation@maine.gov)

[www.maine.gov/ag](http://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

[www.credit.maine.gov](http://www.credit.maine.gov)

**Maryland****State Offices****Maryland Office of the Attorney General**

Consumer Protection Division  
200 Saint Paul Pl.  
Baltimore, MD 21202  
410-528-8662 (Consumer  
Complaints)

410-576-6550 (Consumer  
Information)

410-528-1840 (Medical Billing  
Complaints)

Toll free: 1-888-743-0023

Toll free: 1-877-261-8807 (Health  
plan decision appeals)

TTY: 410-576-6372 (MD)

✉: [consumer@oag.state.md.us](mailto:consumer@oag.state.md.us)

[www.oag.state.md.us/  
consumer](http://www.oag.state.md.us/consumer)

**Regional Offices****Maryland Attorney Generals' Office - Western Maryland**

Consumer Protection Division  
44 N. Potomac St., Suite 104  
Hagerstown, MD 21740  
301-791-4780

TTY: 410-576-6372 (Baltimore  
office)

✉: [consumer@oag.state.md.us](mailto:consumer@oag.state.md.us)

[www.oag.state.md.us/  
consumer](http://www.oag.state.md.us/consumer)

**Maryland Attorney General's Office - Southern Maryland**

PO Box 745  
Hughesville, MD 20637  
301-274-4620

Toll free: 1-866-366-8343

TTY: 410-576-6372 (Baltimore  
office)

✉: [consumer@oag.state.md.us](mailto:consumer@oag.state.md.us)

[www.oag.state.md.us/  
consumer](http://www.oag.state.md.us/consumer)

**Maryland Attorney General's Office - Eastern Shore**

Consumer Protection Division  
201 Baptist St., Suite 30  
Salisbury, MD 21801-4976  
410-713-3620

Toll free: 1-888-743-0023 (Baltimore  
office)

TTY: 410-576-6372

✉: [consumer@oag.state.md.us](mailto:consumer@oag.state.md.us)

[www.oag.state.md.us/  
consumer](http://www.oag.state.md.us/consumer)

**County Offices****Howard County Office of Consumer Affairs**

Box 220  
6751 Columbia Gateway Dr.  
Columbia, MD 21046  
410-313-6420

TTY: 410-313-6401

✉: [consumer@howardcountymd.gov](mailto:consumer@howardcountymd.gov)

[www.howardcountymd.gov/  
CA/CS\\_ConsumerAffairs.htm](http://www.howardcountymd.gov/CA/CS_ConsumerAffairs.htm)

**Montgomery County Office of Consumer Protection**

100 Maryland Ave., Suite 330  
Rockville, MD 20850  
240-777-3636

240-777-3681 (Anonymous  
Consumer Tip Line)

TTY: 240-773-3556

✉: [ConsumerProtection@  
montgomerycountymd.gov](mailto:ConsumerProtection@montgomerycountymd.gov)

[www.montgomerycountymd.gov/  
consumer](http://www.montgomerycountymd.gov/consumer)

**Massachusetts****State Offices****Massachusetts Office of the Attorney General**

Public Information and Assistance  
Center

One Ashburton Pl.  
Boston, MA 02108-1518

617-727-8400 (Consumer Hotline)

TTY: 617-727-4765

✉: [ago@state.ma.us](mailto:ago@state.ma.us)

[www.mass.gov/ago](http://www.mass.gov/ago)

## Office of Consumer Affairs and Business Regulation

10 Park Plaza, Suite 5170  
 Boston, MA 02116  
 617-973-8700 (General Information)  
 Toll free: 1-888-283-3757 (MA, Consumer Hotline)  
 TTY: 1-800-720-3480  
[www.mass.gov/Consumer](http://www.mass.gov/Consumer)

### Regional Offices

#### Office of the Attorney General - Central Massachusetts Region

10 Mechanic St., Suite 301  
 Worcester, MA 01608  
 508-792-7600  
 TTY: 617-727-4765  
 ✉: [ago@state.ma.us](mailto:ago@state.ma.us)  
[www.mass.gov/ago](http://www.mass.gov/ago)

#### Office of the Attorney General - Southern Massachusetts Region

105 William St., 1st Floor  
 New Bedford, MA 02740  
 508-990-9700  
 ✉: [ago@state.ma.us](mailto:ago@state.ma.us)  
[www.mass.gov/ago](http://www.mass.gov/ago)

#### Office of the Attorney General - Western Massachusetts Region

1350 Main St., 4th Floor  
 Springfield, MA 01103  
 413-784-1240  
 TTY: 617-727-4765 (Boston office)  
 ✉: [ago@state.ma.us](mailto:ago@state.ma.us)  
[www.mass.gov/ago](http://www.mass.gov/ago)

### County Offices

#### Northwestern District Attorney's Office - Franklin County

Consumer Protection Unit  
 13 Conway St.  
 Greenfield, MA 01301  
 413-774-5102  
[northwesterndistrictattorney.org](http://northwesterndistrictattorney.org)

#### Northwestern District Attorney's Office - Hampshire County

One Gleason Plaza  
 Northampton, MA 01060  
 413-586-9225  
[northwesterndistrictattorney.org](http://northwesterndistrictattorney.org)

## Norfolk District Attorney's Office

Consumer Protection Division  
 1515 Hancock St., 4th Floor  
 Quincy, MA 02169  
 617-769-6118 (Hotline)  
[www.mass.gov/da/norfolk](http://www.mass.gov/da/norfolk)

### City Offices

#### Boston Consumer Affairs and Licensing

One City Hall Square, Room 817  
 Boston, MA 02201-2039  
 617-635-3834  
 ✉: [MOCAL@cityofboston.gov](mailto:MOCAL@cityofboston.gov)  
[www.cityofboston.gov/consumeraffairs](http://www.cityofboston.gov/consumeraffairs)

#### Cambridge Consumers' Council

831 Massachusetts Ave., 1st Floor  
 Cambridge, MA 02139  
 617-349-6150  
 TTY: 617-349-6112  
 ✉: [Consumer@cambridgema.gov](mailto:Consumer@cambridgema.gov)  
[www.cambridgema.gov/consumercouncil.aspx](http://www.cambridgema.gov/consumercouncil.aspx)

#### Newton-Brookline Consumer Office

1000 Commonwealth Ave.  
 Newton City Hall  
 Newton Centre, MA 02459  
 617-796-1292  
 TTY: 617-796-1089  
 ✉: [consumer@newtonma.gov](mailto:consumer@newtonma.gov)  
[www.newtonma.gov](http://www.newtonma.gov)

#### Revere Consumer Affairs Office

150 Beach St.  
 Revere, MA 02151  
 781-286-8114  
[www.revere.org](http://www.revere.org)

#### Springfield Mayor's Office of Consumer Information

36 Court St.  
 City Hall, Room 315  
 Springfield, MA 01103  
 413-787-6437  
 TTY: 413-787-6154  
 ✉: [moci@springfieldcityhall.com](mailto:moci@springfieldcityhall.com)  
[www.springfieldcityhall.com](http://www.springfieldcityhall.com)

## Michigan

### State Offices

**Office of the Attorney General**  
 Consumer Protection Division  
 PO Box 30213

Lansing, MI 48909-7713  
 517-373-1140  
 Toll free: 1-877-765-8388  
[www.michigan.gov/ag](http://www.michigan.gov/ag)

## Michigan Department of Agriculture and Rural Development

Consumer Protection Section  
 Weights & Measures/ Motor Fuel Quality  
 940 Venture Ln.  
 Williamston, MI 48895  
 517-655-8202  
 Toll free: 1-800-632-3835  
[www.michigan.gov/wminfo](http://www.michigan.gov/wminfo)

### County Offices

#### Macomb County Consumer Protection Unit

Office of the Prosecuting Attorney  
 One S. Main St., 3rd Floor  
 Mt. Clemens, MI 48043  
 586-469-5350  
[www.macombcountymi.gov](http://www.macombcountymi.gov)

### City Offices

#### Detroit Consumer Advocacy Division

18100 Meyers Rd.  
 Detroit, MI 48235  
 313-224-6995  
[www.ci.detroit.mi.us](http://www.ci.detroit.mi.us)

## Minnesota

### State Offices

#### Office of the Attorney General

Consumer Services Division  
 445 Minnesota St.  
 1400 Bremer Tower  
 St. Paul, MN 55101  
 651-296-3353  
 Toll free: 1-800-657-3787  
 TTY: 651-297-7206 or 1-800-366-4812  
[www.ag.state.mn.us](http://www.ag.state.mn.us)

### City Offices

#### Minneapolis Department of Regulatory Services

Division of Licenses and Consumer Services  
 350 S. 5th St.  
 City Hall, Room 1C  
 Minneapolis, MN 55415  
 612-673-2080  
 TTY: 612-673-2157  
[www.ci.minneapolis.mn.us/business-licensing/](http://www.ci.minneapolis.mn.us/business-licensing/)

**Mississippi****State Offices****Mississippi Department of Agriculture and Commerce**

Bureau of Regulatory Services  
Consumer Protection  
PO Box 1609  
Jackson, MS 39215  
601-359-1148  
[www.mdac.state.ms.us](http://www.mdac.state.ms.us)

**Mississippi Office of the Attorney General**

Consumer Protection Division  
PO Box 22947  
Jackson, MS 39225-2947  
601-359-4230  
Toll free: 1-800-281-4418 (MS)  
[www.ago.state.ms.us](http://www.ago.state.ms.us)

**Missouri****State Offices****Missouri Attorney General's Office**

Consumer Protection Unit  
PO Box 899  
Jefferson City, MO 65102  
573-751-3321  
Toll free: 1-800-392-8222 (Hotline)  
✉: [consumer.help@ago.mo.gov](mailto:consumer.help@ago.mo.gov)  
[www.ago.mo.gov](http://www.ago.mo.gov)

**Regional Offices****Missouri Attorney General's Office - St. Louis**

Consumer Protection Division  
815 Olive St., Suite 200  
Old Post Office Building  
St. Louis, MO 63101  
314-340-6816  
Toll free: 1-800-392-8222  
✉: [consumer.help@ago.mo.gov](mailto:consumer.help@ago.mo.gov)  
[www.ago.mo.gov](http://www.ago.mo.gov)

**Montana****State Offices****Montana Office of Consumer Protection**

PO Box 200151  
2225 11th Ave.  
Helena, MT 59620-0151  
406-444-4500  
Toll free: 1-800-481-6896  
✉: [contactocp@mt.gov](mailto:contactocp@mt.gov)  
[www.doj.mt.gov/consumer](http://www.doj.mt.gov/consumer)

**Nebraska****State Offices****Nebraska Office of the Attorney General**

Consumer Protection Division  
2115 State Capitol  
Lincoln, NE 68509  
402-471-2682  
Toll free: 1-800-727-6432 (NE)  
Toll free: 1-888-850-7555 (in Spanish)  
Toll free: 1-888-287-0778 (Senior Hotline)  
[www.ago.ne.gov](http://www.ago.ne.gov)

**Nevada****State Offices****Nevada Department of Business and Industry**

Fight Fraud Task Force  
[www.fightfraud.nv.gov](http://www.fightfraud.nv.gov)

**New Hampshire****State Offices****New Hampshire Office of the Attorney General**

Consumer Protection and Antitrust Bureau  
33 Capitol St.  
Concord, NH 03301  
603-271-3641  
Toll free: 1-888-468-4454 (Consumer Protection Hotline)  
TTY: 1-800-735-2964 (NH)  
✉: [DOJ-CPB@doj.nh.gov](mailto:DOJ-CPB@doj.nh.gov)  
[www.doj.nh.gov/consumer](http://www.doj.nh.gov/consumer)

**New Jersey****State Offices****Department of Law and Public Safety**

Division of Consumer Affairs  
124 Halsey St.  
Newark, NJ 07102  
973-504-6200  
Toll free: 1-800-242-5846 (NJ)  
TTY: 973-504-6588  
✉: [askconsumeraffairs@lps.state.nj.us](mailto:askconsumeraffairs@lps.state.nj.us)  
[www.njconsumeraffairs.gov](http://www.njconsumeraffairs.gov)

**County Offices****Bergen County Office of Consumer Protection**

One Bergen County Plaza, 3rd Floor  
Hackensack, NJ 07601-7076  
201-336-6400  
[www.co.bergen.nj.us](http://www.co.bergen.nj.us)

**Burlington County Office of Consumer Affairs/Weights & Measures**

PO Box 6000  
Mount Holly, NJ 08060-6000  
609-265-5098 (Weights & Measures)  
609-265-5054 (Consumer Affairs)  
✉: [consumer@co.burlington.nj.us](mailto:consumer@co.burlington.nj.us)  
[www.co.burlington.nj.us](http://www.co.burlington.nj.us)

**Cape May County Consumer Affairs**

Four Moore Rd., DN 310  
Cape May Court House, NJ 08210-1601  
609-463-6475  
✉: [consumer@co.cape-may.nj.us](mailto:consumer@co.cape-may.nj.us)  
[www.capemaycountygov.net](http://www.capemaycountygov.net)

**Cumberland County Department of Consumer Affairs**

788 E. Commerce St.  
Bridgeton, NJ 08302  
856-453-2203  
[www.co.cumberland.nj.us](http://www.co.cumberland.nj.us)

**Essex County Division of Consumer Services**

50 S. Clinton St., Suite 3201  
East Orange, NJ 07018  
973-395-8350  
[www.essex-countynj.org](http://www.essex-countynj.org)

**Gloucester County Office of Consumer Affairs and Weights & Measures**

254 County House Rd.  
Clarksboro, NJ 08020  
856-384-6855  
TTY: 856-232-9543  
[www.co.gloucester.nj.us/Government/Departments/ConsumerAffairs/main.cfm](http://www.co.gloucester.nj.us/Government/Departments/ConsumerAffairs/main.cfm)

**Hudson County Division of Consumer Affairs**

583 Newark Ave.  
Jersey City, NJ 07306  
201-795-6295 (Hotline)  
[www.hudsoncountynj.org](http://www.hudsoncountynj.org)

## Hunterdon County Office of Consumer Affairs

PO Box 2900  
Flemington, NJ 08822  
908-806-5174  
[www.co.hunterdon.nj.us/consumeraffairs.htm](http://www.co.hunterdon.nj.us/consumeraffairs.htm)

## Mercer County Office of Consumer Affairs

PO Box 8068  
640 S. Broad St.  
Trenton, NJ 08650-0068  
609-989-6671  
[www.mercercounty.org](http://www.mercercounty.org)

## Middlesex County Consumer Affairs

75 Bayard St., 2nd Floor, Room 290  
Middlesex County Administration Building  
New Brunswick, NJ 08901  
732-745-3875  
✉: [consumer@co.middlesex.nj.us](mailto:consumer@co.middlesex.nj.us)  
[www.co.middlesex.nj.us/consumeraffairs/index.asp](http://www.co.middlesex.nj.us/consumeraffairs/index.asp)

## Monmouth County Department of Consumer Affairs

One E. Main St.  
Hall of Records Annex  
Freehold, NJ 07728-1255  
732-431-7900  
[www.visitmonmouth.com](http://www.visitmonmouth.com)

## Ocean County Department of Consumer Affairs

1027 Hooper Ave., Building #2  
Toms River, NJ 08754-2191  
732-929-2105  
✉: [ConsumerAffairs@co.ocean.nj.us](mailto:ConsumerAffairs@co.ocean.nj.us)  
[www.co.ocean.nj.us](http://www.co.ocean.nj.us)

## Passaic County Department of Consumer Protection/Weights & Measures

Department of Law  
1310 Route 23 N  
Wayne, NJ 07470  
973-305-5881 (Consumer Protection)  
973-305-5750 (Weights & Measures)  
[www.passaiccountynj.org](http://www.passaiccountynj.org)

## Somerset County Division of Consumer Protection

PO Box 3000  
20 Grove St.  
Somerville, NJ 08876-1262  
908-203-6080  
✉: [consumerprotection@co.somerset.nj.us](mailto:consumerprotection@co.somerset.nj.us)  
[www.co.somerset.nj.us](http://www.co.somerset.nj.us)

## Union County Division of Consumer Affairs

Department of Public Safety  
300 North Ave., E  
Westfield, NJ 07090  
908-654-9840  
[www.unioncountynj.org](http://www.unioncountynj.org)

## City Offices

### Nutley Consumer Affairs

c/o Department of Public Affairs  
149 Chestnut St.  
Nutley, NJ 07110  
973-284-4975  
[www.nutleynj.org](http://www.nutleynj.org)

### Plainfield Action Services

510 Watchung Ave.  
City Hall Annex, 1st Floor  
Plainfield, NJ 07061  
908-753-3519  
[www.plainfield.com/plainfieldactionservices.htm](http://www.plainfield.com/plainfieldactionservices.htm)

