

2007 CONSUMER ACTION HANDBOOK

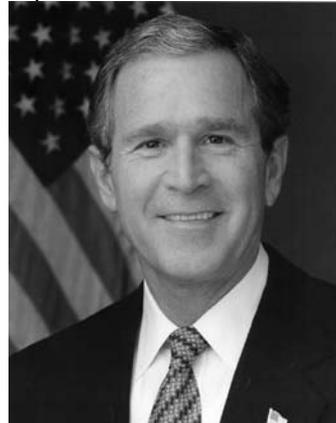


The White House
Washington

September 29, 2006

The **Consumer Action Handbook**, published by the United States General Services Administration, offers valuable advice to consumers. This handbook provides information about credit, insurance, travel, and other topics and helps individuals make wise decisions in today's marketplace. I encourage all Americans to consider using this helpful guide.

Best wishes,



GSA Administrator

October 2006

I am pleased to introduce the 2007 edition of the **Consumer Action Handbook**, one of the most popular publications produced by the Federal government. The **Handbook** covers the most important and common consumer issues and provides a directory for further resources. If you prefer to find information online, you can access the **Handbook's** award-winning companion website at www.ConsumerAction.gov or in Spanish at www.consumidor.gov.

Check out www.USA.gov, the official web portal of the U.S. Government, for answers to all your government questions. If you need help finding your answer, click "Contact Us" at the bottom of the page. Our trained staff will send an e-mail response within two business days. You can also call 1-800-FED-INFO to speak to an information agent, or write to Catalog, Pueblo, CO 81009 for a list of free and low-cost government publications on a variety of consumer topics.

These efforts are all part of GSA's on-going effort to simplify citizen access to Federal information and services. GSA is working hard to provide you with timely, accurate and trustworthy help.

Cordially,

Lurita Doan

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The Federal Citizen Information Center would like to express its gratitude to the partners listed below who helped make possible the publication of the 2007 Consumer Action Handbook

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QUICK CONSUMER TIPS

As a savvy consumer, you should always be on the alert for shady deals and scams. To protect your money and avoid being a victim of fraud, keep these things in mind:

- 1. A deal that sounds too good to be true usually is!** Offers that often fall into this category are promises to fix your credit problems (p. 13), low-interest credit cards (p. 11), deals that let you skip credit card payments (p. 13), business/job opportunities (p. 18), risk-free investments (p. 34), and free travel (p. 44).
- 2. Extended warranties or service contracts are rarely worth what you pay for them.** See page 2 for questions you should ask before you say yes to one of these contracts.
- 3. Say no to credit insurance offers.** Often offered with credit cards, car loans and home mortgages, it is almost always better to purchase regular property, life, or disability insurance (p. 28).
- 4. There is no universal three-day cooling-off period.** Don't be misled into thinking that you have an automatic three days to cancel a purchase. Only a few types of contracts give you a right to cancel. See 3-Day Cooling-Off Rule (p. 42).
- 5. Think twice before sharing personal information.** Protect your privacy and avoid unauthorized use of your personal information by following the advice on page 39.
- 6. Beware of payday and tax refund loans. Interest rates on these loans are usually excessive.** Even a high-interest cash advance on a credit card could be a better option. For more information on these costly credit options, see page 16.
- 7. Not all plastic cards offer the same protections.** Your liability for the unauthorized use of a gift card (prepaid cards p. 4) and debit/ATM card (p. 3) may be much higher than the \$50 maximum on your credit card.
- 8. Real estate agents represent the seller, not the buyer.** When buying, consider hiring an agent or lawyer who represents you (p. 23).
- 9. Home improvement (p. 25) and auto repairs (p. 10) are the subject of frequent complaints.** Second opinions are especially important when you are dealing with a repair service you do not know.
- 10. Think twice before you rent-to-own. Interest rates on rent-to-own purchases can be very high.** If you miss a payment, you could end up with nothing. Consider other options such as buying second-hand at a thrift shop or through ads in your local newspaper.
- 11. Don't buy under stress.** Research suggests senior citizens, people in crisis (e.g., coping with a death or debt), college students, small business owners, minorities, and immigrants are especially at risk of being victimized. Avoid making big-ticket purchases during times of duress.
- 12. Be cautious of Buy Here, Pay Here lots.** If you decide to buy a car from a used car lot, be sure to read all of the papers before you sign. Don't sign contracts that allow the dealership to change the finance rate AFTER you leave the lot.
- 13. Work-at-Home ads usually don't pay off.** Be especially wary of ads that promise huge annual salaries; they often require expensive upfront fees with no guarantee. You risk losing your money and wasting a lot of time and energy.

TIPS FOR USING THIS HANDBOOK

PART I — BE A SAVVY CONSUMER

Read this section for general advice on shopping for goods and services, as well as an explanation of your consumer rights and responsibilities. Learn ways to spot scams and better arm yourself against fraud. The Table of Contents (p. ii) and the Index (p. 166) will help you quickly locate specific topics and information.

PART II — FILING A COMPLAINT

Turn to this section for suggestions on resolving consumer problems. No matter which industry or service, the basic steps for resolving consumer complaints are the same. The sample complaint letter on page 55 will help you present your case.

PART III — KEY CONSUMER INFORMATION RESOURCES

Look here for a list of public resources you can use to find useful consumer publications, tips, guides, reviews, links and services. You can quickly access a world of practical and helpful information.

PART IV — CONSUMER ASSISTANCE DIRECTORY

The directory includes contact information for corporate offices, consumer organizations, trade groups, government agencies and other sources of assistance.

VISIT US ONLINE

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

PART I — BE A SAVVY CONSUMER

Before you spend another dollar, invest a few minutes reading this section of the Handbook, which brings together essential consumer information from federal agencies and various consumer organizations to help you make smart choices and avoid scams.

GENERAL BUYING TIPS

BEFORE YOU BUY

To avoid problems and make better decisions, use this checklist BEFORE you make a purchase.

- Decide in advance exactly what you want and what you can afford.
- Don't buy on impulse or under pressure. This includes donating to charity. Do your research.
- Ask family, friends and others you trust for advice based on their experience. Gather information about both the seller and the item or service you are purchasing.
- Review product test results and other information from consumer experts. See General Resources in Part III (p. 56) or check the Handbook Index (p. 166) for more information.
- Get advice and price quotes from several sellers.
- Make sure that the seller has all appropriate licenses. Doctors, lawyers, home improvement

contractors and many other service providers must register with a state or local licensing agency (p. 127).

- Check out a company's complaint record with your local consumer affairs office (p. 127) and Better Business Bureau (p. 65).
- Get a written copy of guarantees and warranties. Compare their features.
- Get the seller's refund, return and cancellation policies.
- Ask who to contact if you have a question or problem.
- Read and understand any contract or legal document you are asked to sign. Make sure there are no blank spaces. Insist that any extras you are promised be put in writing.
- Consider paying by credit card. If you have a problem, you can dispute a charge made on your credit card (p. 13).

SERVICE CONTRACTS & EXTENDED WARRANTIES

Sellers of cars, major appliances and other expensive items may try to sell you a service contract or "extended warranty." Service contracts can add hundreds to your purchase price and are rarely worth the cost. Some duplicate warranty coverage you get

automatically from a manufacturer or dealer. Ask these questions before you agree to one of these contracts:

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

PRODUCT SAFETY RECALLS

Ready to buy a used vehicle or other second-hand product? Check to be sure it hasn't been recalled for safety reasons. Some recalls ban the sale of an item while others ask consumers to return the item for replacement or repair. Sometimes a seller provides a part that reduces the danger of using the product.

REFERENCE FOR RECALLS

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

IDENTIFYING AND STOPPING FRAUD

Fraud by telephone, Internet and mail is a serious international problem. Con artists can steal your money, your identity and even your self-respect. Protect yourself by looking for these warning signs:

- Someone asks you to send money to claim a lottery or prize or to obtain a credit or loan.
- Someone you don't know requests that you send money via wire transfer, the most common way fraud criminals obtain money from victims. There is **NO** legitimate reason for someone who claims to be giving you money to ask you to wire money back.
- An unknown caller claiming to be a lawyer or in law enforcement offers to help you get your money back (for a fee).
- The deal is only good for today or a short period of time.
- The seller offers "free gifts" in return for a minimum effort or a fee.

- A "repair person" suddenly finds a dangerous defect in your car or home.
- You are given little or no time to read a contract.
- A sale item is suddenly unavailable but a "much better item" is available for slightly more money.
- Someone is trying to scare you into purchasing credit protection plans.
- The solicitation looks like a government document and suggests you can claim contest winnings or unclaimed assets for a small fee. The government doesn't solicit money from citizens.
- You are asked for your bank account or credit card number.

GENERAL TIPS FOR AVOIDING FRAUD

1. **Don't give out personal information.** This includes your Social Security number, credit card and bank account details, date of birth, etc.
2. **Have a plan.** Having a plan for terminating a potentially fraudulent interaction is one of the best ways to protect yourself. Develop a refusal script to politely get off the phone, such as, "I'm sorry. This is not a good time."

THE BEST WAY TO HELP STOP FRAUD IS TO REPORT IT
If a scam artist has contacted you or if you've been defrauded, contact the FTC (p. 119). The FTC gathers evidence, identifies fraud trends and alerts law enforcement throughout the U.S., Canada and abroad. By reporting your experience, you can prevent others from becoming victims.

AFTER YOU BUY

What you do after you buy can be as important as what you do before you buy. These steps will help you avoid, as well as deal with, any problems that might pop up.

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

BANKING

ATM/DEBIT CARDS

With a debit card and personal identification number (PIN), you can use an Automated Teller Machine (ATM) to withdraw cash, make deposits, or transfer

BANKING

funds between accounts. Some ATMs charge a fee if you are not a member of the ATM network or are making a transaction at a remote location.

Retail purchases can also be made with a debit card. You enter your PIN or sign for the purchase. Some banks charge customers a fee for debit card purchases made with a PIN. Although a debit card looks like a credit card, the money for the purchase is transferred immediately from your bank account to the store's account. When you use a debit card, federal law also does not give you the right to stop payment. You must resolve the problem with the seller.

If you suspect your debit card has been lost or stolen, immediately call the card issuer. Many companies have toll-free numbers and a 24-hour service to deal with such emergencies. While federal law limits your liability for a lost or stolen credit card to \$50, your liability for unauthorized use of your ATM or debit card can be much greater, depending on how quickly you report the loss.

- If you report a debit card missing before it is used, you are not responsible for any unauthorized withdrawals.
- Your liability is limited to \$50 if you report the loss within two business days after you realize your debit card is missing and to \$500 if you report the loss after two but before 60 days.
- If you have not reported an unauthorized use of a debit or ATM card 60 days after your bank mails the statement documenting the unauthorized use, you could lose all the money in your bank account as well as the unused portion of your line of credit established for overdrafts.

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



PREPAID CARDS

Prepaid cards issued by banks and other government-regulated organizations are a new way for consumers to make payments and conduct other financial transactions. There are plenty of situations where a prepaid card might be the most convenient choice, but

be sure you understand the key terms and conditions BEFORE you buy. Ask these questions when you are considering a prepaid card:

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



TIPS FOR BUYING GIFT CARDS

- Read the fine print before you buy. If you don't like the terms and conditions, buy elsewhere.
- Ask about expiration dates and fees. The information may appear on the card itself, the accompanying sleeve or envelope, or on the issuer's website or another custom website. If you don't see it, ask for it in writing. Give the information to the recipient to help protect the value of the card. It's also a good idea to give the recipient the original receipt to verify the card's purchase in case it is lost or stolen.
- Consider purchase fees. Is there a fee to buy or activate the card? If you buy the card online or on the phone, is there a fee for shipping and handling? Does expedited delivery cost more?
- Consider fees for the recipient. It might be embarrassing to give a \$50 gift card to someone if the fees significantly reduce its value.
- Check where and how the card may be used. For example, can the card be used to get cash from ATMs? Can it be used at merchants outside the U.S.?

TIPS FOR USING GIFT CARDS

- Read the terms and conditions as soon as you get the card and check the expiration date.
- Record the card's ID number and the customer service telephone number, and keep the information in a safe place until you've spent all of the money on the card.
- If you didn't get the card's terms and conditions or original receipt, ask for them from the person who gave you the card.
- Take care to safeguard your card. If it is lost or stolen, report it to the customer service number immediately, supply the ID number, and request a replacement.
- Spend the value on your card before the maintenance fees start. If your card expires before you've had the chance to exhaust its value, contact the customer service number. It might be possible to extend the date, although you may be charged a fee.

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

PAYROLL AND GENERAL PURPOSE SPENDING CARDS



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

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

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

While the federal government does not guarantee the same protections for all prepaid cards, many "branded" cards voluntarily carry protections that are the same as credit and debit cards. Cards with a major credit card brand logo provide consumer protections, such as replacing lost or stolen cards and re-crediting money after unauthorized use of the card. To obtain these benefits, you must follow the instructions for registering and activating your card. Be sure to record your card information, including the customer service telephone number on the back of the card, so you can get a replacement if yours is lost or stolen.

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

- For cards issued by retailers, contact the FTC (p. 119). You may also file a complaint with your local consumer protection office (p. 127)
- For cards issued by national banks, contact the Comptroller of the Currency (p. 116).

SAVINGS AND CHECKING

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

- **Minimum deposit requirements.** Some accounts can only be set up with a minimum dollar amount. If your account goes below the minimum, no interest is paid or you are charged extra fees.
- **Limits on withdrawals.** Can you take money out whenever you want? Are there any penalties for doing so?
- **Interest.** How much (if anything) is paid and when: daily, monthly, quarterly, yearly? To compare rates offered locally to those from financial institutions around the nation, visit www.bankrate.com.
- **Deposit insurance.** Look for a sign that says your money is protected by the Federal Deposit Insurance Corporation (p. 118). Credit union accounts have similar protection from the National Credit Union Administration (p. 120).
- **Convenience.** How easy is it to put money in and take it out? Are there tellers or ATM machines close to where you work and live? Or would you receive most of your service via the telephone or Internet? Can you make direct deposits and other electronic transfers?

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

- **Number of checks.** Are there a maximum number of checks you can write per month? If you write more, what is the charge?
- **Amount of check.** Is there a minimum or maximum amount for any one check?
- **Account and check fees.** Is there a monthly fee for the account or a charge for each check you write? Some accounts only charge a fee if you write more than a certain number of checks per month.
- **Holds on checks.** Is there a "hold" or waiting period before you can access the money you deposit in your account? There may be a longer hold period for out-of-state checks.
- **Overdrafts.** If you write a check for more money than you have in your account, what happens? You may be able to link your checking account to a savings account to protect yourself. There could also be high fees for "bounced" checks (from you or written to you). Bounced checks can blemish your credit record so it's better to be covered.

CHECK 21

The new Check Clearing for the 21st Century Act (often referred to as Check 21) allows banks to clear checks electronically instead of exchanging actual paper checks. Banks no longer have to return original checks with your monthly statements or even when there is a problem with a particular check. Check 21

IF YOU HAVE A BANKING PROBLEM

A number of federal, state and local agencies regulate financial institutions.

State chartered banks and trust companies that are members of the Federal Reserve System are covered by the Federal Reserve System (p. 119).	State chartered banks that are members of the Federal Reserve System are regulated by the Federal Deposit Insurance Corporation (p. 118).	State chartered banks are also regulated by state banking authorities (p. 143).
Banks with National in the name or N.A. after the name are regulated by the Comptroller of Currency, U.S. Department of the Treasury (p. 116).	Federal savings and loans and federal savings banks are regulated by the Office of Thrift Supervision, Department of the Treasury (p. 116).	Federally chartered credit unions are regulated by the National Credit Union Administration (p. 120).

creates “substitute checks” which you can use as legal representations of the originals. Ordinary check images, which some banks have provided for years, are NOT substitute checks. It has always been a good idea to get canceled checks with your monthly statement. Now you will want “substitute checks” each month.

Banks usually take at least a day or two to process paper checks, but electronic processing can happen almost immediately. This means you have less “float” time between when you write a check and when the money is actually taken out of your account. This could increase the chance that one of your checks will bounce due to insufficient funds. Having your employer deposit your paycheck directly into your account can help you cope with the change in “float” time. Quicker clearing also means less time to stop payment on a check.

UNSOLICITED CHECKS AND CREDIT OFFERS

If you cash an unsolicited check you’ve received in the mail, you could be agreeing to pay for products or services you don’t want or need, such as Internet access or membership in a web directory. In addition, those “guarantees” for credit cards or loans, regardless of credit history, are probably a scam. Legitimate lenders never guarantee credit. For information on how to identify fraudulent solicitations, see page 3 or visit www.ftc.gov.



BEWARE: FAKE CHECK SCAMS

Fake checks, including cashiers checks, can look so real even bank tellers can be fooled. However, just because you can withdraw the money, doesn’t mean the check is good. Forgeries can take weeks to discover. YOU are responsible for the checks you deposit. If a check bounces, you owe the bank any money you withdrew. If someone wants to send you a check, insist on a cashier’s check for the exact amount, preferably from a local bank or one with a branch in your area. Never accept a check and then agree to send a portion of the money back to the sender. For information or to report a scam, visit www.fraud.org or call toll-free 1-800-876-7060. For more details about identifying fraud, see page 3.

CARS

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

- Decide what kind of vehicle best suits your needs and budget. For tips on finding a safe vehicle, see Choose a Safe Vehicle (p. 7).
- Consider fuel economy. A vehicle that gets more miles per gallon is good for your wallet as well as for the environment.
- Check out the seller. For car dealers, check with your state or local consumer protection agency (p. 127) and Better Business Bureau (p. 65). If you’re buying from an individual, check the title to make sure you’re dealing with the vehicle owner.
- Take a test drive. Drive at different speeds and check for smooth right and left turns. On a straight stretch, make sure the vehicle doesn’t pull to one side.

- Handle trade-ins and financing separately from your purchase to get the best deal on each. Get a written price quote before you talk about a trade-in or dealer financing.
- Shop in advance for the best finance deal at your credit union, bank or finance company. Look at the total finance charges and the Annual Percentage Rate (APR), not just the monthly payment.
- Read and understand every document you are asked to sign.
- Don't take possession of the car until all paperwork is final.
- Choose an auto insurance policy that is right for you (p. 27).
- Get price quotes from several dealers. Find out if the amounts quoted are the prices before or after rebates are deducted.
- Avoid high-profit, low-value extras such as credit insurance, extended warranties, auto club memberships, rust proofing and upholstery finishes. You do not have to purchase credit insurance in order to get a loan. See *Service Contracts and Extended Warranties* (p. 2) and *Credit Insurance* (p. 11).



GOVERNMENT FUEL ECONOMY WEB PAGES

- Use the Green Vehicle Guide www.epa.gov/emissweb, to find the vehicles that are most fuel-efficient and have the cleanest-running engines.
- Go to www.fueleconomy.gov to compare the miles-per-gallon ratings of different vehicle models manufactured since the mid-1980s.
- For annual fuel estimates, go to www.fueleconomy.gov/feg/savemoney.shtml.

BUYING A NEW CAR

Research different vehicles. Many Internet sites can help you compare features and prices on new motor vehicles. Visit www.where-can-i-buy-a-car-online.com for links to these sites. A scorecard reports on the features of each site including whether quotes are free, the availability of financing, and site security. Four key resources that offer information in print and online concerning vehicle performance, service and safety are: *Consumer Reports* (www.consumerreports.org), *Motor Trend* (www.motortrend.com), *Car and Driver* (www.caranddriver.com), and Edmunds automotive books and network (www.edmunds.com).

- Research the dealer's price for the car and options. It's easier to get the best price when you know what the dealer paid for a vehicle. The dealer invoice price is available on a number of websites and in printed pricing guides. *Consumer Reports* offers the wholesale price: this figure factors in dealer incentives from a manufacturer and is a more accurate estimate of what a dealer is paying for a vehicle.
- Find out if the manufacturer is offering rebates that will lower the cost. Two websites that offer this information are www.carsdirect.com and www.autopedia.com/html/Rebate.html.

CHOOSE A SAFE VEHICLE

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

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

To find out whether a vehicle has been recalled for safety defects, contact NHTSA (p. 116). If a vehicle has been recalled, ask the dealer for proof that the defect has been repaired.

Used vehicles should also have a current safety inspection sticker if your state requires one.

BUYING A USED CAR

- Learn what rights you have when buying a used car. Contact your state or local consumer protection office (p. 127).
- Find out in advance what paperwork you will need to register a vehicle. Contact your state's motor vehicle department.
- Check prices of similar models using the *NADA Official Used Car Guide* (www.nadaguides.com) published by the National Automobile Dealer Association (p. 64) or the *Kelley Blue Book* (www.kbb.com). These guides are usually available at local libraries.

CARS

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

BEWARE: CURB STONING & TITLE WASHING

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

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

DEALER VERSUS PRIVATE PARTY PURCHASES

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

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

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

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

BEWARE: DEALERS POSING AS INDIVIDUALS

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

LEASING

When you lease, you pay to drive someone else's vehicle. Monthly lease payments may be lower than loan payments, but at the end of the lease you have no ownership or equity in the car. To get the best deal, follow the advice below in addition to the general suggestions for buying a car (p. 6).

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

- Get all the terms in writing. Everything included with the car should be listed on the lease to avoid being charged for "missing" equipment later.

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

RECALLS, LEMON LAWS AND SECRET WARRANTIES

Sometimes a manufacturer makes a design or production mistake on a motor vehicle. If dealers report a number of complaints about a certain part or vehicle, the manufacturer may allow dealers to repair the problem at no cost to you even if the warranty has expired. A service bulletin notifies the dealer of the problem and how to resolve it. Because these free repairs are not publicized, they are called "secret warranties." The National Highway Traffic Safety Administration (p. 116) maintains a database of service bulletins filed by manufacturers.

If you have a problem with a vehicle that is a safety hazard, check whether the manufacturer has recalled your vehicle. Hazards that aren't listed should be reported to your dealer, the manufacturer of the vehicle (p. 61), and NHTSA. If a safety-related defect exists, the maker must fix it at no cost to you—even if your warranty has expired.

CREDIT AND SUBLEASE BROKERS

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

If you have a vehicle with a unique problem that just never seems to get fixed, you may have a lemon. Some states have laws concerning lemons that require a refund or replacement if a problem is not fixed within a reasonable number of tries or if you haven't been able to use your vehicle for a certain number of days. Contact your state or local consumer protection office (p. 127) to learn whether you have such protections and what steps you must take to solve your problem. 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 for the auto manufacturer (p. 61).
- Help other consumers avoid purchasing your lemon by registering it at www.safetyforum.com.

The Center for Auto Safety (p. 122) gathers information and complaints concerning safety defects, recalls, service bulletins and state lemon laws.

RENTING

Federal law does not cover short-term car and truck rentals, but some state laws do. Contact your state or local consumer protection office (p. 127) for information or to file a complaint.

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

REPAIRS

Whenever you take a vehicle to the shop:

- Choose a reliable repair shop. Family, friends or an independent consumer rating organization should be able to help you. Look for shops that display various certifications that are current. You should also check out the shop's record with your state or local consumer protection office (p. 127) or Better Business Bureau (p. 65).

- Describe the symptoms. Don't try to diagnose the problem.
- Make it clear that work cannot begin until you have a written estimate and you give your okay. Never sign a blank repair order. If the problem can't be diagnosed on the spot, insist that the shop contact you for authorization once the trouble has been found.
- Ask the shop to keep the old parts for you.
- If a repair is covered under warranty, follow the warranty instructions.
- 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. 127). A complete consumer guide to auto repair is available at www.ftc.gov/bcp/conline/pubs/autos/autorpr.pdf.

REPOSSESSIONS

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

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

If you know you're going to be late with a payment, talk to the lender to try to work things out. If you and the lender reach an agreement, be sure you get the agreement in writing. Contact your state or local consumer protection office (p. 127) to find out whether your state gives you any additional rights.

CREDIT

Like everything else you buy, credit has a price tag and it pays to comparison shop. With the Internet, you can now compare local credit offers with those from financial institutions around the nation. For up-to-date interest rate reports on mortgages, auto loans, credit cards, home equity loans, and other banking products visit www.bankrate.com. For a listing of credit cards, visit www.cardlocator.com.

BEWARE: CREDIT INSURANCE

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

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 and Washington)
- Ask about your plans to have or raise children
- Refuse to consider public assistance income or regularly received alimony or child support
- Refuse to consider income because of your sex or marital status or because it is from part-time work or retirement benefits

You HAVE THE RIGHT To:

- Have credit in your birth name, your first name and your spouse'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 retire, unless the creditor has evidence you are unable or unwilling to pay
- Know why a credit application was rejected—the creditor must give you the specific reasons or tell you how you can get them if you ask within 60 days
- Have accounts shared with your spouse reported in both your names
- Know how much it will cost to borrow money

For additional information on credit, see *Buying a Home* (p. 23) and *Buying a Car* (p. 7). Other sources of information include the HUD Housing Counseling Clearinghouse at 1-888-466-3487, the FTC (p. 119), and the National Consumer Law Center (p. 125).

CREDIT CARDS

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

Look for:

- **The Annual Percentage Rate (APR).** If the interest rate is variable, how is it determined and when can it change?
- **The periodic rate.** This is the interest rate used to figure the finance charge on your balance each billing period.
- **The annual fee.** While some cards have no annual fee, others expect you to pay an amount each year for being a cardholder.
- **The grace period.** This is the number of days you have to pay your bill before finance charges start. Without this period, you may have to pay interest from the date you use your card or when the purchase is posted to your account.
- **The finance charges.** Most lenders calculate finance charges using an average daily account balance, which is the average of what you owed each day in the billing cycle. Look for offers that use an adjusted balance, which subtracts your monthly payment from your beginning balance. This method usually has the lowest finance charges. Stay away from offers that use the previous balance in calculating what you owe; this method has the highest finance charge. Also don't forget to check if there is a minimum finance charge.
- **Other fees.** Ask about special fees when you get a cash advance, make a late payment, or go over your credit limit. Some companies charge a monthly fee regardless of whether you use your card.

The Fair Credit and Charge Card Disclosure Act require credit and charge card issuers to include this information on credit applications. The Federal Trade Commission (p. 119) offers a wide range of free publications on credit and consumer rights at www.ftc.gov. The Federal Reserve Board (p. 119) provides a free brochure on choosing a credit card and a guide to credit protection laws at www.federalreserve.gov.

LOST AND STOLEN CREDIT CARDS

Immediately call the card issuer when you suspect a credit or charge card has been lost or stolen. Many companies have toll-free numbers and 24-hour service to deal with such emergencies.

By federal law, 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.



COMPARING CARDS

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

COMPLAINTS

To complain about a problem with your credit card company, call the company first and try to resolve the problem. If you fail to resolve the issue, ask for the name, address and phone number of its regulatory agency.

If the word national appears in the name or the letters N.A. appear after the name, the Office of the Comptroller (p. 116) oversees its operations. See the chart on page 6 to find the best contact.

To complain about a credit bureau, department store or other FDIC-insured financial institution, write to the Consumer Response Center (p. 118). You may also file a complaint online at www.ftc.gov.

CREDIT REPORTS AND SCORES

A credit report contains information on where you work and live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy. Consumer Reporting Agencies (CRAs) gather this information and sell it to creditors, employers, insurers, and others. The most common type of CRA is the credit bureau.

FICO AND VANTAGESCORE

Historically, FICO has been the most well-known credit scoring system. The information in your credit report is used to calculate your FICO credit score, a number generally between 300 and 850 that rates how risky a borrower you are. The higher your score, the less risk you pose to creditors. Your FICO score is available from www.myfico.com for a fee. Free credit reports do not contain your credit score. You may purchase your credit score by contacting the credit bureaus. All three credit bureaus also offer a 3-in-1 service so you don't have to contact each bureau separately.

THE THREE MAJOR NATIONAL CREDIT BUREAUS ARE:

Equifax: 1-800-685-1111 or www.equifax.com
To place a Fraud Alert on your credit report:
1-888-766-0008.

Experian: 1-888-397-3742 or www.experian.com
To place a Fraud Alert on your credit report:
1-888-397-3742.

TransUnion: 1-800-916-8800 or
www.transunion.com
To place a Fraud Alert on your credit report:
1-800-680-7289.

Learn more about Fraud Alert and Identity Theft (p. 3).

VantageScore is a new scoring technique, the first one that was developed collaboratively by the three credit reporting companies. This model allows for a more predictive score for consumers, even for those with limited credit histories, reducing the need for creditors to manually review credit information. VantageScore features a common score range of 501-990 (higher scores represent lower likelihood of risk). A key benefit of VantageScore is that as long as the three major credit bureaus have the same information regarding your credit history, you will receive the same score from each of them. A different score alerts you that there are discrepancies in your report.

As of September 1, 2005, all consumers are eligible to receive a free annual credit report from each of the three major CRAs: Equifax, Experian and TransUnion. To order your report, you must go through www.annualcreditreport.com or call 1-877-322-8228.

DEALING WITH CREDIT PROBLEMS

NEGATIVE CREDIT INFORMATION IN YOUR CREDIT REPORT

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

Anyone who denies you credit, housing, insurance, or a job as a result of a credit report must give you the name, address, and telephone number of the 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 both the credit reporting agency and the company that provided the information to the CRA.
- Tell the CRA in writing what information you believe is inaccurate.

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

BEWARE: OFFERS TO SKIP A PAYMENT

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

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

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

- A copy of the "Consumer Credit File Rights Under State and Federal Law" before you sign a contract
- A written contract that spells out your rights and obligations

- Three days to cancel without paying any fees

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

If you have lost money to a credit repair scam, contact your state or local consumer affairs office (p. 127) or the National Fraud Information Center (p. 125).

BEWARE: TEASER RATES

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

TIPS FOR BUILDING A BETTER CREDIT SCORE

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

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

CREDIT BILLING DISPUTES

If you find an error on a credit card or charge account bill, you have the right to dispute the problem under the Fair Credit Billing Act. The law defines billing errors as: incorrect credits for payments, charges that you didn't make, and charges for goods or services that you did not receive or that were not as promised.

Write to the creditor within 60 days of the postmark of the first bill with the disputed charge. If more than 60 days have passed but you just recently found the problem, you may still be able to dispute the charge.



- Send a letter to the address provided on the bill. Do not send the letter with your payment.
- Be specific. In your letter, give your name and account number, the date and amount of the charge disputed, and a complete explanation of why you are disputing the charge.
- Send your letter by certified mail, with a return receipt requested, if you want to make sure it is received.

If you follow these requirements, the creditor or card issuer must acknowledge your letter in writing within 30 days of receiving it and conduct an investigation within 90 days.

While the bill is being investigated, you do not have to pay the amount in dispute. The creditor cannot try to collect this disputed amount, nor can the creditor report the amount as late, or close, or restrict your account.

- If there was an error, the creditor must credit your account and remove any related finance charges or late fees. For any amount still owed, you have the right to an explanation and copies of documents proving you owe the money.
- If the bill is correct, you must be told in writing what you owe and why. You will owe the amount disputed plus any finance charges.

What if you don't agree with the creditor's decision? You can file an appeal with the Office of the Comptroller of the Currency (p. 116).

DEBT COLLECTION

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

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

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

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

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

To file a complaint, contact your state or local consumer protection agency (p. 127) and the Federal Trade Commission (p. 119).

DEBT MANAGEMENT ASSISTANCE

Several national nonprofit organizations also provide information and assist people with debt problems via the phone and Internet.

- American Consumer Credit Counseling
Visit www.consumercredit.com or call 1-800-769-3571.
- InCharge Institute of America
Visit www.incharge.org or call 1-800-565-8953.
- Money Management International
Visit www.moneymanagement.org or call 1-866-899-9347.
- Myvesta
Visit www.myvesta.org or call 1-800-680-DEBT (3328).

OUT OF CONTROL DEBT

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

Local, nonprofit agencies that provide educational programs on money management and help in developing debt payment plans operate under the name Consumer Credit Counseling Service (CCCS).

They are members of the National Foundation for Credit Counseling (NFCC); see page 164 to help locate the agency closest to you.

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

- **What services do you offer?** Look for an organization that offers budget counseling and money management classes as well as a debt-management plan.
- **Do you offer free information?** Avoid organizations that charge for information or make you provide a lot of details about your problem first.
- **What are your fees?** Are there set-up and/or monthly fees? A typical set-up fee is \$10. If you're paying a lot more, you could be the one getting set up.
- **How will the debt management plan work?** What debts can be included in the plan and will you get regular reports on your accounts?
- **Ask if the counselor can get creditors to lower or eliminate interest and fees?** If the answer is yes, contact your creditors to verify this.
- **Ask what happens if you can't afford to pay.** If an organization won't help you because you can't afford to pay, go somewhere else for help.
- **Will your counselor help you avoid future problems?** Getting a plan for avoiding future debt is as important as solving the immediate debt problem.
- **Ask for a contract.** All verbal promises should be in writing before you pay any money.
- **Are your counselors accredited or certified?** Legitimate credit counseling firms are affiliated with the National Foundation for Credit Counseling (p. 164) or the Association of Independent Consumer Credit Counseling Agencies.

Unfortunately, honest credit counselors have a lot of rivals who are more interested in taking your money than helping you. They can do more harm than good. Red flags are:

- **Big upfront fees.** A reputable credit counseling agency will send free information about itself and the services it provides without requiring you to provide any details about your situation.
- **Unrealistic promises.** Some companies falsely claim they can solve problems for pennies on the dollar or remove negative information from your credit record.

Check with your local consumer protection agency (p. 127) and the Better Business Bureau (p. 65) to see if any complaints have been filed about the company.

ALERT: "DEBT RELIEF" MAY BE CODE FOR BANKRUPTCY

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

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

"Keep your property."

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

"Wipe out your debts! Consolidate your bills!"

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

PERSONAL BANKRUPTCY

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

The filing process is now more difficult for debtors:

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



The filing process is now more difficult for attorneys:

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

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

LOANS

HOME EQUITY LOANS

Consider carefully before taking out a home equity loan. Although this type of loan might let you take tax deductions that you could not take with other types of loans, they reduce the equity you have built up in your house. If you are unable to make payments, you could lose your home.

Home equity loans can either be a revolving line of credit or a one-time, closed-end loan. Revolving credit lets you choose when and how often to borrow against the equity in your home. In a closed-end loan, you receive a lump sum 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 the Housing section (p. 23) for helpful information about buying, leasing, renting or repairing a home.

INSTALLMENT LOANS

Before you sign an agreement for a loan to buy a house, a car or other large purchase, make sure you fully understand all 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, the total of all the interest and fees you must pay to get the loan
- The Annual Percentage Rate (APR), the rate of interest you will pay over the full term of the loan
- Penalties for late payments
- What the lender will do if you can't pay back the loan

- Penalties if you pay the loan back early

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

PAYDAY AND HOUSING COUNSELING

With a typical payday loan, you might write a personal check for \$115 to borrow \$100 for two weeks, until payday. The annual percentage rate (APR) in this example is 390 percent! Payday loans are illegal in some states.

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

EDUCATION

CHOOSING A SCHOOL

Choosing a college or other education program is one of the most important decisions you will make in your lifetime. School is a big investment of time, money, and effort, whether it's a four-year university, a two-year program or a trade or professional school. Carefully evaluate your options.

- Does the school offer the courses and type of program you want?
- Does the school offer services you need and activities you're interested in?
- What are the school's graduation and transfer-out rates? A school is required to disclose this information to prospective students.
- What percentage of recent graduates is working in their chosen field of study?
- What is the school's loan default rate? In other words, what percentage of students who took out federal student loans later failed to repay their loans on time? You might not be able to get federal aid for a school that has a high default rate.
- What kind of crimes happen on campus, and what programs are in place to protect your safety? The school must provide you with a summary of its annual security report. The Department of Education posts crime statistics for many schools at www.ope.ed.gov/security.
- What financial aid is available at the school? Ask for specifics such as the types of aid available, how to apply, how recipients are selected, plus how and when aid will be received.

- What are the school's refund policies? If you enroll but change your mind or are not able to finish a class, can you get some of your money back?

Most of this information is covered in a school's catalog, brochures or website. If you know others who have recently attended a school you're considering, ask about their experiences and opinions. Talk to a high school counselor and local employers. To find out if any complaints have been filed about a school, contact the Better Business Bureau (p. 65) or higher education agency in the state where the school is located.



Choosing a school is not limited to a college education. There are many resources that provide information related to school choice for K-12 education. You can contact the U.S. Department of Education (p. 109) or try these resources:

- Council of Chief State School Officers, www.ccsso.org, links to state education agencies where you can learn about school performance and supplemental educational services providers.
- The National Center for Education Statistics, U.S. Department of Education, nces.ed.gov/globallocator, can assist your search for public and private schools.
- The Office of Non-Public Education, U.S. Department of Education provides links to non-public school organizations, along with a private school locator and other information about non-public education.
- The Educational Resources Information Center (ERIC) provides articles and reports on topics related to school choice (p. 109).
- GreatSchools.net, www.greatschools.net, is an online resource of school profiles and comparative performance data.
- The Parental Information and Resource Center, www.pirc-info.net/pircs.asp, provides a directory of centers to assist parents across the country.

For performance and comparative data, visit www.schoolresults.org.

For information about U.S. Charter Schools, visit www.uscharterschools.org.

VOCATIONAL SCHOOLS

Private vocational, correspondence and technical trade schools train students for a variety of skilled jobs, such as medical assistant, hair stylist, automotive technician, paralegal, truck electronics technician or truck driver. Many are reputable, teach the skills needed to get a job, and may even assist

with job placement. Others make false claims about the qualification of their instructors, the extent of their programs and/or facilities. They could also mislead students about the availability of jobs or salary potential.

Before enrolling in a vocational or correspondence school, find out as much as you can about the school, its tuition, qualifications and reputation. The FTC (p. 119) offers helpful advice and a "Do Some Homework" checklist if you're considering a career or vocational school. Other helpful resources include:

- SkillsUSA (www.skillsusa.org or 703-777-8810) is a national nonprofit organization that serves teachers, high school and college students who are preparing for careers in trade, technical and skilled service occupations, including health occupations.
- The Office of Vocational and Adult Education (www.ed.gov or 1-800-872-5327) offers up-to-date information, research and resources about vocational and adult education programs and issues.

