I'm excited to have the opportunity to welcome you to a new edition of USA.gov’s Consumer Action Handbook, your guide to being an informed consumer.

Over the last year, you emailed and tweeted your consumer questions and concerns to me. I’ve read and responded to hundreds of your questions about credit cards, refinancing, defective cars, and more. I truly appreciated you sharing your issues; you helped me know what American consumers are really facing. In fact, we actually addressed some of the most popular questions in this edition of the Handbook.

The Consumer Action Handbook strikes a balance between providing answers to common consumer questions, as well as giving you a first peek into the latest scams and trends that can affect your wallet. For instance, in this edition you can find out what factors affect your credit score as well as learn about synthetic identity theft and forcing frauds. As always, I want to empower you with practical tools to help you resolve your consumer disputes. This Handbook includes it’s crown jewel, the sample complaint letter and the consumer assistance directory, both of which can help make it easier to protect your consumer rights.

This resource isn’t the only reliable source for consumer information. Visit USA.gov and GobiernoUSA.gov (in Spanish) to get answers to other questions. If you’d prefer to speak to someone, call 1-844-USA-GOV1. You can also visit Publications.USA.gov to download or order other government publications on topics that matter to you, like money management, healthcare, travel, and more.

I hope that this Handbook provides you with information that is both informative and practical for your daily life. If you have questions or ideas for additional topics, please share them. Email me at askmarietta@gsa.gov or tweet using #AskMarietta.

Sincerely,

Marietta Jelks
Editor-in-Chief, Consumer Action Handbook

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

American Financial Services Association Education Foundation
The Colgate-Palmolive Company
Department of Veterans Affairs
Direct Selling Education Foundation
Federal Deposit Insurance Corporation
Federal Trade Commission
Financial Industry Regulatory Authority
Kellogg Company
LeadingAge
National Futures Association
The Procter & Gamble Company
Securities and Exchange Commission
Society of Consumer Affairs Professionals International
Unilever
Welcome to the Consumer Action Handbook.

Every day, Americans navigate tough choices about the products and services that affect us over the course of our lives. That is why everyone needs access to clear information about financial decisions and a marketplace with a basic sense of fairness.

The Consumer Action Handbook is a vital resource for American consumers. By clarifying rights and protections, the Handbook helps prevent consumers from being taken advantage of. With topics ranging from buying a home to shopping online, the Handbook offers advice to guard against deceptive practices and weigh potential risks and benefits in the open market.

I encourage all Americans to use this valuable resource, as well as other helpful information and tools available on www.USA.gov.

Sincerely,

Dan Tangherlini
Administrator

January 2015

Welcome to the Consumer Action Handbook.

This publication, updated regularly by the U.S. General Services Administration’s (GSA) Office of Citizen Services and Innovative Technologies, gives the American public the information and resources they need to be informed consumers. Every day, GSA helps agencies throughout the federal government maximize their buying power with limited budgets—a challenge many Americans can relate to as well. The Consumer Action Handbook will help you get the most out of your budget.

This Handbook provides consumers with the options they need to make informed decisions. With explanations of rules that are in place to protect American consumers as well as alerts to potential frauds and scams, the Handbook provides a practical, easy to use guide to the ever-changing consumer landscape. This publication is also available on USA.gov, along with other useful financial information. I encourage everyone to take full advantage of all the valuable information this Handbook offers, and to share it with friends and family.

Sincerely,

Dan Tangherlini
Administrator

January 2015
QUICK CONSUMER TIPS

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. The information and resources you will need are arranged as follows:

PART I—BE A SAVVY CONSUMER
Read this section for advice before you make a purchase. Look in the Table of Contents (p. 1) and Index (p. 134) to quickly locate specific topics and information.

PART II—FILE A COMPLAINT
Turn to this section for suggestions on resolving consumer problems. The sample complaint letter on page 54 will help you present your case.

PART III—KEY INFORMATION RESOURCES
Look here for a list of public resources for teachers, disabled consumers, and military families.

PART IV—CONSUMER ASSISTANCE DIRECTORY
Find contact information for corporate offices, consumer organizations, trade groups, government agencies, and more.

VISIT US ONLINE
Visit www.USA.gov and in Spanish at www.GobiernoUSA.gov for more consumer information, resources, and tools. You can also order or download an electronic version of the Handbook and hundreds of other consumer publications at Publications.USA.gov.

QUICK CONSUMER TIPS
As a savvy consumer, you should always be on the alert for shady deals and scams. Keep these things in mind to avoid becoming a victim:

• 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. A deal that sounds too good to be true usually is!
• Don’t share personal information with someone you don’t trust. Learn how to recognize fraud.
• 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.
• Read and understand any contract, legal document, or terms of service before you sign or click “I Agree”. Do not sign a contract with blank spaces or where the terms are incomplete. Some contracts include a clause that prohibits you from taking legal action and requires you to engage in mandatory arbitration with a company in the case of a dispute.
• Get estimates from several contractors for home or car repairs. Make sure the estimates are for the exact same repairs for a fair comparison.
• Before you buy, make sure you understand and accept the store’s refund, return and early termination or cancellation policies, especially for services and facilities that charge monthly fees.
• Double-check the final price when you pay for your purchases. Speak up if you think the price that has been charged is incorrect. Remember, when shopping online, your purchase may include additional fees, such as shipping, handling, and convenience fees that are not calculated until you check out.
• When shopping online, look for the padlock icon in the bottom right-hand corner of your screen or a URL that begins with “https” to ensure that your payment information is transmitted securely.
• Don’t buy under stress. Avoid making big-ticket purchases during times of duress (e.g., coping with a death or debt).
• Notify your lender immediately if you are having difficulty making payments on loans, so that you can work out a payment plan.
# TABLE OF CONTENTS

**Quick Consumer Tips** ........................................ II

**PART I: Be A Savvy Consumer** ......................... 2

**Buyer Beware** .................................................. 2

Before You Buy ...................................................... 2
Warranties .......................................................... 2
Shopping From Home .......................................... 3
After You Buy .......................................................... 5

**Banking** ............................................................ 5

Savings And Checking ........................................... 5
Mobile Banking ...................................................... 6
ATM/Debit Cards .................................................. 6
Unsolicited Checks And Credit Offers .................... 7
Prepaid Cards ......................................................... 7

**Cars** .................................................................. 8

Buying A Car ......................................................... 8
Dealer Versus Private-Party Purchases .................. 9
Financing ............................................................. 10
Leasing ................................................................. 10
Recalls, “Lemon” Laws, And Secret Warranties ..... 11
Repairs ................................................................. 11
Car Repossessions ............................................... 11
Renting ................................................................. 12
Car Sharing Services ............................................ 12

**Credit** ............................................................... 12

Credit Cards .......................................................... 13
Credit Reports And Scores .................................... 14
Dealing With Debt ................................................. 15
Loans .................................................................. 17

**Education** ........................................................ 17

Paying For College 101 ........................................ 17

**Employment** .................................................... 19

Employment Agencies And Recruiters ................ 19
Work-At-Home Companies .................................. 20

**Food And Nutrition** .......................................... 20

Healthy Food Choices .......................................... 20
Food Safety .......................................................... 20
Saving Money on Groceries .................................. 21
Organic Foods ....................................................... 21

**Going Green** .................................................... 21

Buying Green ........................................................ 22

**Health Care** ...................................................... 22

Choose A Doctor .................................................. 22
Choose A Health Care Facility ............................. 23
Prescription Drugs ............................................... 24
Medicare Prescription Drug Coverage ................ 24
Advance Medical Directives ................................ 25

**Housing** ........................................................... 25

Buy A Home .......................................................... 25
Avoid Foreclosure .................................................. 27
Moving Companies ................................................. 27
Home Improvement And Repairs ......................... 28
Renting And Leasing ............................................. 28

**Insurance** .......................................................... 29

Auto Insurance ....................................................... 30
Disability Insurance .............................................. 30

Health Insurance .................................................. 31
Homeowners And Renters Insurance .................... 31
Life Insurance ...................................................... 32
Long-Term Care Insurance ................................... 33
Other Insurance .................................................... 33

**Investing** .......................................................... 33

Financial Brokers And Advisors ......................... 35
Investing In Gold And Commodities .................... 36
Retirement Planning ............................................. 36

**Privacy and Identity Theft** ................................. 37

Report Identity Theft ............................................. 38
Protect Your Privacy ............................................. 38
Financial Privacy ............................................... 39
Medical Privacy .................................................. 39
Online Privacy ..................................................... 40

**Telecommunications** .................................. 40

Internet .............................................................. 40
Phones ................................................................. 42
TV ...................................................................... 44

**Telemarketing And Unwanted Mail** .................. 44

National Do Not Call Registry .............................. 45
Pre-Recorded Messages ....................................... 45
Telemarketing Sales Calls .................................... 45

**Travel** ............................................................... 46

Resolve Air Travel Problems ............................... 47
Cruises ............................................................... 48
Travel Safety ......................................................... 49

**Utilities** ............................................................ 49

Starting Utility Service ........................................ 49
Billing ................................................................. 49

**Wills and Funerals** .......................................... 50

Wills ................................................................. 50
Funerals ............................................................. 51

**PART II: File A Complaint** ................................. 53

Contact The Seller .............................................. 53
Contact Third Parties ......................................... 53
Sample Complaint Letter .................................... 54
Dispute Resolution Programs ............................. 55
Small Claims Court .............................................. 55
Legal Help And Information ............................... 55
Report Fraud And Safety Hazards ....................... 56

**PART III: Key Information Resources** .................. 56

Emergency Preparedness .................................... 57
For Teachers ....................................................... 57
For Persons with Disabilities .............................. 57
For Military Personnel ......................................... 58
Veterans Cemeteries ......................................... 59

**PART IV: Consumer Assistance Directory** ......... 60
BEFORE YOU BUY

Use this checklist BEFORE you make a purchase to avoid problems and make better decisions:

• 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 from consumer experts and comments from past customers. See Key Information Resources (p. 56).
• Get price quotes from several sellers.
• Make sure the seller has all appropriate licenses. Doctors, lawyers, contractors, and other service providers must register with a state or local licensing agency.
• Check out a company’s complaint record with your local consumer affairs office (p. 102) and Better Business Bureau (p. 63).
• 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 or give agreement to online (by clicking “I Agree”). Make sure there are no blank spaces or incomplete terms. 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. 14).
• Don’t buy on impulse or under pressure; this includes donating to charity.
• Check your browser settings when shopping online if you don’t want your shopping history shared with data brokers.

WARRANTIES

A warranty is the promise that a manufacturer or seller makes to stand behind a product’s quality. Federal law requires that warranties be available for you to read before you buy, even when you are shopping by catalog or on the Internet, so that you can comparison shop. A standard warranty is part of the item you purchased, and there is no additional cost for this protection from the company. There are three main types of warranties:

• Written warranties are printed and come along with the item you purchased. In order for a written warranty to take effect, or to make a claim against it, the seller or manufacturer may require you to perform specific maintenance or that you use the item as instructed.
• Spoken warranties are verbally communicated to you by a salesperson, or other staff at a retailer or service provider, for services like free repairs. If you receive this kind of warranty, have the person who gave it, and their manager, put it in writing. Otherwise, you may not be able to get the service that was promised to you.
• Implied warranties promise that the item you purchased will do what it is supposed to do and that it can work under the circumstances that it was designed for. These warranties are created by state laws, and are not specifically stated or written.

If you purchase an item and it doesn't have a written warranty, it is still covered under the implicit warranty laws in your state, unless it was marked “as is” when you purchased it.

QUICK TIPS FOR AVOIDING FRAUD

There are many varieties of consumer fraud, but the most common ones are variations of fake check scams, credit repair, free trip 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 emails that want you to provide or verify personal information immediately. Answer that you are not interested and hang up or don’t reply to the email.
• 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, bank statements, insurance forms, and other papers with personal information.
• Ignore unsolicited offers. Don’t respond if someone you do not know asks you to send money or money orders to claim a prize, lottery, credit card, loan or other valuable offer.

To learn more about avoiding identity theft and fraud, go to page 37.
BUYER BEWARE

CHECK HERE FOR RECALLS
Before you buy a product, especially a used or second-hand item, check that it has not been recalled for safety or health reasons. Some recalls ban the sale of an item, while others ask consumers to return the item for replacement or repair.

- [www.recalls.gov](http://www.recalls.gov) lists government-initiated recalls from federal agencies.
- [www.nhtsa.gov](http://www.nhtsa.gov) publishes safety information on vehicles and equipment such as children’s car seats.
- [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, radiation emitting products, veterinary drugs, and pet food.

SHOPPING FROM HOME
Late delivery, shipment of wrong or damaged items, and hidden costs are common complaints when consumers shop from home. To avoid problems and resolve them more easily, follow the advice in the Before You Buy checklist (p. 2). In addition, here are some general tips:

- **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 deducted properly.
- **Be clear on what you are buying.** Watch for words such as “refurbished,” “reconditioned,” “closeout,” or “discontinued.”
- **Prepare to provide the security code** on the back of your credit card. The merchant may ask for that number to ensure that the card is in your possession.
- **Keep a record of your purchase.** Save any information the seller gives you, such as order confirmation number, product description, delivery date, cancellation policy, privacy policy, and warranties.
- **Keep track of your order.** If it’s late, you have the right to cancel and demand a refund.

WHEN PRICES AREN’T FINAL
Retailers, both online and physical stores, sometimes use aggressive strategies to change the price of an item.

Drip pricing is a pricing strategy where a seller adds fees, some of them mandatory, to the advertised price for the product or service. This practice makes it difficult for you to determine the full cost and compare similar options, when all the fees are not disclosed up front. You can protect yourself by asking questions of sales personnel before you buy, or asking for a complete price list.

Another strategy is dynamic pricing, when a retailer adjusts an item’s price multiple times over a few days, or even within hours. The changes may be based on inventory, changes in demand, your browsing history, and even your personal information. Dynamic pricing is common with online retailers and airlines. Make dynamic pricing work to your advantage by taking these actions:

- Use price tracker websites to compare the prices at different retailers.
- Use price predictor websites to track if the price is expected to go up or down.
- Clear your Internet cookies so online retailers cannot use your browsing history to adjust prices.

Service Contracts and Extended Warranties
Service contracts or “extended warranties” extend the guarantee or promise that a product will work, and are purchased for an additional cost. Sellers offer these service contracts at the time of purchase, and sometimes months or years after your purchase. They are commonly offered when you buy a car, major electronics, or household appliances. Third party firms (not the manufacturer or the seller) may also try to sell you an extended warranty; some even make cold calls to you with high pressure sales tactics. Some extended warranties duplicate the warranty coverage that you get automatically from a manufacturer or seller. These add-ons may not be worth the cost. 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.

Problems with Warranties
If you have problems receiving the services that were promised in your warranty, you can report your dispute. First read your warranty to make sure you know your rights. Then you can file a complaint with the retailer; if the retailer cannot help, contact the manufacturer. If neither the retailer or manufacturer can help, file a complaint with your local consumer protection agency (p. 102).

Visit [www.consumer.ftc.gov/articles/0252-warranties](http://www.consumer.ftc.gov/articles/0252-warranties) for more information about warranties.
GREY CHARGES

“What’s this charge?” may be your first thought when you see a small charge on your credit card statement that you cannot figure out. These are known as “grey charges” and there are several common types:

- **Unintended subscriptions.** You thought you made a one time purchase, but it was really a subscription.
- **Zombie fees.** Membership fees that you had cancelled, but the fees will not stop.
- **Free trial to paid.** When a free trial is over the seller converts it to a paid subscription.
- **Negative option.** You bought one product, but did not realize that you were buying others at the same time.

Take these steps to protect yourself from grey charges:

- Read the terms of service before you buy. Disclosures about fees may be hidden or near the end, so read the entire document.
- Mark your calendar as a reminder to cancel free trials by a set date.
- Read your credit card statements closely. Pay attention to the names of companies and charges for small amounts.
- Contact the seller to have the grey charges removed.
- Dispute the charges with your credit card company.

Your Rights
When you order something by mail, phone, or online, 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 option 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 order, your money must be refunded within seven days; if you charged the order on a credit card, your account must be credited within one billing cycle. The company cannot 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 credit application.

These FTC rules only apply to the first shipment of magazine subscriptions or other merchandise you receive repeatedly. Your state may also have rules that apply. Report suspected violations to your state or local consumer protection agency (p. 102) and to the FTC (p. 98).

3-Day Cooling-Off Rule
This federal law protects consumers in their homes during door-to-door sales pitches, or at sales in temporary business locations. 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 your home or more than $130 at other temporary business locations.

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, online, 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 cannot return the item in a condition similar to how you received it.

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. 14).

Online Shopping
Online shopping websites often offer great deals, variety, and convenience. However, 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.
- Get a complete description of the item and parts included, and the price, including shipping. Also find out the delivery time, warranty information, return policy, and complaint procedure.
- Read reviews from other consumers and independent experts.
- Pay with a credit card. Federal law protects you if you need to dispute charges, but it does not apply to debit cards, checks, cash, money orders, and some mobile payment apps, or other forms of payment.
- Use a secure browser. Look for a URL that starts with “https" rather than “http." Also look for a closed padlock icon, usually in the lower right-hand corner of the screen.
• Avoid making online purchases on public Wi-Fi hotspots; these may not be secure, and your payment information could be stolen over the network.
• Print or save your purchase order with details of the product and your confirmation number.
Visit www.onguardonline.gov for more information.

Online Auctions and Sellers
Many people sell items on the Internet through auctions and classified ads. Review the general tips on shopping from home (p. 3) to prevent being a victim of online fraud. When participating in an online auction, remember to:
• Check how the auction works. Can you cancel a bid? Don’t assume that the rules one auction site uses 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.
• Read past customers’ ratings and comments to determine if the seller is reputable and delivers quality products, as promised.
• Only bid on an item if you intend to buy. If you are the highest bidder, you have bought it.
• Use an escrow service if the seller cannot accept payment by credit card. A third party holds your money until you get your purchase and approve release of your payment to the seller.

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.
• You may be able to get a refund for the difference if the price of the item you bought has decreased within a certain number of days.
• Find out how to dispute a purchase, based on if you paid with cash, credit, or a mobile app, or payment device.
If you made a purchase using a mobile phone or an app, your dispute options depend on how the payment was processed. If the payment is passed through to a credit or debit card, then you can dispute any purchase you made with that card. If the app payment requires that you move money into a separate account, then the app provider determines how you can dispute the purchase.
If you have a problem with the item you purchased, file a complaint (p. 53).
Number of checks. Is there a maximum number of checks you can write per month without incurring a charge? Check fees. Is there a monthly fee for the account or a charge for each check you write?

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

Debit card fees. Are there fees for using your debit card? Account fees. Does the bank charge fees on your checking or savings account to cover things like maintenance, withdrawals, or minimum balance rules?

Overdrafts and Bounced Checks
What happens if you try to cash a check, withdraw money, or use your debit card for an amount greater than the amount of money in your account? It depends on whether or not you opted in for overdraft protection:

- If you did not opt in, your bank will reject the payment and not pay on your behalf, and no fee is charged.
- If you opted in for overdraft transfer protection, your bank will transfer money from your savings account or a line of credit, for a fee.
- If you opted in for overdraft protection, your bank will pay for transactions and charge you a fee for each payment it covers for you.

Go to www.fdic.gov/consumers/overdraft for more information.

Transaction Reordering
Some banks reorder the processing of your daily transactions. Instead of processing your payments and deposits in the order that you made them, the bank can choose to reorganize them based on type of debit (check, electronic payment) or size of the debit (larger amounts processed first). Transaction reordering can cause your account to have insufficient funds to cover your purchases, even if you made a deposit on the same day. If you have opted in for overdraft protection, your bank could cover the purchases, but would charge you a fee for each instance.

MOBILE BANKING
Many banks have made it convenient to do your banking from your phone or tablet. Your bank may have a mobile app to make it easy to keep a close track on your finances, pay bills, or transfer funds right from your smart phone. To get the best of these benefits and protect yourself:

- Make sure that your mobile device and your banking app are password protected.
- Sign up for text message alerts to know when transactions hit your account, or if your account balance goes below a minimum threshold.
- Access your accounts on secured connections.
- Use the fraud protection features, so you will know when someone, other than you, tries to change your password or account information.

Mobile Deposits
You can take a picture of a check with your smart phone's camera, and then use your bank's mobile app to upload and deposit it in your account. Remember, just because you make a deposit through your mobile app doesn't mean that the funds are immediately available. Some banks hold the funds on mobile deposits for more than a week, before the funds are available to you. This wait time is longer than the standard one or two day funds hold for a deposit made at a local branch or ATM. This extended hold can cause you to overdraft your account. Before you snap that picture of your check:

- Find out your bank's rules on the timing of funds availability for mobile deposits.
- Hold on to the physical check, just in case there was a problem. After it has cleared, you should shred it.
- Find out if there are fees to use this feature. If so, is it monthly, or per transaction?
- Upload the check over a secured network, to protect your account and that of the person who wrote the check to you.

Contact the Federal Deposit Insurance Corporation (p. 98) for more information on mobile 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 problems directly with the seller.

BEWARE: STOP PAYMENTS
Banks offer, for a fee, the ability to stop payment on a check you have written. However, a stop payment is not a guarantee that your bank will not cash the check. This could mean you have spent the amount of the check you did not want cashed, plus the fee to use the service.

Before you submit a stop payment request, check your transaction history and call your bank's customer service department to find out if that check is pending, but just not included in your online statement. Also, if you submitted your stop payment orally, you need to send your bank written confirmation of the request within four days so it does not expire.
**MOBILE PAYMENTS**

You can now pay for purchases through digital wallets stored in your smart phone, apps, a keyring fob, or even a watch. These items store your credit or debit card numbers. When you get to the checkout counter, you just touch or swipe your device at the store’s mobile payment terminal.

Before you decide to use a digital wallet provider, make certain that your phone has the chip that allows you to make mobile payments. You also need to know if your card issuer participates in that mobile payment service. Some questions to ask:

- Can you change the default card that is used for purchases?
- Does the device transmit your credit card numbers or send a device specific account number to the retailer?
- How does the mobile payment provider protect your privacy?
- Is there a PIN or fingerprint needed to access or use your mobile payment service?
- Do the retailers you buy from accept these payment methods?
- Who is responsible for fraudulent or unauthorized purchases? What is your liability?
- Is it possible to freeze your wallet if your phone is lost or stolen? Can this be done remotely?
- How do you dispute a purchase? See After You Buy (p. 5).

Review Consumer Action’s article at [www.consumer-action.org/modules/articles/your_digital_dollars-mobile_banking_and_mobile_payments](http://www.consumer-action.org/modules/articles/your_digital_dollars-mobile_banking_and_mobile_payments) for more tips.

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

- If you report a debit card missing before it is used, you are not responsible for any unauthorized withdrawals.
- Your liability is limited to $50 if you report the loss within two business days after you realize your debit card is missing, and increases 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 of the money in your bank account as well as the unused portion of your line of credit established for overdrafts.
- • Sign up for text message or email alerts each time your debit card is used, so that you can know immediately if it has been used fraudulently.

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

**PROTECT YOUR PIN**

Beware of “shoulder surfers.” Be suspicious of anyone lurking around an ATM or watching over your shoulder while you use your debit or ATM 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.

**UNSOLICITED CHECKS AND CREDIT OFFERS**

If you cash an unsolicited check, you could be agreeing to pay for products or services you do not 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.

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

Watch out for checks from someone in a foreign country who claims that you have won a foreign lottery. Also beware of accepting foreign checks for investment opportunities or to pay for an item you sold online. These could be scams. Even if you deposit the check, the check may not be legal. Don’t rely on money from a check, especially foreign or unsolicited, until your bank says the check has cleared or if you know and trust the person who sent it to you.

**PREPAID CARDS**

Prepaid cards, also known as prepaid debit, stored value, or gift cards, are convenient ways to pay for your purchases. Banks and retailers issue them to offer consumers a way to make payments and conduct other financial transactions. You do not need to have a bank account or a credit history to use a prepaid card. Be sure you understand the card’s 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 your card is lost or stolen. Some prepaid card issuers may charge fees for card activation, maintenance, and cash...
withdrawals.
If you have a problem with a prepaid card, first contact the
customer service number. Some cards are issued by state
or national banks. If the problem still is not resolved with the
bank or issuer, file a complaint with the proper authorities
listed in the chart:
Visit the Network Branded Prepaid Card Association at
www.nbpca.com for more information.
Contact the proper regulatory agency below:

<table>
<thead>
<tr>
<th>TYPE OF INSTITUTION</th>
<th>REGULATORY AGENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>State-chartered banks and trust companies</td>
<td>Federal Deposit Insurance Corporation (p. 98) and state banking authorities (p. 115)</td>
</tr>
<tr>
<td>Banks with National in their name or N.A. after their name</td>
<td>Office of the Comptroller of the Currency, U.S. Department of the Treasury (p. 96)</td>
</tr>
<tr>
<td>Federal savings and loans and federal savings banks</td>
<td>Office of the Comptroller of the Currency, U.S. Department of the Treasury (p. 96)</td>
</tr>
<tr>
<td>Federally chartered credit unions</td>
<td>National Credit Union Administration (p. 99)</td>
</tr>
<tr>
<td>State-chartered banks that are members of the Federal Reserve System</td>
<td>Federal Reserve System (p. 98)</td>
</tr>
</tbody>
</table>

**BUYING A CAR**
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. Research car dealers with your state or local consumer protection agency (p. 102) and Better Business Bureau (p. 63). If you are buying from an individual, check the title to make sure you are 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 does not pull to one side.
- Handle trade-ins and financing separately from your purchase to get the best deal on each. Get a written price quote before you talk about a trade-in or dealer financing.
- Shop in advance and compare financing options at your credit union, bank, or finance company. Look at the total finance charges and the Annual Percentage Rate (APR), not just the monthly payment.
- Read and understand every document you are asked to sign.
- Don’t take possession of the car until all paperwork is final.
- Choose an auto insurance policy that is right for you (p. 30).

**Buying a New Car**
Do your research first and compare vehicles.

- Research the dealer’s price for the car and options available. It is 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. Try to locate 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.
CARS

• 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 to get a loan. See Service Contracts and Extended Warranties (p. 3).

• Hybrid cars are 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. Also look for the SmartWay logo to identify cleaner, more fuel-efficient cars and trucks. Visit www.epa.gov/greenvehicles/find/index.htm and www.fueleconomy.gov for more information about hybrids, electric vehicles, and alternative fuels.

Buying a Used Car
• To learn what rights you have when buying a used car, contact your state or local consumer protection office (p. 102).

• Contact your state’s motor vehicle department to find out what paperwork you will need to register a vehicle.

CHOOSE A SAFE VEHICLE

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

• The National Highway Traffic Safety Administration. Each year, NHTSA (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) uses offset-frontal car crashes to assess the protection a vehicle’s structure provides.

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

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

• Research the vehicle's history. Ask the seller for details concerning past owners, use, and maintenance. Find out whether the car has been damaged in a flood, crash, or labeled a “lemon.” Also visit www.vehiclehistory.gov to buy vehicle history reports gathered from state motor vehicle departments and other sources. These reports are helpful but do not guarantee that a vehicle is accident-free.

• Research the car’s title history with your state motor vehicle department.

• The Center for Auto Safety (www.autosafety.org) provides information on safety defect recalls, complaints, and technical 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 will 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

The Federal Trade Commission requires dealers to post a Buyer’s Guide in the window of each used car or truck on their lot. This guide specifies whether the vehicle is being sold “as is” (in the vehicle’s current condition, without a warranty) or with a warranty, and what percentage of repair costs a dealer will pay under the warranty. Keep in mind

GOVERNMENT FUEL ECONOMY WEB PAGES

• www.epa.gov/greenvehicles The Green Vehicle Guide tool helps you find the cleanest and most fuel-efficient vehicles to meet your needs.

• www.fueleconomy.gov compares the miles-per-gallon ratings of different vehicle models manufactured since the mid-1980s and calculates annual fuel estimates.

• www.epa.gov/carlabel allows you to compare the fuel economy of different types of vehicles (diesel, hybrid, electric, gasoline).
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 is best to compare warranties that are available from other sources.

Some dealers sell “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.

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. 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 provide 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 time 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 is 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 car buying guides to identify price ranges and best available deals.
• Request a loan that does not include a prepayment penalty if you pay off your loan before the loan is due.

More information about vehicle financing, deciding what you can afford, and consumer protections is available at www.consumer.ftc.gov/articles/0056-understanding-vehicle-financing. Visit www.consumerfinance.gov if you need to file a complaint about your auto loan.

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 this advice in addition to the general suggestions for buying a car (p. 8):

• Compare leasing versus owning. The Consumer Leasing Act requires leasing companies to give you information on monthly payments and other charges.
• Shop around to compare lease offers from multiple dealers.
• Find out what the down payment, or capitalized cost reduction, is for the lease. Consumers with better credit scores qualify for the low down payments and rates that are advertised in commercials.
• Calculate the total cost over the life of the lease, and include the down payment. A lease with a higher down payment and low monthly payments may be a better deal for you.
• 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.

DRIVING HOME WITH PRIVACY

There are many types of computer systems at work in your car. Some of which are needed so that the car can operate and communicate to the car manufacturer about how the car is running. Others are optional to improve comfort and convenience, such as internal GPS and infotainment systems that allow you to sync to your mobile phone or digital music, toll collection transmitters, and Wi-Fi.

These are great benefits, however these conveniences come at the price of your privacy. The terms of service for in-car computer systems may let companies record data about how and where you drive, radio stations you listen to, and may record entire phone conversations and text messages you dictate over the communication systems. Even if you cancel your subscription, the service provider can sell data about you to marketers and advertisers. Before you subscribe to these services:

• Read the terms of service and privacy policies.
• Disconnect Bluetooth or in-car Wi-Fi networks when you aren’t using them.
• If you resell your car be sure to erase all the navigation data, phone contact lists, and stored locations from the in-car computer and communication systems.
CARS

- 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.

Get more information about auto leases from www.consumerfinance.gov/askcfpb/815/should-i-buy-or-lease-whats-difference.html.

RECALLS, “LEMON” LAWS, AND SECRET WARRANTIES

Sometimes a manufacturer makes a design or production mistake on a motor vehicle. A technical 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.”

If you have a problem with a vehicle that is a safety hazard, check whether the manufacturer has recalled your vehicle. Find information about recalls, and other safety defects in NHTSA’s database at www-odi.nhtsa.dot.gov/recalls/recallsearch.cfm or call the DOT’s Vehicle Safety Hotline at 1-800-424-9393. You should report hazards that are not listed to your dealer, the manufacturer of the vehicle (p. 61), and NHTSA at www-odi.nhtsa.dot.gov/ivoq. If a safety-related defect exists, the maker must fix it at no cost to you—even if your warranty has expired.

“Lemon” Laws

If you have a vehicle with a unique problem that just never seems to get fixed, you may have a “lemon”. If your car is declared a “lemon” you will have the right to return the car for a refund. The “lemon” law requirements vary from state to state, but the criteria to qualify as a lemon often depends on things like:

- The defects must occur early within the car’s first year or within the first 12,000 to 15,000 miles.
- The car must have a substantial defect on parts like the engine, transmission, or steering controls.
- You have to have given repair shops a reasonable number of attempts to fix the problem.
- Your car was in a repair shop and you were unable to use it for a certain number of days within the year.

Contact your state or local consumer protection office (p. 102) 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 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 of automotive manufacturers (p. 61).

The Center for Auto Safety (p. 100) gathers information and complaints concerning safety defects, recalls, technical service bulletins, and state “lemon” laws.

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. 102), or the Better Business Bureau (p. 63).
- 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 cannot be diagnosed on the spot, insist that the shop contact you for authorization once it has found the problem.
- 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. 102). View the FTC’s consumer guide to auto repair at www.consumer.ftc.gov/articles/0211-auto-repair-basics for more information.

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 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 are going to be late with a payment, talk to the lender. 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. 102) to find out whether your state gives you any additional rights.

RENTING

Before renting a car:

- Ask what the total cost will be after all fees are included. There may be an airport surcharge or fees for drop-off, insurance, fuel, mileage, taxes, additional-drivers, and equipment rental (for items such as GPS and car seats).
- Check in advance to be sure you are not duplicating insurance coverage. If you decline coverage, make sure to get it in writing to prevent surprise charges. You might also have coverage through your personal auto insurance (p. 30), a motor club membership, or the credit card you use to reserve the rental. See credit card perks (p. 14).
- Review your rental receipt to make sure that you were not charged for services you did not request.
- Carefully inspect the vehicle and its tires before renting, and when you return it. Try to return the car during regular hours so you and the rental staff can look at the car together to verify that you did not damage it.
- Check refueling policies and charges. Some rental companies, particularly at airports, may require you to refuel within a 10 mile radius of the airport or show a fuel receipt when you return the car.
- Pay with a credit card rather than a debit card, to avoid holds on the funds in your checking account.

Visit [www.insureuonline.org/consumer_auto_car_rental_insurance.htm](http://www.insureuonline.org/consumer_auto_car_rental_insurance.htm) for more information about renting a car and the insurance options. Some states have laws to address your rights with short-term car and truck rentals. Contact your state or local consumer protection office (p. 102) for information or to file a complaint.

CAR SHARING SERVICES

Even if you do not own a car, there are times when you may need access to one. In addition to car rental companies, you can now subscribe to services offered by car sharing companies. These companies allow you to borrow a vehicle for short-term use. These car sharing services charge members on an hourly basis, as opposed to a daily or weekly rate. These services allow you to have the convenience of a car when you need one, without the costs of car ownership. Do some research. Talk to or read online reviews from subscribers about their experiences. Ask about:

- **Fees.** What fees does the company charge (annual fees, application fee)? Are they refundable, even if you cancel or are denied membership?
- **Availability of cars.** Are there cars available at times that you need one? How far in advance do you need to reserve it?
- **Attendants.** Are there on-site staff present when you check out your car and return it? This can be very helpful when you need to verify that the car is returned in the same condition as when you borrowed it.
- **Fuel.** Do you have to pay for gas out of your own pocket or does the company pay for it?
- **Extension of time.** How easy is it to extend the length of your rental? Is it done through an app or is there a dedicated customer service hotline?
- **Cancellation.** How far in advance must you give notice in order to cancel a reservation or your membership? Can the company cancel your membership without notification?
- **Damages.** Are you responsible for damages, even if they were not your fault or happened after you returned the car? This is especially important if you return the car to a lot that does not have on-site staff.
- **Insurance.** Do your fees include insurance? Remember, you may be insured by a personal policy or the credit card that you use to pay for this service.

Like everything else you buy, it pays to comparison shop for credit. Shop online personal finance websites for up-to-date interest rate reports on mortgages, auto loans, credit cards, home equity loans, and other banking products.

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, 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 more on your credit rights, visit www.consumer.ftc.gov/articles/0347-your-equal-credit-opportunity-rights or www.consumerfinance.gov/fair-lending.

CREDIT CARDS

There are many types of credit cards with various features, but there is no one best credit card. The card you choose depends entirely on how you plan to use it. Are you going to use it for everyday purchases or larger purchases? Do you plan to pay off your balance each month?

When you apply for a credit card, consider:

- **Annual Percentage Rate (APR).** If the interest rate is variable, how is it determined, and when can it change?
- **Periodic rate.** This is the interest rate used to determine the finance charge on your balance each billing period.
- **Annual fee.** While some cards have no annual fee, others expect you to pay an amount each year for being a cardholder.
- **Rewards programs.** Can you earn points for flights, hotel stays, and gift certificates to your favorite retailers? Use online tools to find the card that offers the best rewards for you.
- **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.

- **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. Be careful: sometimes companies may also try to upsell by offering other services such as credit protection, insurance, or debt coverage.
- **Terms and conditions.** Read the agreement before you apply for the card to make sure that you agree with the requirements, such as mandatory arbitration or repossession clauses.
- **Security features.** Does the card allow you to receive fraud alerts or text messages immediately after purchases, or let you turn your card on and off?
- **Chip and PIN.** Does the card issuer offer chip and PIN security features, that rely on an embedded chip instead of the magnetic strip? You may need this type of card if you travel internationally.

**Beware:** CREDIT CARD SURCHARGES

Retailers are permitted to place a charge or surcharge on your credit card purchases, up to 3%, of your total purchase. If a retailer charges a surcharge, it must be clearly disclosed in the store and on your receipt. These checkout fees may also come in the form of a discount to consumers that pay with cash. Retailers in CA, CO, CT, FL, KS, MA, ME, NY, OK, TX, and UT are not permitted to charge credit card surcharges. Retailers are also allowed to set a $10 minimum purchase amount for credit card purchases. However, they cannot charge fees or set minimum purchase amounts on debit card purchases. Visit www.knowyourcard.org for more information on credit card surcharges.

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.

1-844-USA-GOV1 (844-872-4681) 2015 Consumer Action Handbook
CREDIT CARD PERKS

Did you know that your credit card may offer you some other protections that are not typically advertised? For instance, if you rent a car, your credit card issuer may offer you auto insurance for the rental. You may also have travel insurance available if your trip was delayed, you had to cancel your trip because you or an immediate family member became ill, or your luggage was lost during the trip. Some credit card networks even offer return assistance programs that extend the window for returning unused merchandise. The rules vary between cards and the issuers. Check out the Consumer Financial Protection Bureau’s database to find your credit card agreement www.consumerfinance.gov/credit-cards/agreements and learn which additional protections you have.

The Fair Credit and Charge Card Disclosure Act requires credit and charge card issuers to include this information on credit applications. You can also do your own research. There are many websites available to help you compare credit cards; some provide free credit card tips, reviews of credit cards, and calculators.

Visit www.federalreserve.gov/creditcard to view an interactive version of a sample credit card bill.

The Consumer Financial Protection Bureau (CFPB) provides useful information for consumers on selecting a credit card appropriate for their needs. See “How do I Shop for a Credit Card,” on the CFPB website, www.consumerfinance.gov/blog/how-do-i-shop-for-a-credit-card.

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 with the CFPB (p. 89). If you fail to resolve the issue, ask for the name, address, and phone number of the card company’s regulatory agency. See the chart on page 8 to find the best federal or state regulatory agency to contact.

Contact the CFPB to complain about a credit bureau. For complaints about 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. 98). You may also file a complaint with the FTC at www.consumer.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 did not make, are incorrect, or are for goods or services you did not receive. To dispute these charges:

- 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 is 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 of receiving your letter. 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 do not agree with the creditor’s decision, file a complaint with the CFPB. You may also file a lawsuit against the creditor, unless your agreement includes a mandatory arbitration clause (p. 55).

CREDIT REPORTS AND SCORES

A credit report contains information on where you work and live, how you pay your bills, whether you have been sued or arrested, or have filed for bankruptcy. Credit 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:

- TransUnion: 1-800-888-4213 or www.transunion.com or 1-800-680-7289 to place a fraud alert.

The CFPB (p. 89) is responsible for overseeing the credit reporting agencies and receiving complaints about them.

Credit Scores
A credit score is a number that lenders and other companies use to evaluate your credit-worthiness. Scores generally range between 300 and 850. The higher your score, the less risk you pose to creditors.

Credit scores are based on the information in your credit reports. There is not just one universal credit score; there are different versions, created by different companies. Each credit score provider uses their own formula to create a score for you and places different amounts of emphasis on several factors, such as:

- **Payment history.** Do you pay your debt on time?
- **Available credit.** What is the total amount of credit available across all of your accounts?
- **Credit utilization.** How much of your available credit are you using?
- **Inquiries and new accounts.** Have you recently applied for credit or purchased items that required a company to review your credit reports?
ORDER YOUR FREE CREDIT REPORTS

You can request a free credit report once a year from each of the three major credit reporting agencies—Equifax, Experian, and TransUnion. If you ask the credit bureaus directly, they will charge you a fee to obtain your report. 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.

To order your free report, you must go through www.annualcreditreport.com or call 1-877-322-8228.

Check the accuracy of your credit report when you get it.

- Is your full name, social security number, and birthdate and address correct?
- Are employers, creditors, or home addresses listed that don’t belong to you?
- Are account statuses correctly reported as open, closed, delinquent?
- Do judgements, such as liens or bankruptcies, appear correctly?

If there are any inaccuracies, contact the credit reporting agency and creditor that furnished that information to get it corrected. If they don’t fix your report, you can file a complaint with the Consumer Financial Protection Bureau.

- **Type of accounts.** What is the mix between your mortgage, car loans, credit cards, and other credit accounts?
- **Length of your credit history.** What is the age of your oldest and newest accounts, along with the average across all accounts?

Although you can get your credit reports for free from www.annualcreditreport.com, you normally have to pay to get your credit score.

**Tips for Building a Better Credit History**

- Pay your bills on time. Delinquent payments and collections negatively affect 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 will not raise your score.
- Pay off debt instead of moving it around.

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

**Negative Information in Your Credit Report**

Negative information concerning your use of credit can be kept in your credit report for seven years. A bankruptcy can be kept for 10 years, paid tax liens for seven years and unpaid tax liens indefinitely. 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.

Other negative items that can land on your credit report are outstanding parking fines and local government debts. If a company denies you credit, housing, insurance, or a job as a result of a credit report it must give you the name, address, and telephone number of the CRA that provided the report. Under the Fair Credit Reporting Act (FCRA), you have the right to request a free report within 60 days if a company denies you credit based on the report.

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.
- You can upload, mail, or fax any important documents (paid bill, letter stating that a bill has been paid) about your report to the major credit reporting agency’s online dispute website when you submit your dispute.

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

If the information is accurate, only time, hard work, and a personal debt repayment plan will improve your credit history. 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 cannot require you to pay until they have completed promised services. They must also give you:

- 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. Contact your state consumer affairs office (p. 102) if you were the victim of a credit repair scam.

**DEALING WITH DEBT**

If you want to reduce your amount of debt, you can do some work on your own. First, develop a realistic budget so you can see your income and expenses in one place and...
look for ways to save money. Contact your creditors and inform them that you are having difficulty making payments; they may be able to modify your payment plan. For help in creating a budget, visit www.mymoney.gov or www.consumer.gov/articles/1002-making-budget#!what-it-is.

Debt Collection
The Fair Debt Collection Practices Act applies to those who collect debts owed to creditors for personal, family, and household expenditures. These debts 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 written notice that tells you the name of the creditor, how much you owe, and what action to take if you believe you do not owe the money. If you owe the money or part of it, contact the creditor to arrange for payment. If you believe you do not owe the money, contact the collector in writing and send a copy to the collection agency with a letter telling it not to contact you.

A debt collector may not:

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

To file a complaint about a debt collection company, contact the Federal Trade Commission (p. 98) and your state or local consumer protection agency (p. 102).

Credit Counseling Services
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.

Some local nonprofit agencies provide educational programs on money management and can help you develop debt payment plans. Make certain that the agency is accredited by a nationally recognized association 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 debt-management planning.
- 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? Beware of agencies that charge large up-front fees.
- How will the debt-management plan work? What debts can be included in the plan, and will you get regular reports on your accounts?
- Can they get creditors to lower or eliminate interest and fees? If the answer is yes, contact your creditors to verify this.
- Are the fees mandatory or is it possible to get services for a reduced price or for free? If an organization will not help you because you cannot afford to pay, go somewhere else for help.
- Will the counselor help you prevent future debt 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. 133), Association of Credit Counseling Professionals (p.131), or the Association of Independent Consumer Credit Counseling Agencies (p. 131).

Check with your local consumer protection agency (p. 102) and the Better Business Bureau (p. 63) to see whether any complaints have been filed about the counseling service you are considering.

Contact the U.S. Trustee Program at www.justice.gov/ust or call 202-514-4100 if you have concerns about approved credit counseling providers or credit counseling agencies.

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.

There may be multiple steps in the bankruptcy filing process:

- 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. To find an approved credit counseling provider, visit www.justice.gov/ust.
• Debtors face increased filing fees, plus fees for credit counseling and education.
• The bankruptcy petition and process are complicated, so it is very difficult to file without an attorney.

LOANS
There are different types of loans. Some are secured loans, where you pledge collateral. Collateral is an item you already own, such as a house or car, that you promise to forfeit to the lender if you are unable to repay the loan. If you cannot pay back the loan, the lender will take your collateral to get their money back. Other types of loans, unsecured loans, do not use property as collateral. Lenders consider these as more risky than secured loans, so they charge a higher interest rate for them. Most credit cards are unsecured loans, although some consumers have secured credit cards. Two very common types of secured loans are home equity and installment loans.

Home Equity Loans
A home equity loan is a form of credit where your home is used as collateral for the loan. This type of loan is often used to pay for major expenses, such as education, medical bills, and home repairs. Consider carefully before taking out a home equity loan. If you are unable to make payments on time, you could lose your home.

Home equity loans can be either a revolving line of credit or a lump sum. Revolving credit lets you withdraw funds when you need them. A lump sum is a one-time, closed-end loan for a particular purpose, such as remodeling or tuition. Apply for a home equity loan through a bank or credit union first. These loans are likely to cost less than those offered by finance companies.

See Housing (p. 25) for helpful information about buying, leasing, renting, or repairing a home.

Installment Loans
Installment loans are loans that are repaid over time with a set number of scheduled payments; the most common installment loans are home or car 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 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 cannot 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.

The U.S. Department of Education’s website, www.studentaid.ed.gov, provides information on preparing for and funding education beyond high school with details on federal aid programs. Another source of information on financial assistance is 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.

There are steps you can take as you plan for college expenses. Check the Department of Education’s infographic that shows how to apply for financial aid and college at studentaid.gov/sites/default/files/financial-aid-process.png. Also, the National Association of Student Financial Aid Administrators provides advice, tips, and information on financing your education at www.nasfaa.org.

PAYING FOR COLLEGE 101
Many state governments have created 529 Plans that make it easier for families to save for their child’s education. These plans, which can be sponsored by states or institutions of higher learning, encourage saving for future college costs, and the earnings grow tax-free. There are two main types: “prepaid tuition plans” and “college savings plans.” Prepaid plans allow you to pay for your child’s college tuition based on today’s costs, and then pay out at the future (higher) cost once your child is in college. College savings plans allow you to invest money in several investment funds, ranging in

COLLEGE ACCREDITATION
Accreditation ensures that education provided by institutions of higher education meets acceptable levels of quality. The Secretary of Education is required by law to publish a list of nationally recognized accrediting agencies that it determines to be reliable authorities on the quality of education or training provided by the institutions of higher education and the higher education programs they accredit. You can access the list at ope.ed.gov/accreditation.
Private student loans can be a needed financial resource to pay for college. Lenders require borrowers to have a co-signer to qualify for a private loan and lower interest rates. Unfortunately, having a co-signer can cause problems for you down the road, if this person files for bankruptcy or dies. You could find yourself in automatic default, with the lender requiring you to pay the entire loan amount immediately.

An automatic default can place a strain on your budget, negatively impact your credit report, and prevent you from getting hired for jobs or being approved for a mortgage. Some lenders state that they offer a co-signer release on their loans, after a set period of time or after you make a certain number of on-time payments. Contact your lender to see if you qualify for a co-signer release. The Consumer Financial Protection Bureau (CFPB) offers a sample co-signer release letter at files.consumerfinance.gov/f/201404_cfpb_inquiry-letter_how-to-release-cosigner.doc to help you with the request. If your lender will not help you, file a complaint with the CFPB (p. 89).

Risk level, to pay for your child’s college education. There may also be tax benefits, such as credit and deductions, when you contribute to some college savings plans. Visit www.collegesavings.org for more information about the different types of 529 Plans and the plans available in each state.

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. 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. This 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 lower interest rates than traditional consumer loans.

**MY COLLEGE CLOSED - NOW WHAT?**

If your college or university closes permanently while you are enrolled or shortly after you withdraw, you could be stuck with student loan debt and no degree to make it worthwhile.

There is consoling news. If you have federal student loans you may be eligible for a student loan discharge. However, you are not eligible for a loan discharge if you transfer to another college to complete your degree.

You will still be required to repay the full amount of the loan, if you have private student loans. Check with your state’s department of education or your lender for information about programs to help you in this situation. Visit studentaid.ed.gov/repay-loans/forgiveness-cancellation/closed-school for more information.

- **Scholarships.** Funds are offered by the school, local or 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℠) to apply for federal student aid. FAFSA on the Web is the quickest and easiest method of applying. Go to www.fafsa.gov to apply.

Some companies offer to help you find scholarships or complete your FAFSA application, for a fee. If the company asks you for money up front, but does not deliver on its promises to find scholarships, it could be a scam. Learn more about financial aid scams at www.studentaid.ed.gov/types/scams.

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℠ has been processed and to request a copy of your Student Aid Report (SAR). For FSAIC contact information, see page 90.

Federal Loan Program Repayment Information
- **Public Service Loan Forgiveness Program.** Offers forgiveness for outstanding federal loans 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/repay-loans
- National Association of Student Financial Aid Administrators: www.nasfaa.org
Comparing Student Loans
Not all student loans are the same, especially federal and private loans. Federal student loans are offered through the U.S. Department of Education. Private loans are offered by banks, credit unions, or schools. Federal loans tend to offer loans at lower interest rates than private loans. While federal loans don’t require you to have a co-signer, many private loans make this a requirement. Visit studentaid.ed.gov/types/loans/federal-vs-private for more information about the difference between these loans.

The Consumer Financial Protection Bureau (CFPB) has a Know Before You Owe Student Loan website, www.consumerfinance.gov/paying-for-college/compare-financial-aid-and-college-cost. This financial aid tool lets you compare financial aid offers from multiple colleges.

Defaulting on Student Loans
Take steps to avoid defaulting on your student loan. Before you get the loan, determine how much money you need to borrow and only borrow that amount. When you get the loan, make certain that you understand the details such as the payment terms and what type of loan you have. Once your student loan becomes due:

- Maintain accurate records of your loan, including the loan agreement, interest rates, and account numbers.
- Track your loans to stay updated on how much you owe.
- Make certain that the loan servicer has your current contact and bank account information (if payments are withdrawn automatically).

If you default, it means you failed to make payments on your student loan as scheduled. Your loan becomes delinquent the first day after you miss a payment. However, the loan is not in default until 270 days have passed without a payment. The consequences of default can be severe, including:

- The entire unpaid balance of your loan and any interest is immediately due and payable.
- Your loan account is assigned to a collection agency.
- The loan will be reported as delinquent to credit bureaus, damaging your credit rating.
- Your federal and state taxes may be withheld through a tax offset. This means that the Internal Revenue Service can take your federal and state tax refund to collect any of your defaulted student loan debt.
- Your employer can withhold money from your pay and send the money to the government. This process is called wage garnishment.

Contact your loan servicer immediately if you are having difficulty making your payments. The servicer may be able to help by changing your repayment plan, switching the due date, getting a deferment or forbearance, or consolidating your student loans.

Visit www.studentaid.ed.gov/repay-loans/default for information to help you avoid defaulting on your student loan.

Times have changed for job searching, and numerous websites are now available that post private industry jobs. 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 AND RECRUITERS
If you are looking for a job, you may come across ads from employment agencies or receive calls from recruiters 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.

Potential employers are not just reading your résumé; they are also reviewing your credit history to find out:

- If you pay your bills on time.
- How much money you owe.
- If someone has sued you.

Potential employers must notify you and ask your permission before they request your credit report.

Visit www.annualcreditreport.com to get a copy of your report before you begin your job search, so you can see and correct inaccuracies.

If a company decides not to hire you because of your credit report, it must tell you so. It must also inform you of your rights to get a free report, and your rights to dispute the accuracy of the report.
EMPLOYMENT

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. 102) and the Better Business Bureau (p. 63) to see whether any complaints have been filed about a company.

The Federal Trade Commission (p. 98) 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 is 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.

Multilevel Marketing

Some multilevel marketing plans are legitimate; however, others are illegal pyramid schemes. In pyramids, commissions are based on the number of distributors recruited, rather than actual products that are sold.

If you are thinking about joining what appears to be a legitimate multilevel marketing plan, take time to learn about the plan:

• What is the company’s track record?
• What products does it sell?
• Does it sell products to the public at large?
• Does it have the evidence to back up the claims it makes about its product?
• Is the product competitively priced?
• Is the product 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?

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. Go to www.dol.gov/dol/topic/unemployment-insurance/index.htm for more information.

In addition, some states are extending unemployment benefits for eligible recipients. The length of the extensions vary by state. Visit www.workforcesecurity.doleta.gov for the latest information regarding your state’s benefit programs.

FOOD AND NUTRITION

Consumers have a wide variety of food choices available. You want food that is safe, nutritious, and will not break your budget.

HEALTHY FOOD CHOICES

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

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

• U.S. Department of Agriculture (p. 89)
• U.S. Food and Drug Administration (p. 92)
• Nutrition.gov (www.nutrition.gov)
• MedlinePlus.gov (www.medlineplus.gov)
• Center for Nutrition Policy and Promotion (www.cnpp.usda.gov)
• Choose My Plate (www.choosemyplate.gov)

FOOD SAFETY

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

For more information, here are some additional resources:

- Centers for Disease Control and Prevention (p. 91)
  www.cdc.gov/foodsafety
- FDA’s Food Information Hotline,
  www.fda.gov/Food
  1-888-723-3366
- Partnership for Food Safety Education,
  www.fightbac.org
- USDA Food Safety and Inspection Service,
  www.fsis.usda.gov
- USDA Meat and Poultry Hotline,
  1-888-674-6854

SAVING MONEY ON GROCERIES

It can be a challenge to make healthy food choices and stay within your food budget. Follow these 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.
- Make a shopping list and stick to it.
- Use apps to compare prices between grocery stores so that you can get the best deal.
- Compare unit prices (cost per ounce or pound) to get 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 is not a deal if the food goes to waste.
- Check the amount of food in the packaging. Some food manufacturers have reduced the amount of food in the can or box of food, but charge the same price. This is basically the same as a price increase.
- Visit your local farmers market to find fresh produce. Find your local farmers market at search.ams.usda.gov/farmersmarkets.
- Shop for foods that are in season. When the supply is plentiful, the prices tend to be lower.
- Bring bags. Some stores charge a fee to customers who do not bring their own bags.

If you need assistance with food expenses, you may qualify for assistance from the Supplemental Nutrition Assistance Program (SNAP). Learn more at www.fns.usda.gov/snap/supplemental-nutrition-assistance-program-snap. The Senior Farmers Market Nutrition Program issues coupons to low-income seniors for use at farmers markets. Details are available at www.fns.usda.gov/sfmnp/overview.