### Secaucus Department of Consumer Affairs

1203 Patterson Plank Rd.  
Municipal Government Center  
Secaucus, NJ 07094  
201-330-2008

### Union Consumer Affairs Office

1976 Morris Ave.  
Union, NJ 07083  
908-851-5477  
[www.uniontownship.com](http://www.uniontownship.com)

## New Mexico

### State Offices

#### Office of Attorney General

Consumer Protection Division  
PO Drawer 1508  
Santa Fe, NM 87504-1508  
505-827-6060  
Toll free: 1-800-678-1508  
[www.nmag.gov](http://www.nmag.gov)

## New York

### State Offices

#### New York State Department of State

Division of Consumer Protection  
Five Empire State Plaza, Suite 2101  
Albany, NY 12223  
518-474-8583  
Toll free: 1-800-697-1220  
✉: [webmaster@consumer.state.ny.us](mailto:webmaster@consumer.state.ny.us)  
[www.nysconsumer.gov](http://www.nysconsumer.gov)

#### New York State Department of State - New York City Office

Division of Consumer Protection  
1740 Broadway, 15th Floor  
New York City, NY 10019  
518-474-8583  
Toll free: 1-800-697-1220  
✉: [webmaster@consumer.state.ny.us](mailto:webmaster@consumer.state.ny.us)  
[www.nysconsumer.gov](http://www.nysconsumer.gov)

#### Office of the Attorney General - Albany Office

Bureau of Consumer Frauds and Protection  
State Capitol  
Albany, NY 12224-0341  
518-474-5481  
Toll free: 1-800-771-7755 (NY)  
TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

#### Office of the Attorney General - New York City Office

Bureau of Consumer Frauds and Protection  
120 Broadway, 3rd Floor  
New York, NY 10271-0332  
212-416-8000  
Toll free: 1-800-771-7755 (Hotline)  
TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

### Regional Offices

#### Binghamton Regional Office of the Attorney General

44 Hawley St.  
State Office Building, 17th Floor  
Binghamton, NY 13901  
607-721-8771  
Toll free: 1-800-771-7755  
(Consumer Hotline)  
TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

**Brooklyn Regional Office of the Attorney General**

55 Hanson Place, Suite 1080  
 Brooklyn, NY 11217  
 718-722-3949  
 Toll free: 1-800-771-7755  
 (Consumer Hotline)  
 TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

**Buffalo Regional Office of the Attorney General**

350 Main St.  
 Main Place Tower, Suite 300A  
 Buffalo, NY 14202  
 716-853-8400  
 Toll free: 1-800-771-7755  
 (Consumer Hotline)  
 TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

**Harlem Regional Office of the Attorney General**

163 W. 125th St., Suite 1324  
 New York, NY 10027  
 212-961-4475  
 Toll free: 1-800-771-7755  
 (Consumer Hotline)  
 TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

**Nassau Regional Office of the Attorney General**

200 Old Country Rd., Suite 240  
 Mineola, NY 11501  
 516-248-3302  
 Toll free: 1-800-771-7755  
 (Consumer Hotline)  
 TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

**Plattsburgh Regional Office of the Attorney General**

43 Durkee St., Suite 700  
 Plattsburgh, NY 12901-2958  
 518-562-3288  
 Toll free: 1-800-771-7755  
 TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

**Poughkeepsie Regional Office of the Attorney General**

235 Main St., 3rd Floor  
 Poughkeepsie, NY 12601-3194  
 845-485-3900  
 Toll free: 1-800-771-7755  
 (Consumer Hotline)  
 TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

**Rochester Regional Office of the Attorney General**

144 Exchange Blvd., Suite 200  
 Rochester, NY 14614-2176  
 585-546-7430  
 Toll free: 1-800-771-7755  
 (Consumer Hotline)  
 TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

**Suffolk Regional Office of the Attorney General**

300 Motor Parkway, Suite 205  
 Hauppauge, NY 11788  
 631-231-2424  
 Toll free: 1-800-771-7755  
 (Consumer Helpline)  
 TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

**Syracuse Regional Office of the Attorney General**

615 Erie Blvd. W, Suite 102  
 Syracuse, NY 13204  
 315-448-4800  
 Toll free: 1-800-771-7755  
 (Consumer Hotline)  
 TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

**Utica Regional Office of the Attorney General**

207 Genesee St., Room 508  
 Utica, NY 13501  
 315-793-2225  
 Toll free: 1-800-771-7755  
 (Consumer Hotline)  
 TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

**Watertown Regional Office of the Attorney General**

317 Washington St.  
 Dulles State Office Building  
 Watertown, NY 13601  
 315-785-2444  
 Toll free: 1-800-771-7755  
 (Consumer Hotline)  
 TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

**Westchester Regional Office of the Attorney General**

101 E. Post Rd.  
 White Plains, NY 10601-5008  
 914-422-8755  
 Toll free: 1-800-771-7755  
 (Consumer Helpline)  
 TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

**County Offices****Albany County Department of Consumer Affairs**

112 State St., Suite 1207-08  
 Albany, NY 12207  
 518-447-7581  
 ✉: [consumer\\_complaints@albanycounty.com](mailto:consumer_complaints@albanycounty.com)  
[www.albanycounty.com](http://www.albanycounty.com)

**Erie County District Attorney's Office**

Consumer Fraud Bureau  
 350 Main St., Suite 300A  
 Main Place Tower  
 Buffalo, NY 14202  
 716-853-8404  
[www.ag.ny.gov](http://www.ag.ny.gov)

**Nassau County Office of Consumer Affairs**

200 County Seat Dr.  
 Mineola, NY 11501  
 516-571-2600  
[www.nassaucountyny.gov](http://www.nassaucountyny.gov)

**Orange County Department of Consumer Affairs**

99 Main St.  
 Goshen, NY 10924  
 845-360-6700  
[www.co.orange.ny.us](http://www.co.orange.ny.us)

**Putnam County Department of Consumer Affairs**

110 Old Route 6, Bldg. 3  
 Carmel, NY 10512  
 845-808-1618  
[www.putnamcountyny.com](http://www.putnamcountyny.com)

**Rockland County Office of Consumer Protection**

18 New Hempstead Rd., 6th Floor  
 New City, NY 10956  
 845-708-7600  
[www.co.rockland.ny.us](http://www.co.rockland.ny.us)

**Schenectady County Department of Consumer Affairs/Bureau of Weights & Measures**

64 Kellar Ave.  
 Schenectady, NY 12306  
 518-356-7473 (Consumer Affairs)  
 518-356-6795 (Weights & Measures)  
[www.schenectadycounty.com](http://www.schenectadycounty.com)

## Ulster County Consumer Fraud Bureau

20 Lucas Ave.  
Kingston, NY 12401-3708  
845-340-3260  
[www.ulstercountyny.gov/consumerfraud](http://www.ulstercountyny.gov/consumerfraud)

## Westchester County Department of Consumer Protection

112 E. Post Rd., 4th Floor  
White Plains, NY 10601  
914-995-2155  
✉: [conpro@westchestergov.com](mailto:conpro@westchestergov.com)  
[consumer.westchestergov.com](http://consumer.westchestergov.com)

### City Offices

#### Mt. Vernon Office of Consumer Affairs

One Roosevelt Square, Room 11  
City Hall  
Mount Vernon, NY 10550  
914-665-2433  
[www.cmvny.com](http://www.cmvny.com)

#### New York City Department of Consumer Affairs

42 Broadway  
New York, NY 10004  
212-639-9675  
718-286-2296 (in Korean)  
TTY: 212-487-2710  
[www.nyc.gov/consumers](http://www.nyc.gov/consumers)

#### Town of Colonie Consumer Protection Board

534 Loudon Rd.  
Memorial Town Hall  
Newtonville, NY 12128  
518-783-2787  
[www.colonie.org](http://www.colonie.org)

#### Yonkers Consumer Protection Bureau

87 Nepperhan Ave., Room 212  
Yonkers, NY 10701  
914-377-6808  
914-377-3000 (Helpline)  
[www.yonkersny.gov](http://www.yonkersny.gov)

## North Carolina

### State Offices

#### North Carolina Department of Agriculture and Consumer Services

1001 Mail Service Center  
Raleigh, NC 27699-1001  
919-733-3000  
[www.agr.state.nc.us/index.htm](http://www.agr.state.nc.us/index.htm)

## North Carolina Office of the Attorney General

Consumer Protection Division  
Mail Service Center 9001  
Raleigh, NC 27699-9001  
919-716-6000  
Toll free: 1-877-566-7226 (NC)  
[www.ncdoj.gov](http://www.ncdoj.gov)

## North Dakota

### State Offices

#### Office of the Attorney General

Consumer Protection and Antitrust Division  
1050 E. Interstate Ave., Suite 200  
Gateway Professional Center  
Bismarck, ND 58503-5574  
701-328-3404  
Toll free: 1-800-472-2600  
TTY: 1-800-366-6888  
✉: [ndag@nd.gov](mailto:ndag@nd.gov)  
[www.ag.nd.gov](http://www.ag.nd.gov)

## Ohio

### State Offices

#### Ohio Attorney General's Office

Consumer Protection Section  
30 E. Broad St., 14th Floor  
Columbus, OH 43215-3400  
614-466-4320  
Toll free: 1-800-282-0515  
[www.ohioattorneygeneral.gov](http://www.ohioattorneygeneral.gov)  
[www.speakoutohio.gov](http://www.speakoutohio.gov)  
(consumer website)

### County Offices

#### Summit County Office of Consumer Affairs

175 S. Main St., Suite 209  
Akron, OH 44308  
330-643-2879  
✉: [consumeraffairs@summitoh.net](mailto:consumeraffairs@summitoh.net)  
[www.co.summit.oh.us/conaffairs.htm](http://www.co.summit.oh.us/conaffairs.htm)

## Oklahoma

### State Offices

#### Oklahoma Attorney General

Consumer Protection Unit  
313 N.E. 21st St.  
Oklahoma City, OK 73105  
405-521-3921 (Oklahoma City)  
918-581-2885 (Tulsa)  
[www.oag.ok.gov](http://www.oag.ok.gov)

## Oklahoma Department of Consumer Credit

4545 N. Lincoln Blvd., Suite 164  
Oklahoma City, OK 73105-3403  
405-521-3653  
Toll free: 1-800-448-4904  
✉: [webmaster@okdocc.state.ok.us](mailto:webmaster@okdocc.state.ok.us)  
[www.okdocc.state.ok.us](http://www.okdocc.state.ok.us)

## Oregon

### State Offices

#### Oregon Department of Justice

Financial Fraud/Consumer Protection Section  
1162 Court St., NE  
Salem, OR 97301-4096  
503-378-4320 (Salem)  
503-229-5576 (Portland)  
Toll free: 1-877-877-9392 (OR)  
TTY: 1-800-735-2900  
✉: [consumer.hotline@doj.state.or.us](mailto:consumer.hotline@doj.state.or.us)  
[www.doj.state.or.us](http://www.doj.state.or.us)

## Pennsylvania

### State Offices

#### Office of the Attorney General

Bureau of Consumer Protection  
Strawberry Square, 14th Floor  
Harrisburg, PA 17120  
717-787-9707  
Toll free: 1-800-441-2555 (PA)  
Toll free: 1-888-520-6680 (Home Improvement)  
[www.attorneygeneral.gov](http://www.attorneygeneral.gov)

### Regional Offices

#### Erie Regional Office of the Attorney General

Bureau of Consumer Protection  
1001 State St., 10th Floor  
Erie, PA 16501  
814-871-4371  
[www.attorneygeneral.gov](http://www.attorneygeneral.gov)

#### Philadelphia Regional Office of the Attorney General

Bureau of Consumer Protection  
21 S. 12th St., 2nd Floor  
Philadelphia, PA 19107  
215-560-2414  
[www.attorneygeneral.gov](http://www.attorneygeneral.gov)

**Pittsburgh Regional Office of the Attorney General**

Bureau of Consumer Protection  
564 Forbes Ave.  
Manor Complex, 6th Floor  
Pittsburgh, PA 15219  
412-565-5135  
Toll free: 1-800-441-2555  
[www.attorneygeneral.gov](http://www.attorneygeneral.gov)

**Scranton Regional Office of the Attorney General**

Bureau of Consumer Protection  
101 Penn Ave.  
100 Samter Building  
Scranton, PA 18503  
570-963-4913  
[www.attorneygeneral.gov](http://www.attorneygeneral.gov)

**County Offices****Bucks County Department of Consumer Protection**

50 N. Main St.  
Doylestown, PA 18901  
215-348-7442  
✉: [consumerprotection@co.bucks.pa.us](mailto:consumerprotection@co.bucks.pa.us)  
[www.buckscounty.org](http://www.buckscounty.org)

**Delaware County Consumer Affairs**

201 W. Front St.  
Government Center Building  
Media, PA 19063  
610-891-4865  
[www.co.delaware.pa.us/consumeraffairs](http://www.co.delaware.pa.us/consumeraffairs)

**Puerto Rico****State Offices****Department de Asuntos Del Consumidor**

Minillas Station  
Apartado 41059  
Santurce, PR 00940  
787-722-7555  
Toll free: 1-866-520-3226 (PR)  
[www.daco.gobierno.pr](http://www.daco.gobierno.pr)

**Rhode Island****State Offices****Rhode Island Department of the Attorney General**

Consumer Protection Unit  
150 S. Main St.  
Providence, RI 02903  
401-274-4400  
✉: [contactus@riag.ri.gov](mailto:contactus@riag.ri.gov)  
[www.riag.state.ri.us](http://www.riag.state.ri.us)

**South Carolina****State Offices****South Carolina Department of Consumer Affairs**

PO Box 5757  
3600 Forest Dr., 3rd Floor  
Columbia, SC 29250  
803-734-4200  
Toll free: 1-800-922-1594 (SC)  
✉: [scdca@scconsumer.gov](mailto:scdca@scconsumer.gov)  
[www.scconsumer.gov](http://www.scconsumer.gov)

**South Dakota****State Offices****South Dakota Office of the Attorney General**

Consumer Protection  
1302 E. Highway 14, Suite 3  
Pierre, SD 57501  
605-773-4400  
Toll free: 1-800-300-1986 (SD)  
TTY: 605-773-6585  
✉: [consumerhelp@state.sd.us](mailto:consumerhelp@state.sd.us)  
[www.state.sd.us/atg](http://www.state.sd.us/atg)

**Tennessee****State Offices****Tennessee Office of the Attorney General**

Consumer Advocate and  
Protection Division  
PO Box 20207  
Nashville, TN 37202-0207  
615-741-1671  
[www.attorneygeneral.state.tn.us](http://www.attorneygeneral.state.tn.us)

**Tennessee Department of Commerce and Insurance**

Division of Consumer Affairs  
500 James Robertson Parkway  
12th Floor  
Nashville, TN 37243-0600  
615-741-4737  
Toll free: 1-800-342-8385 (TN)  
✉: [consumer.affairs@tn.gov](mailto:consumer.affairs@tn.gov)  
[www.tn.gov/consumer](http://www.tn.gov/consumer)

**Texas****State Offices****Texas Office of the Attorney General**

Consumer Protection Division  
PO Box 12548  
Austin, TX 78711-2548  
512-463-2185  
Toll free: 1-800-621-0508  
[www.oag.state.tx.us](http://www.oag.state.tx.us)

**Regional Offices****Office of the Attorney General - Dallas Region**

Consumer Protection Division  
1412 Main St., Suite 810  
Dallas, TX 75202  
214-969-7639  
Toll free: 1-800-621-0508 (TX)  
[www.oag.state.tx.us](http://www.oag.state.tx.us)

**Office of the Attorney General - El Paso Region**

Consumer Protection Division  
401 E. Franklin Ave., Suite 530  
El Paso, TX 79901  
915-834-5800  
[www.oag.state.tx.us](http://www.oag.state.tx.us)

**Office of the Attorney General - Houston Region**

Consumer Protection Division  
808 Travis St., Suite 1520  
Houston, TX 77002-  
713-223-5886  
Toll free: 1-800-621-0508 (TX)  
[www.oag.state.tx.us](http://www.oag.state.tx.us)

**Office of the Attorney General - Lubbock Region**

Consumer Protection Division  
4630 50th St., Suite 500  
Lubbock, TX 79414  
806-747-5238  
Toll free: 1-800-621-0508 (TX)  
[www.oag.state.tx.us](http://www.oag.state.tx.us)

**Office of the Attorney General - McAllen Region**

Consumer Protection Division  
3201 N. McColl Rd., Suite B  
McAllen, TX 78501  
956-682-4547  
Toll free: 1-800-621-0508 (TX)  
[www.oag.state.tx.us](http://www.oag.state.tx.us)