GENERAL EDUCATION DEVELOPMENT (GED) TESTS



States and other jurisdictions issue high school equivalency credentials to adult candidates who earn passing scores on GED tests. Many adults who did not complete a high school program of instruction have continued to learn through a variety of experiences encountered in everyday life. The purpose of the GED Testing Program is to provide an opportunity for these individuals to have the learning acquired from such educational experiences evaluated and recognized. The GED Tests make it possible for qualified individuals to earn a high school credential, thus providing opportunities for hundreds of thousands of adults to:

- Pursue higher education
- Obtain jobs or job promotions
- Achieve personal goals

For more information, visit the American Council for Education (ACE) at www.acenet.edu or call 202-939-9300.

FINANCING YOUR EDUCATION

The U.S. Department of Education (p. 109) has a wealth of information on choosing, applying and paying for education after high school. This information along with applications for federal financial assistance is posted online at studentaid.ed.gov or you can call 1-800-433-3243.

EDUCATION

Another source of information on financial assistance from both private and government sources is www.finaid.org. This site also offers calculators that can help you figure out how much school will cost, how much you need to save, and how much aid you will need.

Many state governments have created programs to make it easier for families to save money for their children's education. Visit www.collegesavings.org for links to information on various state programs.



STUDENT LOANS

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

- **Grants.** Gift aid from grants does not have to be repaid and is generally awarded based at least partially on 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 earn money by working and attending school. The money does not have to be repaid.
- **Loans.** Funds that are borrowed and must be repaid with interest are loans. As a general rule, educational loans have far more favorable terms and interest rates than traditional consumer loans.
- **Scholarships.** Offered by schools, local/community organizations, private institutions and trusts, scholarships do not have to be repaid and are generally awarded based on some specific criteria.

FEDERAL STUDENT AID

Many helpful publications are available at www.studentaid.ed.gov/pubs.

www.dl.ed.gov The federal government's direct loan website includes a servicing center.

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

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

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



FEDERAL STUDENT AID INFORMATION CENTER

The Federal Student Aid Information Center (FSAIC) can answer your federal student financial aid questions and give you all the help you need for free. You can also use the FSAIC automated response system to find out if your FAFSA application has been processed and to request a copy of your Student Aid Report (SAR). For more contact information on the FSAIC, see page 110.

BEWARE:

SCHOLARSHIP AND FINANCIAL AID SCAMS

Some unscrupulous companies guarantee that they can get scholarships on behalf of students or award "scholarships" in exchange for an advance fee. Most offer a "money back guarantee" but attach conditions that make it impossible to get the refund. Others provide nothing for the student's advance fee, not even a list of potential sources. Still others tell students they've been selected as "finalists" for awards that require an up-front fee. Sometimes, these companies ask for a student's checking account to "confirm eligibility," then debit the account without the student's consent. Other companies quote only a relatively small "monthly" or "weekly" fee and then ask for authorization to debit your checking account for an undetermined length of time. Be cautious of paying for information that you can obtain for FREE.

EMPLOYMENT

EMPLOYMENT AGENCIES

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

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

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

Get a copy of the employment agency contract and review it carefully before you pay any money. Check with your local consumer protection agency (p. 127) and the Better Business Bureau (p. 65) to see if any complaints have been filed about a company.

The Federal Trade Commission (p. 119) sues businesses that fraudulently advertise employment openings and guarantee job placement. Contact the FTC if you have a complaint.

WORK-AT-HOME COMPANIES

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

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

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

MULTI-LEVEL MARKETING

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

If you're thinking about joining what appears to be a legitimate multilevel marketing plan, take time to learn about the plan.

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

NET-BASED BUSINESS OPPORTUNITIES

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

- Consider the promotion carefully.
- Get earnings claims in writing.
- Study the business opportunity's franchise disclosure document.
- Interview each previous purchaser in person, preferably at their place of business.
- Contact the local consumer protection agency (p. 127) and Better Business Bureau (p. 65), both where the business opportunity promoter is based and where you live to find out whether there is any record of unresolved complaints.

- If the business opportunity involves selling products from well-known companies, verify the relationship with the legal department of the company whose merchandise would be promoted.
- Consult an attorney, accountant or other business advisor before you put any money down or sign any papers.
- Take your time. Promoters of fraudulent business opportunities are likely to use high-pressure sales tactics to get you to buy in. If the business opportunity is legitimate, it'll still be around when you're ready to decide.

FOOD AND NUTRITION

The following suggestions will help you save money when shopping for food.

- Use a grocery list. You will be less likely to pick up extra items.
- Shop at the lower-priced food stores. Convenience stores often charge the highest prices.
- Compare price-per-ounce or other unit prices.
- Stock up on non-perishable items with low per-unit costs.

HEALTHY FOOD CHOICES

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

FOOD SAFETY

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



For more information, here are some additional resources:

- Centers for Disease Control and Prevention (p. 111)
- FDA's Food Information and Seafood Hotline 1-800-332-4010
- Partnership for Food Safety Education at www.fightbac.org, the online resource of Fight BAC! with food safety and safe food handling information
- U.S. Department of Health and Human Services (p. 110)
- USDA Food Safety and Inspection Service, www.fsis.usda.gov
- USDA/FDA's Foodborne Illness Information Center, www.nal.usda.gov/foodborne/index.html
- USDA Meat and Poultry Hotline 1-888-674-6854

For more in-depth information, check out these resources for advice, tips and education on food shopping and nutrition.

- U.S. Department of Agriculture (p. 108)
- The Food and Drug Administration (p. 111)
- Nutrition.gov (www.nutrition.gov)
- MedlinePlus (Click on F for Food or N for Nutrition at www.nlm.nih.gov/medlineplus)
- The Nutrition Source (www.hsph.harvard.edu/nutritionsource)

WEIGHT LOSS

The federal government has brought together information on weight loss and dieting through the National Library of Medicine's National Institutes of Health at www.nlm.nih.gov/medlineplus/weightlossanddieting.html. For more information, you can also call 1-888-346-3656, or write to National Library of Medicine, 8600 Rockville Pike, Bethesda, MD 20894.

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

To make sure you safely lose pounds and avoid dangerous or expensive scams, ask these questions:

- **How does the product or service work?** Does the program emphasize diet, exercise or a combination of both?

- **How much will it cost?** Ask for an itemized list that includes membership fees and fees for weekly visits. Ask if there are extra fees for diagnostic tests, food, dietary supplements, or other products in the program.
- **How well does it work?** Ask to see the studies that back up success claims. Look for how many people completed the program, how much weight they lost, and how long they kept the weight off.
- **What are the risks?** Get details about possible side effects. Check with your doctor before you take prescriptions, over-the-counter weight loss drugs, or dietary supplements. Diets that require drastic food restriction should be under the supervision of a physician.
- **How many calories will you eat each day?** For diets under 1,500 calories, be sure to check with your doctor to make sure you get all your nutrients.
- **What are the staff qualifications?** Ask about their training and experience.
- **What type of attention will you receive?** Will you get individual counseling or group support? How often?



Complaints concerning fraudulent weight loss claims should be directed to the Federal Trade Commission (p. 119).

BE INFORMED: RISKS OF WEIGHT LOSS SURGERY

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

HEALTHCARE

For information on Healthcare plans see page 28.

Thousands of resources are now available to help you make healthcare decisions. Be wary of websites sponsored by companies that are trying to sell you a particular treatment. It's better to contact reputable associations or visit sites run by government agencies and recognized organizations, such as the Mayo Clinic or the American Medical Association (www.ama-assn.org or 1-800-621-8335). This information should complement, not replace, what you receive from a doctor. Here are some sites that are generally recognized as reliable information sources.

- **HealthierUS.gov, HealthFinder.gov and MedlinePlus** (www.nlm.nih.gov/medlineplus) are federal government gateways that provide information on health issues, healthcare programs, and organizations.
- **Intelihealth** (www.intelihealth.com) offers information and practical advice on staying healthy from the Harvard Medical School.
- **Mayo Clinic** (www.mayoclinic.com) offers an alphabetical index of diseases and Healthy Living Centers (for example, Women's Health, Diet and Health). Consult the Health Decisions Guide for information on medical tests and treatments.
- **Medical Library Association** (www.mlanet.org) links to websites suggested by librarians. For general information, you can call 312-419-9094 or write to The Medical Library Association, 65 East Wacker Place, Suite 1900, Chicago, IL 60601-7246.
- **Mental Help Net** (www.mentalhelp.net) links to a broad range of mental health topics.

For information on medical privacy, see page 40.

CHOOSING A DOCTOR

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

- Find out whether they are licensed in your state. A state or local occupational and professional licensing board will be able to give you this information (p. 127).
- Research whether they are board-certified in the appropriate specialty. You can find this information on the sites of the AMA (www.ama-assn.org) and American Board of Medical Specialties (www.abms.org).
- Ask how often they have done the procedure you need and their success rate. You may be able to find some of this information on the Internet. For example, the Centers for Disease Control reports the

HEALTHCARE

success rates and number of procedures performed by fertility clinics at www.cdc.gov. Some states collect and post data on the success of heart-bypass surgery.

- Check whether there have been any complaints or disciplinary actions taken. Websites that can help are www.docboard.org and www.healthcarechoices.org. There are also pay-for-use sites with similar information including QuestionableDoctors.org, www.Docinfo.org, and www.checkbook.org.

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

FILING A COMPLAINT

If you have a complaint about the medical services you received from a physician, you may file a complaint with your State Medical Board. For a complete directory from the Federation of State Medical Boards, visit www.fsmb.org/directory, call 817-868-4000, or write to The Federation of State Medical Boards of the United States, Inc., PO Box 619850, Dallas, TX 75261-9850.



CHOOSING A HEALTHCARE FACILITY

Report cards are starting to appear on the Internet to help you compare healthcare facilities. Three private websites that rate hospitals based on information collected from Medicare records and other sources are www.usnews.com, www.checkbook.org, and www.healthgrades.com.

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

If you're looking for a nursing home or other assisted living facility, these additional organizations can help.

- **Nursing Home Compare**, operated by the U.S. Department of Health and Human Services, will help you compare the facilities in many states.

Go to www.medicare.gov/nhcompare/home.asp, or call 1-800-MEDICARE (633-4227).

- **Eldercare Locator**, www.eldercare.gov, another service of the U.S. Department of Health and Human Services, provides information and referral services for those seeking local and state support resources for the elderly. See page 110.
- **The American Association of Homes and Services for the Aging**, www.aahsa.org, is a trade group that represents many nonprofit facilities (p. 160).
- **The Assisted Living Federation of America**, www.alfa.org, represents both for-profit and nonprofit assisted-living facilities. Phone: 703-691-8100.
- **The Commission on Accreditation of Rehabilitation Facilities**, www.carf.org, gives its seal of approval to qualifying facilities. Phone: 1-888-281-6531.

MEDICAL FACILITIES: STATISTICS

Get statistics on medical facilities at these sites:

www.hcup.ahrq.gov is a free on-line query system that provides access to health statistics and information on hospital stays at the national, regional, and State level.

www.USA.gov offers information on health facilities in your area and health issues by age group.

www.aha.org is the website of the American Hospital Association.

www.citizen.org links to a public interest organization that provides information on medical board disciplinary actions.

PRESCRIPTION DRUGS

Pharmacies may charge widely different prices for the same medicine, so it's a good idea to comparison shop.

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

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

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

- Sell drugs without a prescription
- Sell drugs not approved by the FDA
- Advertise quick cures
- Tell stories of “amazing results”

If you suspect a site is not a licensed pharmacy, report it and any complaints to the U.S. Food and Drug Administration at www.fda.gov/oc/buyonline/buyonlineform.htm (p. 111).

Want to know the side effects of a particular medication? Curious whether a drug has been approved by the U.S. Food and Drug Administration? For answers to these questions, and information on approved prescription drugs, over-the-counter and discontinued drugs, visit www.accessdata.fda.gov/scripts/cder/drugsatfda. For general drug information, you can also contact the FDA (p. 111).

MEDICARE PRESCRIPTION DRUG COVERAGE

Medicare offers prescription drug coverage to help you get the prescription drugs you need. Everyone with Medicare can join a drug plan to get this coverage. If you aren't sure if a drug plan is approved by Medicare, call 1-800-MEDICARE (1-800-633-4227). All drug plans approved by Medicare may use this seal on their materials:



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

For more information, contact the Centers for Medicare and Medicaid Services (p. 110).

HOUSING

The U.S. Department of Housing and Urban Development (p. 112) funds housing counseling agencies throughout the country. These organizations can give you advice on buying a home, renting, defaults, foreclosures, credit issues and reverse mortgages. To contact the agency nearest you, call 1-800-569-4287 or visit www.hud.gov. Homeowners with problems that could result in default of their mortgage or foreclosure on their property are encouraged to contact a HUD-approved housing counseling agency immediately.

If, in your housing search, you believe you are being discriminated against on the basis of your race, color, nationality, religion, sex, familial status, or disability, contact HUD's Office of Fair Housing (p. 113).

BUYING A HOME

Buying a home is one of the most complex financial decisions you'll ever make.

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

Shopping around for a home loan or mortgage will help you to get the best financing deal. A mortgage, whether it's a home purchase, a refinancing, or a home equity loan, is a product, just like a car, so the price and terms may be negotiable. You'll want to compare all the costs involved in obtaining a mortgage.

Shopping, comparing, and negotiating may save you thousands of dollars.

Mortgage financing options are much more diverse than many borrowers think. There is a wide variety of mortgage products available including: fixed rate conventional mortgages, adjustable rate mortgages (ARM), FHA loans, VA loans, interest-only mortgages, jumbo mortgages, two-step mortgages, balloon mortgages, assumable mortgages, construction mortgages, no down payment mortgages and seller financing.

When Shopping For A Home Mortgage:

- **Research current interest rates.** Check the real estate section of your local newspaper, use the Internet, or call at least six lenders for information.

HOUSING

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

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

Tips For Working With Lenders:

- **Get recommendations:** Ask friends and family members for suggestions, especially if they've recently obtained a loan.
- **Check credentials:** Mortgage bankers are regulated by either your state's department of banking or division of real estate. Check with the appropriate regulator to see if a lender is in good professional standing. Mortgage brokers may be state regulated or not. If not, check with the local chapter of the National Association of Mortgage Brokers or the Better Business Bureau to see if their record is clean.
- **Do your homework:** Learn about typical mortgages and ask questions when something looks

amiss; a broker may be trying to pad closing costs or other fees at your expense.

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

The Real Estate Settlement Procedures Act (RESPA) requires lenders to give you information on all closing costs and escrow account practices. Any business relationships between the lender and closing service providers or other parties to the transaction must also be disclosed. Many of the fees are negotiable. More information is available from the Federal Trade Commission (p. 119), the Federal Reserve Board (p. 119), and the Department of Housing and Urban Development (p. 112).

BEWARE: DOUBLE DIPPING

If you're working with a broker, the National Consumer Law Center (p. 125) recommends you demand to know how much the broker is making from the lender as well as from any fees you might be paying. It's best to get this information upfront and in writing. Avoid a broker who is double-dipping—getting a fat premium from the lender, as well as fees from you.

For more information on home buying and mortgages, visit Fannie Mae's website at www.fanniemae.com or call 202-752-7000. The Mortgage Bankers Association also offers their website, www.stopmortgagefraud.com.

AVOIDING FORECLOSURE

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

Three steps can help:

- **Do not ignore the letters from your lender.** If you're having problems making your payments, call or write to your lender's Loss Mitigation Department without delay. Explain your situation. Be prepared to provide them with financial information, such as your monthly income and expenses. Without this information, they may not be able to help.
- **Stay in your home for now.** You may not qualify for assistance if you abandon your property.
- **Contact a HUD-approved housing counseling agency.** Call 1-800-569-4287 or TDD 1-800-877-8339 for the housing counseling agency nearest you. These agencies are valuable resources.

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

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

- The U.S. Department of Housing and Urban Development (p. 112)
- The Federal Trade Commission (p. 119)

Additional advice, resources and tips for homeowners can be found under Home Equity Loans (p. 16), Insurance (p. 29), and Home Repairs below.

MORTGAGE REFINANCING

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



REVERSE MORTGAGES

A reverse mortgage is a home loan that you don't have to pay back for as long as you live in your home. The loan and interest is repaid only when you die, sell your home or permanently move away. Only homeowners who are at least 62 years old are eligible. These mortgages can help homeowners who are house-rich, but cash-poor stay in their homes and meet their financial needs.

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

Check the directory for the following resources that provide comprehensive and reliable information:

- The Federal Trade Commission (p. 119)
- The Department of Housing and Human Development (p. 112)
- AARP (p. 122)

HOME IMPROVEMENT AND REPAIRS

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

When selecting a contractor:

- **Get recommendations and references.** Talk to friends, family and others who have used the contractor for similar work.
- **Get at least three written estimates.** Insist the contractors come to your home to evaluate what needs to be done. Be sure all 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. 127) or Better Business Bureau (p. 65).
- **Make sure the contractor meets licensing and registration requirements.** Your state or local consumer protection agency (p. 127) can help you find out what the necessary requirements are.
- **Get the names of suppliers** and ask if the contractor makes timely payments.
- **Contact your local building inspection department** to check for permit and inspection requirements. Be wary if the contractor asks you to get the permit; it could mean the firm is not licensed.
- **Be sure your contractor is insured.** They should have personal liability, property damage and worker's compensation insurance for workers and subcontractors. Also check with your insurance company to find out if you are covered for any injury or damage that might occur.
- **Insist on a written contract** that states exactly what work will be done, the quality of materials that will be used, warranties, timetables, the names of any subcontractors, the total price of the job, and the schedule of payments.
- **Try to limit your down payment.** Some states have laws limiting the amount of down payment required.
- **Understand your payment options.** Compare the cost of getting your own loan versus contractor financing.
- **Don't make a final payment or sign a final release until you are satisfied** with the work and know that subcontractors and suppliers have been paid. Some state laws allow unpaid subcontractors and suppliers to put a lien on your home for bills the contractor failed to pay.
- **Pay by credit card when you can.** You may have the right to withhold payment to the credit card company until problems are corrected, see page 13.

HOUSING

Be especially cautious if the contractor:

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

With most home improvements, federal law gives you three business days to cancel without penalty. See: 3-Day Cooling-Off Rule (p. 42). Of course you would be liable for any benefit already received. State laws may also provide some protection. And remember, if you finance home improvements with a home equity loan and don’t make your payments, you could lose your home. See Home Equity Loans (p. 16).

RENTING / LEASING

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

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

Anything that is not clearly understood or agreeable should be changed or removed. All landlord responsibilities should be clearly stated. Always get a copy of the signed lease to keep in your records. Any clause or terms in the agreement affects ALL parties who sign.

Tenants who lease or rent property are protected against discrimination by The Fair Housing Act. If you think your rights have been violated, you may write a

letter or telephone the HUD office nearest you (p. 112). You have one year after the alleged violation to file a complaint with HUD, but you should file as soon as possible.

Each state has its own tenant rights, laws and protections. For a state-by-state directory, visit www.hud.gov/local. You can also find public housing that is available at www.hud.gov. The agency offers several housing assistance programs for tenants and landlords.

TEN TIPS FOR RENTERS

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

INSURANCE

General sources of insurance information include the American Council of Life Insurers (p. 160), the Insurance Information Institute (p. 163), the National Association of Insurance Commissioners (p. 163), and your state insurance department (p. 147). You can also visit www.insure.com.

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

- Find out whether your state insurance department offers any information concerning insurance companies and rates (p. 147). This is a good way to get a feeling for the range of prices and the lowest-cost providers in your area.
- Check several sources for the best deal. Try getting quotes from a website such as www.insweb.com, but be aware that many online services may provide prices for just a few companies. An independent insurance agent that works with several insurers in your local area might 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. 147) can provide this information.
- Check the financial stability and soundness of the insurance company. Ratings from A.M. Best (www.ambest.com), Standard & Poor's (www.standardandpoors.com), Moody's Investors Services (www.moody.com), and Weiss Ratings, Inc. (www.weissratings.com) are available online and at most public libraries.
- Research the complaint record of the company. Contact your state insurance department (p. 147), 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/homes/insuranceratings.
- Once you pay your first insurance premium, make sure you receive a written policy. This tells you the agent forwarded your premium to the insurance company. If you don't receive a policy within 60 days, contact your agent and the insurance company.

AUTO INSURANCE

Getting several quotes on insurance for a motor vehicle may save you hundreds of dollars a year. Other ways to reduce your insurance premium are:

- **Raise your deductibles on collision and comprehensive coverages.** If you have an old car, you might want to drop these coverages altogether.
- **Take advantage of discounts.** Some companies offer discounts to motorists who drive less than a certain amount of miles per year, are students with good grades, have taken a safe-driving course or are over 50 years old. You might also be able to get discounts if you insure more than one vehicle, insure your vehicle and your home with the same company, have had no moving vehicle violations or accidents in three years, have anti-theft devices or have safety features such as air bags.

Shopping for and buying insurance on the Internet offers consumers a new level of convenience, but you need to protect yourself when purchasing insurance online. Do your research, double-check the company and agent, update your browser (newer browsers are equipped with security measures that alert you to insecure sites), get all quotes and policy information in writing and keep detailed records. Go to your state insurance department for more information on company and agent requirements (p. 147).

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

INSURANCE TIPS

- Be wary of people selling insurance door-to-door and over the telephone.
- Be suspicious if, after an accident, a stranger contacts you to offer "quick cash" or recommends a particular attorney or healthcare provider. Report the incident to your police department.
- Don't give your insurance identification numbers to companies you don't know.
- Carry a disposable camera in your glove compartment. If you are in an accident, take pictures of the damage and the people involved. Ask for names, telephone numbers and driver's license information for all those involved. Getting contact information for any witnesses is also a good idea.

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

INSURANCE

DISABILITY INSURANCE

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

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

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

HEALTH INSURANCE

Most consumers have healthcare coverage from an employer. Others have medical care paid through a government program such as Medicare (p. 110), Medicaid (p. 110), or the Veterans Administration (p. 117).

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

Some states offer an insurance pool to residents who are unable to obtain coverage because of a health condition. To find out if a pool is available in your state, check with your state department of insurance (p. 147).

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

HEALTHCARE PLANS

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

- **Traditional fee-for-service health insurance plans** are usually the most expensive choice. But they offer you the most flexibility when choosing healthcare providers.
- **Health Maintenance Organizations (HMOs)** offer lower co-payments and cover the costs of more preventative care, but your choice of healthcare providers is limited. The National Committee for Quality Assurance evaluates and accredits HMOs. You can find out whether one is accredited in your state by calling 1-888-275-7585. You can also get this information as well as report cards on HMOs by visiting its website (www.ncqa.org).
- **Preferred Provider Organizations (PPOs)** offer lower co-payments like HMOs, but give you more flexibility when selecting a provider. A PPO gives you a list of providers you can choose from.

WARNING: If you go outside the HMO or PPO network of providers, you may have to pay a portion or all of the costs.

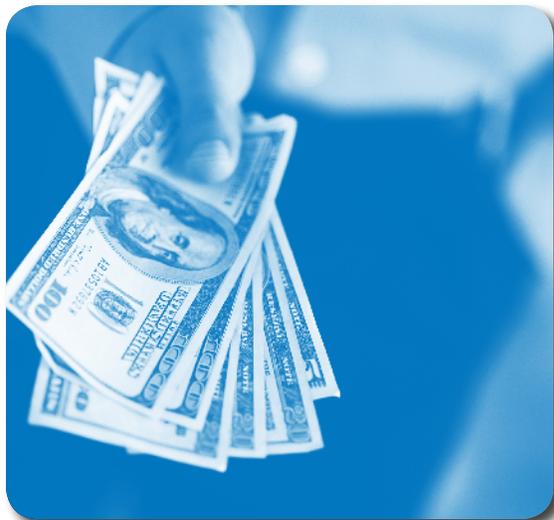
MEDICARE BENEFICIARIES

Medicare beneficiaries can compare HMO programs at www.medicare.gov and www.medicarenewswatch.com, or by calling Health Metrix Research Inc. at 1-888-223-3515.

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

- Do I have the right to go to any doctor, hospital, clinic or pharmacy I choose?
- Are specialists such as eye doctors and dentists covered?
- Does the plan cover special conditions or treatments such as pregnancy, psychiatric care and physical therapy?
- Does the plan cover home care or nursing home care?
- Will the plan cover all medications my physician might prescribe?
- What are the deductibles? Are there any co-payments?
- What is the most I will have to pay out of my own pocket to cover expenses?

- Are there any limits on expenses covered in a year? In my lifetime?
- If there is a dispute about a bill or service, how is it handled? In some plans, you may be required to have a third-party decide how to settle the problem.



HOMEOWNER/RENTER'S INSURANCE

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

- **Consider a higher deductible.** Increasing your deductible by just a few hundred dollars can make a big difference in your premium.
- **Ask your insurance agent about discounts.** You may be able to get a lower premium if your home has safety features such as dead-bolt locks, smoke detectors, an alarm system, storm shutters or fire retardant roofing material. Persons over 55 years of age or long-term customers may also be offered discounts.
- **Insure your house NOT the land under it.** After a disaster, the land is still there. If you don't subtract the value of the land when deciding how much homeowner's insurance to buy, you will pay more than you should.
- **Don't wait till you have a loss** to find out if you have the right type and amount of insurance.
- **Make certain you purchase enough coverage to replace what is insured.** "Replacement" coverage gives you the money to rebuild your home and replace its contents. An "Actual Cash Value" policy is cheaper but pays only what your property is worth at the time of loss—your cost minus depreciation for age and wear.

- **Ask about special coverage you might need.** You may have to pay extra for computers, cameras, jewelry, art, antiques, musical instruments, stamp collections, etc.
- **Remember that flood and earthquake damage are not covered by a standard homeowners policy.** The cost of a separate earthquake policy will depend on the likelihood of earthquakes in your area. Homeowners who live in areas prone to flooding should take advantage of the National Flood Insurance Program (p. 118).
- **If you are a renter, do not assume your landlord carries insurance** on your personal belongings. Purchase a separate policy for renters.

LIFE INSURANCE

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

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

Whole life, universal life, and other cash value policies combine a long-term savings and investment product with life insurance. Canceling these policies after only a few years can more than double your life insurance costs.

LONG-TERM CARE INSURANCE

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

- **What qualifies you for benefits?** Some insurers say you must be unable to perform a specific number of the following activities of daily living: eating, walking, getting from bed to a chair, dressing, bathing, using a toilet and remaining continent.
- **What type of care is covered?** Does the policy cover nursing home care? What about coverage for assisted living facilities that provide less client care than a nursing home? If you want to stay in your home, will it pay for care provided by visiting nurses and therapists? What about help with food preparation and housecleaning?

- **What will the benefit amount be?** Most plans are written to provide a specific dollar benefit per day. The benefit for home care is usually about half the nursing-home benefit. But some policies pay the same for both forms of care. Other plans pay only for your actual expenses.
- **What is the benefit period?** It is possible to get a policy with lifetime benefits but this can be very expensive. Other options for coverage are from one to six years. The average nursing home stay is about 2.5 years.
- **Is the benefit adjusted for inflation?** If you buy a policy prior to age 60, you face the risk that a fixed daily benefit will not be enough by the time you need it.
- **Is there a waiting period before benefits begin?** A 20 to 100 day period is not unusual.

The Insurance Information Institute is a resource of more in-depth information on insurance, www.iii.org. See page 163 for additional contact information.

OTHER INSURANCE

- **Travel Insurance.** There are four kinds of travel insurance: Travel Cancellation Insurance, Baggage or Personal Effects Coverage, Emergency Medical Coverage and Accidental Death. One helpful website is www.insuremytrip.com. See page 45 for additional insight on travel concerns and problems.
- **Identity Theft Insurance.** This type of insurance provides reimbursement to crime victims for the cost of restoring their identity and repairing credit reports. Some companies now include this as part of their homeowner's insurance policy. Others sell it as a stand-alone policy. Ask your homeowner policy company for information.
- **International Healthcare Insurance.** A policy that provides health coverage no matter where you are in the world. The policy term is flexible so you can purchase only for the time you will be out of the country. Check online or write your current healthcare provider for coverage information.
- **Liability Insurance.** Insurance for what the policyholder is legally obligated to pay because of bodily injury or property damage caused to another person. Search online or ask your personal insurance agent for more information.

INTERNET

CHOOSING SERVICE PROVIDERS

With thousands of Internet Service Providers (ISPs) offering to connect you and your computer to the Internet, choosing the ISP that is right for you can be overwhelming. Some ISPs are very large and well known, such as AOL, MSN, and Earthlink, while others are literally one-person operations. Some companies strictly limit their service to providing Internet access. Others, like your telephone and cable company, may offer Internet access as part of a much larger package.

If you have limited Internet expertise, you may want to start with one of the well-known ISPs. They usually offer user-friendly startup software. This software often includes features such as a browser, instant messaging, parental controls, and pop-up blockers. Many also offer 24-7 access to technical support, which can help you deal with any difficulties. Of course, all of this convenience results in higher monthly user fees. Once you are comfortable with how the Internet works, you may discover you don't need all the 'extras' and switch to a lower-cost ISP.

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

- **Speed.** For a dial-up modem, does the ISP provide a 56k connection—the maximum speed ordinary phone lines can handle? For a faster connection, you will have to consider moving up to “broadband Internet access,” which lets you access the Internet via high-speed technologies, such as a digital subscriber line (DSL), a cable modem, or satellite.
- **Availability.** For dial-up service, is there a local phone number for access? If you travel, will there be local numbers or a toll-free number that you can call?
- **Modem Ratio.** Since not all users are online at the same time, it is not necessary for an ISP to have a modem for every user. But they should have a user to modem ratio of 10 to 1 or better. The lower the number of users per modem, the better your chance of being able to connect at peak hours.
- **E-mail.** How many e-mail accounts come with the service? What will be the storage limit on your mailbox? How many days does the ISP keep your mail before deleting it?
- **Website space.** Do you want to create a personal website? If so, find out whether your provider offers web space and software to create your page.
- **Software.** Is there any software required to activate the service? How do you get it?

How large is the software? Can you use whatever browser or e-mail program you'd like?

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

COPYRIGHT/DIGITAL OWNERSHIP OF FILE SHARING

Peer-to-peer (P2P) file sharing allows users to share files online through an informal network of computers running the same software. Every day, millions of computer users share files online. Whether it is music, games, or software, file sharing can give people access to a wealth of information. Users download special software that connects their computers to an informal network of other computers running the same software. Millions of users could be connected to each other through this software at one time. The software is often free and easy to access.

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

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

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

For more complete information on P2P, visit www.onguardonline.gov

ONLINE COPYRIGHT ISSUES

Quite simply, to make or download unauthorized copies of software is to break the law, no matter how many copies are involved. Whether you are casually making a few copies for friends, loaning disks, distributing and/or downloading pirated software

via the Internet, or buying a single software program and then installing it on 100 computers, you are committing a copyright infringement. It doesn't matter if you make money or not. If you or your company is caught copying software, you could be held liable under both civil and criminal law.



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

For more information visit www.cybercrime.gov, a site sponsored by the U.S. Department of Justice (p. 114) or www.bsa.org, a site on online piracy issues managed by the Business Software Alliance.

SAFER COMPUTING

Thanks to the Internet, you can order books, clothes, or appliances online; reserve a hotel room across the ocean; download music and games; check your bank balance 24 hours a day; or access your workplace from thousands of miles away. The flip-side, however, is that the Internet, and the anonymity it affords, can give online scammers, hackers, and identity thieves access to your computer, personal information, finances, and more. But with awareness as your safety net, you can minimize the chance of an Internet mishap. To be safer and more secure online, adopt these seven practices:

- Protect your personal information. It's valuable.
- Know with whom you're dealing.
- Use anti-virus and anti-spyware software, as well as a firewall, and update them all regularly.
- Make sure your operating system and web browser are set up properly and update them regularly.
- Protect your passwords.

INTERNET

- Back up important files.
- Learn who to contact if something goes wrong online.

The FTC (p. 119) offers a publication online called *Stop, Think, Click* with specifics on safer computing; to order, visit www.OnGuardOnline.gov. To keep up to date with information about the latest computer threats, sign up for alerts from the Department of Homeland Security at www.US-CERT.gov.

- **OnGuardOnline.gov**, managed by the FTC, provides practical tips from the federal government and the technology industry to help you be on guard against Internet fraud, secure your computer, and protect your personal information.

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

- **GetNetWise** (www.getnetwise.org) is a public service sponsored by Internet industry corporations and public interest organizations to help ensure that Internet users have safe, constructive, and educational or entertaining online experiences.
- **Internet Keep Safe Coalition** (www.iKeepSafe.org), the home of Faux Paw the Techno Cat, is a coalition of 49 governors/first spouses, law enforcement, the American Medical Association, the American Academy of Pediatrics, and other associations dedicated to helping parents, educators, and caregivers by providing tools and guidelines to teach children the safe and healthy use of technology.
- **National Cyber Security Alliance** (www.staysafeonline.org) is a nonprofit organization that provides tools and resources to empower home users, small businesses, and schools, colleges, and universities to stay safe online.
- **Staysafe** (www.staysafe.org) is an educational site intended to help consumers understand the positive aspects of the Internet, as well as how to manage a variety of safety and security issues that exist online.
- **Wired Safety** (www.wiredsafety.org) is an Internet safety and help group comprised of unpaid volunteers around the world that provides education, assistance, and awareness on all aspects of cyber crime and abuse, privacy, security, and responsible technology use. **Wired Safety** is the parent group of Teenangels.org, FBI-trained teens and preteens who promote Internet safety.



ONLINE AUCTIONS AND SELLERS

Many private sellers sell items on the Internet through auctions, classified ads, newsgroups, and chat rooms. Unfortunately, these types of sales are a very common type of Internet fraud. Resolving disputes can be difficult when the seller is in a different part of the country. Be aware that government agencies may not be able to help you since many laws don't apply to sales between individuals. Follow this advice, as well as the general tips on shopping from home (p. 41).

- **Know your seller.** If you don't, do some research.
 - Check with state and/or local consumer offices.
 - Company websites often provide information in a section called "About Us." Some online sellers participate in programs such as **BBBOnLine** that help resolve problems. Look for a logo or endorsement seal on the company website. This is an indication, but not a guarantee, of the seller's reliability.
 - Another way to check online sellers is to look for other consumers' comments. Visit www.bizrate.com where consumers rate online stores. Some Internet auction sites post ratings of sellers based on comments by buyers. This information may give you some idea of how you'll be treated, but beware of too many glowing stories that might have been placed by sellers themselves.
- **Protect your personal information.** Use a secure website to help protect your credit card from misuse. For more advice concerning privacy on the Internet, see **Online Privacy** (p. 41).
- **Never send your credit card number by e-mail** because e-mails are not secure. If you are not comfortable providing your credit card number online, ask whether you can call or fax it.
- **Check how the auction works.** Can you cancel a bid? Don't assume that the rules used by one auction site apply to another. Some sites offer step-by-step instructions that will take you through the bidding process.

- **Find out what protections you have.** Does the site provide free insurance or guarantees for items that are not delivered or not as described?
- **Follow the strategies used in any auction.** Learn the value of the item you are bidding on. Establish your top price and stick to it.
- **Don't bid on an item you don't intend to buy.** If you're the highest bidder, you have bought it. Auction companies often bar those who back out of a deal from future bidding.
- **If the seller can't accept payment by credit card, use an escrow service.** Your money is held by a third-party until you get your purchase and approve release of your payment to the seller. There is a small fee, but the peace of mind is worth it. Auction company eBay recommends Escrow.com, which is backed by Fidelity National Financial Corporation.
- **Be wary of sellers who insist you use a specific escrow service,** especially if you have never heard of that particular service before. Check out the escrow service just like you check out sellers of other services. If a company's website has grammar and other simple mistakes, be wary, you might not be dealing with a legitimate company.

For more information about shopping online, visit www.ftc.gov/bcp/online/pubs/online/payments.htm and www.safeshopping.org. Also see Shopping from Home on page 41.

BE SUSPICIOUS OF MASS E-MAILS

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

SPAM

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

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

www.spammotel.com. If an address attracts too much spam, get rid of it and establish a new one.

- Don't post your e-mail address on a public web page. Spammers use software that harvests text addresses. Substitute "janedoe at isp.com" for "janedoe@isp.com." Or display your address as a graphic image, not text.
- Don't enter your address on a website before you check its privacy policy.
- Uncheck any check boxes. These often grant the site or its partners permission to contact you.
- Don't click on an e-mail's "unsubscribe" link unless you trust the sender. This action tells the sender you're there.
- Never forward chain letters, petitions or virus warnings. All could be a spammer's trick to collect addresses.
- Disable your e-mail "preview pane." This stops spam from reporting to its sender that you've received it.
- Choose an Internet Service Provider (ISP) that filters e-mail. If you get lots of spam, your ISP may not be filtering effectively.
- Use spam-blocking software. Web browser software often includes free filtering options. You can also purchase special software that will accomplish this task.
- Report spam. Alert your ISP that spam is slipping through its filters. The Federal Trade Commission (FTC) also wants to know about "unsolicited commercial e-mail." Forward spam to uce@ftc.gov.

PHISHING IS A GROWING PROBLEM

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

Phishing is one of the fastest-growing scams, and the 4th most frequent complaint received by the National Consumers League. Worse, it's getting tougher for consumers to accurately spot fake e-mails.

DON'T TAKE THE BAIT

Don't reply to e-mail messages that claim your credit card information or other personal information needs to be updated.

Some e-mail users have lost money to bogus offers that arrived as spam in their in-box. Con artists are very cunning; they know how to make their claims seem legitimate. Some spam messages ask for your business, others invite you to a website with a detailed pitch. Either way, these tips can help you avoid spam scams:

- **Protect your personal information.** Share credit card or other personal information only when you're buying from a company you know and trust.
- **Know with whom you're dealing.** Don't do business with any company that won't provide its name, street address, and telephone number.
- **Take your time.** Resist the urge to "act now" despite the offer and terms. Once you turn over your money, you might never get it back.
- **Read the small print.** Get all promises in writing and review them carefully before you make a payment or sign a contract.
- **Never pay for a "free" gift.** Disregard any offer that asks you to pay for a gift or prize. If it's free or a gift, you shouldn't have to pay for it. Free means free.

SOCIAL NETWORKING ONLINE

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

The FTC has many online publications about Internet usage topics including online auctions, e-mail, spam, shopping and privacy protection. Visit www.ftc.gov.



INVESTING

Investors today have a wide range of choices: stocks, bonds, mutual funds, Treasury securities (including savings bonds), options, commodities, commodity futures, real estate investment trusts (REITs), variable annuities and many more. You must investigate before you invest—and remember that every investment involves some degree of risk. These investments are not insured by the federal government if they lose money or fail, even if you purchase them through a bank or credit union that offers federally insured savings accounts.