ORGANIC FOODS

Buying organic food is a way to eat in a healthy manner and protect the environment. These foods are grown and processed according to USDA regulations and follow specific rules concerning pest control, raising animals, and the use of additives. Keep in mind that organic and natural foods tend to be more expensive than conventionally grown foods, and that the USDA does not claim that organic food is safer or more nutritious than other foods.

To make sure a product is certified organic, look for the USDA organic seal. You can also tell whether produce was grown organically by checking the price look up code (PLU); if the first number starts with a 4, then the food was grown conventionally, if it starts with a 9, it was grown organically.

Other common labels that help you choose certain types of food products include:

Free-Range or Cage-Free. This means the flock was provided shelter in a building, room, or area with unlimited access to food, fresh water, and the outdoors.

Natural. As required by the USDA, meat, poultry, and egg products labeled as “natural” must be minimally processed and contain no artificial ingredients.

Grass-Fed. Grass-fed animals receive a majority of their nutrients from grass throughout their life, while organic animals’ pasture diet may be supplemented with grain.


“Going Green” 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
GOING GREEN

There are plenty of resources 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 is better to contact reputable associations or visit sites run by government agencies and recognized organizations. This information should complement, not replace, what you receive from a doctor. Here are some sites that are generally recognized as reliable information sources:

- **HealthCare.gov** ([www.healthcare.gov](http://www.healthcare.gov))—Learn about, and apply for, the Health Insurance Marketplace online.
- **HealthFinder.gov** ([www.healthfinder.gov](http://www.healthfinder.gov))—Provides information and tools to help you stay healthy.
- **Mayo Clinic** ([www.mayoclinic.org](http://www.mayoclinic.org))—Offers an index of symptoms, diseases and procedures.
- **Medical Library Association** ([www.mlanet.org](http://www.mlanet.org))—Provides links to websites suggested by librarians.
- **MedlinePlus** ([www.medlineplus.gov](http://www.medlineplus.gov))—Provides information on illnesses, diseases, and wellness issues.

CHOOSE 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 performed the procedure you need or has treated your condition. You may be able to find some of this information online.
- Check whether there have been any complaints or disciplinary actions taken against the provider you are researching. Visit [www.docboard.org](http://www.docboard.org) for more information. There are also pay-for-use sites with similar information. Visit [www.healthfinder.gov](http://www.healthfinder.gov) and [www.ahrq.gov/consumer](http://www.ahrq.gov/consumer) for more advice on identifying providers.

BUYING GREEN

The U.S. Environmental Protection Agency (EPA) has a green products web portal ([www.epa.gov/greeneryproducts](http://www.epa.gov/greeneryproducts)) to help you navigate the complex world of green products. The EPA also has a number of eco-labeling partnership programs to help you identify greener, safer, and more efficient products. Look for these EPA program labels when buying:

- **Energy Star**—For energy-efficient electronics and appliances ([www.energystar.gov](http://www.energystar.gov)).
- **WaterSense®**—For water-efficient products ([www.epa.gov/watersense](http://www.epa.gov/watersense)).
- **Design for the Environment (DfE)**—For household cleaners and other products that have been determined to be safer for both your health and the environment ([www.epa.gov/dfe](http://www.epa.gov/dfe)).
- **SmartWay Certified Vehicle**—For cleaner, more fuel-efficient cars and trucks ([www.epa.gov/smartway](http://www.epa.gov/smartway)).

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

By making greener product choices, you are saving money on utilities and fuel, and protecting public health and the environment.

gases, air and water pollution, damage to the ozone layer, and saving money. You can make choices that protect the environment and possibly help you save money, such as:

- Turn your thermostat down two degrees in winter and up two degrees in summer.
- Make sure your walls and ceilings are well insulated.
- Replace bathroom and kitchen faucets with low-flow models.
- Participate in the curbside recycling program. Check with your local government to get more information on recycling services.

For more ideas to help the environment and your wallet, visit [www.epa.gov/epahome/home.htm](http://www.epa.gov/epahome/home.htm).
HEALTH CARE

MEDICAL CREDIT CARDS

Some health care providers offer deferred-interest credit cards that give you more time to pay for medical and dental procedures.

If you pay off the entire bill before the promotional period ends, you will not be responsible for paying any interest on the credit card balance. But beware: if you are unable to pay off the credit card balance by the end of the promotional period or make any late payments, you will have to pay all the accrued interest during the loan (usually at higher than 25% APR), on top of the credit card balance.

The staff at medical offices are not required to (and often are not trained to) clearly explain the terms of these cards to you. Before you apply for a medical payment plan or credit card, do some research:

- Read any disclosures and terms of services before applying for a medical credit card. Get them in writing, not just orally from staff members.
- Check for the interest rates and when a promotional period would end.
- Comparison shop. Your doctor's office may offer one plan, but if you have time, shop around to determine if there are better offers available.
- Can you use the card for other medical expenses? If so, find out if interest becomes due on future purchases immediately or if it is also deferred.
- Determine how much you would have to pay each period in order to finish paying the balance before interest comes due.

Filing a Complaint

If you have a complaint about the medical services you received from a physician, you may file a complaint with your state medical board. For a complete directory from the Federation of State Medical Boards, visit www.fsmb.org/directory_smb.html. You can also call the Federation at 817-888-4000 to get the phone number of your state's medical board.

CHOOSING A HEALTH CARE FACILITY


When determining the best health care facility for you, consider these factors:

- Does the facility accept payment from your insurance plan?
- Does your doctor have practice privileges to provide treatment to patients at the facility?

- What is the quality of the facility?
- Does the facility specialize in services and procedures that fit with your medical needs?
- Is the facility in an area you can travel to and from easily? Find health care facilities in your area at findahealthcenter.hrsa.gov/Search_HCC.aspx.

Patient Portals

A patient portal is a website, sponsored by a health care facility or health insurer, that gives you electronic access to your medical information. You may access notes from recent doctor’s appointments, lab test results, prescriptions, and more. Some portals also provide medical advice or have staff that help them to provide medical care or diagnose symptoms remotely. Visit www.HealthIT.gov or contact your health providers for more information.

Elder Care

The need for services for seniors has become more important. The Eldercare Locator (www.eldercare.gov), a public service of the Administration for Community Living, U.S. Department of Health and Human Services, is a nationwide service that connects older Americans and...
BEWARE: HEALTH INSURANCE SCAMS

Scam artists take advantage of consumers that are looking to save money on their health care. However, their scams could hurt both your wallet and health care coverage. Take these steps to protect yourself from frauds:

- Don’t pay anyone to help you navigate the Health Insurance Marketplace. There are official navigators that can help you for free.
- Don’t give personal information to someone who calls you, claiming to be from the government or Medicare.
- Ask questions if anything is unclear. Double check information that is confusing.

If you suspect fraud, file a complaint with your local police department and with the FTC at www.ftc.gov/complaint. If the fraud involves the Health Insurance Marketplace, call 1-800-318-2596. Read more about signs of health scams at www.consumer.ftc.gov/articles/0394-suspect-health-care-scam.

their caregivers with information on senior services. Visit acl.gov/Get_Help/Help_Older_Adults/Index.aspx for a list of resources to connect older persons, caregivers, and professionals with important federal, national, and local programs.

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 facilities in many states. Go to www.medicare.gov/nhcompare/home.asp or call 1-800-633-4227.
- Eldercare Locator (www.eldercare.gov) provides information and referral services for those seeking local and state support resources for the elderly (p. 92).
- LeadingAge (www.leadingage.org) helps you locate nonprofit organizations that meet the needs of the elderly.
- The Assisted Living Federation of America (www.alfa.org) represents both for-profit and nonprofit assisted-living facilities; call 703-894-1805.
- The Commission on Accreditation of Rehabilitation Facilities (www.carf.org) gives its seal of approval to qualifying facilities; call 1-888-281-6531 (p. 132).
- The Joint Commission accredits hospitals, nursing homes, and other health care organizations. Check out a local facility at their website www.qualitycheck.org.

PRESCRIPTION DRUGS

Your pharmacist oversees an important part of your health care by providing the medications prescribed by other health care professionals. It is important that you are proactive and communicate honestly with your pharmacist.

Make certain that your pharmacy has your current health and prescription insurance information on record so you get the best price possible.

If you have difficulty paying for your medications, contact the manufacturer; some pharmaceutical companies have patient assistance programs to help you afford your medication.

You may decide to replace a trip to the pharmacy with a visit to an online pharmacy. While there are legitimate online pharmacies, there are also some fraudulent ones that advertise prescription drugs for low prices. Beware: they can cause you more harm than good, by selling you medications that are counterfeit and do not treat your condition.

Fraudulent online pharmacies can also hurt your wallet. They may not have security processes in place to protect your personal information such as your credit card numbers and your home address, putting your privacy at risk. They may also charge you for medicines you never received. Be suspicious if an online pharmacy:

- Allows you to buy medication without a prescription from your doctor.
- Offers medication at deep discounts that seem too good to be true.
- Is not licensed and has no physical address in the U.S.
- Sends unsolicited emails (spam) offering cheap drugs.
- Does not have a licensed pharmacist available to answer your questions.

Check the Food and Drug Administration’s (FDA) database of safe online pharmacies and get more tips to protect yourself at www.fda.gov/BeSafeRx or call 1-888-463-6332. If you suspect that a pharmacy is fake, report it to the FDA at www.fda.gov/Safety/ReportaProblem/ucm059315.htm.

MEDICARE PRESCRIPTION DRUG COVERAGE

Medicare offers prescription drug coverage to senior citizens and others who need financial assistance get the prescription drugs they need. Prescription coverage is available under Part D of the program or Part C if you are enrolled in the Medicare Advantage Plan. Everyone with Medicare can join a drug plan to get this coverage. Not all Medicare drug plans are the same. If you are not sure whether a drug plan is approved by Medicare, call 1-800-633-4227. Look for the “Medicare Approved” seal on drug discount cards to make sure you are getting the best deal.

Medicare prescription drug coverage pays expenses up to $2,960; once your prescription costs exceeds that amount, you will no longer have coverage and will be responsible for the full cost of your drugs. However, once your out-of-pocket spending reaches $4,700, your prescription coverage
MEDICAL IDENTITY THEFT
Medical identity theft can occur when someone steals your personal information to obtain medical care, buy medication, or submit fake claims to your insurer or Medicare in your name. To prevent medical identity theft, you can:

• Guard your Social Security, Medicare, and health insurance identification numbers.
• Review your explanation of benefits or Medicare Summary Notice. Report errors to your insurer.
• Request and carefully review a copy of your medical records for inaccuracies and conditions that you don’t have.

If you believe you have been a victim of medical identity theft, file a complaint with the FTC at 1-877-438-4338 or online at www.ftccomplaintassistant.gov and your health insurance company’s fraud department.

HOUSING
Housing is one of the most significant expenses that you have as a consumer. There are many decisions to make, such as choosing the best housing option for you, how to finance it, and choosing movers and contractors for home repairs. Use the resources from the U.S. Department of Housing and Urban Development at www.hud.gov, the Consumer Financial Protection Bureau at www.consumerfinance.gov/owning-a-home, as well as your local housing departments so you know your rights and responsibilities.

BUY A HOME
Buying a home is one of the most complex financial decisions you will 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.

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

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 have chosen to make medical decisions for you. It is activated when you are unconscious, or unable to make medical decisions. You need to choose someone who meets the legal requirements in your state for acting as your agent. State laws vary, but most states disqualify anyone under the age of 18, your health care provider, or employees of your health care provider.

The person you choose 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.

will kick back in. Any amount of prescription drug spending between $2,960 and $4,700 is called the coverage gap or Medicare “donut hole.” In 2015, if you reach the coverage gap, you will automatically get a 55% discount on covered brand-name drugs and a 35% discount on generic drugs. If you have limited income and resources, you may get extra help to cover prescription drugs for little or no cost. Contact the Centers for Medicare & Medicaid Services (p. 92) for more information.

Visit www.medicare.gov for more information about Medicare benefits.
• 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 inspect the property carefully before you agree to buy it.
• Check to see if a particular home requires you to pay any ongoing homeowners association (HOA) or condo fees.

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 several 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 you can compare the information. Be sure to get the 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 can change.
• Find out how much of a down payment is required. Some lenders require 20% of the home’s purchase price as a down payment. But many lenders now offer loans that require less. In these cases, you may be required to purchase private mortgage insurance (PMI) to protect the lender if you fall behind on payments.
• If PMI is required, ask what the total cost of the insurance will be. How much will the monthly mortgage payment be when the PMI premium is added, and how long will you 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 mortgage loans: mortgage banks, mortgage brokers, banks, thrifts and credit unions, home builders, real estate agencies, and Internet lenders. Visit www.hud.gov for more information on home buying and mortgages. The Consumer Financial Protection Bureau’s Owning a Home at www.consumerfinance.gov/owning-a-home is another resource.

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

<table>
<thead>
<tr>
<th>TYPE OF MORTGAGE</th>
<th>PROS</th>
<th>CONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adjustable-rate (ARM) or variable-rate mortgage</td>
<td>Usually offers a lower initial rate of interest than fixed-rate loans.</td>
<td>After an initial period, rates fluctuate over the life of the loan. When interest rates rise, generally so do your loan payments.</td>
</tr>
<tr>
<td>Balloon mortgage</td>
<td>Usually a fixed-rate loan with relatively low payments for a fixed period.</td>
<td>After an initial period, the entire balance of the loan is due immediately. This type of loan may be risky for some borrowers.</td>
</tr>
<tr>
<td>Federal Housing Administration (FHA) loan</td>
<td>Allows buyers who may not qualify for a home loan to obtain one with a low down payment.</td>
<td>The size of your loan may be limited.</td>
</tr>
<tr>
<td>Fixed-rate mortgage</td>
<td>No surprises. Interest rate stays the same over the entire term, usually 15, 20, or 30 years.</td>
<td>If interest rates fall, you could be stuck paying a higher rate.</td>
</tr>
<tr>
<td>Interest-only</td>
<td>Borrower pays only the interest on the loan in monthly payments for a fixed term.</td>
<td>After an initial period, the balance of the loan is due. This could mean higher payments, paying a lump sum, or refinancing.</td>
</tr>
<tr>
<td>Reverse mortgage</td>
<td>Allows seniors to convert equity in their homes to cash; you don’t have to pay back the loan and interest as long as you live in the house.</td>
<td>The entire loan amount is due immediately once the borrower no longer resides in the home. This can cause problems for borrower’s estate.</td>
</tr>
<tr>
<td>Veterans Administration (VA) loan</td>
<td>Guaranteed loans for eligible veterans, active duty personnel, and surviving spouses. Offers competitive rates, low or no down payments.</td>
<td>The size of your loan may be limited.</td>
</tr>
</tbody>
</table>
Mortgage Transfers

Mortgage companies must notify you when your loan is sold to another company. The 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 these 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.


MORTGAGE RULES TO PROTECT YOU

The Consumer Financial Protection Bureau (CFPB) created rules to ensure that you get a mortgage that you can afford. Some protections include:

Ability to Repay
- Lenders must verify your ability to pay back a mortgage. They may review your credit history, proof of your income and assets, your other debt and living expenses, and how much money you have left each month after paying your expenses.
- If you’re applying for an adjustable-rate mortgage, your ability to repay must be based on the highest interest rate you would be charged, rather than teaser rates.

Increased Information
- You must receive appraisal reports at least 3 days before closing on the house.
- Once you have a mortgage, your servicer must send you a statement each billing cycle that shows your balance, the amount you have paid, how much of your payment went to the principal, interest, or escrow.
- Your servicer must inform you 2 months in advance of an interest rate increase.

High Cost Loans
- If you apply for a mortgage with high fees, points, or APR, you have additional consumer protections.
- A lender must inform you that you have a high cost loan and state all the fees and costs upfront.
- You must receive counseling from a housing counselor and certify to the lender that you received counseling about this high cost mortgage.
- Your lender is limited from charging some fees, like prepayment penalties, late fees that are more than 4% of your regular payment amount, or balloon payments due at the end of the loan.

Contact the Consumer Financial Protection Bureau (p. 89) for a more information on mortgage rules.

AVOID 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. A deficiency judgment would require you to pay the difference between the amount you owe and your home’s value. Both foreclosures and deficiency judgments have a negative impact on your credit history.

These steps can help:
- Do not ignore letters from your lender. If you are 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 you.
- Stay in your home for now; you may not qualify for assistance if you abandon your property.
- 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, or 1-877-304-9709 for hearing-impaired homeowners, to talk to a HUD-approved credit counselor who will guide you through your options for free.

Beware of offers and sales pitches that target homeowners who are struggling to make mortgage payments. Additional advice, resources, and tips for homeowners can be found under Home Equity Loans (p. 17) and Homeowners and Renters Insurance (p. 31).

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 quote a 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 (inter-state), visit www.protectyourmove.gov to verify a mover’s license. For moves within a state (intra-state), check your state, county, or local consumer affairs agency (p. 102).
- 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. Visit www.protectyourmove.gov/consumer/awareness/valuation/valuation-insurance.htm for more information about the levels of mover’s insurance coverage.
MORTGAGE REFINANCING

Refinancing your mortgage can help you save money or make your monthly payments more affordable. Some factors that make it a good idea, include:

• A decrease in interest rates.
• A change in the length of your mortgage.
• A change in the type of mortgage (fixed-rate vs adjustable-rate).

Do some research before you decide to refinance.

• Research interest rates offered by several lenders to compare your options.
• Research options available through the Federal Housing Administration (FHA), Home Affordable Refinance Program (HARP), or your local housing agency.
• Read your current mortgage to see if there are any fees or penalties for early cancellation.
• Gather information about refinancing expenses: appraiser, broker fees, real estate attorney, changes in taxes. Determine if those expenses are greater than the benefits of refinancing.

For an overview, review the Federal Reserve’s publication [link] or consult a HUD certified housing counselor.

HOME IMPROVEMENT AND REPAIRS

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

When selecting a contractor:

• Get recommendations and references. Talk to friends, family, and others who have used the contractor for similar work.
• Get at least three written estimates. Insist that contractors come to your home to evaluate what needs to be done. Be sure the estimates are based on the same work so you can make meaningful comparisons.
• Check contractor complaint records with your state or local consumer protection agency (p. 102) or the Better Business Bureau (p. 63).
• Make sure the contractor meets licensing and registration requirements. Your state or local consumer protection agency (p. 102) can help you determine the necessary requirements.

• 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.
• 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. Beware: some state laws allow unpaid subcontractors and suppliers to put a lien on your home for bills the contractor failed to pay.
• Pay by credit card when you can. You may have the right to withhold payment to the credit card company until problems are corrected (p. 14).

Be especially cautious if the contractor:

• Comes door-to-door or seeks you out.
• Happens to have material left over from a recent job.
• Offers you discounts for finding other customers.
• Quotes a price that is out of line with other estimates.
• Pressures you for an immediate decision.
• Can only be reached by leaving messages with an answering service.
• Has no physical address for the business.
• 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 the 3-Day Cooling-Off Rule (p. 4). 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. 17) and do not make your payments, you could lose your home.

RENTING AND 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. Before agreeing to lease an apartment to you, a landlord may review your credit report, so you may want to get a copy before you start your apartment search. 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 and responsibilities of the tenants to do routine repairs such as lawn maintenance, cleaning, or notification about needed repairs.
• Restrictions that would prevent you from living normally or comfortably in the home.
• Terms of the lease and any important dates such as when the rent is due or garbage pickup days.
• Extra fees for parking spaces or storage, garbage collection, water, and pets.
• Information regarding utility providers, how to arrange for service, and whether the landlord or tenant is responsible for paying the bills (see Utilities, page 49).

Read the lease carefully and discuss anything you do not understand or any issues you might have. All landlord responsibilities should be stated clearly. 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.

Check with the Better Business Bureau (p. 63) or your local consumer protection office (p. 102) to determine if your prospective landlord has any existing complaints from previous tenants.

The Fair Housing Act protects tenants who lease or rent property. If you think your rights have been violated, you may write a letter to, or call, the HUD office nearest you (p. 94). You have one year after the alleged violation to file a complaint with HUD, but you should file as soon as possible.

Each state has its own set of tenant rights, laws, and protections. For a state-by-state directory, visit www.hud.gov/local. You can also find available public housing at www.hud.gov. HUD (p. 94) offers several housing assistance programs for tenants and landlords as well as information on rights of residents and displaced tenants.

Take these steps and be prepared when you meet with a prospective landlord:
• Bring a completed rental application with you; written references from previous landlords, employers, friends, and colleagues; and a current copy of your credit report and rental history report (see Specialty Consumer Reports box, p. 39).
• Carefully review the lease before you sign.
• Get all promises in writing.
• Know your rights to live in a habitable rental unit—and don’t give them up.
• Keep communication open with your landlord.
• Purchase renters insurance to cover your valuables. See more information under Homeowners and Renters Insurance (p. 31).

• Make sure the security deposit refund procedures are spelled out in your lease or rental agreement.

Insurance protects you from financial loss in the event of a disaster or other hardship. By purchasing insurance policies, you can receive reimbursement for losses due to car accidents, property theft, natural disasters, medical expenses, and loss of income due to disability or death.

General sources of insurance information include the American Council of Life Insurers (p. 131), the Insurance Information Institute (p. 132), the National Association of Insurance Commissioners (p. 133), and your state insurance department (p. 119). You can also visit www.insure.com.

When buying any type of insurance (home, life, auto, rental, or other), you should:
• Find out whether your state insurance department (p. 119) offers any information concerning insurance companies and rates.
• 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 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. 119) can provide this information.
• Ask your insurance agent about discounts. You may be able to get a lower premium if you have safety features in your home, such as dead-bolt locks, smoke detectors, an alarm system, storm shutters, or fire-retardant roofing material. Similarly, you may save on car insurance based on the safety features, the number of miles you drive, your age (turning 25 or 50), your good grades (if you are a student) and/or your driving record (no moving vehicle violations or accidents in three years). You might also be
able to get discounts if you are member of civic or alumni associations, or insure your vehicle and home with the same company.

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

- Check the financial stability and soundness of the insurance company. Ratings from A.M. Best (www.ambest.com), Standard & Poor’s (www.standardandpoors.com), and Moody’s Investors Service (www.moodys.com) are available online and at most public libraries.

- Research the complaint record of the company. Contact your state insurance department (p. 119), or visit the website of the National Association of Insurance Commissioners (www.naic.org), which has a database of complaints filed with state regulators.

- Find out what others think about the company’s customer service. Consumers can rate homeowner insurance companies at www.jdpower.com/industry/insurance.

- Make sure you receive a written policy. This tells you that the agent forwarded your premium to the insurance company. If you do not receive a policy within 60 days, contact your agent and the insurance company.


**AUTO INSURANCE**

Every state requires that you carry minimum levels of auto insurance coverage, or the equivalent in financial responsibility waivers, to ensure that you can cover the cost of damages to people or property in the event of a car accident. Auto insurance requirements vary from state to state. Check with your state insurance regulator (p. 119) to learn more about individual requirements as well as insurers you may be considering for your policy.

There are multiple factors that can affect your car insurance rates, including:

- your gender
- your age
- marital status
- credit history
- the make and model of your car
- city and neighborhood where you live

To get the best coverage at the best price, get several quotes from insurance companies; it may save you hundreds of dollars a year. You could also raise your deductible on collision and comprehensive coverage. If you have an older car, you might want to drop this coverage altogether.

You can also find valuable information about car ownership in the cars section (p. 8), as well as information about insurance for rental cars (p. 12).

**DISABILITY INSURANCE**

Disability insurance helps you replace lost income, if you are unable to work due to sickness or injury. Many employers offer some type of disability insurance coverage for employees, or you can get an individual disability insurance policy. There are two types of disability policies: short-term disability (STD) and long-term disability (LTD). Short-term disability policies have a maximum benefit of two years, while long-term disability policies have benefits that can last the rest of your life.

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, LTD 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?

Visit www.iii.org for more information.

HEALTH INSURANCE

Group Policies
Many consumers have health care coverage from their employers. Others have medical care paid through a government program such as Medicare (p. 92), Medicaid (p. 92), or the Veterans Health Administration (p. 97). You may also purchase health insurance through the Health Insurance Marketplace, at www.healthcare.gov.

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 occur, you must be given at least 60 days to decide whether you wish to purchase the coverage.

Medicare and Medicaid
There are also health insurance programs for people who are seniors, disabled, or have low incomes.

• Medicaid provides health insurance for people with low incomes, children, and pregnant women. Eligibility is determined by your state.
• Medicare provides health insurance for people who are 65 years or older, some younger people with disabilities, and those with kidney failure.

Contact the Centers for Medicare & Medicaid Services (p. 92) for more information on benefits.

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

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

• Traditional fee-for-service health insurance plans are usually the most expensive choice, but they offer you the most flexibility in 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 report cards on HMOs by visiting www.ncqa.org.
• Preferred provider organizations (PPOs) offer lower co-payments like HMOs, but give you more flexibility in selecting a health care provider. A PPO gives you a list of providers you can choose from.

If you go outside the HMO or PPO network of providers, you may have to pay a portion or all of the cost. When choosing among different health care plans, you will 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? Deductibles are the amount you must pay before your insurance company will pay a claim. These differ from co-payments, which are the amount of money you pay when you receive medical services or a prescription.
• 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 AND RENTERS INSURANCE

Homeowners or renters insurance protects your personal property against damage or loss, and insures you in case someone gets hurt while on your property.

Homeowners or renters insurance may pay claims for:

• Damage to your home, garage, and other outbuildings.
• Loss of furniture and other personal property due to damage or theft.

BEWARE: WHEN COVERAGES COLLIDE

When a disaster strikes, your home may be damaged by several factors at the same time or one right after the other. You may think that your insurance policy will protect you, but that isn’t always the case.

Many home insurance policies include an anti-concurrent causation clause. These clauses give your insurer the right to reject your claim if your home is damaged by several factors, such as wind and rain. If these two or more factors together cause damage to your home, your insurer may deny your entire claim because they can’t determine which factor came first and actually caused the damage. You can face a serious shock if you thought your policy protected you from such disaster.

Before disaster strikes, read your home insurance policy closely for anti-concurrent causation clauses. Ask your agent if you may opt out of that clause or pay an increased premium to have full coverage.
SHARES SERVICES, SHARED RISKS
The sharing economy is popular. You may rent out your home, drive others around in your personal cars, or use car sharing services. Your insurance policy may limit your protection for accidents or damages that happen in these transactions.

Before you rent your home or drive your car as a service, ask your insurance company if you need to add to your policy, since you will be using your personal property for commercial purposes. Also, the shared service company may offer insurance coverage for damages or injuries.

Contact the home or car sharing service to find out if you are protected in the case of injury or theft. Also contact your own insurance company to understand your coverage options.

- Additional living expenses if you rent temporary quarters while your house is being repaired.

Homeowners or renters insurance may also:
- Include liability for bodily injury and property damage that you cause to others through negligence.
- Include liability for accidents happening in and around your home, as well as away from home, for which you are responsible.
- Pay for injuries occurring in and around your home to anyone other than you or your family.
- Provide limited coverage for money, gold, jewelry, and stamp and coin collections.
- Cover personal property in storage or away in dorm rooms.

Keep these tips in mind when shopping for homeowners insurance:
- Insure your house, not the land under it. 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.
- 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, or stamp collections.
- 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. 94).
- If you are a renter, do not assume your landlord carries insurance on your personal belongings. Purchase a separate policy for renters.

PROTECT YOUR PROPERTY IN STORAGE
Storage units are a common way to store items that you do not have room for or use infrequently. Take these steps to protect your possessions from theft and damage:

- **Get insurance.** Contact your insurance provider to find out whether or not the contents of your storage unit are covered under your homeowner policy. If so, ask if there is a monetary limit for the coverage. Is the coverage for the depreciated cash value or the replacement value? The storage company may also offer insurance policies.
- **Maintain an inventory.** Use an online home inventory system, such as the Insurance Information Institute’s “Know Your Stuff” tool (www.knowyourstuff.org), to keep track of the items in your storage unit.
- **Be selective.** Avoid keeping documents with your personal information (social security numbers, birthdates) that can be stolen and used by ID thieves. Keep important documents in a place with more controlled access.

LIFE INSURANCE
A life insurance policy is a contract between you and an insurance company. The contract states that you will pay premiums over time, and, in exchange, the company will pay a lump sum amount upon your death to a designated beneficiary. The proceeds from your life insurance policy can help pay bills and help support your surviving family members’ living expenses.

There are two main types of life insurance policies:
- Whole (or universal) life insurance policies are considered permanent. As long as you pay the premium, the policy is in effect. Whole life insurance policies also have an investment or savings component. This means that you accumulate cash value over the life of the policy, so you can borrow money from these policies if you need to.
- Term life insurance policies are in effect for a certain period of time, or term. If you have this type of policy and pass away during the policy’s term then the insurance company will pay a benefit. If you live past the time that the policy is in effect, the insurance company won’t pay a benefit or give you a refund.

Term life insurance policies are usually less expensive than whole life insurance policies. This is because term life insurance policies only cover a set amount of time, while whole life insurance policies are intended to be permanent and because part of your premium is put away for savings.

If you have misplaced a life insurance policy, your state’s insurance commission may be able to help you locate it. Or you can search for it at www.policylocator.org. If the insurance company knows that an insured person has died, but cannot locate the beneficiaries, the company must turn the benefits over to the state’s unclaimed property office.
Check with that office at www.unclaimed.org if you believe that you are due a benefit.

Avoid losing your life insurance policy benefits by alerting the policy beneficiaries and filing a copy with your will.

**LONG-TERM CARE INSURANCE**

Medical advances have resulted in greater need for nursing home care and assisted-living. Most health insurance plans and Medicare severely limit or exclude long-term care. You should consider these costs as you plan for your retirement. 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 before 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.

Visit www.longtermcare.gov for more information.

**OTHER INSURANCE**

- **Catastrophic Health Care Insurance.** A health plan that only covers certain types of expensive care, like hospitalizations.
- **College Tuition insurance.** Get a refund of college tuition if you must withdraw because of a serious injury or illness.
- **Dental and Vision Insurance.** Some companies that offer health insurance plans may also allow employees to purchase separate dental and vision plans, which are not part of most standard health plans.
- **Identity Theft Insurance.** This type of insurance provides reimbursement to crime victims for the cost of restoring their identity and repairing credit reports. This insurance may be part of your homeowner insurance policy or as a stand-alone policy.
- **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.
- **Liability Insurance.** Insurance for what the policyholder is legally obligated to pay because of bodily injury or property damage caused to another person.
- **Shared Services Insurance.** Find out what insurance you need if you rent your home out or use your car to drive others for a fee.
- **Travel Insurance.** There are four kinds of travel insurance: Travel Cancellation Insurance, Baggage or Personal Effects Coverage, Emergency Medical Coverage, and Accidental Death. Visit www.insuremytrip.com to learn more. See page 14 for travel insurance perks provided by your credit card issuer.
- **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.

Contact your current insurance provider or state insurance commission for more information on these insurance policies.

**INVESTING**

If you have a financial goal in mind, such as saving for retirement, paying for college, or buying a new house, then you may decide to invest your money to earn enough to fund your goals. Before you invest, make sure you have answers to all of these questions:

- **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 invested. Other investments, such as limited partnerships, certificates of deposit (CDs), or IRAs, often restrict your ability to cash out your holdings.
- **What can you expect to earn on your money?** While bonds generally promise a fixed return, earnings on most other securities go up and down with market changes. Keep in mind that just because an investment has done...
well in the past, there is no guarantee it will do well in the future.

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

- **How much risk is involved?** With any investment, there is always the risk that you will not 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. While the federal government backs U.S. Treasury securities, it does not protect against loss on any other investments.

- **Are your investments diversified?** Some investments perform better than others in certain situations. For example, when interest rates go up, bond prices tend to go down. One industry may struggle while another prospers. Putting your money in a variety of investment options can 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. Tax-deferred investments for special goals, such as paying for college and retirement, are available that let you postpone or even avoid paying income taxes.

Check out the Securities and Exchange Commission’s (SEC’s) website, [www.investor.gov](http://www.investor.gov) for more information about investing. Be sure to note specific tips at [www.investor.gov/Saving-and-Investing](http://www.investor.gov/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). Contact the SEC’s Investor Information Service at 1-800-732-0330 to ask your investment related questions, get alerts, and learn how to file a complaint.

### INVESTING

<table>
<thead>
<tr>
<th>TYPE OF INVESTMENT</th>
<th>WHAT IS IT?</th>
<th>RISK LEVEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bonds and Bond Funds</td>
<td>Also known as fixed-income securities because the income they pay is fixed when the bond is sold. Bonds and bond funds invest in corporate or government debt obligations.</td>
<td>Low risk.</td>
</tr>
<tr>
<td>Commodities</td>
<td>Physical commodities, such as an agricultural product (grains) or a natural resource (like gold). A futures contract is an agreement to purchase or sell a commodity for delivery in the future.</td>
<td>High risk.</td>
</tr>
<tr>
<td>Index Funds</td>
<td>Invest in a particular market index such as the S&amp;P 500 or the Russell 2000. An index fund is managed passively and mirrors the performance of the designated stock or bond index.</td>
<td>Risk level depends on which index the fund uses. A bond index fund involves a lower risk level than an index fund of emerging markets overseas.</td>
</tr>
<tr>
<td>Market-linked CDs (or structured CDs)</td>
<td>Returns are linked to the future performance of a market index and may include stocks, bonds, foreign currency, or other assets. These are designed for long-term commitment (up to 20 years).</td>
<td>Medium to high risk.</td>
</tr>
<tr>
<td>Money Market Funds</td>
<td>Mutual funds that invest in short-term bonds. Usually pay better interest rates than a savings account but not as much as a certificate of deposit (CD).</td>
<td>Low risk.</td>
</tr>
<tr>
<td>Mutual Funds</td>
<td>Invest in a variety of securities, which may include stocks, bonds, and/or money market securities. Costs and objectives vary.</td>
<td>Risk levels vary according to the holdings in the mutual fund.</td>
</tr>
<tr>
<td>Roth IRA</td>
<td>A personal savings plan where earnings that remain in the account are not taxed. Investments may include a variety of securities. Contributions are not tax-deductible.</td>
<td>Risk levels vary according to the holdings in the IRA.</td>
</tr>
<tr>
<td>Stocks</td>
<td>Stocks represent a share of a company. As the company's value rises or falls, so does the value of the stock.</td>
<td>Medium to high risk.</td>
</tr>
<tr>
<td>Traditional IRA</td>
<td>Traditional IRA is a personal savings plan that gives tax advantages for savings for retirement. Investments may include a variety of securities. Contributions may be tax-deductible; earnings are not taxed until distributed.</td>
<td>Risk levels vary according to the holdings in the IRA.</td>
</tr>
</tbody>
</table>
Virtual currencies, a type of electronic money, are created through online mining or purchased on exchanges. The money is stored in a virtual wallet and can be used to transfer money to friends, make purchases, or to invest in exchanges. Investing in virtual currency comes with additional risks that you don't have to worry about with cash, credit and debit cards, or regular stocks, such as:

- **Fluctuating value.** The value of virtual currencies can change drastically, even in just one day.
- **Currency exchanges.** Virtual currency exchanges can shut down at any time, without notice to investors. If this happens, it would be very difficult to get your money back.
- **No link to other currencies.** The values of virtual currencies are not tied to the value of any country's currency or banking system.
- **Unregulated.** There are no regulations in place to protect investors. The currencies, the issuers, and exchanges, are not regulated by any government and the funds are not insured from loss, if the exchange shuts down or the value plummets.

- **Hackers.** The virtual wallets, which are stored on your computer, are targets for hackers.
- **High risk for fraud.** Scammers target investors with promises of high returns, fake opportunities, and other schemes. If fraud or theft happens, you have limited recovery options.

All virtual currency exchanges and kiosks (like an ATM for virtual currencies) must register with the Department of Treasury. Look up virtual currency companies, exchanges, and kiosks in the Department of Treasury's database at [www.fincen.gov/financial_institutions/msb/msbstatesselector.html](http://www.fincen.gov/financial_institutions/msb/msbstatesselector.html).

The SEC (p. 99) or the National Association of Attorneys General (p. 133) have more information on this topic. Contact the CFPB (p. 89) to file a complaint about these virtual currencies.

**FINANCIAL BROKERS AND ADVISORS**

A financial professional can have multiple titles and be authorized to provide multiple services, including investment, financial planning, and insurance products. Keep in mind that a professional title is not the same as a license. When researching a financial professional, find out what the titles and licenses mean, as well as the educational, work experience, and ethical requirements. Check FINRA’s Investment Professional tool at [www.finra.org/Investors/ToolsCalculators/ProfessionalDesignations](http://www.finra.org/Investors/ToolsCalculators/ProfessionalDesignations) to understand the designations and the organizations that offer them. Remember, that the SEC, FINRA, and state regulators do not grant or endorse any professional titles.

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. 123) lists individuals and firms that are registered in your state. Ask whether 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. 99). Check out [www.finra.org/brokercheck](http://www.finra.org/brokercheck) 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) offers free tools to check the background of financial professionals and stay informed on the latest fraud schemes at [www.smartcheck.cftc.gov](http://www.smartcheck.cftc.gov). The CFTC oversees the Reparations Program that resolves disputes between commodity customers and commodity professionals. Contact the CFTC (p. 99) to ask a question, report information, or submit a complaint.

- Both the North American Securities Administrators Association and the National Futures Association (p. 133) can offer helpful information.

- FINRA (p. 132) provides a dispute resolution program among investors, brokers, and brokerage firms.
AFFINITY FRAUD

Affinity frauds are investment scams that target specific groups, such as the elderly, religious, or ethnic communities. The investment promoters often are (or pretend to be) members of the group. Affinity fraud usually involves either a fake investment or an investment where the scammer lies about the investment’s risk of loss, earnings or historical performance. Many affinity frauds are Ponzi or pyramid schemes.

Take these steps to avoid being a victim of affinity fraud:

- Research the investment opportunity, separately from the information the promoter provides.
- Verify that the promoter is licensed with the SEC (p. 99) and your state’s securities administrator (p. 123).
- Beware of promises of spectacular profits or “guaranteed” returns, with little risk.

Contact the SEC (p. 99) or your state’s securities administrator (p. 123) if you have questions about investments or to file a complaint about investment fraud.

SaveAndInvest.org offers unbiased information and strategies to help you avoid investment fraud.

INVESTING IN GOLD AND COMMODITIES

Some financial experts recommend buying precious metals as part of a balanced portfolio. Some suggest buying only a small amount because values can drastically fluctuate, while others recommend larger investments.

There are a number of ways to invest in precious metals; common ones include bullion, certificates, and coins. Most people depend on an investment advisor or company to help them choose. Make sure the person and company you choose is licensed with a government agency. If you are considering investing in coins, check the U.S. Mint website at www.usmint.gov. Before you purchase coins or coin-related products, research the seller with your state consumer protection office (p. 102) or the Better Business Bureau (p. 63).

Trading in commodity futures is different from investing. Commodity futures are an agreement to buy or sell a specific quantity of a variety of commodities such as precious metals, grains, or other natural resources. Trading commodity futures and options is a volatile, complex and risky venture that is rarely suitable for individual investors or “retail customers.” Before participating in the commodities market, check the registration status and background of the person and company at www.nfa.futures.org/basicnet. Anyone who trades or gives advice to the public about futures must be registered with the National Futures Association (p. 133). The CFTC also provides additional information about how to protect yourself before and during trading in the commodities and options markets at www.cftc.gov/ConsumerProtection.

RETIREMENT PLANNING

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:

- At what age do you plan to retire?
- Will your spouse or partner retire when you do?
- Where do you plan to live? Will you downsize, own, or rent your home?
- Do you expect to work part time?

CROWDFUNDING

Crowdfunding is a way for companies, entrepreneurs, or artists to raise money to complete a project. After setting a fundraising goal and deadline to reach that goal, the creator markets the campaign to potential backers, or investors. There are several websites that help connect creators with backers. While fundraising websites conduct a background check on the company, you should still do your own research before contributing:

- Research the company. Is there any information available about the product or service they want to offer? Are there complaints related to the company or campaign creator with the state attorneys’ general about fraud?
- Type of campaign. Is the campaign an “all or nothing” or “flexible funding”? If it is an “all or nothing” campaign, the creator only gets the money that has been pledged if they reach their fundraising goal. If the campaign is a “flexible funding” campaign, the creator will receive all the donations, even if they did not reach the fundraising goal.

Timing of payments. Does the fundraising website charge your credit card immediately after you pledge your support or wait until the funding deadline has arrived?

Additional fees. Does the fundraising platform charge backers additional credit card processing fees?

Rewards. What rewards, or returns, will you receive in exchange for your investment? Do you get to pre-order the product that the company is producing? Are there different rewards, based on how much you invested?

Ownership control. If you invest, do you have an ownership stake or any control in the project?

Refunds. Are you able to get a refund if the company does not reach their fundraising goal or complete the project? If so, do you need to get the refund from the website or directly from the campaign creator?
PRIVACY AND IDENTITY THEFT

Synthetic identity theft is a new version of identity theft. In traditional ID theft, the thief steals all of the personal information of one person to create a new identity. However, with synthetic ID theft, a thief steals pieces of information from different people to create a new identity. For example, the thief may steal one person’s social security number, combine it with another person’s name, and use someone else’s address to create a brand new identity. The thief can then use this fraudulent identity to apply for credit, rent an apartments, or make major purchases.

Unfortunately, synthetic ID theft is difficult to detect because the fraud isn’t directly tied to just one person. Fraud alerts and monitoring services would not be able to stop or prevent these scams. Also, children’s social security numbers are often targeted in these frauds, because no one would be checking their credit scores until they are much older.

While you cannot prevent synthetic ID theft, you should still get copies of your credit report to check for accounts you did not open. Also, contact the credit reporting agencies to ask if there is a fragmented file (a sub-account that uses your social security number but not your name) attached to your main credit file. If this is the case, you may be the victim of synthetic identity theft. Report all cases of identity theft to the Federal Trade Commission (p. 98).

BEWARE:  SYNDTHETIC ID THEFT

Secure your Social Security card. Don’t carry it in your wallet or write your number on your checks. Only give out your social security number (SSN) when absolutely necessary.

Protect your PIN. Never write a PIN on a credit or debit card or on a slip of paper kept in your wallet.

Watch out for “shoulder surfers.” Shield the keypad when typing your passwords on computers and at ATMs.

Be skeptical. Don’t respond to unsolicited requests for personal information (your name, birthdate, social security number, or bank account number) by phone, mail, or online.

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.

PRIVACY AND IDENTITY THEFT

Your personal information is a valuable resource for identity thieves, scammers, and even to corporations. Data breaches of customer databases and payment processing systems at retailers highlight the importance of protecting your privacy, and making sure companies with which you do business do the same.

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. You may not know that you are the victim of ID theft until you experience a financial consequence (mystery bills, credit collections, denied loans) down the road from actions that the thief has taken with your ID. Follow these tips to protect yourself:

For more information go to:

- AARP (www.aarp.org)
- American Savings Education Council (www.asec.org)
- Certified Financial Planner Board of Standards (www.cfp.net)
- Investopedia (www.investopedia.com/university/retirement)
- U.S. Department of Labor: (www.dol.gov/ebsa)
- The Investor’s Clearinghouse (www.invostoreducation.org)
- MyMoney.gov (www.mymoney.gov)
- MyRA (www.MyRA.treasury.gov)
- Securities and Exchange Commission (www.sec.gov or www.investor.gov)
- Social Security Administration (www.socialsecurity.gov)
**SPEAR PHISHING**

“Spear phishing” is another version of phishing where the scammer already has some of your personal information, often a result of hacking another company’s network. The scammer will then send you an urgent email that seems to be from a company that you already do business. The message will require you to click on a link that directs you to a fake, but realistic, webpage to confirm an account number, or install malware on your computer. Remember, legitimate companies never ask for your password or account number via email. If you are not sure whether the email is trustworthy, call the company directly and forward the email to spam@uce.gov.

**REPORT IDENTITY THEFT**

If you are a victim of identity theft, follow these steps:

- **Report it to your financial institutions.** 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 agencies** (p. 14) and ask them to flag your account with a fraud alert, which asks “dumpster divers” (p. 7) from getting your personal information.

The Federal Trade Commission recommends that you create an ID theft report, if your ID is stolen. This report will help you deal with the credit reporting agencies and companies that extended credit to the identity thief using your name. First, report the crime to the FTC and print a copy of the details. This detailed report is also called an ID theft affidavit. Then file the crime with your local police department; get a copy of that report. Together, your ID theft affidavit and your police report make up your ID theft report. Visit [www.consumer.ftc.gov/articles/0277-create-identity-theft-report](http://www.consumer.ftc.gov/articles/0277-create-identity-theft-report) for more information about creating an ID theft report. You can file your complaint with the FTC at [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov) or by calling toll free 1-877-438-4338.

**PROTECT YOUR PRIVACY**

Your personal data is always being shared. Companies, known as data brokers, compile information about your income, family size, email addresses, stores and websites you visit, the brands you buy, credit cards used, hobbies, and your demographic information to create a profile about you and your lifestyle. Some of the information you give willingly, but other bits of your personal information are collected in ways you may not realize. Data brokers often collect location-based data from the GPS on your mobile phone, the fitness tracking bracelets you wear, or from certain apps. These brokers then analyze all your information, develop scoring and models to help them understand your behavior, and sell these consumer profiles to retailers and marketers.

Retailers use your information to offer targeted special promotions, customize the ads you see, and even the prices you are charged for items. While this can be a bonus and help you get good deals, it all comes at the cost of your personal privacy. Unlike credit reports or scores, you cannot access or review the data files that have been created about you, or even know the data brokerage companies you should contact to correct inaccuracies. These data reports can also result in discrimination, where some consumers are only targeted with high interest loans or inferior financial products. Take these steps to protect your privacy:

- If you apply for store loyalty cards, do not include your full name so that it, and your purchase behavior, cannot be connected to your other consumer profiles.
- If you want to keep your purchase behavior private, consider using cash rather than electronic payment options.
- Maintain a separate email address for your coupons and promotions from retailers.
- Be careful about what you post on social media. Data brokers may scrape information you post to enhance the information that they have in your consumer profile.
- Disable cookies when shopping online, to prevent companies from tracking your online browsing behavior.
- Beware of using cell phones in stores or using the public Wi-Fi in a store. By using these networks, stores may know which items you looked at and which aisles you visited.
- 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 how your personal information will be stored and used.
- Only provide the purchase date, model and serial numbers, and your contact information on warranty registration forms.
- Opt-out if you do not want the company to share your email address with other companies.

Check with your state or local consumer agency (p. 102) 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. 98) and other federal regulators require banks, insurance companies, brokerage firms, and certain businesses that share financial information to inform you of 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 your 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 do not opt-out, your account numbers may not be shared with third parties for marketing purposes.

You cannot prevent certain types of information from being shared, including information needed to conduct normal business or protect against fraud, or information that is already publicly available. Also, a bank can share your information with a partner company to market products.

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. See Credit Reports and Scores on page 14 for more information on your rights under this federal law, and to find out how you can get a copy of your credit reports.

**SPECIALTY CONSUMER REPORTS**

Credit reports are not the only reports that you can get for free (see “Order Your Free Credit Reports”, page 15). The same law that allows you to get a free credit report each year also allows you to get a copy of specialty consumer reports. Just as Equifax, Experian, and TransUnion collect your credit information, there are other consumer reporting agencies that collect information about your medical, insurance, rental, tenant, and alternative credit histories.

Since there is no centralized place to order these reports, you must contact each agency individually. If you find a mistake on your report, you have the right to correct it. Visit files.consumerfinance.gov/f/201207_cfpb_list_consumer-reporting-agencies.pdf, for a list of specialty consumer agencies. If you need to file a complaint about a consumer reporting agency, contact the Consumer Financial Protection Bureau (p. 89).

**ID THEFT**

Here are some common schemes that ID thieves use to steal your identity.

**Telemarketing.** An ID thief may call, making fraudulent offers for products, benefits or medical services. The caller will require you to provide personal information, such as your social security number, birth date, or Medicare ID number.

**Tax ID theft.** Phony tax preparers steal your social security number and sell it to scammers. For more information contact the IRS’ Taxpayer Advocate Service at 1-877-275-8271 or visit www.irs.gov/uac/Taxpayer-Advocate-Service-6.

**Medical ID theft.** Medical service providers can take advantage of access to your insurance information to get medical services in your name, or to issue fraudulent billing to you and your health insurer.

**Child ID theft.** Children’s IDs are vulnerable because children don’t need to file taxes or use their social security numbers to apply for loans for many years. By the time they are adults, the damage has already been done.

Follow the steps listed in “Reporting Identity Theft” (p. 38) to report ID theft.

**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, specifically under the Health Insurance Portability and Accountability Act, also known as HIPAA. The Act:

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

The Department of Health and Human Services, Office for Civil Rights (p. 91) is a resource for complete details and advice about the HIPAA ruling. The Office for Civil Rights also provides a listing of resources for consumers, providers, and advocates, along with fact sheets and other educational materials.

You can request a copy of your medical records from your medical provider or from the hospital where medical services were provided, for a fee.

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, file a written complaint with the Department of Health and Human Services, Office for Civil Rights (p. 91).

Visit the U.S. Department of Health and Human Services, Office for Civil Rights website at www.hhs.gov/ocr/privacy
A primary component of using social media is connecting with friends. Unfortunately, scammers are taking advantage of this in order to steal your identity. Known as “farcing”, these scams start when you receive a friend request from someone who supposedly shares mutual friends with you. Once you accept the request the scammers search your online profile to collect personal data about you, such as your hometown, schools you attended, employers, siblings, and vacation spots. They often go a step further by contacting you directly through the site’s direct messaging feature to ask more questions about you, based on the information you’ve already posted. After you have accepted their request, they continue their scheme by sending friend requests to your friends, and then their friends.

Take these steps to protect your social media identity:

- Use the privacy settings on social media websites to manage who can access your profile.
- If you get a friend request from someone you don’t know, don’t accept it. If you are interested in accepting it, ask the mutual friends that you supposedly have in common who the person is. If they can’t give you definite answers about the person, ignore the request.
- Be cautious if you receive direct messages from new friends that request details or your personal information.
- Notify the website if your profile has been hacked or images have been stolen.

Visit www.OnguardOnline.gov for more online safety tips.

Choices for phone service, Internet, and television have never been greater. As devices have multiple functions, such as the ability to watch television shows on your computer or surf the Internet using your phone, your decisions about each of these services may overlap. Most consumers are now able to bundle phone, TV, and Internet service for a discount; however, buying a bundle of services could make it more difficult to change providers for any one service if you are tied into a long-term contract. Before you buy, it is important to compare service providers and options to make sure you are getting what you want, as well as the best deal possible to meet your needs.

INTERNET

Choosing Service Providers
To connect your computer to the Internet, you will need an Internet Service Provider (ISP). 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.

Consider these factors when selecting a provider:

- **Speed.** If you only want to check email and view web pages, a dial-up connection may be enough. But if you want to download music or television shows, or watch videos, you will need a faster connection with broadband access, such as a digital subscriber line (DSL), cable modem, or satellite.
- **Availability.** Which companies offer service in your area?
- **Wireless access.** Can you get a wireless connection for other computers in your home?
- **Email.** Do email accounts come with the service? What will be the storage limit on your mailbox?
• **Software.** Is any software required to activate the service?
• **Support.** What kinds of support are available—phone, email, chat? Is the support free?
• **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 amount of data you can use per month?
• **Cost.** What is the monthly fee for the service? Are there fees for renting a modem or set up?

**Wi-Fi (Wireless)**

Going wireless provides you with the freedom to use your computer in multiple locations. However, with this increased freedom comes 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 strangers (or neighbors) cannot use your network without your knowledge (also known as “piggybacking”). Also, computer hackers could use your network to access personal information you save on, or send from, your computer. This is particularly important if you conduct financial transactions online. If you use the wireless (Wi-Fi) network at bookstores, airports, coffee shops, 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 other people cannot access it.
• **Rename your router.** Change the name from the manufacturer’s default name to something only you would know.
• **Change the password.** Routers come with a standard password. Create a new one with a mix of letters, numbers, and special characters.
• **Turn off your router** when you are not using it.
• **Be aware of cookies.** Cookies are small text files that some websites place on your computer to collect information about the pages you view and your activities on the site. They also allow the site to recognize you when you return. Visit [www.ftc.gov/ftc/cookies.shtm](http://www.ftc.gov/ftc/cookies.shtm) for more information.

On public wireless networks:

• **Don’t assume the network is secure.** Most public wireless networks do not 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 off** sites after you finish using them rather than using “remember me” features.

Visit [www.OnGuardOnline.gov](http://www.OnGuardOnline.gov) for more information about wireless computing.

**Spam**

Email spam is not just unwanted; it can be offensive. Decrease the number of spam emails you receive by making it difficult for spammers to get, and use, your email address:

• Don’t use an obvious email address, such as JaneDoe@isp.com. Instead use numbers or special characters, such as Jane40e6@isp.com.
• Use one email address for close friends and family and another for everyone else.

### BILL CREEP

Have you ever wondered how your Internet service bill jumped from $30 to $50 a month in just a few years? If so, then you have experienced “bill creep”, where the costs of a monthly expense creeps up. In some cases, the costs crept up because you added features. However, it may be due to higher prices charged by service providers for the same level of service. The price increases are usually small dollar amounts, but over time those climbing prices can take a toll on your budget. Take these steps to protect yourself from bill creep:

• Review your monthly statements to know what you’re really paying.
• Cut out services that you are not actually using.
• Consider unbundling services.
• Contact companies to negotiate lower rates.
• Find out if the service providers have deals to reward loyal customers rather than just get new customers.
• Research cheaper options that meet your needs.
• If your discount prices are going to expire at a certain date, mark the date on your calendar and make an active decision to cancel your service or see if you can get a better deal.
TELECOMMUNICATIONS

• Don’t post your email address on a public web page. Spammers use software that harvests text addresses. Substitute “jane4oe6 at isp dot com” for “jane4oe6@isp.com,” or display your address as a graphic image, instead of the text.

• Don’t enter your address on a website before you check its privacy policy.

• Uncheck any checked boxes. Otherwise, you may be giving permission for the website and its partners to contact you.

• Don’t click on an email’s “unsubscribe” link unless you trust the sender. This action tells the sender you are there.