## Office of the Attorney General - San Antonio Region

Consumer Protection Division  
115 E. Travis St., Suite 925  
San Antonio, TX 78205  
210-224-1007  
Toll free: 1-800-621-0508 (TX)  
[www.oag.state.tx.us](http://www.oag.state.tx.us)

### County Offices

#### Dallas County District Attorney's Office

Check Division/ID Fraud  
133 N. Industrial Blvd., LB 19  
Dallas, TX 75207  
214-653-3672  
[www.dallasda.com](http://www.dallasda.com)

#### Harris County District Attorney's Office

Consumer Protection Section  
1201 Franklin St., Suite 600  
Houston, TX 77002-1923  
713-755-5836  
[app.dao.hctx.net](mailto:app.dao.hctx.net)

## Utah

### State Offices

#### Utah Department of Commerce

Division of Consumer Protection  
PO Box 146704  
160 E. 300 S, 2nd Floor  
Salt Lake City, UT 84114-6704  
801-530-6601  
Toll free: 1-800-721-7233  
✉: [consumerprotection@utah.gov](mailto:consumerprotection@utah.gov)  
[www.consumerprotection.utah.gov](http://www.consumerprotection.utah.gov)

## Vermont

### State Offices

#### Vermont Office of the Attorney General

Consumer Assistance Program  
146 University Pl.  
Burlington, VT 05405  
802-656-3183  
Toll free: 1-800-649-2424 (VT)  
✉: [consumer@uvm.edu](mailto:consumer@uvm.edu)  
[www.atg.state.vt.us](http://www.atg.state.vt.us)

## Vermont Agency of Agriculture, Food, and Markets

Food Safety and Consumer Protection  
116 State St.  
Montpelier, VT 05620  
802-828-2436  
[www.vermontagriculture.com](http://www.vermontagriculture.com)

## Virgin Islands

### State Offices

#### Virgin Islands Department of Licensing and Consumer Affairs

3000 Golden Rock Shopping Center, Suite 9  
St. Croix, VI 00820  
340-773-2226  
[www.dlca.gov.vi](http://www.dlca.gov.vi)

#### Virgin Islands Department of Licensing and Consumer Affairs

8201 Sub Base, Suite 1  
Property and Procurement Bldg.  
St. Thomas, VI 00802  
340-774-3130  
[www.dlca.gov.vi](http://www.dlca.gov.vi)

## Virginia

### State Offices

#### Virginia Department of Agriculture and Consumer Services

Office of Consumer Affairs  
102 Governor St.  
Richmond, VA 23219  
804-786-2042  
Toll free: 1-800-552-9963 (VA)  
TTY: 1-800-828-1120  
✉: [webmaster.vdacs@vdacs.virginia.gov](mailto:webmaster.vdacs@vdacs.virginia.gov)  
[www.vdacs.virginia.gov](http://www.vdacs.virginia.gov)

### County Offices

#### Fairfax County Department of Cable Communications and Consumer Protection

12000 Government Center Parkway, Suite 433  
Fairfax, VA 22035  
703-222-8435  
TTY: 711  
[www.fairfaxcounty.gov/consumer.htm](http://www.fairfaxcounty.gov/consumer.htm)

## City Offices

#### Office of Consumer Affairs

301 King St.  
City Hall, Room 1900  
Alexandria, VA 22313  
703-746-4350  
[www.alexandriava.gov/citizen](http://www.alexandriava.gov/citizen)

#### Office of the Commonwealth's Attorney

Consumer Affairs Division  
2425 Nimmo Parkway  
Judicial Center, Building 10B  
Virginia Beach, VA 23456  
757-385-6373  
✉: [OCACAAdmin@vb.gov](mailto:OCACAAdmin@vb.gov)  
[www.vb.gov.com/dept/oca/](http://www.vb.gov.com/dept/oca/)

## Washington

### State Offices

#### Washington Office of the Attorney General

Toll free: 1-800-551-4636  
TTY: 1-800-833-6384  
[www.atg.wa.gov](http://www.atg.wa.gov)

### Regional Offices

#### Bellingham Office of the Attorney General

Consumer Protection Division  
(Island, San Juan, Skagit and Whatcom Counties)  
103 E. Holly St., Suite 308  
Bellingham, WA 98225-4728  
360-676-2037  
Toll free: 1-800-551-4636 (WA)  
TTY: 1-800-833-6384  
[www.atg.wa.gov](http://www.atg.wa.gov)

#### Seattle Office of the Attorney General

Consumer Protection Division  
(N. King, Snohomish, Clallam and Jefferson Counties and Bainbridge Island)  
800 5th Ave., Suite 2000  
Seattle, WA 98104  
206-464-7744  
Toll free: 1-800-551-4636 (WA)  
TTY: 1-800-833-6384  
[www.atg.wa.gov](http://www.atg.wa.gov)



**Spokane Office of the Attorney General**

Consumer Protection Division  
(Eastern Washington)  
1116 W. Riverside Ave.  
Spokane, WA 99201-1194  
509-456-3123

Toll free: 1-800-551-4636 (WA)

TTY: 1-800-833-6384

[www.atg.wa.gov](http://www.atg.wa.gov)

**Tacoma Office of the Attorney General**

Consumer Protection Division  
(Pierce, Mason, Grays Harbor  
Kitsap, and South King Counties)  
1250 Pacific Ave.

Tacoma, WA 98402

253-593-5243

Toll free: 1-800-551-4636 (WA)

TTY: 1-800-833-6384

[www.atg.wa.gov](http://www.atg.wa.gov)

**Vancouver Office of the Attorney General**

Consumer Protection Division  
(Clark, Cowlitz, Pacific, Skamania,  
Wahkiakum, Lewis, and Thurston  
Counties)

1220 Main St., Suite 549

Vancouver, WA 98660-2964

360-759-2100

Toll free: 1-800-551-4636 (WA)

TTY: 1-800-833-6384

[www.atg.wa.gov/consumer](http://www.atg.wa.gov/consumer)

**West Virginia****State Offices****Office of the Attorney General**

Consumer Protection Division  
PO Box 1789

Charleston, WV 25326-1789

304-558-8986

Toll free: 1-800-368-8808 (WV)

✉: [consumer@wvago.gov](mailto:consumer@wvago.gov)

[www.wvago.gov](http://www.wvago.gov)

**Wisconsin****State Offices****Wisconsin Department of Agriculture, Trade and Consumer Protection**

Bureau of Consumer Protection  
2811 Agriculture Dr.

PO Box 8911

Madison, WI 53708-8911

608-224-4949

Toll free: 1-800-422-7128 (WI)

TTY: 608-224-5058

✉: [hotline@datcp.state.wi.us](mailto:hotline@datcp.state.wi.us)

[www.datcp.state.wi.us](http://www.datcp.state.wi.us)

**Wyoming****State Offices****Office of the Attorney General**

Consumer Protection Unit

200 W. 24th St.

123 State Capitol

Cheyenne, WY 82002

307-777-7841

TTY: 307-777-5351

[attorneygeneral.state.wy.us](http://attorneygeneral.state.wy.us)

## Contacting Your Local Banking Authority

The officials listed below regulate and supervise state-chartered banks. Many of them handle or refer problems and complaints about other types of financial institutions as well. Some also answer general questions about banking and consumer credit. If you are dealing with a federally chartered bank, check "Federal Agencies" on page 96. Also see the chart in the "Banking" section on page 3.

### Alabama

**State Banking Department**  
PO Box 4600  
Montgomery, AL 36103-4600  
334-242-3452  
Toll free: 1-866-465-2279  
[www.banking.alabama.gov](http://www.banking.alabama.gov)

### Alaska

**Department of Commerce, Community and Economic Development**  
Division of Banking and Securities  
PO Box 110807  
Juneau, AK 99811-0807  
907-465-2521  
Toll free: 1-888-925-2521  
TTY: 907-465-5437  
✉ [dbsc@commerce.state.ak.us](mailto:dbsc@commerce.state.ak.us)  
[www.commerce.state.ak.us/bsc/home.htm](http://www.commerce.state.ak.us/bsc/home.htm)

### Arizona

**Department of Financial Institutions**  
2910 N. 44th St., Suite 310  
Phoenix, AZ 85018  
602-771-2800  
Toll free: 1-800-544-0708  
✉ [consumeraffairs@azdfi.gov](mailto:consumeraffairs@azdfi.gov)  
[www.azdfi.gov](http://www.azdfi.gov)

### Arkansas

**State Bank Department**  
400 Hardin Rd., Suite 100  
Little Rock, AR 72211  
501-324-9019  
✉ [asbd@banking.state.ar.us](mailto:asbd@banking.state.ar.us)  
[www.arkansas.gov/bank](http://www.arkansas.gov/bank)

### California

**State Department of Financial Institutions**  
45 Fremont St., Suite 1700  
San Francisco, CA 94105-2219  
415-263-8500  
916-322-0622 (Consumer Services)  
Toll free: 1-800-622-0620 (CA)  
✉ [consumer@dfi.ca.gov](mailto:consumer@dfi.ca.gov)  
[www.dfi.ca.gov](http://www.dfi.ca.gov)

### Colorado

**Department of Regulatory Agencies**  
Division of Banking  
1560 Broadway, Suite 975  
Denver, CO 80202  
303-894-7575  
✉ [banking@dora.state.co.us](mailto:banking@dora.state.co.us)  
[www.dora.state.co.us/banking](http://www.dora.state.co.us/banking)

### Connecticut

**Connecticut Department of Banking**  
Government Relations and Consumer Affairs  
260 Constitution Plaza  
Hartford, CT 06103  
860-240-8299  
Toll free: 1-800-831-7225  
[www.state.ct.us/dob](http://www.state.ct.us/dob)

### Delaware

**Office of the State Bank Commissioner**  
555 E. Loockerman St., Suite 210  
Dover, DE 19901  
302-739-4235  
[www.banking.delaware.gov](http://www.banking.delaware.gov)

### District of Columbia

**Department of Insurance, Securities and Banking**  
Attn: Consumer Protection Advocate  
810 1st St., NE, Suite 701  
Washington, DC 20002  
202-727-8000  
✉ [disb@dc.gov](mailto:disb@dc.gov)  
[www.disb.dc.gov](http://www.disb.dc.gov)

### Florida

**Office of Financial Regulation**  
Division of Financial Institutions  
200 E. Gaines St.  
Tallahassee, FL 32399-0371  
850-410-9800  
Toll free: 1-800-848-3792 (FL)  
✉ [ofr@flofr.com](mailto:ofr@flofr.com)  
[www.flofr.com](http://www.flofr.com)

### Georgia

**Department of Banking and Finance**  
2990 Brandywine Rd., Suite 200  
Atlanta, GA 30341-5565  
770-986-1633  
Toll free: 1-888-986-1633 (GA)  
[www.dbf.georgia.gov](http://www.dbf.georgia.gov)

### Hawaii

**Department of Commerce and Consumer Affairs**  
Division of Financial Institutions  
PO Box 2054  
Honolulu, HI 96805  
808-586-2820  
808-984-2400, 6-2820# (Maui)  
808-974-4000, 6-2820# (Hawaii)  
808-274-3141 (Kauai)  
Toll free: 1-800-468-4644 (Lanai and Molokai)  
✉ [dfi@dcca.hawaii.gov](mailto:dfi@dcca.hawaii.gov)  
[www.hawaii.gov/dcca/dfi](http://www.hawaii.gov/dcca/dfi)

### Idaho

**Department of Finance**  
Financial Institutions Bureau  
PO Box 83720  
Boise, ID 83720-0031  
208-332-8005  
Toll free: 1-888-346-3378 (ID)  
✉ [finance@finance.idaho.gov](mailto:finance@finance.idaho.gov)  
[www.finance.idaho.gov](http://www.finance.idaho.gov)

**Illinois****Department of Financial and Professional Regulation**

320 W. Washington St.  
Springfield, IL 62786  
217-782-3000  
Toll free: 1-800-532-8785  
TTY: 217-524-6644  
[www.idfpr.com](http://www.idfpr.com)

**Indiana****Department of Financial Institutions**

30 S. Meridian St., Suite 300  
Indianapolis, IN 46204  
317-232-3955  
Toll free: 1-800-382-4880 (IN)  
[www.in.gov/dfi](http://www.in.gov/dfi)

**Iowa****Division of Banking**

200 E. Grand Ave., Suite 300  
Des Moines, IA 50309-1827  
515-281-4014  
[www.idob.state.ia.us](http://www.idob.state.ia.us)

**Kansas****Office of the State Bank Commissioner**

700 S.W. Jackson St., Suite 300  
Topeka, KS 66603-3714  
785-296-2266  
Toll free: 1-877-387-8523  
(Consumer Helpline)  
✉: [complaints@osbckansas.org](mailto:complaints@osbckansas.org)  
[www.osbckansas.org](http://www.osbckansas.org)

**Kentucky****Department of Financial Institutions**

1025 Capitol Center Dr., Suite 200  
Frankfort, KY 40601  
502-573-3390  
Toll free: 1-800-223-2579  
✉: [kfi@ky.gov](mailto:kfi@ky.gov)  
[www.kfi.ky.gov](http://www.kfi.ky.gov)

**Louisiana****Office of Financial Institutions**

PO Box 94095  
Baton Rouge, LA 70804-9095  
225-925-4660  
✉: [ofila@ofi.la.gov](mailto:ofila@ofi.la.gov)  
[www.ofi.state.la.us](http://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  
[www.maine.gov/pfr/financialinstitutions](http://www.maine.gov/pfr/financialinstitutions)

**Maryland****Commissioner of Financial Regulation**

500 N. Calvert St., Suite 402  
Baltimore, MD 21202  
410-230-6077  
Toll free: 1-888-784-0136 (MD)  
TTY: 410-767-2117  
✉: [CFRComplaints@dllr.state.md.us](mailto:CFRComplaints@dllr.state.md.us)  
[www.dllr.state.md.us/finance](http://www.dllr.state.md.us/finance)

**Massachusetts****Division of Banks**

1000 Washington St., 10th Floor  
Boston, MA 02110-6400  
617-956-1500  
Toll free: 1-800-495-2265 (MA)  
TTY: 617-956-1577  
✉: [dobconsumer.assistan@state.ma.us](mailto:dobconsumer.assistan@state.ma.us)  
[www.mass.gov/dob](http://www.mass.gov/dob)

**Michigan****Office of Financial and Insurance Regulation**

PO Box 30220  
Lansing, MI 48909-7720  
517-373-0220  
Toll free: 1-877-999-6442 (MI)  
✉: [ofir-fin-info@michigan.gov](mailto:ofir-fin-info@michigan.gov)  
[www.michigan.gov/ofir](http://www.michigan.gov/ofir)

**Minnesota****Department of Commerce**

Financial Examinations Division  
85 7th Pl. E., Suite 500  
St. Paul, MN 55101  
651-296-2135  
TTY: 651-296-2860  
✉: [financial.commerce@state.mn.us](mailto:financial.commerce@state.mn.us)  
[www.commerce.state.mn.us](http://www.commerce.state.mn.us)

**Mississippi****Department of Banking and Consumer Finance**

501 N. West St.  
901 Woolfolk Building, Suite A  
Jackson, MS 39201  
601-359-1031  
Toll free: 1-800-844-2499 (MS)  
[www.dbcf.state.ms.us](http://www.dbcf.state.ms.us)

**Missouri****Department of Finance**

301 W. High St., Room 630  
PO Box 716  
Jefferson City, MO 65102  
573-751-3242  
✉: [finance@dof.mo.gov](mailto:finance@dof.mo.gov)  
[www.finance.mo.gov](http://www.finance.mo.gov)

**Montana****Division of Banking and Financial Institutions**

PO Box 200546  
301 S. Park Ave., Suite 316  
Helena, MT 59620  
406-841-2920  
Toll free: 1-800-914-8423  
TTY: 406-444-1421  
[www.banking.mt.gov](http://www.banking.mt.gov)

**Nebraska****Department of Banking and Finance**

PO Box 95006  
Lincoln, NE 68509-5006  
402-471-2171  
Toll free: 1-877-471-3445  
[www.ndbf.ne.gov](http://www.ndbf.ne.gov)

**Nevada****Department of Business and Industry**

Financial Institutions Division  
2785 E. Desert Inn Rd.  
Las Vegas, NV 89121  
702-486-4120  
Toll free: 1-866-858-8951 (NV)  
✉: [FIDMaster@fid.state.nv.us](mailto:FIDMaster@fid.state.nv.us)  
[www.fid.state.nv.us](http://www.fid.state.nv.us)