Make sure you have answers to all of these questions before you invest.

- **How quickly can you get your money back?** Stocks, bonds, and shares in mutual funds can usually be sold at any time, but there is no guarantee you will get back all the money you paid for them. Other investments, such as limited partnerships, 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. Also, keep in mind that just because an investment has done well in the past, there is no guarantee it will do well in the future.
- **What type of earnings can you expect?** Will you get income in the form of interest, dividends or rent? Some investments, such as stocks and real estate, have the potential for earnings and growth in value. What is the potential for earnings over time?
- **How much risk is involved?** With any investment, there is always the risk that you won't get your money back or the earnings promised. There is usually a trade-off between risk and reward: the higher the potential return, the greater the risk. The federal government insures bank savings accounts and backs up U.S. Treasury securities, including savings bonds. See FDIC on page 118 and the chart on page 6 for regulatory information. Other investment options are not protected.
- **Are your investments diversified?** Some investments perform better than others in certain situations. For example, when interest rates go up, bond prices tend to go down. One industry may struggle while another prospers. Putting your money in a variety of investment options can help to reduce your risk.

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



The following companies rate the financial condition of corporations and municipalities issuing bonds. Their ratings are available online and at many public libraries.

- Standard & Poor’s (www.standardandpoors.com)
- Moody’s Investors Services (www.moody.com)
- Weiss Ratings (www.weissratings.com)

For ratings of mutual funds, consult magazines such as *Kiplinger’s Personal Finance*, *Money*, *Consumer Reports*, *Smart Money*, and *Worth*.

For stocks, get a prospectus from the company that describes the investment and provides a history of performance over a period of years. The Securities and Exchange Commission requires public companies to disclose financial and other information to help you make sound decisions. You can find the text of these files at www.sec.gov/edgar.shtml. You can also call the SEC Toll-free Investor Information Service at 1-800-SEC-0330 (732-0330) to obtain free publications and investor alerts, or to learn how to file a complaint.

FINANCIAL BROKERS AND ADVISORS

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

- **Have they worked with others** who have circumstances similar to yours?
- **Are they licensed in your state?** Your state securities regulator (p. 152) lists individuals and firms that are registered in your state. Ask if the regulatory office has any other background information.
- **Have they had any run-ins** with regulators or received serious complaints from investors? Call your local state securities regulator (p. 152). You can also check out the database of disciplinary actions maintained by the Securities Exchange Commission (p. 120) and the NASD (p. 164). The database is online at www.sec.gov/investor/brokers.htm or call NASD at 1-800-289-9999.
- **How are they paid?** Is it an hourly rate, a flat fee, or a commission that depends on the investments you make? Do they get a bonus from their firm for selling you a particular product?
- **What are the fees** for setting up and servicing your account?

If you are seeking more information or have an investment advisor problem that you are unable to resolve directly, you can contact the SEC (p. 120) or the NASD (p. 164).

Additional organizations that could also be helpful are:

- www.Bankrate.com offers a semi-annual rating of the top online brokerage firms that trade stocks and mutual funds.
- www.Validea.com offers data on Wall Street analysts and their recent stock picks.
- The Commodity Futures Trading Commission (CFTC) provides consumer alerts and advisories in the “Consumer Protection” section at www.cftc.gov. The Commission oversees the Reparations Program that resolves disputes between commodity customers and commodity professionals. Through this program, you can institute “reparations” proceedings against commodity professionals registered with the Commission who you believe have violated the anti-fraud or other provisions of the Commodity Exchange Act. To ask a question, report information or submit a complaint, contact the CFTC (p. 107).

- Both the North American Securities Administrators Association (p. 165) and the National Futures Association (p. 164) can offer helpful information.

BEWARE: INVESTMENT FRAUD

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

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

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

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

Make sure you're comparing prices on similar plans and features. The nonprofit Telecommunications Research and Action Center (www.trac.org) offers information about long distance rates and wireless service.

The FCC (p. 118) offers consumer information about choosing a long distance carrier, understanding new phone fees and taxes, and more at www.fcc.gov/cib. The National Consumers League also maintains a web page (www.nclnet.org/phonebill/index.html) to help you understand phone charges and recognize fraud.

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

BEWARE: SLAMMING AND CRAMMING

“**Slamming**” is the switching of your long distance or local telephone service without your permission—it is illegal. You may not know you have been “slammed” until you find a different company name on your bill, or your phone charges are higher than normal. If you've been slammed:

- Ask your local phone company to switch you back to your original company at no charge.
- Tell the original company you're switching back, and ask to be enrolled in your previous calling plan.
- Contact the company that slammed you—its name and number will be on your bill—and tell them you are exercising your right to refuse to pay charges.

If you're unable to resolve your complaint, contact the FCC (p. 118).

“**Cramming**” occurs when companies add charges to your telephone bill for optional services you never agreed to, such as voicemail or “club memberships.” You may not notice these monthly charges because they are relatively small, \$5 to \$30, and look like your regular phone charges.

PHONES

Many consumers are now able to choose both local and long distance phone service providers. These companies offer many optional services such as voicemail, call waiting, caller ID, paging, and wireless services.

Think about how you use the telephone, then you can compare services and prices. You might choose a package deal from one company or services from several companies.



Take these steps to avoid slammers and crammers:

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

Your phone service cannot be shut off for refusal to pay for unauthorized services. For help, contact your local or state consumer protection agency (p. 127), state public utilities commission (p. 156), or the FCC (p. 118).

PREPAID CALLING CARDS

For information about prepaid cards (including calling cards) see page 4. For help finding the best deals on prepaid phone cards, try www.PhoneShark.com

900 NUMBERS

You can get all sorts of information and entertainment services by calling 900 numbers. These pay-per-call numbers are also used for surveys, contests and charitable fundraising. The “information provider” sets a price for the service and bills you through your local telephone company.

Unfortunately, con artists have added 900 numbers to their toolbox. Some use promises of gifts and prizes to try to get you to call. Others make phony offers to help you find a job or get out of debt. Some even claim to be about a family emergency. Be wary of contests, sweepstake offers, and messages that require you to call a 900 number. Also keep an eye on your monthly phone bill for any unfamiliar charges.

Both the FCC (p. 118) and the FTC (p. 119) have rules concerning pay-per-call numbers. Advertisements for pay-per-call services must tell you the cost of the call. This may be a flat rate, a per-minute charge, or calculated on some other basis. Any minimum or additional charges that you might have to pay must

also be identified. If a call involves sweepstakes, prizes, or awards, the ad must give you the odds of winning and how you can enter without calling the 900 number. Pay-per-call services cannot advertise directly to children under age 12 unless they are legitimate educational services.

If you have a dispute over a charge on your phone bill, notify your phone company, deduct the disputed charge, and pay the rest by the due date. You should hear back from the company within 40 days, and the problem should be resolved within 90 days. If the charges appear on your credit card statement, see Credit Billing Disputes (p. 13).

You may have other rights according to state law. Check with your state or local consumer protection agency (p. 127) or state utility commission (p. 156).

To prevent 900 number calls from being made from your phone number, request “blocking” from your local phone company. Some companies charge for this service.

CELL PHONES AND WIRELESS DEVICES

Cell phones can be very convenient, but before you sign a contract for wireless phone service, you will want to ask a number of questions.

- **Where can you make and receive calls?** Most providers now promote their plans as local, regional or national. A local plan offers a low-cost option if most of your calls are near home. Regional plans generally offer a much larger geographic area, sometimes several states. If you call outside the area covered by these plans, you will pay long distance and roaming charges in addition to the airtime used. National plans are the most expensive, but they let you use your phone anywhere in the country for a single per-minute price. Roaming and long distance charges are replaced by a single, predictable flat rate.
- **How frequently will you use the phone?** If you just want a phone for emergencies, an economy plan with a few minutes a month might be all that you need. On the other hand, if you are going to be a heavy user, a plan with several free hours and the lowest airtime charge is a wiser choice.
- **Is a family plan option available?** Instead of individual cell phone plans for each member of the family, you can share one cellular service plan among several phones. Everyone shares the same pool of monthly minutes. The cost of the additional numbers per month is usually less than if you purchased individual accounts.
- **Is the technology digital or analog?** Digital service is clearer and more secure than analog but coverage can be spotty. Analog networks have greater coverage, especially in rural areas. If you want digital service, make sure your cellular

company has a “roaming” agreement that lets your phone work on an analog system when you are outside digital range. But beware roaming can be expensive, and it requires a “dual mode” phone.

- **Is there a trial period during which you can test the service?** Many people experience dead spots where a cell phone doesn't work. A trial period lets you test your service in places where you will be using it, for example, in your office, in all the rooms of your house, in your car, and in other places where you travel.
- **Are there any fees or limits on changing your plan?** Some providers charge a fee if you want to downsize or upgrade your plan. Others limit how often you can make changes.
- **What happens if you want to cancel your service?** Most providers have a penalty. This is a concern if you have to move out of the area covered by your plan.

PAY-AS-YOU-GO PLANS

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

VOICE OVER INTERNET PROTOCOL (VOIP)

Voice over Internet Protocol (VoIP), an emerging technology that allows consumers to make telephone calls using a broadband Internet connection instead of a regular (or analog) phone line, could be a useful telecommunications alternative in many rural areas. Some VoIP services only work using special VoIP phones, while other services allow you to use a traditional phone with an adaptor. Today, many VoIP services are marketed to consumers as a substitute for traditional telephone service. For more information on whether VoIP is right for you, visit www.ftc.gov.

PERSONAL DIGITAL ASSISTANT (PDA)

A Personal Digital Assistant is a handheld device that combines computing, telephone/fax, Internet and networking features. A typical PDA can function as a cellular phone, fax sender, web browser and personal organizer. Unlike portable computers, most PDAs began as pen-based, using a stylus rather than a keyboard for input. This means that they incorporated handwriting recognition features. Some PDAs can also react to voice input by using voice recognition technologies. Today, PDAs are available in either a stylus or keyboard version.

BLACKBERRY

BlackBerry combines e-mail, mobile phone, short message service (SMS), organizer, contacts and web browser in one mobile device. The “push” technology automatically sends e-mail to your BlackBerry device from your e-mail accounts. BlackBerry is currently available in the United States, Canada and the United Kingdom. There are many different BlackBerry devices from which to choose. In addition, many handheld devices and mobile phones have BlackBerry technology built in, so they can offer BlackBerry applications to their customers. Most telecommunications companies offer BlackBerry enabled devices. Ask your provider for more information or visit www.blackberry.com for where to buy.

PROTECT YOUR IDENTITY

Identity thieves are getting more sophisticated every day. They can steal your mail, get your personal information through e-mail or by phone, capture information on a data storage device, take your purse, rummage through your trash, get your credit report through unauthorized access; the list just keeps getting longer. Once they have your information, they use your name, Social Security number, credit card number, or other personal information to commit fraud or theft. They might:

- Run up charges on your credit card accounts
- Open new credit accounts or cellular phone service using your name
- Open a bank account in your name and write bad checks on it
- Create counterfeit checks or credit or debit cards, or authorize electronic transfers in your name, and drain your bank account
- Buy a car by taking out an auto loan in your name
- Get identification such as a driver's license issued with their picture in your name
- Call your credit card issuer to change the billing address on your account. The imposter then runs up charges on your account. Because the bills are being sent to a different address, it may be some time before you realize there's a problem.

Problems that result, such as unpaid bills, are reported on your credit report. See *Credit Reports and Scores* (p. 12).

PREVENTING IDENTITY LOSS

You can reduce the chance a con artist can go on a spending spree with your money or steal your identity by taking the following precautions:

- Give your Social Security number only when absolutely necessary. Ask to use other types of identifiers when possible. If your state uses your SSN as your driver's license number, ask to substitute another number.
- Sign credit/debit cards when they arrive. It's harder for thieves to forge your signature.
- Carry only the cards you need. Extra cards increase your risk and your hassle if your wallet is stolen.
- Keep your PIN numbers secret. Never write a PIN on a credit/debit card or on a slip of paper kept with your card.
- Avoid obvious passwords. Avoid easy-to-find names and numbers like your birthday and phone number.
- Store personal information in a safe place at home and at work.
- Don't give card numbers to strangers. Confirm whether a person represents a company by calling the phone number on your account statement or in the telephone book.
- Watch out for "shoulder surfers." Use your free hand to shield the keypad when using pay phones and ATMs.
- Beware of blank spaces. Draw a line through blank spaces on credit slips. Never sign a blank slip.
- Keep your receipts. Ask for carbons and incorrect charge slips as well.
- Destroy documents with account information. Stop thieves from finding information in the trash by tearing up or shredding receipts, credit offers, account statements, expired cards, etc.
- Protect your mail. Ask your local U.S. Postal Service to put your mail on hold when you are traveling and can't pick it up.
- Make life difficult for hackers. Install firewalls and virus-detection software on your home computers. If you have a high-speed Internet connection, unplug the computer's cable or phone line when you aren't using it.
- Keep a record of your cards and accounts. List numbers, expiration dates and contact information in case there is a problem.
- Pay attention to your billing cycles. A missing bill could mean a thief has taken over your account.
- Promptly compare receipts with account statements. Watch for unauthorized transactions. Shred receipts after verifying the charge on your monthly statement.

- Check your credit report once a year. Check it more frequently if you suspect someone has gotten access to your account information. See Credit Reports and Scores (p. 12).

Despite these precautions, problems can still happen. If a card is missing or you suspect another problem, notify the company immediately. See Lost and Stolen Credit Cards (p. 11) and ATM/Debit cards (p. 3).

REPORTING IDENTITY THEFT

Identity theft is a serious crime that should be reported. If you become an ID theft victim, file a report with your local police. Keep a copy of the police report, which will make it easier to prove your case to creditors and retailers. Contact the credit-reporting bureaus (p. 12) and ask them to flag your account with a fraud alert, which asks merchants not to grant new credit without your approval. Close your accounts, call the security or fraud departments of each company and follow up in writing with copies of supporting documents.

To simplify the lengthy credit-repair process, the FTC now offers an ID Theft Affidavit you can use to report the crime to most of the parties involved. Request a copy of the form by calling toll-free 1-877-ID-THEFT (438-4338) or visiting www.consumer.gov/idtheft. All three credit bureaus and many major creditors have agreed to accept the affidavit. You can also use this website to file a complaint with the FTC.

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

PROTECT YOUR PRIVACY

Getting a credit application approved, transferring money from one account to another, renewing your driver's license, getting a prescription from your doctor at your local pharmacy. Think about how easily and quickly you can do these things today. A downside of this convenience is that there are so many places and opportunities for your personal information to be changed, stolen or reported inaccurately. Help prevent this misuse with these tips:

- **Look for privacy statements on websites**, sales materials, and forms you fill out. If a website claims to follow a set of established voluntary standards, read the standards. Don't assume they provide the level of privacy you want.
- **Ask what information will be collected and how it may be used.** Only do business with those with privacy practices that meet your approval.

PROTECT YOUR PRIVACY

- **Never give anyone your passwords or PIN numbers.** Con artists might try to trick you into giving this information.
- **Do not give personal information to those you don't know.** A credit card number, savings or checking account number, or Social Security number in the wrong hands can be used to steal from you or to steal from others in your name. See Protect Your Identity (p. 38).
- **Don't give retailers information that isn't required.** You don't have to give numbers other than the one you are using for payment. Some states bar merchants from asking consumers to provide additional information on checks or credit card slips. At the supermarket, find out whether a clerk can give you the discount without using the store's discount card.
- **Be selective about what you put on warranty registration forms.** The company only needs the purchase date, model/serial numbers, and how you can be contacted if there is a product recall. Questions not related to your purchase such as your income and hobbies can be ignored.
- **Talk about privacy with others in your home.** Everyone, even children, should understand what information is not appropriate to share on the phone, while using a computer, and in other situations.

Check with your state or local consumer agency (p. 127) to find out whether there are any state laws that help protect your privacy. Some companies and industry groups have also adopted voluntary policies that address privacy concerns.

FINANCIAL PRIVACY

The Federal Deposit Insurance Corporation (p. 118) and other federal regulators require banks, insurance companies, brokerage firms and certain businesses that share financial information to tell you their privacy policies. They must give you this information when you open an account, and at least once every year after. They must include:

- The kinds of information being collected
- How the confidentiality and security of this information will be protected
- What types of businesses may be provided this information

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

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

MEDICAL PRIVACY

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

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

The U.S. Department of Health and Human Services Office for Civil Rights (www.dhhs.gov/ocr or 1-800-369-1019) is an excellent resource for complete details and advice about the HIPAA ruling. Along with fact sheets and educational materials, the OCR also provides a listing of resources for consumers, providers and advocates. If you believe that a person, agency or organization covered under the HIPAA Privacy Rule violated your health information privacy rights or committed another violation of the Privacy Rule, you can file written complaints with OCR.

The Medical Information Bureau (MIB) is a data bank used by insurance companies that collects and shares information. You can request a copy of your file to be sure the information is accurate by writing to MIB, Inc., PO Box 105, Essex Station, Boston, MA 02112 or call toll free 1-866-692-6901 (TTY: 1-866-346-3642). There is a fee to obtain a copy of your file.

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

PROTECTING CHILDREN ONLINE

The Children's Online Privacy Protection Act requires commercial websites to obtain parental consent before collecting, using, or disclosing personal information from children under 13. For more information, contact the FTC (p. 119) or click on Kids Privacy at www.ftc.gov.



ONLINE PRIVACY

Protecting your privacy on the Internet must be tackled from several angles. First, follow the general advice on protecting your privacy. Next, make sure you only use websites with acceptable privacy policies.

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

A relatively new threat to your privacy is spyware, which is sneaky software that rides its way onto computers during the download of screensavers, games, music and other applications. Spyware sends information about what you’re doing on the Internet to a third-party usually to target you with pop-up ads. You will need to install anti-spyware to stop this new threat to your privacy. For more information, see Safer Computing on page 31.

SHOPPING FROM HOME

You can order all kinds of things from the comfort of your home using the telephone, mail, or a computer. But along with this convenience come common complaints of late delivery, shipment of wrong or damaged items, and hidden costs. To avoid problems and to make it easier to resolve them, be sure you follow the advice in the Before You Buy checklist (p. 2). In addition:

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

- **Make sure you are clear on what you are buying.** Watch for words like “refurbished,” “reconditioned,” “close-out,” or “discontinued.”
- **Give your credit card, debit card, or bank account number only if you’re using that account to pay, never to prove your identity.**
- **Keep a record of your purchase.** Keep track of what you ordered, when, the price, and how you paid (check, money order, charge, etc.). Also save any information the seller gives you such as product description, delivery date, cancellation policy, privacy policy, warranties, and order confirmation numbers.
- **Keep track of your order.** If it’s late, see below: Your Rights: Shopping from Home.

YOUR RIGHTS: SHOPPING FROM HOME

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

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

If you cancel, your money must be refunded within 7 days (or your account must be credited within one billing cycle if you charged the order). The company can’t substitute a store credit. If you applied for a charge account with the merchant at the same time that you placed your order, the company has an extra 20 days to ship the merchandise to allow time for processing your application.

These FTC rules only apply to the first shipment of magazine subscriptions or other merchandise that you receive repeatedly. Orders for services (for example, photo finishing), sale of seeds and growing plants, collect-on-delivery (C.O.D.) orders, and transactions



such as books and music clubs are covered by a different FTC rule. There could also be laws or regulations in your state that apply. Report suspected violations to your state or local consumer protection agency (p. 127) and to the FTC (p. 119).

BEWARE: CHARITABLE GIVING

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

- Ask for written information, including how much of the money raised is actually used for charitable purposes.
- Ask your Secretary of State if the charity is registered to solicit in your state.

Check the Better Business Bureau (p. 65) and others for information on charities: www.give.org, www.charitywatch.org, and www.guidestar.org. See also Youth Peddling (next column).

3-DAY COOLING-OFF RULE

When you buy something at a store and later change your mind, your ability to return the merchandise depends upon store policy. If you buy an item in your home you might have three days to cancel. This Cooling-Off Rule also applies to purchases of \$25 or more at your workplace and places rented by a seller on a temporary basis, such as hotel or motel rooms, convention centers, fairgrounds and restaurants. Enforced by the Federal Trade Commission (p. 119), the Cooling-Off Rule requires sellers to tell you that you have three business days after the sale to change your mind. At the time of the sale, the seller must give you two dated copies of a cancellation form (one to keep and one to send) and a copy of your contract or a receipt showing the salesperson's name and address and explaining your right to cancel. The contract or receipt must be in the same language that's used in the sales presentation.

To cancel a purchase, sign and date one of the cancellation notices and send it by certified mail postmarked before midnight of the third business day following the sale. Saturday is considered a business day, but Sunday and legally recognized holidays are not. Keep the other notice of cancellation for your records. If you were not provided with this form at the time of the sale, your three-day period doesn't start until you receive it from the seller. You can also write your own letter to cancel the order.

Once you have canceled, you must be given a refund within 10 days. The seller must notify you of the date for product pick up, and return of any trade-ins you gave as a down payment. Within 20 days, the seller

must either pick up the items, or reimburse you for mailing expenses.

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

- You made the purchase entirely by mail or telephone.
- The sale was the result of prior contact you had at the seller's permanent business location.
- You signed a document waiving your right to cancel.
- Your purchase is not primarily for personal, family or household use.
- You were buying real estate, insurance, securities, or a motor vehicle.
- You can't return the item in a condition similar to how it was when you got it.
- You bought arts or crafts at a fair, shopping mall, civic center, or school.

Remember that 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 Billing Disputes on page 13.

BEWARE: YOUTH PEDDLING

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

TELEMARKETING & JUNK MAIL

Junk mail. Phone calls just when you sit down to eat. Pop-up ads when you're surfing the Net. What can you do about all these ads that waste your time and hassle you? Actually, there's a lot you can do.

- Tell companies you do business with to remove your name from customer lists they rent or sell to others. Look for information on how to opt out of marketing lists on sales materials, order forms and websites.

- Utilize the services provided by the Direct Marketing Association to remove you from most national telemarketing, mail and e-mail lists (p. 162).
- Call the credit reporting agencies' notification system at 1-888-567-8688. This will reduce the number of unsolicited credit and insurance offers you get. All three major credit bureaus participate in this program.
- Under U.S. Postal Service Rules, it is illegal to send mail that looks like it is from a government agency when it isn't. It is also illegal to send mail that looks like a bill when nothing was ordered, unless it clearly states it is not a bill. Report violations of this rule to the USPS (p. 121).

HOW TO PUT YOUR NUMBER IN THE DO NOT CALL REGISTRY

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

DO NOT CALL REGISTRY

The federal government's National Do Not Call Registry is a free and easy way to reduce telemarketing calls to your home. Your number will stay in the registry for five years unless you take it off the registry. After five years, you will be able to renew your registration. If you get restricted telemarketing calls after your number has been in the national registry for three months, you can file a complaint at www.donotcall.gov or by calling 1-888-382-1222.

Placing your number on this national registry will stop most telemarketing calls, but not all of them. Calls from political organizations, charities and telephone surveyors are still permitted. So are some calls concerning insurance. Organizations with which you already have a relationship can call you for up to 18 months after your last purchase, payment or delivery. Companies to which you have made an inquiry or submitted an application can call you for up to three months. You can stop these calls by asking the company to put your number on its own do not call list.

You can also tell each telemarketer who calls to put you on that company's do not call list. Note the name of the person you spoke with, the organization, and the date of the call. The Federal Communications Commission requires telemarketers (except tax-exempt nonprofit organizations) to maintain a record of your request not to receive future telephone calls. The record must be maintained for 10 years. If you get another call from the same person or organization, report the date and source to the FCC (p. 118).

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

Some states have their own do not call lists for residents. Contact your state consumer protection office (p. 127) to find out if your state has such a list and how you can be added.

PRE-RECORDED MESSAGES

The Federal Communications Commission regulates calls using artificial or pre-recorded voice messages. They may not be made to residential telephone numbers except in the following cases:

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

The beginning of the message must identify who is calling. During or after the message, the caller's telephone number or address must be given. The phone number cannot be that of the auto dialer or pre-recorded message player that placed the call. It also cannot be a 900 number or any other number with charges that exceed local or long distance charges.

The called party's telephone line must be released within five seconds of the time that the calling system receives notification the party has hung up. Your local telephone company can tell you if there is a delay before you can get a dial tone again in your area. Submit suspected violations to the FCC (p. 118).

SALES CALLS

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

- Provide the seller's name
- Disclose that the call is a sales call
- Tell you exactly what they're trying to sell
- Disclose the total cost and other terms of sale before you make any payment for the goods or services
- Tell you if they don't allow refunds, exchanges or cancellations

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

It's illegal for telemarketers to:

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

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

The rule generally does not apply when you call to order from a catalog or in response to an ad on television or radio, or in a magazine or newspaper. It also does not apply to solicitations you receive by fax or e-mail. Be aware that certain types of businesses, including nonprofit organizations, investment brokers and advisors, banks and financial institutions, are exempt from the rule. File complaints concerning this rule with FTC (p. 119).

NEW RULES FOR JUNK FAXES

The Federal Communications Commission has recently modified its provision against junk faxes. Most unsolicited advertisements faxed to you without your prior written permission are still prohibited. However, organizations that have an established business relationship with you may send you unsolicited faxes. Any unsolicited fax must contain an opt-out option on the first page. Companies must comply with your opt-out wishes within 30 days.

For more information about junk faxes, visit www.fcc.gov/cgb/consumerfacts/unwantedfaxes.html

VISHING

"Vishing" is the use of fraudulent telephone calls, using pirated recordings of telephone services from well-known financial institutions. The object is to trick you into believing that your bank is calling to confirm personal information such as account numbers, PINS and passwords. Your answers are recorded and the information is then used for identity theft (p. 38).

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

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

BEWARE: CONTESTS AND SWEEPSTAKES

Don't pay if you are asked to give money to claim a prize or get something else free. If you have really won a sweepstakes, you pay taxes directly to the government, not through the company. Beware of invitations that include phrases like:

"You have been specially selected..."

"You have won..."

"A new car! A trip to Hawaii! \$2,500 in cash!"

"Yours, absolutely free! Take a look at our..."

"Your special claim number lets you..."

"All you pay is postage, handling, taxes..."

TRAVEL

Whether reserving a hotel room, buying plane tickets or making other travel arrangements, these tips will help you get a deal that delivers what you are 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 often offer better rates on days when they expect fewer people. After you get a fare quote from an airline, ask if you could save money by leaving a day earlier or later, by taking a different flight on the same day, or using a different airport. Changing planes during your trip is sometimes cheaper than a nonstop flight.
- **Check out the seller.** Ask tour operators and travel agents whether they belong to a professional association, then check to see if they are a member in good standing. Contact your state or local consumer protection agency (p. 127) and the Better Business Bureau (p. 65) to find their complaint history.
- **Comparison shop.** Determine the complete cost of the trip in dollars, including all service charges, taxes, processing fees, etc.
- **Beware of unusually cheap prices and freebies.** It could be a scam and you could end up paying more than the cost of a regular package tour.
- **Make sure you understand the terms of the deal.** If you're told that you've won a free vacation, ask if you have to buy something else in order to get it. If the destination is a beach resort, ask the seller how far the hotel is from the beach. Then ask the hotel.

- **Ask about cancellation policies.** You may want to look into trip insurance for added protection. InsureMyTrip.com offers pricing and policy information on plans from different companies and describes the different forms of policies available.
- **Insist on written confirmations.** Ask for written proof of reservations and dates.
- **Pay by credit card.** It's not unusual to make a deposit or even pay in full for travel services before the trip. A credit card gives you the right to dispute charges for services that were misrepresented or never delivered. If a travel agent or service provider tells you that you can't leave for at least two months, be very cautious—the deadline for disputing a credit card charge is 60 days and most scam artists know this. See Credit Billing Disputes on page 13.

In some states, travel sellers have to be registered and insured. Advance payments for travel must be placed in an escrow account until the services are provided. Prizes or “free” gifts may also be regulated. Contact your state or local consumer protection agency (p. 127) to find out about your rights and how to file complaints. The American Society of Travel Agents (p. 161) will also help resolve disputes with member agents.

RESOLVING AIR TRAVEL PROBLEMS

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

DELAYED AND CANCELLED FLIGHTS

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

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

DELAYED OR DAMAGED BAGS

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

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

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

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



BE WISE WHILE YOU WAIT

While waiting for your flight, remember to follow these important recommendations:

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

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 delayed, lost and damaged baggage, however, they must prominently display a sign that explains the limit. Generally, the maximum an airline pays on lost bags and their contents is limited to \$2,800 per passenger on domestic flights, and \$1,000 per passenger for checked baggage on international flights.

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

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

OVERBOOKED FLIGHTS

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

Federal rules protect you if you are “bumped” on most flights within the United States and on outbound international flights. The airline must give you a written statement describing your rights, as well as the airline’s boarding priority rules and criteria. If the airline is not able to get you to your final destination within one hour of your original arrival time, you may be entitled to an on-the-spot payment as compensation. The amount depends on the price of the ticket and the length of the delay. To receive this payment, you must have a confirmed reservation. You must also meet the airline’s deadlines for ticketing and check-in. An airline may offer you a free ticket on a future flight in place of a check, but you have the right to insist on a check.

PROTECT YOUR VALUABLES

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

- Small valuables (such as cash, credit cards, jewelry, cameras, personal computers)
- Critical items (medicine, keys, passport, business papers)
- Irreplaceable items (manuscripts, heirlooms)
- Fragile items (eyeglasses, glass containers)

PASSPORTS

A passport is an internationally recognized travel document that verifies the identity and nationality of the bearer. A valid U.S. passport is required to enter and leave most foreign countries. Only the U.S. Department of State (p. 115) has the authority to grant, issue or verify U.S. passports.

The Passport Services Office provides information and services to American citizens about how to obtain, replace or change a passport. To obtain a passport for the first time, you need to go in person to one of 7,000 passport acceptance facilities located throughout the United States with:

- Two identical photographs of yourself that meet certain specifications
- Proof of U.S. citizenship
- A valid form of photo identification (such as a driver’s license)

Acceptance facilities include many federal, state and probate courts, post offices, some public libraries and a number of county and municipal offices. There are also 13 regional passport agencies, and one Gateway City Agency, which serve customers who are traveling within two weeks (14 days), or who need foreign visas for travel. Appointments are required in such cases.

For more information on how to get or renew your passport, visit travel.state.gov/passport or call the National Passport Information Center (p. 115).

REQUIREMENTS FOR PASSPORTS ARE CHANGING

The Intelligence Reform and Terrorism Prevention Act of 2004 requires that by Jan. 1, 2008, travelers to and from the Caribbean, Bermuda, Panama, Mexico and Canada must have a passport or other secure, accepted document to enter or re-enter the U.S.

It is anticipated that the new rule will be applied in two phases:

- Jan. 8, 2007: Applied to all air and sea travel to or from Canada, Mexico, Central and South America, the Caribbean, and Bermuda.
- Dec. 31, 2007: Requirement extended to all land border crossings, as well as air and sea travel.

TRAVEL SAFETY

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

- **The U.S. Department of Transportation** (p. 115) at www.dot.gov offers airline, highway and rail safety information. For example, you can look up crash-safety reports on cars or find out how weather is affecting air travel and road conditions.

- **The Transportation Security Administration** (p. 112) at www.tsa.gov has advice on safe travel by air, land and sea. For example, they post tips on dealing with airline security checks, traveling with kids, and warnings on prohibited items. Click on Travelers and Consumers.
- **The U.S. Department of State** (p. 115) at www.state.gov/travel provides information on what to do before, during, and when you return from a trip overseas. You can also get warnings on locations to avoid and what to do in an overseas emergency.
- **The Centers for Disease Control and Prevention** (p. 111) at www.cdc.gov/travel offers health-related travel information. You can research vaccination requirements, find information on how to avoid illnesses caused by food and water, and review inspection scores on specific cruise ships.

PACK SMART FOR A SAFE FLIGHT

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

TV

CABLE/SATELLITE

Aside from an off-air antenna, cable and satellite are currently the only ways to get TV signals into your home. Most households subscribe to cable, and it's still the only way to receive all local programming including major network channels such as ABC, CBS, NBC, Fox and PBS. Cable companies typically offer various plans for service and you choose the package you prefer, from limited basic to the most comprehensive. Premium channels, such as HBO or ShowTime, are also offered, as well as pay-per-view programming.

With added services and little direct competition, the costs of cable have continued to rise. In most areas of the country, subscribers don't have a choice of cable service providers. Prices tend to be lower in locations where several companies are competing.

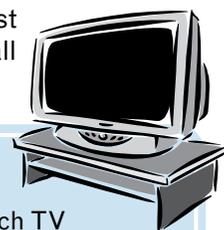
With satellite TV, you'll need a dish that's mounted outside (service requires an unobstructed view of the satellite) and a receiver that's placed by your

television. You can expect high quality picture and superior sound, up to 200 channels, along with commercial-free CD-quality music channels. Local channels are available at an added cost in many areas.

DIGITAL TELEVISION (DTV)

Digital television (DTV) is an entirely new technology that will replace today's analog television system. There are currently three levels of DTV quality:

- **Standard Definition TV (SDTV)** is the basic level of quality display and resolution.
- **Enhanced Definition Television (EDTV)** is a step up from analog TV, and provides better picture quality than SDTV.
- **High Definition TV (HDTV)** sets new standards for sound and provides the highest resolution and picture quality of all digital broadcast options.



How To CHOOSE?

- **Analog Cable:** If you only watch TV occasionally and are satisfied with the channel selection you've had for years, analog cable, with its comparatively low monthly bill, is the way to go. However, this technology has a limited life span, and could be obsolete by the end of the decade. Stormy weather or freezing temperatures can interfere with reception.
- **Digital Cable:** If you want more channels and/or better picture and sound quality, you can upgrade to digital cable for a higher price. Costs for service have risen steadily since there is usually only one provider in an area and no competition.
- **Satellite:** If you want more programming choices, especially for movies, sports and foreign-language programs, as well as superior picture and sound quality, satellite is a good option. However, reception is prone to interference from heavy rain or snow. Requirements include a south-facing surface for mounting the dish. The two major U.S. satellite TV providers use incompatible equipment; if you change services, you'll need to change the dish and box.

Today most people have analog televisions, but a major transition is in progress. The target deadline for the end of analog broadcasting is Feb. 17, 2009. All broadcast stations in the country have temporary use of a second, separate channel so they can transition from analog broadcasting to digital.

When analog broadcasting ends, consumers with analog sets will need to obtain separate converter boxes or purchase DTV equipment to watch over-the-air TV. Converter boxes will be available in retail stores at that time. Even with a set-top converter box, your current analog TV will not display the full picture quality of DTV.

You'll need a DTV set or separate DTV receiver and a digital display monitor to experience the full picture quality.

Beginning in 2008, your household may be able to obtain up to two coupons worth \$40 each toward the purchase of converter boxes. The National Telecommunications and Information Administration (NTIA) has responsibility for administering the coupon program, and will issue rules about the coupons in the future.

Additional information can be found at www.ntia.doc.gov or by calling the NTIA at 202-482-7002.

UTILITIES

In many states, consumers can choose their telephone and energy service provider. Contact your state utility commission (p. 156) to find out whether you have a choice. Some commissions will provide you a list of service providers and advice on making a choice. Most state utility commissions will also take any complaints you have concerning utility sales and service.

ELECTRICITY AND NATURAL GAS

If you have a choice of suppliers, ask:

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

WANT TO SAVE MONEY ON YOUR ENERGY BILLS?

The U.S. Department of Energy offers The Consumer's Guide to Energy Efficiency and Renewable Energy (p. 110).



WATER

The majority of consumers rely on local utilities to provide a safe and ample supply of water. Your local water agency is responsible for sending you an annual Consumer Confidence Report that should list the source of your water, what contaminants might be in the water, and information on the safety levels of contaminants and their effects on health.

For more information call the Environmental Protection Agency's Safe Drinking Water Hotline (p. 118).



WILLS & FUNERALS

PLANNING FOR THE END OF LIFE

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

WILLS

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

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

It may help to get legal advice when writing a will, particularly when it comes to understanding all the rules of the estate disposition process in your state. For information about legal issues, see page 51. In some states, for instance, there is a community-property law that entitles your surviving spouse to keep half of your wealth after you die no matter what percentage you leave him or her. Fees for the execution of a will vary according to its complexity.

RULES TO REMEMBER WHEN WRITING A WILL



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

CHOOSE AN EXECUTOR

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

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

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

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

TAKE ANOTHER LOOK

Once you've completed a will, it's a good idea to review it from time to time, and consider changes if:

- The value of your assets changes
- You marry, divorce or remarry
- You have a child
- You move to a different state
- The executor of your will dies or becomes incapacitated or your relationship changes
- One of your heirs dies
- The laws affecting your estate change

FUNERALS

One of the most expensive purchases many consumers will ever make is the arrangement of a funeral. A traditional burial, including a casket and vault, costs about \$7,000. Extras such as flowers, obituary notices, cards and limousines, can add thousands of dollars more. At such a highly emotional time, people are often convinced that their decisions reflect how they feel about the deceased and could spend more than necessary.

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

THE FUNERAL RULE

A federal law makes it easier for you to choose only the goods and services you want or need when planning a funeral, and to pay only for those you select. The Funeral Rule, enforced by the Federal Trade Commission (p. 119), requires funeral directors to give you itemized prices in person and, if you ask, over the phone.

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).

WILLS & FUNERALS

- The funeral provider must state this 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 that offers cremations must make alternative containers available.

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

You are not legally required to use a funeral home to plan and conduct a funeral. But most people find that the services of a professional funeral home make it easier. Many people often choose a funeral home or cemetery that's close, familiar, or recommended by someone they trust.

But comparison shopping can save you money and is much easier when it's done in advance. If you visit a funeral home in person, the funeral provider is required by law to give you a general price list with costs of the items and services offered. If the general price list does not include specific prices of caskets or outer burial containers, the funeral director is required by law to show you the price lists for these items before showing you the actual items.

PLANNING WISELY FOR A FUNERAL

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

Some people find it more comfortable to gather information and compare prices by telephone. The Funeral Rule requires funeral directors to provide price information over the phone to any caller who asks for it. Many funeral homes will also send you a price list by mail, but this is not required by law.

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 are also 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, contact the Department of Veterans Affairs at www.cem.va.gov or call 1-800-827-1000.