• Never forward chain letters, petitions, or virus warnings. It could be a spammer’s trick to collect addresses.

• Disable your email “preview pane.” This stops spam from reporting to its sender that you have received it.

• Choose an ISP that filters email. 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 FTC also wants to know about “unsolicited commercial email.” Forward spam to spam@uce.gov. Visit www.OnGuardOnline.gov/articles/0038-spam for more information.

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 ISP. Services such as voice mail, call waiting, caller ID, and wireless 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 call waiting and/or caller ID?

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

The Federal Communications Commission (p. 98) offers consumer information about choosing a long-distance carrier, understanding new phone fees and taxes, and more at www.fcc.gov/consumers. The FCC also offers information to help you understand phone charges at transition.fcc.gov/cgb/consumerfacts/understanding.pdf.

Slamming and Cramming
“Slamming” occurs when a phone company illegally switches your phone service without your permission. If you notice a different company’s name on your bill or see phone charges that are higher than normal, 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, then report the problem to your original company and ask to be re-enrolled in your previous calling plan.

“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 subscriptions. 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 or account protection 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. Contact your local or state consumer protection agency (p. 102), state public utilities commission (p. 127), or the FCC (p. 98) for help.
LOST OR STOLEN CELL PHONES

Mobile phones are a vital part of life. You may store passwords, account numbers, phone numbers, and addresses all in this one device. However, if your phone is lost or stolen, your privacy, identity, and bank accounts could be in jeopardy.

Cell phone carriers manage stolen phone databases, where they can record your phone’s unique ID number when you report it missing. This makes it impossible for your lost or stolen phone to be reactivated on their network (also called “bricking”). Take steps to protect your phone’s content and your privacy:

- Set up a PIN or password to access your phone’s home screen and settings.
- Export and backup your sensitive information onto an external device, like a USB drive.
- Report your lost or stolen phone to your cell phone provider and the police immediately. Keep your cell phone provider’s phone number in a separate place so that you can report your lost phone. Ask for written confirmation from your carrier to verify that you reported your phone missing.
- If you report your phone lost or stolen to your carrier, you are responsible for all fees incurred before you report it, but no charges after you report it missing.
- Ask your carrier to remotely delete the content, contacts, and apps on your phone.


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 or national plans. A local plan offers low-cost options if most of your calls are made near your home or specific calling areas. 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 don’t use your phone often, a few minutes a month may be all you need. On the other hand, if your cell phone is your primary phone, a plan with the lowest airtime rate is a wiser choice.

Is a family plan option available? You can share one cellular service plan and a pool of monthly usage minutes among several phone lines. The cost of the additional lines per month is usually less than if you purchased individual accounts.

Is there a trial period? There are “dead spots” where a cell phone does not work in certain calling areas. A trial period lets you test your service and try the features of the phone without incurring a termination fee.

Upgrades. How often can you upgrade your smart phone, under your contract? What fees do you pay for this service?

What if you want to cancel your service? Read your contract to see if you have to pay a termination fee or if there is a clause that allows you to cancel for free.

Be sure to keep track of your usage and understand your cell phone bill to avoid “bill shock.” Visit www.fcc.gov/encyclopedia/bill-shock to learn how to better monitor your usage.

Smart Phones

Smart phones are like miniature computers; they provide basic phone functions, along with advanced features, including browsing the Internet, accessing email, interacting on online social networks, listening to music, watching videos, uploading pictures, and using apps.

When shopping for a smart phone, consider these tips:

- Compare the cost of data plans. These plans govern use and costs associated with mobile access for email, web browsing, social networking, and applications.
- Take advantage of special pricing and promotions.
- Is there a limit on the amount of data you can use each month?
- Be wary of buying phone insurance, which may sound tempting; consumer groups generally advise against it.

Since smart phones are like miniature computers, many of the same privacy and safety concerns apply. See Online Privacy (p. 40) and Internet (p. 40) for more information on how to protect yourself from these concerns.

Pay-As-You-Go Plans

If you want cell phone service only for emergencies, or you are not sure how much you will actually use a 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. You will know exactly how much you spend. The downside of prepaid plans is that you pay more per minute and, if you do not use the phone for an extended period, you may lose the money in your account.

UNLOCKED CELL PHONES

Have you ever wanted to move your cell phone from one cellular service provider to another? You probably were not able to do so, because your phone provider had your phone’s software locked, making it impossible for it to work on another phone provider’s network. Well those days are gone. You can now use your phone on any carrier’s network. This gives you the freedom to switch cellular service providers and prevents you from having to buy a new phone. You may still be required to complete a contract or pay a fee for early termination of a contract.
**TELECOMMUNICATIONS**

**HOW SMART IS YOUR TV?**

Smart TVs, part TV and part computer, allow you to access the Internet, online apps, use streaming video services, and even chat via video. These TVs advanced features may recommend other shows and apps that you may enjoy.

Your TV may track your viewing behavior and online browsing behavior. Many manufacturers of Smart TVs include terms and conditions when you first turn on the TV. If you decline, your access to the smart and interactive features may be limited or completely stripped away.

Before you buy a Smart TV, find out:

- How long will the licenses between the TV manufacturer and content providers last? If licenses expire, you won’t be able to access those features with the TV anymore.
- Can you access the services that you prefer? Will there be updates to the software to allow new services and apps to be added in the future?
- Is your Internet connection fast enough to provide a smooth video connection?
- How comparable are the features of smart TVs with those available from gaming systems, Blu-ray players or set-top streaming devices?
- What data does the TV model collect about you? Who is it shared with?
- Can you turn off tracking and targeted advertisements on your Smart TV?
- Are you able to use any of the functions of the Smart TV if you decline the manufacturer’s terms and conditions?

**TELEMARKETING AND UNWANTED MAIL**

**Satellite**

This service requires a dish that is mounted outside (service requires an unobstructed view of the satellite) and a receiver that is placed by your television. Satellite TV offers comparable channels to cable TV, and you can add a digital video recorder to record shows for viewing later. 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. One downside to satellite TV is occasional interference during periods of rain or snow. Find out if there are additional fees for the repositioning of a satellite dish due to bad weather, or for damages due to falling tree limbs.

**Internet TV**

If you have a high-speed Internet connection, you are already able to watch thousands of videos on your computer. Movies and TV shows are also available and becoming more prevalent as large online companies start distributing TV programming. You may even be able to connect your computer to your television so that shows you would normally watch online can project on a larger screen. Several services allow Internet streaming for a fee, along with free access to shows on network websites.

**TV**

There are many choices for consumers looking to buy new televisions today. Before buying a new TV, do your homework. It is important to see the screens in person before buying to make sure the one you select will meet your needs. For independent ratings and reviews, check out *Consumer Reports* at www.consumerreports.org. Additional information is also available at www.energystar.gov. Once you have a television, there are several options for tuning into the channels. In addition to free television, you can subscribe to cable, satellite or Internet TV.

**Cable**

You can start with a basic lineup of channels and additional tiers of channels. 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. Keep in mind, however, that you may be asked to sign a contract for bundled services.

What can you do about the growing pile of unwanted mail in your mailbox and unwelcome telemarketers on your phone? Actually, there are several things 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. 132) to remove your name from most national telemarketing, mail, and email lists.
SHOP WITH A DIRECT SELLER

Direct sellers offer many unique and quality products at home parties or person-to-person. The Direct Selling Education Foundation recommends that you ask these questions to protect yourself before you buy:

• Is the company that the seller represents a member of the Direct Selling Association (DSA)? If so, do they have a copy of and adhere to DSA’s enforced Code of Ethics? The Code of Ethics were written to protect you.
• When will your order be delivered?
• Can the seller explain the return policy or how to cancel an order?
• Does the seller have documentation for any claims he or she makes about products or services?
• How does the seller protect your credit card and personal information?
• Do you like and will you use the products? This is especially important before you sign up for an automatic monthly shipping program.

Contact the DSA for more information at www.dsa.org or www.directselling411.com.

PRE-RECORDED MESSAGES

Pre-recorded sales calls or robocalls are illegal. Companies cannot transmit these messages or send text messages to consumers who have not agreed, in writing, to accept such messages. A company cannot contact you based on a prior business relationship. Pre-recorded calls may only be made to residential telephone numbers in the following cases:

• Emergency calls needed to ensure your health and safety.
• Calls that do not include any unsolicited advertisements.
• Calls by, or on behalf of, tax-exempt nonprofit organizations.
• Calls for which you have given prior consent.

If you receive pre-recorded telemarketing calls but have not agreed to get them, file a complaint with the FCC at www.donotcall.gov or by calling 1-888-225-5322.

TELEMARKETING SALES CALLS

The FTC Telemarketing Sales 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 are trying to sell.
• Disclose the total cost and other terms of sale before you make any payment for goods or services.
• Tell you if they do not 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 is illegal for telemarketers to:

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

OPTING OUT

Tired of unwanted email filling up your inbox? You can opt-out of most unsolicited email 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 (p. 132) 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.dmachoice.org. If you would like to opt-out of credit and insurance offers, you can call 1-888-567-8688 or go online at www.optoutprescreen.com, which is managed by the major credit reporting companies.

NATIONAL DO NOT CALL REGISTRY

The federal government’s Do Not Call Registry allows you to restrict telemarketing calls permanently by registering your phone number at www.donotcall.gov or by calling 1-888-567-8688. This will reduce the number of unsolicited credit and insurance offers you get. All three major credit bureaus (p. 14) 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 is not. 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. 99).

• Call the credit reporting agencies’ notification system at 1-888-382-1222. If you receive telemarketing calls after your phone number has been in the national registry for 31 days, you can file a complaint using the same web page and toll free number has been in the national registry for 31 days, you can file a complaint using the same web page and toll free number.

• Calls for which you have given prior consent.

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TELEMARKETING AND UNWANTED MAIL

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 email. Beware that certain types of businesses, including nonprofit organizations, investment brokers and advisors, and banks and financial institutions, are exempt from the rule.

TRAVEL

Whether reserving a hotel room, buying plane tickets, or making other travel arrangements, these tips will help you get the deal you have 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. 102) and the Better Business Bureau (p. 63) to find their complaint history.

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

• **Beware of unusually cheap prices and freebies.** These could be a scam, and you could end up paying more than the cost of a regular package tour. See When Prices Aren’t Final on page 3.

• **Make sure you understand the terms of the deal.** If you hear you have won a free vacation, ask whether 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 travel insurance for added protection (p. 33). There are websites that offer pricing and policy information on plans from different companies and describe the different forms of policies available.

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

• **Ask for the total price.** Some airlines may sell each item separately, so the advertised price is much less than what you have to pay.

• **Pay by credit card.** It’s not unusual to make a deposit or even pay in full for travel services before the trip. Paying by 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 cannot 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 14).

• **Chip and PIN credit card.** Do you have a credit card that uses embedded chip and PIN technology instead of a magnetic strip? If travelling internationally, you will

TRAVEL FEES

Fees have become more common for all aspects of travel. While the reason for some fees are easy to understand, others have become more confusing, such as:

• **Seat selection fee.** You may pay a fee for the privilege of choosing your seat when you book your flight.

• **Car rental fees.** Beware of other costs, such as energy surcharges, concession fees, and facility fees.

• **Resort fees.** These fees give you access to fitness centers, golf courses, and other amenities. These may be charged to your account, whether or not you use them.

• **Mini-bar fees.** Some hotels charge you a restocking fee for replacing the items you purchased.

• **Valet parking.** Some hotels advertise valet parking as if it is an optional service, but some hotels make it mandatory.

• **Wi-Fi.** Does the hotel charge a fee for access to their Wi-Fi network?

Before you book your travel, contact airlines, car rental companies, and hotels to get an explanation of fee policies. Also, when you check out or complete your rental, review your receipt carefully. Speak up if you have been charged for something that you don’t understand or services you didn’t purchase.
VACATION HOME RENTALS

Private home and room rentals are common housing choices for a vacation. Before you decide to take part in a home rental agreement, know your consumer rights.

As a guest:
- Examine pictures of the rental and maps of the area. Does it have features that the description stated? Is it actually located as close to the tourist sites, beach, and other attractions that you want to visit during your vacation?
- Read reviews from past guests that have rented from this person or company.
- Find out about refund and cancellation policies.
- Pay with a credit card so that you can dispute the charge for the rental if there is a problem.

- Are you required to pay a deposit for damages? Will it be refunded if you don’t break or damage anything in the rental?
- Find out whether or not the home owner will be in the house during your stay.

As a home owner or host:
- Make sure that renting out your private home is permitted in your city, homeowners associations, or leasing office.
- Take pictures and describe your home that accurately show your home’s features and the location for potential renters.
- Contact your insurance company to make sure your homeowner’s insurance policy covers renting out your house, or certain rooms.
- Find out if you have to collect taxes from guests, and if you have to do so directly or if a third party service will do that for you.

Perhaps you need it, since magnetic strip credit cards are not accepted in some countries.

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. 102) to find out about your rights and how to file complaints.

RESOLVE 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 are able to find another flight on another airline, ask the first airline to endorse your ticket to the other carrier. This could save you from a fare increase, but there is no rule requiring the airline to do so.

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, lodging, or a phone call. Contrary to what many people believe, airlines are not required to do so.

Delayed or Damaged Bags
If your bags are not 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 bags will be on the next flight.
- Read reviews from past guests that have rented from this person or company.
- Find out about refund and cancellation policies.
- Pay with a credit card so that you can dispute the charge for the rental if there is a problem.

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. 102) to find out about your rights and how to file complaints.

REVAMPED FLYER REWARD PROGRAMS

Traditionally, airline frequent flyer programs awarded points based on the number of miles that you flew on a trip. However, starting in 2015, many airline reward programs will give you mileage points based on the price of the ticket.

The number of miles you earn for a trip may vary, from three to eleven miles per dollar that you spend. The number of miles you earn for a trip can increase if you booked the flight on the airline’s website, using the airline’s branded credit card, or if you have preferred status in the rewards program. These changes can limit the ability of some travelers, like those who shop for deeply discounted flights, to earn points. If you are a member of a frequent flyer program that has changed it’s operations, find out:
- How will your current points transfer to the new system?
- Will the points you already have expire?
- Is there a minimum or maximum number of miles you can earn on a trip?
- Are the rewards tickets redeemed on a tiered system?

Contact airlines’ customer service offices for specific information about the programs.
check-in. Of course, there is no guarantee the airline will sell “excess valuation” insurance from the airline when you supplement baggage coverage. and travel agencies also offer optional or even automatic losses away from home. Some credit card companies homeowner’s or renter’s insurance to see whether it covers If the airline’s offer does not cover your loss fully, check your special rates that change daily.
thetravelinsider.info/travelaccessories/lostbaggagerights.

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 this information (on the website and/or at the ticket counter) that explains the limit. According to the Department of Transportation (www.dot.gov/briefing-room/news-digest-75), the maximum an airline pays on lost bags and their contents is limited to $3,400 per passenger on domestic flights, and approximately $1,500 per passenger for baggage on international flights. See www.thetravelinsider.info/travelaccessories/lostbaggagerights.htm for more information on maximum liability, including special rates that change daily.

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

On those trips when you know you are carrying more than the liability limits, you may want to ask about purchasing “excess valuation” insurance 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 may depend on when you officially checked in for your flight, so check-in 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.

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

The airline must give you a written statement describing your rights as well as the airline’s boarding priority rules and criteria. If the airline is able to get you to your final destination within two hours of your original arrival time, there is no monetary compensation. If that is not possible, the airline must pay you an amount equal to 200% of your one-way fare, with a maximum of $650. 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.

CRUISES
Taking a cruise can be a fun way to travel and enjoy an all-inclusive vacation. Before you sail, you should know that your ticket is also a binding contractual agreement between you and the cruise ship company, so it is important to read all of the terms and conditions in the ticket contract. You must agree to the terms, exactly as they are written, or you cannot take the cruise. Before you book tickets on a cruise,

• 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 is found.

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

If a suitcase arrives damaged, the airline may pay for repairs if you file a claim immediately (before you leave the airport). If an item cannot be fixed, the airline will negotiate to pay you its depreciated value. The same is true for belongings packed inside a suitcase. However, 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.

• Don’t fall for promises and guarantees of a quick sale
• Be leery of pressure to act immediately or claims that “we’ve got a buyer right here.”
• Research complaints against the reseller with the state’s attorney general or consumer protection office (p. 102) and the Better Business Bureau (p. 63) in the state where the timeshare property is located.

• Ask if the reseller is licensed to sell real estate in the state where the property is located. Verify with that state’s real estate commission.
• Don’t pay upfront fees, based on a promise.
• Get everything in writing.
• Only pay for fees after your timeshare is sold, as if you were selling your primary home.

Visit www.ftc.gov/travel for more information about timeshare scams. File a complaint with the Federal Trade Commission (p. 98) and the state regulators (p. 102) if you have been the victim of this type of fraud.

• Only pay for fees after your timeshare is sold, as if you were selling your primary home.

Visit www.ftc.gov/travel for more information about timeshare scams. File a complaint with the Federal Trade Commission (p. 98) and the state regulators (p. 102) if you have been the victim of this type of fraud.

www.USA.gov
To contact an organization, use the directory beginning on page 60.
research the company and the ship’s history.

Some things to look out for when reading the contract:

- **Cancellation policy.** Some cruises require you to cancel 50 or more days in advance of the departure date. What are your rights if you have to cancel your trip? How far in advance do you have to cancel in order to get a refund? Will it be a partial or a full refund?

- **Understand your legal rights.** Your contract may limit your ability to sue the company or specify the time frame and location where a court case must be filed.

- **Itinerary changes.** The itinerary and ports of call can be changed at the captain’s discretion.

- **Refunds.** Are you able to get a refund if you depart early? If so, what portion of the cruise price will be refunded? Visit [www.dot.gov/mission/safety/passenger-cruise-ship-information](http://www.dot.gov/mission/safety/passenger-cruise-ship-information) for more cruise safety resources.

**TRAVEL SAFETY**

Several federal agencies offer advice and information on the Internet or mobile apps 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. 96) at [www.dot.gov](http://www.dot.gov) to look up crash-safety reports on cars and road conditions. Find out how weather is affecting air travel at [www.fly.faa.gov](http://www.fly.faa.gov) and [www.faa.gov/passengers](http://www.faa.gov/passengers).

- **Safe travel by air, land, and sea:** Refer to the Transportation Security Administration (p. 93) at [www.tsa.gov/travelers](http://www.tsa.gov/travelers). This site posts tips on dealing with airline security checks, traveling with kids, and warnings on prohibited items.

- **What to do before, during, and when returning from a trip overseas:** Visit the U.S. Department of State (p. 96) at [www.state.gov/travel](http://www.state.gov/travel). You can also get warnings on locations to avoid, and tips on what to do in an overseas emergency.

- **Health-related travel information:** Consult the Centers for Disease Control and Prevention (p. 91) 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 sanitation inspection scores on specific cruise ships.

In many states, consumers can choose their telephone and energy service provider. Contact your state utility commission (p. 127) to find out whether you have a choice. Some commissions will provide a list of service providers and advice on making a choice, and most state utility commissions will take any complaints you have concerning utility sales and service.

**STARTING UTILITY SERVICE**

When you move into a new home or apartment, you may also be required to have the utility services (electricity, gas, water, waste removal, and cable) started in your name. Your city or county government may handle some services, such as water, sewer, and garbage collection. If you live in an apartment or are leasing a house from a homeowner, the landlord may handle this for you, but that is not required. Notify the utility provider in advance of the date you need service to start. If you are moving, remember to have service turned off at your old address.

Each company may require you to pay a fee to start service. You may also be required to pay a deposit or allow the company to check your credit to establish service at your home. If any of these companies fails to meet its service requirements, file a complaint with the company. If that does not work, contact your state’s utility commission (p. 127).

**BILLING**

Once you have established service, you should start receiving your bills at regular intervals, normally monthly or quarterly. Utility bills are based on the amount of energy or water you actually use. However, if you live in an apartment complex, the amount you pay for some utilities may be prorated or split, based on a mathematical formula among all of the residents in your community. If the amount of energy varies by season, you may decide to sign up for a budget billing program. These programs allow you to smooth out your monthly payments by paying more in lighter-use months, so your bills are still manageable in months with heavier use. Contact your utility company to
SWITCHING UTILITY PROVIDERS

Your state’s public utilities commission may allow you to “un-bundle” your electric (or gas) service, so that you purchase your electricity from one company and the delivery of the electricity from a separate company. The electricity supplier will generate your electricity, but your local utility company will still deliver the electricity to your home. Some suppliers may call you or advertise specials to encourage you to switch your service. Before you decide which option is best for you, ask these questions:

- How do the supplier’s rates compare to the rates of your utility company?
- Is the energy rate fixed or does it vary from month to month?
- What other fees or taxes will be charged?
- How long does the contract last? Are there penalties if you cancel early?
- Will you receive one combined bill that includes charges from both the supplier and utility company?
- Is there a special offer or incentive for signing up?
- Is the company licensed by your state’s public utility commission?

Contact your state’s public utilities commission (p. 127) for more information on switching utility suppliers.

sign up for these programs. To learn ways to save on your energy bill, see Going Green (p. 21).

In addition to your actual service, you may have other fees on your bill, such as administrative fees, public surcharges, or local taxes. Contact the service provider if you see charges you do not understand or did not authorize, or if you have difficulty making timely payments.

If you have difficulty paying your bills, especially for electricity or gas, help is available. Contact the company to find out if it has a program in place to help consumers. Also, your state’s utility commission (p. 127) may sponsor a program to either reduce your bill or make your payments based on a set amount of your income each month. Programs like these from utility companies and local government are usually based on your income. You may also consider applying for help through the Low Income Home Energy Assistance Program (LIHEAP). The benefits vary from state to state. Visit www.acf.hhs.gov/programs/ocs/programs/liheap or call 1-866-674-6327 for more information.

WILLS AND FUNERALS

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.

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. If you do not 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. When writing your will, remember:

- 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. For it to be valid, it must be signed in the presence of at least two witnesses.
- A financial will and testament will always supersede a last will and testament when bestowing financial assets.

It may help to get legal advice when writing a will, particularly when it comes to understanding all of 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

WHAT IS PROBATE?

Probate is a legal process that takes place after you die. It involves proving that your will is valid, identifying all of your property, paying debts and taxes, and distributing your remaining property as the will directs.
WRITE A DIGITAL ASSET PLAN
More and more the things you buy and own are intangible items, like digital books, music, and photos stored online. You may have online accounts with retailers, financial institutions, or digital media subscriptions for streaming TV and movies. In addition, some things are stored by companies on your behalf, like social media profiles, email accounts, airline frequent flyer miles, and credit card reward points.

What happens to these assets once you die? You should consider creating a digital asset plan. This document should state how you would like these assets and online accounts to be handled. You should appoint someone you trust as an digital asset executor. This person will be responsible for closing your online accounts, subscriptions, social media profiles, and handling all of your electronic assets after you are deceased. Take these steps to help you write a digital asset plan:

- Review the terms and conditions of each company where you have digital assets and profiles to know their policies when a customer dies.
- State how you would like your profiles to be handled. You may want to cancel your accounts or profiles completely or keep it open for friends and family to use.
- Include a list all of the companies where you have digital accounts, along with your usernames and passwords with your will.
- If the account is for a fee based service, include the credit card or bank account numbers that are used to pay for the service so that the executor can contact the companies to stop the charges.
- Stipulate in your will that the executor of your digital asset plan should have a copy of your death certificate. He or she may need this as proof for websites and service providers to take any actions on your behalf.
- Check to see if the companies have account management features that let you assign access to friends and family, ahead of time.

 surviving spouse to keep at least half of your wealth after you die, no matter what percentage you leave him or her in your will. 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 your 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 stated in the will. Here again, it can 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 has not 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 is often a good idea to ask the person if he or she is willing to serve.

If you have 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.

Choose Beneficiaries
As you write your will, you need to decide who you want to inherit your assets to ensure that your possessions are dispersed as you want. Primary beneficiaries are your first choice to receive your assets. You should also consider choosing secondary or contingent beneficiaries. If your primary beneficiary dies before you do or does not meet a condition (ex. age) for inheritance, your secondary beneficiaries will receive your assets. Designating a secondary beneficiary can also prevent going through probate, which can be time consuming and expensive. Use specific names instead of broad categories like “nieces and nephews” when naming beneficiaries in your will.

You should also add primary and secondary beneficiaries on your individual bank accounts, the deeds to your homes and cars, contents of your safe deposit boxes, investments, and insurance policies to make it easier to transfer the assets. Also, remember that giving someone power of attorney does not automatically make this person a beneficiary of your assets. After you die, this person will not have the right to the money or even the right to access your account. If you want this person to be a beneficiary, you must state it in your will.

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

Most funeral providers are professionals who work to serve their clients’ needs and best interests. Unfortunately, some do not and may take advantage of clients by insisting on unnecessary services and overcharging consumers. The Funeral Rule is a federal 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 urns available.
- When prepaying for funeral services, do not agree to give the check from the life insurance company directly to the funeral home. You are paying for specific goods and services, and signing over the life insurance check might result in a significant overpayment for services rendered.

Visit www.ftc.gov/bcp/edu/microsites/.funerals for more information about the Funeral Rule.

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 the process easier. Comparison shopping, either in person or by phone, can save you money and is much easier when done in advance. Visit www.funerals.org to learn more about how to select a funeral home and research its history. 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 is best to try to resolve it first with the funeral home director. If you are dissatisfied, the Funeral Consumers Alliance (p. 101) 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. 102) 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.

Prepaying

Millions of Americans have entered into contracts to prearrange their funerals and prepay some or all of the expenses involved. Various states have laws to help ensure that these advance payments are available to pay for the funeral products and services when they are needed; however, protections vary widely from state to state. Some state laws require the funeral home or cemetery to place a percentage of the prepayment in a state-regulated trust or to purchase a life insurance policy with the death benefits assigned to the funeral home or cemetery. For a list of questions to consider before prepaying for a funeral, visit www.consumer.ftc.gov/articles/0305-planning-your-own-funeral.
FILE A COMPLAINT

Even the savviest consumer has problems with a product 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 cannot 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 local salesperson or representative. 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. You can often contact this division by toll free number, postal mail, online form or contact information listed on the product label or warranty. If this is not the case:

- Check the Corporate Consumer Directory portion of this Handbook for the contact information of several hundred corporations (p. 68).
- Visit the company’s website and look for a “Contact Us”, “About Us”, Customer Service”, or “Privacy Policy” 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 corporate 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. ThomasNet, an online database of manufacturers, may be helpful.
- 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. 54) 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 by 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. You should also keep a record of the dates and times of your contact.
- If you use a company’s online complaint form, print the screen or take a screenshot before you click “submit” so that you have a record of your complaint.

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. 102). 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. 115), insurance (p. 119), securities (p. 123), and utilities (p. 127) are regulated at the state level.

State and local licensing agencies. Doctors, lawyers, home improvement contractors, auto repair shops, realtors, 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. 102) can help you identify the appropriate agency.

Better Business Bureaus (p. 63). 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 “lemon law” disputes with automobile manufacturers through the BBB AUTO LINE program (p. 62).

Trade associations. Companies that sell or produce similar products or services often belong to an industry
Keep copies of all of your letters, emails, warranties, work orders, order confirmation numbers, receipts, owner’s manuals and related documents.

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/serviced) a (name of the product, with serial or model number or service performed) at (location, date and other important details of the transaction).

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

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

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

Sincerely,

Your name

Enclosure(s)

Download a copy of the sample complaint letter at: www.usa.gov/topics/consumer/complaint/complaint-letter.shtml
association that will help resolve problems between its members and consumers (p. 131).

**National consumer organizations.** Some of these organizations assist consumers with complaints (p. 100).

**Media programs.** Local newspapers, radio stations, and television stations often have action lines or hotline services that try to resolve consumer complaints they receive. Call for Action, Inc. (p. 100) is a nonprofit network of consumer hotlines that educate and assist individuals with consumer problems.

### DISPUTE RESOLUTION PROGRAMS

Some companies and industries offer programs to address disagreements between buyers and sellers. The auto industry (p. 62) has several of these programs. The Financial Industry Regulatory Authority (p. 132) offers a program to resolve investment-related disputes.

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 meet with the conciliator separately (not a group meeting). Request a copy of the rules of any program before deciding 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.

### SMALL CLAIMS COURT

Small claims courts resolve disputes over small amounts of money. Court procedures are generally simple, inexpensive, quick, and informal. Additionally court fees are minimal. You probably will not need a lawyer. 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. If the losing party refuses to follow the court's decision, 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.

Check your local telephone book under the municipal, county, or state government headings for small claims court offices. If you have more questions, the court's clerk may be able to answer your questions.

### 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.americanbar.org (American Bar Association) and www.nolo.com can help you with answers to general legal questions.

### 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. Be sure the lawyer you are considering has experience in the area for which you are seeking help.

Once you have identified some candidates:

- Call each attorney and describe your legal issue to find out whether they handle your situation.
- Ask if you will be charged for an initial consultation.
- Ask for an estimate of what the lawyer usually charges to handle your kind of case.
- Ask whether there are hourly charges, or if your attorney accepts a percentage of the settlement as a contingency fee. If the lawyer is paid by a contingency fee, then the or she will only receive a payment if they win your case.

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.

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**MANDATORY ARBITRATION CLAUSES**

Mandatory arbitration clauses in contracts prevent you from filing a lawsuit against a company. These clauses are fairly common in automotive, credit card, and cell phone contracts. But now, they are appearing in website terms and conditions statements, coupons, or corporate social media profiles. While arbitration can be less expensive, it is sometimes seen as unfair to make arbitration a requirement before a negative incident has happened or knowing how serious the problem is. Also, the decisions are binding, so you can't appeal the decision, even if the company was severely negligent.

Before you sign a contract or even use a website, read the contract or terms of service for mentions of “arbitration”, “binding arbitration” or “resolution programs”; this language is often in the fine print of the contract and can be easily missed. Also, note that some companies may let you opt-out of these clauses, if you do so within 30 days.
What If You Cannot 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 benefits, welfare, unemployment, and workers’ compensation. If the Legal Aid office in your area does not handle your type of case, it may refer you to other local, state, or national organizations that can provide help.

- To find the Legal Aid office nearest to you, check a local telephone directory or contact:
  National Legal Aid & Defender Association
  1901 Pennsylvania Ave., NW Suite 500
  Washington, DC 20006
  Phone: 202-452-0620
  www.nlada.org
- To find the Legal Services Corporation (LSC) office nearest to you, check a local telephone directory or contact:
  Legal Services Corporation Public Affairs
  3333 K St., NW, 3rd Floor
  Washington, DC 20007
  Phone: 202-295-1500
  www.lsc.gov
Free assistance may also be available from a local 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.

REPORT FRAUD AND SAFETY HAZARDS
If you suspect a law has been violated, contact your local or state consumer protection agency (p. 102). This agency may take action or refer you to another state organization that has authority where you live. A local law enforcement officer may also be able to provide advice and assistance. Violations of federal laws should be reported to the federal agency responsible for enforcement. While federal agencies are rarely able to act on behalf of individual consumers, complaints are used to document patterns of abuse, allowing the agency to take action against a company or industry.

If you suspect fraud, there are some additional steps to take:
- Report scams that use the mail or interstate delivery service to the U.S. Postal Inspection Service (p. 99). It is illegal to use the mail to misrepresent or steal money.
- Report scams that are Internet-based to the Internet Crime Complaint Center at www.ic3.gov.

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

If you suspect you have a product that poses a health or safety hazard, report the problem to the appropriate federal agency:
- Animal Products. Food and Drug Administration (p. 92)
- Automobiles. National Highway Traffic Safety Administration (p. 96)
- Drugs, Cosmetics, and Medical Devices. Food and Drug Administration (p. 92)
- Food. Food and Drug Administration (p. 92), U.S. Department of Agriculture (p. 89)
- Household Chemicals. Environmental Protection Agency (p. 97)
- Seafood. Food and Drug Administration (p. 92), U.S. Department of Commerce (p. 90)

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 the websites www.FCIC.gov, www.citizen.gov, and www.us-info.gov.
USA.gov and GobieroUSA.gov (in Spanish). Order print publications at PublicationsUSA.gov and through the Consumer Information Catalog. You can also get answers to your government questions by telephone at 1-844-872-4681, and via social media on Facebook at www.facebook.com/USAgov and Twitter @USAgov.

Center for the Study of Services
Evaluates quality and price for local services in major metropolitan areas. Visit www.checkbook.org or see page 100.

Consumer Reports
Researches and tests goods and services such as automobiles, appliances, food, clothing, luggage, and insurance. Visit www.consumerreports.org or see page 100.

Consumer World
A public service website with links to hundreds of consumer resources, corporations, and government agencies. Visit www.consumerworld.org.

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 or www.extension.org or see page 89.

Libraries
Publications from the organizations mentioned on this page are available at your local public library or by visiting 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 websites:
• www.disasterassistance.gov
• www.fema.gov
• www.ready.gov
• www.redcross.org

Visit www.ready.gov/financial-preparedness to get resources to help you make a pre-disaster financial plan. It is also helpful to have a home inventory of your belongings; you can create one online that you can access anywhere at www.knowyourstuff.org. In case of a disaster, make certain that you have your ID, cash, debit and credit cards, and a list of your account numbers and insurance policy numbers.

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, email action.handbook@gsa.gov; include the name and address of your school and the number of copies you would like to receive.

FOR PERSONS WITH DISABILITIES
National Council on Disability
A federal agency whose mission is to improve the quality of life for Americans with disabilities and their families. Visit www.ncd.gov.

National Disability Rights Network

Department of Education
Provides training and information to parents of disabled children and to people who work with them. See page 90 or visit www.ed.gov.

Department of Housing and Urban Development
Learn more about the housing rights of people with disabilities, and the responsibilities of housing providers and building and design professionals. Visit www.hud.gov/offices/fheo/disabilities or see page 94.

SERVICES AND RESOURCES FOR PERSONS 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 may 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 1-800-877-8339. 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 a 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.
National Library Service for the Blind and Physically Handicapped
Administers a free loan service of recorded and Braille books and magazines, music scores in Braille and large print, plus specially designed playback equipment. Visit www.loc.gov/nls.

FOR MILITARY PERSONNEL
Today’s military families face many common consumer challenges as well as the additional stress associated with frequent moves and 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. Family Centers link people with appropriate services available in the local community and/or through state and federal assistance programs in health and human services, school systems, employment assistance, law enforcement, and recreation.

Air Force Community Readiness and Family Support Airman and Family Readiness Centers (A&FRC) are located on every Air Force Installation and offer a wealth of resources to airmen and their families. They provide consultations on topics such as financial management, transition assistance, spouse employment, readiness, deployment, family life and relocation assistance.

Fleet and Family Support Programs
www.ffsp.navy.mil
The Fleet and Family Support Program 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.

Marine Corps Community Services (MCCS)
www.usmc-mccs.org
The Personal and Family Readiness Division (MR) provides a number of Marine Corps personnel service programs, including casualty assistance, DEERS dependency determination, voting assistance, postal services, and personal claims.

U.S. Army Family and Morale, Welfare and Recreation
www.armymwr.com
This office provides support to Army personnel and families, including resources to strengthen home and family life, finances, employment, and other key resources.

U.S. Coast Guard
www.uscg.mil
The U.S. Coast Guard offers key resources, including core publications, career information and related news. It also covers background about its mission, community services, history, photos, and reports.

FedsHireVets
Veterans Employment Program Office
U.S. Office of Personnel Management
1900 E St., NW
Washington, DC 20415-0001
Phone: 202-606-5090
www.fedshirevets.gov
FedsHireVets is a one-stop resource for federal veteran employment information.

Military OneSource
Phone: 1-800-342-9647
www.militaryonesource.mil
Military OneSource is a comprehensive resource for military members and their families, relating to nearly every aspect of personal and professional life. Topics include health and wellness, finances, family matters, and resiliency. The website features blogs, discussion boards, and podcasts.
military personnel have access to financial education information that enables them to make prudent saving and investing decisions for themselves and their families. This site offers online and on-the-ground training to support military personnel at key financial milestones.

**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, National Cemetery Administration (p. 97) at [www.cem.va.gov](http://www.cem.va.gov).

**Consumer Sentinel**

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

**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, write or call the regional office nearest you.

**eBenefits National Resource Directory**

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

The National Resource Directory is a partnership of the Departments of Defense and Veterans Affairs. This online directory connects service members and veterans with resources to benefit them and their families.

**SaveandInvest.org**

[www.saveandinvest.org/militarycenter](http://www.saveandinvest.org/militarycenter)

Whether on base or deployed overseas, it is crucial that

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**BEWARE: FRAUDS AGAINST SERVICEMEN**

Servicemembers, many of whom are young and making major financial decisions for the first time, are appealing targets for scammers. They receive a steady paycheck, plus reenlistment bonuses and deployment pay. In addition, military families move frequently and do not know which sellers to avoid. Scam artists also know that military personnel are required to keep their finances in good shape and may be more likely to pay a fake debt, to keep their finances in good standing.

Take steps to protect yourself and your finances:

- Be wary of sellers or “investment professionals” that use their connection to the military to make a sale. See “Beware: Affinity Fraud” (p. 36).
- Protect yourself from identity theft by changing your mailing address when you are restationed.
- Contact the credit reporting agencies (p. 14) to place an active duty alert on your accounts. This limits the ability of ID thieves to apply for credit while a servicemember is deployed.
- Know your rights. The Servicemember Civil Relief Act extends consumers rights to service personnel; there is added protection from default judgements as well as the ability to cancel contracts and leases. Visit [www.dmdc.osd.mil/appj/scra](http://www.dmdc.osd.mil/appj/scra) for more information.

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**BEWARE: PENSION POACHING**

Unfortunately, the scams don’t stop after you retire from the military. Veterans, particularly those aged 65 and over, are targeted with financial scams. Fraudulent financial advisors may offer to help you qualify for both your VA Aid and Attendance (A&A) benefits and Medicaid services, by moving your money into a trust. However, you could lose your eligibility for Medicaid services and have to pay back the A&A benefits if this shift does not meet Medicaid’s rules. Plus, this advisor could run off with the money that you have placed in the trust account.

If you are approached with this offer, beware of a financial planner that:

- Calls, mails, or comes to your door offering their services.
- Charges you a fee (from $100 to $1000) to help you apply for benefits; there is no cost for the forms or to apply for VA benefits.
- Urges you to transfer money to a trust, or invest in certain financial products, in order to qualify for pension benefits.

For more information on these scams read the FTC’s article at [www.consumer.ftc.gov/articles/0349-veterans-pensions](http://www.consumer.ftc.gov/articles/0349-veterans-pensions). If you have been the victim of a veterans’ benefit scheme, file a complaint with your state’s consumer protection office (p. 102) and the Federal Trade Commission (p. 98).
## PART IV: CONSUMER ASSISTANCE DIRECTORY

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automotive Manufacturers</td>
<td>61</td>
</tr>
<tr>
<td>Automotive Dispute Resolution Programs</td>
<td>62</td>
</tr>
<tr>
<td>Better Business Bureaus</td>
<td>63</td>
</tr>
<tr>
<td>Corporate Consumer Contacts</td>
<td>68</td>
</tr>
<tr>
<td>Federal Agencies</td>
<td>89</td>
</tr>
<tr>
<td>Commission on Civil Rights</td>
<td>89</td>
</tr>
<tr>
<td>Consumer Financial Protection Bureau</td>
<td>89</td>
</tr>
<tr>
<td>Consumer Product Safety Commission</td>
<td>89</td>
</tr>
<tr>
<td>Department of:</td>
<td></td>
</tr>
<tr>
<td>Agriculture</td>
<td>89</td>
</tr>
<tr>
<td>Commerce</td>
<td>90</td>
</tr>
<tr>
<td>Education</td>
<td>90</td>
</tr>
<tr>
<td>Energy</td>
<td>90</td>
</tr>
<tr>
<td>Health and Human Services</td>
<td>91</td>
</tr>
<tr>
<td>Homeland Security</td>
<td>93</td>
</tr>
<tr>
<td>Housing and Urban Development</td>
<td>94</td>
</tr>
<tr>
<td>Interior</td>
<td>95</td>
</tr>
<tr>
<td>Justice</td>
<td>95</td>
</tr>
<tr>
<td>Labor</td>
<td>95</td>
</tr>
<tr>
<td>State</td>
<td>96</td>
</tr>
<tr>
<td>Transportation</td>
<td>96</td>
</tr>
<tr>
<td>Treasury</td>
<td>96</td>
</tr>
<tr>
<td>Veterans Affairs</td>
<td>97</td>
</tr>
<tr>
<td>Environmental Protection Agency</td>
<td>97</td>
</tr>
<tr>
<td>Equal Employment Opportunity Commission</td>
<td>97</td>
</tr>
<tr>
<td>Federal Communications Commission</td>
<td>98</td>
</tr>
<tr>
<td>Federal Deposit Insurance Corporation</td>
<td>98</td>
</tr>
<tr>
<td>Federal Maritime Commission</td>
<td>98</td>
</tr>
<tr>
<td>Federal Reserve System</td>
<td>98</td>
</tr>
<tr>
<td>Federal Trade Commission</td>
<td>98</td>
</tr>
<tr>
<td>General Services Administration</td>
<td>98</td>
</tr>
<tr>
<td>National Credit Union Administration</td>
<td>99</td>
</tr>
<tr>
<td>Office of Personnel Management</td>
<td>99</td>
</tr>
<tr>
<td>Pension Benefit Guaranty Corporation</td>
<td>99</td>
</tr>
<tr>
<td>Securities and Exchange Commission</td>
<td>99</td>
</tr>
<tr>
<td>Small Business Administration</td>
<td>99</td>
</tr>
<tr>
<td>Social Security Administration</td>
<td>99</td>
</tr>
<tr>
<td>U.S. Commodity Futures Trading Commission</td>
<td>99</td>
</tr>
<tr>
<td>U.S. Postal Service</td>
<td>99</td>
</tr>
<tr>
<td>National Consumer Organizations</td>
<td>100</td>
</tr>
<tr>
<td>State, County, and City</td>
<td>102</td>
</tr>
<tr>
<td>Consumer Protection Offices</td>
<td></td>
</tr>
<tr>
<td>State Banking Authorities</td>
<td>115</td>
</tr>
<tr>
<td>State Insurance Regulators</td>
<td>119</td>
</tr>
<tr>
<td>State Securities Administrators</td>
<td>123</td>
</tr>
<tr>
<td>State Utilities Commissions</td>
<td>127</td>
</tr>
<tr>
<td>Trade &amp; Professional Associations</td>
<td>131</td>
</tr>
<tr>
<td>Index</td>
<td>134</td>
</tr>
<tr>
<td>State, County, and City</td>
<td></td>
</tr>
<tr>
<td>Federal Agencies</td>
<td></td>
</tr>
<tr>
<td>Commission on Civil Rights</td>
<td></td>
</tr>
<tr>
<td>Consumer Financial Protection Bureau</td>
<td></td>
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<tr>
<td>Consumer Product Safety Commission</td>
<td></td>
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<tr>
<td>Department of:</td>
<td></td>
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<tr>
<td>Agriculture</td>
<td></td>
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<td>Commerce</td>
<td></td>
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<tr>
<td>Education</td>
<td></td>
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<tr>
<td>Energy</td>
<td></td>
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<tr>
<td>Health and Human Services</td>
<td></td>
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<tr>
<td>Homeland Security</td>
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<tr>
<td>Housing and Urban Development</td>
<td></td>
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<tr>
<td>Interior</td>
<td></td>
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<tr>
<td>Justice</td>
<td></td>
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<tr>
<td>Labor</td>
<td></td>
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<td>State</td>
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<td>Transportation</td>
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<td>Treasury</td>
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<td>Veterans Affairs</td>
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<td>Equal Employment Opportunity Commission</td>
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<td>Federal Communications Commission</td>
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<td>Federal Deposit Insurance Corporation</td>
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<td>Federal Maritime Commission</td>
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<td>Federal Reserve System</td>
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<tr>
<td>Federal Trade Commission</td>
<td></td>
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<tr>
<td>General Services Administration</td>
<td></td>
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<tr>
<td>National Credit Union Administration</td>
<td></td>
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<td>Office of Personnel Management</td>
<td></td>
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<tr>
<td>Pension Benefit Guaranty Corporation</td>
<td></td>
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<tr>
<td>Securities and Exchange Commission</td>
<td></td>
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<td>Social Security Administration</td>
<td></td>
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<td>Consumer Product Safety Commission</td>
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<td>Federal Trade Commission</td>
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<td>Pension Benefit Guaranty Corporation</td>
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<tr>
<td>Small Business Administration</td>
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<td>Social Security Administration</td>
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<td>U.S. Postal Service</td>
<td></td>
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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). Formed in 1973, SOCAP is composed of over 2,000 best-in-class customer care executives and professionals from over 100 brand name companies throughout the U.S. and Canada. SOCAP is committed to promoting customer care and engagement as competitive advantages. However, SOCAP International does not investigate or accept individual consumer complaints. SOCAP members are identified in the automotive and corporate directories by the SOCAP logo (see Key at right). For more information, contact SOCAP (p.133).

### KEY:
- **E-mail**
- **SOCAP International Member**
- **Provided financial support for the publication of the Consumer Action Handbook.**
- **TTY** Numbers for people with hearing disabilities. For more information see the box on page 57.
Contact Your Automotive Manufacturer

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

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. 102) 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 (p. 11).
AUTOMOTIVE MANUFACTURERS

Mazda North American Operations
PO Box 19734
Irvine, CA 92633-9734
Toll free: 1-800-222-5500
www.mazdausa.com

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

Mercury
PO Box 6162
Dearborn, MI 48121
Toll free: 1-888-648-7820
www.mercuryvehicles.com

Mitsubishi Motors North America, Inc.
PO Box 6400
Cypress, CA 90630-9998
Toll free: 1-888-648-7820
www.mitsubishicars.com

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

Oldsmobile
PO Box 33171
Detroit, MI 48232-5171
Toll free: 1-800-442-6537
cac@oldsmobile.com
www.oldsmobile.com

Pontiac
See: GMC
Detroit, MI 48232-5172
Toll free: 1-800-762-2737
cac@pontiac.com
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

Saturn
PO Box 33173
Detroit, MI 48232-5173
Toll free: 1-800-553-6000
cac@saturn.com
www.saturn.com

Smart USA
See: Mercedes-Benz USA, LLC
Toll free: 1-800-762-7887
www.smartusa.com

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

Tesla Motors
3500 Deer Creek
Palo Alto, CA 94304
650-681-5000
Toll free: 1-877-798-3752
www.teslamotors.com

Toyota Motor Sales U.S.A., Inc.
Dept. WC 11
19001 S. Western Ave.
Torrance, CA 90501
Toll free: 1-800-331-4331
www.toyota.com

Volkswagen Group of America, Inc.
3800 Hamlin Rd.
Auburn Hills, MI 48326
Toll free: 1-800-822-8987
VWCustomerCARE@vw.com
www.vw.com

Volvo Cars of North America
One Volvo Dr.
PO Box 914
Rockleigh, NJ 07647
Toll free: 1-800-458-1552
www.volvocars.com

Winnebago Industries, Inc.
PO Box 152
Forest City, IA 50436-0152
641-585-3535
Toll free: 1-800-962-7926 (Customer Relations)
Toll free: 1-800-252-5265 (Yamaha Card)
www.yamaha-motor.com

Automotive Dispute Resolution Programs

BBB AUTO LINE
Council of Better Business Bureaus, Inc.
3033 Wilson Blvd., Suite 600
Arlington, VA 22201
703-276-0100
www.bbb.org/us/auto-line-lemon-law

The BBB AUTO LINE is a dispute resolution program for consumers with “lemon law” complaints. The program covers car warranty issues against participating manufacturers.

Consumer Financial Protection Bureau (CFPB)
PO Box 4503
Iowa City, IA 52244
Toll free: 1-855-411-2372
TTY: 1-855-729-2372
info@consumerfinance.gov
www.consumerfinance.gov

The CFPB supervises and accepts complaints related to your vehicle loans and financing problem, or if you encountered problems while shopping for your vehicle loan.

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.nhtsa.gov/Contact

Contact the DOT Auto Safety Hotline to report safety defects in vehicles, tires, and child safety seats.

National Center for Dispute Settlement (NCDS)
12900 Hall Rd., Suite 401
Sterling Heights, MI 48313
586-226-2470
info@ncdsusa.org
www.ncdsusa.org

NCDS is a neutral administrator of disputes regarding auto warranties. NCDS facilitates the process under their rules, under the guidance of an independent arbitrator.
### Alabama

**Birmingham**  
2101 Highland Ave., Suite 410  
Birmingham, AL 35205  
205-558-2222

**Boaz**  
100 Bartlett Ave.  
Boaz, AL 35957  
256-840-3888

**Cullman**  
PO Box 189  
Cullman, AL 35056  
256-775-2917

**Decatur**  
254 Moulton St., E  
Decatur, AL 35601  
256-355-2226

**Dothan**  
1971 S. Brannon Stand Rd., Suite 3A  
Dothan, AL 36305  
334-794-0492

**Florence**  
205 S. Seminary St., Suite 114  
Florence, AL 35630  
256-740-8224

**Huntsville**  
210A Exchange Pl.  
Huntsville, AL 35806  
256-533-1640

**Mobile**  
3 Dauphin St., Suite 2  
Mobile, AL 36302  
251-433-2227

### Alaska

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

### Arizona

**Lake Havasu**  
60 S. Acoma Blvd., Unit B102  
Lake Havasu, AZ 86403  
928-302-3701

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

### Arkansas

**Little Rock**  
12521 Kanis Rd.  
Little Rock, AR 72211  
501-664-7274

### California

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

### Fresno

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

### Los Angeles

448 South Hill St., Suite 418  
Los Angeles, CA 90013  
213-631-3600

### Oakland

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

### San Diego

4747 Viewridge Ave., Suite 200  
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 93102  
805-963-8657

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### Better Business Bureaus

BETTER BUSINESS BUREAUS Council  
3033 Wilson Blvd., Suite 600  
Arlington, VA 22201  
703-276-0100

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Contact Your Local Better Business Bureau

Better Business Bureaus (BBBs) are nonprofit organizations that encourage honest advertising and selling practices, and are supported primarily by local businesses. BBBS offer a variety of consumer services, including consumer education materials; business reports, researching unanswered consumer 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, contact your local BBB or visit its website.