## New Hampshire

**State Banking Department**  
 53 Regional Dr., Suite 200  
 Concord, NH 03301  
 603-271-3561  
 Toll free: 1-800-437-5991  
 TTY: 1-800-735-2964  
 ✉: [NHBD@Banking.State.NH.US](mailto:NHBD@Banking.State.NH.US)  
[www.nh.gov/banking](http://www.nh.gov/banking)

## New Jersey

**Department of Banking and Insurance**  
 Division of Banking  
 PO Box 040  
 Trenton, NJ 08625  
 609-292-7272  
 Toll free: 1-800-446-7467  
[www.state.nj.us/dobi](http://www.state.nj.us/dobi)

## New Mexico

**Regulation and Licensing Department**  
 Financial Institutions Division  
 2550 Cerrillos Rd., 3rd Floor  
 Santa Fe, NM 87505  
 505-476-4885  
 ✉: [rld.fid@state.nm.us](mailto:rld.fid@state.nm.us)  
[www.rld.state.nm.us/FID](http://www.rld.state.nm.us/FID)

## New York

**Banking Department**  
 Consumer Help Unit  
 One State St.  
 New York, NY 10004-1417  
 212-709-3530  
 Toll free: 1-877-226-5697 (NY)  
 ✉: [consumer@banking.state.ny.us](mailto:consumer@banking.state.ny.us)  
[www.banking.state.ny.us](http://www.banking.state.ny.us)

## North Carolina

**Commissioner of Banks**  
 4309 Mail Service Center  
 Raleigh, NC 27699-4309  
 Toll free: 1-888-384-3811  
[www.nccob.org](http://www.nccob.org)

## North Dakota

**Department of Financial Institutions**  
 2000 Schafer St., Suite G  
 Bismarck, ND 58501-1204  
 701-328-9933  
 TTY: 1-800-366-6888 (ND)  
 ✉: [dfi@nd.gov](mailto:dfi@nd.gov)  
[www.nd.gov/dfi](http://www.nd.gov/dfi)

## Ohio

**Department of Commerce**  
 Division of Financial Institutions  
 Consumer Complaints  
 77 S. High St., 21st Floor  
 Columbus, OH 43215-6120  
 614-728-8400  
 Toll free: 1-866-278-0003  
 TTY: 1-800-750-0750  
 ✉: [webdfi-cf@com.state.oh.us](mailto:webdfi-cf@com.state.oh.us)  
[www.com.ohio.gov/fiin](http://www.com.ohio.gov/fiin)

## Oklahoma

**State Banking Department**  
 2900 N. Lincoln Blvd.  
 Oklahoma City, OK 73105  
 405-521-2782  
[www.osbd.state.ok.us](http://www.osbd.state.ok.us)

## Oregon

**Department of Consumer and Business Services**  
 Division of Finance and Corporate Securities  
 PO Box 14480  
 Salem, OR 97309-0405  
 503-378-4140  
 Toll free: 1-866-814-9710  
 ✉: [dcbs.dfcsmail@state.or.us](mailto:dcbs.dfcsmail@state.or.us)  
[dfcs.oregon.gov](http://dfcs.oregon.gov)

## Pennsylvania

**Department of Banking**  
 17 N. Second St., Suite 1300  
 Harrisburg, PA 17101-2290  
 717-787-2665  
 Toll free: 1-800-722-2657  
 TTY: 1-800-679-5070  
[www.banking.state.pa.us](http://www.banking.state.pa.us)

## Puerto Rico

**Oficina del Comisionado de Instituciones Financieras**  
 PO Box 11855  
 San Juan, PR 00910-3855  
 787-723-3131  
[www.ocif.gobierno.pr](http://www.ocif.gobierno.pr)

## Rhode Island

**Department of Business Regulation**  
 Division of Banking  
 1511 Pontiac Ave.  
 Cranston, RI 02920  
 401-462-9503  
 ✉: [bankingquiry@dbr.state.ri.us](mailto:bankingquiry@dbr.state.ri.us)  
[www.dbr.state.ri.us](http://www.dbr.state.ri.us)

## South Carolina

**Office of the Commissioner of Banking**  
 1205 Pendleton St., Suite 305  
 Columbia, SC 29201  
 803-734-2001  
[www.banking.sc.gov](http://www.banking.sc.gov)

## South Dakota

**Department of Labor and Regulation**  
 Division of Banking  
 217 1/2 W. Missouri Ave.  
 Pierre, SD 57501-4590  
 605-773-3421  
 ✉: [drr.banking.info@state.sd.us](mailto:drr.banking.info@state.sd.us)  
[www.dlr.sd.gov/reg/bank](http://www.dlr.sd.gov/reg/bank)

## Tennessee

**Department of Financial Institutions**  
 Consumer Resources Division  
 414 Union St., Suite 1000  
 Nashville, TN 37219  
 615-253-2023  
 Toll free: 1-800-778-4215  
 ✉: [TDFI.ConsumerResources@state.tn.us](mailto:TDFI.ConsumerResources@state.tn.us)  
[www.tennessee.gov/tdfi](http://www.tennessee.gov/tdfi)

**Texas**

**Department of Banking**  
 2601 N. Lamar Blvd., Suite 201  
 Austin, TX 78705  
 512-475-1300  
 Toll free: 1-877-276-5554  
 (Consumer Hotline)  
 ✉: consumer.complaints@  
 banking.state.tx.us  
**www.banking.state.tx.us**

**Utah**

**Department of Financial  
 Institutions**  
 PO Box 146800  
 Salt Lake City, UT 84114-6800  
 801-538-8830  
**www.dfi.utah.gov**

**Vermont**

**Department of Banking,  
 Insurance, Securities and  
 Health Care Administration**  
 Division of Banking  
 89 Main St., Drawer 20  
 Montpelier, VT 05620-3101  
 802-828-3301  
 Toll free: 1-888-568-4547  
 ✉: BISHCA-BNKConsumer@  
 state.vt.us  
**www.bishca.state.vt.us**

**Virgin Islands**

**Office of the Lieutenant  
 Governor**  
 Division of Banking and Insurance  
 18 Kongens Gade  
 St. Thomas, VI 00802  
 340-774-7166  
**www.ltg.gov.vi**

**Virginia**

**State Corporation Commission**  
 Bureau of Financial Institutions  
 PO Box 640  
 Richmond, VA 23218  
 804-371-9657  
 804-371-9705  
 Toll free: 1-800-552-7945 (VA)  
 TTY: 804-371-9206  
 ✉: 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  
 TTY: 360-664-8126  
**www.dfi.wa.gov**

**West Virginia**

**Division of Banking**  
 One Players Club Dr., Suite 300  
 Charleston, WV 25311  
 304-558-2294  
**www.wvdob.org**

**Wisconsin**

**Department of Financial  
 Institutions**  
 Division of Banking  
 PO Box 7876  
 Madison, WI 53707-7876  
 608-261-7578  
 TTY: 608-266-8818  
 ✉: askthesecretary@dfi.state.  
 wi.us  
**www.wdfi.org**

**Wyoming**

**Division of Banking**  
 122 W. 25th St.  
 Herschler Building, 3rd Floor, E  
 Cheyenne, WY 82002  
 307-777-7797  
**audit.state.wy.us/banking**

## Contacting Your Local Insurance Regulator

The officials listed below enforce laws and regulations for each type of insurance. Many of these offices can also provide you with information to help you make informed insurance-buying decisions. See the "Insurance" section in Part I of this Handbook for advice (p. 27).

If you have a question or complaint about your insurance company's policies, contact the company before you contact your state insurance regulator.

### Alabama

#### Department of Insurance

PO Box 303351  
Montgomery, AL 36130-3351  
334-241-4141 (Consumer Services)  
334-269-3550  
✉: ConsumerServices@insurance.alabama.gov  
[www.aldoi.gov](http://www.aldoi.gov)

### Alaska

#### Division of Insurance

Department of Commerce,  
Community and Economic  
Development  
550 W. 7th Ave., Suite 1560  
Robert B. Atwood Building  
Anchorage, AK 99501-3567  
907-269-7900  
Toll free: 1-800-467-8725  
TTY: 907-465-5437  
✉: insurance@alaska.gov  
[www.dced.state.ak.us/  
insurance](http://www.dced.state.ak.us/insurance)

### Arizona

#### Department of Insurance

Consumer Affairs Division  
2910 N. 44th St., Suite 210  
Phoenix, AZ 85018-7269  
602-364-2499  
Toll free: 1-800-325-2548 (AZ)  
✉: consumers@azinsurance.gov  
[www.id.state.az.us](http://www.id.state.az.us)

### Arkansas

#### Insurance Department

Consumer Services Division  
1200 W. Third St.  
Little Rock, AR 72201-1904  
501-371-2640  
Toll free: 1-800-852-5494  
✉: insurance.consumers@arkansas.gov  
[www.insurance.arkansas.gov](http://www.insurance.arkansas.gov)

### California

#### California Department of Insurance

Consumer Services Division  
300 S. Spring St., South Tower  
Los Angeles, CA 90013  
213-897-8921  
Toll free: 1-800-927-4357 (CA)  
TTY: 1-800-482-4833  
[www.insurance.ca.gov](http://www.insurance.ca.gov)

#### Department of Managed Health Care, California HMO Help Center

980 9th St., Suite 500  
Sacramento, CA 95814-2725  
Toll free: 1-888-466-2219  
TTY: 1-877-688-9891  
✉: GenInfo@dmhc.ca.gov  
[www.hmohelp.ca.gov](http://www.hmohelp.ca.gov)

### Colorado

#### Division of Insurance

1560 Broadway, Suite 850  
Denver, CO 80202  
303-894-7490 (Consumer  
Information)  
Toll free: 1-800-930-3745 (CO)  
TTY: 711  
✉: insurance@dora.state.co.us  
[www.dora.state.co.us/  
Insurance](http://www.dora.state.co.us/Insurance)

### Connecticut

#### Insurance Department

Consumer Affairs Division  
PO Box 816  
Hartford, CT 06142-0816  
860-297-3900  
Toll free: 1-800-203-3447 (CT)  
✉: cid.ca@ct.gov  
[www.ct.gov/cid](http://www.ct.gov/cid)

### Delaware

#### Delaware Insurance Department

841 Silver Lake Blvd.  
Dover, DE 19904  
302-674-7310  
Toll free: 1-800-282-8611  
✉: consumer@state.de.us  
[www.delawareinsurance.gov](http://www.delawareinsurance.gov)

### District of Columbia

#### Department of Insurance, Securities and Banking

Attn: Consumer Protection  
Advocate  
810 First St., NE, Suite 701  
Washington, DC 20002  
202-727-8000  
✉: disb@dc.gov  
[www.disb.dc.gov](http://www.disb.dc.gov)

### Florida

#### Office of Insurance Regulation

200 E. Gaines St.  
Tallahassee, FL 32399  
850-413-3140  
Toll free: 1-877-693-5236  
[www.floir.com](http://www.floir.com)

### Georgia

#### Insurance and Safety Fire Commissioner

Two Martin Luther King, Jr. Dr.  
West Tower, Suite 716  
Atlanta, GA 30334  
404-656-2070  
Toll free: 1-800-656-2298 (GA)  
TTY: 711  
[www.gainsurance.org](http://www.gainsurance.org)

### Hawaii

#### Department of Commerce and Consumer Affairs

Insurance Division  
PO Box 3614  
Honolulu, HI 96811  
808-586-2790  
✉: insurance@dcca.hawaii.gov  
[www.hawaii.gov/dcca/ins](http://www.hawaii.gov/dcca/ins)

**Idaho**

**Department of Insurance**  
Consumer Affairs Bureau  
PO Box 83720  
700 W. State St.  
Boise, ID 83720-0043  
208-334-4250  
Toll free: 1-800-721-3272 (ID)  
[www.doi.idaho.gov](http://www.doi.idaho.gov)

**Illinois**

**Division of Insurance - Springfield**  
320 W. Washington St.  
Springfield, IL 62767-0001  
217-782-4515  
Toll free: 1-877-527-9431 (Office of Consumer Health Insurance)  
Toll free: 1-866-445-5364 (Consumer Assistance Hotline)  
TTY: 217-524-4872  
✉: [doi.director@illinois.gov](mailto:doi.director@illinois.gov)  
[www.insurance.illinois.gov](http://www.insurance.illinois.gov)

**Indiana**

**Department of Insurance**  
Consumer Services Division  
311 W. Washington St., Suite 300  
Indianapolis, IN 46204  
317-232-2395  
Toll free: 1-800-622-4461 (IN)  
✉: [consumerservices@idoi.in.gov](mailto:consumerservices@idoi.in.gov)  
[www.in.gov/idoi](http://www.in.gov/idoi)

**Iowa**

**Division of Insurance**  
330 Maple St.  
Des Moines, IA 50319-0065  
515-281-6348  
Toll free: 1-877-955-1212 (IA)  
[www.iid.state.ia.us](http://www.iid.state.ia.us)

**Kansas**

**Kansas Insurance Department**  
Consumer Assistance Division  
420 S.W. 9th St.  
Topeka, KS 66612  
785-296-3071  
Toll free: 1-800-432-2484 (KS)  
TTY: 1-877-235-3151  
✉: [commissioner@ksinsurance.org](mailto:commissioner@ksinsurance.org)  
[www.ksinsurance.org](http://www.ksinsurance.org)

**Kentucky**

**Department of Insurance**  
Consumer Protection and Education Division  
PO Box 517  
Frankfort, KY 40602-0517  
502-564-6034  
Toll free: 1-800-595-6053  
TTY: 1-800-648-6056  
✉: [doi.info@ky.gov](mailto:doi.info@ky.gov)  
[insurance.ky.gov](http://insurance.ky.gov)

**Louisiana**

**Department of Insurance**  
PO Box 94214  
Baton Rouge, LA 70804-9214  
225-342-5900  
Toll free: 1-800-259-5300  
[www.lds.state.la.us](http://www.lds.state.la.us)

**Maine**

**Bureau of Insurance**  
34 State House Station  
Augusta, ME 04333-0034  
207-624-8475  
Toll free: 1-800-300-5000 (ME)  
TTY: 1-888-577-6690  
✉: [Insurance.PFR@maine.gov](mailto:Insurance.PFR@maine.gov)  
[www.maine.gov/insurance](http://www.maine.gov/insurance)

**Maryland**

**Insurance Administration**  
200 St. Paul Pl., Suite 2700  
Baltimore, MD 21202  
410-468-2000  
Toll free: 1-800-492-6116  
TTY: 1-800-735-2258  
[www.mdinsurance.state.md.us](http://www.mdinsurance.state.md.us)

**Massachusetts**

**Division of Insurance**  
1000 Washington St., Suite 810  
Boston, MA 02118-6200  
617-521-7794  
[www.state.ma.us/doi](http://www.state.ma.us/doi)

**Michigan**

**Office of Financial and Insurance Regulation**  
PO Box 30220  
Lansing, MI 48909-7720  
517-373-0220  
Toll free: 1-877-999-6442  
✉: [ofir-ins-info@michigan.gov](mailto:ofir-ins-info@michigan.gov)  
[www.michigan.gov/ofir](http://www.michigan.gov/ofir)

**Minnesota**

**Department of Commerce**  
Market Assurance Division  
Suite 500  
85 7th Place E  
St. Paul, MN 55101  
651-296-2488  
Toll free: 1-800-657-3602 (MN)  
✉: [market.assurance@state.mn.us](mailto:market.assurance@state.mn.us)  
[www.insurance.mn.gov](http://www.insurance.mn.gov)

**Mississippi**

**Department of Insurance**  
PO Box 79  
Jackson, MS 39205  
601-359-3569  
Toll free: 1-800-562-2957 (MS)  
✉: [consumer@mid.state.ms.us](mailto:consumer@mid.state.ms.us)  
[www.mid.state.ms.us](http://www.mid.state.ms.us)

**Missouri**

**Missouri Department of Insurance, Financial, and Professional Registration**  
Consumer Affairs Division  
PO Box 690  
Jefferson City, MO 65102-0690  
573-751-4126  
Toll free: 1-800-726-7390 (MO)  
TTY: 573-526-4536  
✉: [consumeraffairs@insurance.mo.gov](mailto:consumeraffairs@insurance.mo.gov)  
[www.insurance.mo.gov](http://www.insurance.mo.gov)

**Montana**

**Montana State Auditor's Office**  
Insurance Division  
840 Helena Ave.  
Helena, MT 59601  
406-444-2040  
Toll free: 1-800-332-6148 (MT)  
TTY: 406-444-3246  
[www.sao.mt.gov](http://www.sao.mt.gov)