If you have a problem concerning funeral matters, it's best to try to resolve it first with the funeral director. If you are dissatisfied, the Funeral Consumer's Alliance (p. 124) 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. 127); or the Funeral Service Consumer Assistance Program at 1-800-662-7666 or www.funeralservicefoundation.org. Most states have a licensing board that regulates the funeral industry. You can contact the board in your state for information or help.



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

CONTACT THE SELLER

The first step in resolving a consumer problem is contacting the seller. You can solve most consumer problems by talking to a salesperson or customer service representative. Do this as soon as possible because some retailers have time limits on returns and refunds. If this doesn't work, ask for a supervisor or manager.

If this fails, try going higher up, to the national headquarters of the seller or the manufacturer of the item. Many companies have a special customer relations or consumer affairs division whose primary function is solving consumer problems. Many companies provide a toll-free number or address for this office on the product label, warranty or other papers given to you at the time of purchase. If this is not the case:

- Check the directory portion of this Handbook for the contact information of several hundred corporations (p. 70).
- Visit the company's website. Look for a "Contact Us" link.
- Dial the directory of toll-free numbers at 1-800-555-1212 to see if the company has a toll-free number listed.
- Ask your local librarian to assist you. Most public libraries have reference books with contact information.

As you do your search, keep in mind the name of the manufacturer or parent company is often different from the brand name. *The Thomas Register of American Manufacturers*, a book available at many public libraries, lists the manufacturers of thousands of products.

With each person you contact, calmly and accurately explain the problem and what action you would like taken. A written letter is a good strategy because you will have a record of your communication with the company. The sample letter (p. 55) will help you prepare a written complaint.

- Be brief and to the point. Note all important facts about your purchase, including what you bought, serial or model numbers, the name and location of the seller, and when you made the purchase.

- State exactly what you want done about the problem and how long you are willing to wait for a response. Be reasonable.
- Don't write an angry, sarcastic or threatening letter. The person reading your letter probably was not responsible for your problem but could be very helpful in resolving it.
- Include copies of all documents regarding your problem. Keep the originals.
- Provide your name, address and phone numbers. If an account is involved, be sure to include the account number.

Keep a record of your efforts to contact the seller; include the name of the person with whom you spoke and what was done, if anything.

GET HELP

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. 127). These government agencies mediate complaints, conduct investigations, and prosecute offenders of consumer laws.
- **State regulatory agencies** that have jurisdiction over the business. For example, banking (p. 143), securities (p. 152), insurance (p. 147), and utilities (p. 156) are regulated at the state level.
- **State and local licensing agencies.** Doctors, lawyers, home improvement contractors, auto repair shops, debt collectors, and childcare providers are required to register or be licensed. The board or agency that oversees this process may handle complaints and have the authority to take disciplinary action. Your state or local consumer protection office (p. 127) can help you identify the appropriate agency.
- **Better Business Bureaus** (p. 65). This network of nonprofit organizations supported by local businesses tries to resolve buyer complaints against sellers. Records are kept on unresolved complaints as a source of information for the seller's future customers. The umbrella organization for the BBBs assists with complaints concerning the truthfulness of national advertising and helps settle disputes with automobile manufacturers through the BBB AUTO LINE program (p. 64).

<p>Call for Action, Inc. 5272 River Road, Suite 300 Bethesda, MD 20816 Phone: 301-657-8260 Fax: 301-657-2914 Web: www.callforaction.org</p>		<p>Call for Action, Inc. is a nonprofit network of consumer hotlines that educate and assist consumers with consumer problems. Listed below are hotlines in major markets staffed with trained volunteers who offer advice and mediate complaints at no cost to consumers. Consumers in locations not listed should call the Network Hotline at 301-657-7490. (M,T,W,F 10 am-2 pm)</p>	
<p>WTAJ-TV Altoona, PA 814-944-9336 M-F 1-3 pm</p>	<p>WXYZ-TV Detroit, MI 248-827-3362 M-W 11 am-1 pm</p>	<p>WQAD-TV Moline, IL 309-764-2255 M-F 11 am- 1 pm</p>	<p>KTVI-TV St. Louis, MO 636-282-2222 1-800-782-2222 (IL) M-Th 11 am-1pm</p>
<p>WAGA Atlanta 404-879-4500 M-F 11 am-1 pm</p>	<p>WINK-TV Fort Myers, FL 239-334-4357 T-Th 11 am-1 pm</p>	<p>WABC-TV New York NY 212-268-5626 M-F 10 am-1 pm</p>	<p>WFTS-TV Tampa, FL 1-866-428-6397 M-F 11 am-1 pm</p>
<p>WBZ Radio Boston, MA 617-787-7070 M-F 11 am-1:30 pm</p>	<p>WFMY-TV Greensboro, NC 336-680-1000 T,W 11 am-1 pm</p>	<p>WPIV-TV Philadelphia, PA 1-866-978-4232 M-F 11 am-1 pm T-Th 10 am-1 pm</p>	<p>WTOL-TV Toledo, OH 419-255-2255 T-Th 11 am-1 pm</p>
<p>WIVB-TV Buffalo, NY 716-879-4900 M-F 11 am-1 pm</p>	<p>KSHB-TV Kansas City, MO 816-932-4377 T-Th 10 am-1 pm</p>	<p>KPNX-TV & KNAZ-TV & <i>The Arizona Republic</i> Phoenix, AZ 602-260-1212 1-866-260-1212 (AZ) M-F 11 am-1 pm</p>	<p>KJRH-TV Tulsa, OK 918-748-1488 T-Th 9 am-noon</p>
<p>WJW-TV Cleveland, OH 216-578-0700 M,W,Th 10 am-V 702-368-2255 W-F 11 am-1 pm</p>	<p>KTNV-TV Las Vegas, NV 702-368-2255 W-F 11 am-1 pm</p>	<p>WTAE-TV Pittsburgh, PA 412-244-4698</p>	<p>WTOP AM&FM Washington, DC 301-652-4357 T-F 11 am-1 pm</p>
<p>KKTV-TV Colorado Springs, CO 719-457-8211 M-Th 11 am-1 pm</p>	<p>WTMJ-TV Milwaukee, WI 414-967-5495 M-Th 11 am-1pm</p>	<p>WPRI-TV Providence, RI 401-228-1850 M-Th 11 am-1 pm</p>	<p>RADIO CULTURE Buenos Aires, Argentina 011-54-11-4300-1173 M-F 11 am-4:30 pm</p>

- **Trade associations.** Companies selling similar products or services often belong to an industry association that will help resolve problems between its members and consumers (p. 160).
- **National consumer organizations.** Some of these organizations assist consumers with complaints. Others may be unable to help individuals but are interested in hearing about problems that could influence their education and advocacy efforts (p. 122).
- **Media programs.** Local newspapers, radio stations, and television stations often have Action Lines or Hotline services that try to resolve consumer complaints they receive. To find these services, check with your local newspapers or broadcast stations. See the box above for members of “Call for Action.”

DISPUTE RESOLUTION PROGRAMS

Some companies and industries offer programs to address disagreements between buyers and sellers. The auto industry has several of these programs (p. 64). The National Association of Securities Dealers offers a program designed to resolve investment-related disputes (p. 164). Some small claims courts also offer a dispute resolution program as an alternative to a trial.

Mediation, arbitration, and conciliation are three common types of dispute resolution. During mediation, both sides involved in the dispute meet with a neutral third party and create their own agreement jointly. In arbitration, the third party decides how to settle the problem. Request a copy of the rules of any program before making a decision to participate. You will want to know beforehand if the decision is binding. Some programs do not require both parties to accept

the decision. Also ask if participation in the program places any restrictions on your ability to take other legal action.

The American Bar Association (p. 160) publishes a directory of state and local dispute resolution programs.

SMALL CLAIMS COURT

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

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

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

BEWARE: RECOVERY SERVICES

A scam artist has taken your money. Don't be scammed again by a "recovery service" offering to get your money back for you. The service is just trying to take your last dime. There is no charge for filing a complaint with a government agency.

LEGAL HELP AND INFORMATION

If you need an attorney to advise or represent you, ask friends and family for recommendations. You can also contact the Lawyer Referral Service of your state, county, or city bar association listed in your local phone directory.

Websites such as www.abalawinfo.org (American Bar Association), www.uslaw.com, www.thelaw.com, www.freeadvice.com, and www.nolo.com can help you with answers to general legal questions.

TIPS FOR CHOOSING AN ATTORNEY

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

Once you've identified some candidates:

- Call each attorney on the telephone, describe your legal issue, and find out if he or she handles your situation.
- Ask if you will be charged for an initial consultation.
- Ask for an estimate of what is usually charged to handle your kind of case.
- Ask whether there are hourly charges or whether your attorney would accept a percentage of the settlement as a fee contingency.

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

WHAT IF YOU CAN'T AFFORD A LAWYER?

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

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

National Legal Aid and Defender Association
1625 K Street, NW, 8th Floor
Washington, DC 20006
Phone: 202-452-0620
Fax: 202-872-1031
E-mail: info@nlada.org
Web: www.nlada.org

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

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

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

REPORT FRAUD & SAFETY HAZARD

If you suspect a law has been violated, contact your local or state consumer protection agency (p. 127). This agency may take action or refer you to another state organization that has the authority where you live. A local law enforcement officer could also be able to provide advice and assistance.

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

Throughout Part I of this Handbook, you will find references to federal agencies you can contact for more information, which is usually the same agency to contact with your complaint. You can also find the appropriate federal agency by using the online directory at www.pueblo.gsa.gov/complaintresources.htm.

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

- Contact the Federal Trade Commission (p. 119).
- Notify the National Fraud Information Center operated by the National Consumers League, a nonprofit consumer organization (p. 125).
- Scams that used the mail or interstate delivery service should also be reported to the U.S. Postal Inspection Service (p. 121). It is illegal to use the mail to misrepresent or steal money.

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

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

- **Automobiles.** National Highway Traffic Safety Administration (p. 116)
- **Drugs, medical devices.** Food and Drug Administration (p. 111)
- **Food.** U.S. Department of Agriculture (p. 108), Food and Drug Administration (p. 111)
- **Seafood.** Food and Drug Administration (p. 111), U.S. Department of Commerce (p. 108)
- **Toys, baby and play equipment, household products.** U.S. Consumer Product Safety Commission (p. 107)



Your Address
Your City, State, Zip Code
Date

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

Dear (Contact Person):

Re: (account number, if applicable)

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

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

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

- state problem
- give history

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

- ask for specific action
- enclose copies of documents

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

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

Sincerely,

Your name

Enclosure(s)

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

GENERAL RESOURCES

FEDERAL CITIZEN INFORMATION CENTER (FCIC)

Pueblo, CO 81009

Phone: 1-800-FED INFO

www.pueblo.gsa.gov

Part of the U.S. General Services Administration, FCIC is a one-stop source for consumer information from the federal government. The free Consumer Information Catalog lists more than 200 free and low-cost publications on topics such as cars, child care, education, federal benefits, money management, food, health, housing and travel. Order a copy of the Catalog from the FCIC website or call 1-800-FED INFO (1-800-333-4636) between 8 a.m. and 8 p.m. Eastern Time, M-F. You can also get a copy by sending your name and address to FCIC at the address above. For more information, see page 119.

www.USA.gov

The official web portal for the U.S. government, www.USA.gov links you to government representatives, services and information at the federal, state, regional and tribal level. You can get easy-to-understand information from the government 24 hours a day, seven days a week. Similar information is posted in Spanish at www.GobiernoUSA.gov.

CENTER FOR THE STUDY OF SERVICES

733 15th Street, NW, Ste. 820

Washington, DC 20005

Phone: 202-347-7283 / Fax: 202-347-4000

www.checkbook.org

This nonprofit organization publishes information and services to help you choose and get the best price when making purchases, such as automobiles, major appliances, audio-video equipment, doctors, hospitals and health care plans. In the Boston, Chicago, Philadelphia, Washington DC, Seattle, San Francisco and St. Paul/Minneapolis areas, a subscription to CHECKBOOK magazine will give you information on many local services, such as auto repair, cell phones, plumbers and banks.

CONSUMERS UNION OF U.S., INC. (CU)

101 Truman Avenue

Yonkers, NY 10703-1057

Phone: 914-378-2000 / Fax: 914-378-2900

www.consumerreports.org

CU is a nonprofit, independent consumer organization that researches and tests goods and services such as automobiles, appliances, food, clothing, luggage, and insurance. Some of the information is free via the Internet, radio and television. Print publications

including subscriptions to the monthly Consumer Reports magazine must be purchased. For more information, see page 123.

CONSUMER WORLD

www.consumerworld.org

Consumer World is a public service website with links to hundreds of consumer resources available on the Internet. You will find consumer news, product reviews and shopping bargains. Directories provide contact information and web links for many corporations and government agencies.

COOPERATIVE STATE RESEARCH, EDUCATION, AND EXTENSION SERVICE (CSREES)

The Cooperative State Research, Education, and Extension Service (p. 108) of the U.S. Department of Agriculture has been a source of consumer information and assistance for decades. With an educator in nearly every county, Cooperative Extension brings the research-based knowledge of the land grant universities directly to families and communities. Programs cover food and nutrition, housing, gardening, budgeting, using credit, saving for retirement, and more. To locate your county office, check the blue pages of your phone book or visit www.csrees.usda.gov.

LIBRARIES

Publications from many of the organizations mentioned on this page can be found at public libraries. Some university and private libraries also allow individuals to use their reference materials. Check your local telephone directory for the location of libraries near you.

FOR PERSONS WITH DISABILITIES

THE NATIONAL COUNCIL ON DISABILITY (NCD)

(p. 120) is an independent federal agency that makes recommendations to the President and Congress to improve the quality of life for Americans with disabilities and their families. NCD first proposed a civil rights law for people with disabilities, and the Americans with Disabilities Act was signed into law in 1990. The purpose of NCD is to promote policies, programs, practices, and procedures that guarantee equal opportunity for all individuals with disabilities, regardless of the nature or severity of the disability; and to empower individuals with disabilities to achieve economic self-sufficiency, independent living, inclusion and integration into society. For information, resources and related links, go online to www.ncd.gov.

THE NATIONAL DISABILITY RIGHTS NETWORK (NDRN) is the nonprofit membership organization for the federally mandated Protection and Advocacy (P&A) Systems and Client Assistance Programs (CAP) for individuals with disabilities. The P&A/CAP network is the largest provider of legally based advocacy services for people with disabilities in the U.S. The NDRN serves a wide range of people with disabilities, including (but not limited to) those with cognitive, mental, sensory and physical disabilities. For specific resources and assistance, go online to www.ndrn.org.

THE U.S. DEPARTMENT OF EDUCATION (p. 109) provides training and information to parents of infants, toddlers, children and youth with disabilities, and to people who work with parents to enable them to participate more fully and effectively with professionals in meeting the educational needs of their children with disabilities.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) Fair Housing and Equal Opportunity offers resources and answers questions about the housing rights of people with disabilities, and the responsibilities of housing providers and building and design professionals according to the federal law. For more information, go online to www.hud.gov/offices/ftheo/disabilities.

NATIONAL LIBRARY SERVICE FOR THE BLIND AND PHYSICALLY HANDICAPPED (NLS)
 Library of Congress
 Washington, DC 20542
 Phone: 202-707-5100 / Fax: 202-707-0712
 Toll free: 1-800-424-8567
 E-mail: nls@loc.gov
 Website: www.loc.gov/nls
 NLS offers the free loan of recorded and braille books/

magazines, music scores in braille and large print, and specially designed playback equipment to residents of the U.S. who are unable to read or use standard print materials because of visual or physical impairment. Service is also extended to eligible American citizens residing abroad. While NLS administers the program, direct service is provided through cooperating libraries. Contact NLS for application forms and addresses of cooperating libraries.

FOR MILITARY PERSONNEL

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

U.S. MILITARY FAMILY CENTERS

Located on most military installations, Family Centers provide information, life skills education, and support services to military members and their families. "Family Centers" is a generic term that includes similar offices in each of the separate military branches. These centers provide community service programs that enhance the quality of life for military personnel and their families.

One key function of a Family Center is to link customers with appropriate services available in the local community and/or through state and federal assistance programs. To properly fulfill this role, the Family Center director develops working partnerships with organizations, such as those related to health and human services, school systems, employment assistance, law enforcement and recreation.

SERVICES AND RESOURCES FOR CONSUMERS WITH DISABILITIES

Relay Services

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

Local Relay Services

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

Federal Relay Service

The FRS, a program of the U.S. General Services Administration (GSA), provides access to TTY users who wish to conduct official business nationwide with and within the federal government. The toll-free number is 1-800-877-8339.

For more information on relay communications or to obtain a brochure on using the FRS, please call toll-free 1-800-877-0996.

Other Services

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

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

FOR MILITARY PERSONNEL

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

- **Air Force Family Matters Office**

HQ US Air Force, Force Sustainment Division
HQ F/DPPF

1040 Air Force Pentagon, Room 5C238
Washington, DC 20330-1040
703-697-4720

www.afcrossroads.com

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

- **Marine Corps Community Services**

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

DSN: 278-0275

Toll free: 1-800-MARINES

Fax: 703-784-9816

www.usmc-mccs.org

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

- **Navy Family Assistance**

HQ, FSC Support
Navy Customer Service Center
5720 Integrity Dr.
Millington, TN 38055

866-827-5627

DSN: 882-5627

E-mail: cscmailbox@navy.mil

www.persnet.navy.mil

The Bureau of Naval Personnel provides support, references, information and a wide range of assistance for members of the Navy and their families. Up-to-date news, messages, links and resources are provided, including assistance with relocation, employment, career and benefits, health, casualties, field support and retirement.

MILITARY FAMILY CENTERS DIRECTORY

Access to a directory of Family Centers by Service and by State is available through the Military Family Resource Center (MFRC) website at www.mfrc.dodqol.org/progDir. If you have questions on other services of MFRC, visit their site or e-mail them at mfrc.request@caliber.com.

- **U.S. Army Community and Family Support Center**

4700 King St.

Alexandria, VA 22302

703-681-7395

DSN: 761-5395

Fax: 703-681-7236

www.armymwr.com

U.S. Army MWR is the gateway to comprehensive support for Army personnel and families, including resources to strengthen home and family life, training, lifelong learning, finances, employment, health, relevant news, advice and ongoing assistance along with links to key resources.

- **U.S. Coast Guard**

2100 Second St., SW, Room 6320

Washington, DC 20593

202-267-6160

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

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

Fax: 202-267-4798

www.uscg.mil

The U.S. Coast Guard can provide key resources, including core publications, career information and related news, as well as comprehensive background about its mission, community services, history, photos and reports.

BETTER BUSINESS BUREAU MILITARY LINE

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

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

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

MILITARY HOMEFRONT

www.militaryhomefront.dod.mil

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

MILITARY ONE SOURCE

www.militaryonesource.com or 1-800-342-9674

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

COMMISSARIES AND EXCHANGES

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

**FOR TEACHERS**

Teachers often use the Consumer Action Handbook to teach essential information about credit, insurance, major purchases, complaint letters and other consumer topics. For classroom copies of the Handbook, please e-mail action.handbook@gsa.gov; include the name and address of your school and the number of copies you would like to receive. For additional resources, including lesson plans, go to www.ConsumerAction.gov.

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

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

A local or state consumer agency (p. 127) could also be a useful resource in resolving problems with your vehicle. If you have a new vehicle, be sure to ask whether you have any protection under a state lemon law.

Acura

Customer Relations Dept.
1919 Torrance Blvd. 500-2N-7E
Torrance, CA 90501-2746
Toll free: 1-800-382-2238
Toll free: 1-800-594-8500
(Roadside Assistance)
Fax: 310-783-3535
www.acura.com

Alfa

Alfa Romeo Distributors of
North America, Inc.
7453 Brokerage Dr.
Orlando, FL 32809
407-856-5000
www.alfaromeo.com



American Honda Motor Co., Inc.

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



American Suzuki Motor Corp.

Customer Relations Dept.
PO Box 1100
3251 East Imperial Hwy.
Brea, CA 92822-1100
Toll Free: 1-800-934-0934 (Auto)
714-572-1490 (Motorcycle/ATV/
Marine)
Fax: 714-524-8499 (Auto)
www.suzuki.com



Aston Martin

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

Audi of America, Inc.

Client Relations
3499 West Hamlin Rd.
Rochester Hills, MI 48309
Toll free: 1-800-822-2834
Fax: 248-754-6504
www.audiusa.com



BMW of North America, Inc.

BMW of North America, Inc.
Corporate Office
Customer Relations
300 Chestnut Ridge Rd.
Woodcliff Lake, NJ 07675
201-307-4000
Toll free: 1-800-831-1117
Fax: 201-930-8362
www.bmwusa.com



Buick Division General Motors Corp.

Customer Assistance Center
PO Box 33136
Detroit, MI 48232-5136
Toll free: 1-800-521-7300
Toll free: 1-800-252-1112
(Roadside Assistance)
TTY: 1-800-832-8425
www.buick.com



Cadillac Motor Car Division

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



Chevrolet Motor Division, General Motors Corp.

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



Daimler Chrysler

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

Ferrari North America Inc.

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





Ford

Ford Motor Company
Customer Relationship Center
16800 Executive Plaza Dr.
PO Box 6248
Dearborn, MI 48121
Toll free: 1-800-392-3673
TTY: 1-800-232-5952 (Toll free)
www.ford.com

Ford Dispute Settlement Board
PO Box 5120
Southfield, MI 48086-5120
Toll free: 1-800-428-3718
www.autosafety.org/ford-what.htm



General Motors Corp.

Corporate Affairs/Community Relations
100 Renaissance Center
Detroit, MI 48265
313-667-3800
313-556-5000
Toll free: 1-800-462-8782
www.gmc.com



GMC Division General Motors Corp.

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



Hyundai Motor America

Consumer Affairs
10550 Talbert Ave.
PO Box 20850
Fountain Valley, CA 92708-0850
714-965-3000
Toll free: 1-800-633-5151
E-mail: cmd@hma.service.com
www.hyundaiusa.com

Isuzu Motors America, Inc.

Owner Relations Department
13340 183rd St.
Cerritos, CA 90703
562-229-5000
Toll free: 1-800-255-6727
Fax: 562-921-9523
www.isuzu.com



Jaguar Cars

Attn: Customer Relations Ctr.
555 MacArthur Blvd.
Mahwah, NJ 07430-2327
201-818-8500
Toll free: 1-800-452-4827
Fax: 201-818-9770
www.jaguar.com



Kia Motors America, Inc.

Consumer Assistance Center
PO Box 52410
Irvine, CA 92619-2410
Toll free: 1-800-333-4542
Fax: 949-470-2812
www.kia.com



Land Rover

Customer Relations Center
555 MacArthur Blvd.
Mahwah, NJ 07430-2327
Toll free: 1-800-637-6837
Fax: 201-760-8514
E-mail: asklr@landrover.com
www.landrover.com



Lexus

Customer Satisfaction Dept.
A Division of Toyota Motor Sales, U.S.A., Inc.
Mail Drop L203
19001 South Western Ave.
Torrance, CA 90509-2732
Toll free: 1-800-255-3987
Fax: 310-468-2992
www.lexus.com

Mazda North American Operations

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



Mercedes Benz USA, Inc.

Customer Assistance Center
3 Paragon Dr.
Montvale, NJ 07645
Toll free: 1-800-367-6372
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www.mbusa.com

Mitsubishi Motor

Mitsubishi Motors
North America, Inc.
Customer Relations
6400 Katella Ave.
Cypress, CA 90630-0064
Toll free: 1-888-648-7820
www.mitsubishimotors.com



Nissan Motor Corp. in USA

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



Oldsmobile Division General Motors Corp.

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

Peugeot Motors of America, Inc.

Consumer Relations
Overlook at Great Notch
150 Clove Rd.
Little Falls, NJ 07424
973-812-4444
Fax: 973-812-2148
E-mail:
peugeot2@bellatlantic.net
www.peugeot.com



Pontiac Division, General Motors Corp.

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



Porsche Cars North America, Inc.

Customer Commitment
Owner Relations
980 Hammond Dr., Ste. 1000
Atlanta, GA 30328
Toll free: 1-800-545-8039
Fax: 770-360-3711
www.porsche.com



Saab Cars USA, Inc.

Customer Assistance Center
4405-A International Blvd.
Norcross, GA 30093
Toll free: 1-800-955-9007
www.saabusa.com



Saturn Corp.

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

Schuman Carriage Subaru

3361 Waiialae Ave.
Honolulu, HI 96816
808-733-7505
Fax: 808-733-7511
www.schumansubaru.com/en-us



Subaru of America, Inc.



National Customer Service Ctr.
Subaru Plaza, PO Box 6000
Cherry Hill, NJ 08034
Toll free: 1-800-782-2783
www.subaru.com



Toyota Motor Sales USA, Inc.

Customer Assistance Center
Department H200
19001 S Western Ave.
Torrance, CA 90509
310-468-4000
Toll free: 1-800-331-4331
TTY: 1-800-443-4999 (Toll free)
Fax: 310-468-7800
www.toyota.com



Volkswagen of America

Customer Relations
Hills Corporate Center
3499 West Hamlin Rd.
Rochester Hills, MI 48309
Toll free: 1-800-822-8987
Fax: 248-340-4660
www.vw.com



Volvo Cars of North America

Customer Service
7 Volvo Dr., Bldg. A
Rockleigh, NJ 07647-0915
Toll free: 1-800-458-1552
Fax: 1-800-992-3970 (Toll free)
www.volvocars.com



BBB Auto Line

Council of Better
Business Bureaus, Inc.
4200 Wilson Blvd., Ste. 800
Arlington, VA 22203-1838
703-276-0100
Toll free: 1-800-955-5100
TTY: 703-276-1862
Fax: 703-525-8277
E-mail: info@cbbb.bbb.org
www.bbb.org
BBB Auto Line is a third-party dispute
resolution program for automobile
manufacturers.

DOT Auto Safety Hotline

Office of Defects Investigation
400 7th St., SW
Washington, DC 20590
Toll free: 1-888-327-4236
TTY: 1-800-424-9153 (Toll free)
Fax: 202-366-7882
Consumers can contact the DOT Auto Safety
Hotline to report safety defects in vehicles,
tires, and child safety seats. Information is
available about air bags, child safety seats,
seat belts, and general highway safety.
Consumers who experience a safety defect
in their vehicle are encouraged to report the
defect to the Hotline in addition to the dealer
or manufacturer.

International Association of Lemon Law Administrators

E-mail: ialla@ialla.net
www.TheLemonLaw.org
This organization supports and promotes
government agencies that administer motor
vehicle warranty and related laws, through
the publication of a newsletter, consumer
and industry education, and other
intergovernmental activities.

Motorist Assurance Program

7101 Wisconsin Ave.
Ste. 1200
Bethesda, MD 20814
301-634-4954
301-634-4955
Fax: 202-318-0378
E-mail: webmaster@motorist.org
www.motorist.org
MAP accredits those auto repair shops
that apply and follow industry developed

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

National Automobile Dealers Association

AUTOCAP
8400 Westpark Dr.
McLean, VA 22102
Toll free: 1-800-252-6232
www.nada.org
NADA is a third-party dispute resolution
program administered through the National
Automobile Dealers Association. The national
office makes referrals to state auto dealer
associations.

National Institute for Automotive Service Excellence (ASE)

101 Blue Seal Dr. SE, Ste. 101
Leesburg, VA 20175
703-669-6600
Toll free: 1-888-273-8378
www.ase.com
ASE is an independent, national nonprofit
organization founded in 1972 to help improve
the quality of automotive service and repair
through the voluntary testing and certification
of automotive repair professionals. More than
424,000 ASE-certified technicians work in
dealerships, independent repair shops, service
stations, auto parts stores, fleets and schools.
ASE publishes several consumer publications
about auto maintenance and repair.

RV Consumer Group

PO Box 520
Quilcene, WA 98376
360-765-3846
Toll free: 1-800-405-3325 (Order Desk)
Fax: 360-765-3233
E-mail: rvgroup@rv.org
www.rv.org
RV Consumer Group is a nonprofit
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recreational vehicles. This group is not aligned
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books and memberships to help consumers
with the selection of buying RVs.

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

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

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

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

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

The Council of Better Business Bureaus, the umbrella organization for the BBBs, can assist with complaints about the truthfulness and accuracy of national advertising claims, including children's advertising; provide reports on national soliciting charities; and help to settle disputes with automobile manufacturers through the BBB AUTO LINE program (p. 64).

Council of Better Business Bureaus, Inc.

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703-276-0100
Fax: 703-525-8277
E-mail: info@bbb.org
www.bbb.org

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Anchorage
907-562-0704
www.thebbb.org

Alabama

Birmingham
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Toll free: 1-800-824-5274
www.birmingham-al.bbb.org

Boaz

256-840-3888
Toll free: 1-800-239-1642
(Northern AL)
www.northalabama.bbb.org

Cullman

256-775-2917
www.northalabama.bbb.org

Decatur

256-355-2226
Toll free: 1-800-239-1642
(Northern AL)
www.northalabama.bbb.org

Dothan

334-794-0492
www.birmingham-al.bbb.org

Florence

256-740-8224
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Huntsville

256-533-1640
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(Northern AL)
www.northalabama.bbb.org

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251-433-5494
www.bbbsouthal.org

Montgomery

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Arkansas

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www.arkansas.bbb.org

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Phoenix
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Toll free: 1-877-291-6222
www.phoenix.bbb.org

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928-772-3410
www.arizonabbb.org

Tucson

520-888-5353
Toll free: 1-800-696-2827
(Southern AZ)
www.tucson.bbb.org

California

Bakersfield
661-322-2074
www.cencal.bbb.org

Colton

909-835-6064
www.labbb.org

Culver City

310-945-3166
www.labbb.org

Fresno

559-222-8111
www.cencal.bbb.org

Long Beach

562-216-9240
www.labbb.org

Oakland

866-411-2221
www.goldengatebbb.org

Placentia

714-985-8922
www.labbb.org

Reseda

818-386-5510
www.labbb.org

Sacramento

916-443-6843
www.necal.bbb.org

San Diego

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www.sandiego.bbb.org

San Jose

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www.bbbsilicon.org

Santa Barbara

805-963-8657
www.santabarbara.bbb.org

Stockton

209-948-4880
www.midcalbbb.org

Colorado

Colorado Springs
719-636-1155
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www.bbbsc.org

Denver

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www.denver.bbb.org

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970-484-1348
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203-269-2700
www.connecticut.bbb.org

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202-393-8000
www.mybbb.org

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302-230-0108
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www.orlando.bbb.org

Clearwater

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www.bbbwestflorida.org

Jacksonville

904-721-2288
www.bbbsnefla.org

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561-842-1918
www.bbbsoutheastflorida.org

Pensacola

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www.nwfl.bbb.org

Port St. Lucie

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www.bbbsoutheastflorida.org

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229-883-0744
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www.athensnegabbb.org

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www.csra.bbb.org

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www.atlanta.bbb.org

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www.desmoines.bbb.org

Des Moines

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Idaho Falls

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www.idahofalls.bbb.org

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www.fortwayne.bbb.org

Evansville

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(In Service Area)
www.evansville.bbb.org

Fort Wayne

260-423-4433
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www.fortwayne.bbb.org

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Massachusetts

Natick

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West Springfield

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Minnesota

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www.springfield-mo.bbb.org

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Syracuse

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www.newyork.bbb.org

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www.akronbbb.org

Canton

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www.cinbbb.org

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www.cleveland.bbb.org

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614-486-6336
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www.toledobbb.org

Youngstown

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www.youngstownbbb.org

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Oklahoma City

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www.oklahomacity.bbb.org

Tulsa

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www.tulsabbb.org

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Moosic

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Conway

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Greenville

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Toll free: 1-800-948-5791
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South Dakota

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(NE, SD, IA - Southwest)
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Tennessee

Chattanooga

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Texas

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Fort Worth

817-332-7585
www.fortworth.bbb.org

Houston

713-868-9500
www.bbbhou.org

Longview

903-758-3222
www.longview.bbb.org

Lubbock

806-763-0459
Toll free: 1-800-687-7890
(South Plains)
www.bbbsouthplains.org

Midland

432-563-1880
Toll free: 1-800-582-4433 (TX)
www.permianbasinbbb.org

San Angelo

325-949-2989
www.sanangelo.bbb.org

San Antonio

210-828-9441
www.sanantonio.bbb.org

Texarkana

903-793-4565
Toll free: 1-800-372-4222
www.texarkana.bbb.org

Tyler

903-581-5704
Toll free: 1-800-443-0131
(903 & 430 Area Codes)
www.tyler.bbb.org

Waco

254-755-7772
www.waco.bbb.org

Weslaco

956-968-3678
www.weslaco.bbb.org

Wichita Falls

940-691-1172
Toll free: 1-800-388-1778
www.bbbnorcentx.org

Utah

Salt Lake City

801-892-6009
Toll free: 1-800-456-3907
www.utah.bbb.org

Virginia

Norfolk

757-531-1300
www.hamptonroadsbbb.org

Richmond

804-648-0016
www.richmond.bbb.org

Roanoke

540-342-3455
www.vabbb.org

Washington

DuPont

206-431-2222
www.thebbb.org

Spokane

509-455-4200
www.thelocalbbb.org

Wisconsin

West Allis

414-847-6000
www.wisconsin.bbb.org

West Virginia

Charleston

304-345-7502
Toll free: 1-800-362-0494
www.greaterwestvirginiabbb.org

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

- *The Standard & Poor's Register of Corporations, Directors and Executives*
- *Trade Names Directory*
- *Standard Directory of Advertisers*
- *Dun & BradStreet Directory*

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

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



Many of the companies listed in this handbook are members of the Society of Consumer Affairs Professionals International (SOCAP). A professional organization established in 1973, the Society's goal is to improve the marketplace for consumers by addressing their concerns within the corporate structures. SOCAP members are identified in this directory by a mobius strip, which is part of SOCAP's official logo, and symbolizes the unbroken connection between good business and customer satisfaction and loyalty. For more information, contact SOCAP (p. 126).

3COM Corp.

350 Campus Dr.
Marlborough, MA 01752-3064
508-323-5000
Toll free: 1-800-876-3266
Fax: 508-323-1111
support.3com.com/index.htm



3M

Customer Relations
3M Center
St. Paul, MN 55144-1000
651-737-6501
Toll free: 1-800-364-3577
Fax: 1-800-713-6329 (Toll free)
Fax: 651-737-7117
www.3m.com

A

A&W Restaurants, Inc.

See also: Yum! Brands, Inc.
1900 Colonel Sanders Ln.
PO Box 34550 (ZIP 40232)
Louisville, KY 40213
Toll free: 1-866-456-2929
www.awrestaurants.com

A.J. Wright

See also: TJX Companies Inc.
www.tjx.com/about/ajwright

AAMCO Transmissions, Inc.

Consumer Affairs
201 Gibraltar Rd.
Horsham, PA 19044
610-668-2900 ext. 224
Toll free: 1-800-292-8500 ext. 224
Fax: 610-664-5897

E-mail: awright@AAMCO.com
www.aamco.com



Abbott Laboratories

Customer Relations
100 Abbott Park Rd.
Abbott Park, IL 60064-6400
847-937-6100 (General Info)
Toll free: 1-800-323-9100
(Diagnostic)
Toll free: 1-800-222-6883
(Vascular)
Toll free: 1-800-255-5162
(Pharmaceuticals)
www.abbott.com

ABC, Inc.

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



Accor North America

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

Ace Hardware Corp.

2200 Kensington Court
Oak Brook, IL 60523
630-990-6600
Fax: 630-990-3145
www.acehardware.com

ACE USA Companies

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

Adaptec

Customer Service
691 South Milpitas Blvd.
Milpitas, CA 95035
408-945-8600
Toll free: 1-800-959-7274
Fax: 408-262-2533
E-mail: support@adaptec.com
www.adaptec.com

Adidas USA

Consumer Service
5055 N Greeley Ave.
Portland, OR 97217
Toll free: 1-800-448-1796
Fax: 971-234-4515
E-mail: customerservice@shopadidas.com
www.adidas.com

Admiral

See also: Maytag Corp.
Toll free: 1-800-688-1100

Adobe Systems Inc.

345 Park Ave.
San Jose, CA 95110-2704
408-536-6000
Toll free: 1-800-833-6687
Fax: 408-537-6000
www.adobe.com

Aerus Electrolux Corp.

Customer Service
300 East Valley Dr.
Bristol, VA 24201
Toll free: 1-800-243-9078

Fax: 540-645-2863
E-mail: customerservice@aerusonline.com
www.aerusonline.com

AETNA, Inc.

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

Alamo Rent A Car

208 St. James Ave.
Goose Creek, SC 29445
918-401-6234
Toll free: 1-800-445-5664
E-mail: crelations@alamo.com
www.alamo.com

**Alaska Airlines**

Consumer Care
PO Box 24948-SEAGT
Seattle, WA 98124-0948
206-431-3647 (Horizon Air)
206-392-6580 (Baggage Claims)
206-392-7722 (Refunds/Lost Tickets)
Toll free: 1-800-654-5669
(Customer Care)
Fax: 206-439-4477
www.alaskaair.com

**Alberto Culver Co.**

Customer Relations
2525 Armitage Ave.
Melrose Park, IL 60160
708-450-3000
Toll free: 1-800-333-0005
Fax: 708-450-3435
www.alberto.com

Albertsons Inc.

Community Relations
250 Parkcenter Blvd.
Boise, ID 83706
208-395-6392
Toll free: 1-877-932-7948
Fax: 208-395-4382
www.albertsons.com

**Alcon Laboratories, Inc.**

Consumer Affairs, QA-Q122
Technical Consumer Affairs, QA
6201 South Freeway
Fort Worth, TX 76134
817-551-8454

Toll free: 1-800-757-9195
Fax: 817-551-3092
www.alconlabs.com

Allied Van Lines, Inc.

Customer Service
PO Box 440
Chicago, IL 60680-4403
630-717-3590
Toll free: 1-800-510-7469
Toll free: 1-800-470-2851
Fax: 630-717-3123
E-mail: custsvc@alliedvan.com
www.allied.com

Allstate Insurance Co.

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

Alltel Corp.