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

The Council of Better Business Bureaus, the umbrella organization for the BBBS, can assist with complaints about the truthfulness and accuracy of national advertising claims, including children's advertising; provide reports on national soliciting charities; and help to settle disputes with automobile manufacturers through the BBB Auto Line program (p. 62).
Sacramento
3075 Beacon Blvd.
West Sacramento, CA 95691-3462
916-443-6843

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

Pueblo
131 S. Main St.
Pueblo, CO 81003
719-542-1605

Connecticut

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

Delaware

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

District Of Columbia

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

Florida

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

Jacksonville
4417 Beach Blvd., Suite 202
Jacksonville, FL 32207-4783
904-721-2288

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

Miami
14750 N.W. 77 Ct., Suite 317
Miami Lakes, FL 33016
305-827-5363

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

Stuart
101 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 Pl., Suite 590
Atlanta, GA 30349
404-766-0875

Augusta
1227 Augusta West Pkwy., 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
478-742-7999

Savannah
6555 Abercorn St., Suite 120
Savannah, GA 31405-5817
912-394-7521

Hawaii

Honolulu
1132 Bishop St., Suite 615
Honolulu, HI 96813-2813
808-536-6956

Idaho

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

Idaho Falls
420 Memorial Dr.
Idaho Falls, ID 83402
208-523-9754

Illinois

Chicago
330 N. Wabash Ave., Suite 3120
Chicago, IL 60611
312-832-0500

Peoria
112 Harrison St.
Peoria, IL 61602
309-688-5124

Rockford
401 W. State St., Suite 500
Rockford, IL 61101
815-963-2222

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

Osceola
10775 McKinley Hwy., Suite B
Osceola, IN 46561
574-675-9351

Schereville
222 Indianapolis Blvd., Suite 201-A
Schereville, IN 46375
219-227-8400

Iowa

Bettendorf
2435 Kimberly Rd., Suite 245 S
Bettendorf, IA 52722
515-243-8137

Cedar Rapids
1239 1st Ave., Suite A
Cedar Rapids, IA 52402
515-243-8137

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

Kansas

Wichita
345 N. Riverview St., Suite 720
Wichita, KS 67137
316-263-3146
### Kentucky

**Lexington**
1390 Olivia Ln., Suite 100
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 70802-5526
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

### Maryland

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

### Massachusetts

**Marlborough**
290 Donald Lynch Blvd., Suite 102
Marlborough, MA 01752-4705
508-652-4800

### Michigan

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

**Grand Rapids**
2627 E. Beltline Ave., SE, Suite 320
Grand Rapids, MI 49546
616-774-8236

### Minnesota

**Minneapolis/St. Paul**
220 S. River Ridge Circle
Burnsville, MN 55337
651-699-1111

### Mississippi

**Jackson**
505 Avalon Way, Suite B
Brandon, MS 39047
601-398-1700

### Missouri

**Columbia**
3610 Buttonwood Dr., Suite 200
Columbia, MO 65201
573-886-8965

**Kansas City**
8080 Ward Pkwy., Suite 401
Kansas City, MO 64114
816-421-7800

**Springfield**
2754 S. Campbell Ave.
Springfield, MO 65802
417-862-4222

**St. Louis**
211 N. Broadway, Suite 2060
St. Louis, MO 63102
314-645-3300

### Nebraska

**Lincoln**
300 N. 44th St., Suite 100
Lincoln, NE 68503
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

**Reno**
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

**Hamilton**
1262 Whitehorse Hamilton Square Rd.
Bldg. A, Suite 202
Hamilton, NJ 08690-3596
609-588-0808

### New Mexico

**Albuquerque**
7007 Jefferson St., NE, Suite A
Albuquerque, NM 87109
505-346-0110

**Farmington**
308 N. Locke Ave.
Farmington, NM 87401
505-326-6501

### New York

**Amherst**
100 Bryant Woods South
Amherst, NY 14228
716-881-5222

**Farmingdale/Long Island**
399 Conklin St., Suite 300
Farmingdale, NY 11735
516-420-0500

**New York**
30 E. 33rd St., 12th Floor
New York, NY 10016
212-533-6200

**Tarrytown**
150 White Plains Rd., Suite 107
Tarrytown, NY 10591
914-333-0550
<table>
<thead>
<tr>
<th>States</th>
<th>Cities</th>
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<tbody>
<tr>
<td>North Carolina</td>
<td>Asheville 112 Executive Park, Asheville, NC 28801 828-253-2392</td>
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<td></td>
<td>Charlotte 13860 Ballantyne Corporate Place Suite 225, Charlotte, NC 28277 704-927-8611</td>
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<td>Greensboro 529 College Rd., Suite G, Greensboro, NC 27410 336-852-4240</td>
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<td>Raleigh 5540 Munford Rd., Suite 130, Raleigh, NC 27612-2655 919-277-4222</td>
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<td>Winston-Salem 119 Brookstown Ave., Suite 304, Winston-Salem, NC 27101 336-725-8348</td>
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<td>South Carolina</td>
<td>Columbia 2442 Devine St., Columbia, SC 29205 803-254-2525</td>
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<td>Conway 1121 3rd Ave., Conway, SC 29526 843-488-2227</td>
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<td>Greenville 408 N. Church St., Suite C, Greenville, SC 29601 864-242-5052</td>
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<tr>
<td>South Dakota</td>
<td>Sioux Falls 300 N. Phillips Ave., Suite 202, Sioux Falls, SD 57104 605-271-2066</td>
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<tr>
<td>Tennessee</td>
<td>Chattanooga 508 N. Market St., Chattanooga, TN 37405 423-266-6144</td>
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<td>Clarksville 214 Main St., Clarksville, TN 37040 931-503-2222</td>
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<td>Columbia 502 N. Garden St., Suite 201, Columbia, TN 38401 931-388-9222</td>
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<td>Murfreesboro 530 Uptown Square, Murfreesboro, TN 37129 615-242-4222</td>
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<td>Murfreesboro 530 Uptown Square, Murfreesboro, TN 37129 615-242-4222</td>
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<tr>
<td>Ohio</td>
<td>Akron 222 W. Market St., Akron, OH 44303 330-253-4590</td>
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<td>Canton 1434 Cleveland Ave., NW, Canton, OH 44703 330-454-9401</td>
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<td>Cincinnati 7 W. 7th St., Suite 1600, Cincinnati, OH 45202 513-421-3015</td>
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<td>Cleveland 2800 Euclid Ave., 4th Floor, Cleveland, OH 44115 216-241-7678</td>
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<td>Columbus 1169 Dublin Rd., Columbus, OH 43215-1005 614-486-6336</td>
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<td>Dayton 15 W. Fourth St., Suite 300, Dayton, OH 45402 937-222-5825</td>
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<td>Lima 219 N. McDonel St., Lima, OH 43517 419-223-7010</td>
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<td>Toledo Integrity Place 7668 King’s Pointe Rd., Toledo, OH 43617 419-531-3116</td>
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<td>Youngstown 201 E. Commerce St., Youngstown, OH 44503 330-744-3111</td>
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<tr>
<td>Oklahoma</td>
<td>Oklahoma City 17 S. Dewey St., Oklahoma City, OK 73102-2400 405-239-6081</td>
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<td>Tulsa 1722 S. Carson Ave., Suite 3200, Tulsa, OK 74119 918-492-1266</td>
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<tr>
<td>Oregon</td>
<td>Lake Oswego 4004 S.W. Kruse Way Pl., Suite 375, Lake Oswego, OR 97035 503-212-3022</td>
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<tr>
<td>Pennsylvania</td>
<td>Bethlehem 50 W. North St., Bethlehem, PA 18018 610-866-8780</td>
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<tr>
<td></td>
<td>Erie 1001 State St., Erie, PA 16501 Toll free: 1-877-267-5222</td>
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<td>Harrisburg 1337 N. Front St., Harrisburg, PA 17102 717-364-3250</td>
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<td></td>
<td>Pittsburgh 400 Holiday Dr., Suite 220, Pittsburgh, PA 15220 Toll free: 1-877-267-5222</td>
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<tr>
<td></td>
<td>Scranton/Wilkes Barre 1054 Oak St., Scranton, PA 18508 570-342-5100</td>
</tr>
<tr>
<td>Location</td>
<td>Address</td>
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</tr>
<tr>
<td>Nashville</td>
<td>201 4th Ave. N., Suite 100</td>
</tr>
<tr>
<td>Abilene</td>
<td>3300 S. 14th St., Suite 307</td>
</tr>
<tr>
<td>Amarillo</td>
<td>600 S. Tyler St., Suite 1300</td>
</tr>
<tr>
<td>Austin</td>
<td>1005 La Posada Dr.</td>
</tr>
<tr>
<td>Beaumont</td>
<td>550 Fannin St., Suite 100</td>
</tr>
<tr>
<td>College Station</td>
<td>418 Tarrow St.</td>
</tr>
<tr>
<td>Corpus Christi</td>
<td>719 S. Shoreline, Suite 304</td>
</tr>
<tr>
<td>Dallas</td>
<td>1601 Elm St., Suite 3838</td>
</tr>
<tr>
<td>El Paso</td>
<td>550 E. Paisano</td>
</tr>
<tr>
<td>Fort Worth</td>
<td>1300 Summit Ave., Suite 700</td>
</tr>
<tr>
<td>Houston</td>
<td>1333 W. Loop South, Suite 1200</td>
</tr>
<tr>
<td>Longview</td>
<td>102 Commander Dr., Suite 7</td>
</tr>
<tr>
<td>Lubbock</td>
<td>3333 66th St.</td>
</tr>
<tr>
<td>Midland</td>
<td>306 W. Wall St., Suite 1350</td>
</tr>
<tr>
<td>San Angelo</td>
<td>3134 Executive Dr., Suite A</td>
</tr>
<tr>
<td>San Antonio</td>
<td>425 Soledad St., Suite 500</td>
</tr>
<tr>
<td>Tyler</td>
<td>3600 Old Bullard Rd., Building 1, Suite 101</td>
</tr>
<tr>
<td>Waco</td>
<td>200 W. Hwy 6, Suite 225</td>
</tr>
<tr>
<td>Weslaco</td>
<td>502 E. Expressway 83, Suite C</td>
</tr>
<tr>
<td>Wichita Falls</td>
<td>2107 Kemp Blvd.</td>
</tr>
<tr>
<td>Salt Lake City</td>
<td>5673 S. Redwood Rd., Suite 22</td>
</tr>
<tr>
<td>Norfolk</td>
<td>586 Virginian Dr.</td>
</tr>
<tr>
<td>Richmond</td>
<td>720 Moorefield Park Dr., Suite 300</td>
</tr>
<tr>
<td>Roanoke</td>
<td>5115 Bernard Dr., Suite 202</td>
</tr>
<tr>
<td>Seattle</td>
<td>1000 Station Dr., Suite 222</td>
</tr>
<tr>
<td>Spokane</td>
<td>152 S. Jefferson, Suite 200</td>
</tr>
<tr>
<td>Charleston</td>
<td>1018 Kanawha Blvd. E., Suite 301</td>
</tr>
<tr>
<td>Appleton</td>
<td>1047 N. Lyndale Dr.</td>
</tr>
<tr>
<td>Madison</td>
<td>2702 International Ln.</td>
</tr>
<tr>
<td>Milwaukee</td>
<td>10019 W. Greenfield Ave.</td>
</tr>
<tr>
<td>Charleston</td>
<td>1018 Kanawha Blvd. E., Suite 301</td>
</tr>
<tr>
<td>Norfolk</td>
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<td>Richmond</td>
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<td>Roanoke</td>
<td>5115 Bernard Dr., Suite 202</td>
</tr>
<tr>
<td>Seattle</td>
<td>1000 Station Dr., Suite 222</td>
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</tbody>
</table>
Contact 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

Check the product label and other documents given to you at the time of your purchase to identify the name of a company that manufactures a specific product. ThomasNet, an online database of manufacturers, might also be helpful.

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 email 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. You may express your complaint on a company’s social media profile to get quick attention to your problem.

<table>
<thead>
<tr>
<th>AAMCO Transmissions, Inc.</th>
<th>Adidas America, Inc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer Affairs</td>
<td>Customer Service</td>
</tr>
<tr>
<td>201 Gibraltar Rd.</td>
<td>5055 N. Greeley Ave.</td>
</tr>
<tr>
<td>Horsham, PA 19044</td>
<td>Portland, OR 97217</td>
</tr>
<tr>
<td>Toll free: 1-800-523-0401</td>
<td>Toll free: 1-800-448-1796</td>
</tr>
<tr>
<td><a href="http://www.aamco.com">www.aamco.com</a></td>
<td>(Online)</td>
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</tbody>
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<thead>
<tr>
<th>Abbott Nutrition Products Division</th>
<th>Adobe Systems, Inc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Affairs, Dept. 383</td>
<td>345 Park Ave.</td>
</tr>
<tr>
<td>100 Abbott Park Rd.</td>
<td>San Jose, CA 95110-2704</td>
</tr>
<tr>
<td>Abbott Park, IL 60064-6048</td>
<td>408-536-6000</td>
</tr>
<tr>
<td>Toll free: 1-800-227-5767</td>
<td>Toll free: 1-800-833-6687 (Customer Support)</td>
</tr>
<tr>
<td><a href="http://www.abbottnutrition.com">www.abbottnutrition.com</a></td>
<td><a href="http://www.adobe.com">www.adobe.com</a></td>
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<tr>
<th>Abercrombie &amp; Fitch</th>
<th>Aetna, Inc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Service</td>
<td>151 Farmington Ave.</td>
</tr>
<tr>
<td>200 Abercrombie Way</td>
<td>Hartford, CT 06156</td>
</tr>
<tr>
<td>New Albany, OH 43054</td>
<td>Toll free: 1-800-872-3862</td>
</tr>
<tr>
<td>614-219-3026</td>
<td><a href="http://www.aetna.com">www.aetna.com</a></td>
</tr>
<tr>
<td>Toll free: 1-866-681-3115</td>
<td></td>
</tr>
<tr>
<td>☀: <a href="mailto:abercrombie@abercrombie.com">abercrombie@abercrombie.com</a></td>
<td></td>
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<tr>
<th>Acer America</th>
<th>Alcon Laboratories, Inc.</th>
</tr>
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<tbody>
<tr>
<td>Customer Service</td>
<td>6201 South Freeway</td>
</tr>
<tr>
<td>333 W. San Carlos St., Suite 1500</td>
<td>Fort Worth, TX 76134-2001</td>
</tr>
<tr>
<td>San Jose, CA 95110</td>
<td>Toll free: 1-800-862-5266</td>
</tr>
<tr>
<td>408-533-7700</td>
<td><a href="http://www.alcon.com">www.alcon.com</a></td>
</tr>
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<thead>
<tr>
<th>Allied Van Lines, Inc.</th>
<th>Allstate Insurance Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Service</td>
<td>PO Box 12055</td>
</tr>
<tr>
<td>One Parkview Plaza</td>
<td>1819 Electric Rd., SW</td>
</tr>
<tr>
<td>Oakbrook Terrace, IL 60181</td>
<td>Roanoke, VA 24018</td>
</tr>
<tr>
<td>Toll free: 1-800-470-2851</td>
<td>Toll free: 1-800-255-7828</td>
</tr>
<tr>
<td>☀: <a href="mailto:custsvc@alliedvan.com">custsvc@alliedvan.com</a></td>
<td>TTY: 1-800-877-8973</td>
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<tr>
<th>AirTran Airways, Inc.</th>
<th>Aflac</th>
</tr>
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<tbody>
<tr>
<td>See: Southwest Airlines</td>
<td>1932 Wynnton Rd.</td>
</tr>
<tr>
<td>214-932-0333</td>
<td>Columbus, GA 31999</td>
</tr>
<tr>
<td>Toll free: 1-800-435-9792</td>
<td>Toll free: 1-800-992-3522</td>
</tr>
<tr>
<td>TTY: 1-800-533-1305</td>
<td><a href="http://www.aflac.com">www.aflac.com</a></td>
</tr>
<tr>
<td><a href="http://www.airtran.com">www.airtran.com</a></td>
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<tr>
<th>Alamo Rent A Car</th>
<th>Allergan, Inc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Care</td>
<td>Customer Service</td>
</tr>
<tr>
<td>600 Corporate Park Dr.</td>
<td>PO Box 19534</td>
</tr>
<tr>
<td>Saint Louis, MO 63105</td>
<td>Irvine, CA 92623</td>
</tr>
<tr>
<td>Toll free: 1-888-233-8749</td>
<td>714-246-4500</td>
</tr>
<tr>
<td>TTY: 1-800-522-9292</td>
<td>Toll free: 1-800-433-8871</td>
</tr>
<tr>
<td><a href="http://www.alamo.com">www.alamo.com</a></td>
<td><a href="http://www.allergan.com">www.allergan.com</a></td>
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<tr>
<th>Alaska Airlines</th>
<th>Albertsons, LLC</th>
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<tr>
<td>Customer Care</td>
<td>Customer Service</td>
</tr>
<tr>
<td>PO Box 24948-SEAGT</td>
<td>157 S. Howard St.</td>
</tr>
<tr>
<td>Seattle, WA 98124-0948</td>
<td>Spokane, WA 99201</td>
</tr>
<tr>
<td>Toll free: 1-800-654-5669</td>
<td>Toll free: 1-877-932-7948</td>
</tr>
<tr>
<td>Toll free: 1-877-815-8253 (Baggage)</td>
<td>☀: <a href="mailto:albertsonscustomercare@albertsons.com">albertsonscustomercare@albertsons.com</a></td>
</tr>
<tr>
<td><a href="http://www.alaskaair.com">www.alaskaair.com</a></td>
<td><a href="http://www.albertsons.com">www.albertsons.com</a></td>
</tr>
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<td>San Jose, CA 95110-2704</td>
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<td>408-536-6000</td>
<td>Toll free: 1-800-470-2851</td>
</tr>
<tr>
<td>Toll free: 1-800-833-6687 (Customer Support)</td>
<td>☀: <a href="mailto:custsvc@alliedvan.com">custsvc@alliedvan.com</a></td>
</tr>
<tr>
<td><a href="http://www.adobe.com">www.adobe.com</a></td>
<td><a href="http://www.alied.com">www.alied.com</a></td>
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<td>Toll free: 1-800-255-7828</td>
</tr>
<tr>
<td>☀: <a href="mailto:custsvc@alliedvan.com">custsvc@alliedvan.com</a></td>
<td>TTY: 1-800-877-8973</td>
</tr>
<tr>
<td><a href="http://www.allied.com">www.allied.com</a></td>
<td><a href="http://www.allstate.com">www.allstate.com</a></td>
</tr>
</tbody>
</table>

ThomasNet, an online database of manufacturers, might also be helpful.

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 email 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. You may express your complaint on a company’s social media profile to get quick attention to your problem.
Amana Appliances
Customer Service
553 Benson Rd.
Benton Harbor, MI 49022
Toll free: 1-866-616-2664
www.amana.com

Amazon.com, Inc.
Customer Service
PO Box 81226
Seattle, WA 98108-1226
Toll free: 1-866-216-1072
www.amazon.com

AMC Entertainment, Inc.
PO Box 725489
Atlanta, GA 31139-9923
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

American Eagle Outfitters
Customer Service
77 Hot Metal St.
Pittsburgh, PA 15203
Toll free: 1-888-232-4535
www.ae.com

American Express Company
Customer Service
PO Box 981540
El Paso, TX 79998-1540
Toll free: 1-800-528-4800
www.americanexpress.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

Andersen Windows, Inc.
Customer Service
100 4th Ave., N
Bayport, MN 55003-1096
Toll free: 1-888-888-7020
www.andersenwindows.com

Angie’s List
1030 E. Washington St.
Indianapolis, IN 46202
Toll free: 1-888-944-5478
www.angieslist.com

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

Anthem Blue Cross and Blue Shield
www.anthem.com

Anytime Fitness, LLC
Customer Service
12181 Margo Ave., S
Hastings, MN 55033
651-438-5000
www.anytimefitness.com

Apple Computer, Inc.
One Infinite Loop
Cupertino, CA 95014
Toll free: 1-800-275-2273 (iPod, iPad, and
Mac Technical Support)
Toll free: 1-800-694-7466 (iPhone
Technical Support)
TTY: 1-877-204-3930
www.apple.com

Applebee’s
8140 Ward Pkwy.
Kansas City, MO 64114
Toll free: 1-888-592-7753
www.applebees.com

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

Ariens Company
Customer Support
655 W. Ryan St.
Brillion, WI 54110-1098
920-756-4688
www.ariens.com

Ashley Furniture Industries, Inc.
Consumer Affairs
One Ashley Way
Arcadia, WI 54612
www.ashleyfurniture.com

Associated Bank
We Care Dept.
1305 Main St., Mail Stop 7722
Stevens Point, WI 54481
Toll free: 1-800-236-8866
: wecare@associatedbank.com
www.associatedbank.com

Asus Computer International
800 Corporate Way
Fremont, CA 94539
510-739-3777
Toll free: 1-888-678-3688
www.asus.com

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

AT&T, Inc.
Customer Service
208 S. Acard St.
Dallas, TX 75202
210-821-4105
Toll free: 1-800-331-0500 (Wireless
Customer Service)
Toll free: 1-855-288-2727 (Home
Security)
www.att.com

Avis Rent A Car System, LLC
Customer Service
PO Box 699000
Tulsa, OK 74169-9000
Toll free: 1-800-352-7900
TTY: 1-800-331-2323
: custserv@avis.com
www.avis.com

Avon Products, Inc.
Customer Service
777 Third Ave.
New York, NY 10017
212-282-7000
Toll free: 1-800-367-2866
: dearavon@avon.com
www.avon.com

Bacardi USA, Inc.
Consumer Affairs
2701 S. Le Jeune Rd.
Coral Gables, FL 33134
Toll free: 1-800-222-2734
www.bacardi.com

Bally Total Fitness Corporation
Member Services
PO Box 96241
Washington, DC 20090-6241
Toll free: 1-866-402-7245
www.ballyfitness.com

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

Bank of America Corporation
PO Box 25118
Tampa, FL 33622-5118
Toll free: 1-800-432-1000
TTY: 1-800-288-4408
www.bankofamerica.com

Barnes & Noble
PO Box 111
Lyndhurst, NJ 07071
Toll free: 1-800-962-6177
Email: customerservice@bn.com
www.bn.com

Baskin-Robbins
Customer Service
Dunkin Brands, Inc.
130 Royall St.
Canton, MA 02021
Toll free: 1-800-308-7485 (Furniture)
Toll free: 1-800-697-3259 (Mattresses)
www.baskinrobbins.com

Bassett Baby Furniture
3525 Fairystone Park Hwy.
PO Box 626
Bassett, VA 24055
Toll free: 1-800-859-5339
www.bassettfurniture.com

Bausch & Lomb
1400 N. Goodman St.
Rochester, NY 14609
Toll free: 1-800-553-5340
www.bausch.com

Bayer Consumer Care Products
Consumer Relations
100 Bayer Blvd.
Whippany, NJ 07981-0915
Toll free: (phone numbers appear on all labels)
www.bayercare.com

BB&T
CEO Line
PO Box 632
Whiteville, NC 28472
Toll free: 1-888-628-3926
TTY: 1-888-833-4228
Email: ceoline@bbandt.com
www.bbt.com

Bed Bath and Beyond
Customer Service
650 Liberty Ave.
Union, NJ 07083
Toll free: 1-800-462-3966
Email: customer.service@bedbath.com
www.bedbathandbeyond.com

Beech-Nut Nutrition Corporation
Consumer Affairs
One Nutritious Pl.
Amsterdam, NY 12010
Toll free: 1-800-233-2468
www.beechnut.com

Beiersdorf, Inc.
Consumer Relations
45 Danbury Rd.
Wilton, CT 06897
Toll free: 1-800-227-4703
www.beiersdorfusa.com

Bellisio Foods, Inc.
Consumer Affairs
PO Box 16630
Duluth, MN 55816
Toll free: 1-800-446-5469
Email: info@bellisiofoods.com
www.bellisiofoods.com

Ben & Jerry’s Homemade, Inc.
Consumer Services
30 Community Dr.
South Burlington, VT 05403-6828
802-846-1500
www.benjerry.com

Best Buy Company, Inc.
Customer Care
PO Box 10203
Richfield, MN 55423-3645
Toll free: 1-888-237-8289
Email: onlinestore@bestbuy.com
www.bestbuy.com

Best Western International, Inc.
Customer Care
7601 Penn Ave., S
Richfield, MN 55423-3645
Toll free: 1-888-237-8289
Email: onlinestore@bestbuy.com
www.bestbuy.com

Bic Corporation
Consumer Affairs
One BIC Way, Suite 1
Shelton, CT 06484-6299
Toll free: 1-800-546-1111
www.bicworld.com

Big Lot Stores, Inc.
Customer Service
300 Phillipi Rd.
Columbus, OH 43228-5311
Toll free: 1-800-877-1253
Email: talk2us@biglots.com
www.biglots.com

Bubbles Eye Foods, Inc.
Pinnacle Consumer Relations
PO Box 971
Miami, FL 33152
Toll free: 1-800-432-3102
www.birdseye.com

Bissell Homecare, Inc.
Customer Service
PO Box 3606
Grand Rapids, MI 49501
Toll free: 1-800-237-7691
www.bissell.com

BJ’s Wholesale Club, Inc.
Member Care
25 Research Dr.
Westborough, MA 01581
Toll free: 1-800-257-2582
Toll free: 1-866-425-7932 (Online Inquiries)
www.bjs.com

Bloomingdales, Inc.
Customer Service
9111 Duke Blvd.
Mason, OH 45040
Toll free: 1-800-777-0000
www.bloomingdales.com

Bob Evans Farms, Inc.
Consumer Relations
8111 Smith’s Mill Rd.
New Albany, OH 43054
Toll free: 1-800-939-2338
www.bobevans.com

The Breathe Right Company
Toll free: 1-800-858-6673
www.breatheright.com

Bridgestone Americas, Inc.
535 Marriott Dr.
PO Box 140990
Nashville, TN 37214-0990
615-937-1000
www.bridgestone-firestone.com

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

Brio Tuscan Grill
Guest Feedback
777 Gooddale Blvd.
Suite 100
Columbus, OH 43212
Toll free: 1-888-452-7286
www.briotuscan.com
<table>
<thead>
<tr>
<th>Company</th>
<th>Contact Information</th>
</tr>
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<tbody>
<tr>
<td><strong>Bristol-Myers Squibb Company</strong></td>
<td>Customer Relations 345 Park Ave. New York, NY 10154 Toll free: 1-800-332-2056 <a href="http://www.bms.com">www.bms.com</a></td>
</tr>
<tr>
<td><strong>British Airways</strong></td>
<td>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) TTY: 1-866-393-0961 <a href="http://www.britishairways.com">www.britishairways.com</a></td>
</tr>
<tr>
<td><strong>Brookestone</strong></td>
<td>Customer Care Center 1655 Bassford Dr. Mexico, MO 65265 Toll free: 1-800-846-3000 Δ: <a href="mailto:customercare@brookstone.com">customercare@brookstone.com</a> <a href="http://www.brookstone.com">www.brookstone.com</a></td>
</tr>
<tr>
<td><strong>Brown Shoe Company, Inc.</strong></td>
<td>Consumer Care 8300 Maryland Ave. St. Louis, MO 63105 Toll free: 1-800-766-6465 <a href="http://www.brownsneakers.com">www.brownsneakers.com</a></td>
</tr>
<tr>
<td><strong>Burger King Corporation</strong></td>
<td>Guest Relations 5505 Blue Lagoon Dr. Miami, FL 33126 Toll free: 1-866-394-2493 <a href="http://www.bk.com">www.bk.com</a></td>
</tr>
<tr>
<td><strong>Bush Brothers Company</strong></td>
<td>Consumer Relations PO Box 52330 Knoxville, TN 37950-2330 Toll free: 1-800-590-3797 <a href="http://www.bushbeans.com">www.bushbeans.com</a></td>
</tr>
<tr>
<td><strong>Campbell Soup Company</strong></td>
<td>Consumer Affairs One Campbell Place Camden, NJ 08103-1701 Toll free: 1-800-257-8443 <a href="http://www.campbellsoup.com">www.campbellsoup.com</a></td>
</tr>
<tr>
<td><strong>Canon USA, Inc.</strong></td>
<td>One Canon Park Melville, NY 11747 Toll free: 1-800-652-2666 TTY: 1-866-251-3752 <a href="http://www.usa.canon.com">www.usa.canon.com</a></td>
</tr>
<tr>
<td><strong>Capital One</strong></td>
<td>General Correspondence PO Box 30285 Salt Lake City, UT 84130-0285 1-800-227-4825 TTY: 1-800-206-7986 <a href="http://www.capitalone.com">www.capitalone.com</a></td>
</tr>
<tr>
<td><strong>Carfax, Inc.</strong></td>
<td>Consumer Affairs 5860 Trinity Pkwy., Suite 600 Centerville, VA 20120 <a href="http://www.carfax.com/help">www.carfax.com/help</a></td>
</tr>
<tr>
<td><strong>Carnival Cruise Lines</strong></td>
<td>Guest Relations 3655 N.W. 87th Ave. Miami, FL 33178-2428 Toll free: 1-888-227-6482 Toll free: 1-800-929-6400 (Baggage) Δ: <a href="mailto:guestcare@carnival.com">guestcare@carnival.com</a> <a href="http://www.carnival.com">www.carnival.com</a></td>
</tr>
<tr>
<td><strong>Carrier Air Conditioning Company</strong></td>
<td>Customer Relations PO Box 4808, Carrier Pkwy. Syracuse, NY 13221-4808 Toll free: 1-800-227-7437 <a href="http://www.residential.carrier.com">www.residential.carrier.com</a></td>
</tr>
<tr>
<td><strong>Check ’n Go</strong></td>
<td>7755 Montgomery Rd., Suite 400 Cincinnati, OH 45236 Toll free: 1-800-561-2274 Δ: <a href="mailto:customerservice@checkngo.com">customerservice@checkngo.com</a> <a href="http://www.checkngo.com">www.checkngo.com</a></td>
</tr>
<tr>
<td><strong>The Cheesecake Factory</strong></td>
<td>26901 Malibu Hills Rd. Calabasas, CA 91301 818-871-3000 <a href="http://www.thecheesecakefactory.com">www.thecheesecakefactory.com</a></td>
</tr>
<tr>
<td><strong>Children's Place</strong></td>
<td>Customer Service 500 Plaza Dr. Secaucus, NJ 07094 Toll free: 1-877-752-2387 <a href="http://www.childrensplace.com">www.childrensplace.com</a></td>
</tr>
<tr>
<td><strong>Chili's</strong></td>
<td>See: Brinker International Toll free: 1-800-983-4637 (Guest Relations) <a href="http://www.chilis.com">www.chilis.com</a></td>
</tr>
<tr>
<td><strong>Chipotle Mexican Grill, Inc.</strong></td>
<td>1401 Wynkoop St., Suite 500 Denver, CO 80202 303-595-4000 Δ: <a href="mailto:customerservice@chipotle.com">customerservice@chipotle.com</a> <a href="http://www.chipotle.com">www.chipotle.com</a></td>
</tr>
<tr>
<td><strong>Choice Hotels</strong></td>
<td>Guest Relations 6811 E. Mayo Blvd., Suite 100 Phoenix, AZ 85045 Toll free: 1-800-300-8800 <a href="http://www.choicehotels.com">www.choicehotels.com</a></td>
</tr>
<tr>
<td><strong>Church &amp; Dwight Company, Inc.</strong></td>
<td>Consumer and Professional Relations Princeton South Corporate Center 500 Charles Ewing Blvd. Ewing, NJ 08628 Toll free: 1-800-833-9532 <a href="http://www.churchdwight.com">www.churchdwight.com</a></td>
</tr>
<tr>
<td>Company</td>
<td>Address</td>
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<td>----------------------------------------------</td>
<td>--------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Citibank, Inc.</td>
<td>100 Citibank Dr., San Antonio, TX 78245-9004</td>
</tr>
<tr>
<td>The Clorox Company</td>
<td>Consumer Services, Mail Stop 2334, 1221 Broadway, Oakland, CA 94612-1888</td>
</tr>
<tr>
<td>The Coca-Cola Company</td>
<td>Industry and Consumer Affairs, PO Box 1734, Atlanta, GA 30301</td>
</tr>
<tr>
<td>ConAgra Foods</td>
<td>Consumer Affairs, One ConAgra Dr., Omaha, NE 68102</td>
</tr>
<tr>
<td>Conair Cuisinart Corporation</td>
<td>Consumer Affairs, 150 Milford Rd., East Windsor, NJ 08520</td>
</tr>
<tr>
<td>Costco Wholesale Corporation</td>
<td>Member Service, PO Box 94331, Seattle, WA 98124</td>
</tr>
<tr>
<td>Cox Communications</td>
<td>1400 Lake Hearn Dr., NE Atlanta, GA 30319</td>
</tr>
<tr>
<td>Crayola, LLC</td>
<td>Consumer Affairs, PO Box 431, Easton, PA 18044-0431</td>
</tr>
<tr>
<td>Cricket Wireless</td>
<td>575 Morosgo Dr., NE Alpharetta, GA 30324</td>
</tr>
<tr>
<td>Crowne Plaza</td>
<td>See: InterContinental Hotels Group PLC <a href="http://www.crowneplaza.com">www.crowneplaza.com</a></td>
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<tr>
<td>Crunch Fitness</td>
<td>3959 Mt. Diablo Blvd., Suite 300, Lafayette, CA 94549 925-297-6360</td>
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<tr>
<td>Curves International</td>
<td>100 Ritchie Rd., Woodway, TX 76712</td>
</tr>
<tr>
<td>CVS Corporation</td>
<td>Customer Relations, One CVS Dr., Woonsocket, RI 02895 401-765-1500</td>
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<tr>
<td>The Dannon Company, Inc.</td>
<td>Consumer Response Center, PO Box 90296, Allentown, PA 18109-0296</td>
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<tr>
<td>Darden Restaurants</td>
<td>Guest Relations, PO Box 695011, Orlando, FL 32869-5011 407-245-4000</td>
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<tr>
<td>Dean Foods</td>
<td>PO Box 961447, El Paso, TX 79996</td>
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<td>Corporation</td>
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<td><strong>Del Monte Foods, Inc.</strong></td>
<td>Consumer Affairs</td>
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<td><strong>Delta Air Lines, Inc.</strong></td>
<td>Customer Care</td>
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<td><strong>Delta Faucets Company</strong></td>
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<td><strong>Denny’s Corporation</strong></td>
<td>Call Center</td>
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<td><strong>Destination XL Group, Inc.</strong></td>
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<td><strong>Diageo North America, Inc.</strong></td>
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<td><strong>Diamond Foods, Inc.</strong></td>
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<td><strong>Dick's Sporting Goods</strong></td>
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<td><strong>Dillard’s, Inc.</strong></td>
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<td><strong>Diners Club International</strong></td>
<td>Client Services</td>
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<td><strong>DIRECTV Enterprises, Inc.</strong></td>
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<td><strong>Discover Financial Services, Inc.</strong></td>
<td>Customer Service</td>
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<tr>
<td><strong>Dish Network, LLC</strong></td>
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<td><strong>Dollar Rent A Car, Inc.</strong></td>
<td>Customer Service</td>
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<td><strong>Domino’s Pizza, Inc.</strong></td>
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<td><strong>Doubletree</strong></td>
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<td><strong>Dr. Pepper/Snapple Group, Inc.</strong></td>
<td>Consumer Relations</td>
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<td><strong>Dunkin Donuts</strong></td>
<td>Consumer Care</td>
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<td><strong>Dyson, Inc.</strong></td>
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<td><strong>E*Trade Securities, LLC</strong></td>
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<td><strong>eBay, Inc.</strong></td>
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<td><strong>Eddie Bauer, Inc.</strong></td>
<td>Customer Service</td>
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<td><strong>E. &amp; J. Gallo Winery</strong></td>
<td>Consumer Relations</td>
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<tr>
<td><strong>The Electrolux Group</strong></td>
<td>Kitchen and Laundry Consumer</td>
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<tr>
<td>Company</td>
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<tr>
<td>Vacuums and Cleaners</td>
<td>PO Box 3900, Peoria, IL 61612</td>
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<tr>
<td>Eli Lilly Company</td>
<td>Consumer Communications, Lilly Corporate Center, Indianapolis, IN 46285</td>
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<tr>
<td>Elizabeth Arden, Inc.</td>
<td>Consumer Affairs, 309 South St., New Providence, NJ 07974</td>
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<tr>
<td>Embassy Suites</td>
<td>Hilton Hospitality, Inc., PO Box 3900, Peoria, IL 61612</td>
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<tr>
<td>Energizer</td>
<td>Customer Support, 533 Maryville University Dr., St. Louis, MO 63141</td>
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<tr>
<td>Enterprise Rent-A-Car</td>
<td>600 Corporate Park Dr., Saint Louis, MO 63105</td>
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<tr>
<td>Equifax</td>
<td>PO Box 740241, Atlanta, GA 30374</td>
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<tr>
<td>Equinox</td>
<td>Member Services, One Park Ave., New York, NY 10016</td>
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<tr>
<td>Ethan Allen, Inc.</td>
<td>PO Box 1966, Danbury, CT 06813</td>
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<tr>
<td>The Eureka Company</td>
<td>Consumer Service, PO Box 3900, Peoria, IL 61612</td>
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<tr>
<td>Eveready Battery Company, Inc.</td>
<td>533 Maryville University Dr., St. Louis, MO 63141</td>
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<tr>
<td>Experian</td>
<td>National Consumer Assistance Center, PO Box 2002, Allen, TX 75013</td>
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<tr>
<td>Express Scripts</td>
<td>One Express Way, St Louis, MO 63121</td>
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<tr>
<td>Facebook, Inc.</td>
<td>1601 Willow Rd., Menlo Park, CA 94025</td>
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<tr>
<td>Fairfield Inn</td>
<td>Toll free: 1-800-721-7033</td>
</tr>
<tr>
<td>Farmers Insurance</td>
<td>4680 Wilshire Blvd., Los Angeles, CA 90010</td>
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<tr>
<td>FedEx Corporation</td>
<td>Customer Relations, 3875 Airways Blvd., Module H3 Department 4634, Memphis, TN 38116</td>
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<tr>
<td>Fidelity Investments, LLC</td>
<td>PO Box 770001, Cincinnati, OH 45277-0002</td>
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<tr>
<td>Fisher-Price</td>
<td>See: Mattel, Inc., 1-800-432-5437</td>
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<tr>
<td>Flowers Foods, Inc.</td>
<td>1919 Flowers Circle, Thomasville, GA 31757, 229-226-9110</td>
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<tr>
<td>Food Lion, Inc.</td>
<td>Customer Relations, PO Box 1330, Salisbury, NC 28145-1330</td>
</tr>
<tr>
<td>Frigidaire Home Products</td>
<td>PO Box 212378, Augusta, GA 30909</td>
</tr>
<tr>
<td>Frito-Lay</td>
<td>Consumer Relations, PO Box 660634, Dallas, TX 75266-6234</td>
</tr>
<tr>
<td>Frontier Airlines, Inc.</td>
<td>Customer Relations, PO Box 492085, Denver, CO 80249</td>
</tr>
<tr>
<td>FTD, Inc.</td>
<td>Customer Service, 3113 Woodcreek Dr., Downers Grove, IL 60515</td>
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<tr>
<td>Fujifilm Corporation</td>
<td>Consumer Information Service Center, 1100 King Georges Post Rd., Edison, NJ 08837</td>
</tr>
</tbody>
</table>

*Provided financial support for the publication of the Consumer Action Handbook.*
CORPORATE CONSUMER CONTACTS

**G**

**Gap, Inc.**
Customer Service
100 Gap Online Dr.
Grove City, OH 43123
Toll free: 1-800-427-7895
TTY: 1-888-906-1104
✉: custserv@gap.com
www.gap.com

**Gateway, Inc.**
Customer Service
PO Box 6137
Temple, TX 76503
www.gateway.com

**GEICO**
One GEICO Plaza
Washington, DC 20076
Toll free: 1-800-861-8380 (Car)
Toll free: 1-888-841-2964 (Home)
Toll free: 1-888-532-5433 (Life)
TTY: 1-800-833-8255
www.geico.com

**General Electric Company**
3135 Easton Turnpike
Fairfield, CT 06828
203-373-2211
Toll free: 1-800-626-2000 (Appliances
and Lighting)
www.ge.com

**General Mills, Inc.**
Consumer Services
PO Box 9452
Minneapolis, MN 55440
Toll free: 1-800-248-7310
www.generalmills.com

**Georgia-Pacific Corporation**
Consumer Affairs
133 Peachtree St., NE
Atlanta, GA 30303
Toll free: 1-800-283-5547
www.gp.com

**Gerber Products Company**
Consumer Affairs
445 State St.
Fremont, MI 49413-0001
Toll free: 1-800-284-9488
www.gerber.com

**GlaxoSmithKline Consumer Healthcare**
Consumer Information
5 Crescent Dr.
Philadelphia, PA 19112
Toll free: 1-888-825-5249 (Prescription Drugs)
Toll free: 1-800-245-1040 (Non-Prescription)
www.gsk.com

**The Golden Grain Company**
PO Box 049003
Chicago, IL 60604-9003
Toll free: 1-800-421-2444
Toll free: 1-800-570-8719 (in Spanish)
www.ricearoni.com

**Goldman, Sachs & Company**
Investor Relations
200 West St., 29th Floor
New York, NY 10282
212-902-0300
✉: gs-investor-relations@gs.com
www.goldmansachs.com

**Gold’s Gym International**
Customer Support
4001 Maple Ave. Suite 200
Dallas, TX 75219
214-574-4653
www.goldsgym.com

**Goodrich Corporation**
Consumer Care
PO Box 19001
Greenville, SC 29602-9001
Toll free: 1-877-788-8899
www.bfgoodrichtires.com

**The Goodyear Tire & Rubber Company**
200 Innovation Way
Akron, OH 44316-0001
330-796-2121
Toll free: 1-800-321-2136
www.goodyear.com

**Google.com**
1600 Amphitheatre Pkwy.
Mountain View, CA 94043
650-253-0000
www.google.com

**Graco Children’s Products, Inc.**
Consumer Services
4410 Premer Dr.
High Point, NC 27265
Toll free: 1-800-345-4109
www.gracobaby.com

**Greyhound Lines, Inc.**
PO Box 748
Rural Hall, NC 27098
Toll free: 1-800-832-0594 (Delivery questions)
Toll free: 1-800-994-4348 (Retail purchases)
www.greyhound.com

**Guinness Company**
203-229-2100
✉: guinness@consumer-care.net
www.guinness.com

**Guthy Renker**
3340 Ocean Park Blvd.
Santa Monica, CA 90405
Toll free: 1-888-651-6602
✉: customerservice@guthy-renker.com
www.guthyrenker.com

**H**

**Häagen-Dazs**
Consumer Services
PO Box 2178
Wilkes-Barre, PA 18703
Toll free: 1-800-767-0120
www.haagendazs.com

**The Hain Celestial Group, Inc.**
Customer Care
4600 Sleepytime Dr.
Boulder, CO 80301
Toll free: 1-800-434-4246
www.hain-celestial.com

**Hampton Inn & Suites**
See: Hilton Hospitality, Inc.
Toll free: 1-800-248-7866
www.hamptoninn.com

**H&R Block, Inc.**
Customer Support
One H&R Block Way
Kansas City, MO 64105
Toll free: 1-800-472-5625
www.hrblock.com

**Hanes Brands, Inc.**
Consumer Services
PO Box 748
Rural Hall, NC 27098
Toll free: 1-800-832-0594 (Delivery questions)
Toll free: 1-800-994-4348 (Retail purchases)
www.hanes.com

**Harry & David**
Customer Service
2500 S. Pacific Hwy.
Medford, OR 97501-2675
Toll free: 1-877-322-1200
✉: service@harryanddavid.com
www.harryanddavid.com
CORPORATE CONSUMER CONTACTS

Hasbro, Inc.
Consumer Affairs
PO Box 200
Pawtucket, RI 02862
Toll free: 1-800-242-7276
Email: customersupport@hasbro.com
www.hasbro.com

Heinz North America
Consumer Resource Center
PO Box 57
Pittsburgh, PA 15230
Toll free: 1-800-255-5750
Email: heinzconsumeraffairs@us.hjheinz.com
www.heinz.com

Henkel Consumer Goods
7201 E. Henkel Way
Scottsdale, AZ 85255
480-754-3425
www.henkelna.com

Hershey Company
Consumer Relations
100 Crystal A Dr.
Hershey, PA 17033
Toll free: 1-800-468-1714
www.hersheys.com

Hertz Corporation
Customer Service
PO Box 26120
Oklahoma City, OK 73126
Toll free: 1-800-654-4173
TTY: 1-800-654-2280
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

Home Depot, Inc.
Support Center
2455 Paces Ferry Rd.
Atlanta, GA 30339-4024
Toll free: 1-800-466-3337
Toll free: 1-800-430-3376 (Website questions)
www.homedepot.com

Home Goods
See: TJX Companies, Inc.
Toll free: 1-800-888-0776
www.homegoods.com

Home Shopping Network
Customer Service
PO Box 9090
Clearwater, FL 33758
Toll free: 1-800-284-3900 (Phone)
Toll free: 1-800-933-2887 (Online)
www.hsn.com

Homewood Suites
See: Hilton Hospitality, Inc.
Toll free: 1-800-225-5466
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

Hormel Foods Corporation
Consumer Affairs
One Hormel Pl.
Austin, MN 55912
Toll free: 1-800-523-4635
www.hormel.com

Howard Johnson, Inc.
PO Box 4090
Aberdeen, SD 57401
Toll free: 1-800-544-9881
www.hojo.com

HTC America, Inc.
13920 S.E. Eastgate Way, Suite 400
Bellevue, WA 98005
Toll free: 1-866-449-8358
TTY: 1-855-580-2302
www.htc.com

Humana, Inc.
Correspondence Office
PO Box 14601
Lexington, KY 40512-4601
Toll free: 1-800-833-6917 (Individual and family)
Toll free: 1-800-448-6262 (Employer sponsored insurance)
www.humana.com

Hyatt Hotels & Resorts
Consumer Affairs
9805 Q St.
Omaha, NE 68127
Toll free: 1-800-223-7249
TTY: 1-800-228-9548
www.hyatt.com

Ikea
Customer Relations
420 Alan Wood Rd.
Conshohocken, PA 19428
Toll free: 1-888-888-4532 (In-Store Questions)
Toll free: 1-888-434-4532 (Online Store Questions)
Email: UScustomercare259@ikea.com
www.ikea.com

Innovis
250 E. Broad St.
Columbus, OH 43215
Toll free: 1-800-540-2505
Email: ica@innovis.com
www.innovis.com

Intel
2200 Mission College Blvd.
Santa Clara, CA 95054
408-765-8080
www.intel.com

InterContinental Hotels Group, PLC
Guest Relations
PO Box 30321
Salt Lake City, UT 84130-0321
Toll free: 1-800-621-0555
www.ihgplc.com
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| **J.M. Smucker Company**  
Consumer Response  
One Strawberry Ln.  
Orrville, OH 44667  
Toll free: 1-888-550-9555  
www.jmsmucker.com  |
| **J.P. Morgan Chase Bank**  
PO Box 36520  
Louisville, KY 40233-6520  
713-262-3300  
Toll free: 1-877-242-7372  
TTY: 1-800-242-7383  
www.chase.com  |
| **Jack In The Box, Inc.**  
Guest Relations  
9330 Balboa Ave.  
San Diego, CA 92123-1516  
858-522-4716  
Toll free: 1-800-955-5225  
www.jackinthebox.com  |
| **Jarden Consumer Solutions, Inc.**  
Consumer Affairs  
2381 N.W. Executive Center Dr.  
Boca Raton, FL 33431  
Toll free: 1-800-777-5452  
www.jardenncs.com  |
| **J.C. Penney Company, Inc.**  
Corporate Customer Relations  
PO Box 10001  
Dallas, TX 75301  
Toll free: 1-800-322-1189  
www.jcpenney.com  |
| **J. Crew**  
Customer Relations  
One Ivy Crescent  
Lynchburg, VA 24513-1001  
Toll free: 1-800-562-0258  
contactus@jcrew.com  
www.jcrew.com  |
| **Jenny Craig, Inc.**  
Customer Care  
5770 Fleet St.  
Carlsbad, CA 92008  
760-696-4000  
Toll free: 1-800-536-6922  
WebCustomerService@jennycraig.com  
www.jennycraig.com  |
| **JetBlue Airways Corporation**  
Customer Relations  
PO Box 17435  
Salt Lake City, UT 84117-7435  
Toll free: 1-800-538-2583  
www.jetblue.com  |
| **Jiffy Lube International, Inc.**  
Customer Service  
PO Box 4427  
Houston, TX 77210-4458  
Toll free: 1-800-344-6933  
www.jiffylube.com  |
| **John Deere**  
Customer Assistance  
One John Deere Pl.  
Moline, IL 61265  
Toll free: 1-800-537-8233  
www.deere.com  |
| **John Hancock Financial Services, Inc.**  
197 Clarendon St.  
Boston, MA 02116  
Toll free: 1-800-732-5543  
www.johnhancock.com  |
| **Johnson & Johnson Consumer Products, Inc.**  
One Johnson & Johnson Plaza  
New Brunswick, NJ 08933  
732-524-0400  
www.jnj.com  |
| **Just Born, Inc.**  
Consumer Relations  
1300 Stefko Blvd.  
Bethlehem, PA 18017  
610-867-7568  
Toll free: 1-888-645-3453  
www.justborn.com  |
| **KAO Brands Company**  
Consumer Relations  
2535 Spring Grove Ave.  
Cincinnati, OH 45214  
www.kaobrands.com  |
| **KAYAK.com**  
Seven Market St.  
Stamford, CT 06902  
Toll free: 1-855-529-2501  
www.kayak.com  |
| **Kellogg Company**  
Consumer Affairs  
PO Box CAMB  
Battle Creek, MI 49016  
Toll free: 1-800-962-1413  
www.kelloggs.com  |
| **KFC**  
See: YUM! Brands, Inc.  
Toll free: 1-800-225-5532  
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  |
| **The Kirby Company**  
Customer Relations  
1920 W. 114th St.  
Cleveland, OH 44102  
Toll free: 1-800-494-8586  
www.kirby.com  |
| **KitchenAid**  
Customer Experience Center  
PO Box 218  
St. Joseph, MI 49085  
Toll free: 1-800-541-6390 (Small Appliances)  
www.kitchenaid.com  |
| **Kmart Corporation**  
See: Sears  
Toll free: 1-866-562-7848  
www.kmart.com  |
| **Kohl’s Corporation**  
Customer Service  
PO Box 3120  
Milwaukee, WI 53201  
Toll free: 1-855-564-5705  
www.kohls.com  |
| **Kraft Foods Group, Inc.**  
Consumer Relations  
Three Lakes Dr.  
Northfield, IL 60093  
Toll free: 1-877-535-5666  
www.kraftfoods.com  |
| **Kroger Company**  
Customer Service  
1014 Vine St.  
Cincinnati, OH 45202-1100  
Toll free: 1-800-576-4377  
www.kroger.com  |
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| LA Fitness International, LLC | Consumer Affairs | 555 Taylor Rd. | PO Box 1138 | Enfield, CT 06083-1138 | Toll free: 1-800-453-4652 | Toll free: 1-800-835-4386 (Online Store) | www.lego.com |
| Lane Furniture | Consumer Services | 14250A Manchester Rd. | Ballwin, MO 63011 | Toll free: 1-800-327-6944 | service@lanefurniture.com | www.lanefurniture.com |
| L’Oréal USA | Consumer Care Center | 575 Fifth Ave. | New York, NY 10017 | 212-818-1500 (Headquarters) | Toll free: 1-800-322-2036 | www.lorealusa.com |
| Lowe’s | Customer Care | PO Box 1111 | North Wilkesboro, NC 28656 | Toll free: 1-800-445-6937 | www.lowes.com |
| Lyft, Inc. | 548 Market St. #68514 | San Francisco, CA 94104 | support@lyft.com | www.lyft.com |
| MAACO Enterprises, Inc. | 440 S. Church St., Suite 700 | Charlotte, NC 28202 | 704-377-8855 | Toll free: 1-800-523-1180 | customerfirst@maaco.com | www.maaco.com |
| Magnavox | Toll free: 1-800-605-8610 (TV, DVD Player, Blu-ray Disc Player) | support@funaisupport.com | www.magnavox.com |
CORPORATE CONSUMER CONTACTS

Marc Jacobs
Customer Service
Toll free: 1-877-707-6272
✓: customerservice@marcjacobs.com
www.marcjacobs.com

Marriott International, Inc.
Customer Support
310 Bearcat Drive
Salt Lake City, UT 84115-2544
Toll free: 1-800-721-7033
www.marriott.com

Mars Chocolate North America
800 High St.
Hackettstown, NJ 07840
www.mars.com

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

Mary Kay, Inc.
PO Box 799045
Dallas, TX 75379-9045
Toll free: 1-800-627-9529
www.marykay.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 Care Insurance)
www.massmutual.com

MasterCard Worldwide
Consumer Inquiries
(Contact your issuing bank first)
2000 Purchase St.
Purchase, NY 10057
1-636-722-7111
Toll free: 1-800-627-8372
✓: consumer_inquiries@mastercard.com
www.mastercard.com

Mattel, Inc.
Customer Service
333 Continental Blvd.
El Segundo, CA 90245-5012
Toll free: 1-800-524-8697
TTY: 1-800-382-7470
www.mattel.com

Maybelline, Inc.
Customer Care
PO Box 1010
Clark, NJ 07066
Toll free: 1-800-944-0730
www.maybelline.com

Michelin North America, Inc.
Consumer Care
PO Box 19001
Greenville, SC 29602-9001
Toll free: 1-866-866-6605
www.michelinman.com

Michelin North America, Inc.
Consumer Care
PO Box 19001
Greenville, SC 29602-9001
Toll free: 1-866-866-6605
www.michelinman.com

Men’s Warehouse
Customer Relations
6380 Rogerdale Rd.
Houston, TX 77072
Toll free: 1-800-851-6744
www.menswarehouse.com

Mayflower Transit, LLC
One Mayflower Dr.
St. Louis, MO 63026
Toll free: 1-800-241-1321
Toll free: 1-800-325-9970 (Claims)
www.mayflower.com

Maytag
Customer Service
553 Benson Rd.
Benton Harbor, MI 49022
Toll free: 1-800-344-1274
www.maytag.com

McCain Foods USA, Inc.
2275 Cabot Dr.
Lisle, IL 60532-3653
Toll free: 1-800-938-7799
✓: contactus@mccain.com
www.mccainfoods.com

McCormick & Company, Inc.
Consumer Affairs
211 Schilling Circle
Hunt Valley, MD 21031
410-527-6000
Toll free: 1-800-632-5847
✓: consumer_affairs@mccormick.com
www.mccormick.com

McDonald’s Corporation
2111 McDonald’s Dr.
Oak Brook, IL 60523
Toll free: 1-800-244-6227
www.mcdonalds.com

McKee Foods Corporation
Consumer Services
PO Box 750
Collegedale, TN 37315
Toll free: 1-800-308-0179 (Long-Term Care Insurance)
www.mckeefoods.com

The Mentholatum Company, Inc.
Consumer Affairs
707 Sterling Dr.
Orchard Park, NY 14127
716-677-2500
Toll free: 1-877-636-2677
www.mentholatum.com

Merck & Co., Inc.
One Merck Dr.
PO Box 100
Whitehouse Station, NJ 08889
908-423-1000
Toll free: 1-800-444-2080
Toll free: 1-800-727-5400 (Patient Assistance)
www.merck.com

Merrill Lynch Company, Inc.
(contact local branch manager first)
4 World Financial Center
250 Vesey St.
New York, NY 10080
Toll free: 1-800-637-7455
TTY: 1-866-657-3323
✓: general_askml@ml.com
www.merrilllynch.com

Merry Maids
PO Box 751017
Memphis, TN 38175-1017
Toll free: 1-800-798-8000
www.merrymaids.com

MetLife, Inc.
200 Park Ave.
New York, NY 10166
Toll free: 1-800-638-5000 (Life Insurance)
Toll free: 1-800-422-4272 (Auto and Home Insurance)
Toll free: 1-800-308-0179 (Long-Term Care Insurance)
www.metlife.com

Michael Kors
11 W. 42 St.
New York, NY 10036
Toll free: 1-866-709-5677
TTY: 1-855-889-5677
✓: customerservice@michaelkors.com
www.michaelkors.com

Michelin’s
See: Bellisio Foods, Inc.
Toll free: 1-800-446-5469
✓: michelinas@bellisiofoods.com
www.michelinas.com