**Nebraska**

**Department of Insurance**  
941 O St., Suite 400  
PO Box 82089  
Lincoln, NE 68501-2089  
402-471-0888  
Toll free: 1-877-564-7323 (NE)  
TTY: 1-800-833-7352  
✉: [DOI.ConsumerAffairs@nebraska.gov](mailto:DOI.ConsumerAffairs@nebraska.gov)  
[www.doi.ne.gov](http://www.doi.ne.gov)

## Nevada

### Department of Business and Industry

Division of Insurance  
788 Fairview Dr., Suite 300  
Carson City, NV 89701  
775-687-4270  
Toll free: 1-888-872-3234  
✉: [cscs@doi.state.nv.us](mailto:cscs@doi.state.nv.us)  
[www.doi.state.nv.us/](http://www.doi.state.nv.us/)

### Department of Business and Industry

Division of Insurance  
2501 E. Sahara Ave., #302  
Las Vegas, NV 89104  
702-486-4009  
Toll free: 1-888-872-3234  
✉: [cnsmslv@doi.state.nv.us](mailto:cnsmslv@doi.state.nv.us)  
[www.doi.state.nv.us/](http://www.doi.state.nv.us/)

## New Hampshire

### Department of Insurance

21 S. Fruit St., Suite 14  
Concord, NH 03301  
603-271-2261  
Toll free: 1-800-852-3416 (NH)  
TTY: 1-800-735-2964 (NH)  
✉: [consumerservices@ins.nh.gov](mailto:consumerservices@ins.nh.gov)  
[www.nh.gov/insurance](http://www.nh.gov/insurance)

## New Jersey

### Department of Banking and Insurance

Consumer Inquiries and Complaints  
PO Box 471  
Trenton, NJ 08625-0471  
609-292-7272  
Toll free: 1-800-446-7467  
[www.njdobi.org](http://www.njdobi.org)

## New Mexico

### Department of Insurance

PO Box 1269  
Santa Fe, NM 87504-1269  
505-827-4601  
Toll free: 1-888-427-5772 (NM)  
[www.nmprc.state.nm.us](http://www.nmprc.state.nm.us)

## New York

### Insurance Department

Consumer Services Bureau  
One Commerce Plaza  
Albany, NY 12257  
518-474-6600  
Toll free: 1-800-342-3736 (NY)  
✉: [consumers@ins.state.ny.us](mailto:consumers@ins.state.ny.us)  
[www.ins.state.ny.us](http://www.ins.state.ny.us)

### Insurance Department

Consumer Services Bureau  
25 Beaver St.  
New York, NY 10004  
212-480-6400  
Toll free: 1-800-342-3736 (NY)  
✉: [consumers@ins.state.ny.us](mailto:consumers@ins.state.ny.us)  
[www.ins.state.ny.us](http://www.ins.state.ny.us)

## North Carolina

### Department of Insurance

1201 Mail Service Center  
Raleigh, NC 27699-1201  
919-807-6750 (Consumer Services)  
Toll free: 1-800-546-5664 (NC,  
Consumer Services)  
[www.ncdoi.com](http://www.ncdoi.com)

## North Dakota

### Insurance Department

State Capitol, 5th Floor  
600 E. Boulevard Ave.  
Bismarck, ND 58505-0320  
701-328-2440  
Toll free: 1-800-247-0560 (ND)  
TTY: 1-800-366-6888  
✉: [insurance@nd.gov](mailto:insurance@nd.gov)  
[www.nd.gov/ndins](http://www.nd.gov/ndins)

## Ohio

### Department of Insurance

Office of Consumer Services  
Suite 300  
50 W. Town St., 3rd Floor  
Columbus, OH 43215  
614-644-2658  
Toll free: 1-800-686-1526  
(Consumer Hotline)  
Toll free: 1-800-686-1527 (Fraud  
Hotline)  
Toll free: 1-800-686-1578 (Senior  
Hotline)  
TTY: 614-644-3745  
[www.insurance.ohio.gov](http://www.insurance.ohio.gov)

## Oklahoma

### Insurance Department

3625 N.W. 56th St., Suite 100  
Five Corporate Plaza  
Oklahoma City, OK 73112  
405-521-2991  
Toll free: 1-800-522-0071 (OK)  
[www.ok.gov/oid](http://www.ok.gov/oid)

## Oregon

### Insurance Division

PO Box 14480  
Salem, OR 97309-0405  
503-947-7984  
Toll free: 1-888-877-4894 (OR)  
✉: [cp.ins@state.or.us](mailto:cp.ins@state.or.us)  
[www.insurance.oregon.gov](http://www.insurance.oregon.gov)

## Pennsylvania

### Insurance Department

Bureau of Consumer Service  
1209 Strawberry Square  
Harrisburg, PA 17120  
717-787-2317  
Toll free: 1-877-881-6388  
TTY: 717-783-3898  
✉: [ra-in-consumer@state.pa.us](mailto:ra-in-consumer@state.pa.us)  
[www.insurance.state.pa.us](http://www.insurance.state.pa.us)

## Puerto Rico

### Office of the Commissioner of Insurance

B5 Calle Tabonuco, Suite 216 PMB  
356  
Guaynabo, PR 00968-3029  
787-304-8686  
Toll free: 1-888-722-8686  
[www.ocs.gobierno.pr](http://www.ocs.gobierno.pr)

## Rhode Island

### Department of Business Regulation

Insurance Division  
1511 Pontiac Ave.  
Cranston, RI 02920  
401-462-9520  
✉: [InsuranceInquiry@dbr.ri.gov](mailto:InsuranceInquiry@dbr.ri.gov)  
[www.dbr.state.ri.us](http://www.dbr.state.ri.us)



**South Carolina**

**Department of Insurance**  
 Consumer Services  
 PO Box 100105  
 Columbia, SC 29202-3105  
 803-737-6180  
 Toll free: 1-800-768-3467 (SC)  
 ✉: info@doi.sc.gov  
[www.doi.sc.gov](http://www.doi.sc.gov)

**South Dakota**

**Department of Revenue and Regulation**  
 Division of Insurance  
 445 E. Capital Ave.  
 Pierre, SD 57501  
 605-773-3563  
 ✉: insurance@state.sd.us  
[www.sdjobs.org/reg/insurance](http://www.sdjobs.org/reg/insurance)

**Tennessee**

**Department of Commerce and Insurance**  
 Consumer Insurance Services  
 Davy Crockett Tower  
 500 James Robertson Parkway  
 Nashville, TN 37243  
 615-741-2218  
 Toll free: 1-800-342-4029 (TN)  
 ✉: insurance.info@tn.gov  
[www.tn.gov/commerce](http://www.tn.gov/commerce)

**Texas**

**Department of Insurance**  
 Consumer Protection (111-1A)  
 PO Box 149091  
 Austin, TX 78714-9091  
 512-463-6515  
 Toll free: 1-800-252-3439  
 TTY: 512 322-4238  
 ✉: consumerprotection@tdi.state.tx.us  
[www.tdi.state.tx.us](http://www.tdi.state.tx.us)

**Utah**

**Department of Insurance**  
 State Office Building, Room 3110  
 Salt Lake City, UT 84114-6901  
 801-538-3800  
 Toll free: 1-800-439-3805 (UT)  
 TTY: 801-538-3826  
[www.insurance.utah.gov](http://www.insurance.utah.gov)

**Vermont**

**Department of Banking, Insurance, Securities and Health Care Administration**  
 Insurance Division - Consumer Services  
 89 Main St.  
 Montpelier, VT 05620-3101  
 802-828-3301  
 802-828-2900 (Health Insurance)  
 Toll free: 1-800-964-1784  
 Toll free: 1-800-631-7788 (Health Insurance)  
 ✉: consumercomplaints@state.vt.us  
[www.bishca.state.vt.us](http://www.bishca.state.vt.us)  
[www.vthealthinsurance.info](http://www.vthealthinsurance.info)

**Virgin Islands**

**Division of Banking and Insurance**  
 5049 Kongens Gade  
 St. Thomas, VI 00802  
 340-774-7166  
[www.ltg.gov.vi](http://www.ltg.gov.vi)

**Virginia**

**Bureau of Insurance**  
 State Corporation Commission  
 PO Box 1157  
 Richmond, VA 23218  
 804-371-9741  
 Toll free: 1-800-552-7945 (VA)  
 TTY: 804-371-9206  
 ✉: bureauofinsurance@scc.virginia.gov  
[www.scc.virginia.gov](http://www.scc.virginia.gov)

**Washington**

**Office of the Insurance Commissioner**  
 Consumer Advocacy  
 PO Box 40256  
 Olympia, WA 98504-0256  
 360-725-7080  
 Toll free: 1-800-562-6900 (WA)  
 TTY: 360-586-0241  
 ✉: cap@oic.wa.gov  
[www.insurance.wa.gov](http://www.insurance.wa.gov)

**West Virginia**

**Offices of the Insurance Commissioner**  
 PO Box 50540  
 1124 Smith St.  
 Charleston, WV 25305-0540  
 304-558-3386  
 Toll free: 1-888-879-9842 (WV)  
 TTY: 1-800-435-7381  
 ✉: consumer.service@wvinsurance.gov  
[www.wvinsurance.gov](http://www.wvinsurance.gov)

**Wisconsin**

**Office of the Commissioner of Insurance**  
 PO Box 7873  
 Madison, WI 53707-7873  
 608-266-0103  
 Toll free: 1-800-236-8517 (WI)  
 TTY: Dial 711 and ask for 608-266-3586  
 ✉: ocicomplaints@wisconsin.gov  
[oci.wi.gov](http://oci.wi.gov)

**Wyoming**

**Department of Insurance**  
 Consumer Affairs Section  
 106 E. 6th Ave.  
 Cheyenne, WY 82002  
 307-777-7402  
 Toll free: 1-800-438-5768 (WY)  
[insurance.state.wy.us](http://insurance.state.wy.us)

## Contacting Your Local Securities Administrator

State securities regulators protect the investing public. Each state has its own laws and regulations for securities brokers and securities, including stocks, mutual funds, commodities, real estate, etc. The agencies listed below enforce these laws and regulations; they also license securities professionals, register securities, and investigate consumer complaints. While these agencies do not provide investment advice, many of them offer educational resources so investors can make informed investment decisions.

If you have a question or complaint about an investment, call the company or bank involved. If you are not satisfied with the response you get, call your state securities agency. See the "Investing" section in Part I of this Handbook for additional advice and sources of assistance (p. 35).

### Alabama

**Securities Commission**  
PO Box 304700  
Montgomery, AL 36130-4700  
334-242-2984  
Toll free: 1-800-222-1253 (AL)  
✉: [asc@asc.alabama.gov](mailto:asc@asc.alabama.gov)  
[www.asc.state.al.us](http://www.asc.state.al.us)

### Alaska

**Department of Commerce, Community and Economic Development**  
Division of Banking and Securities  
PO Box 110807  
Juneau, AK 99811-0807  
907-465-2521  
Toll free: 1-888-925-2521 (AK)  
TTY: 907-465-5437  
✉: [dbsc@alaska.gov](mailto:dbsc@alaska.gov)  
[www.commerce.state.ak.us](http://www.commerce.state.ak.us)

### Arizona

**Arizona Corporation Commission**  
Securities Division  
1300 W. Washington St., 3rd Floor  
Phoenix, AZ 85007  
602-542-4242  
Toll free: 1-866-837-4399 (AZ)  
✉: [info@azinvestor.gov](mailto:info@azinvestor.gov)  
[www.azinvestor.gov](http://www.azinvestor.gov)

### Arkansas

**Arkansas Securities Department**  
201 E. Markham St.  
Heritage West Building, Suite 300  
Little Rock, AR 72201-1692  
501-324-9260  
Toll free: 1-800-981-4429  
✉: [info@securities.arkansas.gov](mailto:info@securities.arkansas.gov)  
[www.securities.arkansas.gov](http://www.securities.arkansas.gov)

### California

**Department of Corporations**  
Consumer Services Office  
1515 K St., Suite 200  
Sacramento, CA 95814  
Toll free: 1-866-275-2677  
TTY: 1-800-735-2966  
[www.corp.ca.gov](http://www.corp.ca.gov)

### Colorado

**Department of Regulatory Agencies**  
Division of Securities  
1560 Broadway, Suite 900  
Denver, CO 80202  
303-894-2320  
TTY: 1-800-659-2656  
✉: [securities@dora.state.co.us](mailto:securities@dora.state.co.us)  
[www.dora.state.co.us/securities](http://www.dora.state.co.us/securities)

### Connecticut

**Department of Banking**  
Securities and Business Investments Division  
260 Constitution Plaza  
Hartford, CT 06103-1800  
860-240-8230  
Toll free: 1-800-831-7225  
[www.ct.gov/dob](http://www.ct.gov/dob)

### Delaware

**Department of Justice**  
Division of Securities  
820 N. French St., 5th Floor  
State Office Building  
Wilmington, DE 19801  
302-577-8424  
TTY: 302-577-5783  
[www.state.de.us/securities](http://www.state.de.us/securities)

### District of Columbia

**Department of Insurance, Securities and Banking**  
Attn: Consumer Protection Advocate  
810 1st St., NE, Suite 701  
Washington, DC 20002  
202-727-8000  
✉: [disb@dc.gov](mailto:disb@dc.gov)  
[disb.dc.gov](http://disb.dc.gov)

### Florida

**Office of Financial Regulation**  
Division of Securities  
200 E. Gaines St.  
Attn: Securities Area Financial Manager  
Tallahassee, FL 32399-0374  
850-410-9500  
Toll free: 1-800-848-3792 (FL)  
✉: [ofr@flofr.com](mailto:ofr@flofr.com)  
[www.flofr.com](http://www.flofr.com)

### Georgia

**Office of the Secretary of State**  
Division of Securities and Business Regulation  
237 Coliseum Dr.  
Macon, GA 31217-3858  
404-656-3920  
Toll free: 1-888-733-7427  
✉: [securities@sos.state.ga.us](mailto:securities@sos.state.ga.us)  
[www.sos.ga.gov/securities](http://www.sos.ga.gov/securities)

### Hawaii

**Department of Commerce and Consumer Affairs**  
Securities Enforcement Branch  
Business Registration Division  
PO Box 40  
Honolulu, HI 96810  
808-586-2744  
Toll free: 1-877-587-2267  
✉: [seb@dcca.hawaii.gov](mailto:seb@dcca.hawaii.gov)  
[www.hawaii.gov/dcca/sec](http://www.hawaii.gov/dcca/sec)

**Idaho**

**Department of Finance**  
 Securities Bureau  
 PO Box 83720  
 Boise, ID 83720-0031  
 208-332-8000  
 Toll free: 1-888-346-3378 (ID)  
 ✉: [finance@finance.idaho.gov](mailto:finance@finance.idaho.gov)  
[www.finance.idaho.gov](http://www.finance.idaho.gov)

**Illinois**

**Secretary of State**  
 Securities Department  
 300 W. Jefferson St., Suite 300A  
 Jefferson Terrace  
 Springfield, IL 62702  
 217-782-2256  
 Toll free: 1-800-628-7937 (IL)  
[www.sos.state.il.us](http://www.sos.state.il.us)

**Indiana**

**Office of the Secretary of State**  
 Securities Division  
 302 W. Washington St., Room  
 E-111  
 Indianapolis, IN 46204  
 317-232-6681  
 Toll free: 1-800-223-8791 (IN)  
[www.state.in.us/sos/securities](http://www.state.in.us/sos/securities)

**Iowa**

**Securities Bureau**  
 340 Maple St.  
 Des Moines, IA 50319-0066  
 515-281-5705  
 Toll free: 1-877-955-1212 (IA)  
 ✉: [iowasec@iid.state.ia.us](mailto:iowasec@iid.state.ia.us)  
[www.iid.state.ia.us](http://www.iid.state.ia.us)

**Kansas**

**Office of the Securities  
 Commissioner**  
 109 S.W. 9th St., Suite 600  
 Topeka, KS 66612  
 785-296-3307  
 Toll free: 1-800-232-9580 (KS)  
 ✉: [ksc@ksc.ks.gov](mailto:ksc@ksc.ks.gov)  
[www.ksc.ks.gov](http://www.ksc.ks.gov)

**Kentucky**

**Department of Financial  
 Institutions**  
 Division of Securities  
 1025 Capitol Center Dr., Suite 200  
 Frankfort, KY 40601-3868  
 502-573-3390  
 Toll free: 1-800-223-2579  
 ✉: [kfi@ky.gov](mailto:kfi@ky.gov)  
[www.kfi.ky.gov](http://www.kfi.ky.gov)