Corporate
1 Allied Dr.
Little Rock, AR 72202
501-905-8000
Toll free: 1-800-255-8351
Fax: 501-905-5444
Customer Relations-Call Center
2001 NW Sammamish Rd.
Issaquah, WA 98027
425-313-5200
Toll free: 1-800-873-2349
Fax: 425-313-5520
www.alltel.com

Almaden Vinyards

Consumer Relations
12667 Rd. 24
Madera, CA 93637
Toll free: 1-800-726-9977
www.almaden.com

Aloha Airlines

Customer Care Center
PO Box 30028
Honolulu, HI 96820
808-539-5994
Toll free: 1-888-771-2855
(Customer Care)
Toll free: 1-800-803-9454
(Baggage)
Fax: 808-539-5999
www.alohaairlines.com



Amana Appliances

See also: Maytag Corp.
Consumer Affairs
403 W 4th St., N
Newton, IA 50208
Toll free: 1-800-843-0304
(Consumer Affairs)
Toll free: 1-800-628-5782
(Service)
Toll free: 1-877-232-6771 (Parts)
www.amana.com

Amazon.com, Inc.

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

America Online, Inc.

Member Services
222000 AOL Way
Dulles, VA 20166
703-265-1000
Toll free: 1-800-827-6364
Fax: 703-918-1400
www.aol.com

America West Airlines

Customer Relations
4000 East Sky Harbor Blvd.
Phoenix, AZ 85034
480-693-0800
Toll free: 1-800-835-7779
(Refunds/Lost Tickets)
Toll free: 1-800-363-2542
(Lost/Damaged Baggage)
TTY: 1-800-526-8077 (Toll free)
Fax: 480-693-2300
www.americawest.com

American Airlines, Inc.

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

American Automobile Association

Member Relations
1000 AAA Dr., Mailspace 61
Heathrow, FL 32746

407-444-8391
Fax: 407-444-8416
www.aaa.com



American Express Co.

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

American Greetings Corp.

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

American Standard, Inc.

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

American Tourister

See also: Samsonite Corp.
Toll free: 1-800-547-2247
www.americantourister.com

America's Favorite Chicken Co. (AFC Enterprises)

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

Amgen, Inc.

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

Fax: 805-447-1010
www.amgen.com

Amway Corp.

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



Andersen Windows, Inc.

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



Anheuser-Busch, Inc.

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

AON Corp.

AON Center
200 East Randolph
Chicago, IL 60601
312-381-1000
Fax: 312-701-3793
www.aon.com



Aon Innovative Solutions

Financial Relations
13922 Denver West Pkwy.
Golden, CO 80401
303-279-2900
Toll free: 1-800-528-6280
Toll free: 1-800-613-8000
www.aoninnovativesolutions.com

Apple Computer, Inc.

1 Infinite Loop
Cupertino, CA 95014
Toll free: 1-800-676-2775
(Customer Service)
Toll free: 1-800-275-2273
(Extended Service & Support)



Toll free: 1-800-800-2775
(Education)
TTY: 1-800-767-2775
(Disability Solutions)
www.apple.com

Appleseed's

Customer Service
30 Tozer Rd.
Beverly, MA 01915
978-922-2040
Toll free: 1-800-767-6666
Fax: 800.755.7557
E-mail: CustomerService@
Appleseeds.com
www.appleseeds.com

Arby's Restaurant Group, Inc.

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

Arizona Mail Order

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

Armstrong World Industries, Inc.

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

Asante Networks, Inc.

2223 Old Oakland Rd.
San Jose, CA 95131
408-435-8388
Toll free: 1-800-303 9121
(Customer Service)
Toll free: 1-866-880-9524
(Rebates)
Fax: 408-432 7511
E-mail: support@asante.com
www.asante.com

A.T. Cross Company

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

AT&T

Consumer Services
340 Mount Kemble Ave.
Room N208
Morristown, NJ 07962
Toll free: 1-800-222-0300
(General)
Toll free: 1-800-288-2747
(Service & Repairs)
TTY: 1-800-682-8706;
1-800-682-8786 (Toll free)
Fax: 973-644-7381
E-mail: www.allie.att.com
www.att.com

AT&T Wireless Service, Inc.

See also: Cingular Wireless, Inc.



Ateco, Inc.

Consumer Affairs Department
PO Box 606
600 East Center St.
Shenandoah, PA 17976-0606
570-462-2745
Toll free: 1-800-233-3170
Fax: 570-462-3299
www.pierogies.com

ATI Technologies, Inc.

33 Commerce Valley Dr., E
Markham ONT L3Y 7X6 Canada
905-882-2600
905-882-2620
www.ati.com

Atlas World Group, Inc.

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

Avis Rent-A-Car System

Customer Service
4500 South 129th East Ave.
PO Box 699000
Tulsa, OK 74169-9000

Toll free: 1-800-352-7900
Fax: 918-621-4819
E-mail: custserv@avis.com
www.avis.com



Avon Products, Inc.

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

AXA Equitable Co., Inc.

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

B



Bacardi U.S.A., Inc.

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

Bali Company

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

Bally Total Fitness Corp.

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

Bank of America Corp.

100 North Tryon St.
Mail Code NC1-007-18-01
Charlotte, NC 28255
Toll free: 1-800-432-1000
www.bankofamerica.com



BankUnited

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

Baskin Robbins

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

Bass Pro Shops, Inc.

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

Bath & Body Works

Customer Service
Seven Limited Parkway East
Reynoldsburg, OH 43068
Toll free: 1-800-395-1001
www.bathandbodyworks.com

Bayer HealthCare Consumer Care

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

BD (Becton, Dickinson and Company)

1 Becton Dr. MC 376
Franklin Lakes, NJ 07417
201-847-6800
Toll free: 1-888-232-2737
Toll free: 1-800-255-6334
(Education Center)
Toll free: 1-888-237-2762
(Customer Service)
www.bd.com

Bear Creek Corp.

2518 South Pacific Hwy.
PO Box 299
Medford, OR 97501
Toll free: 1-541-864-2121
Toll free: 1-800-345-5655
(Harry & David)
Toll free: 1-800-872-7673
(Jackson & Perkins)
Fax: 541-776-2194
www.harryanddavid.com

Beech-Nut Nutrition Corp.

Consumer Affairs
100 S 4th St., Ste. 1010
St. Louis, MO 63102
314-436-7667
Toll free: 1-800-233-2468
Fax: 314-436-7679
www.beech-nut.com

Beiersdorf, Inc.

Customer Service
Wilton Corporate Center
187 Danbury Rd.
Wilton, CT 06897
203-563-5800
Toll free: 1-800-233-2340
Fax: 203-563-5895
www.bdfusa.com

BellSouth Telecommunications, Inc.

Executive Appeals Manager
BellSouth Center
675 West Peachtree St., NE
Ste. 37D57
Atlanta, GA 30375
404-927-7400
Toll free: 1-800-346-9000
TTY: 1-800-251-5325 (Toll free)
Fax: 404-584-6545
E-mail: HeadquartersAppeals@
BellSouth.com
www.bellsouth.com

Benihana Inc.

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

Best Buy Company, Inc.

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

Best Foods

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

Best Western International, Inc.

Customer Relations
PO Box 42007
Phoenix, AZ 85080-2007
623-780-6181
Toll free: 1-800-780-7234
(Reservations Assistance)
Toll free: 1-800-528-1238
(Customer Relations)
TTY: 1-800-528-2222 (Toll free)
Fax: 623-780-6199
www.bestwestern.com

BIC Corp

Consumer Affairs Dept.
500 Bic Dr.
Milford, CT 06460
203-783-2000
www.bicworld.com

Big Lots, Inc.

Customer Relations
300 Phillipi Rd.
PO Box 28512
Columbus, OH 43228-0512
614-278-6800
Toll free: 1-800-877-1253
www.biglots.com

Binney & Smith Inc.

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

Birds Eye Foods, Inc.

Attn: Consumer Relations
PO Box 19027
Green Bay, WI 54307-9027
920-435-5300

Toll free: 1-800-563-1786
(Birds Eye, Freshlike, Nalley,
Berstein's)
Toll free: 1-800-270-2743 (Other)
www.birdseyefoods.com



Bissell Homecare, Inc.

Customer Service
2345 Walker Ave., NW
PO Box 3606 (ZIP 49501)
Grand Rapids, MI 49544-2597
Toll free: 1-800-237-7691
www.bissell.com



Black and Decker (US) Inc.

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

Blockbuster Entertainment Corp.

Customer Care
1201 Elm St.
Dallas, TX 75270
214-258-1017
Toll free: 1-866-692-2789
(Blockbuster Online)
www.blockbuster.com

Bloomingdale's, Inc.

1000 Third Ave.
New York, NY 10022
212-705-2000
Toll free: 1-800-950-0047 (Credit)
www.bloomingdales.com



Bob Evans Farms, Inc.

3776 South High St.
Columbus, OH 43207
614-491-2225
Toll free: 1-800-272-7675
Fax: 614-497-4330
www.bobevans.com

Bojangles' Restaurants, Inc.

Customer Relations
9432 Southern Pine Blvd.
Charlotte, NC 28273
704-527-2675
Toll free: 1-888-300-4265
(Customer Service)

Fax: 704-523-6803
www.bojangles.com

Borland Software Corp.

Customer Support
100 Enterprise Way
Scotts Valley, CA 95066
Toll free: 1-800-523-7070
(Customer Service)
E-mail:
customer-service@borland.com
www.borland.com



BP Corp.

Consumer Relations
PO Box 3011
Naperville, IL 60566
Toll free: 1-800-333-3991
Fax: 630-300-5254
E-mail: bpconsum@bp.com
www.bp.com



Braun

1 Gillette Park
Boston, MA 02127-1096
Toll free: 1-800-272-8611
www.braun.com



The Breathe Right Company

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



**Bridgestone Firestone
Retail & Commercial
Operations, LLC**

Consumer Affairs
PO Box 7988
Chicago, IL 60680-9534
Toll free: 1-800-367-3872
Fax: 1-800-760-7859 (Toll free)
E-mail: firestone_consumer_
affairs@faneuil.com
www.firestonecompleteauto
care.com



**Bristol-Myers Squibb
Company**

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

British Airways

75-20 Astoria Blvd.
Jackson Heights, NY 11370
Toll free: 1-800-247-9297
(Reservations)
Toll free: 1-800-828-8144
(Baggage Claims)
Toll free: 1-800-403-0882
(Online Support)
TTY: 1-866-393-0961
(Reservations)
Fax: 347-418-4395
www.britishairways.com

Brooks Eckerd Pharmacy

Customer Service
50 Service Ave.
Warwick, RI 02886
401-825-3900
Toll free: 1-800-325-3737
TTY: 1-800-760-4833 (Toll free)
Fax: 401-825-3587
www.eckerd.com

Brother International Corp.

Customer Service
100 Somerset Corp. Blvd.
Bridgewater, NJ 08807
908-704-1700
Toll free: 1-800-276-7746
www.brother-usa.com

**Brown Shoe
Company, Inc.**

Consumer Care
8300 Maryland Ave.
St. Louis, MO 63105
314-854-4000
Toll free: 1-800-766-6465
Fax: 314-854-4274
E-mail: info@brownshoe.com
www.brownshoe.com

**Brown-Forman Beverages
Worldwide**

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



Brunswick Corp.

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

Budget Gourmet

See also: Michelina's

Budget Rent A Car System, Inc.

Customer Service
4500 S 129th East Ave.
PO Box 69084
Tulsa, OK 74169-0840
Toll free: 1-800-214-6094
(Customer Service)
Toll free: 1-800-404-8033
(Technical Assistance)
Toll free: 1-800-527-0700
(Reservations)
Toll free: 1-800-283-4382
(Moving Truck Customer Service)
Toll free: 1-800-354-2847
(Rd.side Assistance)
TTY: 1-800-826-5510 (Hearing Impaired); 1-800-526-6408 (Drivers with Disabilities)
www.budget.com

Bulova Corp.

Customer Relations
1 Bulova Ave.
Woodside, NY 11377
718-204-3300
718-204-4603 (Tech Assistance)
Toll free: 1-800-228-5682
(Hotline)
Toll free: 1-800-233-3350
(Service Department)
Fax: 718-204-3546
www.bulova.com

Burlington Coat Factory Direct Corp.

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

Burlington Industries, Inc.

804 Green Valley
Greensboro, NC 27408
336-379-6220
Toll free: 1-800-763-0123
Fax: 336-379-6476
E-mail:
info@burlingtonworldwide.com
www.burlington.com



Bush Brothers & Company

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

C

CA, Inc.

1 Computer Associates Plaza
Islandia, NY 74101-3391
631-342-6000
Toll free: 1-800-637-5858
(Customer Service)
Toll free: 1-800-225-5224
(Product Info)
Fax: 631-342-6800
www.ca.com

Cabela's Government Outfitter

Government Sales
1 Cabela Dr.
Sidney, NE 69160
308-254-5505
Toll free: 1-800-242-1596
TTY: 1-800-695-5000 (Toll free)
Fax: 308-255-6680
E-mail:
government@cabelas.com
www.cabelas.com

Cablevision Systems, Inc.

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

CalComp, Inc.

See also: GTCO CalComp, Inc.
14555 N 82nd St.
Scottsdale, AZ 85260

480-948-6540
Toll free: 1-800-856-0732
Fax: 480-948-5508
www.calcomp.com

Calvin Klein

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



Campbell Soup Co.

Consumer Affairs
1 Campbell Place
Camden, NJ 08103-1701
Toll free: 1-800-257-8443
www.campbellsoup.com



CARFAX, Inc.

Consumer Affairs
10304 Eaton Place, Ste. 500
Fairfax, VA 22030
703-218-0340
Fax: 1-866-728-6455 (Toll free)
E-mail:
carfaxwebsupport@carfax.com
www.carfax.com/help



Carnival Cruise Lines

Guest Relations
3655 NW 87th Ave.
Miami, FL 33178-2428
305-599-2600
Toll free: 1-800-438-6744
Toll free: 1-888-227-6482
TTY: 1-800-972-4386
Fax: 305-406-8630
www.carnival.com



Carrier Air Conditioning Co.

Customer Relations
PO Box 4808
Syracuse, NY 13221-4808
860-674-3000
Toll free: 1-800-227-7437
(Customer Service Hotline)
Fax: 315-432-6620
www.global.carrier.com

Carvel Corp.

Customer Service Dept.
175 Capital Blvd., Ste. 400
Rocky Hill, CT 06067-3914
860-257-4448
Toll free: 1-800-322-4848
Fax: 860-257-8859
www.carvel.com



Casio, Inc.

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

Casual Male Retail Group

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

The CBS Television Network

Audience Services
524 West 57th St.
New York, NY 10019
212-975-3247
E-mail: audsvcs@cbs.com
www.cbs.com

CEC Entertainment, Inc.

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

Cellular One

Customer Service
401 E Memorial Rd., Ste. 500
Oklahoma City, OK 73114
Toll free: 1-800-934-3996
www.celloneusa.com

Ceridian Corp.

3311 East Old Shakopee Rd.
Minneapolis, MN 55425
952-853-8100
Toll free: 1-888-401-5878
Toll free: 1-800-272-9605
(Plan Sponsor Cust Service)
www.ceridian.com

Chanel, Inc.

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

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

1 Chase Plaza
New York, NY 10005
212-270-6000
Toll free: 1-866-879-3207
Toll free: 1-877-576-6616
www.chase.com

Chattem, Inc.

Consumer Affairs
PO Box 22219
Chattanooga, TN 37409
423-821-4571
www.chattem.com

Chevron Corp.

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

Chicken of the Sea International

Consumer Affairs
9330 Scranton Rd., Ste. 500
San Diego, CA 92121
858-597-4242
Toll free: 1-800-456-1511
Fax: 858-597-4248
www.chickenofthesea.com

Chuck E. Cheese's Restaurant

See also: CEC Entertainment

Church & Dwight Company, Inc.

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

CIBA Vision

Consumer Relations
11460 Johns Creek Pkwy.
Duluth, GA 30097
678-415-3937
Toll free: 1-800-875-3001
www.cibavision.com

Cingular Wireless

Glenridge Highlands Two
5565 Glenridge Connector
Atlanta, GA 30342
Toll free: 1-800-331-0500
TTY: 1-866-241-6567 (Toll free)
www.cingular.com

Circuit City Stores, Inc.

9954 Mayland Dr.
Richmond, VA 23233
804-527-4000
Toll free: 1-800-843-2489
www.circuitcity.com

Citigroup, Inc.

US Service Ctr. Citi Inquiries
100 Citibank Dr.
PO Box 769004
San Antonio, TX 78245-9004
www.citibank.com

Citizen America

Customer Service
363 Van Ness Way, Ste. 404
Torrance, CA 90501
310-781-1460
Toll free: 1-800-258-8529
Fax: 310-781-9152
E-mail: customerservice@
citizen-america.com
www.citizen-america.com

Citizen Watch Company of America, Inc.

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

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

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





The Clorox Co.

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

Coats & Clark Inc.

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



The Coca-Cola Co.

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

Coldwell Banker Real Estate Corp.

1 Campus Dr.
Parsippany, NJ 07054
973-428-9700
Toll free: 1-877-373-3829
www.coldwellbanker.com



The Colgate-Palmolive Company

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

Colonial Penn Life Insurance

399 Market St., 5th Floor
Philadelphia, PA 19181
Toll free: 1-877-877-8052.
Toll free: 1-800-891-0915 (NY)

Toll free: 1-800-523-9100
(Life Customer Service)
www.colonialpenn.com

The Columbia House Company

1400 N Fruitridge Ave.
Terre Haute, IN 47811-0100
Toll free: 1-800-562-4046 (Music)
Toll free: 1-800-262-2001
(Video/DVD)
Toll free: 1-800-901-5545
(TV Library Club)
Toll free: 1-800-965-9665
(Audiobook)
Fax: 1-800-590-6656
www.columbiahouse.com



Combe Inc.

1101 Westchester Ave.
White Plains, NY 10604-3503
914-694-5454
Toll free: 1-800-431-2610
(Consumer Affairs)
Toll free: 1-800-873-7400
(Product Questions)
Fax: 914-694-6320
www.combe.com

CompUSA, Inc.

Customer Service
14951 N Dallas Pkwy
Dallas, TX 75254
972-982-4000
Toll free: 1-800-266-7872
Fax: 972-528-5687
E-mail: customer_service@
compusa.com
www.compusa.com



ConAgra Foods

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

Conair Cuisinart Corp.

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



Congoleum Corp.

Consumer Affairs
3700 Quakerbridge Rd.
Mercerville, NJ 08619
609-584-3610
Toll free: 1-800-274-3266
www.congoleum.com



ConocoPhillips

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

Constellation Wines U.S.

Centerra Wine Company
235 North Bloomfield Rd.
Canandaigua, NY 14424
585-396-7600
831-675-2481 (Pacific Wine
Partners LLC)
585-396-7600 (North Lake
Wines)
Toll free: 1-888-659-7900
(Centerra Wine Company)
www.cwinesus.com



Consumer Credit Counseling Service of Greater Washington, Inc.

15847 Crabbs Branch Way
Rockville, MD 20855
301-590-1010
Toll free: 1-800-747-4222
E-mail: info@cccsdc.org
www.cccsdc.org

Contempo Casuals

See also: Wet Seal, Inc.



Continental Airlines, Inc.

Customer Relations
PO Box 4607 - NH CCR
Houston, TX 77210-4607
713-324-5000
Toll free: 1-800-932-2732
E-mail: custo@coair.com
www.continental.com



Continental Tire North America, Inc.

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



Converse, Inc.

Customer Service Group
1 High St.
North Andover, MA 01845
Toll free: 1-800-547-2667
www.converse.com

Conwood Company, L.P.

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

**Coors Brewing Co.**

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

Corel Corp.

US - Corel Minneapolis
7905 Fuller Rd.
Eden Prairie, MN 55344
Corel Corporate Office
1600 Carling Ave.
Ottawa, Ontario
K1Z 8R7 Canada
Toll free: 1-800-772-6735
www.corel.com

**Coty/LCI Cosmetics International**

Consumer Affairs
350 Clark Dr.
Mt. Olive, NJ 07828
Toll free: 1-800-715-4023
Fax: 973-426-7678
E-mail: consumer_affairs_LCI@cotyinc.com
www.coty.com

Craftmatic Organization, Inc.

Consumer Affairs
2500 Interplex Dr.
Trevose, PA 19053-6998
Toll free: 1-800-828-1033
Fax: 215-639-9941
E-mail: consumeraf@aol.com
www.craftmatic.com

Creative Labs

Customer Service
1523 Cimarron Plaza
Stillwater, OK 74075
405-742-6622 (Tech Support)
405-742-6655 (Cust. Service)
Toll free: 1-800-998-5227
(Tech Support)
Toll free: 1-800-998-1000
(Cust. Service)
us.creative.com

Crowne Plaza

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

Cuisinart

See also: Conair Corp.
Sales & Marketing Operations
203-975-4600
Toll free: 1-800-726-0190
(Outside NJ)
Toll free: 1-800-726-6247
ext. 4605
Fax: 203-975-4660
E-mail: cuisinart@conair.com
www.cuisinart.com

Culligan International Co.

Office of the President
1 Culligan Pkwy.
Northbrook, IL 60062
847-205-5757
Toll free: 1-800-947-4759
Fax: 1-888-777-8715 (Toll free)
E-mail:
consumeraffairs@culligan.com
www.culligan.com

Cumberland Packing Corp.

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

Cunard Line Limited

Guest Relations (Cunard Line
Limited/Seabourne Cruise List)
6100 Blue Lagoon Dr., Ste. 400
Miami, FL 33126
305-463-3000
Toll free: 1-800-728-6273
www.cunard.com

Current, Inc.

1005 East Woodmen Rd.
Colorado Springs, CO 80920
719-594-4100
Toll free: 1-877-665-4458
Toll free: 1-800-848-2848
Toll free: 1-800-832-4845
(Large Qty Phone Orders)
Fax: 1-800-993-3232 (Orders)
Fax: 719-531-2122 (Large Qty
Fax Orders)
www.currentinc.com

CVS/pharmacy

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

D

**Dairy Queen Corp.**

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

**The Dannon Co., Inc.**

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

**Danskin**

4075 E Market St.
PO Box 15015 (ZIP 17405-7015)
York, PA 17402
Toll free: 1-800-288-6749
E-mail: edanskin@danskin.com
danskin.com



DAP Products, Inc.

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

Days Inns Worldwide Inc.

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



Deere & Company

Corporate Communications
1 John Deere Place
Moline, IL 61265
309-765-8000
www.deere.com

Del Laboratories, Inc.

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



Del Monte Foods Company

Consumer Affairs
PO Box 80
Pittsburgh, PA 15230-0080
415-247-3000
Toll free: 1-800-543-3090
www.delmonte.com



Dell, Inc.

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



Delta Air Lines, Inc.

Customer Care
PO Box 20980 Dept. 980
Atlanta, GA 30320-2980
404-715-1450
Fax: 1-888-286-3163 (Toll free)
www.delta.com

Delta Faucets Company

55 East 111th St.
PO Box 40980
Indianapolis, IN 46280
317-848-1812
Toll free: 1-800-345-3358
www.deltafaucet.com

Deneba Software

Public Relations
8550 NW 33rd St., Ste. 101
Miami, FL 33122
305-596-5644
Toll free: 1-800-733.6322
Fax: 305-406-9802
www.acdsystems.com

Denny's Corp.

Customer Service
203 East Main St.
Spartanburg, SC 29319
864-597-8000
Toll free: 1-800-733-6697
(Customer Service)
Fax: 864-597-8780
www.dennys.com



The Dial Corp.

15101 North Scottsdale Rd.
Scottsdale, AZ 85254-1619
480-754-3425
Toll free: 1-800-258-3425
(Personal Cleaning Products)
Toll free: 1-800-528-0849
(Armour Star)
www.dialcorp.com

Diamond of California

Consumer Affairs
1050 South Diamond St.
Stockton, CA 95201
209-467-6260
Fax: 209-467-6205
E-mail: dsamelso@
diamondnuts.com
www.diamondnuts.com

Diet Center

Worldwide, Inc.

ATTN: Administration
395 Springside Dr.
Akron, OH 44333
330-665-5861
Toll free: 1-800-656-3294
Fax: 330-666-2197
E-mail: info@dietcenter.com
www.dietcenterworldwide.com

Dillard's, Inc.

Customer Service Dept.
1600 Cantrell Rd.
Little Rock, AR 72201
501-376-5200
Toll free: 1-800-643-8278
(Credit Cards)
Toll free: 1-877-272-2601
(Furniture)
TTY: 1-800-547-6296 (Toll free)
www.dillards.com

Diners Club International

Customer Relations
7958 S Chester
Englewood, CO 80112
303-799-9000
Toll free: 1-800-234-6377
Fax: 303-649-2891
www.dinersclub.com

DIRECTV Enterprises, Inc.

2230 E Imperial Hwy.
El Segundo, CA 90245
310-964-0700
Toll free: 1-800-494-4388
TTY: 1-800-779-4388
www.DIRECTV.com

Discover Financial Services, Inc.

2500 Lake Cook Rd.
Riverwoods, IL 60015-3851
224-405-0900
Toll free: 1-800-347-2683
(Customer Service)
Fax: 224-405-4993
www.discoverfinancial.com



D-Link Systems, Inc.

Customer Services
17595 Mt. Hermann St.
Fountain Valley, CA 92708
714-885-6000
Toll free: 1-800-326-1688
Fax: 1-866-743-4684 (Toll free)
E-mail:
customerservice@dlink.com
www.dlink.com

**Dole Food Company, Inc.**

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

**Dollar Rent A Car Systems, Inc.**

Customer Center
CIMS 7082, 5330 East 31st St.
PO Box 33167
Tulsa, OK 74153-1167
918-669-3000
Toll free: 1-800-800-5252
(Customer Service)
Toll free: 1-800-800-6080
(Frequent Flyer Center)
Fax: 918-669-8596
www.dollar.com

**Domino's Pizza, Inc.**

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

Dot Hill Systems Corp.

Customer Satisfaction
2200 Faraday Ave., Ste. 100
Carlsbad, CA 92008
760-931-5500 (Sales, Support)
Toll free: 1-800-872-2783 (Sales)
Toll free: 1-877-368-7924
(Support)
Fax: 760-931-5527
E-mail: mark.odell@dothill.com
www.dothill.com

Doubletree

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

**Dr Pepper/Seven Up, Inc.**

Consumer Relations
PO Box 869077
Plano, TX 75086
972-673-7000
Toll free: 1-800-527-7096
www.dpsu.com

**Dreyer's Grand Ice Cream**

Consumer Relations
5929 College Ave.
Oakland, CA 94618
Toll free: 1-877-437-3937
(Dreyer's)
Toll free: 1-888-590-3397
(Edy's)
Toll free: 1-800-767-0120
(Hagen-Dazs)
Toll free: 1-800-441-2525
(Nestlé Ice Cream)
Toll free: 1-888-442-3722
(The Skinny Cow)
www.icecream.com

DS Waters of America

4170 Tanners Creek Dr.
Flowery Branch, GA 30542
Toll free: 1-800-492-8377
E-mail:
customerservice@water.com
www.water.com

Dunkin Donuts

Customer Service
130 Royall St.
Canton, MA 02021
Toll free: 1-800-859-5339
www.dunkindonuts.com

Dunlop Tire Corp.

See also: Goodyear Tire & Rubber Co.
www.dunloptire.com

DuPont Co.

Corporate Info Center
Chestnut Run Plaza - 705/GS38
Wilmington, DE 19880-0705
302-774-1000
Toll free: 1-800-441-7515
E-mail: info@dupont.com
www.dupont.com

Duracell North America

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

DWS Scudder

Customer Service Dept.
PO Box 219669 (ZIP 64121-9669)
210 W 10th St., 6th Floor
Kansas City, MO 64105
Toll free: 1-800-728-3337
(8-5 CST M-F)
Toll free: 1-800-343-2890
(Shareholder)
TTY: 1-800-972-3006
(8-5 CST M-F-Toll free)
E-mail: service@dws.com
www.dws-scudder.com

E

Eagle Family Foods

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735 Taylor Rd., Ste. 200
Gahanna, OH 43230
614-501-4200
Toll free: 1-877-645-6681
Fax: 614-501-4295
www.eaglefamilyfoods.com

EarthLink, Inc.

1375 Peachtree St. NE
Atlanta, GA 30309
404-815-0770
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Toll free: 1-866-576-8465
E-mail: support@earthlink.net
www.earthlink.net

**Eastman Kodak Co.**

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Rochester, NY 14650
585-724-4000
Toll free: 1-800-242-2424
www.kodak.com

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2145 Hamilton Ave.
San Jose, CA 95125
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www.eBay.com



Eckerd Pharmacy

See: Brooks Eckerd Pharmacy

Eddie Bauer, Inc.

Customer Service
PO Box 183012
Columbus, OH 43218-3012
Toll free: 1-800-625-7935
TTY: 1-800-462-6757 (Toll free)
www.eddiebauer.com

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Toll free: 1-800-728-6999
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www.scientificsonline.com

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5710 Warland Dr.
Cypress, CA 90630
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Toll free: 1-800-800-5202
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Fax: 562-431-4811
www.eizo.com

The Electrolux Group

Customer Assistance
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614-761-2633
Toll free: 1-800-724-7519
www.electrolux.com

Eli Lilly & Co.

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317-276-2000
Toll free: 1-800-545-5979
www.lilly.com

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New Providence, NJ 07974
203-462-5809
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consumer@elizabetharden.com
www.elizabetharden.com

E-Machines

7565 Irvine Center Dr.
Irvine, CA 92618
408-273-0888
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Embassy Suites

See also: Hilton Hospitality, Inc.
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Encyclopedia Britannica, Inc.

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www.epson.com



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TTY: 1-866-478-0030 (Toll free)
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Modesto, CA 95354
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www.gallo.com



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646-602-7551
646-602-7552
Fax: 646-602-7553
www.elcompanies.com

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E-mail: orders@ethanallen.com
www.ethanallen.com

The Eureka Co.

Consumer Service Dept.
PO Box 3900
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Toll free: 1-800-282-2886
www.eureka.com

Expedia, Inc.

Customer Support
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E-mail: travel@customercare
expedia.com
www.expedia.com



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National Consumer
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Toll free: 1-800-243-9966
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F

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Eaton Rapids, MI 48827
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Toll free: 1-800-325-8313
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Consumer Affairs Department
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**Federated Department
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7 West 7th St.
Cincinnati, OH 45202
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Toll free: 1-800-264-0069
www.fds.com

**FedEx Corp.**

Customer Relations
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Toll free: 1-800-463-3339
TTY: 1-800-238-4461 (Toll free)
fedex.com

FedExKinko's

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Toll free: 1-888-513-8797
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www.omfn.com

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6250 Ridgewood Rd.
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www.fisher-price.com

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Customer Service
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Toll free: 1-866-454-0449
E-mail:
us.consumers@florsheim.com
www.florsheim.com

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Thomasville, GA 31757
229-226-9110
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229-227-2333
(VP Communications)
770-723-0173 (Specialty Group)
www.flowersfoods.com

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Customer Relations
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Fortune Brands

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Deerfield, IL 60015
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E-mail:
mail@fortunebrands.com
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See also: Electrolux Group, Inc.
www.fridgidaire.com

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E-mail:
consumer.srv@fruit.com
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www.geappliances.com



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www.gmacfs.com

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www.generaltire.com

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Atlanta, GA 30348-5605
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www.gp.com



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Glidden Paints

See also: ICI Paints in
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Global Village

See also: Zoom Technologies
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Goldstar

See also: LG Electronics, Inc.
www.goldstarappliances.com/
appliance_main.html

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Consumer Relations Dept.
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Greenville, SC 29602-9001
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www.bfgoodrichtires.com

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330-769-2121
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www.goodyear.com

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www.gordonsjewelers.com

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214-849-8966
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Fax: 213-744-0855
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**Hain Celestial Group, Inc.**

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Toll free: 1-800-434-4246
www.hain-celestial.com

Hallmark Cards, Inc.

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PO Box 419034
MD #216
Kansas City, MO 64141
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www.hallmark.com

Hampton Inn/Suites

See also: Hilton Hospitality Inc.
Toll free: 1-800-426-7866
www.hamptoninn.com

Hanes and Hanes Her Way Underwear

Consumer Services
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475 Corporate Square Dr.
Winston-Salem, NC 27105
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www.hanes.com

Hanes Hosiery

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Toll free: 1-800-342-7070
Fax: 336-519-2154
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E-mail: info@hearthnhome.com
www.fireplaces.com

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Consumer Resource Center
Heinz 57 Center
357 6th Ave.
Pittsburgh, PA 15222-2530
Toll free: 1-800-255-5750
Fax: 412-237-5291
www.heinz.com

**Hershey Food Corp.**

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100 Crystal A Dr.
Hershey, PA 17033
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225 Brae Blvd.
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201-307-2000
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TTY: 1-800-654-2280
www.hertz.com

**Hewlett-Packard Co.**

3000 Hanover St.
Bldg. 6A, Mail Stop 1247
Palo Alto, CA 94304
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Toll free: 1-800-752-0900
(Tech Support)

Toll free: 1-800-752-0900
(General)
Fax: 650-857-5518
www.hp.com

Highfalls Brewing Co., Inc.

Customer Service Department
445 St. Paul St.
Rochester, NY 14605
585-263-9446
Toll free: 1-800-729-4366
www.highfalls.com

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755 Crossover Ln.
Building A2
Memphis, TN 38117
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www.hilton.com

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Holiday Inn Express**

See also: InterContinental
Hotels Group
Toll free: 1-800-465-4329
www.holiday-inn.com

Home Depot, Inc.

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Atlanta, GA 30339-4024
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Toll free: 1-800-553-3199
Fax: 1-877-496-9470 (Toll free)
www.homedepot.com

Home Goods

See also: TJX Companies, Inc.
www.homegoods.com



Home Shopping Network (HSN)

Customer Service
1 HSN Dr.
St. Petersburg, FL 33729
727-872-1000
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(Phone Orders)
Toll free: 1-800-933-2887
(Online Orders)
TTY: 1-800-753-5353
www.hsn.com

Homewood Suites

See also: Hilton Hospitality Inc.
Toll free: 1-800-225-5466
www.homewoodsuites.com

Honeywell International Inc.

101 Columbia Rd.
Morristown, NJ 07962
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Toll free: 1-800-328-5111
(Home Building Solutions)
Toll free: 1-800-601-3099
(Aerospace & General Company Inquires)
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www.honeywell.com

Hoover Company

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www.hoover.com



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Fax: 770-901-9550
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www.jamesoninns.com

JanSport, Inc.

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Appleton, WI 54912-1817
920-734-5708
Toll free: 1-800-558-3600
E-mail: consumer_relations@vfc.com
www.jansport.com

Jarden Consumer Solutions, Inc.

Consumer Affairs
2381 Executive Center Dr.
Boca Raton, FL 34331
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Fax: 1-800-478-6737 (Toll free)
www.sunbeam.com



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Corporate Customer Relations
PO Box 10001
Dallas, TX 75301-7303
972-431-1000
Toll free: 1-800-322-1189
(Online Orders)
Toll free: 1-800-709-5777
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www.jcpenney.com

Jenn-Air

See also: Maytag Corp.
Toll free: 1-800-688-1100
www.jennair.com

Jenny Craig, Inc.

Customer Care
5770 Fleet St.
Carlsbad, CA 92008
760-696-4000
Toll free: 1-800-536-6922
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JetBlue Airways Corp.

Customer Relations
PO Box 17435
Salt Lake City, UT 84117-7435
Toll free: 1-800-538-2583
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Fax: 801-365-2440; 801-365-2440
www.jetblue.com

Jewell-Osco

See also: Albertson's
250 Parkcenter Blvd.
Boise, ID 83706
Toll free: 1-877-932-7948
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Jiffy Lube Customer Service
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Cust. Service - PO Box 4458
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713-546-4100
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**Jockey International, Inc.**

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Boston, MA 02117
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Denver, CO 80217-5108
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Toll free: 1-800-654-3103
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**Johnson & Johnson Consumer Products, Inc.**

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Johnson Publishing Co., Inc.

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www.juno.com

**Just Born, Inc.**

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Toll free: 1-800-652-3267
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www.justborn.com

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TTY: 1-800-816-4833
www.justmysize.com

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Toll free: 1-888-567-3487
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K

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Customer Service
100 West St.
Pittsfield, MA 01201
413-496-3000
303-228-9000 (Kbtoys.com)
Toll free: 1-877-452-5437
(KBtoys.com)
Fax: 413-496-3616
www.kbtoys.com



Kellogg Company

Consumer Affairs
★ PO Box CAMB
Battle Creek, MI 49016
269-961-2000
Toll free: 1-800-962-1413
www.kelloggcompany.com

Kelly Tires

See also: Goodyear Tire & Rubber Co.
Toll free: 1-800-321-2136
www.kellytires.com

Kemper Insurance Companies

Customer Relations
1 Kemper Dr 11-SE
Long Grove, IL 60049
847-320-3237
Toll free: 1-800-833-0355
www.kemperinsurance.com

Key Tronic Corp.

North 4424 Sullivan Rd.
Lower Level
Spokane, WA 99216
509-928-8000
Toll free: 1-800-262-6006
Fax: 509-927-5383
www.keytronic.com

KFC (Kentucky Fried Chicken)

See also: YUM! Brands, Inc.
PO Box 725489
Atlanta, GA 31139
Toll free: 1-800-225-5532
www.kfc.com



Kimberly-Clark Corp.

Consumer Services
401 North Lake
Neenah, WI 54956
920-721-8000
Toll free: 1-800-553-3639
Fax: 920-721-4766
www.kimberly-clark.com

Kinetico

10845 Kinsman Rd.
PO Box 193
Newbury, OH 44065
440-564-9111
Toll free: 1-800-944-9283
Fax: 440-564-9541
E-mail: custserv@kinetico.com
www.kinetico.com



The Kirby Company

Customer Relations
1920 West 114th St.
Cleveland, OH 44102
216-228-2400
Toll free: 1-800-494-8586
Fax: 216-529-6146
E-mail: consumer@kirbywhq.com
www.kirby.com

KitchenAid

Customer Satisfaction Center
553 Benson Rd.
Benton Harbor, MI 4902
269-923-5000
Toll free: 1-800-422-1230
(Large Appliances)
Toll free: 1-800-541-6390
(Small Appliances)
www.kitchenaid.com

Kmart Corp.

Customer Service
3100 West Big Beaver Rd.
Troy, MI 48084
248-463-1000
Toll free: 1-866-562-7848
Fax: 248-463-2563
E-mail: Kmartccn@kmart.com
www.kmart.com

Kohler Co.

444 Highland Dr.
Mail Stop 10
Kohler, WI 53044
920-457-4441
Toll free: 1-800-456-4537
www.kohler.com

Kohl's Corp.