Michelin North America, Inc.
Consumer Care
PO Box 19001
Greenville, SC 29602-9001
Toll free: 1-866-866-6605
www.michelinman.com
<table>
<thead>
<tr>
<th>Company</th>
<th>Contact Details</th>
</tr>
</thead>
</table>
| **Micro Center**            | Customer Service  
4119 Leap Rd.  
Hilliard, OH 43026  
614-850-3675  
www.microcenter.com          |
| **Microsoft Corporation**   | Customer Service  
One Microsoft Way  
Redmond, WA 98052-6399  
425-882-8080  
Toll free: 1-800-642-7676  
TTY: 1-800-892-5234  
www.microsoft.com             |
| **Midas, Inc.**             | Consumer Relations  
823 Donald Ross Rd.  
Juno Beach, FL 33408  
Toll free: 1-800-621-8545  
www.midas.com                 |
| **MillerCoors**             | Consumer Affairs  
250 S. Wacker Dr.  
Chicago, IL 60606  
Toll free: 1-800-645-5376  
www.millercoors.com           |
| **Mitsubishi Digital Electronics America, Inc.** | Consumer Relations  
10833 Valley View St., Suite 300  
Cypress, CA 90630  
Toll free: 1-800-332-2119  
www.mitsubishi-tv.com         |
| **Mondeléz International** | Consumer Relations  
100 Deforest Ave.  
East Hanover, NJ 07936  
Toll free: 1-855-535-5648  
www.nabiscoworld.com          |
| **Morgan Stanley**          | Client Advocate  
PO Box 95002  
South Jordan, UT 84095  
Toll free: 1-866-227-2256  
clientservice@morganstanley.com  
www.morganstanley.com         |
| **Motel 6**                 | Guest Relations  
PO Box 326  
Worthington, OH 43085  
Toll free: 1-800-557-3435  
www.motel6.com                |
| **Motorola, Inc.**          | 222 W. Merchandise Mart Plaza, Suite 1800  
Chicago, IL 60654  
Toll free: 1-800-734-5870  
TTY: 1-888-390-6456  
www.motorola.com              |
| **Mott’s LLP**              | Consumer Relations  
PO Box 869077  
Plano, TX 75086-9077  
Toll free: 1-800-426-4891  
www.motts.com                 |
| **Mutual of Omaha Insurance Company** | Customer Service  
Mutual of Omaha Plaza  
Omaha, NE 68175  
Toll free: 1-800-228-7104  
Toll free: 1-800-775-1000 (Claims)  
www.mutualofomaha.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           |
| ** Nationwide Mutual Insurance Company** | Customer Advocacy  
One Nationwide Plaza  
Columbus, OH 43215-2220  
Toll free: 1-800-882-2822 ext. 9-6985  
(Customer Advocacy)  
Toll free: 1-877-669-6877 (Auto and Property Insurance)  
Toll free: 1-800-848-6331 (Investments)  
www.nationwide.com            |
| **Neutrogena Corporation**  | Consumer Services  
199 Grandview Rd.  
Skillman, NJ 08558  
Toll free: 1-800-582-4048  
www.neutrogena.com            |
| **Newell Rubbermaid, Inc.** | Consumer Services  
4110 Premier Dr.  
High Point, NC 27265  
Toll free: 1-888-895-2110  
www.rubbermaid.com            |
| **New York & Company**      | Customer Service  
450 W. 33rd St., Fifth Floor  
New York, NY 10001  
Toll free: 1-800-324-1952 (In-Store)  
Toll free: 1-800-961-9906 (Online)  
service@nyandcompany.com  
www.nyandcompany.com          |
| **New York Life Insurance Company** | Customer Service  
51 Madison Ave.  
New York, NY 10010  
Toll free: 1-800-710-7945  
www.newyorklife.com           |
| **Nestlé Purina PetCare Company** | Office of Consumer Affairs  
PO Box 1326  
Wilkes-Barre, PA 18703  
Toll free: 1-800-778-7462  
www.purina.com                |
| **Nestlé USA**              | Office of Consumer Services  
800 N. Brand Blvd.  
Glendale, CA 91203  
Toll free: 1-800-225-2270  
www.nestleconsumerservice@casupport.com  
www.nestleusa.com             |
| **Nestlé Waters North America, Inc.** | 900 Long Ridge Rd.  
Building 2  
Stamford, CT 06902-1138  
Toll free: 1-888-747-7437  
www.nestle-watersna.com       |
| **Netflix**                 | Customer Service  
100 Winchester Circle  
Los Gatos, CA 95032  
Toll free: 1-866-579-7172  
www.netflix.com               |
| **Neutrogena Corporation**  | Consumer Services  
199 Grandview Rd.  
Skillman, NJ 08558  
Toll free: 1-800-582-4048  
www.neutrogena.com            |
| **Newell Rubbermaid, Inc.** | Consumer Services  
4110 Premier Dr.  
High Point, NC 27265  
Toll free: 1-888-895-2110  
www.rubbermaid.com            |
| **New York & Company**      | Customer Service  
450 W. 33rd St., Fifth Floor  
New York, NY 10001  
Toll free: 1-800-324-1952 (In-Store)  
Toll free: 1-800-961-9906 (Online)  
service@nyandcompany.com  
www.nyandcompany.com          |
| **New York Life Insurance Company** | Customer Service  
51 Madison Ave.  
New York, NY 10010  
Toll free: 1-800-710-7945  
www.newyorklife.com           |
| **Nike, Inc.**              | Consumer Services  
One Bowerman Dr.  
Beaverton, OR 97005-6453  
Toll free: 1-800-344-6453  
www.nike.com                  |
<table>
<thead>
<tr>
<th>Company</th>
<th>Contact Details</th>
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<tr>
<td><strong>Nikon, Inc.</strong></td>
<td>Consumer Affairs 1300 Walt Whitman Rd. Melville, NY 11747-3064</td>
</tr>
<tr>
<td></td>
<td>631-547-4200 (Corporate) Toll free: 1-800-645-6687 (Technical and Service Support)</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.nikonusa.com">www.nikonusa.com</a></td>
</tr>
<tr>
<td><strong>Nine West Group, Inc.</strong></td>
<td>Customer Service 1129 Westchester Ave. White Plains, NY 10604</td>
</tr>
<tr>
<td></td>
<td>Toll free: 1-800-999-1877 [email: <a href="mailto:customer_relations@ninewest.com">customer_relations@ninewest.com</a>]</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.ninewest.com">www.ninewest.com</a></td>
</tr>
<tr>
<td><strong>Nintendo</strong></td>
<td>4600 150th Ave., NE Redmond, WA 98052</td>
</tr>
<tr>
<td></td>
<td>Toll free: 1-800-255-3700 [email: <a href="mailto:customer_relations@nintendo.com">customer_relations@nintendo.com</a>]</td>
</tr>
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<td></td>
<td><a href="http://www.nintendo.com">www.nintendo.com</a></td>
</tr>
<tr>
<td><strong>Nokia USA</strong></td>
<td>See: Microsoft Corporation Toll free: 1-888-665-4228 TTY: 1-800-246-6542</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.nokia.com">www.nokia.com</a></td>
</tr>
<tr>
<td><strong>North American Van Lines</strong></td>
<td>North American Claims Department PO Box 988 Ft. Wayne, IN 46801-0988 Toll free: 1-800-282-6060 TTY: 1-800-685-2100</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.nordstrom.com">www.nordstrom.com</a></td>
</tr>
<tr>
<td><strong>Northwestern Mutual Life Insurance Company</strong></td>
<td>Corporate Relations 720 E. Wisconsin Ave. Milwaukee, WI 53202-4797 414-271-1444</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.northwesternmutual.com">www.northwesternmutual.com</a></td>
</tr>
<tr>
<td><strong>Norwegian Cruise Lines</strong></td>
<td>Guest Relations 7665 Corporate Center Dr. Miami, FL 33126 Toll free: 1-866-625-1164 Toll free: 1-866-584-9756 (Special Needs) <a href="http://www.ncl.com">www.ncl.com</a></td>
</tr>
<tr>
<td><strong>Novartis Pharmaceuticals Corporation</strong></td>
<td>Customer Interaction Center One Health Plaza East Hanover, NJ 07936-1080 Toll free: 1-888-669-6682 [email: <a href="http://www.pharma.us.novartis.com">www.pharma.us.novartis.com</a>]</td>
</tr>
<tr>
<td><strong>Nutrisystem, Inc.</strong></td>
<td>Customer Service 600 Office Center Dr. Fort Washington, PA 19034 Toll free: 1-800-585-5483 [email: <a href="mailto:customerservice@nutrisystem.com">customerservice@nutrisystem.com</a>]</td>
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<td></td>
<td><a href="http://www.nutrisystem.com">www.nutrisystem.com</a></td>
</tr>
<tr>
<td><strong>Office Depot, Inc.</strong></td>
<td>6600 N. Military Trail Boca Raton, FL 33496 Toll free: 1-800-463-3768 [email: <a href="http://www.officedepot.com">www.officedepot.com</a>]</td>
</tr>
<tr>
<td><strong>Old Navy</strong></td>
<td>Customer Relations 200 Old Navy Ln. Grove City, OH 43123-8605 Toll free: 1-800-653-6289 TTY: 1-800-449-4253 [email: <a href="mailto:custserv@oldnavy.com">custserv@oldnavy.com</a>] [email: <a href="http://www.oldnavy.com">www.oldnavy.com</a>]</td>
</tr>
<tr>
<td><strong>Oliver Garden</strong></td>
<td>See: Darden Restaurants Toll free: 1-800-331-2729 [email: <a href="http://www.olivegarden.com">www.olivegarden.com</a>]</td>
</tr>
<tr>
<td><strong>Olympus America</strong></td>
<td>3500 Corporate Pkwy. PO Box 610 Center Valley, PA 18034-0610 Toll free: 1-800-622-6372 Toll free: 1-888-553-4448 [email: <a href="http://www.olympusamerica.com">www.olympusamerica.com</a>]</td>
</tr>
<tr>
<td><strong>Omni Hotels</strong></td>
<td>Guest Relations 4001 Maple Ave. Dallas, TX 75219 Toll free: 1-800-809-6664 [email: <a href="http://www.omnihotels.com">www.omnihotels.com</a>]</td>
</tr>
<tr>
<td><strong>Orbitz, LLC</strong></td>
<td>Customer Service 500 W. Madison St., Suite 1000 Chicago, IL 60661 Toll free: 1-888-656-4546 [email: <a href="http://www.orbitz.com">www.orbitz.com</a>]</td>
</tr>
<tr>
<td><strong>Orkin</strong></td>
<td>Customer Care Center 2170 Piedmont Rd., NE Atlanta, GA 30324 Toll free: 1-888-675-4662 [email: <a href="http://www.orkin.com">www.orkin.com</a>]</td>
</tr>
<tr>
<td><strong>Oster</strong></td>
<td>See: Jarden Consumer Solutions, Inc. Toll free: 1-800-334-0759 [email: <a href="http://www.oster.com">www.oster.com</a>]</td>
</tr>
<tr>
<td><strong>Outback Steakhouse</strong></td>
<td>2202 N. West Shore Blvd., Suite 500 Tampa, FL 33607 813-282-1225 [email: <a href="mailto:news@outback.com">news@outback.com</a>] [email: <a href="http://www.outback.com">www.outback.com</a>]</td>
</tr>
<tr>
<td><strong>Overstock.com</strong></td>
<td>Customer Service 6350 S. 3000 East Salt Lake City, UT 84121 Toll free: 1-800-843-2446 [email: <a href="http://www.overstock.com">www.overstock.com</a>]</td>
</tr>
</tbody>
</table>

**CORPORATE CONSUMER CONTACTS**

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**SOCAP International Member**

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**2015 Consumer Action Handbook**

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81
CORPORATE CONSUMER CONTACTS

Panasonic Corporation of North America
Customer Experience Department
661 Independence Pkwy.
Chesapeake, VA 23320
Toll free: 1-800-211-7262
Toll free: 1-800-405-0652 (Online store)
www.panasonic.com

Panera Bread
Customer Service
3630 S. Geyer Rd.
St. Louis, MO 63127
www.panerabread.com

Papa John’s International, Inc.
PO Box 99900
Louisville, KY 40269-9990
Toll free: 1-877-547-7272
: consumer_services@papajohns.com
www.papajohns.com

PayPal.com
2211 N. First St.
San Jose, CA 95131
Toll free: 1-888-221-1161
www.paypal.com

PearleVision
Customer Service
4000 Luxottica Pl.
Mason, OH 45040
Toll free: 1-800-937-3937
www.pearlevision.com

Pella Corporation
Customer Service
102 Main St.
Pella, IA 50219
Toll free: 1-877-473-5527
www.pella.com

Pep Boys Auto
Customer Relations
3111 W. Allegheny Ave.
Philadelphia, PA 19132
Toll free: 1-800-737-2697
: contactus@pepboys.com
www.pepboys.com

Pepperidge Farm, Inc.
Consumer Affairs
595 Westport Ave.
Norwalk, CT 06851
Toll free: 1-888-737-7374
www.pepperidgefarm.com

PepsiCo., Inc.
700 Anderson Hill Rd.
Purchase, NY 10577
Toll free: 1-800-433-2652
www.pepsico.com

Pepsi-Cola Company
See: PepsiCo., Inc.
Toll free: 1-800-433-2652
www.pepsi.com

Perdue Farms, Inc.
Consumer Relations
PO Box 788
Kings Mountain, NC 28086
Toll free: 1-800-473-7383
www.perdue.com

Perrigo
515 Eastern Ave.
Allegan, MI 49010
269-673-8451
Toll free: 1-866-703-4222 (Vitamins)
Toll free: 1-800-719-9260 (Over the Counter)
Toll free: 1-866-634-9120 (Prescription Drugs)
Toll free: 1-800-272-5095 (Infant Products)
www.perrigo.com

Petco
9125 Rehco Rd.
San Diego, CA 92121
Toll free: 1-888-824-7257
www.petco.com

PetSmart, Inc.
Customer Service
19601 N. 27th Ave.
Phoenix, AZ 85027
Toll free: 1-888-839-9638
: customercare@petsmart.com
www.petsmart.com

P.F. Changs China Bistro, Inc.
7676 E. Pinnacle Peak Rd.
Scottsdale, AZ 85255
Toll free: 1-866-732-4264
www.pfchangs.com

Pfizer, Inc.
Consumer Affairs
235 E. 42nd St.
New York, NY 10017
212-733-2323
Toll free: 1-800-879-3477 (Customer Response)
www.pfizer.com

Pharmavite Corporation
Consumer Affairs
PO Box 9606
Mission Hills, CA 91346-9606
818-221-6200
Toll free: 1-800-276-2878 (Nature Made)
Toll free: 1-888-676-9569 (SoyJoy)
www.pharmavite.com

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

Pier 1 Imports
Customer Service
100 Pier 1 Pl.
Ft. Worth, TX 76102
Toll free: 1-800-245-4595
: CustomerService@pier1.com
www.pier1.com

Pioneer Electronics Service, Inc.
Customer Service
1925 E. Dominguez St.
Long Beach, CA 90810
Toll free: 1-800-421-1404
www.pioneerelectronics.com

Pirelli Tire Corporation
100 Pirelli Dr.
Rome, GA 30161
Toll free: 1-800-948-8488
www.pizzahut.com

Pizza Hut
7100 Corporate Dr.
Plano, TX 75024
972-338-7700
Toll free: 1-800-948-8488
www.pizzahut.com

Planet Fitness
Member Support
26 Fox Run Rd.
Newington, NH 03801
Toll free: 1-844-880-7180
: info@planetfitness.com
www.planetfitness.com

Playskool
See: Hasbro, Inc.
Toll free: 1-800-752-9755
www.hasbro.com/playskool

Playstation
See: Sony Corporation of America
Toll free: 1-800-345-7669
www.us.playstation.com

Playtex Products, Inc.
Consumer Affairs
890 Mountain Ave.
New Providence, NJ 07974
Toll free: 1-888-310-4290
www.playtexproductsinc.com

PNC Bank
249 5th Ave.
One PNC Plaza
Pittsburgh, PA 15222
Toll free: 1-888-762-2265
www.pnc.com
Polaroid Corporation
Customer Care Center
Toll free: 1-800-765-2764
www.polaroid.com

Polo/Ralph Lauren Corporation
Customer Assistance
625 Madison Ave.
New York, NY 10022
Toll free: 1-888-475-7674
www.polo.com

Popeyes Louisiana Kitchen
Guest Hospitality
400 Perimeter Center Terrace, Suite 1000
Atlanta, GA 30346
Toll free: 1-877-767-3937
www.popeyes.com

Post Holdings, Inc.
Consumer Affairs
275 Cliff St.
Battle Creek, MI 49014
Toll free: 1-800-431-7678
www.postfoods.com

Prestige Brands
Consumer Affairs
660 White Plains Rd., Suite 205
Tarrytown, NY 10591
Toll free: 1-800-443-4908
www.prestigebrandsinc.com

Price Chopper Supermarket/Market 32
Consumer Services
461 Nott St.
Schenectady, NY 12308
Toll free: 1-800-666-7667
www.pricechopper.com

Priceline.com, LLC
800 Connecticut Ave.
Norwalk, CT 06854
Toll free: 1-877-477-5807
www.priceline.com

Princess Cruise Lines
Customer Relations
24305 Town Center Dr.
Santa Clarita, CA 91355
Toll free: 1-800-778-2255
www.princesscruises.com

The Quaker Oats Company
PO Box 049003
Chicago, IL 60604-9003
Toll free: 1-800-367-6287
www.quakeroats.com

QuikTrip Corporation
PO Box 3475
Tulsa, OK 74101
918-615-7700
Toll free: 1-800-848-1966
www.quiktrip.com

Quinz’s
7595 Technology Way, Suite 200
Denver, CO 80237
720-359-3300 (Headquarters)
Toll free: 1-866-486-2783 (Customer Comments)
www.quinzos.com

QVC, Inc.
Customer Service
1200 Wilson Dr.
West Chester, PA 19380
Toll free: 1-888-345-5788
www.qvc.com

Radisson Hotels
11340 Blondo St., Suite 100
Omaha, NE 68164
Toll free: 1-800-615-7253
www.radisson.com

Ramada Inn
PO Box 4090
Aberdeen, SD 57401
Toll free: 1-800-828-6644
www.ramada.com

Rayovac Corporation
Consumer Service
PO Box 620992
Middleton, WI 53562-9092
Toll free: 1-800-237-7000
www.rayovac.com

Red Lobster
Guest Relations
450 S. Orange Ave.
Orlando, FL 32801
Toll free: 1-800-562-7837
www.redlobster.com
CORPORATE CONSUMER CONTACTS

Reebok, Inc.
See: Adidas America, Inc.
Toll free: 1-866-870-1743
www.reebok.com

Regent Seven Seas Cruises
8300 N.W. 33rd St., Suite 100
Miami, FL 33122
Toll free: 1-844-473-4368
www.rssc.com

Remington Products Company
Consumer Services
507 Stokely Dr.
PO Box 1
DeForest, WI 53532
Toll free: 1-800-392-6544
ContactUs@remingtonproducts.com
www.remington-products.com

Rent-A-Center
Customer Care
5501 Headquarters Dr.
Plano, TX 75024
Toll free: 1-800-422-8186
www.rentacenter.com

Residence Inn
See: Marriott International, Inc.
Toll free: 1-800-228-2800
www.residenceinn.com

Revlon, Inc.
Consumer Affairs
1501 Williamsboro St.
Oxford, NC 27565
Toll free: 1-800-473-8566
www.revlon.com

Rich Products
Consumer Relations
PO Box 20670
127 Airport Rd.
St. Simons Island, GA 31522
912-638-5000
Toll free: 1-800-828-2021
rsp-consumer.relations@rich.com

Rite Aid Corporation
Customer Support
30 Hunter Ln.
Camp Hill, PA 17011
717-761-2633
Toll free: 1-800-821-1833
www.riteaid.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

SafeAuto Insurance
Customer Service
PO Box 182109
Columbus, OH 43218-2109
Toll free: 1-800-723-3288
CSD@safeauto.com
www.safeauto.com

Safeway, Inc.
Customer Service Center
MS 10501
PO Box 29093
Phoenix, AZ 85038-9093
Toll free: 1-877-723-3929
www.safeway.com

Saks Fifth Avenue
Customer Relations
PO Box 10327
Jackson, MS 39289
Toll free: 1-877-551-7257
service@saks.com
www.saks.com

Sam’s Club
Member Service
2101 S.E. Simple Savings Dr.
Bentonville, AR 72716-0745
Toll free: 1-888-746-7726
www.samsclub.com

Samsung Electronics America
Customer Service and Technical Support
85 Challenger Rd.
Ridgefield Park, NJ 07650
Toll free: 1-800-726-8282 (Warranty)
www.samsung.com

Sargento Foods, Inc.
Consumer Affairs
One Persnickety Place
Plymouth, WI 53073
Toll free: 1-800-243-3737
ConsumerSupport@sealy.com
www.sargento.com

SC Johnson and Son, Inc.
Customer Service
1525 Howe St.
Racine, WI 53403
Toll free: 1-800-494-4855
www.scjohnson.com

Schwan Food Company
Customer Service
115 W. College Dr.
Marshall, MN 56258
Toll free: 1-800-533-5290
www.theschwanfoodcompany.com

The Scotts Company
Help Center
14111 Scottslawn Rd.
Marysville, OH 43041
Toll free: 1-888-270-3714
private@scotts.com
www.scotts.com

Seabourn Cruise Line
Guest Relations
300 Elliott Ave. W
Seattle, WA 98119
Toll free: 1-866-755-5619
guestrelations@seabourn.com
www.seabourn.com

Sealy Corporation
Consumer Support
One Office Parkway at Sealy Dr.
Trinity, NC 27370
Toll free: 1-800-697-3259
ConsumerSupport@sealy.com
www.sealy.com

Sears
Executive 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)
www.sears.com

Seneca Foods Corporation
Consumer Affairs
100 Gambee Rd.
Geneva, NY 14456
315-926-8100
Toll free: 1-800-872-1110
customer_service@senecafoods.com
www.senecafoods.com

Serta, Inc.
Customer Service
3 Golf Center #392
Hoffman Estates, IL 60169
847-726-8284
Toll free: 1-888-987-4357 (Mobile Phones)
TTY: 1-888-987-4357
www.serta.com

Service Master Company
880 Ridge Lake Blvd.
Memphis, TN 38120
www.servicemaster.com
7-Eleven, Inc  
Customer Relations  
PO Box 711  
Dallas, TX 75221-0711  
972-828-7011  
Toll free: 1-800-255-0711  
www.7-eleven.com

Sharp Electronics Corporation  
Customer Service  
Sharp Plaza  
Mahwah, NJ 07495-1163  
Toll free: 1-800-237-4277  
www.sharpusa.com

Sheraton Hotels  
See: Starwood Hotels & Resorts Worldwide, Inc.  
Toll free: 1-800-325-3535  
www.sheraton.com

Shiseido  
900 Third Ave.  
New York, NY 10022-4795  
Toll free: 1-866-758-5966  
EMAIL: customerservice@shiseidousa.com  
www.shiseido.com

Simmons Bedding Company  
Consumer Services  
One Concourse Pkwy., Suite 800  
Atlanta, GA 30328  
Toll free: 1-877-399-9397  
EMAIL: customerassistance@simmons.com  
www.simmons.com

Slim-Fast Foods Company  
See: Unilever  
Toll free: 1-800-754-6327  
www.slimfast.com

Smithfield Foods  
111 Commerce St.  
Smithfield, VA 23430  
Toll free: 1-855-411-7675  
www.smithfield.com

Snackworks  
See: Mondelez International  
www.snackworks.com

Sonesta International Hotels Corporation  
255 Washington St.  
Newton, MA 02458  
Toll free: 1-800-766-3782  
www.sonesta.com

Sony Corporation of America  
550 Madison Ave.  
New York, NY 10022  
239-768-7547 (Consumer Eletronics)  
Toll free: 1-800-345-7669 (Playstation)  
www.sony.com

Southwest Airlines  
Customer Relations  
PO Box 36647-1CR  
Dallas, TX 75235  
214-932-0333  
Toll free: 1-800-435-9792  
TTY: 1-800-533-1305  
www.southwest.com

Spirit Airlines  
2800 Executive Way  
Miramar, FL 33025  
801-401-2222  
TTY: 1-800-955-8771  
EMAIL: support@spirit.com  
www.spiritair.com

The Sports Authority, Inc.  
Customer Service  
1050 W. Hampden Ave.  
Englewood, CO 80110  
Toll free: 1-800-360-8721  
EMAIL: customerservice@thesportsauthority.com  
www.sportsauthority.com

Sprint  
KOSPHT01-1-Z4300  
6391 Sprint Pkwy.  
Overland Park, KS 66251-4300  
Toll free: 1-844-665-6327 (Mobile Phones)  
Toll free: 1-877-877-8748 (Wireline Service)  
www.sprint.com/consumerinfo

Stanley Black & Decker, Inc.  
1000 Stanley Dr.  
New Britain, CT 06053  
Toll free: 1-800-544-6986  
www.stanleyblackanddecker.com

Staples, Inc.  
Consumer Affairs  
500 Staples Dr.  
Framingham, MA 01702  
Toll free: 1-800-333-3330  
www.staples.com

Starbucks  
Customer Service  
PO Box 6363  
Dover, DE 19905-6363  
Toll free: 1-800-782-7282  
www.starbucks.com

Starwood Hotels & Resorts Worldwide, Inc.  
Consumer Affairs  
PO Box 6020  
Lancaster, CA 93539-6020  
Toll free: 1-800-328-6242  
EMAIL: customercare@starwoodhotels.com  
www.starwoodhotels.com

State Farm  
Customer Service  
One State Farm Plaza  
Bloomington, IL 61710  
309-766-2311  
Toll free: 1-800-782-8332  
www.statefarm.com

SteinMart  
1200 Riverplace Blvd., 5th Floor  
Jacksonville, FL 32207  
Toll free: 1-888-783-4662  
www.steinmart.com

Stop & Shop Supermarket Company, Inc.  
Customer Service  
1385 Hancock St.  
Quincy, MA 02169  
Toll free: 1-800-767-7772  
www.stopandshop.com

StubHub, Inc.  
199 Fremont St., Floor 4  
San Francisco, CA 94105  
Toll free: 1-866-788-2482  
EMAIL: customerservice@stubhub.com  
www.stubhub.com

Subway  
325 Bic Dr.  
Milford, CT 06461  
Toll free: 1-800-888-4848  
www.subway.com

Suntrust  
PO Box 85024  
Richmond, VA 23285-5024  
Toll free: 1-800-786-8787  
TTY: 1-800-854-8965  
www.suntrust.com

Ta coffeBell  
Customer Relations  
1 Glen Bell Way  
Irvine, CA 92618  
Toll free: 1-800-822-6235  
www.tacobell.com

Talbots  
Customer Service  
One Talbots Dr.  
Hingham, MA 02043  
781-741-4028  
Toll free: 1-800-992-9010  
TTY: 1-800-624-9179  
www.talbots.com
CORPORATE CONSUMER CONTACTS

Target Stores
Guest Relations and Quality Assurance
PO Box 9350
Minneapolis, MN 55440
Toll free: 1-800-440-0680
Fax: guest.relations@target.com
www.target.com

TD Bank, N.A.
PO Box 219
Lewiston, ME 04243-0219
Toll free: 1-888-937-1050
www.tdbank.com

TEAC America, Inc.
Customer Service
1834 Gage Rd.
Montebello, CA 90640
323-726-0303
Fax: custser@teac.com
Fax: dsvc@teac.com (Service and Repair)
www.teac.com

Teleflora
PO Box 60910
Los Angeles, CA 90060-0910
Toll free: 1-800-835-3356
www.teleflora.com

Terminix
See: Service Master Company
Toll free: 1-866-399-0453
Fax: terminixcares@terminix.com
www.terminix.com

TGIFridays
Guest Relations
4201 Marsh Ln.
Carrollton, TX 75007
Toll free: 1-800-374-3297
www.tgifridays.com

3M
Customer Relations
3M Center
St. Paul, MN 55144-1000
Toll free: 1-800-364-3577
www.3m.com

Thrifty Car Rental
Customer Service 2W2
PO Box 33167
Tulsa, OK 74153-1167
Toll free: 1-800-334-1705
www.thrifty.com

TicketMaster
Attn: Fan Support
1000 Corporate Landing
Charleston, WV 25311
Toll free: 1-800-653-8000
www.ticketmaster.com

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

TJ Maxx
See: TJX Companies, Inc.
508-390-3000
Toll free: 1-800-926-6299
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

T-Mobile Wireless
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

The Toro Company
Customer Care
8111 Lyndale Ave., S
Bloomington, MN 55420
Toll free: 1-888-384-9939
www.toro.com

Toshiba America
Digital Products Division
9740 Irvine Blvd.
Irvine, CA 92618-1697
949-461-4510
Toll free: 1-800-618-4444 (Customer Support)
Toll free: 1-800-631-3811 (TVs)
Toll free: 1-800-457-7777 (Computers)
Fax: customerservice@toshadirect.com
www.toshiba.com/us

Toys ‘R Us
Guest Relations
One Geoffrey Way
Wayne, NJ 07400
973-617-3500
Toll free: 1-800-869-7787
Fax: contactus@toysrus.com
www.toysrus.com

Trader Joe’s
PO Box 5049
Monrovia, CA 91016
626-599-3817
www.traderjoes.com

Trane
Consumer Relations
20 Corporate Woods Dr.
Bridgeton, MO 63044
Toll free: 1-800-945-5884
www.trane.com

TransUnion, LLC
Consumer Solutions
PO Box 2000
Chester, PA 19022
Toll free: 1-800-888-4213 (Obtain a Report)
Toll free: 1-800-916-8800 (Disputes)
Toll free: 1-800-680-7289 (Frauds)
www.transunion.com

Travelers Companies, Inc.
Consumer Affairs
One Tower Square BMS
Hartford, CT 06183
Toll free: 1-866-336-2077 (Customer Advocacy)
Toll free: 1-800-252-4633 (Claim Inquiry)
www.travelers.com

Travelocity.com LP
Customer Care
11603 Crosswinds Way, Suite 125
San Antonio, TX 78233
Toll free: 1-855-201-7800
Toll free: 1-877-815-5446 (Cruises)
TTY: 1-800-555-7585
www.travelocity.com

Travelodge
PO Box 4090
Aberdeen, SD 57401
Toll free: 1-800-835-2424
www.travelodge.com

Travel Zoo
590 Madison Ave.
New York, NY 10022
Toll free: 1-877-665-0000
www.travelzoo.com

True Value Company
Customer Service
8000 W. Bryn Mawr Ave.
Chicago, IL 60631
Toll free: 1-887-665-0000
www.truevalue.com

TruGreen Lawn Care
See: Service Master Company
860 Ridge Lake Blvd.
Memphis, TN 38120
Toll free: 1-877-905-5147
Fax: customercare@tugreenmail.com
www.trugreen.com
## Corporate Consumer Contacts

### 24 Hour Fitness
Member Services  
PO Box 2689  
Carlsbad, CA 92018  
[www.24hourfitness.com](http://www.24hourfitness.com)

### Twitter.com
1355 Market St., Suite 900  
San Francisco, CA 94103  
[www.twitter.com](http://www.twitter.com)

### Tyson Foods
Consumer Relations CP631  
PO Box 2020  
Springdale, AR 72765-2020  
Toll free: 1-800-233-6332  
_comments@tyson.com  
[www.tyson.com](http://www.tyson.com)

### Uber
Customer Support  
1455 Market St.  
San Francisco, CA 94103  
support@uber.com  
[www.uber.com](http://www.uber.com)

### U-Haul International
Customer Service  
2727 N. Central Ave.  
Phoenix, AZ 85004  
Toll free: 1-800-789-3638  
[www.uhaul.com](http://www.uhaul.com)

### Under Armour, Inc.
Customer Service  
1020 Hull St.  
Baltimore, MD 21230  
Toll free: 1-888-727-6687  
[www.under armour.com](http://www.under armour.com)

### Uniden America Corporation
Customer Service  
3001 Gateway Dr., Suite 130  
Irving, TX 75038  
817-858-3300  
Toll free: 1-800-297-1023  
TTY: 1-800-874-9214  
[www.uniden.com](http://www.uniden.com)

### Unilever
Consumer Services  
920 Sylvan Ave.  
Englewood Cliffs, NJ 07632  
Toll free: 1-888-745-8578  
[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 Care  
900 Grand Plaza NHCCR  
Houston, TX 77067-4323  
Toll free: 1-800-864-8331  
Toll free: 1-800-335-2247 (Baggage)  
Toll free: 1-877-624-2660 (Post-travel Feedback)  
TTY: 1-800-323-0170  
[www.ual.com](http://www.ual.com)

### United Healthcare
Customer Service  
P.O. Box 29675  
Hot Springs, AR 71903-9802  
Toll free: 1-866-633-2446  
[www.uhc.com](http://www.uhc.com)

### United Parcel Service (UPS)
Customer Service  
55 Glenlake Pkwy., NE  
Atlanta, GA 30328  
Toll free: 1-800-742-5877  
TTY: 1-800-833-0056  
[www.ups.com](http://www.ups.com)

### United Van Lines, Inc.
Claims Department  
One United Dr.  
Fenton, MO 63026  
Toll free: 1-800-948-4885  
Toll free: 1-800-325-9970 (Claims)  
[www.unitedvanlines.com](http://www.unitedvanlines.com)

### Uno Chicago Grill
100 Charles Park Rd.  
Boston, MA 02132  
617-323-9200  
munabff@unos.com  
[www.unos.com](http://www.unos.com)

### USAA Federal Savings Bank
10750 McDermott Fwy., San Antonio, TX 78288-9876  
210-531-8722  
Toll free: 1-800-531-8722  
[www.usaa.com](http://www.usaa.com)

### US Airways
Customer Relations  
4000 E. Sky Harbor Blvd.  
Phoenix, AZ 85034  
480-996-0800  
Toll free: 1-800-428-4322  
TTY: 1-800-245-2966  
[www.usairways.com](http://www.usairways.com)

### US Bancorp
US Bancorp Center  
800 Nicollet Mall  
Minneapolis, MN 55402  
Toll free: 1-800-872-2657  
TTY: 1-800-685-5065  
[www.usbank.com](http://www.usbank.com)

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900 Grand Plaza NHCCR  
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Toll free: 1-800-335-2247 (Baggage)  
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munabff@unos.com  
[www.unos.com](http://www.unos.com)

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TTY: 1-800-245-2966  
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Toll free: 1-800-335-2247 (Baggage)  
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[www.ual.com](http://www.ual.com)

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Customer Service  
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Hot Springs, AR 71903-9802  
Toll free: 1-866-633-2446  
[www.uhc.com](http://www.uhc.com)

### United Parcel Service (UPS)
Customer Service  
55 Glenlake Pkwy., NE  
Atlanta, GA 30328  
Toll free: 1-800-742-5877  
TTY: 1-800-833-0056  
[www.ups.com](http://www.ups.com)

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Fenton, MO 63026  
Toll free: 1-800-948-4885  
Toll free: 1-800-325-9970 (Claims)  
[www.unitedvanlines.com](http://www.unitedvanlines.com)

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617-323-9200  
munabff@unos.com  
[www.unos.com](http://www.unos.com)

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210-531-8722  
Toll free: 1-800-531-8722  
[www.usaa.com](http://www.usaa.com)

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Customer Relations  
4000 E. Sky Harbor Blvd.  
Phoenix, AZ 85034  
480-996-0800  
Toll free: 1-800-428-4322  
TTY: 1-800-245-2966  
[www.usairways.com](http://www.usairways.com)

### US Bancorp
US Bancorp Center  
800 Nicollet Mall  
Minneapolis, MN 55402  
Toll free: 1-800-872-2657  
TTY: 1-800-685-5065  
[www.usbank.com](http://www.usbank.com)
CORPORATE CONSUMER CONTACTS

<table>
<thead>
<tr>
<th>W</th>
<th>Western Union Financial Services, Inc.</th>
<th>Wyndham Hotel Group</th>
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<tbody>
<tr>
<td></td>
<td>Customer Advocate Department</td>
<td>Customer Service</td>
</tr>
<tr>
<td></td>
<td>PO Box 6036</td>
<td>1910 8th Ave. NE</td>
</tr>
<tr>
<td></td>
<td>Englewood, CO 80112</td>
<td>Aberdeen, SD 57401</td>
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<tr>
<td></td>
<td>Toll free: 1-800-325-6000</td>
<td>Toll free: 1-800-347-7559</td>
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<td></td>
<td>TTY: 1-800-877-8973</td>
<td><a href="http://www.wyndhamworldwide.com">www.wyndhamworldwide.com</a></td>
</tr>
<tr>
<td>☐: <a href="mailto:customeradvocatedepartment@westernunion.com">customeradvocatedepartment@westernunion.com</a></td>
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<td><a href="http://www.westernunion.com">www.westernunion.com</a></td>
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<td>See: Starwood Hotels &amp; Resorts</td>
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<td>Worldwide, Inc.</td>
<td>See: Microsoft Corporation</td>
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<tr>
<td></td>
<td>Toll free: 1-800-937-8461</td>
<td>Toll free: 1-800-469-9269</td>
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<td></td>
<td>Whirlpool Corporation</td>
<td><a href="http://www.xbox.com">www.xbox.com</a></td>
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<td>Customer Service</td>
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<tr>
<td></td>
<td>553 Benson Rd.</td>
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<tr>
<td></td>
<td>Benton Harbor, MI 49022</td>
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<td></td>
<td>Toll free: 1-866-698-2538</td>
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<td>Toll free: 1-800-344-1274 (Maytag)</td>
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<td>Toll free: 1-800-422-1230 (KitchenAid)</td>
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<td><a href="http://www.whirlpool.com">www.whirlpool.com</a></td>
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<td>Whitewave Foods</td>
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<td>Consumer Affairs</td>
<td>Yahoo! Online</td>
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<tr>
<td></td>
<td>12002 Airport Way</td>
<td>Customer Care</td>
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<tr>
<td></td>
<td>Broomfield, CO 80021</td>
<td>701 First Ave.</td>
</tr>
<tr>
<td></td>
<td>Toll free: 1-800-878-9762 (Land O’ Lakes)</td>
<td>Sunnyvale, CA 94089</td>
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<td></td>
<td>Toll free: 1-888-920-9283 (Silk)</td>
<td>408-349-5070</td>
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<td><a href="http://www.whitewave.com">www.whitewave.com</a></td>
<td><a href="http://www.yahoo.com">www.yahoo.com</a></td>
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<td>Whole Foods Markets, Inc.</td>
<td>Yokohama Tire USA</td>
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<td>Customer Service</td>
<td>Consumer Affairs</td>
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<tr>
<td></td>
<td>550 Bowie St.</td>
<td>1 MacArthur Pl., Suite 800</td>
</tr>
<tr>
<td></td>
<td>Austin, TX 78703-4644</td>
<td>Santa Ana, CA 92707</td>
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<tr>
<td></td>
<td>512-542-0878</td>
<td>Toll free: 1-800-722-9888</td>
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<td></td>
<td><a href="http://www.wholefoods.com">www.wholefoods.com</a></td>
<td><a href="http://www.yokohamatire.com">www.yokohamatire.com</a></td>
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<td>YUM! Brands, Inc.</td>
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<td>1441 Gardiner Ln.</td>
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<td></td>
<td>Louisville, KY 40213</td>
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<td>Toll free: 1-800-225-5532 (KFC)</td>
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<td>Toll free: 1-800-948-8488 (Pizza Hut)</td>
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<td>Toll free: 1-800-822-6235 (Taco Bell)</td>
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<td>WWW Loyalty</td>
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<td></td>
<td></td>
<td>400 E. Stewart Ave.</td>
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<td>Las Vegas, NV 89101</td>
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<td>Toll free: 1-800-927-7671</td>
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<td>☐: <a href="mailto:cs@zappos.com">cs@zappos.com</a></td>
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<td>Zipcar</td>
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<td>35 Thomson Pl.</td>
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<td>Boston, MA 02210</td>
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<td>Toll free: 1-866-494-7227</td>
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<td>☐: <a href="mailto:info@zipcar.com">info@zipcar.com</a></td>
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<td><a href="http://www.zipcar.com">www.zipcar.com</a></td>
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Contact 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 printed publications, 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 and videos on social media outlets, blogs, text messages, and news feeds. Call toll free 1-844-872-4681 to get help determining the right agency to contact.

Commission on Civil Rights

Public Affairs Unit
1331 Pennsylvania Ave., NW, Suite 1150
Washington, DC 20425
202-376-8591
202-376-8128 (Publications)
Toll free: 1-800-552-6843 (Complaint Referrals)
TTY: 1-800-877-8339 (Nationwide Complaint Referral)
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. The agency’s complaint referral services help to place you in contact with an office that can help you file a discrimination complaint.

Consumer Financial Protection Bureau (CFPB)

Consumer Help
PO Box 4503
Iowa City, IA 52244
Toll free: 1-855-411-2372
TTY: 1-855-729-2372
info@consumerfinance.gov
www.consumerfinance.gov

The CFPB ensures that financial products and services work for consumers. The Bureau provides educational materials and accepts complaints. It also supervises banks, lenders, credit unions, as well as non bank entities and products, such as credit reporting agencies, debt collection companies, prepaid cards, credit and debt repair services, pawn shops, and title loan companies. The CFPB also makes loan disclosures clearer so consumers can understand their rights and responsibilities.

Consumer Product Safety Commission (CPSC)

4330 East West Hwy.
Bethesda, MD 20814
301-504-7923
Toll free: 1-800-638-2772 (8:00 am - 5:30 pm, ET)
TTY: 301-595-7054
www.cpsc.gov
www.recalls.gov (Government Recalls)

www.saferproducts.gov (Report incidents, injuries or safety concerns)
www.cpsc.gov/es/SeguridadConsumidor (in Spanish)
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.

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 (Dietary Guidelines)
www.nutrition.gov (Nutrition information)
The CNPP develops and promotes dietary guidance to improve the health and well-being of consumers.

Food and Nutrition Service (FNS)
3101 Park Center Dr.
Alexandria, VA 22302
www.fns.usda.gov
www.fns.usda.gov/forms (Library of forms for food assistance programs)
FNS provides children and low-income people access to food, a healthful diet, and nutrition education. The agency manages several programs, including Supplemental Nutrition Assistance Program (SNAP), school meals, and Women, Infants and Children (WIC).

Meat and Poultry Hotline
Food Safety and Inspection Service
1400 Independence Ave., SW
Washington, DC, DC 20250-3700
Toll free: 1-888-674-6854 (10:00 am - 4:00 pm, ET)
mphotline.fsis@usda.gov
www.fsis.usda.gov

This hotline prevents foodborne illness by answering questions about the safe storage, handling, and preparation of meat, poultry, and egg products.

National Institute of Food and Agriculture (NIFA)
1400 Independence Ave., SW
Mail Stop 2201
Washington, DC 20250-2201
202-720-4423
www.nifa.usda.gov/Extension/index.html (Find local Cooperative Extension offices)
www.nifa.usda.gov
www.extension.org (Information from extension educators).
NIFA shares research-based information on health, nutrition, and personal finance topics through a network of county extension offices. The educators in extension offices conduct workshops, create, and distribute publications. Check the county government listings in your local telephone directory to find your local Cooperative Extension office.
FEDERAL AGENCIES

Department of Commerce (DOC)

Seafood Inspection Program
1315 East West Hwy.
Silver Spring, MD 20910
301-427-8300
Toll free: 1-800-422-2750
Fax: NMFS.Seafood.Services@noaa.gov
www.seafood.nmfs.noaa.gov
www.fishwatch.gov (Choosing seafood)
NOAA oversees fisheries management in the United States
and provides a voluntary inspection service to the industry.
The Seafood Inspection Program offers consumer tips
on purchasing, storing, and preparing seafood (fish and
shellfish).

United States Patent and Trademark Office (USPTO)
PO Box 1450
Alexandria, VA 22313-1450
Toll free: 1-800-786-9199 (8:30 am - 8:00 pm, ET)
TTY: 1-800-877-8339
Fax: usptoinfo@uspto.gov
www.uspto.gov
The USPTO grants patents for intellectual property and
trademarks for brand names symbols, protecting the rights of
inventors and designers.

Department of Education (ED)

The Education Publications Center (EDPUBS)
PO Box 22007
Alexandria, VA 22304
Toll free: 1-877-433-7827 (9:00 am - 6:00 pm, ET, English and
Spanish)
TTY: 1-877-576-7734
Fax: edpubs@edpubs.ed.gov
www.edpubs.gov
EDPUBS helps consumers 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 (English and Spanish)
Toll free: 1-800-621-3115 (Defaulted Loans)
Toll free: 1-800-557-7392 (Loan Consolidation)
TTY: 1-800-730-8913 (English and Spanish)
TTY: 1-877-825-9923 (Defaulted Loans)
TTY: 1-800-557-7395 (Loan consolidation)
Fax: FederalStudentAidCustomerService@ed.gov
www.studentaid.ed.gov
Federal Student Aid provides grants, work-study, and federal
loans for students attending career schools, colleges, and
universities. Visit the website to learn how to plan and pay for
postsecondary education, apply for federal student aid, and
repay student loans.

Office for Civil Rights (OCR)
400 Maryland Ave., SW
Washington, DC 20202-1100
202-245-6100
Toll free: 1-800-421-3481
Fax: ocr@ed.gov
www.ed.gov/ocr
The OCR ensures equal access to education and resolves
complaints of discrimination.

Office of Career, Technical, and Adult Education (OCTAE)
400 Maryland Ave., SW
Washington, DC 20202-7100
202-245-7700
Toll free: 1-800-872-5327 (Multiple languages)
Fax: octae@ed.gov
www2.ed.gov/about/offices/list/ovae/index.html
OCTAE administers and coordinates programs that are
related to adult education and literacy, career and technical
education, and community colleges.

Office of Postsecondary Education (OPE)
1990 K St., NW
Washington, DC 20006
202-502-7750
www2.ed.gov/about/offices/list/ope/index.html
www.ope.ed.gov/accreditation
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, and provides a searchable database of accredited
postsecondary institutions and programs.

Office of Special Education and Rehabilitative Services (OSERS)
400 Maryland Ave., SW
Washington, DC 20202-7100
202-245-7468
Toll free: 1-800-872-5327 (Multiple languages)
www2.ed.gov/about/offices/list/osers/index.html
OSERS provides resources to parents and individuals, school
districts and states in three main areas: special education,
vocational rehabilitation, and research.

Department of Energy (DOE)

Public Affairs
1000 Independence Ave., SW
Washington, DC 20585
202-586-5575
Toll free: 1-800-342-5363
TTY: 1-800-877-8339
www.energy.gov/public-services

Energy Efficiency and Renewable Energy (EERE)
Department of Energy, Office of the Assistant Secretary
1000 Independence Ave., SW, Mail Stop EE-1
Washington, DC 20585
202-586-9220
Fax: eereic@ee.doe.gov
energy.gov/eere/office-energy-efficiency-renewable-energy
EERE provides tips and information on products, services, rebates, and tax credits on ways to save money and energy.

**Department of Health and Human Services (HHS)**

**AIDS.gov**
200 Independence Ave., SW
Room 443H
Washington, DC 20201
☎: contact@aids.gov
www.aids.gov
AIDS.gov works to increase knowledge about HIV/AIDS and access to services for people at-risk for or living with HIV.

**Centers for Disease Control and Prevention (CDC)**
1600 Clifton Rd.
Atlanta, GA 30329-4027
Toll free: 1-800-232-4636 (24 hrs./7 days a week, in English and Spanish)
TTY: 1-888-232-6348
☎: cdcinfo@cdc.gov
www.cdc.gov
www.cdc.gov/spanish (in Spanish)
www.cdc.gov/std (Sexually transmitted disease resources)
www.cdc.gov/std/Spanish (Sexually transmitted disease resources, in Spanish)
www.cdc.gov/hiv (HIV and AIDS research and resources)
www.cdc.gov/hiv/spanish (HIV and AIDS research and resources, in Spanish)
As the nation’s health protection agency, CDC protects the country from health, safety, and security threats. The CDC also promotes healthy behaviors and communities. The CDC conducts research and provides resources for people that live with HIV, AIDS, and sexually transmitted diseases.

**Flu.gov**
www.flu.gov
Flu.gov provides information about the flu, symptoms and treatment, and where to get vaccinations.

**Health Resources and Services Administration (HRSA)**
5600 Fishers Ln.
Rockville, MD 20857
Toll free: 1-888-275-4772 (8:00 am - 8:00 pm, ET)
TTY: 1-877-489-4772
☎: ask@hrsa.gov
www.hrsa.gov
findahealthcenter.hrsa.gov/Search_HCC.aspx (Find a local health center)
HRSA improves access to health care services for people that are geographically isolated, or economically and medically vulnerable.

**HHS-TIPS Fraud Hotline**
Office of Inspector General
Attn: OIG Hotline Operations
PO Box 23489
Washington, DC 20026
Toll free: 1-800-447-8477
TTY: 1-800-377-4950
☎: SAMHSAInfo@samhsa.hhs.gov
www.samhsa.gov
SAMHSA helps people that live with mental illness or are dealing with substance abuse. The agency works to connect mental health professionals and treatment centers with people that need their services through a referral hotline and an online treatment center locator.

**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
☎: OCRMail@hhs.gov
www.hhs.gov/ocr
OCR helps to protect you from discrimination in certain health care and social service programs, as well as protects the privacy of your health information.

**Substance Abuse and Mental Health Services Administration (SAMHSA)**
1 Choke Cherry Rd.
Rockville, MD 20857
Toll free: 1-877-726-4727
TTY: 1-800-487-4889
☎: SAMHSAInfo@samhsa.hhs.gov
www.samhsa.gov
SAMHSA helps people that live with mental illness or are dealing with substance abuse. The agency works to connect mental health professionals and treatment centers with people that need their services through a referral hotline and an online treatment center locator.

**Vaccines.gov**
www.vaccines.gov
Vaccines.gov provides information about vaccines, vaccinations, and immunizations through each stage of life.

**Administration for Children & Families (ACF)**
370 L’Enfant Promenade, SW
Washington, DC 20447
www.acf.hhs.gov
The ACF funds state, territory, local, and tribal organizations to provide family assistance (welfare), child support, child care, Head Start, child welfare, and other programs relating to children and families.

**Child Welfare Information Gateway**
Administration for Children & Families (ACF)
Children’s Bureau /ACYF
1250 Maryland Ave., SW, 8th Floor
Washington, DC 20204
Toll free: 1-800-394-3366 (9:30 am - 5:30 pm, ET)
Provided financial support for the publication of the Consumer Action Handbook.
Center for Tobacco Products (CTP)
Food and Drug Administration (FDA)
10903 New Hampshire Ave.
Silver Spring, MD 20993-0002
Toll free: 1-877-287-1373 (9:00 am - 4:00 pm, ET)
www.fda.gov/tobaccoproducts
The CTP sets standards for tobacco products and label requirements, and enforces advertising restrictions.

National Institutes of Health (NIH)
9000 Rockville Pike
Bethesda, MD 20892
301-496-4000
TTY: 301-402-9612
: NIHinfo@od.nih.gov
www.nih.gov
www.salud.nih.gov (in Spanish)
NIH is the primary federal agency for conducting and supporting medical research and its application to enhance health, lengthen life, and reduce illness and disability.

AIDSinfo
National Institutes of Health (NIH)
PO Box 4780
Rockville, MD 20849-6303
301-315-2816
Toll free: 1-800-448-0440 (1:00 pm - 4:00 pm, ET, English and Spanish)
TTY: 1-888-480-3739
: contactus@aidsinfo.nih.gov
aidsinfo.nih.gov
infosida.nih.gov (in Spanish)
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, health care providers, scientists, and researchers.

National Institute of Allergy and Infectious Diseases (NIAID)
National Institutes of Health (NIH)
5601 Fishers Ln., MSC 9806
Bethesda, MD 20892-9806
301-496-5717
Toll free: 1-866-284-4107
TTY: 1-800-877-8339
: ocpostoffice@niaid.nih.gov
www.niaid.nih.gov
NIAID provides health information on allergic, infectious, and immunologic diseases. Diseases include food allergy, sinusitis, and genital herpes. Call or write the institute with questions, and order publications by phone or on the website.

National Cancer Institute (NCI)
National Institutes of Health (NIH)
BG 9609 MSC 9760
9609 Medical Center Dr.
Bethesda, MD 20892-9760
Toll free: 1-800-422-6237 (M-F, 8:00 am - 8:00 pm, ET, English and Spanish)
: cancergovstaff@mail.nih.gov
www.cancer.gov
www.cancer.gov/espanol (in Spanish)
NCI’s National Cancer Program conducts and supports research, training, health information dissemination. It also provides programs that address the cause, diagnosis, prevention, treatment, and rehabilitation from cancer. The NCI also focuses on the continuing care of cancer patients and their families.

National Institute of Mental Health (NIMH)
National Institutes of Health (NIH)
6001 Executive Blvd.
Room 6200, MSC 9663
Bethesda, MD 20892-9663
301-443-4513
Toll free: 1-866-615-6464 (8:30 am - 5:00 pm, ET)
TTY: 301-443-8431, 1-866-415-8051
: nimhinfo@nih.gov
www.nimh.nih.gov
NIMH is the federal agency that conducts and supports research that seeks to understand, treat, and prevent mental illness. Contact NIMH for information on the symptoms, diagnosis and treatment of mental disorders, clinical trials and research. A publication ordering system is available on the NIMH website.

Department of Homeland Security (DHS)
245 Murray Ln., SW
Washington, DC 20528-0075
202-282-8000
202-282-8495 (Comment Line)
www.dhs.gov
www.dhs.gov/en-espanol (in Spanish)
The Department’s missions include preventing terrorism and enhancing security; managing our borders, administering immigration laws, securing cyberspace, and ensuring disaster resilience.

Transportation Security Administration (TSA)
601 S. 12th St.
TSA-9
Arlington, VA 20598-6009
Toll free: 1-866-289-9673 (M-F, 8:00 am - 11:00 pm, ET, Sat-Sun/holidays 9:00 am - 8:00 pm, ET)
: TSA-ContactCenter@dhs.gov
www.tsa.gov
The TSA can assist you with questions or concerns about travel tips, permitted and prohibited items, and information on filing a claim for items that were damaged or lost during a TSA screening.

U.S. Citizenship and Immigration Services (USCIS)
Information and Customer Service Division
111 Massachusetts Ave., NW
MS 2260
Washington, DC 20529-2260
Toll free: 1-800-375-5283 (M-F, 8:00 am - 8:00 pm, ET)
TTY: 1-800-767-1833
www.uscis.gov
www.uscis.gov/es (in Spanish)
The USCIS is responsible for processing immigration and naturalization applications, and establishing policies regarding immigration services.
Provided financial support for the publication of the Consumer Action Handbook.
The Manufactured Housing Program is a consumer protection program that regulates the construction of factory-built or manufactured homes. HUD works with many states to respond to consumer complaints.

### Department of the Interior (DOI)

**Fish and Wildlife Service**  
1849 C St., NW  
Washington, DC 20240  
Toll free: 1-800-344-9453  
[www.fws.gov](http://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  
Washington, DC 20240  
202-208-6843 (Public Affairs routes all calls from here)  
[www.nps.gov](http://www.nps.gov)  
[www.recreation.gov](http://www.recreation.gov) (Federal recreational activities and reservations)  
NPS preserves the nation's national parks and historic landmarks so that individuals may enjoy the natural environment for years to come.