**Louisiana**

**Office of Financial Institutions**  
 Securities Division  
 PO Box 94095  
 Baton Rouge, LA 70804  
 225-925-4660  
 ✉: [ofila@ofi.louisiana.gov](mailto:ofila@ofi.louisiana.gov)  
[www.ofi.state.la.us](http://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  
[www.maine.gov/pfr/securities](http://www.maine.gov/pfr/securities)

**Maryland**

**Office of the Attorney General**  
 Securities Division  
 200 Saint Paul Pl.  
 Baltimore, MD 21202-2020  
 410-576-6360  
 Toll free: 1-888-743-0023 (MD)  
 TTY: 410-576-6372  
 ✉: [securities@oag.state.md.us](mailto:securities@oag.state.md.us)  
[www.oag.state.md.us](http://www.oag.state.md.us)

**Massachusetts**

**Office of the Secretary of the  
 Commonwealth**  
 Securities Division  
 One Ashburton Pl., 17th Floor,  
 Room 1701  
 Boston, MA 02108  
 617-727-3548  
 Toll free: 1-800-269-5428 (MA)  
 TTY: 617-878-3889  
 ✉: [securities@sec.state.ma.us](mailto:securities@sec.state.ma.us)  
[www.sec.state.ma.us/sct](http://www.sec.state.ma.us/sct)

**Michigan**

**Office of Financial and  
 Insurance Regulation**  
 Securities Division  
 PO Box 30220  
 Lansing, MI 48909  
 517-373-0220  
 Toll free: 1-877-999-6442  
 ✉: [ofir-sec-info@michigan.gov](mailto:ofir-sec-info@michigan.gov)  
[www.michigan.gov/ofir](http://www.michigan.gov/ofir)

**Minnesota**

**Department of Commerce**  
 Market Assurance Division  
 85 7th Pl. E, Suite 600  
 St. Paul, MN 55101  
 651-296-4973  
 Toll free: 1-800-657-3602 (MN)  
 TTY: 651-296-2860  
 ✉: [securities.commerce@state.mn.us](mailto:securities.commerce@state.mn.us)  
[www.commerce.state.mn.us](http://www.commerce.state.mn.us)

**Mississippi**

**Secretary of State's Office**  
 Securities Division  
 Business Regulation and  
 Enforcement  
 PO Box 136  
 Jackson, MS 39205-0136  
 601-359-1048  
 Toll free: 1-888-236-6167  
[www.sos.ms.gov](http://www.sos.ms.gov)

**Missouri**

**Office of the Secretary of State**  
 Securities Division  
 600 W. Main St.  
 Jefferson City, MO 65101-1276  
 573-751-4136  
 Toll free: 1-800-721-7996 (MO)  
 ✉: [securities@sos.mo.gov](mailto:securities@sos.mo.gov)  
[www.sos.mo.gov](http://www.sos.mo.gov)

**Montana**

**Montana State Auditor's Office**  
 Securities Division  
 840 Helena Ave.  
 Helena, MT 59601  
 406-444-2040  
 Toll free: 1-800-332-6148 (MT)  
 ✉: [stateauditor@mt.gov](mailto:stateauditor@mt.gov)  
[www.sao.mt.gov](http://www.sao.mt.gov)

**Nebraska****Department of Banking and Finance**

Bureau of Securities  
PO Box 95006  
Lincoln, NE 68509-5006  
402-471-3445  
Toll free: 1-877-471-3445  
[www.ndbf.ne.gov](http://www.ndbf.ne.gov)

**Nevada****Office of the Secretary of State**

Securities Division  
555 E. Washington Ave., Suite 5200  
Las Vegas, NV 89101  
702-486-2440  
✉: [nvsec@sos.nv.gov](mailto:nvsec@sos.nv.gov)  
[www.sos.state.nv.us](http://www.sos.state.nv.us)

**New Hampshire****Bureau of Securities Regulation**

107 N. Main St., #204  
Concord, NH 03301  
603-271-1463  
Toll free: 1-800-994-4200  
✉: [securities@sos.nh.gov](mailto:securities@sos.nh.gov)  
[www.sos.nh.gov/securities](http://www.sos.nh.gov/securities)

**New Jersey****Department of Law and Public Safety**

Bureau of Securities  
PO Box 47029  
Newark, NJ 07101  
973-504-3600  
Toll free: 1-866-446-8378 (NJ)  
✉: [Askbureauofsecurities@dca.lps.state.nj.us](mailto:Askbureauofsecurities@dca.lps.state.nj.us)  
[www.njsecurities.gov](http://www.njsecurities.gov)

**New Mexico****Regulation & Licensing Department**

Securities Division  
2550 Cerrillos Rd., 3rd Floor  
Santa Fe, NM 87505  
505-476-4580  
Toll free: 1-800-704-5533 (NM)  
[www.rld.state.nm.us/securities](http://www.rld.state.nm.us/securities)

**New York****Office of the Attorney General**

Investor Protection Bureau  
120 Broadway, 23rd Floor  
New York, NY 10271  
212-416-8200  
[www.oag.state.ny.us](http://www.oag.state.ny.us)

**North Carolina****Securities Division**

PO Box 29622  
Raleigh, NC 27626-0622  
919-733-3924  
Toll free: 1-800-688-4507 (Investor Hotline)  
✉: [secdiv@sosnc.com](mailto:secdiv@sosnc.com)  
[www.sosnc.com](http://www.sosnc.com)

**North Dakota****Securities Department**

600 E. Boulevard Ave.  
State Capitol, 5th Floor  
Bismarck, ND 58505-0510  
701-328-2910  
Toll free: 1-800-297-5124 (ND)  
✉: [ndsecurities@nd.gov](mailto:ndsecurities@nd.gov)  
[www.ndsecurities.com](http://www.ndsecurities.com)

**Ohio****Division of Securities**

77 S. High St., 22nd Floor  
Columbus, OH 43215-6131  
614-644-7381  
Toll free: 1-800-788-1194 (Investor Protection Hotline)  
✉: [securitiesgeneral.questions@com.state.oh.us](mailto:securitiesgeneral.questions@com.state.oh.us)  
[www.com.ohio.gov/secu](http://www.com.ohio.gov/secu)

**Oklahoma****Department of Securities**

120 N. Robinson Ave., Suite 860  
First National Center  
Oklahoma City, OK 73102  
405-280-7700  
✉: [general@securities.state.ok.gov](mailto:general@securities.state.ok.gov)  
[www.securities.ok.gov](http://www.securities.ok.gov)

**Oregon****Department of Consumer and Business Services**

Division of Finance and Corporate Securities  
PO Box 14480  
Salem, OR 97309-0405  
503-378-4140  
Toll free: 1-866-814-9710  
TTY: 503-378-4100  
✉: [cp.ins@state.or.us](mailto:cp.ins@state.or.us)  
[www.dfcs.oregon.gov](http://www.dfcs.oregon.gov)

**Pennsylvania****Securities Commission**

Office of the Secretary  
1010 N. 7th St.  
Eastgate Office Building, 2nd Floor  
Harrisburg, PA 17102-1410  
717-787-8061  
Toll free: 1-800-600-0007 (PA)  
✉: [pscwebmaster@state.pa.us](mailto:pscwebmaster@state.pa.us)  
[www.psc.state.pa.us](http://www.psc.state.pa.us)

**Puerto Rico****Office of the Commissioner of Financial Institutions**

Securities Division  
PO Box 11855  
San Juan, PR 00910-3855  
787-723-3131  
✉: [valores@ocif.gobierno.pr](mailto:valores@ocif.gobierno.pr)  
[www.ocif.gobierno.pr](http://www.ocif.gobierno.pr)

**Rhode Island****Department of Business Regulation**

Securities Division  
1511 Pontiac Ave.  
Cranston, RI 02920  
401-462-9527  
✉: [securitiesinquiry@dbr.ri.gov](mailto:securitiesinquiry@dbr.ri.gov)  
[www.dbr.state.ri.us](http://www.dbr.state.ri.us)

**South Carolina****Office of the Attorney General**

Securities Division  
PO Box 11549  
Columbia, SC 29211-1549  
803-734-9916  
[www.scag.gov/scsecurities](http://www.scag.gov/scsecurities)

**South Dakota****Department of Labor and Regulation**

Division of Securities  
445 E. Capitol Ave.  
Pierre, SD 57501-3185  
605-773-4823  
✉: [drr.securities@state.sd.us](mailto:drr.securities@state.sd.us)  
[www.dlr.sd.gov/securities](http://www.dlr.sd.gov/securities)

**Tennessee****Department of Commerce and Insurance**

Securities Division  
500 James Robertson Parkway  
Davy Crockett Tower, Suite 680  
Nashville, TN 37243-0575  
615-741-2947  
Toll free: 1-800-863-9117 (TN)  
✉: [Securities.1@tn.gov](mailto:Securities.1@tn.gov)  
[www.state.tn.us/commerce/securities](http://www.state.tn.us/commerce/securities)

**Texas****State Securities Board**

PO Box 13167  
Austin, TX 78711-3167  
512-305-8300  
[www.ssb.state.tx.us](http://www.ssb.state.tx.us)

**Utah****Department of Commerce**

Division of Securities  
PO Box 146760  
Salt Lake City, UT 84114-6760  
801-530-6600  
Toll free: 1-800-721-7233 (UT)  
✉: [securities@utah.gov](mailto:securities@utah.gov)  
[www.securities.utah.gov](http://www.securities.utah.gov)

**Vermont****Department of Banking, Insurance, Securities, & Health Care Administration**

Securities Division  
89 Main St.  
Montpelier, VT 05620-3101  
802-828-3301  
[www.vermontsecurities.info](http://www.vermontsecurities.info)

**Virginia****State Corporation Commission**

Division of Securities and Retail Franchising  
PO Box 1197  
Richmond, VA 23218  
804-371-9051  
Toll free: 1-800-552-7945 (VA)  
TTY: 804-371-9206  
✉: [SRF\\_General@scc.virginia.gov](mailto:SRF_General@scc.virginia.gov)  
[www.scc.virginia.gov/srf](http://www.scc.virginia.gov/srf)

**Washington****Department of Financial Institutions**

Division of Securities  
PO Box 41200  
Olympia, WA 98504-1200  
360-902-8760  
Toll free: 1-877-746-4334  
TTY: 360-664-8126  
✉: [investorcomplaints@dfi.wa.gov](mailto:investorcomplaints@dfi.wa.gov)  
[www.dfi.wa.gov](http://www.dfi.wa.gov)

**West Virginia****State Auditor's Office**

Securities Commission  
Building 1, Room W-100  
1900 Kanawha Blvd.  
Charleston, WV 25305  
304-558-2251  
✉: [securities@wvsao.gov](mailto:securities@wvsao.gov)  
[www.wvsao.gov/securitiescommission](http://www.wvsao.gov/securitiescommission)

**Wisconsin****Department of Financial Institutions**

Division of Securities  
PO Box 1768, 4th Floor  
Madison, WI 53701-1768  
608-266-1064  
TTY: 608-266-8818  
[www.wdfi.org](http://www.wdfi.org)

**Wyoming****Office of the Secretary of State**

Compliance Division  
200 W. 24th St.  
State Capitol Building  
Cheyenne, WY 82002-0020  
307-777-7370  
✉: [compliance@wyo.gov](mailto:compliance@wyo.gov)  
[soswy.state.wy.us](http://soswy.state.wy.us)

## Contacting Your Local Utilities Commission

State utilities commissions regulate services and rates for gas, electricity, and telephones in your state. In some states, the utility commissions regulate other services such as water, transportation, and the moving of household goods. Rates for utilities and services provided between states are regulated by the federal government.

Many utility commissions handle consumer complaints. Sometimes, if they receive a number of complaints about the same utility matter, they will conduct investigations.

### Alabama

#### Public Service Commission

Consumer Services  
PO Box 304260  
Montgomery, AL 36130  
334-242-5025  
Toll free: 1-800-392-8050 (AL)  
[www.psc.state.al.us](http://www.psc.state.al.us)

### Alaska

#### Regulatory Commission of Alaska

Consumer Protection Department  
701 W. 8th Ave., Suite 300  
Anchorage, AK 99501-3469  
907-276-6222  
Toll free: 1-800-390-2782  
TTY: 907-276-4533  
✉: [rca.mail@alaska.gov](mailto:rca.mail@alaska.gov)  
[rca.alaska.gov](http://rca.alaska.gov)

### Arizona

#### Arizona Corporation Commission

Utilities Division  
Consumer Services Section  
1200 W. Washington St.  
Phoenix, AZ 85007-2996  
602-542-4251  
Toll free: 1-800-222-7000 (AZ)  
✉: [mailmaster@azcc.gov](mailto:mailmaster@azcc.gov)  
[www.cc.state.az.us](http://www.cc.state.az.us)

### Arkansas

#### Public Service Commission

Consumer Services Division  
PO Box 400  
Little Rock, AR 72203-0400  
501-682-2051  
Toll free: 1-800-482-1164 (AR)  
TTY: 1-800-682-2698  
✉: [consumerissues@psc.state.ar.us](mailto:consumerissues@psc.state.ar.us)  
[www.arkansas.gov/psc](http://www.arkansas.gov/psc)

### California

#### Public Utilities Commission

Consumer Affairs Branch  
505 Van Ness Ave., Room 2250  
San Francisco, CA 94102  
415-703-2782  
Toll free: 1-800-649-7570 (CA)  
TTY: 1-800-229-6846  
✉: [public.advisor@cpuc.ca.gov](mailto:public.advisor@cpuc.ca.gov)  
[www.cpuc.ca.gov](http://www.cpuc.ca.gov)

### Colorado

#### Public Utilities Commission

Consumer Protection Division  
1560 Broadway, Suite 250  
Denver, CO 80202  
303-894-2070  
Toll free: 1-800-456-0858 (CO)  
✉: [puc@dora.state.co.us](mailto:puc@dora.state.co.us)  
[www.dora.state.co.us/puc](http://www.dora.state.co.us/puc)

### Connecticut

#### Department of Energy and Environmental Protection

Public Utilities Regulatory Authority  
10 Franklin Square  
New Britain, CT 06051  
860-827-1553  
Toll free: 1-800-382-4586 (CT)  
TTY: 860-827-2837  
✉: [dpuc.information@po.state.ct.us](mailto:dpuc.information@po.state.ct.us)  
[www.state.ct.us/dpuc](http://www.state.ct.us/dpuc)

### Delaware

#### Public Service Commission

861 Silver Lake Blvd.  
Cannon Building, Suite 100  
Dover, DE 19904  
302-736-7500  
Toll free: 1-800-282-8574 (DE)  
[www.depssc.delaware.gov](http://www.depssc.delaware.gov)

### District of Columbia

#### DC Public Service Commission

Office of Consumer Services  
1333 H St., NW, Suite 600  
Washington, DC 20005  
202-626-5120  
[www.dcpsc.org](http://www.dcpsc.org)

### Florida

#### Florida Public Service Commission

2540 Shumard Oak Blvd.  
Tallahassee, FL 32399-0850  
850-413-6100  
Toll free: 1-800-342-3552 (FL)  
TTY: 1-800-955-8771  
✉: [contact@psc.state.fl.us](mailto:contact@psc.state.fl.us)  
[www.floridapsc.com](http://www.floridapsc.com)

### Georgia

#### Public Service Commission

Consumer Affairs Division  
244 Washington St., SW  
Atlanta, GA 30334  
404-656-4501  
Toll free: 1-800-282-5813 (GA)  
✉: [gapscc@psc.state.ga.us](mailto:gapscc@psc.state.ga.us)  
[www.psc.state.ga.us](http://www.psc.state.ga.us)

### Hawaii

#### Public Utilities Commission

465 S. King St., Room 103  
Honolulu, HI 96813  
808-586-2020  
✉: [Hawaii.puc@hawaii.gov](mailto:Hawaii.puc@hawaii.gov)  
[www.puc.hawaii.gov](http://www.puc.hawaii.gov)

### Idaho

#### Public Utilities Commission

Consumer Assistance Section  
PO Box 83720  
Boise, ID 83720-0074  
208-334-0369  
Toll free: 1-800-432-0369 (ID)  
[www.puc.idaho.gov](http://www.puc.idaho.gov)

### Illinois

#### Commerce Commission

Consumer Affairs  
527 E. Capitol Ave.  
Springfield, IL 62701  
217-782-2024  
Toll free: 1-800-524-0795 (IL)  
TTY: 1-800-858-9277  
[www.icc.illinois.gov](http://www.icc.illinois.gov)

**Indiana****Utility Regulatory Commission**

Consumer Affairs Division  
101 W. Washington St., Suite 1500E  
Indianapolis, IN 46204  
317-232-2712  
Toll free: 1-800-851-4268 (IN)  
TTY: 317-232-8556  
[www.in.gov/iurc](http://www.in.gov/iurc)