Customer Service
N 56 W 17000 Ridgewood Dr.
Menomonee Falls, WI 53051
262-703-7000

Toll free: 1-800-694-2647
Fax: (262) 703-6363
E-mail: customerservice@kohls.com
www.kohls.com

Konica Minolta Holdings, Inc.

Business Division
101 Williams Dr.
Ramsey, NJ 07446
201-825-4000
Toll free: 1-800-523-2696
(Corporate)
Toll free: 1-877-778-2687
(Printers)
Toll free: 1-800-222-7669
(Cameras-Sony Support)
TTY: 1-800-523-2696 (Toll free)
konicaminolta.us



Kraft Foods, Inc.

Consumer Response Center
1 Kraft Court
Glenview, IL 60025
Toll free: 1-800-323-0768
Fax: 847-646-7853
www.kraftfoods.com

Kroger Co.

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

Kroll Ontrack Inc.

9023 Colombine Rd.
Eden Prairie, MN 55347-4182
952-937-1107
Toll free: 1-800-347-6105
Fax: 952-937-5750
www.krollontrack.com



Kyocera Optics, Inc.

2301-200 Cottontail Ln.
Somerset, NJ 08873
732-560-0060
Toll free: 1-800-526-0266
Fax: 732-560-9221
E-mail: koi@kyocera.com
americas.kyocera.com



L

LA Gear

Customer Service Dept.
844 Moraga Dr.
Los Angeles, CA 90049
310-889-3499
Toll free: 1-800-252-4327
Fax: 310-889-3500
www.lagear.com

**Land O'Lakes, Inc.**

Consumer Affairs
PO Box 64101
Mail Station 1070
St. Paul, MN 55164-0101
651-481-2135
Toll free: 1-800-328-4155
Fax: 651-481-2959
www.landolakes.com

Lands' End, Inc.

Customer Service
1 Lands' End Ln.
Dodgeville, WI 53595
Toll free: 1-800-963-4816
TTY: 1-800-541-3459 (Toll free)
Fax: 1-800-332-0103 (Toll free)
www.landsend.com

Lane Furniture

PO Bos 1627
Hwy. 145 South
Tupelo, MS 38802
662-566-7211
www.lanefurniture.com

**La-Z-Boy, Inc.**

Consumer Services
1284 North Telegraph Rd.
Monroe, MI 48162-3309
734-242-1444
E-mail: cservice@la-z-boy.com
www.la-z-boy.com

Leap Wireless International

10307 Pacific Center Ct.
San Diego, CA 92121
858-882-6000
Toll free: 1-877-977-5327
Fax: 858-882-6010
www.leapwireless.com

Lee Jeans

Customer Service
9001 West 67th St.
Merriam, KS 66202
Toll free: 1-800-453-3348
E-mail: leemail@vfc.com
www.lee.com

L'eggs Products

Consumer Relations
1000 E Hanes Mill Rd.
Winston-Salem, NC 27105
Toll free: 1-800-925-3447
Fax: 336-519-2154
www.leggs.com

LEGO Systems Inc.

Consumer Affairs
555 Taylor Rd.
PO Box 1600
Enfield, CT 06083-1600
Toll free: 1-800-422-5346
Fax: 860-763-7754
www.lego.com

Lennox Industries, Inc.

Consumer Affairs
PO Box 799900
Dallas, TX 75379-9900
972-497-5000
Toll free: 1-800-953-6669 ext. 3144
Fax: 972-497-5331
www.davelennox.com

**Levi Strauss & Company**

1155 Battery St.
★ San Francisco, CA 94111
415-501-6000
Toll free: 1-800-872-5384
www.levi.com

Levolor/Kirsch Window Fashion

4110 Premier Dr.
High Point, NC 27265
336-812-8181
336-881-5873
Toll free: 1-800-538-6567
Fax: 336-881-5873
E-mail: info@levolor.com
www.levolor.com

Lexmark International

740 New Circle Rd. NW
Lexington, KY 40550
Toll free: 1-800-332-4120
(Inkjet Printers)

Toll free: 1-800-539-6275
(Laser Printers)
Toll free: 1-800-253-9778
(Warranty Info)
Fax: 1-800-532-9727 (Toll free)
www.lexmark.com

**LG Electronics Inc.**

Customer Service
PO Box 240007
201 James Record Rd.
Huntsville, AL 35824
256-772-8860
Toll free: 1-800-243-0000
Fax: 1-800-448-4026 (Toll free)
us.lgservice.com

**Liberty Mutual Insurance Group**

Customer Service, MS 01D
175 Berkeley St.
Boston, MA 02117-0140
617-357-9500
Toll free: 1-800-344-0197
ext. 41015
Fax: 617-574-6688
E-mail: PresidentialSvcTeam@
LibertyMutual.com
www.libertymutual.com

Lillian Vernon Corp.

Customer Service
2600 International Pkwy.
Virginia Beach, VA 23452
757-430-1500
Toll free: 1-800-505-2250
TTY: 1-800-285-5536 (Toll free)
www.lillianvernon.com

**Limited Brands, Inc.**

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

Lincoln Electric Co.

Machine and Consumables
22801 St. Claire Ave.
Cleveland, OH 44117
Toll free: 1-800-833-9353
Fax: 216-486-1751
www.lincolnelectric.com



L.L. Bean, Inc.

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Freeport, ME 04033-0001
207-865-4761
Outdoor Discovery Schools
Toll free: 1-888-552-3261
Toll free: 1-800-441-5713
Toll free: 1-800-832-1889
(Corporate sales)
TTY: 1-800-545-0090 (Toll free)
www.llbean.com

Long John Silver's Restaurants, Inc.

See also: Yum! Brands, Inc.
1441 Gardiner Ln.
Louisville, KY 40213
Toll free: 1-888-806-3474
www.ljsilvers.com

The Longaberger Company

Customer Satisfaction
1 Market Square
1500 E Main St.
Newark, OH 43055-8447
740-322-7800
TTY: 740-322-5897
Fax: 740-322-7807
E-mail: info@longaberger.com
www.longaberger.com

L'Oreal Cosmetics

PO Box 1010
Clarke, NJ 07091-9987
Toll free: 1-800-322-2036
(Cosmetics)
Toll free: 1-800-631-7358 (Hair)
Toll free: 1-800-944-0730
(Maybelline)
www.lorealusa.com

Los Angeles Times

202 W First St.
Los Angeles, CA 90012
213-237-5000
Toll free: 1-800-528-4637
www.latimes.com

Lowe's Companies, Inc.

Customer Care
PO Box 1111
North Wilkesboro, NC 28656
Toll free: 1-800-445-6937
Fax: 336-658-2607
www.lowes.com

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MAACO Enterprises, Inc.

381 Brooks Rd.
King of Prussia, PA 19406
610-337-6155
Toll free: 1-800-523-1180
www.maaco.com

Macromedia, Inc.

See also: Adobe Systems, Inc.

Macy's

See also: Federated
Department Stores
151 West 34th St.
New York, NY 10001
212-695-4400 (East)
206-344-2121 (Northwest)
305-835-5000 (FL)
612-375-2200 (North)
314-342-6300 (Midwest)
770-913-4000 (South)
412-397-3333 (West)
Toll free: 1-800-526-1202
(Customer Service)
Toll free: 1-800-972-4243
(Credit Inquiries)
Toll free: 1-800-241-0488 (South)
Toll free: 1-800-877-2655 (West)
www.macys.com

Magic Chef

See also: Maytag Corp.
Toll free: 1-800-688-1100

Magnavox

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

Marriott International, Inc.

Corporate Offices
1 Marriott Dr.
Washington, DC 20058
301-380-3000
Guest Relations
1818 N 90th St.
Omaha, NE 68114
Toll free: 1-800-535-4028
E-mail:
customer.care@marriott.com
www.marriott.com

Marshall Field's

See also: Macy's
www.marshallfields.com

Marshalls Inc.

See also: TJX Companies, Inc.
www.marshallsonline.com

Massachusetts Mutual Insurance Co. (Mass Mutual)

Assistant Vice President,
Customer Relations
1295 State St.
Springfield, MA 01111-0001
413-744-6592
Toll free: 1-800-487-7844
Fax: 1-888-599-0010 (Toll free)
www.massmutual.com

MasterCard International

(Contact your issuing bank first)
PO Box 28468-0968
St. Louis, MO 63146-0968
Toll free: 1-800-622-7747
TTY: 1-800-300-3069
E-mail: CustomerServiceCenter
@mastercard.com
www.mastercard.com

Masterfoods USA

800 High St.
Hackettstown, NJ 07840
908-852-1000
Toll free: 1-800-222-0293
E-mail:
askus@masterfoodsusa.com
www.masterfoods.com

Mattel, Inc.

Worldwide Consumer Affairs
333 Continental Blvd.
El Segundo, CA 90245-5012
310-252-2000
Toll free: 1-800-524-8697
Fax: 310-252-4190
E-mail: www.service.mattel.com
www.mattel.com

Maxtor Corp.

Customer Relations
500 McCarthy Blvd.
Milpitas, CA 95035
Toll free: 1-800-262-9867
Fax: 408-894-3600
www.maxtor.com

Maybelline, Inc.

PO Box 1010
Clark, NJ 07066-1010
Toll free: 1-800-944-0730
www.maybelline.com

Mayflower Transit, LLC.

1 Premier Dr.
Fenton, MO 63026
636-305-4000
Toll free: 1-800-428-1234
www.mayflower.com

**Maytag Corp.**

Consumer Affairs
240 Edwards St.
Cleveland, TN 37311
Toll free: 1-800-688-9900
TTY: 1-800-688-2080 (Toll free)
www.maytag.com

McCormick & Co., Inc.

Consumer Affairs
211 Schilling Circle
Hunt Valley, MD 21031
Toll free: 1-800-632-5847
Fax: 410-527-6005
www.mccormick.com

**McDonald's Corp.**

Customer Satisfaction Dept.
McDonald's Plaza
Oak Brook, IL 60523
Toll free: 1-800-244-6227
www.mcdonalds.com

McGraw-Hill Companies, Inc.

Customer Service
PO Box 182604
Columbus, OH 43272
212-512-2000
Toll free: 1-877-833-5524
Fax: 614-759-3749
E-mail: customer.service@mcgraw-hill.com
www.mcgraw-hill.com

**MCI**

See also: Verizon Communications
Customer Service
PO Box 3400
Cedar Rapids, IA 52406-3400
Toll free: 1-888-624-5622
(Consumers)
Toll free: 1-800-436-4444
(Small Business)
Fax: 1-877-602-6388 (Toll free)
www.mci.com

**McKee Foods Corp.**

PO Box 750
Collegedale, TN 37315
Toll free: 1-800-522-4499
www.mckeefoods.com

Medco Health Solutions Inc.

Public Affairs
100 Parsons Pond Dr.
Franklin Lakes, NJ 07417
201-269-3400
Toll free: 1-800-631-7780
www.medco.com

**Meineke Car Care Centers, Inc.**

Customer Relations Dept.
PO Box 32401
Charlotte, NC 28232-2401
704-377-3070
Toll free: 1-800-447-3070
www.meineke.com

Melitta USA, Inc.

Consumer Relations
13925 58th St. North
Clearwater, FL 33760
727-535-2111
Toll free: 1-888-635-4882
melitta.com

Mellon Financial Corp.

1 Mellon Center
Pittsburgh, PA 15258
412-234-5000
www.mellon.com

The Mentholatum Co., Inc.

Consumer Affairs
707 Sterling Dr.
Orchard Park, NY 14127
716-677-2500
Toll free: 1-800-688-7660
Fax: 716-677-9528
www.mentholatum.com

Mercury Marine

See also: Brunswick Corp.
W6250 W Pioneer Rd.
PO Box 1939
Fond Du Lac, WI 54936-1939
920-929-5000
Fax: 920-929-5060
www.mercurymarine.com

Merillat Industries

5353 West U.S. 223
Adrian, MI 49221
517-263-0771
Toll free: 1-866-850-8557
www.merillat.com

**Merisant Worldwide, Inc.**

10 South Riverside Plaza
Ste. 850
Chicago, IL 60606
312-840-6000
Toll free: 1-800-323-5316 (Equal)
www.merisant.com

Merrill Lynch & Co., Inc.

(Contact local branch mgr. first)
PO Box 1520
Tennington, NJ 08534-1520
Toll free: 1-800-637-7455
TTY: 1-800-262-3340
www.merrilllynch.com

**Mervyn's**

22301 Foothill Blvd.
Mailstop 2115
Hayward, CA 94541
Toll free: 1-800-637-8967
E-mail:
guest.relations@mervyns.com
www.mervyns.com

**MetLife, Inc.**

Corporate Consumer Relations
500 Schoolhouse Rd.
Johnstown, PA 15904
814-269-8371
Toll free: 1-800-638-5000
Fax: 814-269-8022
E-mail: bwebd@metlife.com
www.metlife.com

**Michelin North America, Inc.**

Consumer Relations Dept.
PO Box 19001
Greenville, SC 29602-9001
Toll free: 1-800-847-3435
www.michelin-us.com

**Michelin's**

525 S Lake Ave.
PO Box 16630 (Zip 55816)
Duluth, MN 55082
218-723-5555
www.michelin.com



Michigan Bulb Co.

Customer Service
PO Box 4180
Lawrenceburg, IN 47025
513-354-1497
513-354-1498
E-mail:
service@michiganbulb.com
michiganbulb.com



Microsoft Corp.

1 Microsoft Way
Redmond, WA 98052-6399
425-882-8080
Toll free: 1-800-642-7676
Fax: 425-936-7329
www.microsoft.com



Midas Inc.

Consumer Relations
1300 Arlington Heights Rd.
Itasca, IL 60143
Toll free: 1-800-621-0144
www.midas.com

Midas Mutual Funds (a Subsidiary of Winmill & Co. Inc.)

PO Box 6110
Indianapolis, IN 46209-6110
212-363-1100
Toll free: 1-800-400-6432
Fax: 212-363-1101
E-mail: info@mutualfunds.net
www.mutualfunds.net

Miles Kimball Co.

Customer Service
250 City Center
Oshkosh, WI 54906
920-231-3800
Toll free: 1-800-255-4590
TTY: 920-231-5506
Fax: 920-231-6942
www.mileskimball.com

Miller Brewing Company

3939 W Highland Blvd.
Milwaukee, WI 53208
414-931-2000
Fax: 414-931-3735
www.millerbrewing.com



The Milnot Company

See also: Eagle Family Foods
www.milnot.com

Milton Bradley

See also: Hasbro, Inc.
Toll free: 1-800-836-7025
www.hasbro.com/miltonbradley

Minolta Corp.

See also: Konica Minolta
Business Solutions U.S.A., Inc.
konicaminolta.us

Minwax

See also: Sherwin-Williams
10 Mountain View Rd.
Upper Saddle River, NJ 07458
Toll free: 1-800-523-9299
E-mail:
askminwax@sherwin.com
www.minwax.com

Mitsubishi Digital Electronics America, Inc.

Consumer Relations Dept.
9351 Jeronimo Rd.
Irvine, CA 92618
949-830-8364
Toll free: 1-800-332-2119
Fax: 949-465-6147
www.mitsubishi-tv.com

Monsanto Company

800 N Lindbergh Blvd.
St. Louis, MO 63167
314-694-1000
www.monsanto.com

The Mony Group

See also: AXA Equitable Co.
Toll free: 1-800-487-6669
www.mony.com

Morgan Stanley

1585 Broadway
New York, NY 10036
212-761-4000
Toll free: 1-800-733-2307
www.morganstanley.com

Morton International, Inc.

Consumer Affairs
123 N Wacker Dr.
Chicago, IL 60606-1743
312-807-2693
Fax: 312-807-2769
www.mortonsalt.com

Motorola, Inc.

Corporate Communications
1303 East Algonquin Rd.
Schaumburg, IL 60196

847-576-5000
Toll free: 1-800-331-6456
TTY: 847-538-7116
www.motorola.com

Motts, Inc.

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

Movado Group, Inc.

650 From Rd.
Paramus, NJ 07652
201-267-8000
Toll free: 1-800-810-2311
(Movado + ESQ)
Toll free: 1-800-920-3153 (Ebel)
Toll free: 1-800-547-4073
(Concord)
Toll free: 1-800-796-7103
(Coach Watch + Hugo Boss)
www.movadogroupinc.com

MSN Internet Services

MSN Consumer Advocate
1 Microsoft Way
Redmond, WA 98052
Toll free: 1-800-386-5550
www.msn.com

Mutual of Omaha Insurance Co.

Customer Service
Mutual of Omaha Plaza
Omaha, NE 68175
402-342-7600
Toll free: 1-800-775-6000
Toll free: 1-800-948-9478
Fax: 402-351-3768
E-mail: individualclaims@
mutualofomaha.com
www.mutualofomaha.com

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Nabisco Foods Group

Consumer Affairs
100 DeForest Ave.
East Hanover, NJ 07936-1911
201-503-2000
Toll free: 1-800-622-4726
www.nabiscoworld.com



National Amusements, Inc.

200 Elm St.
Dedham, MA 02026
781-461-1600
www.national-amusements.com

National Car Rental System, Inc.

Customer Services
208 St. James Ave.
Goose Creek, SC 29445
Toll free: 1-800-468-3334
www.nationalcar.com

**National Fuel Gas Company**

Quality Assurance Department
6363 Main St.
Williamsville, NY 14221-5887
Toll free: 1-800-453-3513 (NY)
Toll free: 1-800-352-1900 (PA)
Fax: 716-857-7061
www.nationalfuelgas.com

National Presto Industries, Inc.

3925 North Hastings Way
Eau Claire, WI 54703-3703
715-839-2121
Fax: 715-839-2122
www.gopresto.com

**Nationwide Financial Network**

Corporate Compliance
300 Continental Dr.
Newark, DE 19713
Toll free: 1-800-523-4681
Fax: 302-452-7634
www.nationwideprovident.com

Nautica Enterprises, Inc.

Consumer Relations
40 West 57th St.
New York, NY 10019
212-541-5757
Toll free: 1-877-628-8422
Fax: 212-887-8136
www.nautica.com

NBC Universal, Inc.

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

NCE Computer Group

1973 Friendship Dr., Ste. B
El Cajon, CA 92020
619-212-3000
Toll free: 1-800-767-2587
Fax: 619-212-3039
www.ncegroup.com

Near East Food Products

See also: Quaker Oats
PO Box 049003
Chicago, IL 60604-9003
Toll free: 1-800-822-7423
www.neareast.com

**The Neiman-Marcus Group, Inc.**

Customer Relations
PO Box 650589
Dallas, TX 75265-0589
214-761-2660
Toll free: 1-800-685-6695
Toll free: 1-888-888-4757
Fax: 214-761-2650
www.neimanmarcus.com

**Nestlé Purina PetCare Co.**

Office of Consumer Affairs
Checkerboard Square
St. Louis, MO 63164
314-982-1000
Toll free: 1-800-778-7462
Fax: 314-982-4580
www.purina.com

**Nestlé USA**

Consumer Services Center
800 North Brand Blvd.
Glendale, CA 91203
Toll free: 1-800-225-2270
www.nestle.com

**Nestlé Waters N. America Inc.**

777 West Putnam Ave.
Greenwich, CT 06830-5091
203-531-4100
www.nestle-watersna.com

NetZero

See also: United Online, Inc.
Toll free: 1-877-912-5866
(Tech Support)
Toll free: 1-866-841-1442
(Billing Questions)
www.netzero.net

Neutrogena Corp.

See also: Johnson & Johnson
Consumer Products, Inc.
Consumer Affairs
5760 West 96th St.
Los Angeles, CA 90045
310-642-1150
Toll free: 1-800-582-4048
E-mail: ntgweb@neuus.jnj.com
www.neutrogena.com

New England Life Insurance Company

See also: MetLife, Inc.
New England Services Adm.
501 Boylston
Boston, MA 02117
Toll free: 1-800-388-4000
www.nefn.com

New York Life Insurance Co.

Corporate Compliance Dept.
1 Rockwood Rd.
Sleepy Hollow, NY 10591
914-846-3883
Fax: 914-846-5497
www.newyorklife.com

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212-508-0700
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www.newyorkmag.com

New York Times Co.

229 West 43rd St.
New York, NY 10036
212-556-1234
www.nytc.com

Newport News

See also: Spiegel Brands, Inc.
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Hampton, VA 23630-5100
757-827-7010
Toll free: 1-800-759-3950
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Fax: 757-825-4103
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www.newsweek.msnbc.com

Nextel Communications, Inc.

See also: Sprint
www.nextel.com

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PO Box 1274
Santa Barbara, CA 93116-9976
805-968-6900
Toll free: 1-800-444-6399
Fax: 805-968-6540
www.nexusproducts.com

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535 Washington St., 5th Floor
Buffalo, NY 14203
716-857-4807
Toll free: 1-800-443-1832
www.nationalgrid.us.com/niagramohawk

Nike, Inc.

Consumer Services
★ PO Box 4027
1 Bowerman Dr.
Beaverton, OR 97076-4027
503-671-6453
Toll free: 1-800-344-6453
www.nike.com

Nikon Inc.

1300 Walt Whitman Rd.
Melville, NY 11747
Toll free: 1-800-645-6687
(Film Tech Support)
Toll free: 1-800-645-6689
(Digital Tech Support)
Fax: 631-547-4025
www.nikonusa.com

Nine West Group Inc.

Customer Relations
9 West Plaza
1129 Westchester Ave.
White Plains, NY 10604
914-640-6400
Toll free: 1-800-999-1877
www.ninewest.com

Nokia USA

Customer Contact Center
4630 Woodland Corp. Blvd., Ste. 100
Tampa, FL 33614
Toll free: 1-888-665-4228
TTY: 1-800-246-6542 (Toll free)
Fax: 813-243-1256
E-mail:
customercare@nokia.com
nokiausa.com



Norelco Consumer Products Co.

See also: Philips Consumer
Electronic N.A.
Consumer Relations Dept.
America Corp.
1251 Ave. of the Americas
New York, NY 10020
Toll free: 1-800-243-3050
www.philips.com/norelco

The North Face, Inc.

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2013 Farallon Dr.
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510-618-3500
Toll free: 1-800-447-2333
Toll free: 1-866-715-3223
Fax: 510-618-3541
E-mail: tnfc_consumerservices@
vfc.com
www.thenorthface.com



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C6590, 5101 Northwest Dr.
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612-726-2046
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TTY: 1-800-225-2525
(Reservations-Toll free)
www.nwa.com

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Milwaukee, WI 53202
414-271-1444
www.northwesternmutual.com

Norwegian Cruise Line

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(Tech Support)
Fax: 801-861-5203
(Tech Support)
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781-565-5000
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Fax: 407-241-1830
www.nuance.com

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Cincinnati, OH 45227
Toll free: 1-888-336-3948
E-mail: ask@nutone.com
www.nutone.com

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1762 Lovers Ln.
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www.nutrasweet.com

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630-438-7800
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Pella, IA 50219
641-628-1000
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Pennzoil

See also: Shell Oil Company
Corporate Communications
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Houston, TX 77252-2967
713-546-4000
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us.pirelli.com
www.us.pirelli.com

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See also: YUM! Brands, Inc.
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www.pizzahut.com

Playskool

See also: Hasbro, Inc.
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 www.polo.com

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 Garden Grove, CA 92841
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 www.proview.net

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 PO Box 1136
 Minneapolis, MN 55440-1136
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 Toll free: 1-800-486-3770
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 www.prudential.com

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 www.publicclothing.com

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 www.quakeroats.com

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 Toll free: 1-800-677-6268
 www.quantum.com

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Quark Distribution, Inc.
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 Cheyenne, WY 82003
 307-772-7100
 Toll free: 1-800-676-4575
 Fax: 307-772-7123
 E-mail: cservice@quark.com
 www.quark.com

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Customer Service
 1200 Wilson Dr. at
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 West Chester, PA 19380
 484-701-1000
 Toll free: 1-800-367-9444
 TTY: 1-800-544-3316 (Toll free)
 www.qvc.com



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 Denver, CO 80202
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Toll free: 1-800-899-7780
 (Corporate Headquarters)
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 www.qwest.com

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 (MSDS)
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 E-mail: corpcomms@reckittbenckiser.com
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 St. Simons Island, GA 31522
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PO Box 647
Cleveland, OH 44115
216-566-2000
216-566-2902
Toll free: 1-800-474-3794
Toll free: 1-800-647-9365
www.sherwin-williams.com

Shoney's Inc.

Guest Relations
1717 Elm Hill Pike, Ste. B-1
Nashville, TN 37210
615-391-5395
Toll free: 1-877-474-6639
Fax: 615-231-2621
www.shoneys.com

Siemens Communications

900 Broken Sound Pkwy.
Boca Raton, FL 33487
561-923-5000
www.siemens.com

Simmons Bedding Company

Consumer Services
1 Concourse Pkwy., Ste. 800
Atlanta, GA 30328
770-512-7700
Toll free: 1-877-399-9397
Fax: 770-613-8575
E-mail: customerassistance@
simmons.com
www.simmons.com

Simon and Schuster

1230 Ave. of the Americas
New York, NY 10020
212-698-7000
Toll free: 1-800-223-2336
Fax: 1-800-943-9831 (Toll free)
www.simonsays.com

Simple Tech, Inc.

3001 Daimler St.
Santa Ana, CA 92705
949-476-1180
Toll free: 1-800-945-3444
(Customer Support)
Toll free: 1-800-367-7330
(Sales/Tech Support)
Fax: 949-476-1209
www.simpletech.com

Singer Sewing Company

Consumer Affairs
1224 Heil Quaker Blvd.
PO Box 7017
LaVergne, TN 37086
Toll free: 1-800-474-6437
Fax: 615-213-0994
E-mail: talktous@singerco.com
www.singerco.com

Slim-Fast Foods Co.

Consumer Services Dept.
PO Box 3625
Englewood, NJ 07631-6065
Toll free: 1-877-375-4632
Toll free: 1-800-754-3278
E-mail: support@slimfast.com
www.slimfast.com

Snapper, A Division of Simplicity Mfg. Inc.

535 Macon Rd.
McDonough, GA 30253
770-954-2500
770-957-9141
Toll free: 1-888-477-8650
Fax: 770-957-7981
www.snapper.com

Snapple Beverage Corp.

Consumer Response Center
709 Westchester Ave.
White Plains, NY 10604
Toll free: 1-800-762-7753
www.snapple.com

Sonesta International Hotels Corp.

116 Huntington Ave.
Boston, MA 02116
617-421-5400
Toll free: 1-800-766-3782
Fax: 617-421-5402
E-mail: info@sonesta.com
www.sonesta.com



Sony Corp. of America

Customer Service
Consumer Info Service Center
12451 Gateway Blvd.
Fort Myers, FL 33913
Toll free: 1-800-222-7669
www.sel.sony.com

Southwest Airlines

Customer Relations Dept.
PO Box 36647-1CR
Dallas, TX 75235-1647
214-792-4223
Toll free: 1-800-435-9792
Toll free: 1-800-221-0016
(Spanish)
TTY: 1-866-281-8464 (Toll free)
Fax: 214-792-5099
www.southwest.com

Spencer Gifts, Inc.

Customer Service Dept.
6826 Black Horse Pike
Egg Harbor Township, NJ 08234
609-645-3300
Toll free: 1-800-762-0419
www.spencergifts.com

Spiegel Brands, Inc.

Corporate
711 3rd Ave., 4th Floor
New York, NY 10017
212-986-2585
Fax: 212-916-8281
www.spiegel.com



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Spiegel Catalog, Inc.

See also: Spiegel Brands
Customer Service
5100 City Line Rd.
Hampton, VA 23630
Toll free: 1-800-474-5555
www.spiegel.com

**Springs Global U.S., Inc.**

Public Relations Dept. of
Corporate Communication
PO Box 70
Fort Mill, SC 29716
803-547-1500
Toll free: 1-888-926-7888
Toll free: 1-800-221-6352
(Window Products)
www.springs.com

**Sprint Nextel**

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London, KY 40742
Toll free: 1-888-211-4727
www.sprint.com/consumerinfo

St. Paul Travelers Companies, Inc.

Consumer Affairs
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Hartford, CT 06183-9079
Toll free: 1-800-328-2189
www.stpaultravelers.com

Stanley Hardware (Division of the Stanley Works)

Customer Service
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New Britain, CT 06053
860-225-5111
Toll free: 1-800-622-4393
www.stanleyhardware.com

Staples, Inc.

Consumer Affairs
500 Staples Dr.
Framingham, MA 01702
508-253-5000
Toll free: 1-800-378-2753
Toll free: 1-800-338-0252
(Store Relations)
www.staples.com

State Fair Foods, Inc.

See also: Sara Lee Foods
Toll free: 1-800-294-3247
(Sara Lee)
www.statefairbrand.com

**State Farm Mutual Automobile Insurance Co.**

Executive Customer Service
1 State Farm Plaza
Bloomington, IL 61710
309-766-6393
www.statefarm.com

Stop & Shop Supermarket Co., Inc.

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PO Box 55888
Boston, MA 02205-5888
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Fax: 617-770-6033
www.stopandshop.com

Swatch Watch USA

Customer Service
55 Metro Way, Ste. #1
Secaucus, NJ 07094-1905
201-271-1400
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Toll free: 1-800-879-2824
E-mail: swatch.cservice.
estore@swatch.com
www.swatch.com

The Swiss Colony, Inc.

Customer Service
1112 Seventh Ave.
Monroe, WI 53566
608-324-4603
Toll free: 1-800-544-9036
Fax: 608-242-1001
E-mail: swisscolony@
sccompanies.com
www.swisscolony.com

Symantec Corp.

Customer Service
20330 Stephens Creek Blvd.
Cupertino, CA 95014
Toll free: 1-800-441-7234
Fax: 541-335-5020
www.symantec.com

Syngenta

410 Swing Rd.
Greensboro, NC 27409
336-632-6000
Toll free: 1-800-334-9481
Fax: 336-632-2240
www.syngenta-us.com

Taco Bell

See also: YUM! Brands, Inc.
Customer Relations
17901 Von Karman
Irvine, CA 92614
949-863-4500
Toll free: 1-800-822-6235
www.tacobell.com

Talbots

Public Relations Department
1 Talbots Dr.
Hingham, MA 02043
781-749-7600
Toll free: 1-800-992-9010
Toll free: 1-800-825-2687
Toll free: 1-800-533-3201
TTY: 1-800-624-9179 (Toll free)
Fax: 781-741-4136
www.talbots.com

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www.target.com

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Fax: 323-727-7656
www.teac.com

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Los Angeles, CA 90064
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Lake Forest, IL 60045
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100 Commerce Dr.
Shelton, CT 06484-0856
203-929-9200
Toll free: 1-800-728-0084
Fax: 203-929-9263
www.tetleyusa.com

Texas Instruments, Inc.

Consumer Relations
7839 Churchill Way MS3962
Dallas, TX 75251
972-917-8324 (Tech Support)
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Fax: 972-917-0747
www.ti.com

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customer care@thrifty.com
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1 Time Warner Center
New York, NY 10019
212-484-8000
www.timewarner.com

Time, Inc.

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Tampa, FL 33612
813-979-6105
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www.time.com

Timex Corp.

Customer Service
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Little Rock, AR 72203-2740
501-372-1111
Toll free: 1-800-448-4639
Fax: 501-370-5747
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TJ Maxx

See also: TJX Companies, Inc.
www.tjmaxx.com



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www.spiceadvice.com

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www.totes.com

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www.tourneau.com

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www.toysrus.com

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Residential Customer Relations
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Tyler, TX 75707
903-581-3200 (Residential)
931-645-6471 (Commercial)
www.trane.com

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610-546-4600
Toll free: 1-800-888-4213
Fax: 610-546-4605
www.transunion.com

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Customer Service
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San Antonio, TX 78233



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www.triplite.com

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773-695-5000
www.truevalue.com

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Customer Care
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Toll free: 1-800-366-3800
www.tupperware.com

Turtle Wax, Inc.

Consumer Affairs
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Parkway
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630-455-3700
708-563-3600
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Fax: 708-563-4302
www.turtlewax.com

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Toll free: 1-800-460-3030
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Fax: 1-800-232-9448 (Toll free)
E-mail: txuenergy@txu.com
www.txu.com



Tyson Foods

Consumer Relations
PO Box 2020
Springdale, AR 72765-2020
479-290-4714
Toll free: 1-800-233-6332
Fax: 479-290-7930
www.tyson.com

U

UBS Financial Services Inc.

Client Relations
800, 1000, 1200 and 1500
Harbor Blvd.
Weehawken, NJ 07086
Toll free: 1-888-279-3343
E-mail:
onlineservices@ubs.com
financialservicesinc.ubs.com

U-Haul International

Customer Service
PO Box 21502
Phoenix, AZ 85036-1502
602-263-6771
Toll free: 1-800-528-0463
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www.uhaul.com

Umax Technologies

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214-739-1915 (Tech Support)
www.umax.com

Uniden America Corp.

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817-858-3300
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Fax: 1-800-323-2641 (Toll free)
E-mail: cservice@uniden.com
www.uniden.com



Unilever

Consumer Services
800 Sylvan Ave.
Englewood Cliffs, NJ 07632

Toll free: 1-800-621-2013
Toll free: 1-800-782-8301
www.unilever.com

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Consumer Relations
PO Box 19001
Greenville, SC 29602-9001
Toll free: 1-877-458-5878
www.uniroyal.com

Unisys Corp.

Customer Satisfaction
Unisys Way
Blue Bell, PA 19424
215-986-4011
Toll free: 1-800-874-8647
www.unisys.com



United Airlines

Customer Relations
PO Box 66100
Chicago, IL 60666
847-700-6796
Toll free: 1-877-228-1327
Fax: 1-877-406-1059 (Toll free)
www.ual.com

United Online Inc.

LNR Warner Center
2301 Burbank Blvd.
Woodland Hills, CA 91367
805-418-2000
Fax: 805-418-2001
www.unitedonline.com

United Parcel Service of America, Inc.

Customer Service
55 Glenlake Parkway, NE
Atlanta, GA 30328
Toll free: 1-800-742-5877
TTY: 1-800-833-0056 (Toll free)
Fax: 404-828-6204
www.ups.com

United Van Lines, Inc.

PO Box 26120
Fenton, MO 63026
636-326-3100
Toll free: 1-800-948-4885
www.unitedvanlines.com



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Consumer Affairs
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Winston-Salem, NC 27102
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Fax: 336-661-8187
www.usairways.com

US Bancorp
U S Bancorp Center
800 Nicollet Mall
Minneapolis, MN 55402
Toll free: 1-800-872-2657
TTY: 1-800-685-5065 (Toll free)
www.usbank.com

V

 **The Valvoline Company**
Customer Service
PO Box 14000
Lexington, KY 40512
Toll free: 1-800-832-6825
www.valvoline.com

 **Verizon Communications Inc.**
★ 140 West St.
New York, NY 10007
Toll free: 1-800-621-9900
TTY: 1-800-974-6006 (Toll free)
www.verizon.com

Vertical Communications, Inc.
Communications Software Group
1 Memorial Dr.
Cambridge, MA 02142
617-354-0600
617-491-2944
Toll free: 1-800-914-9985
Fax: 617-452-9159
www.vertical.com

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Corporate Relations
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New York, NY 10036
212-258-6000
www.viacom.com

Victoria's Secret Stores
Customer Service
North American Office
PO Box 16589
Columbus OH 43216-6589

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TTY: 1-800-666-0268 (Toll free)
www.victoriassecret.com

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Toll free: 1-800-847-2911
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Los Angeles, CA 90045
310-649-8033 (Tech Support)
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E-mail: games.comment@vugames.com
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wachovia.com

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Brokerage Services
Operations Liaison
901 E Byrd St.
Richmond, VA 23219
www.wachoviasec.com

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Plymouth, MN 55447
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Fax: 763-519-3563
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Consumer Relations
200 Wilmot Rd.
Deerfield, IL 60015
847-914-2500
Toll free: 1-800-289-2273
Toll free: 1-877-250-5823
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Fax: 847-914-3105
www.walgreens.com

 **Wal-Mart Stores, Inc.**
Customer Relations
702 SW Eighth St.
Bentonville, AR 72716-0117
501-273-4000
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Fax: 501-621-2063
E-mail: letters@wal-mart.com
www.wal-mart.com

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4630 Forge Rd., Ste. A
Colorado Springs, CO 80907
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4288 W Dublin-Granville Rd.
Dublin, OH 43017-0256
614-764-3100
Toll free: 1-800-443-7266
Fax: 614-764-6707
www.wendys.com

West Bend Cookware

See also: Regal Ware, Inc.
262-626-8623
E-mail:
info@westbendcookware.com
www.westbendcookware.com

West Point Home Inc.

Consumer Affairs
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West Point, GA 31833-0609
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Toll free: 1-800-533-8229
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www.martex.com

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Lake Forest, CA 92630-7741
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www.wdc.com

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Customer Relations
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Bridgeton, MO 63044

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Fax: 314-291-5271
www.westernunion.com

Wet Seal, Inc.

Customer Assistance Ctr.
26972 Burbank
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949-699-3900
Toll free: 1-866-938-7325
E-mail:
customerservice@wetseal.com
www.wetseal.com



Whirlpool Corp.

Customer Assistance Center
553 Benson Rd.
Benton Harbor, MI 49022
616-923-7700
Toll free: 1-800-253-1301
Fax: 616-923-7829
www.whirlpool.com

The White Rain Company

Consumer Affairs Department
410 Ware Blvd., Ste. 900
Brandon, FL 33510
813-622-8895
Toll free: 1-800-575-7960
Fax: 1-800-789-0828 (Toll free)
E-mail:
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www.whiterain.com



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Dublin, OH 43017
614-792-6900 ext. 176
Fax: 614-792-6901
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Toll free: 1-800-541-1262
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Jacksonville, FL 32203
904-783-5000

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Casper, WY 82601
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Cypress, CA 90630
714-761-7435
Toll free: 1-800-962-7926
Fax: 714-761-77303
www.yamaha-motor.com

Yashica

See also: Kyocera Optics, Inc.
www.kyoceraimaging.com

YUM! Brands, Inc.

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

Z

Zale Corp.

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

Zenith Electronics Corp.

See also: L.G. Electronics, Inc.
Toll free: 1-800-243-0000
www.zenithservice.com

Zoom Technologies, Inc.

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

Many federal agencies have enforcement and/or complaint-handling duties for products and services used by the general public. Others act for the benefit of the public, but do not resolve individual consumer problems. Agencies also have fact sheets, booklets and other information that may be helpful when making purchase decisions or dealing with consumer problems.