### Department of Justice (DOJ)

**Americans with Disabilities Act (ADA) Information Line**  
950 Pennsylvania Ave., NW  
Disability Rights Section–NYAV  
Washington, DC 20530  
Toll free: 1-800-514-0301 (M-W, and F, 9:30 am - 5:30 pm, ET, Th 12:30 pm - 5:30 pm, ET)  
TTY: 1-800-514-0383  
[www.ada.gov](http://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  
441 G St., NW, Suite N4463  
Washington, DC 20530  
Toll free: 1-866-487-2365  
TTY: 1-877-889-5627  
[ustrustee.program@usdoj.gov](mailto:ustrustee.program@usdoj.gov)  
[www.justice.gov/ust](http://www.justice.gov/ust)  
The Trustee Program protects the integrity of the Federal bankruptcy system. The program monitors the conduct of bankruptcy parties and private estate trustees. It also identifies and helps investigate bankruptcy fraud and abuse. This office also approves credit counseling agencies and debtor education providers, both of which are required for bankruptcy filers.

### Department of Labor (DOL)

**Employee Benefits Security Administration (EBSA)**  
Office of Participant Assistance  
200 Constitution Ave., NW  
Washington, DC 20210  
Toll free: 1-866-444-3272  
TTY: 1-877-889-5627  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)  
EBSA provides information and assistance on private sector, employer-sponsored retirement and health benefit plans. The agency educates plan participants, beneficiaries, and sponsors to ensure that they have access to documents and to help them understand their rights and responsibilities.

**Job Corps**  
200 Constitution Ave., NW, Suite N4463  
Washington, DC 20210  
202-693-3000  
Toll free: 1-800-733-5627  
TTY: 1-877-889-5627  
[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 learn a career, earn a high school diploma or GED, and find employment.

**National Contact Center**  
Toll free: 1-866-487-2365  
TTY: 1-877-889-5627  
[www.dol.gov](http://www.dol.gov)  
The Department of Labor National Contact Center provides employees and employers with a reliable resource to receive consistent, accurate, and current information assistance for all DOL programs.

**Office of Disability Employment Policy (ODEP)**  
200 Constitution Ave., NW, Room S1303  
Washington, DC 20210  
202-693-7880  
Toll free: 1-866-633-7365  
TTY: 1-877-889-5627  
[odep@dol.gov](mailto:odep@dol.gov)  
[www.dol.gov/odep](http://www.dol.gov/odep)  
ODEP creates policies to ensure that people with disabilities are fully integrated into the workforce.

**Occupational Safety and Health Administration (OSHA)**  
200 Constitution Ave., NW  
Washington, DC 20210  
202-693-7500  
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 by setting and enforcing standards and by providing training, outreach, education, and assistance.

**Veterans’ Employment and Training Service (VETS)**  
200 Constitution Ave., NW, Room S1325  
Washington, DC 20210  
202-693-6742  
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 and separating service members obtain meaningful careers and maximize their employment opportunities.
FEDERAL AGENCIES

Department of State (DOS)

National Passport Information Center (NPIC)
Toll free: 1-877-487-2778 (M-F, 8:00 am - 10:00 pm, ET)
TTY: 1-888-874-7793
Email: NPIC@state.gov
www.travel.state.gov
Contact the NPIC for information on U.S. passports, the status of pending applications, and the locations of the passport application acceptance facilities.

Overseas Citizens Services
Bureau of Consular Affairs
202-501-4444 (From overseas, M-F, 8:00 am - 8:00 pm, ET, except federal holidays).
202-647-4000 (After hours emergencies, Sundays, and holidays ask for the duty officer).
Toll free: 1-888-407-4747 (Emergencies and non-emergencies, M-F, 8:00 am - 8:00 pm, ET, except federal holidays).
www.travel.state.gov
Contact the State Department for help with emergencies and non-emergencies affecting private Americans abroad.

Visa Services
202-485-7600 (M-F, 8:30 am - 5:00 pm, ET)
Email: usvisa@state.gov
usvisas.state.gov
Contact Visa Services for information on U.S. visas for foreigners.

Department of Transportation (DOT)

Aviation Consumer Protection Division (ACPD)
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, 1-800-455-9880 (Air Travelers with Disabilities Hotline)
www.dot.gov/airconsumer/file-consumer-complaint
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, like lost baggage, ticketing, or boarding.

Federal Aviation Administration (FAA)
800 Independence Ave., SW
Washington, DC 20591
Toll free: 1-886-835-5322
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 (Information Line)
www.fmcsa.dot.gov
www.protectyourmove.gov (Interstate moving information)
The FMCSA provides information about your rights when moving across state lines (interstate moves). Submit household goods commercial complaints, or dangerous safety violations involving a commercial truck or passenger bus, 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 driving prevention.

Department of the Treasury

Bureau of the Fiscal Service
1-800-304-3107 (Questions about debt owed to the U.S.)
1-800-826-9434 (Questions about payments)
www.fiscal.treasury.gov
www.treasurydirect.gov (Treasury Bonds)
This bureau operates the government’s collection and deposit systems, and borrows money through Treasury Direct. Contact them to purchase bonds or to check on the maturity of your bonds.

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
www.irs.gov/uac/Contact-Your-Local-IRS-Office-1 (Find a local taxpayer assistance center)
The IRS is responsible for collecting taxes for the federal government and enforcing tax laws. Use their website to access resources and taxpayer assistance services, print tax forms and instructions, and check the status of your refund. Visit the Taxpayer Assistance Centers closest to you if your personal tax questions require face-to-face assistance.

MyRA
Toll free: 1-855-406-6972
TTY: 1-855-408-6972
Email: myra@treasury.gov
myRA.treasury.gov
MyRA is a savings account to help you save money for retirement, without fees or minimum deposit requirements.

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, 8:00 am - 8:00 pm, ET)
TTY: 713-658-0340
www.helpwithmybank.gov
The OCC charters, regulates, and supervises all national banks and federal savings associations. It also supervises the...
federal branches and agencies of foreign banks. OCC ensures that financial institutions operate in a safe and sound manner and in compliance with the laws requiring that consumers receive fair treatment and access to financial products.

**United States Mint**
Customer Service Center
1201 Elm St., Suite 400
Dallas, TX 75270
1-800-872-6468
TTY: 1-888-321-6468 (M-F, 8:30 am - 5:00 pm, ET)
www.usmint.gov
The Mint produces the coins that circulate throughout the U.S. They also produce special edition coinage that can be purchased for coin collections.

**Department of Veterans Affairs (VA)**
810 Vermont Ave., NW
Washington, DC 20420
Toll free: 1-800-827-1000
TTY: 1-800-829-4833
www.va.gov
www.va.gov/directory (Find the VA facility in your area)
www.benefits.va.gov/benefits (Veterans Benefits Administration)
www.va.gov/health (Veterans Health Administration)
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, health resources, and burials at veterans' cemeteries. For information about VA benefits, write, call or visit your nearest VA facility.

**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 (M-F, 9:00 am - 5:00 pm, ET)
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
www.epa.gov/iaq/index.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 (NPIC)
Oregon State University
310 Weniger Hall
Corvallis, OR 97331-6502
Toll free: 1-800-858-7378 (11:00 am - 3:00 pm, ET, Multiple languages)
☎: npic@ace.orst.edu
www.npic.orst.edu
NPIC is 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
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.

Office of Pollution Prevention and Toxics (OPPT)
1200 Pennsylvania Ave., NW
Mail Code 7401-M
Washington, DC 20460
202-564-3810
☎: oppt.homepage@epa.gov
www.epa.gov/oppt
www.epa.gov/dfe (Design for the Environment Safer Product Labeling Program)
OPPT manages the risk of chemicals in the marketplace to keep pollutants out of the environment and promotes environmental stewardship. OPPT creates tools and provides information to the public so they can properly store and dispose of chemical products.

Safe Drinking Water Hotline
1200 Pennsylvania Ave., NW
4606M
Washington, DC 20460
Toll free: 1-800-426-4791 (10:00 am - 4:00 pm, ET, English and Spanish)
www.epa.gov/safewater/hotline
The Office of Ground Water and Drinking Water helps protect public health by ensuring safe drinking water and protecting 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
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 and Governmental Affairs Bureau (CGB)
445 12th St., SW
Washington, DC 20554
Toll free: 1-888-225-5322 (English and Spanish)
TTY: 1-888-835-5322

www.fcc.gov/consumer-governmental-affairs-bureau

CGB serves as the public face of the commission through outreach and education, as well as through the Consumer Center, which is responsible for responding to consumer inquiries and complaints. FCC accepts public inquiries, informal complaints, and questions regarding cable, radio, satellite, telephone, television, and wireless services.

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 (M-F, 8:00 am - 8:00 pm, ET)
TTY: 1-800-925-4618

www.fdic.gov

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

800 N. Capitol St., NW
Washington, DC 20573
202-523-5807
Toll free: 1-866-448-9586

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 (9:00 am - 7:00 pm, ET)
TTY: 1-877-766-8533 (9:00 am - 7:00 pm, ET)

comsumerhelp@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)

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.consumer.ftc.gov (Consumer information)

www.consumer.gov (Consumer basics)

www.consumidor.gov (Consumer basics, in Spanish)

www.OnGuardOnline.gov (Online security tips)

www.alertaenlinea.gov (OnGuard Online in Spanish)

www.ftccomplaintassistant.gov (File a complaint)

The FTC works 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. The FTC records consumer complaints (Internet, telemarketing, identity theft, and other fraud-related complaints) into the Consumer Sentinel database, a secure investigative tool available to hundreds of civil and criminal law enforcement agencies.

General Services Administration (GSA)

Fleet Vehicle Sales
1800 F St., NW
Suite 3400
Washington, DC 20405

autoauctions@gsa.gov

www.autoauctions.gsa.gov

GSA Fleet sells previously government-owned cars, trucks and other vehicles to consumers. These vehicles are sold at a discount through regional auctions.

Federal Citizen Information Center (FCIC)

Office of Citizen Services, Innovative Technologies, and
18F
1800 F St., NW, 2nd Floor, Wing 1
Washington, DC 20405

For Catalog Orders: Send your name and address to Catalog, Pueblo, CO 81009
202-501-0705
Toll free: 1-844-USA-GOV1 (8:00 am - 8:00 pm, ET, English and Spanish)

www.USA.gov (U.S. government’s official web portal)

www.Publications.USA.gov (View and order publications)

www.Kids.gov (Government websites for kids)

www.GobiernoUSA.gov (USA.gov in Spanish)

Surplus Federal Property Sales
1800 F St., NW
Washington, DC 20405

gsaauctionshelp@gsa.gov

www.gsaauctions.gov

www.gsa.gov

www.gsaauctions.gov (GSA online auctions)
FEDERAL AGENCIES

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 Credit Union Administration (NCUA)**

1775 Duke St.
Alexandria, VA 22314-3428
703-518-1140 (Office of Consumer Protection)
✉: consumerassistance@ncua.gov
www.ncua.gov
www.mycreditunion.gov (Consumer resources)
NCUA is the federal agency that charters and supervises federal credit unions and insures savings in federal and most state-chartered credit unions across the country through the National Credit Union Share Insurance Fund.

**Office of Personnel Management (OPM)**

1900 E St., NW
Washington, DC 20415
202-606-1800
TTY: 202-606-2532
✉: general@opm.gov
www.opm.gov
www.usajobs.gov (Federal employment 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)**

PO Box 151750
Alexandria, VA 22315-1750
Toll free: 1-800-400-7242 (M-F, 8:00 am - 7:00 pm, ET)
✉: mypbension@pbgc.gov
www.pbgc.gov
The PBGC protects the retirement incomes of workers in private sector defined pension benefit plans. Have your social security number and your plan's name or number when you call.

**Securities and Exchange Commission (SEC)**

**Office of Investor Education and Advocacy (OIEA)**

100 F St., NE
Washington, DC 20549-0213
Toll free: 1-800-732-0330
✉: help@sec.gov
www.sec.gov
www.investor.gov (Investor information)
OIEA serves individual investors and is ready to help resolve investor complaints and answer questions.

**Small Business Administration (SBA)**

409 3rd St., SW, Suite 7600
Washington, DC 20416
202-205-6740
Toll free: 1-800-827-5722 (Information)
✉: answerdesk@sba.gov
www.sba.gov
www.business.usa.gov (Small business resources)
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.
1100 West High Rise
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)
www.socialsecurity.gov/myaccount (Account Management)
The Social Security Administration provides retirement, survivors and disability benefits, and administers Supplemental Security Income (SSI) payments.

**U.S. Commodity Futures Trading Commission (CFTC)**

**Office of External Affairs**

Three Lafayette Center
1155 21st St., NW
Washington, DC 20581
202-418-5000
Toll free: 1-866-366-2382 (Consumer Assistance and Complaints)
TTY: 202-418-5514
✉: questions@cftc.gov
www.cftc.gov/consumerprotection
www.cftc.gov
www.smartcheck.cftc.gov (Research financial professionals)
The CFTC protects market users and the public from fraud, manipulation, and abusive practices related to the sale of commodity and financial futures and options. It fosters open, competitive, and financially sound futures and option markets. CFTC investigates and prosecutes commodities fraud, including foreign currency schemes, energy manipulation and hedge fund fraud, and works with other government agencies to bring criminal and other actions.

**United States Postal Service (USPS)**

United States Postal Inspection Service (USPIS)
Attn: Mail Fraud
433 W. Harrison St., Room 3255
Chicago, IL 60699-3255
Toll free: 1-877-876-2455
www.postalinspectors.uspis.gov
The USPIS investigates criminals who misuse the postal system to defraud or endanger the public. Contact your nearest USPIS office to report a mail related crime.
AARP
601 E St., NW
Washington, DC 20049
Toll free: 1-888-687-2277
Toll free: 1-877-342-2277 (in Spanish)
TTY: 1-877-434-7598
: member@aarp.org
www.aarp.org
AARP addresses the consumer problems and issues that especially impact the financial security of people 50 years and older. Through advocacy, AARP works to make the marketplace safer for all consumers, and empowers members to protect themselves from fraud and deceptive practices.

American Council on Science and Health (ACSH)
1995 Broadway, Suite 202
New York, NY 10023-5882
212-362-7044
Toll free: 1-866-905-2694
: acsh@acsh.org
www.acsh.org
ACSH provides consumers with up-to-date scientifically sound information on the relationship between human health and chemicals, foods, lifestyles, and the environment. Booklets and special reports on a variety of topics are available.

Call for Action
11820 Parklawn Dr., Suite 340
Rockville, MD 20852
240-747-0229
www.callforaction.org
Call for Action is a nonprofit network of consumer hotlines. Their trained volunteers assist consumers to resolve problems with businesses, government agencies and other organizations.

Center for Auto Safety (CAS)
1825 Connecticut Ave., NW, Suite 330
Washington, DC 20009-5708
202-328-7700
www.autosafety.org
CAS advocates for auto safety and quality, fuel efficiency, emissions, and other related consumer issues.

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
CSPI conducts research on nutrition, health, food safety, and related issues. It also provides consumers with current information about their health and well being via their monthly Nutrition Action Health Letter.

Center for the Study of Services (CSS)
1625 K St., NW, 8th Floor
Washington, DC 20006
Toll free: 1-800-213-7283
www.checkbook.org
CSS publishes Consumers’ CHECKBOOK so that consumers can evaluate the quality and prices of service firms and stores in their local area.

Contact 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.

Coalition Against Insurance Fraud
1012 14th St., NW, Suite 200
Washington, DC 20005
202-393-7330
: info@insurancefraud.org
www.InsuranceFraud.org
The Coalition is an alliance of consumer groups, government agencies, and insurance companies dedicated to combating insurance fraud through research and public information.

Consumer Action
221 Main St., Suite 480
San Francisco, CA 94105
415-777-9635
: hotline@consumer-action.org
www.consumer-action.org
Consumer Action is an education and advocacy organization specializing in finance, privacy, insurance, and healthcare issues. Consumer Action offers a multi-lingual consumer complaint hotline, and consumer education materials in several languages. Community-based organizations can receive these free publications in bulk quantities.

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, health care, product liability, and utilities. It develops and distributes studies of various consumer issues, as well as printed consumer guides.

Consumers Reports
101 Truman Ave.
Yonkers, NY 10703
914-378-2000
Toll free: 1-800-666-5261 (Consumer Reports magazine)
Toll free: 1-800-333-0663 (ConsumerReports.org)
: customerservice@cr.consumer.org
www.consumerreports.org
www.consumersunion.org
Consumer Reports publishes a magazine of the same name. It is an independent, nonprofit testing and information organization serving only consumers. Consumer Reports is a comprehensive source for unbiased advice about products and services, personal finance, health and nutrition, and other categories based on their independent tests.
**Families USA**  
1201 New York Ave. NW, Suite 1100  
Washington, DC 20005  
202-628-3030  
📧: info@familiesusa.org  
[www.familiesusa.org](http://www.familiesusa.org)  
A national, nonprofit membership organization committed to comprehensive reform of health and long-term care, Families USA works to create materials to educate and mobilize consumers on health care issues.

**The Federation of American Consumers and Travelers (FACT)**  
318 Hillsboro Ave.  
PO Box 104  
Edwardsville, IL 62025  
Toll free: 1-800-872-3228  
📧: cservice@usafact.org  
[www.usafact.org](http://www.usafact.org)  
FACT is a national not-for-profit consumer group that provides help to individuals and small associations. FACT provides disaster aid, assistance for small business owners, travel discounts, and a Consumer Hotline and library.

**Funeral Consumers Alliance (FCA)**  
33 Patchen Rd.  
South Burlington, VT 05403  
802-865-8300  
[www.funerals.org](http://www.funerals.org)  
FCA protects a consumers right to choose a dignified and affordable funeral. Local affiliates of FCA provide funeral planning information and some conduct funeral price surveys.

**The Medicare Rights Center**  
520 Eighth Ave.  
North Wing, 3rd Floor  
New York City, NY 10018  
Toll free: 1-800-333-4114 (Helpline)  
📧: info@medicarerights.org  
[www.medicarerights.org](http://www.medicarerights.org)  
The Medicare Rights Center helps people with Medicare get the health care and medications they need, and make the most of their Medicare rights and options.

**Senior Medicare Patrol National Resource Center (SMP)**  
2101 Kimball Ave., Suite 320  
PO Box 388  
Waterloo, IA 50704-0388  
Toll free: 1-877-808-2468  
📧: info@smpresource.org  
[www.smpresource.org](http://www.smpresource.org)  
The SMP program empowers and assists Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education. The SMP National Resource Center increases public awareness about the problem of health care fraud, how their SMP can help, and how to access local SMP services.

**National Consumers League (NCL)**  
1701 K St., NW, Suite 1200  
Washington, DC 20006  
202-835-3323  
[www.nclnet.org](http://www.nclnet.org)  
[www.fakechecks.org](http://www.fakechecks.org)  
[www.fraud.org](http://www.fraud.org)  
[www.lifesmarts.org](http://www.lifesmarts.org)  
The NCL provides government and businesses with the consumer’s perspective on consumer issues and workplace concerns. The League sponsors the LifeSmarts competition, which is designed to develop the consumer and marketplace knowledge of teenagers. NCL also provides consumers with information to avoid becoming victims of fraud and to convey their complaints to law enforcement.

**National Council on Aging**  
1901 L St., 4th Floor  
Washington, DC 20036  
202-479-1200  
[www.ncoa.org](http://www.ncoa.org)  
NCOA is a national voice for older adults, especially those who are vulnerable and disadvantage, and the community organizations that serve them.
### Contact Your Local Consumer Protection Offices

State, county, and city consumer protection 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.

You can also contact your state consumer protection office to get more information about other local resources or nonprofit organizations that help consumers.

Before sending a written complaint, call the office to confirm that it handles the type of complaint you have. Many offices distribute consumer materials specifically geared to state laws and local issues. Ask whether any information is available regarding your problem.

Note: Toll free phone numbers may be restricted to use only within the state listed.

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### Alabama

**State Offices**

Alabama Office of the Attorney General

Consumer Protection Section  
501 Washington Ave.  
Montgomery, AL 36104  
334-242-7335  
Toll free: 1-800-392-5658  
www.ago.state.al.us

### Alaska

**State Offices**

Alaska Office of the Attorney General  
Consumer Protection Unit  
1031 W. 4th Ave., Suite 200  
Anchorage, AK 99501-5903  
907-269-5200  
Toll free: 1-888-576-2529  
consumerprotection@alaska.gov  
www.law.alaska.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  
consumerinfo@azag.gov  
www.azag.gov

**State Offices**

Arizona Office of the Attorney General - Prescott

Consumer Information and Complaints  
1000 Ainsworth Dr., Suite A-210  
Prescott, AZ 86305  
928-778-1265  
Toll free: 1-800-352-8431  
consumerinfo@azag.gov  
www.azag.gov

**State Offices**

Arizona Office of the Attorney General - Tucson

Consumer Information and Complaints  
400 W. Congress St.  
South Bldg., Suite 315  
Tucson, AZ 85701-1367  
520-628-6504  
Toll free: 1-800-352-8431 (except in Phoenix)  
consumerinfo@azag.gov  
www.azag.gov

### Arkansas

**State Offices**

Arkansas Office of the Attorney General

Consumer Protection Division  
323 Center St., Suite 200  
Little Rock, AR 72201  
501-682-2341  
Toll free: 1-800-482-8982  
gotyourback@arkansasag.gov  
www.arkansasag.gov  
www.gotyourbackarkansas.org

### California

**State Offices**

California Bureau of Automotive Repair

Department of Consumer Affairs  
10949 N. Mather Blvd.  
Rancho Cordova, CA 95670  
Toll free: 1-800-952-5210 (Consumer Questions)  
Toll free: 1-866-799-3811 (Auto Body Program)  
BAREditor@dca.ca.gov  
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  
www.dca.ca.gov

**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  
TTY: 1-800-735-2929  
www.oag.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

**County Offices**

Contra Costa County District Attorney’s Office  
Special Operations Division  
Consumer Division  
929 L St.  
Fresno, CA 93721  
559-600-3156  
damail@co.fresno.ca.us  
www.co.fresno.ca.us
### STATE, COUNTY, AND CITY CONSUMER PROTECTION OFFICES

<table>
<thead>
<tr>
<th>Office Name</th>
<th>1-844-USA-GOV1 Link</th>
<th>Address</th>
<th>Phone Numbers</th>
<th>Email Address</th>
<th>Website</th>
<th>Other Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kern County District Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us/da">Link</a></td>
<td>Consumer Protection Unit Justice Building 1215 Truxtun Ave., 4th Floor Bakersfield, CA 93301 661-868-2340</td>
<td>661-868-2340</td>
<td><a href="mailto:investigation@co.kern.ca.us">investigation@co.kern.ca.us</a> <a href="https://www.co.kern.ca.us/da">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
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</tr>
<tr>
<td>Los Angeles County Department of Consumer and Business Affairs</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>500 W. Temple St., Room B96 Los Angeles, CA 90012 213-974-1452</td>
<td>Toll free: 1-800-593-8222 (L.A. County)</td>
<td><a href="mailto:info@dca.lacounty.gov">info@dca.lacounty.gov</a> <a href="http://www.co.kern.ca.us">Link</a></td>
<td><a href="http://www.co.kern.ca.us">Link</a></td>
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<tr>
<td>Marin County District Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>Consumer Protection Unit Hall of Justice, Room 130 3501 Civic Center Dr. San Rafael, CA 94903 415-473-6450 415-473-6495 (Mediation)</td>
<td>TTY: 415-473-3232</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
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<tr>
<td>Monterey County District Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>Consumer Protection Division 1200 Agua Tibia Rd., Room 301 Monterey, CA 93940 831-385-8325 (King City) 831-647-7770 (Monterey) 831-755-5073 (Salinas)</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
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<tr>
<td>Napa County District Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>Consumer Affairs 931 Parkway Mall Napa, CA 94559 707-253-4059 (Hotline)</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="mailto:daconsumer@countyofnapa.org">daconsumer@countyofnapa.org</a> <a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
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<tr>
<td>Orange County District Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>Consumer Protection Unit 401 Civic Center Dr., W Santa Ana, CA 92701 714-834-6553</td>
<td>714-834-6553</td>
<td><a href="mailto:consumercomplaint@da.ocgov.com">consumercomplaint@da.ocgov.com</a> <a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
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<tr>
<td>San Diego County District Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>Consumer Protection Unit 330 W. Broadway San Diego, CA 92101 619-531-4040 619-531-3507 (Consumer Fraud Hotline) <a href="http://www.sdcd.ca.gov">www.sdcd.ca.gov</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
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<tr>
<td>San Francisco County District Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>Consumer Protection Unit 732 Brannan St. San Francisco, CA 94102 415-551-9995 415-553-9535 (Fraud Hotline) <a href="http://www.sfdistrictattorney.org">www.sfdistrictattorney.org</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
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<tr>
<td>San Luis Obispo County District Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>Economic Crime Unit County Courthouse Annex 1050 Monterey St., Room 223 San Luis Obispo, CA 93408 805-781-5856 <a href="http://www.slocounty.ca.gov">www.slocounty.ca.gov</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
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<tr>
<td>San Mateo County District Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>Consumer and Environmental Protection Hall of Justice and Records 400 County Center, 3rd Floor Redwood City, CA 94063 650-363-4651 da.smccgov.org</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
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<tr>
<td>Santa Barbara County District Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>Consumer Protection Unit 1112 Santa Barbara St. Santa Barbara, CA 93101 805-568-2300 <a href="http://www.countyofsba.org/da">www.countyofsba.org/da</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
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<td>Santa Clara County District Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>Consumer Protection Unit 70 W. Hedding St., West Wing San Jose, CA 95110 408-792-2880 <a href="mailto:consumer@da.sccgov.org">consumer@da.sccgov.org</a> <a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="mailto:consumer.complaint@da.sccgov.com">consumer.complaint@da.sccgov.com</a> <a href="https://www.co.kern.ca.us">Link</a></td>
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<td>Santa Cruz County District Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>Consumer Protection 701 Ocean St., Room 200 Santa Cruz, CA 95060 831-454-2050 TTY: 831-454-2123 <a href="mailto:dao@co.santa-cruz.ca.us">dao@co.santa-cruz.ca.us</a> <a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="mailto:dao@co.santa-cruz.ca.us">dao@co.santa-cruz.ca.us</a> <a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
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<td>Solano County District Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>Consumer and Environmental Crimes 675 Texas St., Suite 4500 Fairfield, CA 94533 707-784-6859 <a href="mailto:dacepu@solanocounty.com">dacepu@solanocounty.com</a> <a href="https://www.co.solan.ca.us/depts/da">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
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<tr>
<td>Stanislaus County District Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>Consumer Protection Unit 832 12th St., Suite 300 Modesto, CA 95354 209-525-5550 <a href="http://www.stanislaus-da.org">www.stanislaus-da.org</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
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<td>Ventura County District Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>Consumer Mediation Section 800 S. Victoria Ave., Suite 314 Ventura, CA 93009 805-662-1750 (Consumer Fraud) 805-654-3110 (Mediation) <a href="http://www.vcdistrictattorney.com">www.vcdistrictattorney.com</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
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<td>City Offices</td>
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<tr>
<td>Los Angeles City Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>Consumer Protection 200 N. Main St. 800 City Hall East Los Angeles, CA 90012 213-978-8040 TTY: 213-978-8310 <a href="http://www.atty.lacity.org">www.atty.lacity.org</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
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<tr>
<td>San Diego City Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>Consumer and Environmental Protection Unit 1200 3rd Ave., Suite 700 San Diego, CA 92101 619-533-5500 619-533-5600 (Recorded Information) TTY: 619-702-7198 <a href="mailto:cityattorney@sandiego.gov">cityattorney@sandiego.gov</a> <a href="https://www.sandiego.gov">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="mailto:cityattorney@sandiego.gov">cityattorney@sandiego.gov</a> <a href="https://www.sandiego.gov">Link</a></td>
<td><a href="https://www.sandiego.gov">Link</a></td>
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<tr>
<td>Santa Monica City Attorney's Office</td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td>Consumer Protection Division 1685 Main St., 3rd Floor Santa Monica, CA 90401 310-458-8336 TTY: 310-458-8696 <a href="mailto:consumer.mailbox@smgov.net">consumer.mailbox@smgov.net</a> <a href="https://www.smgov.net">Link</a></td>
<td><a href="https://www.co.kern.ca.us">Link</a></td>
<td><a href="mailto:consumer.mailbox@smgov.net">consumer.mailbox@smgov.net</a> <a href="https://www.smgov.net">Link</a></td>
<td><a href="https://www.smgov.net">Link</a></td>
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</tbody>
</table>
**Colorado**

**State Offices**
**Colorado Office of the Attorney General**
Consumer Protection Section
1300 Broadway, 7th Floor
Denver, CO 80203
720-508-6006
303-222-4444 (Denver)
Toll free: 1-800-222-4444
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
719-520-6002 (Fraud Hotline)
www.4thjudicialda.com

**Pueblo County District Attorney’s Office**
Economic Crimes Unit
701 Court St.
Pueblo, CO 81003
719-583-6030
county.pueblo.org

**Weld County District Attorney’s Office**
PO Box 758
Greeley, CO 80632
970-336-7235
county.weld.us

**District Of Columbia**

**City Offices**
**Department of Consumer and Regulatory Affairs**
1100 4th St., SW
Washington, DC 20024
202-442-4400
TTY: 202-123-4567
cdra@dc.gov
dcra.dc.gov

**District of Columbia Office of the Attorney General**
Consumer Protection
441 4th St., NW
Washington, DC 20001
202-442-9828 (Hotline)
c: consumer.protection@state.dc.us
www.consumer.dc.gov
www.oag.dc.gov

**Florida**

**State Offices**
**Florida Department of Agriculture and Consumer Services**
Division of Consumer Services
PO Box 6700
Tallahassee, FL 32399-6700
850-410-3800
Toll free: 1-800-435-7352
Toll free: 1-800-352-9832 (in Spanish)
www.freshfromflorida.com

**Florida Department of Financial Services**
Division of Consumer Services
200 E. Gaines St.
Tallahassee, FL 32399
850-413-3089
Toll free: 1-800-533-6000 (in Spanish)
c: consumer.protection@myfloridacfo.com
www.myfloridacfo.com

**Regional Offices**
**Ft. Lauderdale Branch - Office of the Attorney General**
Consumer Protection Division
1300 Riverplace Blvd., Suite 405
Jacksonville, FL 32207
904-348-2720
TTY: 1-866-966-7226 (Fraud Hotline)
www.myfloridalegal.com

**Miami Branch - Office of the Attorney General**
Consumer Protection Division
444 Brickell Ave., Rivergate Plaza, 5th Floor
Miami, FL 33131
305-377-5835
Toll free: 1-866-966-7226 (Fraud Hotline)
www.myfloridalegal.com
STATE, COUNTY, AND CITY CONSUMER PROTECTION OFFICES

Tampa Branch - Office of the Attorney General
Consumer Protection Division
Concourse Center 4
3507 E. Frontage Rd., Suite 325
Tampa, FL 33607-1795
813-287-7950
Toll free: 1-866-966-7226 (Fraud Hotline)
myfloridalegal.com

West Palm Beach Branch - Office of the Attorney General
Consumer Protection Division
1515 N. Flagler Dr., Suite 900
West Palm Beach, FL 33401
561-837-5007
Toll free: 1-866-966-7226 (Fraud Hotline)
myfloridalegal.com

County Offices
Broward County Permitting, Licensing, and Consumer Protection Division
1 N. University Dr., Box 302
Plantation, FL 33324
954-357-5350
www.broward.org/permittingandlicensing

Hillsborough County Consumer Protection Agency
1101 E. 139th Ave.
Tampa, FL 33613
813-903-3430
www.hillsboroughcounty.org/consumerprotection

Miami-Dade County Consumer Services Department
Consumer Protection Section
140 W. Flagler St., Suite 902
Miami, FL 33130
305-375-3677
www.miamidade.gov/economy

State Offices
Georgia Governor’s Office of Consumer Protection
2 Martin Luther King, Jr. Dr., SE
Suite 356
Atlanta, GA 30334-9077
404-651-8600
Toll free: 1-800-869-1123
customer.georgia.gov

Georgia Office of the Attorney General
40 Capitol Square, SW
Atlanta, GA 30334
404-656-3300
info@ag.state.ga.us
www.law.ga.gov

Hawaii Department of Commerce and Consumer Affairs - Wailuku
Office of Consumer Protection
1063 Lower Main St., Suite C-216
Wailuku, HI 96793
808-243-4648
808-984-2400 (Consumer Resource Center)
info@ag.state.hi.us
www.ag.hawaii.gov

Hawaii Office of the Attorney General
Commerce and Economic Development
425 Queen St.
Honolulu, HI 96813
808-586-1500
www.ag.hawaii.gov

Idaho

State Offices
Idaho Office of the Attorney General
Consumer Protection Division
954 W. Jefferson, 2nd Floor
Boise, ID 83720
208-334-2424
Toll free: 1-800-432-3545
www.ag.idaho.gov

Illinois

State Offices
Illinois Office of the Attorney General - Carbondale
Consumer Fraud Bureau
601 S. University Ave.
Carbondale, IL 62901
618-529-6400
Toll free: 1-800-243-0607 (Fraud Hotline)
Toll free: 1-866-310-8398 (in Spanish)
TTY: 1-877-675-9339
www.illinoisattorneygeneral.gov

Illinois Office of the Attorney General - Chicago
Consumer Fraud Bureau
100 W. Randolph St.
Chicago, IL 60601
312-814-3000
Toll free: 1-800-386-5438 (Fraud Hotline)
Toll free: 1-866-310-8398 (in Spanish)
TTY: 1-800-964-3013
www.illinoisattorneygeneral.gov
# STATE, COUNTY, AND CITY CONSUMER PROTECTION OFFICES

## Illinois

### 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

### County Offices
- **Cook County State Attorney’s Office**
  Consumer Fraud Unit
  69 W. Washington St., Suite 3130
  Chicago, IL 60602
  312-603-8600
  312-603-8700 (Consumer Line)
  consumer@cookcountygov.com
  www.statesattorney.org/index2/consumer_fraud.html

### City Offices
- **Des Plaines Consumer Protection Commission**
  City Hall
  1420 Miner St., 6th Floor
  Des Plaines, IL 60016
  847-391-5006
  consumerprotection@desplaines.org
  www.desplaines.org

## Indiana

### State Offices
- **Indiana 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
  www.in.gov/attorneygeneral

## Iowa

### State Offices
- **Iowa Office of the Attorney General**
  Consumer Protection Division
  1305 E. Walnut St.
  Des Moines, IA 50319
  515-281-5926
  consumer@ag.state.ia.us
  www.iowaa...gen.org

## Kansas

### State Offices
- **Kansas Office of the Attorney General**
  Consumer Protection Division
  120 S.W. 10th Ave., 2nd Floor
  Topeka, KS 66612-1597
  785-296-3751
  Toll free: 1-800-432-2310
  www.ag.ks.gov

### County Offices
- **Douglas County District Attorney’s Office**
  Consumer Protection Division
  111 E. 11th St.
  Lawrence, KS 66044
  785-330-2849 (Consumer Hotline)
  districtattorney@douglas-county.com
  www.douglascountyks.org/depts/district-attorney

- **Johnson County District Attorney’s Office**
  Consumer Protection
  PO Box 728
  Olathe, KS 66051
  913-715-3003 (Consumer Hotline)
  da.jocogov.org

## Kentucky

### State Offices
- **Kentucky Office of the Attorney General**
  Consumer Protection Division
  310 Whittington Pkwy., Suite 101
  Louisville, KY 40222
  502-429-7134
  consumer@sedgwick.gov
  www.sedgwickcounty.org/da

## Kentucky Office of the Attorney General - Louisville
- **Consumer Protection Division**
  310 Whittington Pkwy., Suite 101
  Louisville, KY 40222
  502-429-7134
  Toll free: 1-888-432-9257
### Kentucky

**Kentucky Office of the Attorney General - Prestonsburg**

361 N. Lake Dr.
Prestonsburg, KY 41653
606-889-1881
Toll free: 1-888-432-9257 (Consumer Hotline)

- Website: [www.ag.ky.gov/cp](http://www.ag.ky.gov/cp)

### Louisiana

**Louisiana Office of the Attorney General**

Consumer Protection Section
PO Box 94005
Baton Rouge, LA 70804-9005
225-326-6465
Toll free: 1-800-351-4889

- Website: [www.ag.state.la.us](http://www.ag.state.la.us)

### Maine

**Maine Office of the Attorney General**

Consumer Information and Mediation Service
Six State House Station
Augusta, ME 04333
207-626-8849
Toll free: 1-800-436-2131

- Website: [www.maine.gov/ag](http://www.maine.gov/ag)

### Massachusetts

**State Offices**

**Massachusetts Office of the Attorney General**

Public Inquiry and Assistance Center
One Ashburton Pl., 18th Floor
Boston, MA 02108-1518
617-727-8400 (Consumer Hotline)

- Toll free: 1-888-283-3757 (Consumer Hotline)

- Website: [www.mass.gov/ago](http://www.mass.gov/ago)

### Maryland

**State Offices**

**Maryland Office of the Attorney General**

Consumer Protection Division
200 Saint Paul Pl.
Baltimore, MD 21202
410-528-8662 (Consumer Mediation)

- Website: [www.oag.state.md.us/consumer](http://www.oag.state.md.us/consumer)

### Massachusetts Offce Areas

**Massachusetts Office of the Attorney General**

**Regional Offices**

**Massachusetts Office of the Attorney General - New Bedford**

Public Inquiry and Assistance Center
105 William St., 1st Floor
New Bedford, MA 02740-6257
508-990-9700
617-727-8400 (Consumer Hotline)

- Toll free: 1-888-283-3757 (Consumer Hotline)

- Website: [www.mass.gov/ago](http://www.mass.gov/ago)

**Massachusetts Office of the Attorney General - Springfield**

Public Inquiry and Assistance Center
1350 Main St., 4th Floor
Springfield, MA 01103-1629
413-784-1240
617-727-8400 (Consumer Hotline)

- Toll free: 1-888-283-3757 (Consumer Hotline)

- Website: [www.mass.gov/ago](http://www.mass.gov/ago)

**Massachusetts Office of the Attorney General - Worcester**

Public Inquiry and Assistance Center
10 Mechanic St., Suite 301
Worcester, MA 01608-2417
508-792-7600
617-727-8400 (Hotline)

- Toll free: 1-888-283-3757 (Consumer Hotline)

- Website: [www.mass.gov/ago](http://www.mass.gov/ago)
STATE, COUNTY, AND CITY CONSUMER PROTECTION OFFICES

**Norfolk Offices**
Norfolk District Attorney’s Office  
Consumer Protection Division  
45 Shawmut Rd.  
Canton, MA 02021  
781-830-4800 ext. 279  
www.norfolkdka.com

Northwestern District Attorney’s Office - Franklin County  
Consumer Protection Division  
13 Conway St.  
Greenfield, MA 01301  
413-774-3186  
www.northwesterndistrictattorney.org

Northwestern District Attorney’s Office - Hampshire County  
Consumer Protection Division  
One Gleason Plaza  
Northampton, MA 01060  
413-586-9225  
www.northwesterndistrictattorney.org

Springfield Mayor’s Office of Consumer Information  
City Hall, Room 315  
36 Court St.  
Springfield, MA 01103  
413-787-6437  
TTY: 413-787-6154  
*: moci@springfieldcityhall.com  
www.springfieldcityhall.com

**City Offices**
Boston Consumer Affairs and Licensing  
One City Hall Square, Room 817  
Boston, MA 02201-2039  
617-635-3834  
*: MOCAL@cityofboston.gov  
www.cityofboston.gov/consumeraffairs

Cambridge Consumers Council  
831 Massachusetts Ave., 1st Floor  
Cambridge, MA 02139  
617-349-6154  
*: consumer@cambridgema.gov  
www.cambridgema.gov/consumer council

Newton Consumer Affairs  
Newton City Hall  
1000 Commonwealth Ave.  
Newton Centre, MA 02459  
617-796-1292  
TTY: 617-796-1089  
www.newtonma.gov

**Revere Consumer Affairs Office**  
281 Broadway  
Revere, MA 02151  
781-286-8114  
www.revere.org

**Michigan**

State Offices  
Michigan 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

Michigan Department of Agriculture and Rural Development  
Weights & Measures  
PO Box 30017  
Lansing, MI 48909  
Toll free: 1-800-292-3939  
www.michigan.gov/wminfo

**Minnesota**

State Offices  
Minnesota Office of the Attorney General  
Consumer Services Division  
1400 Bremer Tower  
445 Minnesota St.  
St. Paul, MN 55101  
651-296-3353  
Toll free: 1-800-392-8222 (Consumer Protection Hotline)  
*: consumer.help@ago.state.mn.us  
www.ag.state.mn.us

City Offices  
Minneapolis Department of Regulatory Services  
Business Licenses & Consumer Services  
350 S. 5th St., Room 1C  
Minneapolis, MN 55415  
612-673-2080  
TTY: 612-673-2157  
*: minneapolis311@minneapolismn.gov  
www.ci.minneapolis.mn.us/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

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  
www.ago.state.ms.us

Mississippi Office of the Attorney General - Biloxi  
Consumer Protection Division  
1141 Bayview Ave., Suite 402  
Biloxi, MS 39530  
228-386-4400  
Toll free: 1-877-667-5599  
www.ago.state.ms.us

**Missouri**

State Offices  
Missouri Office of the Attorney General  
Consumer Protection Unit  
PO Box 899  
Jefferson City, MO 65102  
573-751-3321  
Toll free: 1-800-392-8222 (Consumer Protection Hotline)  
*: consumer.help@ago.mo.gov  
www.ago.mo.gov

Regional Offices  
Missouri Office of the Attorney General - Cape Girardeau  
Consumer Protection Division  
2860 Kage Rd.  
Cape Girardeau, MO 63701  
573-290-5679  
Toll free: 1-800-392-8222 (Consumer Protection Hotline)  
*: consumer.help@ago.mo.gov  
www.ago.mo.gov
Missouri Office of the Attorney General - Kansas City
Consumer Protection Division
Fletcher Daniels State Office Building
615 E. 13th St., Suite 401
Kansas City, MO 64106
816-889-5000
Toll free: 1-800-392-8222 (Consumer Protection Hotline)
Email: consumer.help@ago.mo.gov
Website: www.ago.mo.gov

Missouri Office of the Attorney General - Springfield
Consumer Protection Division
Springfield State Office Building
149 Park Central Sq., Suite 1017
Springfield, MO 65806
417-895-6567
Toll free: 1-800-392-8222 (Consumer Protection Hotline)
Email: consumer.help@ago.mo.gov
Website: www.ago.mo.gov

Missouri Office of the Attorney General - St Louis
Consumer Protection Division
Old Post Office Building
815 Olive St., Suite 401
St. Louis, MO 63101
314-340-6816
Toll free: 1-800-392-8222 (Consumer Protection Hotline)
Email: consumer.help@ago.mo.gov
Website: www.ago.mo.gov

Montana

State Offices
Montana Department of Justice
Office of Consumer Protection
PO Box 200151
Helena, MT 59620-0151
406-444-4500
Toll free: 1-800-481-6896
Email: contactocp@mt.gov
Website: www.doj.mt.gov/consumer

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
Email: doj-cpb@doj.nh.gov
Website: 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: 1-888-850-7555 (in Spanish)
TTY: 1-800-735-2964
Email: askconsumeraffairs@lps.state.nj.us
Website: www.njconsumeraffairs.gov
## New Mexico

### State Offices

**New Mexico Office of the Attorney General**

Consumer Protection Division  
PO Drawer 1908  
Santa Fe, NM 87504-1508  
505-827-6009 (Santa Fe)  
505-222-9100 (Albuquerque)  
575-526-2280 (Las Cruces)  
Toll free: 1-800-678-1508  
www.nmag.gov

## New York

### State Offices

**New York Department of State**  
Division of Consumer Protection  
Consumer Assistance Unit  
99 Washington Ave.  
Albany, NY 12231-0001  
518-474-8583  
Toll free: 1-800-697-1220  
www.dos.ny.gov/consumerprotection

**Office of the Attorney General - Albany**

Consumer Frauds Bureau  
State Capitol  
Albany, NY 12224-0341  
518-474-5481  
Toll free: 1-800-771-7755  
TTY: 1-800-788-9988  
www.ag.ny.gov

**Office of the Attorney General - New York City**

Consumer Frauds Bureau  
120 Broadway, 3rd Floor  
New York, NY 10271-0332  
212-416-8300  
Toll free: 1-800-771-7755  
TTY: 1-800-788-9988  
www.ag.ny.gov

### Regional Offices

**Binghamton Regional Office of the Attorney General**

State Office Building, 17th Floor  
44 Hawley St.  
Binghamton, NY 13901  
607-721-8771  
Toll free: 1-800-771-7755  
TTY: 1-800-788-9988  
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  
TTY: 1-800-788-9988  
www.ag.ny.gov

**Buffalo Regional Office of the Attorney General**

Main Place Tower, Suite 300A  
350 Main St.  
Buffalo, NY 14202  
716-853-8404  
Toll free: 1-800-771-7755  
TTY: 1-800-788-9988  
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  
TTY: 1-800-788-9988  
www.ag.ny.gov

**Nassau Regional Office of the Attorney General**

200 Old Country Rd., Suite 240  
Mineola, NY 11501  
516-248-3301  
Toll free: 1-800-771-7755  
TTY: 1-800-788-9988  
www.ag.ny.gov

**Poughkeepsie Regional Office of the Attorney General**

One Civic Center Plaza, Suite 401  
Poughkeepsie, NY 12601-3157  
845-485-3900  
Toll free: 1-800-771-7755  
TTY: 1-800-788-9988  
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  
TTY: 1-800-788-9988  
www.ag.ny.gov
STATE, COUNTY, AND CITY CONSUMER PROTECTION OFFICES

Suffolk Regional Office of the Attorney General
300 Motor Pkwy., Suite 230
Hauppauge, NY 11788
631-231-2401
Toll free: 1-800-771-7755
TTY: 1-800-788-9898
www.ag.ny.gov

Syracuse Regional Office of the Attorney General
615 Erie Blvd. W, Suite 104
Syracuse, NY 13204
315-448-4848
Toll free: 1-800-771-7755
TTY: 1-800-788-9898
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
TTY: 1-800-788-9898
www.ag.ny.gov

Watertown Regional Office of the Attorney General
Dulles State Office Building
317 Washington St.
Watertown, NY 13601
315-785-2444
Toll free: 1-800-771-7755
TTY: 1-800-788-9898
www.ag.ny.gov

Westchester Regional Office of the Attorney General
44 S. Broadway
White Plains, NY 10601-5008
914-422-8794
Toll free: 1-800-771-7755
TTY: 1-800-788-9898
www.ag.ny.gov

County Offices
Rockland County Office of Consumer Protection
18 New Hempstead Rd.
New City, NY 10956
845-708-7600
www.rocklandgov.com

Albany County Office of Consumer Affairs
112 State St., Room 630
Albany, NY 12207
518-447-7581
consumer_complaints@albanycounty.com
www.albanycounty.com

Nassau County Office of Consumer Affairs
240 Old County Rd.
Mineola, NY 11501
516-571-2600
www.nassaucountyny.gov

Orange County Department of Consumer Affairs
4 Glenmere Cove Rd.
Goshen, NY 10924
845-360-6700
www.co.orange.ny.us

Putnam County Department of Consumer Affairs
110 Old Route 6, Bldg. 3
Carmel, NY 10512
845-808-1617
PutnamConsumerAffairs@putnamcountyny.gov
www.putnamcountyny.com

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

Ulster County Consumer Fraud Bureau
275 Wall St.
Kingston, NY 12401
845-340-3280
www.ulstercountyny.gov/district-attorney/fraud-unit

Westchester County Department of Consumer Protection
148 Martine Ave., Room 407
White Plains, NY 10601
914-995-2155
conpro@westchestergov.com
consumer.westchestergov.com

New York City Department of Consumer Affairs
42 Broadway, 9th Floor
New York, NY 10004
212-639-9675
TTY: 212-504-4115
www.nyc.gov/consumers

Yonkers Consumer Protection Bureau
87 Nepperhan Ave., Room 212
Yonkers, NY 10701
914-377-3000 (Helpline)
www.yonkersny.gov

North Carolina

State Offices
North Carolina Department of Agriculture and Consumer Services
1001 Mail Service Center
Raleigh, NC 27699-1001
919-707-3000
www.ncagr.gov

North Carolina Office of the Attorney General
Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
919-716-6000
919-716-0058 (in Spanish)
Toll free: 1-877-566-7226
www.ncdoj.gov

North Dakota

State Offices
North Dakota Office of the Attorney General
Consumer Protection and Antitrust Division
Gateway Professional Center
1050 E. Interstate Ave., Suite 200
Bismarck, ND 58503-5574
701-328-3404
ndag@nd.gov
www.ag.nd.gov

Ohio

State Offices
Ohio Office of the Attorney General
Consumer Protection Section
30 E. Broad St., 14th Floor
Columbus, OH 43215-3400
614-466-4986
Toll free: 1-800-282-0515
www.ohioattorneygeneral.gov

City Offices
Town of Colonie Attorney
Consumer Protection Board Memorial Town Hall
534 Loudon Rd.
Auburn, NY 13021
518-753-3000
consumer_complaints@colonie.org
www.colonie.org

Mt. Vernon Office of Consumer Affairs
City Hall
One Roosevelt Square
Mount Vernon, NY 10550
914-665-7333
www.cmvmny.com
### Pennsylvania

#### State Offices

**Pennsylvania Office of the Attorney General**

- Bureau of Consumer Protection
- Strawberry Square, 16th Floor
- Harrisburg, PA 17120
- 717-787-3391
- Toll free: 1-800-441-2555
- Toll free: 1-888-520-6680 (Home Improvement)

**Regional Offices**

- **Erie Regional Office of the Attorney General**
  - Bureau of Consumer Protection
  - 1001 State St., 10th Floor
  - Erie, PA 16501
  - 814-871-4371

- **Philadelphia Regional Office of the Attorney General**
  - Bureau of Consumer Protection
  - 21 S. 12th St., 2nd Floor
  - Philadelphia, PA 19107
  - 215-560-2414

- **Pittsburgh Regional Office of the Attorney General**
  - Bureau of Consumer Protection
  - Manor Complex, 6th Floor
  - Pittsburgh, PA 15219
  - 412-565-5135

#### County Offices

- **Bucks County Department of Consumer Protection**
  - 1260 Almhouse Rd., 1st Floor
  - Doylestown, PA 18901
  - 215-348-6060
  - consumerprotection@co.bucks.pa.us
  - www.buckscounty.org

- **Delaware County Department of Consumer Affairs**
  - Government Center Building
  - 201 W. Front St.
  - Media, PA 19063
  - 610-891-4865
  - consumeraffairs@co.delaware.pa.us
  - www.co.delaware.pa.us/consumeraffairs

### Oklahoma

#### State Offices

**Oklahoma Office of the Attorney General**

- Public Protection Unit
- 313 N.E. 21st St.
- Oklahoma City, OK 73105
- 405-521-3921 (Oklahoma City)
- 918-581-2885 (Tulsa)

- **Oklahoma Department of Consumer Credit**
  - 3813 N.W. 56th St., Suite 240
  - Oklahoma City, OK 73112-4512
  - 405-521-3653
  - Toll free: 1-800-448-4904 (Consumer Hotline)

#### County Offices

- **Bucks County Department of Consumer Protection**
  - 1260 Almshouse Rd., 1st Floor
  - Doylestown, PA 18901
  - 215-348-6060

### 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
- TTY: 1-800-735-2900
- help@oregonconsumer.gov

- **Puerto Rico**

#### State Offices

**Puerto Rico Department of Consumer Affairs**

- Ave. Jose De Diego, Pda. 22
- Centro Gubernamental Minillas
- Edificio Torre Norte, Piso 8
- San Juan, PR 00940
- 787-722-7555

#### Rhode Island

#### State Offices

**Rhode Island Office of the Attorney General**

- Consumer Protection Unit
- 150 S. Main St.
- Providence, RI 02903
- 401-274-4400
- contactus@riag.ri.gov

#### South Carolina

#### State Offices

**South Carolina Department of Consumer Affairs**

- PO Box 5757
- Columbia, SC 29250
- 803-734-4200
- Toll free: 1-800-922-1594
- www.consumer.sc.gov

**South Carolina Office of the Attorney General**

- PO Box 11549
- Columbia, SC 29211
- 803-734-3970
- www.scag.gov
### South Dakota

**State Offices**  
**South Dakota Office of the Attorney General**  
Division of Consumer Protection  
1302 E. Hwy. 14, Suite 3  
Pierre, SD 57501-8503  
605-773-4400  
Toll free: 1-800-300-1986  
TTY: 605-773-6585  
Email: consumerhelp@state.sd.us  
Website: www.atg.sd.gov

### Tennessee

**State Offices**  
**Tennessee Department of Commerce and Insurance**  
Division of Consumer Affairs  
500 James Robertson Pkwy., 12th Floor  
Nashville, TN 37243-0600  
615-741-4737  
Toll free: 1-800-342-8385  
Email: consumer.affairs@tn.gov  
Website: 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  
Website: www.texasattorneygeneral.gov

**Regional Offices**  
**Dallas Regional Office of the Attorney General**  
Consumer Protection Division  
1412 Main St., Suite 810  
Dallas, TX 75202  
214-969-5310  
Toll free: 1-800-621-0508  
Website: www.texasattorneygeneral.gov

### Utah

**State Offices**  
**Utah Department of Commerce**  
Division of Consumer Protection  
160 E. 300 S, 2nd Floor  
PO Box 146704  
Salt Lake City, UT 84114-6704  
801-530-6601  
Toll free: 1-800-721-7233  
Email: consumerprotection@utah.gov  
Website: www.consumerprotection.utah.gov

### Vermont

**State Offices**  
**Vermont Agency of Agriculture, Food, and Markets**  
Food Safety and Consumer Protection  
116 State St.  
Montpelier, VT 05602  
802-828-2426  
Email: AGR.ConsumerProtection@state.vt.us  
Website: www.agriculture.vermont.gov

### Virgin Islands

**State Offices**  
**Virgin Islands Department of Licensing and Consumer Affairs**  
Golden Rock Shopping Center  
3000 Estate Golden Rock, Suite 9  
St. Croix, VI 00820  
340-773-2226  
Website: www.dlca.vi.gov

**Virgin Islands Office of the Attorney General**  
Consumer Assistance Program  
146 University Pl.  
Burlington, VT 05405  
802-656-3183  
Toll free: 1-800-649-2424  
Email: consumer@uvm.edu  
Website: www.atg.state.vt.us

### Virginia

**State Offices**  
**Virginia Office of the Attorney General**  
Consumer Protection Section  
900 E. Main St.  
Richmond, VA 23219  
804-786-2042  
Toll free: 1-800-552-9963  
TTY: 1-800-828-1120  
Website: www.oag.state.va.us
Regional Offices
Office of the Attorney General - Northern Virginia
10555 Main St., Suite 350
Fairfax, VA 22030
703-277-3540
www.oag.state.va.us

Office of the Attorney General - Southwest Region
204 Abingdon Pl.
Abingdon, VA 24211
276-628-2759
www.oag.state.va.us

Office of the Attorney General - Western Region
3033 Peters Creek Rd.
Roanoke, VA 24019
540-562-3570
www.oag.state.va.us

County Offices
Fairfax County Department of Cable Communications and Consumer Services
12000 Government Center Pkwy., Suite 433
Fairfax, VA 22035
703-222-8435
consumer@fairfaxcounty.gov
www.fairfaxcounty.gov/consumer

Washington

State Offices
Washington Office of the Attorney General
Consumer Protection Division
PO Box 40100
1125 Washington St., SE
Olympia, WA 98504-0100
206-464-6684
Toll free: 1-800-551-4636
TTY: 1-800-833-6388
www.atg.wa.gov

Regional Offices
Bellingham Regional Office of the Attorney General
Consumer Protection Division
103 E. Holly St., Suite 310
Bellingham, WA 98225
360-676-2037
Toll free: 1-800-551-4636
TTY: 1-800-833-6388
www.atg.wa.gov

Kennewick Regional Office of the Attorney General
Consumer Protection Division
8127 W. Klamath Ct.
Bldg. 6, Suite A
Kennewick, WA 99336-2607
509-734-7285
Toll free: 1-800-551-4636
TTY: 1-800-833-6388
www.atg.wa.gov

Seattle Regional Office of the Attorney General
Consumer Protection Division
800 5th Ave., Suite 2000
Seattle, WA 98104
206-464-7744
Toll free: 1-800-551-4636
TTY: 1-800-833-6388
www.atg.wa.gov

Spokane Regional Office of the Attorney General
Consumer Protection Division
1116 W. Riverside Ave.
Spokane, WA 99201-1194
509-456-3123
Toll free: 1-800-551-4636
TTY: 1-800-833-6388
www.atg.wa.gov

Tacoma Regional Office of the Attorney General
Consumer Protection Division
1250 Pacific Ave., Suite 105
Tacoma, WA 98402
253-593-5243
Toll free: 1-800-551-4636
TTY: 1-800-833-6388
www.atg.wa.gov

Vancouver Regional Office of the Attorney General
Consumer Protection Division
1220 Main St., Suite 510
Vancouver, WA 98660
360-759-2100
Toll free: 1-800-551-4636
TTY: 1-800-833-6388
www.atg.wa.gov

Wisconsin

State Offices
Wisconsin Department of Agriculture, Trade and Consumer Protection
Bureau of Consumer Protection
PO Box 8911
2811 Agriculture Dr.
Madison, WI 53708-8911
608-224-5012
Toll free: 1-800-422-7128
TTY: 608-224-5058
datahotline@wisconsin.gov
datcp.wi.gov

Wisconsin Department of Justice
Consumer Protection and Antitrust Unit
PO Box 7857
Madison, WI 53707-7857
608-266-1221
www.doj.state.wi.us

Wyoming

State Offices
Wyoming Office of the Attorney General
Consumer Protection Unit
123 State Capitol
200 W. 24th St.
Cheyenne, WY 82002
307-777-5833
Toll free: 1-800-438-5799
TTY: 307-777-5351
AG.Consumer@wyo.gov
ag.wyo.gov/cpu

West Virginia

State Offices
West Virginia Office of the Attorney General
Consumer Protection Division
PO Box 1789
Charleston, WV 25326-1789
304-558-8986
Toll free: 1-800-368-8808
consumer@wvago.gov
www.wvago.gov

West Virginia Office of the Attorney General
Consumer Protection Division
123 State Capitol
200 W. 24th St.
Cheyenne, WY 82002
307-777-5833
Toll free: 1-800-438-5799
TTY: 307-777-5351
AG.Consumer@wyo.gov
ag.wyo.gov/cpu
Contact 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 89. Also see the chart in the Banking section on page 8.