**Iowa****Utilities Board**

Customer Service Group  
1375 E. Court Ave., Room 69  
Des Moines, IA 50319-0069  
515-725-7300  
Toll free: 1-877-565-4450 (IA)  
✉: [iub@iub.iowa.gov](mailto:iub@iub.iowa.gov)  
[www.state.ia.us/iub](http://www.state.ia.us/iub)

**Kansas****Corporation Commission**

Office of Public Affairs and  
Consumer Protection  
1500 S.W. Arrowhead Rd.  
Topeka, KS 66604  
785-271-3140  
Toll free: 1-800-662-0027 (KS)  
TTY: 1-800-766-3777  
✉: [public.affairs@kcc.ks.gov](mailto:public.affairs@kcc.ks.gov)  
[www.kcc.state.ks.us](http://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  
TTY: 1-800-648-6056  
[www.psc.state.ky.us](http://www.psc.state.ky.us)

**Louisiana****Public Service Commission**

602 N. Fifth St., Galvez Building  
12th Floor  
PO Box 91154  
Baton Rouge, LA 70821-9154  
225-342-4404  
Toll free: 1-800-256-2397 (LA)  
[www.lpsc.org](http://www.lpsc.org)

**Maine****Public Utilities Commission**

Consumer Assistance Division  
18 State House Station  
Augusta, ME 04333-0018  
207-287-3831  
Toll free: 1-800-452-4699 (ME)  
TTY: 1-800-437-1220  
✉: [maine.puc@maine.gov](mailto:maine.puc@maine.gov)  
[www.state.me.us/mpuc](http://www.state.me.us/mpuc)

**Maryland****Public Service Commission**

Six St. Paul St., 16th Floor  
Baltimore, MD 21202  
410-767-8000  
Toll free: 1-800-492-0474  
TTY: 1-800-201-7165  
[www.psc.state.md.us](http://www.psc.state.md.us)

**Massachusetts****Department of Public Utilities**

Consumer Division  
One South Station  
Boston, MA 02110  
617-737-2836  
Toll free: 1-877-886-5066  
TTY: 1-800-974-6006  
✉: [DPUConsumer.Complaints@state.ma.us](mailto:DPUConsumer.Complaints@state.ma.us)  
[www.mass.gov/dpu](http://www.mass.gov/dpu)

**Michigan****Public Service Commission**

PO Box 30221  
Lansing, MI 48909  
517-241-6180  
Toll free: 1-800-292-9555 (MI)  
✉: [mpsc\\_commissioners@michigan.gov](mailto:mpsc_commissioners@michigan.gov)  
[www.michigan.gov/mpsc](http://www.michigan.gov/mpsc)

**Minnesota****Public Utilities Commission**

Consumer Affairs Office  
121 7th Pl. E, Suite 350  
St. Paul, MN 55101-2147  
651-296-0406  
Toll free: 1-800-657-3782  
✉: [consumer.puc@state.mn.us](mailto:consumer.puc@state.mn.us)  
[www.puc.state.mn.us](http://www.puc.state.mn.us)

**Mississippi****Public Service Commission**

P.O. Box 1174  
Woolfolk Building  
Jackson, MS 39215  
601-961-5430 (Central District)  
601-961-5440 (Southern District)  
601-961-5450 (Chairman &  
Northern District)  
Toll free: 1-800-356-6430 (Central  
District)  
Toll free: 1-800-356-6429 (Southern  
District)  
Toll free: 1-800-356-6428  
(Chairman & Northern District)  
[www.psc.state.ms.us](http://www.psc.state.ms.us)

**Missouri****Public Service Commission**

Consumer Services Department  
PO Box 360  
200 Madison St.  
Jefferson City, MO 65102-0360  
573-751-3234  
Toll free: 1-800-392-4211 (MO)  
TTY: 573-22-9061  
✉: [pscinfo@psc.mo.gov](mailto:pscinfo@psc.mo.gov)  
[www.psc.mo.gov](http://www.psc.mo.gov)

**Montana****Public Service Commission**

PO Box 202601  
Helena, MT 59620-2601  
406-444-6199  
Toll free: 1-800-646-6150 (MT)  
TTY: 406-444-4212  
[www.psc.mt.gov](http://www.psc.mt.gov)

**Nebraska****Public Service Commission**

1200 N St., Suite 300  
Lincoln, NE 68508  
402-471-3101  
Toll free: 1-800-526-0017 (NE)  
TTY: 402-471-0213  
[www.psc.state.ne.us](http://www.psc.state.ne.us)

**Nevada****Public Utilities Commission**

Consumer Division  
1150 E. William St.  
Carson City, NV 89701-3109  
775-684-6100  
702-486-2600 (Las Vegas)  
Toll free: 1-800-992-0900 ext. 46101  
(NV)  
[pucweb1.state.nv.us/pucn](http://pucweb1.state.nv.us/pucn)

## New Hampshire

### Public Utilities Commission

21 S. Fruit St., Suite 10  
 Concord, NH 03301-2429  
 603-271-2431  
 Toll free: 1-800-852-3793 (NH)  
 TTY: 1-800-735-2964 (NH)  
 ✉: [puc@puc.nh.gov](mailto:puc@puc.nh.gov)  
[www.puc.state.nh.us](http://www.puc.state.nh.us)

## New Jersey

### Board of Public Utilities

Division of Customer Assistance  
 Two Gateway Center, 8th Floor  
 Newark, NJ 07102  
 973-648-2350  
 Toll free: 1-800-624-0241 (NJ)  
 Toll free: 1-800-624-0331 (Cable  
 Complaint)  
[www.bpu.state.nj.us](http://www.bpu.state.nj.us)

## New Mexico

### Public Regulation Commission

Utilities Division  
 Consumer Relations Division  
 PO Box 1269  
 Santa Fe, NM 87504-1269  
 505-827-4592  
 Toll free: 1-888-427-5772  
 TTY: 505-827-6911  
 ✉: [crd.complaints@state.nm.us](mailto:crd.complaints@state.nm.us)  
[www.nmprc.state.nm.us](http://www.nmprc.state.nm.us)

## New York

### Department of Public Service

Office of Consumer Services  
 3 Empire State Plaza  
 Albany, NY 12223  
 518-474-7080  
 Toll free: 1-800-342-3377 (NY -  
 General Complaints)  
 Toll free: 1-888-342-3355  
 (Termination)  
[www.askpsc.com](http://www.askpsc.com)

## North Carolina

### NC Utilities Commission

Consumer Services  
 4325 Mail Service Center  
 Raleigh, NC 27699-4325  
 919-733-9277  
 Toll free: 1-866-380-9816  
 ✉: [consumer.services@psncuc.nc.gov](mailto:consumer.services@psncuc.nc.gov)  
[www.ncuc.commerce.state.nc.us/](http://www.ncuc.commerce.state.nc.us/)

## North Dakota

### Public Service Commission

600 E. Boulevard Ave., Dept. 408  
 Bismarck, ND 58505-0480  
 701-328-2400  
 Toll free: 1-877-245-6685  
 TTY: 1-800-366-6888 (ND)  
 ✉: [ndpsc@nd.gov](mailto:ndpsc@nd.gov)  
[www.psc.nd.gov](http://www.psc.nd.gov)

## Ohio

### Ohio Consumers' Counsel

10 W. Broad St., Suite 1800  
 Columbus, OH 43215-3485  
 614-466-8574 (outside OH)  
 Toll free: 1-877-742-5622  
 ✉: [occ@occ.state.oh.us](mailto:occ@occ.state.oh.us)  
[www.pickocc.org](http://www.pickocc.org)

### Public Utilities Commission

180 E. Broad St.  
 Columbus, OH 43215  
 614-466-3292  
 Toll free: 1-800-686-7826 (OH)  
 TTY: 1-800-686-1570 (OH)  
[www.puco.ohio.gov](http://www.puco.ohio.gov)

## Oklahoma

### Corporation Commission

Consumer Services Division  
 PO Box 52000  
 Oklahoma City, OK 73152-2000  
 405-522-0478  
 Toll free: 1-800-522-8154 (OK)  
 TTY: 405-521-3513  
[www.occeweb.com](http://www.occeweb.com)

## Oregon

### Public Utility Commission

Consumer Services Division  
 PO Box 2148  
 550 Capitol St., NE, Suite 215  
 Salem, OR 97308-2148  
 503-378-6600  
 Toll free: 1-800-522-2404  
 TTY: 1-800-648-3458 (OR)  
 ✉: [puc.consumer@state.or.us](mailto:puc.consumer@state.or.us)  
[www.puc.state.or.us](http://www.puc.state.or.us)

## Pennsylvania

### Office of the Attorney General

Pennsylvania Office of Consumer  
 Advocate  
 5th Floor, Forum Place  
 555 Walnut St.  
 Harrisburg, PA 17101-1923  
 717-783-5048  
 Toll free: 1-800-684-6560 (PA)  
 ✉: [consumer@paoca.org](mailto:consumer@paoca.org)  
[www.oca.state.pa.us](http://www.oca.state.pa.us)

### Public Utility Commission

Bureau of Consumer Services  
 PO Box 3265  
 Harrisburg, PA 17105-3265  
 Toll free: 1-800-692-7380  
[www.puc.state.pa.us](http://www.puc.state.pa.us)

## Puerto Rico

### Public Service Commission

Hato Rey Station  
 PO Box 190870  
 San Juan, PR 00907-3981  
 787-756-1919

## Rhode Island

### Public Utilities Commission

Consumer Section  
 89 Jefferson Blvd.  
 Warwick, RI 02888  
 401-780-9700  
 ✉: [consumer.section@ripuc.org](mailto:consumer.section@ripuc.org)  
[www.ripuc.org](http://www.ripuc.org)

## South Carolina

### Consumer Services Division

Office of Regulatory Staff  
 1401 Main St., Suite 900  
 Columbia, SC 29201  
 803-737-5230  
 Toll free: 1-800-922-1531 (SC)  
 TTY: 1-800-334-2217 (SC)  
[www.regulatorystaff.sc.gov](http://www.regulatorystaff.sc.gov)

## South Dakota

### Public Utilities Commission

Consumer Affairs  
 500 E. Capitol Ave.  
 Pierre, SD 57501-5070  
 605-773-3201 (General)  
 Toll free: 1-800-332-1782  
 ✉: [PUCConsumerInfo@state.sd.us](mailto:PUCConsumerInfo@state.sd.us)  
[www.puc.sd.gov](http://www.puc.sd.gov)



**Tennessee****Tennessee Regulatory Authority**

Consumer Services Division  
460 James Robertson Parkway  
Nashville, TN 37243-0505  
615-741-2904  
Toll free: 1-800-342-8359  
(Consumer Services)  
TTY: 1-888-276-0677  
[www.state.tn.us/tra](http://www.state.tn.us/tra)

**Texas****Public Utility Commission**

Customer Protection  
PO Box 13326  
1701 N. Congress Ave.  
Austin, TX 78711-3326  
512-936-7120  
Toll free: 1-888-782-8477  
TTY: 1-800-735-2988  
✉: [customer@puc.state.tx.us](mailto:customer@puc.state.tx.us)  
[www.puc.state.tx.us](http://www.puc.state.tx.us)

**Utah****Division of Public Utilities**

160 East 300 South  
Salt Lake City, UT 84114-6751  
801-530-6716  
Toll free: 1-800-874-0904 (UT)  
TTY: 801-530-6769  
✉: [psc@utah.gov](mailto:psc@utah.gov)  
[www.psc.utah.gov](http://www.psc.utah.gov)

**Vermont****Public Service Board**

112 State St., 4th Floor  
Montpelier, VT 05620-2701  
802-828-2358  
TTY: 1-800-253-0191 (VT)  
✉: [psb.clerk@state.vt.us](mailto:psb.clerk@state.vt.us)  
[www.psb.vermont.gov](http://www.psb.vermont.gov)

**Virginia****State Corporation Commission**

Bureau of Public Utilities  
PO Box 1197  
Richmond, VA 23218  
804-371-9611  
Toll free: 1-800-552-7945 (VA)  
TTY: 804-371-9206  
✉: [EnergyReg@scc.virginia.gov](mailto:EnergyReg@scc.virginia.gov)  
[www.scc.virginia.gov](http://www.scc.virginia.gov)

**Washington****Utilities and Transportation Commission**

PO Box 47250  
Olympia, WA 98504  
360-664-1160  
Toll free: 1-888-333-9882  
TTY: 1-800-416-5289  
✉: [consumer@utc.wa.gov](mailto:consumer@utc.wa.gov)  
[www.utc.wa.gov](http://www.utc.wa.gov)

**West Virginia****Public Service Commission**

Customer Assistance  
201 Brooks St.  
PO Box 812  
Charleston, WV 25323  
304-340-0300  
Toll free: 1-800-642-8544  
[www.psc.state.wv.us](http://www.psc.state.wv.us)

**Consumer Advocate Division**

Union Building, Suite 700  
723 Kanawha Blvd., E  
Charleston, WV 25301  
304-558-0526  
[www.cad.state.wv.us](http://www.cad.state.wv.us)

**Wisconsin****Public Service Commission**

Consumer Affairs Unit  
PO Box 7854  
Madison, WI 53707-7854  
608-266-2001  
Toll free: 1-800-225-7729  
TTY: 608-267-1479  
[www.psc.wi.gov](http://www.psc.wi.gov)

**Wyoming****Public Service Commission**

2515 Warren Ave., Suite 304  
Cheyenne, WY 82002  
307-777-7427  
Toll free: 1-888-570-9905 (WY)  
✉: [wpsc\\_complaints@state.wy.us](mailto:wpsc_complaints@state.wy.us)  
[psc.state.wy.us](http://psc.state.wy.us)

## Contacting Trade & Professional Organizations

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

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

### **AFSA Education Foundation (AFSAEF) ♦**

919 18th St., NW Suite 300  
Washington, DC 20006-5517  
202-466-8611

Toll free: 1-888-400-7577

✉: [info@afsaeef.org](mailto:info@afsaeef.org)

**[www.afsaeef.org](http://www.afsaeef.org)**

The AFSAEF mission is to educate all consumers about the benefits of responsible money management so they can make informed financial decisions, understand the credit process, and seek help if credit problems occur. Its MoneySKILL® program educates young adults on personal finance concepts in the areas of income, expenses, assets, liabilities, and risk management to empower them to make sound financial decisions.

### **American Arbitration Association**

1633 Broadway, 10th Floor  
New York, NY 10019

Toll free: 1-800-778-7879

**[www.adr.org](http://www.adr.org)**

This is a not-for-profit public service organization committed to the resolution of disputes through arbitration, mediation, conciliation, and other voluntary procedures.

### **American Bankers Association (ABA)**

1120 Connecticut Ave., NW  
Washington, DC 20036

Toll free: 1-800-226-5377

**[www.aba.com](http://www.aba.com)**

ABA represents the concerns of banks and their employees. It provides consumer education materials on request.

### **American Bar Association**

321 N. Clark St.  
Chicago, IL 60654-7598  
312-988-5000

✉: [askaba@abanet.org](mailto:askaba@abanet.org)

**[www.abanet.org](http://www.abanet.org)**

The Bar Association publishes a directory of state and local alternative dispute resolution programs and provides consumer information on request.

### **American Cleaning Institute® (ACI) ♦**

1331 L St., NW, Suite 650  
Washington, DC 20005  
202-347-2900

✉: [info@cleaninginstitute.org](mailto:info@cleaninginstitute.org)

**[www.cleaninginstitute.org](http://www.cleaninginstitute.org)**

The American Cleaning Institute® (formerly the Soap and Detergent Association) has been providing consumers with accurate information about cleaning products since 1926. ACI is the consumer source for free/low-cost educational materials designated to help individuals, families, and communities stay clean, safe and healthy at home, work, and school.

### **American Council of Life Insurers**

101 Constitution Ave., NW  
Suite 700

Washington, DC 20001-2133

202-624-2000

**[www.acli.com](http://www.acli.com)**

This association represents the interests of over 500 insurance companies that provide life insurance, pensions and annuities, long-term care, and disability income insurance.

### **American Health Care Association**

1201 L St., NW  
Washington, DC 20005  
202-842-4444

**[www.ahca.org](http://www.ahca.org)**

This federation of affiliated state health organizations advocates for quality care and services for frail, elderly, and disabled Americans.

### **American Institute of Certified Public Accountants (AICPA)**

220 Leigh Farm Rd.  
Durham, NC 27707  
919-402-4500

Toll free: 1-888-777-7077

(Ethics Hotline)

✉: [service@aicpa.org](mailto:service@aicpa.org)

**[www.aicpa.org](http://www.aicpa.org)**

AICPA ensures that accountancy gains respect as a profession and is practiced by ethical, competent professionals.