If you need help in deciding which federal agency to contact, check the index at the end of this book or call the Federal Citizen Information Center (FCIC) toll free, 1-800-FED-INFO (333-4636).

The federal agencies listed below respond to consumer complaints and inquiries.

Architectural and Transportation Barriers Compliance Board (ACCESS Board)

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

Commission on Civil Rights

624 9th St., NW
 Washington, DC 20743
 202-376-8513 (Complaint Referral in DC)
 202-376-8110 (Publications)
 Toll free: 1-800-552-6843 (Complaint Referral Outside DC)
 TTY: 202-376-8116 (Nationwide Complaint Referral)

Commodity Futures Trading Commission (CFTC)

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

The mission of the CFTC is to protect market users and the public from fraud, manipulation, and abusive practices related to the sale of commodity and financial futures and options, and to foster open, competitive, and financially sound futures and option markets. In pursuit of its mission, the CFTC investigates and prosecutes commodities fraud, including foreign currency schemes, energy manipulation and hedge fund fraud, and works with other federal and state agencies to bring criminal and other actions. The CFTC also engages in public education and outreach by participating in consumer groups and issuing Consumer Advisories and other educational materials.

★ **Consumer Product Safety Commission (CPSC)**

4330 East West Hwy.
 Bethesda, MD 20814
 Toll free: 1-800-638-CPSC (2772) (CPSC Hotline)
 TTY: 1-800-638-8270
 Fax: 301-504-0051
 E-mail: info@cpsc.gov
www.cpsc.gov
www.recalls.gov, government recalls
 CPSC is charged with protecting the public from unreasonable risks of serious injury or death from more than 15,000 types of consumer products, including: toys and nursery equipment, appliances, sports, yard and playground equipment, furniture, clothing, computers, and fireworks. CPSC announces more than 300 product recalls every year. Contact CPSC to get information on product recalls or report a dangerous product.

★ Department of Agriculture (USDA)

Animal and Plant Health Inspection Service

Legislative and Public Affairs
4700 River Rd., Unit 51
Riverdale, MD 20737
301-734-7799
Fax: 301-734-5221
E-mail: APHIS.Web@aphis.usda.gov
www.aphis.usda.gov

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

1400 Independence Ave., SW
Washington, DC 20250-2215
202-720-2908/202-720-7947
Fax: 202-690-2469/Fax: 202-690-3162
www.csrees.usda.gov
To find your local Cooperative Extension office, consult the county government lists in your local telephone directory.

Center for Nutrition Policy and Promotion

Food, Nutrition and Consumer Services
3101 Park Center Dr., Room 1034
Alexandria, VA 22302-1594
703-305-7600
Fax: 703-305-3400
www.cnpp.usda.gov

Food and Nutrition Service

Food, Nutrition and Consumer Services
3101 Park Center Dr., Room 926
Alexandria, VA 22302
703-305-2281
E-mail: webmaster@fns.usda.gov
www.fns.usda.gov

Meat and Poultry Hotline

Food Safety and Inspection Service
Washington, DC 20250-3700
Toll free: 1-888-MPHotline (674-6854) 10am-4pm,
English/Spanish
TTY: 1-800-256-7072
E-mail: mpholine.fsis@usda.gov
www.fsis.usda.gov

Information Line USDA

1400 Independence Ave., SW, Room 422A
Washington, DC 20250
202-720-2791
www.usda.gov

Department of Commerce

Bureau of the Census

Customer Services
Washington, DC 20233
301-763-4636
Fax: 301-457-4714
www.census.gov

Weights and Measures Division

National Institute of Standards & Technology
100 Bureau Dr., Stop 2600
Gaithersburg, MD 20899-2600
301-975-4004
Fax: 301-926-0647
E-mail: owm@nist.gov
www.nist.gov/owm
The Weights and Measures Division promotes uniformity in U.S. weights and measures laws, regulations, and standards to achieve equity between buyers and sellers in the marketplace.

Seafood Inspection Program

National Oceanic and Atmospheric Adm. (NOAA)
1315 East-West Hwy., F/SI, Room 10837
Silver Spring, MD 20910
301-713-2355
Toll free: 1-800-422-2750
Fax: 301-713-1081
seafood.nmfs.noaa.gov
NOAA oversees fisheries management in the United States and provides a voluntary inspection service to the industry. The NOAA Seafood Inspection Program offers product quality evaluation, grading, and certification services. NOAA provides official marks to eligible products, such as U.S. Grade A, Processed Under Federal Inspection (PUFI) and Lot Inspection.

United States Patent and Trademark Office

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

Patents:

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

Dept. of Commerce, continued**Trademarks:**

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

★ **Department of Defense****National Committee for Employer Support of the Guard and Reserve**

1555 Wilson Blvd., Ste. 200
 Arlington, VA 22209-2405
 703-696-1386
 Toll free: 1-800-336-4590 (Outside DC)
 Fax: 703-696-1409
 www.esgr.com
 This office provides assistance with employer/employee problems for members of the Guard and Reserve. For information on other military programs, see p. 57.

Department of Education

400 Maryland Ave., SW
 Washington, DC 20202-2800
 www.ed.gov

1-800-USA-LEARN

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

No Child Left Behind

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

National Library of Education

Toll free: 1-800-424-1616
 TTY: 202-205-7561
 E-mail: library@ed.gov
 www.ed.gov/NLE

Use this phone number to obtain information about education statistics, research, and publications published by the Office of Educational Research and Improvement.

Educational Resources Information Center (ERIC)

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

EDInfo Electronic Newsletter

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

Join the EDInfo mailing list by:

1. Addressing an email message to listproc@inet.ed.gov
2. Writing this (and nothing else) in the message: Subscribe EDInfo yourfirstname yourlastname (for example "subscribe EDInfo John Doe"). If you have a signature block please turn it off.

Office of Special Education and Rehabilitative Services (OSERS)

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

Publications Center (EDPUBS)

PO Box 1398
 Jessup, MD 20794-1398
 Toll free: 1-877-4ED-PUBS (1-877-438-7827)
 TTY: 1-877-576-7734 (Toll free)
 Fax: 301-470-1244
 E-mail: edpubs@inet.ed.gov
 www.edpubs.org
 Ed Pubs is the Education Publications Center for the US Department of Education. You can contact ED Pubs to find out what's available on topics of interest to you and to order free copies of publications, videotapes, CD-ROMS, posters, bookmarks, and other products. Many Department publications can be acquired instantly in electronic form via the Internet. Use the contact information above to order copies of publications.

FEDERAL AGENCIES

Dept. of Education, continued

Federal Student Aid Information Center (FSAIC)

319-337-5665

Toll free: 1-800-4FED-AID (433-3243)

For info about how to apply for Federal student aid.

TTY: 1-800-730-8913 (Toll free)

Fax: 202-708-7970

E-mail: OPE_SFA@ed.gov

www.ed.gov/finaid.html, Overview

www.studentaid.ed.gov, For students

www.ifap.ed.gov, For financial aid professionals

www.dl.ed.gov, For info about direct loans

www.studentaid.ed.gov, About this organization

If the student has already filed a Free Application for Federal Student Aid (FAFSA), he or she can check the status of the application by calling 1-800-4FED-AID (1-800-433-3243).

For Direct Loan toll-free services, including information about repayment options call:

Direct Loan Origination Center

Applicant Services: 1-800-557-7392 (Toll free)

Consolidation: 1-800-557-7392 (Toll free)

TDD: 1-800-555-7395 (Toll free)

School Relations: 1-800-877-7658 (Toll free)

Department of Energy

Energy Efficiency and Renewable Energy (EERE)

Office of the Assistant Secretary

Mail Stop EE-1

Department of Energy

Washington, DC 20585

202-586-9220

202-586-0303

Toll free: 1-877-337-3463

E-mail: eereic@ee.doe.gov

www.eere.energy.gov/consumer

Department of Health and Human Services (HHS)

Administration for Children and Families (ACF)

370 L'Enfant Promenade, SW

Washington, DC 20201

www.acf.dhhs.gov

ACF is responsible for Federal programs that promote the economic and social well-being of families, children, individuals, and communities. ACF provides national leadership and creates opportunities for families to lead economically and socially productive lives.

ACF's programs are designed to help children develop into healthy adults and communities become more prosperous and supportive of their members.

Child Welfare Information Gateway

Administration for Children and Families (ACF)

1250 Mayland Ave., SW, 8th Floor

Washington, DC 20024

703-385-7565

Toll free: 1-800-394-3366 (M-F, 9am-5:30pm ET)

Fax: 703-385-3206

E-mail: info@childwelfare.gov

www.childwelfare.gov

Administration on Aging

Washington, DC 20201

202-619-0724

Fax: 202-357-3555

E-mail: aoainfo@aoa.gov

www.aoa.gov

AoA is the Federal focal point and advocate agency for older persons and their concerns. In this role, AoA works to heighten awareness among other Federal agencies, organizations, groups, and the public about the valuable contributions that older Americans make to the nation. AoA also alerts others to the needs of vulnerable older people. Through information, referral and outreach efforts at the community level, AoA seeks to educate older people and their caregivers about the benefits and services available to help them.

Eldercare Locator

Administration on Aging

From Outside the United States: 301-419-3900

(When the operator answers - ask for the Eldercare Locator line)

Toll free: 1-800-677-1116 (M-F, 9am-8pm ET)

Fax: 202-357-3555

E-mail: eldercarelocator@spherix.com

www.eldercare.gov

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

Centers for Medicare & Medicaid Services (CMS)

Office of External Affairs

7500 Security Blvd.

Baltimore, MD 21244-1850

Toll free: 1-800-MEDICARE (633-4227)

TTY: 1-866-226-1819 (Toll free)

www.medicare.gov

Dept. of HHS, continued

Call 1-800-MEDICARE to get help with your questions about Medicare. You can order Medicare publications (English, Spanish, audio-tape, braille), get detailed information about the Medicare managed care plans in your area, order Medicare health plan quality and customer satisfaction information, and listen to recorded questions and answers on topics such as Medicare health plan choices and health plan quality information. CMS runs the Medicare, Medicaid, Clinical Laboratories (under the CLIA program), and Children's Health Insurance programs, and works to make sure that the beneficiaries in these programs are able to get high quality healthcare.

Centers for Disease Control and Prevention

1600 Clifton Rd.
Atlanta, GA 30333
404-639-3534 (Public Inquiries)
Toll free: 1-800-311-3435
www.cdc.gov
www.cdc.gov/spanish

CDC National STD Hotline

Toll free: 1-800-227-8922
TTY: 1-800-243-7889 (M-F, 10am-10pm, Toll free)
www.cdc.gov/nchstp/dstd

HIV/AIDS Prevention

Toll free: 1-800-232-4636
(24 hrs - English/Espanol)
TTY: 1-888-232-6348 (Toll free)
E-mail: cdcinfo@cdc.gov
www.cdc.gov/hiv

AIDS Info

PO Box 6303
Rockville, MD 20849-6363
Toll free: 1-800-HIV-0440 (448-0440)
English/Espanol 12pm-5pm
TTY: 1-888-480-3739 (Toll free)
Fax: 301-519-6616
E-mail: ContactUs@aidsinfo.nih.gov
www.aidsinfo.nih.gov
aidsinfo.nih.gov/LiveHelp/, Live help
(M-F, 12pm-4pm Spanish-speaking agents available)

Food and Drug Administration

5600 Fishers Ln.
Rockville, MD 20857-0001
Toll free: 1-888-INFO-FDA (463-6332)
www.fda.gov

Center for Food Safety and Applied Nutrition Information Line

Food and Drug Administration
Outreach Information Center
5100 Paint Branch Pkwy. HFS-555
College Park, MD 20740-3835
Toll free: 1-888-SAFEFOOD (723-3366)
www.cfsan.fda.gov

National Institutes of Health (NIH)

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

National Runaway Switchboard

Administration for Children and Families
3080 N Lincoln Ave.
Chicago, IL 60657
Toll free: 1-800-RUNAWAY (786-2929)
E-mail: info@nrscrisisline.org
www.nrscrisisline.org

Office of Child Support Enforcement

Administration for Children and Families
370 L'Enfant Promenade, SW, 4th Floor East
Washington, DC 20447
202-401-9373
Fax: 202-205-5927
www.acf.dhhs.gov/programs/cse/

National Health Information Center

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

FEDERAL AGENCIES

Dept. of HHS, continued

National Cancer Institute (NCI)

NCI Public Inquiries Office
6116 Executive Blvd., Room 3036A
Bethesda, MD 20892-8322
Toll free: 1-800-4-CANCER (422-6237) M-F, 9am-4pm
TTY: 1-800-332-8615 (Toll free)
E-mail: cancergovstaff@mail.nih.gov
www.cancer.gov

National Institute of Mental Health

6001 Executive Blvd.
Room 8184, MSC 9663
Bethesda, MD 20892-9663
301-443-4513
Toll free: 1-866-615-6464
TTY: 301-443-8431, 1-866-415-8051 (Toll free)
Fax: 301-443-4279
E-mail: nimhinfo@nih.gov
www.nimh.nih.gov
NIMH is the Federal agency that conducts and supports research that seeks to understand, treat, and prevent mental illness. Trained information specialists are available Monday-Friday, 8:30 am to 5:00 pm ET. Contact NIMH for information on the symptoms, diagnosis and treatment of mental disorders, clinical trials and research. A publication ordering system is available on the NIMH website. Some publications are available in Spanish.

President's Council on Physical Fitness and Sports

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

HHS-TIPS Fraud Hotline

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

Department of Homeland Security

Washington, DC 20528
202-282-8000
www.dhs.gov, Homeland Security homepage
www.ready.gov, terrorism preparation website

U.S. Customs and Border Protection

1300 Pennsylvania Ave., NW
Washington, DC 20229
202-354-1000
Fax: 202-927-1380
www.cbp.gov

National Response Center United States Coast Guard

2100 Second St., SW, Room 2611-B
Washington, DC 20593
Toll free: 1-800-424-8802
Fax: 202-372-2920
www.nrc.uscg.mil
NRC must be called immediately if there is environmental release of hazardous chemicals, biological, radiological or etiological agents or oil pollution; NRC provides the WMD hotline.

Bureau of Citizenship and Immigration Services (USCIS)

Toll free: 1-800-375-5283 (National Customer Service Center)
TTY: 1-800-767-1833 (Toll free)
uscis.gov

Transportation Security Administration

601 South 12th St.
Arlington, VA 22202-4220
571-227-2900
Toll free: 1-866-289-9673
E-mail: TSA-ContactCenter@dhs.gov
www.tsa.gov
The TSA can assist you with questions or concerns about travel tips, permitted and prohibited items, and information on filing a claim for lost, stolen or damaged items. If you are encountering problems obtaining a boarding pass, contact TSA.

Department of Housing and Urban Development

Home Improvement Branch

451 Seventh St., SW, Room 9272
Washington, DC 20410
202-708-2121
Fax: 202-708-4308
www.hud.gov/improvements

Home Mortgage Insurance Division

451 Seventh St., SW, Room 9266
Washington, DC 20410
202-708-2121
Fax: 202-708-4308
www.hud.gov

Dept. of HUD, continued**Inspector General's Fraud Hotline**

Office of Investigations
 451 7th St., SW
 Washington, DC 20410-4500
 202-708-4200
 Toll free: 1-800-347-3735 (Outside DC)
 TTY: 1-800-304-9597 (Toll free)
 Fax: 202-708-4829
 E-mail: hotline@hudoig.gov
www.hud.gov/oig/oighot.html

Office of Manufactured Housing Program

Office of Deputy Assistant Secretary for Regulatory Affairs and Manufactured Housing
 451 Seventh St., SW, Room 9164
 Washington, DC 20410-8000
 202-708-6423
 Toll free: 1-800-927-2891
 Fax: 202-708-4213
 E-mail: mhs@hud.gov
www.hud.gov/offices/hsg/sfh/mhs/mhshome.cfm,
 Manufactured Housing
www.hud.gov/offices/hsg/sfh/mps/mpshome.cfm,
 Minimum Property Standards

The Manufactured Housing Program is a consumer protection program that regulates the construction of certain factory-built housing units called "manufactured homes," formerly known as "mobile homes." HUD works with 37 states to respond to consumer complaints. The Minimum Property Standards (MPS) establish certain minimum standards for buildings constructed under HUD housing programs. This includes new single family homes, multi-family housing and health care type facilities.

Office of Affordable Housing Programs

451 Seventh St., SW, Room 7164
 Washington, DC 20410
 202-708-2685
 Toll free: 1-800-998-9999 (Community Connections)
 Fax: 202-708-1744
www.hud.gov

Office of Fair Housing and Equal Opportunity

451 7th St., SW, Room 5204
 Washington, DC 20410-2000
 202-708-4252
 Toll free: 1-800-669-9777 (Complaints Hotline)
 TTY: 1-800-927-9275 (Toll free)
 Fax: 202-708-4483
www.hud.gov/complaints/housediscrim.cfm

Office of RESPA and Interstate Land Sales

Office of the Deputy Assistant Secretary for Regulatory Affairs and Manufactured Housing
 451 7th St., SW, Room 9158
 Washington, DC 20410
 202-708-0502
 Toll free: 1-800-217-6970 (Home Buyer Assistance)
 Fax: 202-708-4559
 E-mail: hsg-respa@hud.gov
www.hud.gov/offices/hsg/sfh/res/respa_hm.cfm,
 RESPA.

www.hud.gov/offices/hsg/sfh/ils/ilshome.cfm,
 Interstate Land Sales.

The office handles complaints and provides information regarding real estate loan transactions and borrower rights under the Real Estate Settlement Procedures Act (RESPA). The Interstate Land Sales program protects consumers from fraud and abuse in the sale or lease of land.

Department of the Interior**Bureau of Reclamation**

1849 C St., NW
 Mail Code 92-00000
 Washington, DC 20240
 202-513-0535 (Public Affairs)
www.usbr.gov

Minerals Management Service

1849 C St., NW
 Washington, DC 20240
 202-208-3985 (Public Affairs)
www.mms.gov

Bureau of Indian Affairs

1849 C St., NW, Room 4542
 Washington, DC 20240
 202-208-3710 (Public Affairs)
www.doi.gov/bureau-indian-affairs

Bureau of Land Management

1849 C St., NW, Room 406-LS
 Washington, DC 20240
 202-452-5125 (Public Affairs)
 Fax: 202-452-5124
www.blm.gov

FEDERAL AGENCIES

Dept. of the Interior, continued

Fish and Wildlife Service

18th and C Streets, NW
M S 3351
Washington, DC 20240
202-208-5634 (Public Affairs)
Toll free: 1-800-344-WILD (9453)
www.fws.gov

Geological Survey

12201 Sunrise Valley Dr.
Reston, VA 20192
703-648-4460 (Public Affairs)
Toll free: 1-888-ASK-USGS (275-8747)
www.usgs.gov

National Park Service

1849 C St., NW
Washington, DC 20240
202-208-4747 (Public Affairs)
www.nps.gov

Department of Justice

Bureau of Alcohol, Tobacco and Firearms

Public Information
650 Massachusetts Ave., NW, Room 8290
Washington, DC 20226
202-927-7777
Fax: 202-927-7862
www.atf.treas.gov

Americans with Disabilities Act (ADA) Information Line

Civil Rights Division
950 Pennsylvania Ave., NW
Disability Rights Section-NYAV
Washington, DC 20530
Toll free: 1-800-514-0301
TTY: 1-800-514-0383 (Toll free)
www.ada.gov

Drug Enforcement Administration (DEA)

Washington, DC 20537
202-305-8500
www.dea.gov

Department of Labor

U.S. Department of Labor National Contact Center

Toll free: 1-866-USA-DOL (487-2365)
TTY: 1-877-889-5627 (Toll free)
www.dol.gov

Office of Disability Employment Policy

U.S. Department of Labor
200 Constitution Ave., NW, Room S1303
Washington, DC 20210
202-693-7880
Toll free: 1-866-633-7365
TTY: 202-693-7881 or 1-877-889-5627 (Toll free)
Fax: 202-693-7888
www.dol.gov/odep

Employment Standards Administration

Department of Labor
Room S2321
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-866-4US-WAGE (487-9243)
TTY: 1-877-889-5627 (Toll free)
www.dol.gov/esa

Employment and Training Administration

Office of Public Affairs
Department of Labor
Room S2307
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-877-US-2-JOBS (872-5627)
TTY: 1-877-889-5627 (Toll free)
www.doleta.gov

Occupational Safety and Health Administration (OSHA)

Office of Information and Consumer Affairs
Department of Labor
Room N3647
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-800-321-OSHA (321-6742)
TTY: 1-877-889-5627 (Toll free)
www.osha.gov

Employee Benefits Security Administration

Office of Program Services
Department of Labor
Room S2524
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-866-444-3272
TTY: 1-877-899-5627 (Toll free)
www.dol.gov/pwba
The Employment Benefits Security Administration provides information and answers questions on private sector, employer-sponsored pension benefit and health benefit plans.

Dept. of Labor, continued

Veteran's Employment and Training Service

Department of Labor
 Room S1325
 200 Constitution Ave., NW
 Washington, DC 20210
 Toll free: 1-866-4-USA-DOL (487-2365)
 TTY: 1-877-889-5627 (Toll free)
www.dol.gov/vets

Women's Bureau

Department of Labor
 Room S3002
 200 Constitution Ave., NW
 Washington, DC 20210
 Toll free: 1-800-827-5335
 TTY: 1-877-889-5627 (Toll free)
 Fax: 202-693-6725
www.dol.gov/wb
 The Women's Bureau addresses work issues such as sexual harassment, pregnancy discrimination, and family and medical leave, and dependent care (child and/or elder care) policies.

Department of State

Overseas Citizens Services

Washington, DC 20520
 202-647-5225 (Emergencies and Non-emergencies, Mon.-Fri., 8:15 a.m.-10 p.m.)
 202-647-4000 (After hours emergencies, Sundays, and holidays ask for the duty officer)
 202-736-9130 (International Child Abduction & Adoption of foreign children)
 Toll free: 1-888-407-4747
travel.state.gov
 Contact the state department for help with emergencies and non-emergencies affecting private Americans abroad.

National Passport Information Center

Passport Services
 Toll free: 1-877-4USA-PPT (487-2778)
 TTY: 1-888-874-7793 (Toll free)
travel.state.gov
 Contact the National Passport Information Center for information on U.S. passports, including the status of pending applications, as well as the locations of the over 4,500 passport acceptance facilities.

Visa Services

Washington, DC 20520
 202-663-1225 (8:30 a.m. - 5:00 p.m., EST M-F)
 202-647-1512 (Emergency after hours)
 Fax: 202-663-3897
 E-mail: usvisa@state.gov
 Contact Visa Services for information on U.S. visas for foreigners.

Department of Transportation (DOT)

Federal Motor Carrier Safety Administration

400 7th St., SW
 Washington, DC 20590
 202-366-2519
 Toll free: 1-800-832-5660
 TTY: 1-800-877-8339 (Toll free)
www.fmcsa.dot.gov
 The Federal Motor Carrier Safety Administration provides information about your rights when moving. Consumers are encouraged to submit household goods (HHG) commercial complaints to the administration by calling toll-free, 1-888-DOT-SAFE (368-7238). This same toll-free number may be used to report dangerous safety violations involving a commercial truck or bus.

Federal Aviation Administration

800 Independence Ave., SW
 Washington, DC 20591
 202-366-4000
 Toll free: 1-866-835-5322
www.faa.gov

AIR Consumer Protection Division

400 Seventh St., SW #4107
 Washington, DC 20590
 202-366-2220
 TTY: 202-366-0511
 E-mail: airconsumer@dot.gov
www.airconsumer.ost.dot.gov
 Contact AIR Consumer Protection Division with airline service complaints.

Office of Safety (RRS)

Federal Railroad Administration office address:
 1120 Vermont Ave., NW
 Washington, DC 20005
 202-493-6300
 Fax: 202-493-6309
 Railway Safety mailing address:
 Federal Railroad Administration
 400 Seventh St., SW
 Mail Stop 25
 Washington, DC 20590

FEDERAL AGENCIES

Dept. of Transportation, continued

National Highway Traffic Safety Administration (NHTSA)

400 7th St., SW, Room 5232
Washington, DC 20590
Toll free: 1-888-DASH 2 DOT (327-4236), Vehicle Safety Hotline
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

Alcohol and Tobacco Tax and Trade Bureau

Public Information Officer
1310 G St., NW, 3rd Floor
Washington, DC 20220
202-927-8062
E-mail: ttbquestions@ttb.treas.gov
www.ttb.gov

Bureau of Engraving and Printing

Office of External Relations
14th and C Streets, SW
Room 533 M
Washington, DC 20228
202-874-3019
Fax: 202-874-3177
www.moneyfactory.com

Bureau of the Public Debt

Customer Call Center
Treasury Direct
PO Box 9150
Minneapolis, MN 55480
Toll free: 1-800-722-2678
Toll free: 1-800-4US-BOND (487-2663)
(Recording of savings bond interest rates)
www.publicdebt.treas.gov

Comptroller of the Currency

Customer Assistance Group
1301 McKinney St., Ste. 3450
Houston, TX 77010
Toll free: 1-800-613-6743
www.occ.treas.gov

Financial Management Service

Office of Legislative and Public Affairs
Liberty Center 401, 14th St., SW, Room 555
Washington, DC 20227
202-874-6740
Fax: 202-874-7016
www.fms.treas.gov

Internal Revenue Service (IRS)

Toll free: 1-800-829-1040 (General Information)
Toll free: 1-800-829-4477 (Automated Refund Info)
Toll free: 1-800-829-3676 (Tax Forms)
Toll free: 1-877-777-4778 (Tax Payer Advocate Service)
Toll free: 1-800-829-0433 (To Report Tax Fraud or Abuse)
TTY: 1-800-829-4059 (Toll free)
www.irs.gov
IRS e-file and IRS e-payment are now available through the IRS website.

To find out whether the IRS received your return and whether it was processed, visit the IRS website or call 1-800-829-4477 or 1-800-829-1040. Whichever method you choose, you'll need your social security number, filing status, and the refund amount.

Employer Identification Numbers (EIN) can be obtained by fax, mail, or phone. To get an EIN by fax or mail, download Form SS-4, Application for Employer ID Number, from www.irs.gov or order a copy from 1-800-829-3676. Complete the form and fax or mail it to the number or address shown on the form for your state. To get an EIN by phone, call toll-free 1-866-816-2065 Monday through Friday between 7:30 a.m. and 5:30 p.m. local time.

Don't fall victim to a frivolous tax argument or abusive scheme. Be on guard for tax scams and recognize that if something sounds too good to be true, it probably is.

Office of Thrift Supervision

Compliance Policy
1700 G St., NW
Washington, DC 20552
202-906-6000
Toll free: 1-800-842-6929
www.ots.treas.gov

The Office of Thrift Supervision handles complaints about Federal savings and loans and Federal savings banks.

United States Mint

Customer Service Center
801 9th St., NW
Washington, DC 20220
Toll free: 1-800-872-6468
www.usmint.gov

★ Department of Veterans Affairs (VA)

Toll free: 1-800-827-1000
 TTY: 1-800-829-4833 (Toll free)
 Fax: 202-273-5716
www.va.gov
 For information about VA medical care or benefits, write, call or visit your nearest VA facility.

Consumer Affairs Service

810 Vermont Ave., NW
 Washington, DC 20420
 Toll free: 1-800-827-1000
 TTY: 1-800-829-4833 (Toll free)
 Fax: 202-273-5716
www.va.gov
 Contact the Consumer Affairs Service for consumer information or general assistance.

National Cemetery Administration

810 Vermont Ave., NW
 Washington, DC 20420
 202-273-5221
 Fax: 202-273-6698
www.va.gov
 Contact the National Cemetery Administration for information about burials, headstones or markers, the State cemetery grants program, and presidential memorial certificates.

Veterans Benefits Administration

810 Vermont Ave., NW
 Washington, DC 20420
 202-273-7588 (Publications Only)
 Toll free: 1-800-827-1000
www.va.gov

Veterans Health Administration

810 Vermont Ave., NW
 Washington, DC 20420
 Toll free: 1-877-222-8387
 Fax: 202-273-9609

Environmental Protection Agency (EPA)

Energy Star® Program

1200 Pennsylvania Ave., NW, Room 6202J
 Washington, DC 20460
 Toll free: 1-888-STAR-YES (782-7937)
 E-mail: info@energystar.gov
www.energystar.gov
 The ENERGY STAR® label is awarded to products for the home and office that are highly energy efficient.

Buying appliances, consumer electronics, lighting, heating and cooling equipment and other products that carry this label helps protect the environment and saves money as well.

Indoor Air Quality (IAQ) Information Clearinghouse (IAQ INFO)

PO Box 37133
 Washington, DC 20013-7133
 703-356-4020
 Toll free: 1-800-438-4318
 Fax: 703-356-5386
 E-mail: IAQINFO@aol.com
www.epa.gov/iaq/iaqxline.html
 The IAQ is an easily accessible, central source of information on indoor air quality, created and supported by the U.S. Environmental Protection Agency.

Inspector General's Fraud, Waste and Abuse Hotline

1200 Pennsylvania Ave., NW
 Mail Code 2491T
 Washington, DC 20460
 202-566-2476
 Toll free: 1-888-546-8740
 Fax: 202-566-2549
 E-mail: oig_hotline@epa.gov
www.epa.gov/oig/ombudsman-hotline.htm

EPA Headquarters Information Resources Center

1200 Pennsylvania Ave., NW (3404T)
 Mail Code 3404T
 Washington, DC 20460
 202-566-0556
 Fax: 202-556-0562
 E-mail: library-hq@epa.gov
www.epa.gov/natlibra/hqirc/about.htm
 This is the EPA headquarters library, which provides assistance in locating EPA and environmental information, including general interest, non-technical publications on a variety of environmental topics.

National Pesticide Information Center

Oregon State University
 333 Weniger Hall
 Corvallis, OR 97331-6502
 Toll free: 1-800-858-7378
 Fax: 541-737-0761
 E-mail: npic@ace.orst.edu
npic.orst.edu
 A service that provides objective, science-based information about a wide variety of pesticide-related subjects, including: pesticide products, recognition and management of pesticide poisonings, toxicology, environmental chemistry.

EPA, continued

Resource Conservation and Recovery Act

RCRA, Superfund and EPCRA Hotline
 Washington, DC 20460
 703-412-9810 (DC metro area)
 Toll free: 1-800-424-9346 (Outside DC)
 TTY: 1-800-553-7672; 703-412-3323 (Local)
 Fax: 703-412-3333
 E-mail: epahotline@bah.com
 www.epa.gov/epaoswer/hotline

Safe Drinking Water Hotline

703-412-3330
 Toll free: 1-800-426-4791
 E-mail: hotline-sdwa@epamail.epa.gov
 www.epa.gov/safewater

Toxic Substances Control Act Assistance Information Service Hotline (TSCA)

202-554-1404
 Fax: 202-554-5603
 E-mail: tsca-hotline@email.epa.gov

Equal Employment Opportunity Commission

Office of Communications and Legislative Affairs
 1801 L St., NW
 Washington, DC 20507
 202-663-4900
 Toll free: 1-800-669-4000 (Outside DC – file-a-charge information)
 TTY: 202-663-4494
 www.eeoc.gov

Federal Communications Commission (FCC)

Consumer & Governmental Affairs Bureau (CGB)
 445 12th St., SW
 Washington, DC 20554
 Toll free: 1-888-CALL-FCC (225-5322)
 TTY: 1-888-TELL-FCC (835-5322)
 Fax: 1-866-418-0232 (Toll free)
 E-mail: fccinfo@fcc.gov
 www.fcc.gov
 FCC accepts public inquiries, informal complaints, and questions regarding cable, radio, satellite, telephone, television and wireless services.

★ Federal Deposit Insurance Corp. (FDIC)

Division of Supervision and Consumer Protection
 Consumer Response Center
 2345 Grand Blvd., Ste. 100
 Kansas City, MO 64108
 703-562-2222 (Virginia Residents)
 Toll free: 1-877-ASK-FDIC (275-3342)
 TTY: 1-800-925-4618 (Toll free)
 Fax: 816-234-9060
 www.fdic.gov
 FDIC handles questions about federal deposit insurance coverage and complaints about FDIC-insured state banks which are not members of the Federal Reserve System.

Federal Emergency Management Agency (FEMA)

Office of Inspector General

Toll free: 1-800-323-8603 (Government Waste Hotline)
 E-mail: DHSOIGHOTLINE@dhs.gov
 www.fema.gov

Office of Public Affairs

500 C St., SW
 Washington, DC 20472
 202-646-4600
 Fax: 202-646-4086
 E-mail: opa@fema.gov (general inquiries)
 www.fema.gov

United States Fire Administration

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

National Flood Insurance Program

Mitigation Division
 500 C St., SW
 Washington, DC 20472
 202-646-2780
 Toll free: 1-888-CALL-FLOOD (225-5356)
 TTY: 1-800-427-5593 (Toll free)
 Fax: 202-646-2531
 www.fema.gov

Dept. of FEMA, continued

Response and Recovery Directorate

500 C St., SW, Room 705
 Washington, DC 20472
 202-566-1600
 Toll free: 1-800-462-9029 (Only after your area has been declared a disaster area)
www.fema.gov/about/respond.shtm
 Disaster victims living in presidentially-declared major disaster areas can find out if they are eligible to apply for disaster assistance by calling the toll free number.

Federal Reserve System

Division of Consumer and Community Affairs
 Board of Governors of the Federal Reserve System
 20th & C Streets, NW
 Washington, DC 20551
 202-452-3693 (Complaints Only)
 202-452-3204 (Public Affairs)
 TTY: 202-452-3544
www.federalreserve.gov
 The Board of Governors handles consumer complaints about state-chartered banks and trust companies that are members of the Federal Reserve System.

★ Federal Trade Commission (FTC)

Bureau of Consumer Protection
 Division of Consumer and Business Education
 600 Pennsylvania Ave., NW, NJ-2267
 Washington, DC 20580
 Toll free: 1-877-FTC-HELP (1-877-382-4357)
 TTY: 1-866-653-4261 (Toll free)
www.ftc.gov
 The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit the website or call the toll-free numbers above. The FTC records Internet, telemarketing, identity theft, and other fraud-related complaints in Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

★ General Services Administration

Federal Citizen Information Center (FCIC)

1800 F St., NW, Room G-142
 Washington, DC 20405
 For Catalog Orders: Send your name and address to Catalog, Pueblo, CO 81009
 202-501-1794
 Toll free: 1-800-FED-INFO (333-4636)
 Toll free: 1-888-8-PUEBLO (878-3256) Catalog Orders
 Fax: 202-501-4281
www.USA.gov, the U.S. government's official web portal
www.pueblo.gsa.gov, FCIC homepage
www.ConsumerAction.gov, consumer information
www.info.gov, citizen services
www.kids.gov, www.USA.gov for kids
www.GobiernoUSA.gov, www.USA.gov in Spanish
www.consumidor.gov, consumer information in Spanish
 FCIC publishes the free, quarterly Consumer Information Catalog, which lists more than 200 free and low-cost federal booklets on a wide variety of consumer topics, and maintains a family of websites to help provide free, timely and useful information to citizens. Consumers can get the information they need in three ways: through printed publications, by calling toll-free 1-800-FED-INFO (1-800-333-4636), or by visiting www.USA.gov, the U.S. government's official web portal.

Surplus Federal Property Sales

1800 F St., NW
 Washington, DC 20405
 Toll free: 1-800-488-3111
www.gsa.gov, GSA homepage
gsaauctions.gov, GSA online auctions
 GSA helps Federal agencies dispose of unneeded property by selling directly to the public. They sell personal property, real estate, and vehicles to the public. For more information visit www.gsa.gov and click "For Citizens."

The GSA Auctions® e-tool offers the general public the opportunity to bid electronically on many federal assets. The auctions are completely web-enabled, allowing all registered participants to bid on a single item or multiple items (lots) within specified time-frames. To access GSA Auctions, visit the second website listed above.

FEDERAL AGENCIES

National Archives and Records Administration

8601 Adelphi Rd.
College Park, MD 20740-6001
Toll free: 1-866-272-6272
E-mail: inquire@nara.gov
www.nara.gov

NARA is an independent Federal agency that helps preserve our nation's history by overseeing the management of all Federal records.

National Council on Disability (NCD)

Director of Communications
1331 F St., NW, Ste. 850
Washington, DC 20004
202-272-2004
TTY: 202-272-2074
Fax: 202-272-2022
E-mail: info@ncd.gov
www.ncd.gov

The National Council on Disability is an independent federal agency making recommendations to the President and Congress on policies affecting 54 million Americans with disabilities. NCD works to empower individuals with disabilities and to promote equal opportunity.

National Credit Union Administration

1775 Duke St.
Alexandria, VA 22314-3428
703-518-6300
Toll free: 1-800-827-9650 (Fraud Hotline)
Toll free: 1-800-778-4806 (Inspector General Hotline)
E-mail: pacamail@ncua.gov
www.ncua.gov

The National Credit Union Share Insurance Fund provides Federal insurance for nearly 10,300 credit unions.

National Labor Relations Board

Division of Information
1099 14th St., NW, Room 94000
Washington, DC 20570
202-273-1991
Toll free: 1-866-667-NLRB (6572)
TTY: 1-866-315-NLRB (6572)
Fax: 202-273-1789
www.nlr.gov

The NLRB conducts elections to determine whether or not employees want union representation and investigates and remedies unfair labor practices by employers and unions.

Pension Benefit Guaranty Corporation

Consumer Contact Center
PO Box 151750
Alexandria, VA 22315-1750
202-326-4000
Toll free: 1-800-400-PBGC (7242)
TTY: Call the Federal relay service at 1-800-877-8339
Fax: 202-326-4047
Fax: 202-326-4147
www.pb.gc.gov
Questions and comments about the website should go to webmaster@pb.gc.gov. Personal Pension Inquiries should go to mypension@pb.gc.gov.

★ Securities and Exchange Commission (SEC)

Office of Investor Education and Assistance
100 F St., NE
Washington, DC 20549-0213
202-551-6551
Toll free: 1-800-SEC-0330 (1-800-732-0330)
Fax: 202-772-9295
www.sec.gov/complaint.shtml
www.sec.gov/investor.shtml (Investor Information)

Small Business Administration (SBA)

409 3rd St., SW, Ste. 7600
 Washington, DC 20416
 202-205-6740
 Toll free: 1-800-U-ASK-SBA (827-5722), Info
 TTY: 704-344-6640
 Fax: 202-481-6190
 E-mail: answerdesk@sba.com
www.sba.gov
 SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory.