Note: Toll free phone numbers may be restricted to use only within the state listed.

<table>
<thead>
<tr>
<th>Alabama</th>
<th>California</th>
<th>District Of Columbia</th>
</tr>
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<tbody>
<tr>
<td><strong>State Banking Department</strong></td>
<td><strong>Department of Business Oversight</strong></td>
<td><strong>Department of Insurance, Securities and Banking</strong></td>
</tr>
<tr>
<td>Consumer Affairs</td>
<td>Consumer Services</td>
<td>Attn: Consumer Services Section</td>
</tr>
<tr>
<td>PO Box 4600</td>
<td>1515 K St., Suite 200</td>
<td>810 1st St., NE, Suite 701</td>
</tr>
<tr>
<td>Montgomery, AL 36103-4600</td>
<td>Sacramento, CA 95814</td>
<td>Washington, DC 20002</td>
</tr>
<tr>
<td>334-353-5705</td>
<td>916-327-7585</td>
<td>202-727-8000</td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th>Alaska</th>
<th>Colorado</th>
<th>Florida</th>
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<tbody>
<tr>
<td><strong>Department of Commerce, Community and Economic Development</strong></td>
<td><strong>Department of Regulatory Agencies</strong></td>
<td><strong>Office of Financial Regulation</strong></td>
</tr>
<tr>
<td>Division of Banking and Securities</td>
<td>Division of Banking</td>
<td>Division of Financial Institutions</td>
</tr>
<tr>
<td>PO Box 110807</td>
<td>1560 Broadway, Suite 975</td>
<td>Consumer Assistance Group</td>
</tr>
<tr>
<td>Juneau, AK 99811-0807</td>
<td>Denver, CO 80202</td>
<td>200 E. Gaines St.</td>
</tr>
<tr>
<td>907-465-2521</td>
<td>303-894-7575</td>
<td>Tallahassee, FL 32399-0371</td>
</tr>
<tr>
<td>Toll free: 1-888-925-2521</td>
<td>☏: <a href="mailto:DORA_BankingWebsite@state.co.us">DORA_BankingWebsite@state.co.us</a></td>
<td>850-487-9687</td>
</tr>
<tr>
<td>☏: <a href="mailto:dbsc@commerce.state.ak.us">dbsc@commerce.state.ak.us</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.commerce.alaska.gov">www.commerce.alaska.gov</a></td>
<td></td>
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<thead>
<tr>
<th>Arizona</th>
<th>Connecticut</th>
<th>Georgia</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Department of Financial Institutions</strong></td>
<td><strong>Department of Banking</strong></td>
<td><strong>Department of Banking and Finance</strong></td>
</tr>
<tr>
<td>Consumer Affairs</td>
<td>Government Relations and Consumer Affairs</td>
<td>2990 Brandywine Rd., Suite 200</td>
</tr>
<tr>
<td>2910 N. 44th St., Suite 310</td>
<td>260 Constitution Plaza</td>
<td>Atlanta, GA 30341-5565</td>
</tr>
<tr>
<td>Phoenix, AZ 85018</td>
<td>Hartford, CT 06103-1800</td>
<td>770-986-1633</td>
</tr>
<tr>
<td>602-771-2800</td>
<td>860-240-8180</td>
<td>Toll free: 1-888-986-1633</td>
</tr>
<tr>
<td>☏: <a href="mailto:consumeraffairs@azdfi.gov">consumeraffairs@azdfi.gov</a></td>
<td>Toll free: 1-877-472-8313 (Foreclosure Assistance)</td>
<td></td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Arkansas</th>
<th>Delaware</th>
<th>Hawaii</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>State Bank Department</strong></td>
<td><strong>Office of the State Bank Commissioner</strong></td>
<td><strong>Department of Commerce and Consumer Affairs</strong></td>
</tr>
<tr>
<td>400 Hardin Rd., Suite 100</td>
<td>Attn: Compliance</td>
<td>Division of Financial Institutions</td>
</tr>
<tr>
<td>Little Rock, AR 72211</td>
<td>555 E. Loockerman St., Suite 210</td>
<td>PO Box 2054</td>
</tr>
<tr>
<td>501-324-9019</td>
<td>Dover, DE 19901</td>
<td>Honolulu, HI 96805</td>
</tr>
<tr>
<td>☏: <a href="mailto:asbd@banking.state.ar.us">asbd@banking.state.ar.us</a></td>
<td>302-739-4235</td>
<td>808-586-2820 (Honolulu)</td>
</tr>
<tr>
<td>banking.arkansas.gov</td>
<td><a href="http://www.bankings.delaware.gov">www.bankings.delaware.gov</a></td>
<td>808-274-3141 (Kauai)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>808-984-2400 (Maui)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>808-974-4000 (Hawaii)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Toll free: 1-800-468-4644</td>
</tr>
<tr>
<td></td>
<td></td>
<td>☏: <a href="mailto:dfi@dcca.hawaii.gov">dfi@dcca.hawaii.gov</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="http://www.cca.hawaii.gov/dfi">www.cca.hawaii.gov/dfi</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Idaho</th>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>Department of Finance</strong></td>
<td><strong>District Of Columbia</strong></td>
<td><strong>Florida</strong></td>
</tr>
<tr>
<td>Financial Institutions Bureau</td>
<td><strong>Department of Insurance, Securities and Banking</strong></td>
<td><strong>Office of Financial Regulation</strong></td>
</tr>
<tr>
<td>PO Box 83720</td>
<td>Attn: Consumer Services Section</td>
<td>Division of Financial Institutions</td>
</tr>
<tr>
<td>Boise, ID 83720-0031</td>
<td>810 1st St., NE, Suite 701</td>
<td>Consumer Assistance Group</td>
</tr>
<tr>
<td>208-332-8000</td>
<td>Washington, DC 20002</td>
<td>200 E. Gaines St.</td>
</tr>
<tr>
<td>Toll free: 1-888-346-3378</td>
<td>202-727-8000</td>
<td>Tallahassee, FL 32399-0371</td>
</tr>
<tr>
<td>☏: <a href="mailto:finance@finance.idaho.gov">finance@finance.idaho.gov</a></td>
<td>☏: <a href="mailto:disb.complaints@dc.gov">disb.complaints@dc.gov</a></td>
<td>850-487-9687</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>State</th>
<th>Department/Agency</th>
<th>Address</th>
<th>Phone Numbers</th>
<th>Email/Website</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Maine</strong></td>
<td>Bureau of Financial Institutions</td>
<td>Consumer Outreach Program</td>
<td>Toll free: 1-800-965-5235 <a href="http://www.maine.gov/pfr/financialinstitutions">www.maine.gov/pfr/financialinstitutions</a></td>
</tr>
<tr>
<td></td>
<td><strong>Mississippi</strong></td>
<td>Department of Banking and Consumer Finance</td>
<td>901 Woolfolk Building, Suite A</td>
<td>Toll free: 1-800-844-2499 <a href="http://www.dbcf.state.ms.us">www.dbcf.state.ms.us</a></td>
</tr>
<tr>
<td><strong>Indiana</strong></td>
<td>Department of Financial Institutions</td>
<td>30 S. Meridian St., Suite 300</td>
<td>Indianapolis, IN 46204</td>
<td>Toll free: 1-800-382-4880 <a href="http://www.in.gov/dfi">www.in.gov/dfi</a></td>
</tr>
<tr>
<td></td>
<td><strong>Iowa</strong></td>
<td>Division of Banking</td>
<td>200 E. Grand Ave., Suite 300 Des Moines, IA 50309-1827</td>
<td>Toll free: 1-800-624-6570 217-232-3955 <a href="http://www.idob.state.ia.us">www.idob.state.ia.us</a></td>
</tr>
<tr>
<td></td>
<td><strong>Kansas</strong></td>
<td>Office of the State Bank Commissioner</td>
<td>700 S.W. Jackson St., Suite 300 Topeka, KS 66603</td>
<td><a href="mailto:complaints@osbckansas.org">complaints@osbckansas.org</a> <a href="http://www.osbckansas.org">www.osbckansas.org</a></td>
</tr>
<tr>
<td><strong>Kentucky</strong></td>
<td>Department of Financial Institutions</td>
<td>1025 Capitol Center Dr., Suite 200</td>
<td>Frankfort, KY 40601</td>
<td>Toll free: 1-800-223-2579 <a href="mailto:kfi.complaints@ky.gov">kfi.complaints@ky.gov</a> <a href="http://www.kfi.ky.gov/Pages/default.aspx">www.kfi.ky.gov/Pages/default.aspx</a></td>
</tr>
<tr>
<td><strong>Louisiana</strong></td>
<td>Office of Financial Institutions</td>
<td>PO Box 94095</td>
<td>Baton Rouge, LA 70804-9095</td>
<td>Toll free: 1-888-525-9414 <a href="mailto:complaints@ofi.la.gov">complaints@ofi.la.gov</a> <a href="http://www.ofi.state.la.us">www.ofi.state.la.us</a></td>
</tr>
<tr>
<td><strong>Maryland</strong></td>
<td>Department of Labor, Licensing and Regulation</td>
<td>Commissioner of Financial Regulation</td>
<td>500 N. Calvert St., Suite 402 Baltimore, MD 21202</td>
<td>Toll free: 1-888-784-0136 <a href="mailto:CFinComplaints@df.tr.state.md.us">CFinComplaints@df.tr.state.md.us</a> <a href="http://www.dlr.state.md.us/finance">www.dlr.state.md.us/finance</a></td>
</tr>
<tr>
<td><strong>Missouri</strong></td>
<td>Division of Finance</td>
<td>PO Box 716</td>
<td>Jefferson City, MO 65102</td>
<td>573-751-3242 <a href="mailto:finance@dof.mo.gov">finance@dof.mo.gov</a> <a href="http://www.finance.mo.gov">www.finance.mo.gov</a></td>
</tr>
<tr>
<td><strong>Montana</strong></td>
<td>Division of Banking and Financial Institutions</td>
<td>PO Box 200046</td>
<td>Helena, MT 59620</td>
<td>Toll free: 1-800-685-9646 406-841-2974 <a href="http://www.banking.mt.gov">www.banking.mt.gov</a></td>
</tr>
<tr>
<td><strong>Nebraska</strong></td>
<td>Department of Banking and Finance</td>
<td>Financial Institutions Division</td>
<td>Lincoln, NE 68509-5006</td>
<td>Toll free: 1-877-471-3445 <a href="http://www.ndbf.ne.gov">www.ndbf.ne.gov</a></td>
</tr>
<tr>
<td><strong>Nevada</strong></td>
<td>Department of Business and Industry</td>
<td>Division of Financial Institutions</td>
<td>2785 E. Desert Inn Rd., Suite 180 Las Vegas, NV 89121</td>
<td>702-486-4120 <a href="mailto:fidmaster@ifd.state.nv.us">fidmaster@ifd.state.nv.us</a> <a href="http://www.fid.state.nv.us">www.fid.state.nv.us</a></td>
</tr>
<tr>
<td>State</td>
<td>Address</td>
<td>Phone</td>
<td>Toll Free</td>
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<tr>
<td><strong>New Hampshire</strong></td>
<td>State Banking Department</td>
<td>53 Regional Dr., Suite 200, Concord, NH 03301</td>
<td>603-271-3561</td>
<td><a href="mailto:nhbd@banking.state.nh.us">nhbd@banking.state.nh.us</a></td>
</tr>
<tr>
<td><strong>North Dakota</strong></td>
<td>Department of Financial Institutions</td>
<td>2000 Schafer St., Suite G, Bismarck, ND 58501-1204</td>
<td>701-328-9933</td>
<td><a href="mailto:dfi@nd.gov">dfi@nd.gov</a></td>
</tr>
<tr>
<td><strong>Puerto Rico</strong></td>
<td>Office of the Commissioner of Financial Institutions</td>
<td>PO Box 11855, San Juan, PR 00910-3855</td>
<td>787-723-3131</td>
<td><a href="http://www.ocif.gobierno.pr">www.ocif.gobierno.pr</a></td>
</tr>
<tr>
<td><strong>New Jersey</strong></td>
<td>Department of Banking and Insurance</td>
<td>Consumer Inquiry and Response Center, PO Box 471, Trenton, NJ 08625-0471</td>
<td>609-292-7272</td>
<td><a href="mailto:info@dob.state.nj.us">info@dob.state.nj.us</a></td>
</tr>
<tr>
<td><strong>Ohio</strong></td>
<td>Department of Commerce</td>
<td>Division of Financial Institutions, 77 S. High St., 21st Floor, Columbus, OH 43215-6120</td>
<td>614-728-8400</td>
<td>web.dfi.com.ohio.gov</td>
</tr>
<tr>
<td><strong>Rhode Island</strong></td>
<td>Department of Business Regulation</td>
<td>Division of Banking, 1511 Pontiac Ave., Bldg. 68-2, Cranston, RI 02920</td>
<td>401-462-9500</td>
<td><a href="http://www.dbr.state.ri.us">www.dbr.state.ri.us</a></td>
</tr>
<tr>
<td><strong>New Mexico</strong></td>
<td>Regulation and Licensing Department</td>
<td>Financial Institutions Division, PO Box 25101, Santa Fe, NM 87505</td>
<td>505-476-4885</td>
<td><a href="http://www.rld.state.nm.us/financialinstitutions">www.rld.state.nm.us/financialinstitutions</a></td>
</tr>
<tr>
<td><strong>South Carolina</strong></td>
<td>Office of the Commissioner of Banking</td>
<td>State Board of Financial Institutions, 1205 Pendleton St., Suite 305, Columbia, SC 29201</td>
<td>803-734-2001</td>
<td><a href="http://www.banking.sc.gov">www.banking.sc.gov</a></td>
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<tr>
<td><strong>New York</strong></td>
<td>State Banking Authorities</td>
<td>Department of Financial Services</td>
<td>Consumer Assistance Unit, 1 State St., New York, NY 10004-1511</td>
<td>212-480-6400</td>
</tr>
<tr>
<td><strong>South Dakota</strong></td>
<td>Department of Labor and Regulation</td>
<td>Division of Banking</td>
<td>1601 N. Harrison Ave., Suite 1, Pierre, SD 57501</td>
<td>605-773-3421</td>
</tr>
<tr>
<td><strong>North Carolina</strong></td>
<td>Commissioner of Banks</td>
<td>4309 Mail Service Center, Raleigh, NC 27699-4309</td>
<td>1-888-384-3811</td>
<td>nccob.org</td>
</tr>
<tr>
<td><strong>Oregon</strong></td>
<td>Department of Consumer and Business Services</td>
<td>Division of Finance and Corporate Securities, PO Box 14480, Salem, OR 97309-0405</td>
<td>503-378-4140</td>
<td><a href="mailto:dcbs.dfcsmail@state.or.us">dcbs.dfcsmail@state.or.us</a></td>
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<tr>
<td><strong>Pennsylvania</strong></td>
<td>Department of Banking and Securities</td>
<td>Consumer Services, 17 N. Second St., Suite 1300, Harrisburg, PA 17101-2290</td>
<td>717-787-1854</td>
<td><a href="mailto:banking@state.pa.us">banking@state.pa.us</a></td>
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<tr>
<td><strong>Tennessee</strong></td>
<td>Department of Financial Institutions</td>
<td>Consumer Resources Division, 400 Deaderick St., 6th Floor, Nashville, TN 37243</td>
<td>615-253-2023</td>
<td><a href="mailto:TDFI.ConsumerResources@tn.gov">TDFI.ConsumerResources@tn.gov</a></td>
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<tr>
<td>State</td>
<td>Financial Institutions</td>
<td>Division of Consumer Services</td>
<td>PO Box</td>
<td>City, State</td>
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<td>Texas</td>
<td>Department of Banking</td>
<td>Consumer Assistance Activities</td>
<td>2601 N. Lamar Blvd.</td>
<td>Austin, TX 78705</td>
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<tr>
<td>Utah</td>
<td>Department of Financial Institutions</td>
<td></td>
<td>PO Box 146800</td>
<td>Salt Lake City, UT 84114-6800</td>
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<tr>
<td>Vermont</td>
<td>Department of Financial Regulation</td>
<td>Banking Division</td>
<td>89 Main St.</td>
<td>Montpelier, VT 05620-3101</td>
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<tr>
<td>Virgin Islands</td>
<td>Office of the Lieutenant Governor</td>
<td>Division of Banking and Insurance</td>
<td>1131 King St., Suite 101</td>
<td>Christiansted, VI 00820</td>
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<tr>
<td>Washington</td>
<td>Department of Financial Institutions</td>
<td>Division of Consumer Services</td>
<td>PO Box 41200</td>
<td>Olympia, WA 98504-1200</td>
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<tr>
<td>Wisconsin</td>
<td>Department of Financial Institutions</td>
<td>Bureau of Consumer Affairs</td>
<td>PO Box 8041</td>
<td>Madison, WI 53708-8041</td>
</tr>
<tr>
<td>Wyoming</td>
<td>Department of Audit</td>
<td>Division of Banking</td>
<td>122 W, 25th St.</td>
<td>Herschler Building, 3rd Floor, East Cheyenne, WY 82002</td>
</tr>
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</table>
Contact Your Local Insurance Regulator

The offices listed below enforce laws and regulations for each type of insurance. Many of these offices can also provide you with information to help you make informed insurance-buying decisions. See the Insurance section in Part I of this Handbook for advice (p. 29).

If you have a question or complaint about your insurance company’s policies, contact the company before you contact your state insurance regulator.

Note: Toll free phone numbers may be restricted to use only within the state listed.

<table>
<thead>
<tr>
<th>State</th>
<th>Department of Insurance</th>
<th>Address</th>
<th>Phone Numbers</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delaware</td>
<td>Department of Insurance</td>
<td>841 Silver Lake Blvd.</td>
<td>302-674-7310 Toll free: 1-800-282-8611☎: <a href="mailto:consumer@state.de.us">consumer@state.de.us</a></td>
<td><a href="http://www.delawareinsurance.gov">www.delawareinsurance.gov</a></td>
</tr>
<tr>
<td>District Of Columbia</td>
<td>Department of Insurance, Securities and Banking</td>
<td>Attn: Consumer Services Division 810 First St., NE, Suite 701 Washington, DC 20002 202-727-8000☎: <a href="mailto:disb.complaints@dc.gov">disb.complaints@dc.gov</a></td>
<td><a href="http://www.disb.dc.gov">www.disb.dc.gov</a></td>
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</tr>
<tr>
<td>Florida</td>
<td>Office of Insurance Regulation</td>
<td>200 E. Gaines St. Tallahassee, FL 32399 850-413-3140 Toll free: 1-877-693-5236</td>
<td><a href="http://www.floir.com">www.floir.com</a></td>
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<tr>
<td>Georgia</td>
<td>Insurance and Safety Fire Commissioner</td>
<td>Two Martin Luther King, Jr., Dr. West Tower, Suite 716 Atlanta, GA 30334 404-656-2070 Toll free: 1-800-656-2298☎: <a href="mailto:consumer@oci.ga.gov">consumer@oci.ga.gov</a></td>
<td><a href="http://www.oci.ga.gov">www.oci.ga.gov</a></td>
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</tr>
<tr>
<td>Hawaii</td>
<td>Department of Commerce and Consumer Affairs</td>
<td>Insurance Division PO Box 3614 Honolulu, HI 96811 808-586-2790 Toll free: 1-800-468-4644 (Lanai and Molokai)☎: <a href="mailto:insurance@dcca.hawaii.gov">insurance@dcca.hawaii.gov</a></td>
<td><a href="http://www.hawaii.gov/dcca/ins">www.hawaii.gov/dcca/ins</a></td>
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</tr>
<tr>
<td>Alabama</td>
<td>Department of Insurance</td>
<td>PO Box 303351 Montgomery, AL 36130-3351 334-241-4141☎: <a href="mailto:ConsumerServices@insurance.alabama.gov">ConsumerServices@insurance.alabama.gov</a></td>
<td>205-241-4141 Toll free: 1-800-786-8670☎: <a href="mailto:consumer@al.do">consumer@al.do</a>什.gov</td>
<td><a href="http://www.aldoi.gov">www.aldoi.gov</a></td>
</tr>
<tr>
<td>California</td>
<td>Department of Insurance</td>
<td>Consumer Services Division 300 S. Spring St., South Tower Los Angeles, CA 90013 213-897-8921 Toll free: 1-800-927-4357TTY: 1-800-482-4833</td>
<td><a href="http://www.insurance.ca.gov">www.insurance.ca.gov</a></td>
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<tr>
<td></td>
<td>Department of Managed Health Care, California HMO Help Center</td>
<td>980 9th St., Suite 500 Sacramento, CA 95814-2725 Toll free: 1-888-466-2219TTY: 1-877-688-9891</td>
<td><a href="http://www.hmohelp.ca.gov">www.hmohelp.ca.gov</a></td>
<td></td>
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<tr>
<td>Colorado</td>
<td>Department of Regulatory Agencies</td>
<td>Division of Insurance 1560 Broadway, Suite 850 Denver, CO 80202 303-894-7490 Toll free: 1-800-930-3745☎: <a href="mailto:insurance@dora.state.co.us">insurance@dora.state.co.us</a></td>
<td><a href="http://www.dora.state.co.us/Insurance">www.dora.state.co.us/Insurance</a></td>
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<tr>
<td>Connecticut</td>
<td>Insurance Department</td>
<td>Consumer Services Division PO Box 816 Hartford, CT 06142-0816 860-297-3900 Toll free: 1-800-203-3447☎: <a href="mailto:cid.ca@ct.gov">cid.ca@ct.gov</a></td>
<td><a href="http://www.ct.gov/cid">www.ct.gov/cid</a></td>
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<tr>
<td>Hawaii</td>
<td>Department of Commerce and Consumer Affairs</td>
<td>Insurance Division PO Box 3614 Honolulu, HI 96811 808-586-2790 Toll free: 1-800-468-4644 (Lanai and Molokai)☎: <a href="mailto:insurance@dcca.hawaii.gov">insurance@dcca.hawaii.gov</a></td>
<td><a href="http://www.hawaii.gov/dcca/ins">www.hawaii.gov/dcca/ins</a></td>
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<td>State</td>
<td>Department of Insurance</td>
<td>Consumer’s Bureau</td>
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<tr>
<td>Idaho</td>
<td>Department of Insurance</td>
<td>Consumer’s Bureau</td>
<td>700 W. State St. Boise, ID 83720-0043</td>
<td>208-334-4319</td>
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<tr>
<td>Illinois</td>
<td>Department of Insurance</td>
<td>Consumer Services Division</td>
<td>320 W. Washington St. Springfield, IL 62767-0001</td>
<td>217-782-4515</td>
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<td></td>
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<td>TTY: 1-866-323-5321</td>
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<tr>
<td>Indiana</td>
<td>Department of Insurance</td>
<td>Consumer Services Division</td>
<td>311 W. Washington St., Suite 300 Indianapolis, IN 46204-2787</td>
<td>317-232-2395</td>
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<tr>
<td>Iowa</td>
<td>Division of Insurance</td>
<td></td>
<td>Market Regulation Bureau 601 Locust St., 4th Floor Des Moines, IA 50309-3738</td>
<td>515-281-6435</td>
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<tr>
<td>Kansas</td>
<td>Insurance Department</td>
<td></td>
<td>420 S.W. 9th St. Topeka, KS 66612</td>
<td>785-296-7829</td>
</tr>
<tr>
<td>Kentucky</td>
<td>Department of Insurance</td>
<td>Consumer Protection Division</td>
<td>PO Box 517 Frankfort, KY 40602-0517</td>
<td>502-564-6034</td>
</tr>
<tr>
<td>Louisiana</td>
<td>Department of Insurance</td>
<td>Office of Consumer Advocacy</td>
<td>PO Box 94214 Baton Rouge, LA 70804-9214</td>
<td>225-342-5900</td>
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<tr>
<td>Maine</td>
<td>Bureau of Insurance</td>
<td></td>
<td>34 State House Station Augusta, ME 04333</td>
<td>207-624-8475</td>
</tr>
<tr>
<td>Maryland</td>
<td>Insurance Administration</td>
<td>Consumer Division</td>
<td>200 St. Paul Pl., Suite 2700 Baltimore, MD 21202</td>
<td>410-468-2000</td>
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<tr>
<td>Michigan</td>
<td>Department of Insurance and Financial Services</td>
<td></td>
<td>PO Box 30220 Lansing, MI 48909-7720</td>
<td>517-373-0220</td>
</tr>
<tr>
<td>Minnesota</td>
<td>Department of Commerce</td>
<td>Insurance Division</td>
<td>85 7th Pl. E, Suite 500 St. Paul, MN 55101</td>
<td>651-539-1600</td>
</tr>
<tr>
<td>Mississippi</td>
<td>Department of Insurance</td>
<td></td>
<td>PO Box 79 Jackson, MS 39205-0079</td>
<td>601-359-3569</td>
</tr>
<tr>
<td>Missouri</td>
<td>Department of Insurance, Financial, and Professional Registration</td>
<td>Consumer Affairs Division</td>
<td>PO Box 69 Jefferson City, MO 65102-0690</td>
<td>1-800-726-7390</td>
</tr>
</tbody>
</table>
### Nebraska

**Department of Insurance**  
PO Box 82089  
Lincoln, NE 68501-2089  
402-471-2201  
Toll free: 1-877-564-7323  
TTY: 1-800-833-7352  
Email: DOI.ConsumerAffairs@nebraska.gov  
Website: [www.doi.ne.gov](http://www.doi.ne.gov)

### Nevada

**Department of Business and Industry**  
Division of Insurance  
Consumer Services Section  
2501 E. Sahara Ave., Suite 302  
Las Vegas, NV 89104  
702-486-4009  
Toll free: 1-888-872-3234  
Website: [www.doi.nv.gov](http://www.doi.nv.gov)

### New Hampshire

**Insurance Department**  
Consumer Services Division  
21 S. Fruit St., Suite 14  
Concord, NH 03301  
603-271-2261  
Toll free: 1-800-852-3416  
TTY: 1-800-735-2964  
Email: consumerservices@ins.nh.gov  
Website: [www.nh.gov/insurance](http://www.nh.gov/insurance)

### New Jersey

**Department of Banking and Insurance**  
Consumer Center  
153 Halsey St.  
Newark, NJ 07102  
973-648-4713  
Toll free: 1-800-446-7467  
Website: [www.state.nj.us/dobi](http://www.state.nj.us/dobi)

### New Mexico

**Superintendent of Insurance**  
Consumer Assistance Bureau  
PO Box 1689  
Santa Fe, NM 87504-1689  
505-827-4601  
Toll free: 1-855-427-5674  
Email: consumer@state.nm.us  
Website: [www.osi.state.nm.us](http://www.osi.state.nm.us)

### New York

**Department of Financial Services**  
Insurance Department  
Consumer Assistance Unit  
One Commerce Plaza  
Albany, NY 12257  
212-480-6400  
Toll free: 1-800-342-3736  
Website: [www.dfs.ny.gov](http://www.dfs.ny.gov)

### North Carolina

**Department of Insurance**  
Consumer Services  
1201 Mail Service Center  
Raleigh, NC 27699-1201  
919-807-6750  
Toll free: 1-800-546-5664  
Website: [www.ncdoi.com](http://www.ncdoi.com)

### North Dakota

**Insurance Department**  
600 E. Boulevard Ave.  
Bismarck, ND 58505-0320  
701-328-2440  
Toll free: 1-800-247-0560  
TTY: 1-800-366-6888  
Email: insurance@nd.gov  
Website: [www.nd.gov/ndins](http://www.nd.gov/ndins)

### Ohio

**Department of Insurance**  
Consumer Services  
50 W. Town St., 3rd Floor, Suite 300  
Columbus, OH 43215  
614-644-2673  
Toll free: 1-800-686-1526  
Toll free: 1-800-686-1527 (Fraud Hotline)  
TTY: 614-644-3745  
Website: [www.insurance.ohio.gov](http://www.insurance.ohio.gov)

### Oklahoma

**Insurance Department**  
Consumer Assistance Division  
Five Corporate Plaza  
3625 N.W. 56th St., Suite 100  
Oklahoma City, OK 73112  
405-521-2991  
Toll free: 1-800-522-0071  
Website: [www.ok.gov/oid](http://www.ok.gov/oid)

### Oregon

**Consumer and Business Services**  
Insurance Division  
PO Box 14480  
Salem, OR 97309-0405  
503-947-7984  
Toll free: 1-888-877-4894  
Email: cp.ins@state.or.us  
Website: [www.insurance.oregon.gov](http://www.insurance.oregon.gov)

### Pennsylvania

**Insurance Department**  
Consumer Services  
1209 Strawberry Square  
Harrisburg, PA 17120  
717-787-2317  
Toll free: 1-877-881-6388  
TTY: 717-783-3898  
Website: [www.insurance.pa.gov](http://www.insurance.pa.gov)

### Puerto Rico

**Office of the Commissioner of Insurance**  
B5 Calle Tabonuco, Suite 216  
PMB 356  
Guaynabo, PR 00968-3029  
787-304-8686  
Website: [www.ocs.gobierno.pr](http://www.ocs.gobierno.pr)
<table>
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<tr>
<th>State</th>
<th>Department Name</th>
<th>Address</th>
<th>Phone</th>
<th>Toll Free</th>
<th>Email</th>
<th>Website</th>
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<tbody>
<tr>
<td>Rhode Island</td>
<td>Department of Business Regulation</td>
<td>Insurance Division 1511 Pontiac Ave. Bldg. 69-2 Cranston, RI 02920 401-462-9520 Email: <a href="mailto:InsurancelInquiry@dbr.ri.gov">InsurancelInquiry@dbr.ri.gov</a> Website: <a href="http://www.dbr.state.ri.us">www.dbr.state.ri.us</a></td>
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<td>South Carolina</td>
<td>Department of Insurance</td>
<td>Consumer Services PO Box 100105 Columbia, SC 29202-3105 803-737-6180 Toll free: 1-800-768-3467 Email: <a href="mailto:consumers@doi.sc.gov">consumers@doi.sc.gov</a> Website: <a href="http://www.doi.sc.gov">www.doi.sc.gov</a></td>
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<tr>
<td>South Dakota</td>
<td>Department of Labor and Regulation</td>
<td>Division of Insurance 445 E. Capitol Ave. Pierre, SD 57501 605-773-3563 Email: <a href="mailto:insurance@state.sd.us">insurance@state.sd.us</a> Website: <a href="http://www.dlr.sd.gov/insurance">www.dlr.sd.gov/insurance</a></td>
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<tr>
<td>Tennessee</td>
<td>Department of Commerce and Insurance</td>
<td>Consumer Insurance Services 500 James Robertson Pkwy. Nashville, TN 37243 615-741-2218 Toll free: 1-800-342-4029 Email: <a href="mailto:CIS.complaints@tn.gov">CIS.complaints@tn.gov</a> Website: <a href="http://www.tn.gov/commerce">www.tn.gov/commerce</a></td>
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<td>Texas</td>
<td>Department of Insurance</td>
<td>Consumer Protection (111-1A) PO Box 149091 Austin, TX 78714-9091 512-463-6169 Toll free: 1-800-252-3439 TTY: 512 322-4238 Email: <a href="mailto:consumerprotection@tdi.texas.gov">consumerprotection@tdi.texas.gov</a> Website: <a href="http://www.tdi.texas.gov">www.tdi.texas.gov</a></td>
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<td>Vermont</td>
<td>Department of Financial Regulation</td>
<td>Insurance Consumer Services 89 Main St. Montpelier, VT 05620-3101 802-828-3301 Toll free: 1-800-964-1784 Email: <a href="mailto:dfr.insuranceinfo@state.vt.us">dfr.insuranceinfo@state.vt.us</a> Website: <a href="http://www.dfr.vermont.gov">www.dfr.vermont.gov</a></td>
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<td>Virgin Islands</td>
<td>Division of Banking and Insurance</td>
<td>5049 Kongens Gade Charlotte Amalie, VI 00802 340-774-7166 ltg.gov.vi</td>
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<td>West Virginia</td>
<td>Offices of the Insurance Commissioner</td>
<td>Consumer Service Division PO Box 50540 Charleston, WV 25305-0540 304-558-3386 Toll free: 1-888-879-9842 TTY: 1-800-435-7381 Email: <a href="mailto:consumer.service@wvinsurance.gov">consumer.service@wvinsurance.gov</a> Website: <a href="http://www.wvinsurance.gov">www.wvinsurance.gov</a></td>
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<td>Wisconsin</td>
<td>Office of the Commissioner of Insurance</td>
<td>PO Box 7873 Madison, WI 53707-7873 608-266-3585 Toll free: 1-800-236-8517 Email: <a href="mailto:bureauofinsurance@scc.virginia.gov">bureauofinsurance@scc.virginia.gov</a> Website: <a href="http://www.scc.virginia.gov">www.scc.virginia.gov</a></td>
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<td>Wyoming</td>
<td>Department of Insurance</td>
<td>Consumer Affairs Section 106 E. 6th Ave. Cheyenne, WY 82001 307-777-7402 Toll free: 1-800-438-5768 Email: <a href="mailto:consumer.service@wvinsurance.gov">consumer.service@wvinsurance.gov</a> Website: <a href="http://www.wvinsurance.gov">www.wvinsurance.gov</a></td>
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Contact 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, and more. 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.

Contact the company involved if you have a question or complaint about an investment. If you are not satisfied with the response you get, contact your state securities administrator.

Note: Toll free phone numbers may be restricted to use only within the state listed.

Alabama

Securities Commission
PO Box 304700
Montgomery, AL 36130-4700
334-242-2984
Toll free: 1-800-222-1253
Email: asc@asc.alabama.gov
Website: 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
TTY: 907-465-5437
Email: dbsc@alaska.gov
Website: www.commerce.alaska.gov/dnn/dbs

Arizona

Arizona Corporation Commission
Securities Division
1300 W. Washington St., 3rd Floor
Phoenix, AZ 85007
602-542-4242
Toll free: 1-866-837-4399
Email: info@azinvestor.gov
Website: www.azinvestor.gov

Arkansas

Securities Department
Heritage West Building, Suite 300
201 E. Markham St.
Little Rock, AR 72201-1692
501-324-9260
Toll free: 1-800-981-4429
Email: info@securities.arkansas.gov
Website: www.securities.arkansas.gov

California

Department of Business Oversight
Consumer Services
1515 K St., Suite 200
Sacramento, CA 95814
Toll free: 1-866-275-2677
Website: www.dbo.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
Email: dora_securitieswebsite@state.co.us
dora.colorado.gov/dos

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
Website: www.ct.gov/dob

Delaware

Division of Securities
Carvel State Office Building, 5th Floor
820 N. French St.
Wilmington, DE 19801
302-577-8424
TTY: 302-577-5783
Email: Investor.Protection@state.de.us
Website: www.investorresourcecenter.org

District Of Columbia

Department of Insurance, Securities and Banking
Consumer Protection Advocate
810 1st St., NE, Suite 701
Washington, DC 20002
202-727-8000
Email: disb.complaints@dc.gov
Website: disb.dc.gov

Florida

Office of Financial Regulation
Division of Securities
200 E. Gaines St.
Tallahassee, FL 32399
850-487-9687
Website: www.flofr.com

Georgia

Secretary of State
Division of Securities and Business Regulation
237 Coliseum Dr.
Macon, GA 31217-3858
478-207-2440
Website: www.sos.ga.gov/securities

Hawaii

Department of Commerce and Consumer Affairs
Business Registration Division
Securities Enforcement Branch
PO Box 40
Honolulu, HI 96810
808-586-2744
Toll free: 1-877-447-2267
Email: seb@dcca.hawaii.gov
Website: www.hawaii.gov/dcca/sec
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<th>State</th>
<th>Securities Administrator</th>
<th>Address</th>
<th>Phone</th>
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<tr>
<td>Idaho</td>
<td>Department of Finance</td>
<td>Securities Bureau</td>
<td>PO Box 83720</td>
<td>208-332-8000</td>
<td><a href="mailto:finance@finance.idaho.gov">finance@finance.idaho.gov</a></td>
<td><a href="http://www.finance.idaho.gov">www.finance.idaho.gov</a></td>
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<td>Boise, ID 83720-0031</td>
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<td>Illinois</td>
<td>Secretary of State</td>
<td>Securities Department</td>
<td>300 W. Jefferso St., Suite 300A Springfield, IL 62702</td>
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<td>601 Locust St., 4th Floor Des Moines, IA 50309-3738</td>
<td>515-281-5705</td>
<td><a href="mailto:iowasec@iid.iowa.gov">iowasec@iid.iowa.gov</a></td>
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<td>601 S.W. 9th St. Suite 600 Topeka, KS 66612-1215</td>
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<td>One Ashburton Pl, 17th Floor McCormack Building Boston, MA 02108</td>
<td>617-727-3548</td>
<td><a href="mailto:securities@sec.state.ma.us">securities@sec.state.ma.us</a></td>
<td><a href="http://www.sec.state.ma.us/sct/sctidx.htm">www.sec.state.ma.us/sct/sctidx.htm</a></td>
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<td>Indiana</td>
<td>Department of Professional and Financial Regulation</td>
<td>Office of Securities</td>
<td>PO Box 94095</td>
<td>517-296-4512</td>
<td><a href="mailto:securities@oag.state.md.us">securities@oag.state.md.us</a></td>
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<td>Iowa</td>
<td>Department of Financial Institutions</td>
<td>Securities Division</td>
<td>1025 Capitol Center Dr., Suite 200 Frankfort, KY 40601</td>
<td>502-573-3939</td>
<td><a href="mailto:kfi@ky.gov">kfi@ky.gov</a></td>
<td><a href="http://www.kfi.ky.gov">www.kfi.ky.gov</a></td>
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<td>Kentucky</td>
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<td>Maine</td>
<td>Department of Professional and Financial Regulation</td>
<td>Office of Securities</td>
<td>200 S.W. Main St. Jefferson City, MO 65101-1276</td>
<td>573-751-4136</td>
<td><a href="mailto:securities@sos.mo.gov">securities@sos.mo.gov</a></td>
<td><a href="http://www.sos.mo.gov">www.sos.mo.gov</a></td>
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<td>Maryland</td>
<td>Office of the Secretary of State</td>
<td>Securities Division</td>
<td>600 S.W. Main St. Suite 800 Topeka, KS 66612-1215</td>
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<td>Massachusetts</td>
<td>Secretary of the Commonwealth</td>
<td>Securities Division</td>
<td>840 Helena Ave. Helen, MT 59601</td>
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<td>Minnesota</td>
<td>Department of the Attorney General</td>
<td>Securities Division</td>
<td>85 7th Pl. E, Suite 500 St. Paul, MN 55101-2198</td>
<td>651-539-1638</td>
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<td>Department of Banking and Finance</td>
<td>Securities Division</td>
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<td>Nevada</td>
<td>Office of the Secretary of State</td>
<td>Nevada Securities Division 555 E. Washington Ave., Suite 5200 Las Vegas, NV 89101 702-486-2440 <a href="mailto:nvsec@sos.nv.gov">nvsec@sos.nv.gov</a> <a href="http://www.nvsos.gov">www.nvsos.gov</a></td>
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<td>New Hampshire</td>
<td>Secretary of State</td>
<td>Bureau of Securities Regulation 107 N. Main St., #204 Concord, NH 03301 603-271-1463 1-800-994-4200 <a href="mailto:securities@sos.nh.gov">securities@sos.nh.gov</a> sos.nh.gov/sec_reg.aspx</td>
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<td>New Jersey</td>
<td>Department of Law and Public Safety</td>
<td>Bureau of Securities PO Box 47029 Newark, NJ 07101 973-504-3600 1-866-446-8378 <a href="mailto:Askbureauofsecurities@dca.lps.state.nj.us">Askbureauofsecurities@dca.lps.state.nj.us</a> <a href="http://www.njsecurities.gov">www.njsecurities.gov</a></td>
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<td>New Mexico</td>
<td>Regulation and Licensing Department</td>
<td>Securities Division 2550 Cerrillos Rd., 3rd Floor Santa Fe, NM 87505 505-476-4580 1-800-704-5533 <a href="http://www.rld.state.nm.us/securities">www.rld.state.nm.us/securities</a></td>
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<td>North Carolina</td>
<td>Secretary of State</td>
<td>Securities Division PO Box 29622 Raleigh, NC 27626-0622 919-733-3924 1-800-688-4507 <a href="mailto:secdiv@sosnc.com">secdiv@sosnc.com</a> <a href="http://www.secretary.state.nc.us/sec">www.secretary.state.nc.us/sec</a></td>
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<td>North Dakota</td>
<td>Securities Department</td>
<td>State Capitol, 5th Floor 600 E. Boulevard Ave. Bismarck, ND 58505-0510 701-328-2910 1-800-297-5124 <a href="mailto:ndsecurities@nd.gov">ndsecurities@nd.gov</a> <a href="http://www.nd.gov/securities">www.nd.gov/securities</a></td>
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<tr>
<td>Ohio</td>
<td>Department of Commerce</td>
<td>Division of Securities 77 S. High St. 22nd Floor Columbus, OH 43215-6131 614-644-7381 1-877-683-7841 (Investor Protection Hotline) <a href="mailto:securitiesgeneral.questions@com.state.oh.us">securitiesgeneral.questions@com.state.oh.us</a> <a href="http://www.com.ohio.gov/secu">www.com.ohio.gov/secu</a></td>
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<td>Oklahoma</td>
<td>Department of Securities</td>
<td>First National Center 120 N. Robinson Ave., Suite 860 Oklahoma City, OK 73102 405-280-7700 <a href="http://www.securities.ok.gov">www.securities.ok.gov</a></td>
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<td>Oregon</td>
<td>Department of Consumer and Business Services</td>
<td>Division of Finance and Corporate Securities PO Box 14480 Salem, OR 97309-0405 503-378-4140 1-866-814-9710 TTY: 503-378-4100 <a href="mailto:dcbs.dfcsmail@state.or.us">dcbs.dfcsmail@state.or.us</a> <a href="http://www.dfcs.oregon.gov">www.dfcs.oregon.gov</a></td>
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<tr>
<td>Pennsylvania</td>
<td>Securities Commission</td>
<td>17 N. 2nd St., Suite 1300 Harrisburg, PA 17101 717-787-1854 1-800-722-2657 psc.state.pa.us</td>
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<td>Puerto Rico</td>
<td>Office of the Commissioner of Financial Institutions</td>
<td>Securities Division PO Box 11855 San Juan, PR 00910-3855 787-723-3131 <a href="mailto:valores@ocif.gobierno.pr">valores@ocif.gobierno.pr</a> <a href="http://www.ocif.gobierno.pr">www.ocif.gobierno.pr</a></td>
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<td>Rhode Island</td>
<td>Department of Business Regulation</td>
<td>Securities Division 1511 Pontiac Ave. Cranston, RI 02920 401-462-9527 <a href="mailto:securitiesinquiry@dbr.ri.gov">securitiesinquiry@dbr.ri.gov</a> <a href="http://www.dbr.state.ri.us">www.dbr.state.ri.us</a></td>
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<tr>
<td>South Carolina</td>
<td>Office of the Attorney General</td>
<td>Securities Division PO Box 11549 Columbia, SC 29211-1549 803-734-9916 <a href="http://www.scag.gov/scsecurities">www.scag.gov/scsecurities</a></td>
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<td>South Dakota</td>
<td>Department of Labor and Regulation</td>
<td>Division of Securities 445 E. Capitol Ave. Pierre, SD 57501-3185 605-773-4823 <a href="http://www.dlr.sd.gov/securities">www.dlr.sd.gov/securities</a></td>
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<tr>
<td>Tennessee</td>
<td>Department of Commerce and Insurance</td>
<td>Securities Division 500 James Robertson Pkwy. Nashville, TN 37243-0575 615-741-2947 1-800-863-9117 <a href="mailto:Securities.1@tn.gov">Securities.1@tn.gov</a> <a href="http://www.tn.gov/securities">www.tn.gov/securities</a></td>
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</table>
## Texas

**State Securities Board**  
PO Box 13167  
Austin, TX 78711-3167  
512-305-8300  
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  
✉: securities@utah.gov  
www.securities.utah.gov

## Vermont

**Department of Financial Regulation**  
Securities Division  
89 Main St.  
Montpelier, VT 05620-3101  
802-828-3301  
✉: dfr.securitiesinfo@state.vt.us  
www.dfr.vermont.gov

## 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  
TTY: 804-371-9206  
✉: srf_general@scc.virginia.gov  
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  
www.dfi.wa.gov

## West Virginia

**State Auditor’s Office**  
Securities Commission  
1900 Kanawha Blvd., E  
Building 1, Room W-100  
Charleston, WV 25305  
304-558-2251  
✉: securities@wvsao.gov  
www.wvsao.gov/securitiescommission

## Wisconsin

**Department of Financial Institutions**  
Division of Securities  
PO Box 1768  
Madison, WI 53701-1768  
608-266-1064  
www.wdfi.org

## Wyoming

**Office of the Secretary of State**  
Compliance Division  
State Capitol Building  
200 W. 24th St.  
Cheyenne, WY 82002-0020  
307-777-7370  
✉: investing@wyo.gov  
soswy.state.wy.us
## Contact 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 utilities commissions handle consumer complaints. Sometimes, if they receive a number of complaints about the same utility matter, they will conduct investigations.

Note: Toll free phone numbers may be restricted to use only within the state listed.