### **American Moving and Storage Association (AMSA)**

1611 Duke St.  
Alexandria, VA 22314  
703-683-7410

Toll free: 1-888-849-2672

✉: [info@moving.org](mailto:info@moving.org)

**[www.moving.org](http://www.moving.org)**

AMSA is a national trade association offering a wealth of information on its consumer website, including a Mover Referral Service. It also sponsors a dispute settlement program to help consumers resolve loss and damage claims on interstate moves.

### **American Pharmacists Association (APhA)**

2215 Constitution Ave., NW  
Washington, DC 20037  
202-628-4410

Toll free: 1-800-237-2742

**[www.pharmacist.com](http://www.pharmacist.com)**

The APhA empowers its members to improve medication use and advance patient care through information, education, and advocacy.

**American Society of Travel Agents, Inc. (ASTA)**

Consumer Affairs  
1101 King St., Suite 200  
Alexandria, VA 22314  
703-739-2782  
✉: [consumeraffairs@asta.org](mailto:consumeraffairs@asta.org)  
**www.astanet.com**

ASTA is an association of travel industry professionals. It provides training and education to professionals and travel tips for consumers.

**America's Health Insurance Plans (AHIP)**

601 Pennsylvania Ave., NW  
South Bldg., Suite 500  
Washington, DC 20004  
202-778-3200  
**www.ahip.org**

AHIP is the national association representing nearly 1,300 member companies providing health insurance coverage to more than 200 million Americans. Member companies offer medical, long-term care, disability income, dental, supplemental, stop-loss insurance, and reinsurance to consumers, employers, and public purchasers.

**Assisted Living Federation of America (ALFA)**

1650 King St., Suite 602  
Alexandria, VA 22314  
703-894-1805  
**www.alfa.org**

ALFA sets best practices for senior living. They also provide a directory of senior living communities and other materials to help consumers determine their assisted living needs.

**Association of Credit and Collection Professionals (ACA)**

PO Box 390106  
Minneapolis, MN 55439-0106  
952-926-6547  
✉: [aca@acainternational.org](mailto:aca@acainternational.org)  
**www.acainternational.org**  
**www.askdoctordebt.org**

ACA International is the leading trade association for credit and collection companies. The Education Foundation arm of ACA educates consumers challenged by debt. It works to inform consumer of their rights when contacted by creditors

**Association of Independent Consumer Credit Counseling Agencies (AICCCA)**

11350 Random Hills Rd., Suite 800  
Fairfax, VA 22030  
Toll free: 1-866-703-8787  
**www.aiccca.org**  
**www.credithelp4u.org**

AICCCA represents non-profit credit counseling companies. AICCCA sets industry standards to ensure that member companies provide quality service to consumers. The organization also provides information directly to consumers (budgeting tips and a searchable database to locate a credit counseling company) on their website.

**Automotive Recyclers Association (ARA)**

9113 Church St.  
Manassas, VA 20110  
571-208-0428  
Toll free: 1-888-385-1005  
**www.a-r-a.org**

ARA is dedicated to the efficient removal and reuse of automotive parts, and the safe disposal of inoperable motor vehicles.

**Better Hearing Institute (BHI)**

1441 I St. NW, Suite 700  
Washington, DC 20005  
202-449-1100  
Toll free: 1-800-327-9355  
✉: [mail@betterhearing.org](mailto:mail@betterhearing.org)

**www.betterhearing.org**  
BHI is a not-for-profit corporation that educates the public about hearing loss and what can be done about it.

**Blue Cross and Blue Shield Association**

Consumer Affairs  
1310 G St., NW  
Washington, DC 20005  
202-626-4780  
**www.bluecares.com**

BCBSA is a national federation of 39 independent, community-based and locally operated Blue Cross and Blue Shield companies.

**Cellular Telecommunications and Internet Association (CTIA)**

1400 16th St., NW, Suite 600  
Washington, DC 20036  
202-736-3200  
**www.ctia.org**

CTIA oversees certification programs to ensure a high standard of quality for wireless consumers.

**Certified Financial Planner Board of Standards, Inc. (CFP)**

1425 K St., NW, Suite 500  
Washington, DC 20005  
202-379-2200  
Toll free: 1-888-487-1497  
✉: [mail@cfpboard.org](mailto:mail@cfpboard.org)

**www.cfp.net**  
Certified Financial Planner Board of Standards is a regulatory organization that fosters professional standards in personal financial planning. The CFP Board works to ensure that the public benefits from competent financial planning. The CFP Board certifies financial planners who meet its requirements by granting use of its trademarks.

**Children's Advertising Review Unit (CARU)**

70 W. 36th St., 12th Floor  
New York, NY 10018  
212-947-5137  
Toll free: 1-866-334-6272, ext. 111  
✉: [caru@caru.bbb.org](mailto: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.

**Commission on Accreditation of Rehabilitation Facilities (CARF)**

6951 E. Southpoint Rd.  
Tucson, AZ 85756  
Toll free: 1-888-281-6531  
**www.carf.org**

CARF is an independent accrediting body of rehabilitation, addiction, substance abuse, and retirement living services. The organization provides an online search tools to find services that match your rehabilitation needs, as well as links to consumer resources.

## **Consumer Electronics Association (CEA)**

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

**www.ce.org**

CEA represents corporations involved in the design, development, manufacturing, and distribution of consumer electronics.

## **Credit Union National Association (CUNA)**

5710 Mineral Point Rd.  
Madison, WI 53705-0431  
Toll free: 1-800-356-9655

**www.cuna.org**

CUNA provides representation, information, and public relations for more than 90% of credit unions through credit union leagues throughout the nation.

## **Direct Marketing Association (DMA)**

Department of Corporate Responsibility  
1615 L St., NW, Suite 1100  
Washington, DC 20036  
202-955-5030

✉: consumer@the-dma.org

**www.dmachoice.org**

The DMA is the trade association for organizations involved in direct marketing via direct mail, catalogs, the Internet, telemarketing, magazines, and newspaper and TV ads. DMA's consumer website offers consumers options (free of charge) to better manage their mail.

## **Direct Selling Association (DSA)**

1667 K St., NW  
Suite 1100  
Washington, DC 20006  
202-452-8866  
✉: info@dsa.org

**www.dsa.org**

DSA is the trade association of firms that manufacture and distribute goods and services sold directly to consumers.

## **Distance Education and Training Council (DETC)**

1601 18th St., NW, Suite 2  
Washington, DC 20009  
202-234-5100

**www.detc.org**

The DETC is a voluntary, non-governmental, educational organization that accredits distance education institutions.

## **Financial Industry Regulatory Authority (FINRA) ♦**

Office of Dispute Resolution  
1736 K St., NW  
Washington, DC 20006  
301-590-6500 (Call Center)  
Toll free: 1-800-289-9999 (Broker Check Hotline)

**www.finra.org**

FINRA is the largest independent regulator for all securities firms doing business in the U.S. The organization operates the largest dispute resolution forum in the securities industry for disputes between investors and securities firms.

## **Financial Planning Association (FPA)**

4100 E. Mississippi Ave., Suite 400  
Denver, CO 80246-3053  
Toll free: 1-800-322-4237

✉: fpa@fpanet.org

**www.fpanet.org**

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

## **Food Marketing Institute (FMI)**

2345 Crystal Dr., Suite 800  
Arlington, VA 22202  
202-452-8444

**www.fmi.org**

FMI conducts programs in research, education, industry relations, and public affairs on behalf of grocery retailers and wholesalers.

## **Grocery Manufacturers Association (GMA)**

1350 I St. NW, Suite 300  
Washington, DC 20005  
202-639-5900

Toll free: 1-800-355-0983

**www.gmaonline.org**

**www.makingfoodbetter.com**

GMA represents food, beverage, and consumer products companies. The Association helps to ensure the safety and security of consumer packaged goods.

## **Insurance Information Institute (III)**

Consumer Affairs  
110 William St.  
New York, NY 10038  
212-346-5500

✉: info@iii.org

**www.iii.org**

III is a non-profit, communications organization supported by the property/casualty insurance industry that works to improve public understanding of insurance.

## **International Association of Movers (IAM)**

5904 Richmond Highway  
Suite 404  
Alexandria, VA 22303  
703-317-9950

✉: info@iamovers.org

**www.iamovers.org**

IAM is a global association of movers and forwarders committed to providing customers with the highest level of service available.

## **International Cemetery, Cremation and Funeral Association (ICCFA)**

107 Carpenter Dr.  
Suite 100  
Sterling, VA 20164  
703-391-8400  
Toll free: 1-800-645-7700

**www.iccfa.com**

ICCFA is the trade association dedicated to funerals and final resting places. It provides management guidance to members and advocates for consumer choice and dispute resolution in circumstances surrounding final arrangements.

**Joint Commission**

One Renaissance Blvd.  
Oakbrook Terrace, IL 60181  
630-792-5000

[www.jointcommission.org](http://www.jointcommission.org)

The Joint Commission accredits and certifies healthcare organizations and programs.

**LeadingAge** ♦

2519 Connecticut Ave., NW  
Washington, DC 20008-1520  
202-783-2242

✉: [info@aahsa.org](mailto:info@aahsa.org)

[www.leadingage.org](http://www.leadingage.org)

LeadingAge is committed to advancing the vision of healthy, affordable, ethical aging services for America. The association represents not-for-profit nursing homes, continuing care retirement communities, assisted-living and senior housing facilities, and community service organizations.

**Mortgage Bankers Association of America (MBA)**

1717 Rhode Island Ave., NW  
Suite 400  
Washington, DC 20036  
202-557-2700

[www.mbaa.org](http://www.mbaa.org)

The MBA is the national association representing the real estate finance industry, including mortgage banking firms, commercial banks, life insurance companies, title companies, and savings and loan associations.

**Mystery Shopping Providers Association (MSPA)**

4230 LBJ Freeway, Suite 414  
Dallas, TX 75244

[www.mysteryshop.org](http://www.mysteryshop.org)

The MSPA is the largest professional trade association dedicated to improving service quality using anonymous resources.

**National Advertising Review Council (NARC)**

National Advertising Division  
70 W. 36th St., 13th Floor  
New York, NY 10018  
Toll free: 1-866-334-6272

[www.narcpartners.org](http://www.narcpartners.org)

[www.nadreview.org](http://www.nadreview.org)

NARC fosters truth and accuracy in national advertising through voluntary self-regulation.

**National Association of Attorneys General (NAAG)**

2030 M St., NW, 8th Floor  
Washington, DC 20036  
202-326-6000

[www.naag.org](http://www.naag.org)

This organization facilitates communication among attorneys general, who are responsible for enforcing civil laws in their respective states. The AG offices often oversee state government regulation agencies and represent the public interest.

**National Association of Home Builders (NAHB)**

1201 15th St., NW  
Washington, DC 20005  
202-266-8200

Toll free: 1-800-368-5242

✉: [info@nahb.com](mailto:info@nahb.com)

[www.nahb.org](http://www.nahb.org)

NAHB's mission is to enhance the climate for housing and the building industry.

**National Association of Insurance Commissioners (NAIC)**

Executive Headquarters  
2301 McGee St., #800  
Kansas City, MO 64108  
816-842-3600

Toll free: 1-866-470-6242

✉: [webpost@naic.org](mailto:webpost@naic.org)

[www.naic.org](http://www.naic.org)

[www.InsureUonline.org](http://www.InsureUonline.org)

(consumer insurance information) NAIC is a national organization of insurance regulators. The organization helps insurance regulators facilitate the fair and equitable treatment of insurance consumers and promote competitive markets.

**National Association of Professional Insurance Agents (PIA)**

400 N. Washington St.  
Alexandria, VA 22314  
703-836-9340

✉: [piainfo@pianet.org](mailto:piainfo@pianet.org)

[www.pianet.com](http://www.pianet.com)

This association provides practical advice about purchasing personal insurance through its national outreach program.

**National Association of Realtors (NAR)**

430 N. Michigan Ave.  
Chicago, IL 60611-4087  
312-329-8200

Toll free: 1-800-874-6500

[www.realtor.org](http://www.realtor.org)

NAR, organization of real estate agents, develops standards for effective and ethical real estate business practices.

**National Foundation for Credit Counseling (NFCC)**

2000 M Street, NW, Suite 505  
Washington, DC 20036  
Toll free: 1-800-388-2227

[www.nfcc.org](http://www.nfcc.org)

The NFCC promotes the national agenda for financially responsible behavior and builds capacity for its members to deliver the highest-quality financial education and counseling services.

**National Funeral Directors Association (NFDA)**

13625 Bishop's Dr.  
Brookfield, WI 53005-6607  
262-789-1880

Toll free: 1-800-228-6332

✉: [nfda@nfda.org](mailto:nfda@nfda.org)

[www.nfda.org](http://www.nfda.org)

NFDA helps consumers make informed decisions about funeral services and offers a third-party dispute resolution program for complaints regarding funeral homes.

## **National Futures Association (NFA) ♦**

300 S. Riverside Plaza, Suite 1800  
Chicago, IL 60606-6615  
312-781-1300

Toll free: 1-800-621-3570

✉: [information@nfa.futures.org](mailto:information@nfa.futures.org)

**[www.nfa.futures.org](http://www.nfa.futures.org)**

NFA is the industry-wide self-regulatory organization for the U.S. futures industry. NFA provides innovative and efficient regulatory programs and services that safeguard the integrity of the derivatives markets. Consumers should contact NFA regarding any firm or individual who solicits them for investments in futures, options on futures, or foreign currency.

## **National Institute for Automotive Service Excellence (ASE)**

101 Blue Seal Dr., SE, Suite 101  
Leesburg, VA 20175

703-669-6600

Toll free: 1-888-273-8378

✉: [webmaster@ase.com](mailto:webmaster@ase.com)

**[www.ase.com](http://www.ase.com)**

ASE is an independent organization that works to improve the quality of automotive service and repair through the voluntary testing and certification of automotive repair professionals. ASE publishes several consumer publications about auto maintenance and repair.

## **North American Consumer Protection Investigators (NACPI)**

✉: [webmaster@nacpi.org](mailto:webmaster@nacpi.org)

**[www.nacpi.org](http://www.nacpi.org)**

NACPI provides training and support for consumer protection investigators in government agencies at all levels. NACPI does not investigate individual consumer complaints, but helps investigators share information of mutual concern.

## **North American Securities Administrators Association, Inc. (NASAA)**

750 1st St., NE, Suite 1140

Washington, DC 20002

202-737-0900

✉: [info@nasaa.org](mailto:info@nasaa.org)

**[www.nasaa.org](http://www.nasaa.org)**

NASAA is an international organization devoted to investor protection. NASAA is the voice of the 50 state securities agencies responsible for grassroots investor protection, investor education, and efficient capital formation.

## **Tire Industry Association (TIA)**

1532 Pointer Ridge Pl., Suite G  
Bowie, MD 20716-1883

301-430-7280

Toll free: 1-800-876-8372

✉: [info@tireindustry.org](mailto:info@tireindustry.org)

**[www.tireindustry.org](http://www.tireindustry.org)**

TIA represents all members of the tire industry, including companies that manufacture, sell, recycle, or retread tires, along with their suppliers.

## **Toy Industry Association, Inc. (TIA)**

1115 Broadway, Suite 400

New York, NY 10010

212-675-1141

✉: [info@toyassociation.org](mailto:info@toyassociation.org)

**[www.toy-tia.org](http://www.toy-tia.org)**

**[www.toyinfo.org](http://www.toyinfo.org)**

TIA is the not-for-profit trade association for producers and importers of toys and youth entertainment products sold in North America.

## **United States Tour Operators Association (USTOA)**

275 Madison Ave., Suite 2014

New York, NY 10016

212-599-6599

✉: [information@ustoa.com](mailto:information@ustoa.com)

**[www.ustoa.com](http://www.ustoa.com)**

USTOA is comprised of companies that conduct business in the U.S. and offer tours and packages throughout the world.

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The 2012 Consumer Action Handbook will be current through summer 2013. To place your name on a mailing list to receive the 2013 Handbook, please mail your request to the address listed above. For regularly updated consumer information, visit [USA.gov](http://USA.gov).

We need your help to keep the Handbook up-to-date. Please report any changes to Handbook Update, Federal Citizen Information Center, 1275 First St, NE, 11th Floor, Washington, DC 20417 or e-mail [action.handbook@gsa.gov](mailto:action.handbook@gsa.gov).





**U.S. General Services Administration  
Office of Citizen Services and Innovative Technologies  
Federal Citizen Information Center  
1275 First Street, NE  
11th Floor  
Washington, DC 20417  
[www.USA.gov](http://www.USA.gov)  
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