<table>
<thead>
<tr>
<th>State</th>
<th>Utilities Commission</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Alabama</strong></td>
<td>Public Service Commission</td>
<td>Consumer Services PO Box 304260 Montgomery, AL 36130 334-242-5218</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Toll free: 1-800-392-8050 <a href="http://www.psc.state.al.us">www.psc.state.al.us</a></td>
</tr>
<tr>
<td><strong>Alaska</strong></td>
<td>Regulatory Commission</td>
<td>Consumer Protection and Information Section 701 W. 8th Ave., Suite 300 Anchorage, AK 99501-3469 907-276-6222</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Toll free: 1-800-390-2782 TTY: 907-276-4533 ✉: <a href="mailto:rca.mail@alaska.gov">rca.mail@alaska.gov</a> rca.alaska.gov</td>
</tr>
<tr>
<td><strong>Arizona</strong></td>
<td>Corporation Commission</td>
<td>Utilities Division Consumer Services 1200 W. Washington St. Phoenix, AZ 85007 602-542-4251</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Toll free: 1-800-222-7000 <a href="http://www.azcc.gov">www.azcc.gov</a></td>
</tr>
<tr>
<td><strong>Arkansas</strong></td>
<td>Public Service Commission</td>
<td>Consumer Services Division PO Box 400 Little Rock, AR 72203-0400 501-682-1718</td>
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<tr>
<td></td>
<td></td>
<td>Toll free: 1-800-482-1164 TTY: 1-800-682-2698 <a href="http://www.arkansas.gov/psc">www.arkansas.gov/psc</a></td>
</tr>
<tr>
<td><strong>California</strong></td>
<td>Public Utilities Commission</td>
<td>Consumer Affairs Branch 505 Van Ness Ave. San Francisco, CA 94102 415-703-2782</td>
</tr>
<tr>
<td><strong>Colorado</strong></td>
<td>Public Utilities Commission</td>
<td>Consumer Protection Division 1560 Broadway, Suite 250 Denver, CO 80202 303-894-2070</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Toll free: 1-800-456-0858 TTY: 303-894-2070 <a href="mailto:dora_puc_complaints@state.co.us">dora_puc_complaints@state.co.us</a> <a href="http://www.dora.state.co.us/puc">www.dora.state.co.us/puc</a></td>
</tr>
<tr>
<td><strong>Connecticut</strong></td>
<td>Department of Energy and Environmental Protection</td>
<td>Public Utilities Regulatory Authority Consumer Services Unit 10 Franklin Square New Britain, CT 06051 860-827-2622</td>
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<tr>
<td></td>
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<td>Toll free: 1-800-382-4586 TTY: 860-827-2837 <a href="mailto:pura.information@ct.gov">pura.information@ct.gov</a> <a href="http://www.ct.gov/pura">www.ct.gov/pura</a></td>
</tr>
<tr>
<td><strong>Delaware</strong></td>
<td>Public Service Commission</td>
<td>Cannon Building, Suite 100 861 Silver Lake Blvd. Dover, DE 19904 302-736-7500</td>
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<tr>
<td></td>
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<td>Toll free: 1-800-282-8574 <a href="http://www.depsc.delaware.gov">www.depsc.delaware.gov</a></td>
</tr>
<tr>
<td><strong>District Of Columbia</strong></td>
<td>Public Service Commission</td>
<td>Office of Consumer Services 1333 H St., NW, Suite 200, West Tower Washington, DC 20005 202-626-5120 <a href="http://www.dcpsc.org">www.dcpsc.org</a></td>
</tr>
<tr>
<td><strong>Florida</strong></td>
<td>Public Service Commission</td>
<td>2540 Shumard Oak Blvd. Tallahassee, FL 32399-0850 850-413-6100 Toll free: 1-800-342-3552 TTY: 1-800-955-8771 ✉: <a href="mailto:contact@psc.state.fl.us">contact@psc.state.fl.us</a> <a href="http://www.floridapsc.com">www.floridapsc.com</a></td>
</tr>
<tr>
<td><strong>Georgia</strong></td>
<td>Public Service Commission</td>
<td>Consumer Affairs Division 244 Washington St., SW Atlanta, GA 30334 404-656-4501 Toll free: 1-800-282-5813 ✉: <a href="mailto:gapsc@psc.state.ga.us">gapsc@psc.state.ga.us</a> <a href="http://www.psc.state.ga.us">www.psc.state.ga.us</a></td>
</tr>
<tr>
<td><strong>Hawaii</strong></td>
<td>Public Utilities Commission</td>
<td>465 S. King St., Room 103 Honolulu, HI 96813 808-586-2020 ✉: <a href="mailto:Hawaii.puc@hawaii.gov">Hawaii.puc@hawaii.gov</a> <a href="http://www.puc.hawaii.gov">www.puc.hawaii.gov</a></td>
</tr>
<tr>
<td><strong>Idaho</strong></td>
<td>Public Utilities Commission</td>
<td>Consumer Assistance Section PO Box 83720 Boise, ID 83720-0074 208-334-0369 Toll free: 1-800-432-0369 <a href="http://www.puc.idaho.gov">www.puc.idaho.gov</a></td>
</tr>
<tr>
<td><strong>Illinois</strong></td>
<td>Public Service Commission</td>
<td>1-844-USA-GOV1 (844-872-4681) 2015 Consumer Action Handbook 127</td>
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<tr>
<td>State</td>
<td>Public Service Commission</td>
<td>Consumer Assistance Section</td>
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<tr>
<td>Indiana</td>
<td>Public Utilities Commission</td>
<td>Consumer Assistance Section</td>
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<tr>
<td></td>
<td><strong>Utility Regulatory Commission</strong></td>
<td>101 W. Washington St., Suite 1500E</td>
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<tr>
<td></td>
<td><strong>Consumer Assistance Section</strong></td>
<td>Indianapolis, IN 46204</td>
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<tr>
<td></td>
<td><strong>317-232-2712</strong></td>
<td>Toll free: 1-800-851-4268</td>
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<tr>
<td></td>
<td><strong>TTY: 317-232-8556</strong></td>
<td><a href="http://www.IN.gov/iurc">www.IN.gov/iurc</a></td>
</tr>
<tr>
<td>Iowa</td>
<td><strong>Utilities Board</strong></td>
<td>Customer Service Group</td>
</tr>
<tr>
<td></td>
<td>Office: 1375 E. Court Ave., Room 69</td>
<td>1375 E. Court Ave., Room 69</td>
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<tr>
<td></td>
<td>Des Moines, IA 50319-0069</td>
<td>515-725-7321</td>
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<tr>
<td></td>
<td>Toll free: 1-877-565-4450</td>
<td><a href="mailto:customer@iub.iowa.gov">customer@iub.iowa.gov</a></td>
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<td></td>
<td><strong>Iowa</strong></td>
<td><a href="http://www.state.ia.us/iub">www.state.ia.us/iub</a></td>
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<tr>
<td>Kansas</td>
<td><strong>Corporation Commission</strong></td>
<td>Office of Public Affairs and Consumer Protection</td>
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<tr>
<td></td>
<td><strong>Consumer Services</strong></td>
<td>1500 S.W. Arrowhead Rd.</td>
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<td><strong>Topeka, KS 66604-4027</strong></td>
<td>785-271-3140</td>
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<td></td>
<td>Toll free: 1-800-662-0027</td>
<td><a href="mailto:public.affairs@kcc.ks.gov">public.affairs@kcc.ks.gov</a></td>
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<td><strong><a href="http://www.kcc.state.ks.us">www.kcc.state.ks.us</a></strong></td>
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<td>Kentucky</td>
<td><strong>Public Service Commission</strong></td>
<td>Consumer Services</td>
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<td></td>
<td><strong>PO Box 615</strong></td>
<td>Frankfort, KY 40602-0615</td>
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<td><strong>502-564-3940</strong></td>
<td>Toll free: 1-800-772-4636</td>
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<td><strong>TTY: 1-800-648-6056</strong></td>
<td><a href="mailto:psc.consumer.inquiry@ky.gov">psc.consumer.inquiry@ky.gov</a></td>
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<td><strong><a href="http://www.psc.state.ky.us">www.psc.state.ky.us</a></strong></td>
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<td>Louisiana</td>
<td><strong>Public Service Commission</strong></td>
<td>Consumer Affairs Office</td>
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<td></td>
<td><strong>PO Box 91154</strong></td>
<td>1217th Pl. E, Suite 350</td>
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<td><strong>Baton Rouge, LA 70821-9154</strong></td>
<td>502-546-2400</td>
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<td><strong>225-342-4404</strong></td>
<td>Toll free: 1-800-526-0017</td>
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<td><strong><a href="http://www.lpsc.org">www.lpsc.org</a></strong></td>
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<td>Maine</td>
<td><strong>Public Utilities Commission</strong></td>
<td>Consumer Assistance Division</td>
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<td></td>
<td><strong>18 State House Station</strong></td>
<td>Augusta, ME 04333-0018</td>
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<td><strong>207-287-3831</strong></td>
<td>Toll free: 1-800-452-4699</td>
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<td><strong>TTY: 1-800-437-1220</strong></td>
<td><a href="mailto:maine.puc@maine.gov">maine.puc@maine.gov</a></td>
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<td><strong><a href="http://www.maine.gov/mpuc">www.maine.gov/mpuc</a></strong></td>
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<tr>
<td>Maryland</td>
<td><strong>Public Service Commission</strong></td>
<td>6 Saint Paul St., 16th Floor</td>
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<td><strong>Baltimore, MD 21202-6806</strong></td>
<td>410-767-800</td>
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<td><strong>Toll free: 1-800-492-0474</strong></td>
<td>TTY: 1-800-201-7165</td>
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<td><strong><a href="http://www.psc.state.md.us">www.psc.state.md.us</a></strong></td>
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<td>Massachusetts</td>
<td><strong>Department of Public Utilities</strong></td>
<td>Consumer Division</td>
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<td></td>
<td><strong>1217th Pl. E, Suite 2</strong></td>
<td>Boston, MA 02110</td>
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<td></td>
<td><strong>617-737-2836</strong></td>
<td>Toll free: 1-877-886-5066</td>
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<td><strong>TTY: <a href="mailto:DPUConsumer.Complaints@state.ma.us">DPUConsumer.Complaints@state.ma.us</a></strong></td>
<td><a href="mailto:pscinfo@psc.mo.gov">pscinfo@psc.mo.gov</a></td>
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<td><strong><a href="http://www.mass.gov/dpu">www.mass.gov/dpu</a></strong></td>
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<td>Michigan</td>
<td><strong>Public Service Commission</strong></td>
<td>4300 W. Saginaw Hwy.</td>
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<td><strong>PO Box 30221</strong></td>
<td>Lansing, MI 48909</td>
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<td><strong>517-241-6180</strong></td>
<td>Toll free: 1-800-292-9555</td>
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<td><strong>TTY: <a href="mailto:mpsc_commissioners@michigan.gov">mpsc_commissioners@michigan.gov</a></strong></td>
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<td><strong><a href="http://www.michigan.gov/mpsc">www.michigan.gov/mpsc</a></strong></td>
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<td>Minnesota</td>
<td><strong>Public Utilities Commission</strong></td>
<td>Consumer Affairs Office</td>
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<td><strong>101 W. Washington St., Suite 1500E</strong></td>
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<td>Toll free: 1-800-526-0017</td>
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<td><strong><a href="http://www.lpsc.org">www.lpsc.org</a></strong></td>
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<tr>
<td>Mississippi</td>
<td><strong>Public Service Commission</strong></td>
<td>PO Box 1174</td>
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<tr>
<td></td>
<td><strong>Jackson, MS 39215</strong></td>
<td>601-961-5430 (Central District)</td>
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<td><strong>601-961-5450 (Northern District)</strong></td>
<td>601-961-5440 (Southern District)</td>
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<td></td>
<td><strong>Toll free: 1-800-356-6430 (Central District)</strong></td>
<td>Toll free: 1-800-356-6428 (Northern District)</td>
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<td><strong>Toll free: 1-800-356-6429 (Southern District)</strong></td>
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<tr>
<td>Missouri</td>
<td><strong>Public Service Commission</strong></td>
<td>Consumer Services Department</td>
</tr>
<tr>
<td></td>
<td><strong>200 Madison St.</strong></td>
<td>PO Box 360</td>
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<tr>
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<td><strong>Jefferson City, MO 65102-0360</strong></td>
<td>406-444-6150</td>
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<td></td>
<td><strong>Toll free: 1-800-392-4211</strong></td>
<td>TTY: 1-866-735-2460</td>
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<td><strong><a href="http://www.psc.mo.gov">www.psc.mo.gov</a></strong></td>
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<tr>
<td>Montana</td>
<td><strong>Public Service Commission</strong></td>
<td>PO Box 202601</td>
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<tr>
<td></td>
<td><strong>Helena, MT 59620-2601</strong></td>
<td>406-444-6150</td>
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<td><strong>Toll free: 1-800-646-6150</strong></td>
<td>TTY: 406-444-4212</td>
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<td><strong><a href="http://www.psc.mt.gov">www.psc.mt.gov</a></strong></td>
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<tr>
<td>Nebraska</td>
<td><strong>Public Service Commission</strong></td>
<td>1200 N St., Suite 300</td>
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<td></td>
<td><strong>Lincoln, NE 68508</strong></td>
<td>402-471-3100</td>
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<td><strong>Toll free: 1-800-526-0017</strong></td>
<td>TTY: 402-471-0213</td>
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<td><strong><a href="http://www.psc.state.ne.us">www.psc.state.ne.us</a></strong></td>
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<tr>
<td>Nevada</td>
<td><strong>Public Utilities Commission - Northern NV</strong></td>
<td>Consumer Complaint Resolution Division</td>
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<tr>
<td></td>
<td><strong>1150 E. William St.</strong></td>
<td>1150 E. William St.</td>
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<tr>
<td></td>
<td><strong>Carson City, NV 89701-3109</strong></td>
<td>775-684-6100</td>
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<td></td>
<td><strong>puc.nv.gov</strong></td>
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</tbody>
</table>
STATE UTILITIES COMMISSIONS

**New Hampshire**

Public Utilities Commission
Consumer Affairs Division
21 S. Fruit St., Suite 10
Concord, NH 03301-2429
603-271-2431
Toll free: 1-800-624-0241
TTY: 1-866-380-9816
Email: consumer.complaints@puc.nh.gov
Website: www.puc.state.nh.us

**North Carolina**

Utilities Commission
Consumer Services
4325 Mail Service Center
Raleigh, NC 27699-4325
919-733-9257
Toll free: 1-866-380-9816
Email: consumer.services@psnccu.nc.gov
Website: www.ncuc.net

**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
Email: ndpsc@nd.gov
Website: www.psc.nd.gov

**Ohio**

Public Utilities Commission
180 E. Broad St.
Columbus, OH 43215
614-466-3292
Toll free: 1-800-686-7826
Website: www.puco.ohio.gov

Consumers’ Counsel
10 W. Broad St., Suite 1800
Columbus, OH 43215-3485
614-466-8574
Toll free: 1-877-742-5622
Email: occ@occ.ohio.gov
Website: www.occ.ohio.gov

**Oklahoma**

Corporation Commission
Consumer Services Division
PO Box 52000
Oklahoma City, OK 73152-2000
405-522-2331
Toll free: 1-800-522-8154
Website: www.occeweb.com

**Oregon**

Public Utility Commission
Consumer Services Division
PO Box 1088
Salem, OR 97308-1088
503-378-6600
Toll free: 1-800-522-2404
Email: puc.consumer@state.or.us
Website: www.puc.state.or.us

**Pennsylvania**

Pennsylvania Office of Consumer Advocate
Office of the Attorney General
555 Walnut St.
5th Floor, Forum Place
Harrisburg, PA 17101-1923
717-783-5008
Toll free: 1-800-684-6560
Email: consumer@paoca.org
Website: www.oca.state.pa.us

Public Utility Commission
Bureau of Consumer Services
PO Box 3265
Harrisburg, PA 17105-3265
Website: www.puc.state.pa.us

**Rhode Island**

Office of Regulatory Staff
Consumer Services Division
1401 Main St., Suite 900
Columbia, SC 29201
803-737-5230
Toll free: 1-800-922-1531
TTY: 1-800-334-2217
Website: www.regulatorystaff.sc.gov

**South Carolina**

Public Utilities Commission
Consumer Affairs
500 E. Capitol Ave.
Pierre, SD 57501-5070
605-773-3201
Toll free: 1-800-332-1782
Email: PUCConsumerInfo@state.sd.us
Website: www.puc.sd.gov

**South Dakota**

Public Utilities Commission
Consumer Complaint Resolution Division
9075 W. Diablo Dr., Suite 250
Las Vegas, NV 89148
702-486-2600
Website: puc.nv.gov

New Jersey

Board of Public Utilities
Division of Customer Assistance
44 S. Clinton Ave.
Trenton, NJ 08625
609-341-9188
Toll free: 1-800-342-3377
TTY: 1-800-342-3355 (Termination)
TTY: 1-800-662-1220
Website: www.askpsc.com

New Mexico

Public Regulation Commission
Consumer Relations Division
1120 Paseo de Peralta
PO Box 1269
Santa Fe, NM 87504
505-827-4592
Toll free: 1-888-427-5772
Email: crd.complaints@state.nm.us
Website: www.nmprc.state.nm.us

New York

Public Service Commission
Office of Consumer Services
3 Empire State Plaza
Albany, NY 12223-1350
Toll free: 1-800-342-3377
TTY: 1-800-342-3355 (Termination)
Website: www.pshomepage.com
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<th>State</th>
<th>Utilities and Transportation Commission</th>
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<td>Tennessee</td>
<td>Regulatory Authority</td>
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<td><a href="http://www.state.tn.us/tra">www.state.tn.us/tra</a></td>
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<td>Texas</td>
<td>Public Utility Commission</td>
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<td><a href="http://www.puc.texas.gov">www.puc.texas.gov</a></td>
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<td>Utah</td>
<td>Public Service Commission</td>
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<td>PO Box 146751</td>
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<td>Salt Lake City, UT 84114-6751</td>
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<td>Vermont</td>
<td>Public Service Board</td>
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<td>112 State St., 4th Floor</td>
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<td><a href="http://www.psb.vermont.gov">www.psb.vermont.gov</a></td>
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<td>Virginia</td>
<td>State Corporation Commission</td>
<td>Division of Energy Regulation</td>
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<td>PO Box 1197</td>
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<td>Toll free: 1-800-225-7729</td>
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<td>TTY: 608-267-1479</td>
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<td>Wyoming</td>
<td>Public Service Commission</td>
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<td>2515 Warren Ave., Suite 300</td>
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<td>Toll free: 1-888-570-9905</td>
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<td>psc.state.wy.us</td>
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Contact 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.

America’s Health Insurance Plans (AHIP)
601 Pennsylvania Ave., NW
South Bldg., Suite 500
Washington, DC 20004
202-778-3200
Email: ahip@ahip.org
Website: www.ahip.org
America’s Health Insurance Plans (AHIP) is the national association that represents the health insurance industry. Member companies offer health insurance through employer-sponsored coverage, individual insurance policies, and public programs such as Medicare and Medicaid.

American Arbitration Association (AAA)
1633 Broadway, 10th Floor
New York, NY 10019
Toll free: 1-800-778-7879
Website: www.adr.org
AAA 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
Website: www.aba.com
ABA represents the concerns of banks and their employees. The ABA’s Community Engagement Foundation offers personal finance resources to help consumers understand their financial choices and responsibilities.

American Cleaning Institute (ACI)
1331 L St., NW, Suite 650
Washington, DC 20005
202-347-2900
Email: info@cleaninginstitute.org
Website: www.cleaninginstitute.org
ACI is the consumer source for free and low cost educational materials, designed to help people make safe choices for cleaning products.

American Council of Life Insurers (AICLI)
101 Constitution Ave., NW, Suite 700
Washington, DC 20001-2133
202-624-2000
Email: contact@acli.com
Website: www.acli.com
AICLI is a trade association of over 300 insurance companies that provide life insurance, pensions and annuities, long-term care, and disability income insurance.

American Financial Services Association Education Foundation (AFSAEF)
919 18th St., NW Suite 300
Washington, DC 20006-5517
202-466-8611
Email: info@afsaef.org
Website: www.afsaef.org
The AFSAEF educates consumers on personal finance concepts, to help them realize the benefits of responsible money management and understand the credit process. Their MoneySKILL® program educates young adults on basic money management, such as income, expenses, assets, liabilities, and risk management.

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)
Website: www.aicpa.org
www.360financialliteracy.org
AICPA works to ensure that the public remains confident in the integrity, competence and professionalism of CPAs.

American Moving and Storage Association (AMSA)
1611 Duke St.
Alexandria, VA 22314
703-683-7410
Toll free: 1-888-849-2672
Email: info@moving.org
Website: www.moving.org
The AMSA is the trade association for the professional moving and storage industry. They also offer moving related information to the public 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.

Association of Credit Counseling Professionals (ACCCPs)
369 Falmouth Rd.
Falmouth, ME 04105
Toll free: 1-866-278-1567
Email: info@accccps.org
Website: www.accccps.org
ACCCPs is a trade association that represents the credit counseling industry. They set standards for ethical and professional behavior, while also providing a database to find a credit counselor in your area.

Association of Independent Consumer Credit Counseling Agencies (AICCCA)
10332 Main St.
Fairfax, VA 22030
Toll free: 1-866-703-8787
Email: assoc@aiccca.org
Website: www.aiccca.org
AICCCA represents not-for-profit credit counseling companies. AICCCA sets industry standards for member companies and provides information directly to consumers.
Cellular Telecommunications and Internet Association (CTIA)
1400 16th St., NW, Suite 600
Washington, DC 20036
202-785-0081
www.ctia.org
www.gowirelessgogreen.org
CTIA is the trade association for the wireless telecommunications industry. They also provide consumer resources for choosing wireless devices and services.

Certified Financial Planner Board of Standards
1425 K St., NW, Suite 800
Washington, DC 20005
202-379-2200
Toll free: 1-800-487-1497
: mail@cfpboard.org
www.cfp.net
letsmakeaplan.org
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 their trademarks.

Commission on the 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 tool 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 that design, develop, manufacture, and distribute consumer electronics. They offer free buying guides and tips to consumers.

Direct Marketing Association (DMA)
1615 L St., NW
Washington, DC 20036
212-768-7277 ext. 1888
: 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, newspaper and TV ads. DMA’s consumer website offers consumers options (free of charge) to manage their physical and electronic mail.

Direct Selling Education Foundation (DSEF)
1667 K St., NW, Suite 1100
Washington, DC 20006
202-452-8866
: info@dsef.org
www.dsef.org
DSEF partners with consumer advocates, educators and students, public policy officials, and the small business and entrepreneurship communities. They deliver programs to educate the public on the ways that direct selling empowers individuals, supports communities and strengthens the economy.

Financial Industry Regulatory Authority (FINRA)
1735 K St., NW
Washington, DC 20006
301-590-6500 (Call Center)
Toll free: 1-800-289-9999 (BrokerCheck Hotline)
www.finra.org
FINRA is the largest independent regulator for all U.S. securities firms. The organization operates the largest dispute resolution forum for disputes between investors and securities firms. Consumers may check the background of individual investment professionals and firms using the BrokerCheck tool on the FINRA website.

Financial Planning Association (FPA)
7535 E. Hampden Ave., Suite 600
Denver, CO 80231
Toll free: 1-800-322-4237
: info@onefpa.org
www.plannersearch.org
The Financial Planning Association is a trade organization for financial planners. FPA helps consumers by ensuring that planners adhere to a code of ethics as well as providing guides, brochures, and financial worksheets for consumers.

Insurance Information Institute (III)
110 William St.
New York, NY 10038
212-346-5500
www.iii.org
The III is a nonprofit communications organization supported by the property and casualty insurance industry that works to improve public understanding of insurance.

International Association of Movers (IAM)
5904 Richmond Hwy., Suite 404
Alexandria, VA 22303
703-317-9950
: info@iamovers.org
www.iamovers.org
IAM is a global association of movers and forwarders committed to providing customers with the highest level of service available. IAM offers consumer tips for moving, domestically or internationally, on their website.

International Cemetery, Cremation and Funeral Association (ICCFA)
107 Carpenter Dr., Suite 100
Sterling, VA 20164
Toll free: 1-800-645-7700
: hq@iccfa.com
www.iccfa.com
ICCFA is a trade association for the cemetery, funeral service, cremation and memorialization profession. The ICCFA assists consumers directly through information resources and a dispute resolution service.

**LeadingAge**
2519 Connecticut Ave., NW
Washington, DC 20008
202-783-2242
✉: info@leadingage.org
www.leadingage.org

LeadingAge represents not-for-profit nursing homes, continuing care retirement communities, assisted living and senior housing facilities, and community service organizations. Consumers may search LeadingAge’s online database for providers and facilities that fit their needs.

**Money Management International (MMI)**
14141 Southwest Fwy., Suite 1000
Sugar Land, TX 77478-3494
Toll free: 1-866-889-9347
www.moneymangement.org

MMI is a nonprofit operator of credit counseling agencies. They offer credit counseling, debt management, and education services.

**National Association of Attorneys General (NAAG)**
2030 M St., NW, 8th Floor
Washington, DC 20036
202-326-6000
✉: feedback@naag.org
www.naag.org

This organization facilitates communication and collaboration among attorneys general, who are responsible for enforcing civil laws in their respective states.

**National Association of Home Builders (NAHB)**
1201 15th St., NW
Washington, DC 20005
202-266-8200
Toll free: 1-800-368-5242
www.nahb.org

NAHB represents the housing and the building industry. This organization provides information for consumers interested in buying, financing, building or remodeling their home. The NAHB website features a searchable directory of builders.

**National Association of Insurance Commissioners (NAIC)**
101 Blue Seal Dr., SE, Suite 101
Leesburg, VA 20175
703-669-6600
Toll free: 1-877-346-9327
✉: asehelp@ase.com
www.ase.com

ASE is an independent organization that works to improve the quality of automotive service and repair through the voluntary testing and certification of automotive repair professionals.

**National Futures Association (NFA)**
300 S. Riverside Plaza, Suite 1000
Chicago, IL 60606-6615
312-781-1410
Toll free: 1-800-621-3570
✉: information@nfa.futures.org
www.nfa.futures.org

NFA is the industrywide 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. Contact the NFA’s Information Center for your futures related questions.

**National Institute for Automotive Service Excellence (ASE)**
101 Blue Seal Dr., SE, Suite 101
Leesburg, VA 20175
703-669-6600
Toll free: 1-877-346-9327
✉: asehelp@ase.com
www.ase.com

ASE is an independent organization that works to improve the quality of automotive service and repair through the voluntary testing and certification of automotive repair professionals.

**North American Securities Administrators Association, Inc. (NASAA)**
750 1st St, NE, Suite 1140
Washington, DC 20002
202-737-0900
www.nasaa.org

NASAA is the voice of the 50 state securities agencies responsible for grass-roots investor protection, investor education, and efficient capital formation.

**Society of Consumer Affairs Professionals (SOCAP)**
625 N. Washington St., Suite 304
Alexandria, VA 22314
www.socap.org

SOCAP provides training, conferences and publications to encourage and promote effective communication and understanding among business, government and consumers. SOCAP does not investigate individual consumer complaints against companies.

The NFCC promotes financially responsible habits and makes it possible for its members to deliver financial education and counseling services. Contact NFCC to locate an affiliated financial counseling agency in your area.

**National Funeral Directors Association (NFDA)**
13625 Bishops Dr.
Brookfield, WI 53005-6607
262-789-1880
Toll free: 1-800-228-6332
✉: nfda@nfda.org
www.nfda.org

NFDA is the trade association for funeral service providers. NFDA’s Funeral Service Help Line helps consumers make informed decisions about funeral services, and address concerns about funeral service experiences.

**National Futures Association (NFA)**
300 S. Riverside Plaza, Suite 1000
Chicago, IL 60606-6615
312-781-1410
Toll free: 1-800-621-3570
✉: information@nfa.futures.org
www.nfa.futures.org

NFA is the industrywide 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. Contact the NFA’s Information Center for your futures related questions.

**National Foundation for Credit Counseling (NFCC)**
2000 M St., NW, Suite 505
Washington, DC 20036
Toll free: 1-800-388-2227
www.nfcc.org

The NFCC promotes financially responsible habits and makes it possible for its members to deliver financial education and counseling services. Contact NFCC to locate an affiliated financial counseling agency in your area.
This alphabetical index will help you find the right organization to contact for information or for assistance with your complaint. First, look for the specific topic, for example, Cars. Under this topic there will be one or more contacts, followed by the Handbook page number(s). Sometimes you will be directed to “See” another entry for information and a list of contacts. “See also” references direct you to other topics that might be related to your problem and may help you locate the right contact. For company names see the alphabetical listings under “Corporate Consumer Contacts” (p. 68), and “Automotive Manufacturers” (p. 61).

**Assisted-living facilities, 24**
- long-term care insurance and, 33
- selection of, 24

**Assisted Living Federation of America, 24**

**Association of Credit Counseling Professionals, 131**

**Association of Independent Consumer Credit, 131**

**ATM cards, 6**

**Attorneys. See Lawyers**

**Auction, online, 5**

**Automatic default, 18**

**Automobiles. See Cars**

**Aviation Consumer Protection Division, 96**

**Baggage**
- delayed or damaged, 47
- insurance coverage, 33
- lost, 48

**Balloon mortgages, 26**

**Balloon payments**
- leases, 9
- mortgages, 27

**Bank**

**Bank cards, 6**

**Banking**
- ATM cards, 6
- checking accounts, 5
- debit cards, 6
- fees, 6
- financial privacy, 39
- mobile banking, 6
- mobile payments, 7
- prepaid cards, 7
- regulatory authorities, 8
- savings accounts, 5
- state banking authorities, 115
- stop payments, 6
- transaction reordering, 6
- unsolicited checks and offers, 7

**Bankruptcy**
- automatic default, 18
- co-signer, 18
- credit reports, 15
- filing process, 16
- personal, 16

**Bankruptcy Abuse and Prevention Act, 16**

**Base mileage, 9**

**BBB Auto Line, 62**

**BBB OnLine, 63**

**BBBs. See Better Business Bureaus**

**Beneficiaries**
- contingent beneficiaries, 51
- insurance policy, 32
- wills, 51

**Better Business Bureaus**

**Bill creep, 41**

**Bill shock, 43**

**Blind persons, See Disabilities, persons with**
Credit unions, 5
Crowdfunding, 36
Cruises, 48
Currency exchange, 35
D
Damages
car sharing, 12
satellite TV, 44
vacation home rentals, 47
Data brokers, 38
Deaf or hard of hearing persons
telephone services for, 57
Dealership financing, 10
Debt cards
liability, 7
mobile payments, 7
overdraft protections, 6
PIN numbers, 7
prepaid cards, 7
reporting missing cards, 7
using, 6
Debt. See also Bankruptcy; Credit; Loans
counseling services, 16
debt collection, 16
reducing, 16
Declination, 51
Deductible, 30, 31
Default
automatic, 18
insurance companies, 29
student loans, 19
Deferment, 19
Deferred-interest, 23
Deficiency judgement, 27
Dental insurance, 33
Deposit
foreign checks, 7
mobile, 6
security, for home rental, 29
travel, 46
utility service, 49
Deposit insurance, 5
Design for the Environment, 22
Device specific account number, 7
Dietary guidelines, 20
Direct lender, 10
Direct Marketing Association, 132
Direct sellers, 45
Direct Selling Education Foundation, 132
Directories
Better Business Bureaus, state-by-state listing, 63-67
car manufacturer contact information, 61-62
corporate consumer contacts, 68-88
dispute resolution programs, 62
federal government agencies, 89-99
national consumer organizations, 100-101
National Resource Directory, 58
state banking authorities, 115-118
state insurance regulators, 119-122
state securities administrators, 123-126
state utilities commissions, 127-130
state, county, and city consumer protection offices, 102-114
trade and professional associations, 131-133
Disabilities, persons with
American with Disabilities Act information line, 95
information resources, 57
library service for, 58
telephone relay services, 57
Disability Employment Policy, Office of, 95
Disability insurance, 30
Disasters. See Emergency preparedness
Disputes
commodity professionals, 35
credit card billing, 14
credit reporting agency, 15
health care plans, 31
mobile payments, 5
mortgage transfer, 27
moving company, 28
travel, 46
warranties, 3
Dispute resolution programs
automotive, 62
investments, 35
types of, 55
Division of Depositor and Consumer Protection, 98
DNR. See Do Not Resuscitate orders
do Not Call Registry, 45
Do Not Resuscitate orders, 25
Doctor selection, 22
DOE. See U.S. Department of Energy
DOI. See U.S. Department of the Interior
Donut hole, 25
DOL. See U.S. Department of Labor
DOT. See U.S. Department of Transportation
Drip pricing, 3
Drugs. See Prescription drugs
Dumpster divers, 7, 38
Dun & Bradstreet Directory, 68
Durable power of attorney for health care, 25
Dynamic pricing, 3
Email spam, 41
Earthquake insurance, 32
eBenefits National Resource Directory, 59
ED. See U.S. Department of Education
EDPUBS. See Education Publications Center
Education. See Colleges and universities; Student financial aid
Education Publications Center, 90
Educational tax benefits, 18
EEOC. See Equal Employment Opportunity Commission
Eldercare Locator, 24, 93
Elderly persons
Administration on Aging, 93
assisted-living facilities, 24
Eldercare Locator, 24
long-term care insurance, 33
nursing home selection, 24
retirement planning, 36
Emergency medical coverage, 33
Emergency preparedness, 57
Employee Benefits Security Administration, 95
Employer identification number, 15
Employment
agencies, 19
credit checks, 19
multi-level marketing plans, 20
recruiters, 19
Unemployment Insurance Program, 20
work-at-home companies, 20
Energy Efficiency and Renewable Energy, 90
Energy Star Program, 22, 97
Environmental issues
buying green products, 22
Going Green, 21
Environmental Protection Agency
contact information, 97
Design for the Environment, 22
Energy Star Program, 22, 97
green products information, 22
Indoor Environments Division, 97
National Pesticide Information Center, 97
National Service Center for Environmental Publications, 97
reporting safety hazards to, 56
Safe Drinking Water Hotline, 97
SmartWay Certified Vehicles, 22
WaterSense program, 22
EPA. See Environmental Protection Agency
Equal Credit Opportunity Act, 12
Equal Employment Opportunity Commission, 97
Equifax, 14
Escrow service, mortgage rules, 27
online auctions and sellers, 5
travel, 47
Estate planning. See Wills
Estimates
car repairs, 11
fuel, 9
home improvement, 28
legal fees, 55
moving companies, 27
Executor, for wills, 51
contingent beneficiaries, 51
decimation, 51
Experian, 14
Excess valuation, 48
Extended warranties, 8
buying a new car, 9
F
529 Plans, 17, 18
FAA. See Federal Aviation Administration
FASFA. See Free Application for Federal Student Aid
Fair Credit and Charge Card Disclosure Act, 14
Fair Credit Billing Act, 14
Fair Credit Reporting Act, 15
free credit report, 15
specialty consumer reports, 39
Fair Debt Collection Practices Act, 16
Fair Housing Act, 29
Fair Housing and Equal Opportunity, Office of, 94
Families. See also Children
government agency sources, 91
support programs for military personnel, 58
Families USA, 101
Family and Morale, Welfare and Recreation Command
Family Programs, 58
Family Centers, 58
Farming, 40
Farmers markets, 21
FCC. See Federal Communications Commission
FDIC. See Federal Citizen Information Center
FCRA. See Fair Credit Reporting Act
FDA. See Food and Drug Administration
FDIC. See Federal Deposit Insurance Corporation
Federal agencies. See Government agencies
Federal Aviation Administration, 96
Federal Citizen Information Center, 56, 98
anti-concurrent causation, 31
replacement coverage, 32
shared services, 32
vacation home, 47
Homes. See Housing
Hotels. See Travel
Hotlines
Auto Safety Hotline, 62
Call for Action consumer hotlines, 55
Food Information Hotline, 21
HHS-TIPS fraud hotline, 91
Meat and Poultry Hotline, 89
National Insurance Crime Bureau, 30
Safe Drinking Water Hotline, 97
Vehicle Safety Hotline, 96
Housing. See also Mortgages; U.S. Department of Housing and Urban Development
avoiding foreclosure, 27
buying a home, 25
counseling agencies, 27, 28
foreclosure rescue scams, 27
home equity loans, 17
home improvement, 28
home inspections, 26
homeowner’s insurance, 31
housing counselor, 27
leasing properties, 28
mortgage rules, 27
moving companies, 27, 28
refinancing, 28
renters’ insurance, 31
renting properties, 27, 47
repairs, 28
rights of persons with disabilities, 57
specialty consumer reports, 39
timeshare resale, 48
Housing counselor, 27
https, 4, 40, 41
HUD. See U.S. Department of Housing and Urban Development
I
IC3. See Internet Crime Complaint Center
Identity theft. See also Fraud; Privacy issues
common schemes, 39
insurance for, 33
medical identity theft, 25
prevention tips, 37
reporting, 38
synthetic, 37
Identity Theft Affidavit, 38
Identity theft report, 38
IIHS. See Insurance Institute for Highway Safety
Implied warranty, 2
Income-Based Repayment Plan, 18
Index funds, 34
Individual retirement accounts, 34
Indoor Environments Division, 97
Information resources, 56-59
Installment loans, 17
Insurance
anti-concurrent causation clauses, 31
auto, 30
catastrophic health care, 33
close-up, 31
college tuition, 33
complaints, 30
considerations when buying, 29
dental, 33
disability, 30
fraud, 30
flood, 32, 94
health, 31
health care plans, 31
home improvement contractors, 28
homeowner’s, 31
identity theft, 33
information sources, 29
international health care, 33
liability, 33
life, 32
long-term care, 33
moving companies, 27
pay as you go, 30
private mortgage insurance, 26
renters’, 31
shared services, 30, 32
specialty consumer reports, 39
state insurance regulators, 119
storage units, 32
travel, 33
umbrella policies, 33
unemployment, 20
vision, 33
Insurance Information Institute, 29, 132
Insurance Institute for Highway Safety, 9
Interest-only mortgages, 26
Interest rates. See also Loans
credit cards, 13
mortgages, 26
savings and checking accounts, 5
student loans, 18
Internal Revenue Service
contact information, 96
student loan default, 19
International Association of Movers, 132
International Association of Movers, 132
International Cemetery, Cremation and Funeral Association, 132
International health insurance, 33
Internet. See also Shopping from home;
Telecommunications
cookies, 38, 41
digital asset plan, 61
firewalls, 38
mobile banking, 6
online auctions and sellers, 5
online pharmacies, 24
online privacy, 40
password security, 41
patient portals, 23
routers, 41
service provider selection, 40
shopping online, 4
smart phones, 43
smart TV, 44
spam, 41
spoo phishing, 38
spyware, 40
TV service, 44
wireless, 41
Internet Crime Complaint Center, 56
Internet Service Provider, 40
Interstate Land Sales Division, 94
Investments
affinity fraud, 36
commodities, 36
considerations when investing, 33-34
crowdfunding, 36
financial brokers and advisors, 35
gold, 36
information sources, 34
Reparations Program, 35
retirement planning, 36
state securities administrators, 123
types of (table), 34
virtual currencies, 35
Investopedia, 37
Investor Education and Advocacy, Office of, 99
Investor Information Service, 34
Investor’s Clearinghouse, 37
IRAs. See Individual retirement accounts
IRS. See Internal Revenue Service
ISP. See Internet Service Provider
J
Job Corps, 95
Jobs. See Employment
Joint Commission, 24
K
Kelley Blue Book, 9
Land sales, 94
Landlords, 28-29
Lawyer Referral Service, 55
Lawyers
bankruptcy filing, 17
choosing, 55
filing complaints, 55
free legal help, 56
initial consultation, 55
collection criteria, 55
small claims court, 55
wills, 90
LeadingAge, 133
Leases
cars, 10
housing property, 28, 29
Legal Aid offices, 56
Legal Services Corporation offices, 56
Letter
co-signer release letter, 18
credit card billing dispute, 18
debt collectors, 16
fair housing, 29
sample complaint letter, 54
“Lemon” laws, 11
Liability insurance, 33
Libraries
blind and physically handicapped persons, 58
public library website, 57
Licensing agencies,
before you buy, 2
choosing a doctor, 22
financial brokers, 35
funeral industry, 52
home improvement contractors, 28
Life insurance,
term, 32
universal, 32
whole, 32
Limited warranties, 10
Living wills, 25
Loans. See also Credit; Debt; Mortgages
automatic default, 18
car financing, 10
co-signer, 13, 18, 19
home equity loans, 17
installment, 17
mortgages, 26
student loans, 18
Local relay service, 57
Location-based data, 38
Long-distance service. See Telephone services
Long-term care insurance, 33
INDEX

Long-term disability insurance, 30
Lump sum, 17
M
Mail Preference Service, 45
Making Home Affordable Program, 27
Mandatory arbitration clause, 14, 55
Manufactured Housing Programs, Office of, 94
Marine Corps Community Services, 56
Market Data Center, 35
Market-linked CDs, 34
Mayo Clinic, 22
MCCS. See Marine Corps Community Services
Meat and Poultry Hotline, 21, 89
Medical Library Association, 22
Medical identity theft, 25
Medical directives, 25
Medical device safety, 3
Medical Library Association, 22
Medicaid
Centers for Medicare & Medicaid Services, 92
coverage, 31
groups covered, 31
Medical device safety, 3
Medical directives, 25
Medical identity theft, 25
Medical Library Association, 22
Medicare
Centers for Medicare & Medicaid Services, 92
coverage gap, 25
groups covered, 31
nursing home facilities, 24
prescription drug coverage, 24
Medicare Rights Center, 101
Medicare Service Center, 92
Medicine. See Prescription drugs
MedlinePlus, 20, 22
Military OneSource, 58
Military personnel. See also U.S. Department of Defense; Veterans
cemeteries for veterans, 59
Family Centers, 58
family support organizations, 58-59
frauds, 59
pension scams, 59
resources, 58
Mobile banking, 6
Mobile deposits, 6
Mobile payments, 7
device specific account number, 7
digital wallet, 7
disputes, 5
keyring fob, 7
Money market funds, 34
Money transfer, 5
Moody’s Investors Services
corporate financial condition ratings, 35
insurance company ratings, 30
Mortgage Bankers Association, 26
Mortgages. See also Home equity loans; Housing; Loan
ability to repay rules, 27
adjustable-rate, 26
avoiding foreclosure, 27
balloon, 26
choosing a lender, 26
don payments, 26
Federal Housing Administration, 26, 28
fixed-rate, 26
Home Affordable Refinance Program, 28
interest-only, 26
interest rates, 26
Making Home Affordable Program, 27
private mortgage insurance, 26
refinancing, 28
reverse, 26
transfers, 27
types of (table), 26
Moving companies, 27
Multi-level marketing plans, 20
Mutual funds, 34
MyMoney, 37
MyRA, 37, 96
N
NADA. See National Automobile Dealers Association
NADA Official Used Car Guide, 9
NASFAA. See National Association of Student Financial Aid Administrators
National Association of Attorneys General, 133
National Association of Home Builders, 133
National Association of Insurance Commissioners, 133
National Association of Student Financial Aid Administrators, 17
National Automobile Dealers Association, 9
National Cancer Institute, 93
National Cemetery Administration, 99, 97
National Center for Dispute Settlement, 62
National Committee for Quality Assurance, 31
National consumer organizations, 100-101
National Consumers League, 101
National Contact Center, 95
National Council on the Aging, 101
National Credit Union Administration
contact information, 99
regulatory authority, 8
National Credit Union Share Insurance Fund, 5
National Disability Rights Network, 57
National Flood Insurance Program, 32, 94
National Foundation for Credit Counseling, 133
National Funeral Directors Association, 133
National Futures Association, 133
National Health Information Center, 91
National Highway Traffic Safety Administration
car safety information, 9
car service bulletin database, 11
contact information, 96
recall information website, 3
reporting safety hazards to, 56
National Institute for Automotive Service Excellence, 133
National Institute of Allergy and Infectious Diseases, 93
National Institute of Food and Agriculture, 57, 89
National Institute of Mental Health, 93
National Institutes of Health, 93
National Insurance Crime Bureau hotline, 30
National Legal Aid and Defender Association, 56
National Library Service for the Blind and Physically Handicapped, 58
National Park Service, 95
National Passport Information Center, 96
National Pesticide Information Center, 97
National Resource Directory, 59
National Runaway Safeline, 92
National Service Center for Environmental Publications, 102
Natural disasters. See Emergency preparedness
Natural food, 21
NCD. See National Council on Disability
NCUA. See National Credit Union Administration
NCUSIF. See National Credit Union Share Insurance Fund
Negative option
grey charges, 4
shamming and cramming, 42
Neighborworks America, 26
NFCC. See National Foundation for Credit Counseling
NHTSA. See National Highway Traffic Safety Administration
NIFA. See National Institute of Food and Agriculture
NIH. See National Institutes of Health
NIMH. See National Institute of Mental Health
North American Securities Administrators Association, Nursing Home Compare, 24
Nursing homes
long-term care insurance and, 33
selection of, 24
Nutrition. See also Food
dietary guidelines, 20
resources, 20
O
Occupational Safety and Health Administration, 95
OCTAE. See Office of Career, Technical, and Adult Education
Office for Civil Rights, Department of Health and Human Services, 91
Department of Education, 90
Office of Child Support Enforcement, 92
Office of Disability Employment Policy, 95
Office of Fair Housing and Equal Opportunity, 94
Office of Investor Education and Advocacy, 99
Office of Managed Health Care Programs, 94
Office of Personnel Management, 99
Office of Pollution Prevention and Toxics, 97
Office of Postsecondary Education, 90
Office of Public Inquiries, 99
Office of Service Member Affairs, 58
Office of Special Education and Rehabilitative Services, 90
Office of the Comptroller of the Currency
contact information, 96
regulatory authority, 8
Online bill pay, 5
Online shopping, 4
dynamic pricing, 3
Opt-out,
anti-concurrent causation clause, 31
mandatory arbitration, 55
privacy, 38
unwanted mail, 45
OPM. See Office of Personnel Management
Organic foods, 21
OSHA. See Occupational Safety and Health Administration
Overdraft, 6
Overseas Citizens Services, 96
P
Partnership for Food Safety Education, 21
Passports, 96
Password
mobile banking, 6
privacy, 37, 38
Wi-Fi, 41
Patient portals, 23
Pay-as-you-go
car insurance, 30
telephone plans, 43
Payday loans, 11
INDEX

PBGC. See Pension Benefit Guaranty Corporation
Pension Benefit Guaranty Corporation, 99
Pension poaching, 59
Pensions, 31
Personnel Management, Office of, 99
Persons with disabilities. See Disabilities, persons with
Phishing scams, 38
Phones, See Telephone services
Physician selection, 22
Piggybacking, 41
PIN numbers
ATM/debit cards, 6
chip and PIN credit cards, 13
protecting, 7, 37
PML. See Private mortgage insurance
Pollution Prevention and Toxics, Office of, 97
Ponzi schemes, 36
Postsecondary Education, Office of, 90
Powers of attorney
health care, 25
wills, 51
PPOs. See Preferred Provider Organizations
Pre-recorded sales calls, 45
Preferred Provider Organizations, 31
Premium, 29, 30
life insurance, 32
PML 26
Prepaid
cards, 7
funerals, 52
phone plans, 43
Prepaid cards, 7
Prepaid tuition plans, 17
Pre-payment penalty, car financing, 10
mortgages, 27
Prescription drugs
information concerning, 24
Medicare coverage, 24
online pharmacies, 24
reporting safety hazards, 56
Price predictor, 3
Price tracker, 3
Primary care providers, 3
Privacy issues. See also Identity theft
cars, 10
financial privacy, 39
medical privacy, 39
online privacy, 40
privacy protection tips, 38
Private mortgage insurance, 26
Private student loans, 18, 19
automatic default, 18
cosigner, 18, 19
college closed, 18
Probate, 50
Prorated, 49
Product safety recalls, 50
Professional associations contact information, 131-133
Public Health Service, 59
Public Inquiries, Office of, 99
Public Service Loan Forgiveness Program, 18
Pyramid schemes, 20, 36

Recalls
cars, 3, 11
foods, 3, 21
product safety, 3
Red Cross, 57
Refinancing mortgages, 28
Home Affordable Refinance Program, 28
Register of Corporations Directors and Executives, 68
Relay services, 57
Rental fees, 46
Renters’ insurance, 31-32
Renting property
cars, 12
housing property, 28
insurance, 31
leases, 10
security deposits, 29
shared services, 32, 33
vacation homes, 47
Repairs
cars, 11
credit, 15
housing, 28
Reparations Program, 35
Replacement value, 32
Repossession of cars, 11
Resort fee, 46
Retirement planning, 36
Returns
extended windows, 14
policies, 2
Reverse mortgages, 26
Revolving credit, 15, 17
Reward programs
airlines, 47
credit cards, 13
crowdfunding, 36
digital asset plan, 51
Robocalls, 45
Roth IRAs, 34
Safe Drinking Water Hotline, 97
Safety issues
cars, 9
food, 20-21
product safety recalls, 3
reporting safety hazards, 56
travel, 49
Sales calls, 45
SAMHSA. See Substance Abuse and Mental Health Services Administration
Satellite TV service, 44
Savings accounts
considerations in choosing, 5
overdraft protection, 6
Savings bonds, 34
SBA. See Small Business Administration
Scams. See Fraud
Scholarships. See also Student financial aid
Seafood Inspection Program, 90
SEC. See Securities and Exchange Commission
Secret warrants, 11
Secure browser, 4
Secured loan, 17
Securities administrators, 123
Securities and Exchange Commission complaints against financial brokers and advisors, 35
contact information, 99
investment information, 34
Office of Investor Education and Advocacy, 99
retirement planning information, 37
virtual currencies, 35
Security deposits, 29
Sellers
contacting, 53
direct, 45
Senior Medicare Patrol National Resource center, 101
Seniors. See Elderly persons.
Service contracts, 3
buying a new car, 9
Service Member Affairs, Office of, 58
Servicemember Civil Relief Act, 59
Shared services, 32
insurance, 33
Shopping from home
“Before You Buy” checklist, 2
consumer tips, 3
online auctions and sellers, 5
online shopping, 4
3-Day Cooling-Off Rule, 4
Short-term disability insurance, 30
Shoulder surfers, 7, 37
Skinning, 7
Slamming
telephone service, 42
Small Business Administration, 99
Small claims court, 55
Smart phones, 43
Smart TV, 44
SmartWay Certified Vehicles, 22
SOCAP. See Society of Consumer Affairs Professionals International
Social Security, 37
Social Security Administration
contact information, 99
Office of Public Inquiries, 99
retirement planning information, 37
Social Security Numbers
free credit report, 15
protect your identity, 37
Society of Consumer Affairs Professionals International, 60, 133
Software. See also Internet
anti-virus, 38, 41
malware, 38
spam-blocking, 42
spyware, 40
Spam
e-mail, 41
spend phishing, 38
Spam phishing, 38
Special Education and Rehabilitative Services, Office of, 90
Specialty consumer reports, 39
Spoken warranties, 2
Spyware, 40
SSA. See Social Security Administration
Standard & Poor’s
corporate financial condition ratings, 35
insurance company ratings, 30
Register of Corporations Directors and Executives, 68
Standard Directory of Advertisers, 68
Statements
bill creep, 41
credit card disputes, 14
false, 15, 16

www.USA.gov
mortgage, 27
overbooked flights, 48
prevent ID theft, 37
privacy, 38, 40
unsolicited checks, 7
States
529 plans, 17
auto insurance coverage, 30
banking authorities, 115-118
Better Business Bureaus state-by-state listing and contact information, 63-67
consumer protection offices, 102-114
Do Not Call Registry, 45
insurance regulators, 119-123
licensing agencies, 22, 28, 35, 52
medical boards, 22
motor vehicle departments, 9
regulatory agencies, 102-130
securities administrators, 123-126
student financial aid, 18
telephone relay services, 57
unemployment benefits, 20
utilities commissions, 127-130
Stocks, 34
Stop payment, 6
Storage units, 32
Stored value cards, 7
Student Aid Report, 18
Student financial aid
applying for, 18
college savings plans, 17
comparing loans, 19
defaulting, 19
education tax benefits, 18
federal loans, 18
federal loan repayment, 18
Federal Student Aid Information Center, 18, 90
financial aid scams, 18
pre-paid tuition plans, 17
private loans, 19
types of, 18
Student loans
automatic default, 18
cosigner, 18, 19
discharge, 18
federal loans, 18
private loans, 19
Substance Abuse and Mental Health Services Administration, 91
Suitcases. See Baggage
Supplemental Nutrition Assistance Program, 21
Surplus Federal Property Sales, 98
Synthetic ID theft, 37
T
3-Day Cooling Off Rule, 4
Tax issues. See also Internal Revenue Service
defaulted student loans, 19
education tax benefits, 18
ID theft, 39
investments, 54
vacation homes, 47
wills, 50
Tax liens, 15
Teacher information sources, 57
Teaser rates, 27
Technical service bulletin, 9, 11
Telecommunications. See also Internet
cell phones, 43
Internet, 40
relay services, 57
smart phones, 43
telephone service, 42
television service, 44
Telemarketing
Do Not Call Registry, 45
ID theft, 39
opting out, 45
pre-recorded messages, 45
sales calls, 45
Telemarketing Sales Rule, 45
Telemarketing Sales Rule, 45
Telephone services
cell phones, 43
comparing services, 42
cramming, 42
pay-as-you-go plans, 43
questions to ask when choosing services, 42
relay services for persons with disabilities, 57
slamming, 42
smart phones, 43
Television
buying new TVs, 44
cable, 44
Internet, 44
satellite, 44
Tenant rights, 29
Term life insurance, 32
Terms and conditions
car leases, 11
cruises, 48
housing lease, 29
installment loans, 17
prepaid cards, 7
savings and checkings accounts, 5
Terms of service
grey charges, 4
Internet, 41
Text message alerts, 6
Text telephones, 57
Third parties,
contacting, 53
extended warranties, 3
online auctions, 5
protect your privacy, 39
spyware, 40
tax collection for property rental, 47
ThomasNet, 68
3-Day Cooling-Off Rule
home improvements, 28
home shopping, 4
Tickets
cruises, 48
overbooked flights, 48
Toll free telephone numbers
complaint filing, 53
Do Not Call Registry, 45
identity theft reporting, 38
Military OneSource, 58
National Runaway SafeLine, 92
relay services, 57
Securities and Exchange Commission, 34
Toy safety, 56
Trade and professional associations
complaint mediation, 55
contact information, 131-133
Trade Names Directory, 68
Trademarks
information sources, 90
Transaction reordering, 6
Transportation Security Administration, 93
TransUnion, 14
Travel
air travel problems, 47
fees, 46
cancellation policies, 46
cruises, 48
health-related information, 49
insurance, 33
passports, 96
safety issues, 49
timeshare resale, 48
tips on, 46
Travel insurance, 33
Trustee Program, 16, 95
Truth in Lending Act, 17
Tuition insurance, 33
TSA. See Transportation Security Administration
TTYs. See Text telephones
U
Umbrella insurance policies, 33
un-bundle, 50
Unemployment Insurance Program, 20
United States Mint
contact information, 97
investing information, 36
United States Patent and Trademark Office, 90
Universal life insurance, 32
Unlocked cell phone, 43
Unsecured loan, 17
Unsolicited checks, 7
Unsolicited commercial email, 42, 45
U.S. Citizenship and Immigration Services, 93
U.S. Coast Guard, 58
U.S. Computer Emergency Readiness Team, 94
U.S. Customs and Border Protection, 94
U.S. Department of Agriculture
Agricultural Marketing Service, 22
Center for Nutrition Policy and Promotion, 89
contact information, 89
farmers markets, 21
food and nutrition information, 20
Food and Nutrition Service, 89
food safety information, 21
Meat and Poultry Hotline, 89
National Institute of Food and Agriculture, 89
organic food certification, 21
reporting safety hazards, 56
Supplemental Nutrition Assistance Program, 21
U.S. Department of Commerce
contact information, 90
Patent and Trademarks Office, 90
reporting food safety hazards to, 56
Seafood Inspection Program, 90
U.S. Department of Defense. See also Military personnel; Veterans
National Resource Directory, 58
U.S. Department of Education
contact information, 90
Education Publications Center, 90
federal student aid, 18
Federal Student Aid Information Center, 90
federal student aid, 18
Federal Student Aid Information Center, 90
Federal Student Aid Information Center, 90
federal student aid, 18
Free Application for Federal Student Aid, 18
information resources for persons with disabilities, 58
Office of Career, Technical, and Adult Education, 90
Office of Civil Rights, 90
Office of Postsecondary Education, 90
Office of Special Education and Rehabilitative Services, 90
U.S. Department of Energy
contact information, 90
Bureau of the Fiscal Service, 96
contact information, 96
Internal Revenue Service, 96
MyRA, 36,
Office of the Comptroller of the Currency, 96
U.S. Mint, 97
U.S. Department of Veterans Affairs
cemeteries for veterans, 59
contact information, 97
mortgage loans, 26
National Cemetery Administration, 59,
National Resource Directory, 58
Veterans Benefits Administration, 97
Veterans Health Administration, 97
U.S. Military Family Centers, 58
U.S. Postal Inspection Service, 99
U.S. Postal Service
contact information, 99
reporting mail fraud to, 56
unwanted mail, 45
U.S. Savings Bonds, 34
U.S. Trustee Program, 16, 95
U.S. Veterans Administration. See U.S. Department of Veterans Affairs
USCIS. See U.S. Citizenship and Immigration Services
USDA. See U.S. Department of Agriculture
Utilities
billing, 49
starting service, 49
state utilities commissions, 127-130
switching utility providers, 50
VA. See U.S. Department of Veterans Affairs
Vacation home rentals, 47
Vaccines.gov, 91
Valuation insurance
Movers, 27
Lost baggage, 48
Variable rate mortgage, 26
Vehicle Safety Hotline, 11
Vehicles. See Cars
Veterans. See also Military personnel; U.S. Department of Veterans Affairs
cemeteries for, 59
pension frauds, 99
Veterans Administration. See U.S. Department of Veterans Affairs
Veterans Benefits Administration, 97
Veteran’s Employment and Training Service, 58
Veterans Administration. See U.S. Department of Veterans Affairs
Veterans Benefits Administration, 97
Veteran’s Employment and Training Service, 58
Virtual currency, 35
Visa Services, 96
Vision insurance, 33
W
Warranties
extended, 3
implied, 2
limited, 10
problems with, 3
secret, 11
spoken, 2
written, 2
secret warranties for cars, 11
used cars, 10
Water
Safe Drinking Water Hotline, 97
WaterSense program, 22
Wi-Fi. See Wireless Internet
Wills. See also Funerals
beneficiary selection, 51
considerations when writing, 50
digital asset plan 51
estate planning, 50
executor selection, 51
importance of, 50
Wireless Internet, 41
online shopping, 5
public wi-fi, 38
travel fee, 46
Work-at-home companies, 20
Work-study programs, 18
Written warranties, 2
Z
Zombie fees, 4