Social Security Administration

Office of Public Inquiries
 2555 Windsor Park Bldg.
 6401 Security Blvd.
 Baltimore, MD 21235
 Toll free: 1-800-772-1213
www.socialsecurity.gov
 The Social Security Administration provides retirement, survivors and disability benefits, as well as administers Supplemental Security Income (SSI) payments. To report Social Security or SSI fraud, call toll free: 1-800-269-0271

U.S. Postal Service

Vice President and Consumer Advocate

475 L'Enfant Plaza, SW, Room 10427
 Washington, DC 20260-2200
 202-268-2282
 Toll free: 1-800-ASK-USPS (275-8777)
 TTY: 1-877-889-2457 (Toll free)
www.usps.gov
 The US Postal Service Consumer Advocate listens to the voice of the customer and amplifies the message to postal management. Through proactive external messaging, the Consumer Advocate also channels information from the Postal Service to customers on postal policy and procedures and on ways to get the most from their Post Office.

United States Postal Inspection Service

Criminal Investigations
 Service Center
 ATTN: Mail Fraud
 222 S Riverside Plaza, Ste. 1250
 Chicago, IL 60606-6100
www.usps.gov/postalinspectors
 If you believe you have been the victim of a crime involving the U.S. mail or need assistance with postal-related problems of a law enforcement nature, you should contact your nearest Postal Inspection Service office. Addresses and telephone numbers can be found in the government pages of your telephone book or by visiting the Postal Inspection Service website.

NATIONAL CONSUMER ORGANIZATIONS

These organizations define their missions as consumer assistance, protection and/or advocacy. The descriptions below are based on information they provided.

The type of service provided by each organization varies. Those that assist individuals with problems are specified. The others do not assist consumers with individual complaints, but they may be interested in hearing from consumers about problems, issues and trends in connection with their advocacy and consumer education activities.

Most, though not all, distribute consumer education and information materials. Where informational or educational materials are offered, there may be a charge; contact the organization to find out.

★ AARP

Consumer Protection
601 E St., NW
Washington, DC 20049
202-434-2222
Toll free: 1-888-687-2277
TTY: 1-877-434-7598 (Toll free)
Fax: 202-434-6470

www.aarp.org

The Consumer Protection unit is charged by AARP to examine those consumer problems and issues that impact the financial security of people 50 years of age and older, and to help its members protect themselves from marketplace fraud and deception. To this end, Consumer Protection stays abreast of current and breaking consumer developments, and employs a variety of strategies to inform AARP members.

Alliance Against Fraud in Telemarketing and Electronic Commerce (AAFTEC)

National Consumers League
1701 K St., NW, Ste. 1200
Washington, DC 20006
202-835-3323
Fax: 202-835-0747

E-mail: info@nclnet.org

www.fraud.org/aaft/aaftinfo.htm

The Alliance, coordinated by the National Consumers League, is a coalition of public interest groups, trade associations, labor unions, businesses, law enforcement agencies, educators, and consumer protection agencies. AAFTEC

members promote efforts to educate the public about telemarketing and Internet fraud and how to shop safely by phone and online.

American Council on Consumer Interests (ACCI)

415 South Duff Ave., Ste. C
Ames, IA 50010-6600
515-956-4666

Fax: 515-233-3101

E-mail:

info@consumerinterests.org

www.consumerinterests.org

ACCI is the leading consumer policy research and education organization consisting of a world-wide community of researchers, educators and related professionals.

American Council on Science and Health (ACSH)

1995 Broadway, 2nd Floor
New York, NY 10023-5860
212-362-7044

Fax: 212-362-4919

E-mail: acsh@acsh.org

www.acsh.org

A nonprofit public education group, ACSH provides consumers with up-to-date scientifically sound information on the relationship between human health and chemicals, foods, lifestyles, and the environment. Booklets and special reports on a variety of topics are available.

Center for Auto Safety (CAS)

1825 Connecticut Ave., NW, Ste. 330
Washington, DC 20009
202-328-7700

www.autosafety.org

CAS advocates on behalf of consumers in auto safety and quality, fuel efficiency, emissions, and related issues. For advice on specific problems, CAS requests that consumers write a brief statement of the problem or question, including the year, make and model of the vehicle. Mail it with a stamped self-addressed envelope to the address above.

Center for Science in the Public Interest (CSPI)

1875 Connecticut Ave., NW, Ste. 300
Washington, DC 20009
202-332-9110

Fax: 202-265-4954

E-mail: cspi@cspinet.org

www.cspinet.org

A nonprofit, membership organization, CSPI conducts research, education, and advocacy on nutrition, health, food safety and related issues, and publishes the monthly *Nutrition Action Healthletter*, as well as other consumer information materials.

Center for the Study of Services/Consumers' Checkbook Magazine

1625 K St., NW, 8th Floor
Washington, DC 20006
202-347-7283

Toll free: 1-800-213-7283

E-mail: support@checkbook.org

www.checkbook.org

The Center for the Study of Services is an independent, nonprofit consumer organization founded with help from the U.S. Office of Consumer Affairs. Our purpose is to provide consumers with information to help them get high quality services and products at the best possible prices. We do not accept business donations and our publications carry no advertising. *Consumers' CHECKBOOK* evaluates the quality and prices of service firms and stores. The Center also provides various kinds of help to consumers who want to buy or lease a new car. Our *CarBargains* and *LeaseWise* services help consumers get great deals from new car dealers. *Cardeals* is a bi-weekly newsletter detailing auto rebates and incentives offered by car manufacturers. The Center publishes national guides, including the *Guide to Health Plans for Federal Employees*, *Guide to Top Doctors*, and *Consumers' Guide to Hospitals*. These guides are available in book form and online.

Certified Financial Planner Board of Standards

Communication and Consumer Services
1670 Broadway, Ste. 600
Denver, CO 80202-4809
303-830-7500
Toll free: 1-888-237-6275
Fax: 303-860-7388
E-mail: mail@cfp-board.org
www.CFP-Board.org
Certified Financial Planner Board of Standards is a nonprofit regulatory organization that fosters professional standards in personal financial planning. The CFP Board works to ensure that the public values, has access to, and benefits from competent financial planning. The CFP Board certifies financial planners who meet its requirements by granting them use of the marks CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP (with flame logo).

Coalition Against Insurance Fraud

1012 14th St., NW, Ste. 200
Washington, DC 20005
202-393-7330
Toll free: 1-800-835-6422
Fax: 202-318-9189
E-mail: info@insurancefraud.org
www.InsuranceFraud.org
The Coalition Against Insurance Fraud is a national alliance of consumer groups, government agencies, and insurance companies dedicated to combating all forms of insurance fraud through advocacy and public information. It conducts research, develops public education programs and provides information on how to avoid becoming a victim of insurance fraud.

Congress Watch

215 Pennsylvania Ave., SE
Washington, DC 20003
202-546-4996
Fax: 202-547-7392
E-mail:
congresswatch@citizen.org
www.citizen.org/congress
An arm of Public Citizen, Congress Watch works for consumer-related legislation, regulation, and policies in such areas as health and safety, and campaign financing, and has publications available on the issues with which it deals.

Consumer Action

221 Main St., Ste. 480
San Francisco, CA 94105
415-777-9635 (Consumer Complaints)
213-623-8327 (Hotline)
TTY: 415-777-9456
Fax: 415-777-5267
E-mail: info@consumer-action.org
www.consumer-action.org
An education and advocacy organization specializing in credit, finance, and telecommunications issues, Consumer Action offers a multi-lingual consumer complaint hotline, free information on its surveys of banks and long-distance telephone companies,

and consumer education materials in as many as eight languages. Community-based organizations can receive these free publications in bulk.

Consumer Federation of America (CFA)

1620 I St., Ste. 200
Washington, DC 20006
202-387-6121
Fax: 202-265-7989
E-mail: cfa@consumerfed.org
www.consumerfed.org
CFA is a consumer advocacy and education organization. It currently represents consumer interests on issues such as telephone service, insurance and financial services, product safety, indoor air pollution, healthcare, product liability, and utility rates. It develops and distributes studies of various consumer issues, as well as consumer guides in book and pamphlet form. In addition, CFA publishes several newsletters.

Consumer Reports

See also: Consumers Union
www.consumerreports.org

Consumers for World Trade (CWT)

1001 Connecticut Ave., NW
Ste. 1110
Washington, DC 20036
202-293-2944
Fax: 202-293-0495
E-mail: cwt@cwt.org
www.cwt.org
A nonprofit organization, CWT supports trade expansion and liberalization to promote economic growth and increase consumer choice and price competition in the marketplace. Various publications are available.

NATIONAL CONSUMER ORGANIZATIONS

Consumers Union (CU)

101 Truman Ave.
Yonkers, NY 10703-1057
914-378-2000
Fax: 914-378-2900
www.consumersunion.org
CU, publisher of *Consumer Reports*,[®] is an independent, nonprofit testing and information organization serving only consumers. CU is a comprehensive source for unbiased advice about products and services, personal finance, health and nutrition, and other consumer concerns. CU tests products, informs the public, and protects consumers. CU emphasizes a national, multi-state, grass roots approach on behalf of consumers. CU does not receive donations or free samples from companies.

Families USA

1201 New York Ave., NW, Ste. 1100
Washington, DC 20005
202-628-3030
Fax: 202-347-2417
E-mail: info@familiesusa.org
www.familiesusa.org
A national, nonprofit membership organization committed to comprehensive reform of health and long-term care, Families USA works to educate and mobilize consumers on healthcare issues. Families USA develops and distributes reports and other materials on health and long-term care issues.

The Federation of American Consumers and Travelers (FACT)

318 Hillsboro Ave.
PO Box 104
Edwardsville, IL 62025
Toll free: 1-800-USA-FACT
(1-800-872-3228)
Toll free: 1-877-444-FACT (3228)
Fax: 202-250-5811
E-mail: cservice@usafact.org
www.usafact.org
FACT is a national not-for-profit consumer group that provides help to individuals and small associations. FACT provides non-biased and non-partisan weekly Eye-on-Washington Reports direct

from the nation's capitol, no-strings-attached Disaster Aid, continuing education scholarships, community and classroom grants, assistance for small business owners, travel discounts, and a Consumer Hotline/Library.

Funeral Consumers Alliance

33 Patchen Rd.
South Burlington, VT 05403
802-865-8300
Toll free: 1-800-765-0107
Fax: 802-865-2626
E-mail: info@funerals.org
www.funerals.org
Funeral Consumers Alliance is a nonprofit educational organization protecting a consumer's right to choose a dignified, meaningful, affordable funeral. In addition to informing the public about their available options and rights, FCA will assist in mediating complaints. There are more than 100 local affiliates around the country, many of which work for better legislation, conduct funeral price surveys, and counsel members and the general public.

HALT: An Organization of Americans for Legal Reform

1612 K St., NW, Ste. 510
Washington, DC 20006
202-887-8255
Toll free: 1-888-367-4258
Fax: 202-887-9699
E-mail: halt@halt.org
www.halt.org
HALT's mission is to enable Americans to handle their legal affairs affordably, equitably, and simply. HALT publishes a series of self-help legal manuals, operates a legal information clearinghouse, and advocates for legal reforms which will benefit consumers.

Health Research Group (HRG)

1600 20th St., NW
Washington, DC 20009
202-588-1000
E-mail: pcmail@citizen.org
www.citizen.org/hrg
A division of Public Citizen, HRG works for protection against unsafe foods, drugs, medical devices,

and workplaces, and advocates for greater consumer control over personal health decisions. A monthly Health Letter and a monthly letter on prescription drugs are available.

Hearing Loss Association of America

7910 Woodmont Ave., Ste. 1200
Bethesda, MD 20814
301-657-2248
TTY: 301-657-2249
Fax: 301-913-9413
E-mail: info@hearingloss.org
www.hearingloss.org
The Hearing Loss Association of America is a nonprofit serving the interests of consumers with hearing loss through self help, advocacy and education. It offers publications on: hearing aids, cochlear implants, assistive listening devices, Americans with Disabilities Act, employment, travel, lip-reading, education, parenting, medical research, psychological stress and telephone and television strategies. Hearing Loss Association of America holds annual conventions, fundraising walks, and publishes *Hearing Loss Magazine*.

Jump\$tart Coalition for Personal Financial Literacy

919 18th St., NW, Ste. 300
Washington, DC 20006
202-466-8604
Toll free: 1-888-45-EDUCATE
(453-3822)
Fax: 202-223-0321
E-mail: info@jumpstartcoalition.org
www.jumpstart.org
The Coalition's direct objective is to encourage curriculum enrichment to ensure that basic personal financial management skills are attained during the K-16 educational experience.

★ **National Association of Consumer Agency Administrators (NACAA)**
 2 Brentwood Commons, Ste. 150
 750 Old Hickory Blvd.
 Brentwood, TN 37027
 615-371-6125
 Toll free: 1-866-SAY-NACAA
 (729-6222)
 Fax: 615-369-6225
 E-mail: nacaa@nacaa.net
www.nacaa.net
 An association of the administrators of local, state, and Federal Government consumer protection agencies, NACAA provides training programs, public policy studies and conferences, professional publications, and other member services.

National Coalition for Consumer Education
 c/o National Consumers League
 1701 K St., NW, Ste. 1200
 Washington, DC 20006
 202-835-3323
 Fax: 202-835-0747
www.nclnet.org
 NCCE is a coalition coordinated by the National Consumers League. It develops and provides educational materials and resources to consumer educators through a network of state coordinators. The coalition sponsors LifeSmarts, a game-show competition open to all teens who are in the 9th through 12th grade.

National Community Reinvestment Coalition (NCRC)
 733 15th St., NW, Ste. 540
 Washington, DC 20005-2112
 202-628-8866
 Fax: 202-628-9800
 E-mail: member@ncrc.org
www.ncrc.org
 NCRC was founded in 1990 with the goal of ending discriminatory banking practices and increasing the flow of private capital and credit into underserved communities across the country.

National Consumer Law Center (NCLC)
 77 Summer St., 10th Floor
 Boston, MA 02111-1006
 617-542-8010
 Fax: 617-542 8028
 E-mail: consumerlaw@nclc.org
www.consumerlaw.org
 NCLC is an advocacy and research organization focusing on the needs of low-income and elderly consumers. Limited resources prevent the organization from responding to individual inquiries. The Center publishes *Surviving Debt: A Guide for Consumers*. NCLC Reports, a newsletter on consumer law developments, is published 24 times a year.

The National Consumer Protection Technical Resource Center
 1155 21st St., NW, Ste. 202
 Washington, DC 20036
 Toll free: 1-877-808-2468
 Fax: 202-331-9334
 E-mail: info@smpresource.org
www.smpresource.org
 The Center is funded by the U.S. Administration on Aging to support community-based Senior Medicare Patrol Programs (SMP). The SMP projects utilize the skills and expertise of retired professionals to educate and empower communities to take an active role in the detection and prevention of healthcare fraud and abuse, with a focus on the Medicare and Medicaid programs.

National Consumers League
 1701 K St., NW, Ste. 1200
 Washington, DC 20006
 202-835-3323
 Fax: 202-835-0747
www.nclnet.org
 Founded in 1899, the mission of the NCL is to protect and promote social and economic justice for consumers and workers. The league is a nonprofit membership organization working for health, safety, and fairness in the marketplace and workplace. Current principal issue areas include consumer fraud,

food and drug safety, fair labor standards, child labor, healthcare, e-commerce, financial services and telecommunications. The league promotes consumer education through outreach to high school students and provides information to consumers through publications, media outreach and multiple web sites.

National Council on the Aging (NCOA)
 300 D St., SW, Ste. 801
 Washington, DC 20024
 202-479-1200
 TTY: 202-479-6674
 Fax: 202-479-0735
 E-mail: info@ncoa.org
www.ncoa.org
 NCOA is the nation's first association of organizations and professionals dedicated to promoting the dignity, self-determination, well-being, and contributions of older persons.

National Fraud Information Center/Internet Fraud Watch
 1701 K St., NW, Ste. 1200
 Washington, DC 20006
 Toll free: 1-800-876-7060
 TTY: 202-835-0778
 Fax: 202-835-0767
www.fraud.org
 NFC/IFW assists consumers with recognizing and filing complaints about telemarketing and Internet fraud. A project of the National Consumers League, the hotline provides consumers with information to help them avoid becoming victims of fraud and in reporting telemarketing and Internet fraud to law enforcement agencies. Spanish-speaking counselors available.

NATIONAL CONSUMER ORGANIZATIONS

Public Citizen, Inc.

1600 20th St., NW
Washington, DC 20009
202-588-1000
E-mail: rpleatman@citizen.org
www.citizen.org

A national, nonprofit membership organization representing consumer interests through lobbying, litigation, research, and publications, Public Citizen represents consumer interests in the areas of product liability, healthcare delivery, safe medical devices and medications, open and ethical government, and safe and sustainable energy use.

★ **Society of Consumer Affairs Professionals in Business (SOCAP)**

675 North Washington St., Ste. 200
Alexandria, VA 22314
703-519-3700
Fax: 703-549-4886
E-mail: socap@socap.org
www.socap.org

SOCAP provides training, conferences and publications to encourage and promote effective communication and understanding among business, government and consumers; and to define and advance the consumer affairs profession.

U.S. Public Interest Research Group (U.S. PIRG)

218 D St., SE
Washington, DC 20003-1900
202-546-9707
Fax: 202-546-2461

E-mail: uspirg@pirg.org
www.uspirg.org

U.S. PIRG is the national lobbying office for the state public interest research groups. The PIRGs are consumer and environmental advocacy groups that address issues such as bank fees, identity theft, credit bureau abuses, clean air and clean water, right to know, campaign finance reform, and various other issues. U.S. PIRG does not handle individual consumer complaints directly but measures complaint levels to gauge the need for remedial legislation.

City, county and state consumer offices offer a variety of important services. They might mediate complaints, conduct investigations, prosecute offenders of consumer laws, license and regulate professionals, provide educational materials and advocate in the consumer interest.

An advantage of contacting a city or county government office is that they are familiar with local businesses and local ordinances. If there is not a consumer office in your local area, contact your state consumer office. State offices are familiar with state laws and look for statewide patterns of problems.

To save time, call before sending a written complaint. Ask if the office handles the type of complaint you have and if complaint forms are provided. Many offices distribute consumer materials specifically geared to state laws and local issues. Ask if any information is available on your problem.

This list is arranged in alphabetical order by state name.

Alabama

County Offices

Office of the Attorney General
11 South Union St.

Montgomery, AL 36130

334-242-7335

Toll free: 1-800-392-5658 (AL)

www.ago.state.al.us

Alaska

State Offices

Office of the Attorney General
1031 West 4th Ave., Ste. 200

Anchorage, AK 99501-5903

907-269-5100

Toll free: 1-888-576-2529

Fax: 907-276-8554

www.law.state.ak.us

Arizona

State Offices

Consumer Protection and
Advocacy Section

Office of the Attorney General
1275 West Washington St.

Phoenix, AZ 85007

602-542-5025

602-542-5763 (Consumer
Info & Complaints)

Toll free: 1-800-352-8431 (AZ)

Fax: 602-542-4085

www.azag.gov

Consumer Protection

Office of the Attorney General
400 West Congress South Bldg.
Ste. 315

Tucson, AZ 85701

520-628-6504

Toll free: 1-800-352-8431 (AZ)

Fax: 520-628-6530

www.azag.gov

County Offices

Greenlee County
Attorney's Office
PO Box 1717

Clifton, AZ 85533

928-865-4108

Fax: 928-865-4665

Coconino County
Attorney's Office

110 East Cherry Ave.

Flagstaff, AZ 86001

928-779-6518

Toll free: 1-800-559-9289

Fax: 928-779-5618

co.coconino.az.us

Pinal County Attorney's Office
PO Box 887

Florence, AZ 85232

520-866-6271

Toll free: 1-800-208-6897

Fax: 520-866-6423

E-mail: [PinalCountyAttorney@
co.pinal.az.us](mailto:PinalCountyAttorney@co.pinal.az.us)

www.pinalcounty.org/Attorney

Gila County Attorney's Office
1400 East Ash St.

Globe, AZ 85501

928-425-3231 ext. 8630

Fax: 928-425-3720

Navajo County
Attorney's Office
PO Box 668

Holbrook, AZ 86025

928-524-4026

Fax: 928-524-4244

Mohave County
Attorney's Office

315 North 4th St.

PO Box 7000

Kingman, AZ 86402-7000

928-753-0719

Fax: 928-753-2669

[www.co.mohave.az.us/depts/
attorney/attorney_default.asp](http://www.co.mohave.az.us/depts/attorney/attorney_default.asp)

Santa Cruz County
Attorney's Office

2150 North Congress Dr., Ste. 201

Nogales, AZ 85621

520-375-7780

Fax: 520-761-7859

[www.co.santa-cruz.az.us/
county_attorney](http://www.co.santa-cruz.az.us/county_attorney)

La Paz County Attorney's Office
1320 Kofa Ave.

Parker, AZ 85344

928-669-6118

Fax: 928-669-2019

www.co.la-paz.az.us/attorney.htm

Yavapai County Attorney's Office
Yavapai County Courthouse
255 East Gurley

Prescott, AZ 86301

928-771-3344

Fax: 928-771-3110

Graham County Attorney's Office
Graham County Courthouse
800 West Main

Safford, AZ 85546

928-428-3620

Fax: 928-428-7200

www.graham.az.gov/attorney.htm

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

Apache County Attorney's Office
PO Box 637
St. Johns, AZ 85936
928-337-7560
Fax: 928-337-2427

Yuma County Attorney's Office
250 West Second Ave., Ste. G
Yuma, AZ 85364
928-817-4300
Fax: 928-373-1551
www.co.yuma.az.us/atty

Arkansas

State Offices

Consumer Protection Division
Office of the Attorney General
323 Center St., Ste. 200
Little Rock, AR 72201
501-682-2007
501-682-2341
(Consumer Hotline)
Toll free: 1-800-482-8982
(Do Not Call Program)
Toll free: 1-800-448-3014
(Crime Victims Hotline)
Toll free: 1-877-866-8225
(In-State Do Not Call Program)
TTY: 501-682-6073
Fax: 501-682-8118
E-mail: consumer@ag.state.ar.us
www.ag.state.ar.us

Bermuda

129 Front St.
Hamilton, Bermuda, HM 12
441-297-7627
Fax: 441-295-6892
www.ca.gov.bm

California

State Offices

Office of the Attorney General
Public Inquiry Unit
PO Box 944255
Sacramento, CA 94244-2550
916-322-3360
Toll free: 1-800-952-5225 (CA)
TTY: 916-324-5564
Fax: 916-323-5341
www.caag.state.ca.us

Bureau of Automotive Repair
California Department
of Consumer Affairs
10240 Systems Pkwy.
Sacramento, CA 95827
916-255-4300

Toll free: 1-800-952-5210 (CA)
TTY: 916-322-1700
Fax: 916-255-1369
www.autorepair.ca.gov

California Department
of Consumer Affairs
1625 North Market Blvd.
Sacramento, CA 95834
916-445-1254
916-445-4465
916-445-2643 (Correspondence
and Complaint Review Unit)
Toll free: 1-800-952-5210 (CA)
TTY: 916-322-1700;
1-800-326-2297 (Toll Free)
E-mail: dca@dca.ca.gov
www.dca.ca.gov

County Offices

Consumer and Environmental
Protection Unit
Solano County District
Attorney's Office
600 Union Ave.
Fairfield, CA 94533
707-421-6859
707-421-6800
Fax: 707-421-7986

Consumer and Environmental
Protection Division
Fresno County District
Attorney's Office
1250 Van Ness Ave., 2nd Floor
Fresno, CA 93721
559-488-3836
559-488-3156
Fax: 559-495-1315

Los Angeles County
Department of Consumer Affairs
500 West Temple St., Room B-96
Los Angeles, CA 90012-2706
213-974-1452
Toll free: 1-800-593-8222
(L.A. County)
TTY: 213-626-0913
Fax: 213-687-0233
consumer-affairs.co.la.ca.us

Contra Costa County District
Attorney's Office
627 Ferry St.
Martinez, CA 94553
925-646-4620
Fax: 925-646-4683

Consumer Fraud Unit
Stanislaus County District
Attorney's Office
800 11th St., Room 200
Modesto, CA 95354
209-525-5550
Fax: 209-525-5545
www.stanislaus-da.org

Consumer Affairs Division
Napa County District
Attorney's Office
931 Parkway Mall
PO Box 720
Napa, CA 94559
707-253-4059 (Hotline)
Fax: 707-253-4041

Consumer & Environmental Unit
San Mateo County District
Attorney's Office
400 County Center, 3rd Floor
Redwood City, CA 94063
650-363-4651
650-363-4636
Fax: 650-363-4873

Consumer Protection Division
Monterey County District
Attorney's Office
PO Box 1131
Salinas, CA 93902
831-755-5070
Fax: 831-755-5068

San Diego County District
Attorney's Office
330 W. Broadway, Ste. 750
San Diego, CA 92101
619-531-4070
Fax: 619-531-4481
www.sdcda.org

Consumer and Environmental
Protection Unit
San Francisco County District
Attorney's Office
732 Brannan St.
San Francisco, CA 94103
415-551-9595 (Hotline)
Fax: 415-551-9504
www.sfgov.org/da

Consumer Protection Unit
 Santa Clara County District
 Attorney's Office
 70 West Hedding St.
 West Wing, 4th Floor
San Jose, CA 95110
 408-792-2880
 408-299-7400
 Fax: 408-279-8742
 E-mail: webmaster@da.co.santa-clara.ca.us
www.santaclara-da.org

Economic Crime Division
 Consumer Fraud Department
 County Government Center
 1050 Monterey St., Room 223
San Luis Obispo, CA 93408
 805-781-5856
 Fax: 805-781-1173
www.sloda.com

Consumer Protection Unit
 Marin County District
 Attorney's Office
 Hall of Justice, Room 130
San Rafael, CA 94903
 415-499-6495
 Fax: 415-499-3719
 E-mail:
consumer@co.marin.ca.us/da
www.co.marin.ca.us

Consumer Protection Unit
 Santa Barbara County District
 Attorney's Office
 1112 Santa Barbara St.
Santa Barbara, CA 93101
 805-568-2300
 Fax: 805-568-2453

Division of Consumer Affairs
 Santa Cruz County District
 Attorney's Office
 701 Ocean St., Room 200
Santa Cruz, CA 95060
 831-454-2050
 TTY: 831-454-2123
 Fax: 831-454-2694
 E-mail: dao@co.santa-cruz.ca.us
www.co.santa-cruz.ca.us

Consumer Mediation Section
 Ventura County District
 Attorney's Office
 800 South Victoria Ave.
Ventura, CA 93009

805-654-3110
 Fax: 805-648-9255
www.ventura.org/vcda

Consumer/Environmental
 Protection Unit
 Orange County District
 Attorney's Office
 401 Civic Center Dr.
West Santana, CA 92701
 714-648-3600
 Fax: 714-648-3679

City Offices
 Criminal Division
 Kern County District
 Attorney's Office
 1215 Truxtun Ave., 4th Floor
Bakersfield, CA 93301
 661-868-2340
 Fax: 661-868-2700
 E-mail: dacriminal@co.kern.ca.us
www.co.kern.ca.us/da/criminal.asp

Los Angeles City
 Attorney's Office
 800 City Hall East
 200 North Main St.
Los Angeles, CA 90012
 213-978-8100
 Fax: 213-978-8312
 E-mail: rdelgadillo@atty.lacity.org
www.la-cares.com

Consumer & Environmental
 Protection Unit
 San Diego City
 Attorney's Office
 1200 Third Ave., Ste. 700
San Diego, CA 92101-4106
 619-533-5600
 Fax: 619-533-5504
 E-mail: cepu@sandiego.gov
www.sannet.gov/city-attorney

Santa Monica City
 Attorney's Office
 1685 Main St., Room 310
Santa Monica, CA 90401
 310-458-8336
 Fax: 310-395-6727
pen.ci.santa-monica.ca.us/atty/consumer_protection

**Colorado
 State Offices**

Elder Watch
 A program with the Colorado
 Attorney General and the
 AARP Foundation fighting
 elder financial abuse and fraud
 through information, referrals
 and consumer advocacy.
 1301 Pennsylvania #280
Denver, CO 80203
 303-222-4444 option 2
 Toll free: 1-800-222-4444 option 2
 Fax: 303-831-6217

Consumer Protection Division
 Colorado Attorney
 General's Office
 1525 Sherman St., 5th Floor
Denver, CO 80203-1760
 303-866-5079
 Toll free: 1-800-222-4444
 Fax: 303-866-5443

County Offices

Economic Crime Division
 El Paso and Teller Counties
 District Attorney's Office
 105 East Vermijo, Ste. 205
Colorado Springs, CO
 80903-2083
 719-520-6002
 Fax: 719-520-6006
dao.elpasoco.com/default.asp

Economic Crime Unit
 Denver District
 Attorney's Office
 201 West Colfax Ave., Dept 801
Denver, CO 80202
 720-913-9179
 Fax: 720-913-9177
 E-mail: llc@denverda.org
www.denverda.org

Weld County District
 Attorney's Office
 915 Tenth St.
 PO Box 1167
Greeley, CO 80632
 970-356-4010 ext. 4750
 Fax: 970-352-8023
www.co.weld.co.us/departments/da/index.html

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

Pueblo County District
Attorney's Office
215 West 10th St.
Pueblo, CO 81003
719-583-6000
Fax: 719-583-6666
www.co.pueblo.co.us/da

Connecticut

State Offices

Dept. of Consumer Protection
165 Capitol Ave.

Hartford, CT 06106

860-713-6050

Fax: 860-713-7243

www.ct.gov/dcp

City Offices

Director of Consumer Protection

City of Middletown

245 deKoven Dr.

PO Box 1300

Middletown, CT 06457-1300

860-344-3491

TTY: 860-344-3521

Fax: 860-344-3561

www.cityofmiddletown.com

Delaware

State Offices

Fraud and Consumer

Protection Division

Office of the Attorney General

Carvel State Office Building

820 North French St.

Wilmington, DE 19801

302-577-8600

Toll free: 1-800-220-5424

TTY: 302-577-6499

Fax: 302-577-2496

E-mail:

Attorney.General@State.DE.US

www.state.de.us/attgen

District of Columbia

District of Columbia Offices

Office of Consumer Protection

Department of Consumer &

Regulatory Affairs

941 N Capitol St., NE

Washington, DC 20002

202-442-4400

Fax: 202-442-8390

www.dkra.dc.gov

Department of Consumer
and Regulatory Affairs
Government of the District
of Columbia

941 North Capitol St., NE

Washington, DC 20002

202-442-4400

Citywide Call Center: 202-727-1000

Fax: 202-442-9445

E-mail: dcra@dc.gov

dcra.dc.gov

Consumer & Trade Protection

Section Office of the Attorney

General for the District of Columbia

441 4th St., NW, Ste. 450 N

Washington, DC 20001

202-442-9828

Fax: 202-727-6546

E-mail: [consumercomplaint.oag](mailto:consumercomplaint.oag@dc.gov)

[@dc.gov](mailto:consumercomplaint.oag@dc.gov)

Florida

State Offices

Economic Crimes Division

Office of the Attorney General

PL-01 The Capitol

Tallahassee, FL 32399-1050

850-414-3600

Toll free: 1-866-966-7226 (FL)

TTY: 1-800-955-8771 (Toll free)

Fax: 850-488-4483

myfloridalegal.com

Florida Dept. of Agriculture &
Consumer Services

Division of Consumer Services

2005 Apalachee Parkway

Tallahassee, FL 32301

850-488-2221

Toll free: 1-800-435-7352 (FL)

Fax: 850-410-3839

www.800helpfla.com

Multi-State Litigation and

Intergovernmental Affairs

Office of the Attorney General

PL-01 The Capitol

Tallahassee, FL 32399-1050

850-414-3300

Toll free: 1-866-966-7226 (FL)

TTY: 1-800-955-8771 (Toll free)

Fax: 850-410-1630

myfloridalegal.com

Regional Offices

Economic Crimes Division

Office of the Attorney General

110 SE 6th St.

Fort Lauderdale, FL 33301-5000

954-712-4600

Fax: 954-712-4658

Economic Crimes Division Office of
the Attorney General

135 West Central Blvd., Ste. 1000

Orlando, FL 32801

407-999-5588

Fax: 407-245-0365

myfloridalegal.com

Economic Crimes Division

Office of the Attorney General

Concourse Center 4

3507 E Frontage Rd., Ste. 325

Tampa, FL 33607-1795

813-287-7950

Fax: 813-281-5515

myfloridalegal.com

Economic Crimes Division

Office of the Attorney General

1515 N Flagler Ave., Ste. 900

West Palm Beach, FL 33401

561-837-5000

Fax: 561-837-5109

myfloridalegal.com

County Offices

Pinellas County Office of

Consumer Protection

15251 Roosevelt Blvd., Ste. 209

Clearwater, FL 33760

727-464-6200

TTY: 727-464-6088

Fax: 727-464-6129

E-mail:

consumer@co.pinellas.fl.us

www.pinellascounty.org

Broward County Consumer

Affairs Division

115 South Andrews Ave., A460

Fort Lauderdale, FL 33301

954-357-5350

Fax: 954-765-5309

E-mail: consumer@broward.org

www.broward.org/consumer

Office of the State Attorney

for Miami-Dade County

Economic Crime Division

1350 NW 12th Ave.

Miami, FL 33136-2111

305-547-0671
 Fax: 305-547-0717
www.miamisao.com

Miami-Dade County Consumer Services Department
 140 West Flagler St., Ste. 901-904
Miami, FL 33130
 305-375-1250
 E-mail: consumer@miamidade.gov
www.miamidade.gov/csd

Pasco County Consumer Affairs Division
 7530 Little Rd., Ste. 140
New Port Richey, FL 34654
 727-847-2411 ext. 8110
 Fax: 727-847-8191
 E-mail: drjones@pascocountyfl.net
www.pascocountyfl.net

Orange County Consumer Fraud Unit
 415 North Orange Ave.
 PO Box 1673
Orlando, FL 32802
 407-836-2490
 Fax: 407-836-1210
 E-mail: fraudhelp@sao9.org
www.orangecountyfl.net

Hillsborough County Consumer Protection Agency
 8900 N Armenia Ave., Ste 226
Tampa, FL 33604-1072
 813-903-3430
 Fax: 813-903-3432
www.hillsboroughcounty.org/consumerprotection

Palm Beach County Division of Consumer Affairs
 50 South Military Trail
West Palm Beach, FL 33415
 561-712-6600
 Fax: 561-712-6610
www.pbcgov.com/consumer

Georgia
State Offices
 Governor's Office of Consumer Affairs
 2 Martin Luther King, Jr. Dr., Ste. 356
Atlanta, GA 30334
 404-656-3790

Toll free: 1-800-869-1123
 (GA and Outside Atlanta)
 Fax: 404-651-9018
www2.state.ga.us/gaoca

Hawaii
State Offices
 Office of Consumer Protection
 Department of Commerce and Consumer Affairs
 345 Kekuanaoa St., Room 12
Hilo, HI 96720
 808-933-0910
 Fax: 808-933-8845

Office of Consumer Protection
 Department of Commerce and Consumer Affairs
 235 South Beretania St.
 Room 801
Honolulu, HI 96813-2419
 808-586-2636
 Fax: 808-586-2640

Office of Consumer Protection
 Dept of Commerce and Consumer Affairs
 1063 Lower Main St., Ste C-216
Wailuku, HI 96793
 808-984-8244
 Fax: 808-243-5807
www.hawaii.gov/dcca/ocp

Idaho
State Offices
 Consumer Protection Unit
 Idaho Attorney General's Office
 650 West State St.
Boise, ID 83720-0010
 208-334-2424
 Toll free: 1-800-432-3545 (ID)
 Fax: 208-334-2830
www.state.id.us/ag

Illinois
State Offices
 Consumer Fraud Bureau
 1001 East Main St.
Carbondale, IL 62901
 618-529-6400
 Toll free: 1-800-243-0607
 TTY: 618-529-0607 or
 Toll free 1-877-675-9339 (IL)
 Fax: 618-529-6416
 E-mail: ag_consumer@atg.state.il.us
www.illinoisattorneygeneral.gov

Consumer Fraud Bureau
 100 West Randolph, 12th Floor
Chicago, IL 60601
 312-814-3000
 Toll free: 1-800-386-5438 (IL)
 TTY: 312-814-3374
 Fax: 312-814-2593
 E-mail: ag_consumer@atg.state.il.us
www.illinoisattorneygeneral.gov

Governor's Office of Citizens Assistance
 222 South College, Room 106
Springfield, IL 62706
 217-782-0244
 Toll free: 1-800-642-3112 (IL)
 Fax: 217-524-4049
 E-mail: governor@illinois.gov
www.illinois.gov

County Offices
 Consumer Fraud Division
 Cook County State Attorney's Office
 69 West Washington, Ste. 700
Chicago, IL 60602
 312-603-8600
 E-mail: consumer@cookcountygov.com
www.statesattorney.org/consumer_fraud.htm

Consumer Fraud Bureau
 Office of the Attorney General
 500 South Second St.
Springfield, IL 62706
 217-782-1090
 Toll free: 1-800-243-0618 (IL)
 TTY: 217-785-2771 or Toll Free 1-877-844-5461 (IL)
 Fax: 217-782-1097
 E-mail: ag_consumer@atg.state.il.us
www.illinoisattorneygeneral.gov

City Offices
 Chicago Department of Consumer Services
 50 West Washington
 Daley Center, Room 208
Chicago, IL 60602
 312-744-4006
 TTY: 312-744-9385
 Fax: 312-744-9089
www.cityofchicago.org/ConsumerServices

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

City of Des Plaines Consumer Protection Office
1420 Miner St., 6th Floor
Des Plaines, IL 60016
847-391-5006
Fax: 847-391-5378
E-mail: consumerprotection@desplaines.org
www.desplaines.org

Indiana

State Offices

Consumer Protection Division
Office of the Attorney General
Indiana Government Ctr. South
302 West Washington St.
Indianapolis, IN 46204
317-232-6201
Toll free: 1-800-382-5516
(Consumer Hotline)
Fax: 317-232-7979
www.in.gov/attorneygeneral

County Offices

Marion County Prosecuting Attorney's Office
251 E Ohio St., Ste. 160
Indianapolis, IN 46204
317-327-3522
Fax: 317-327-5409
www.indygov.org

Iowa

State Offices

Consumer Protection Division
Office of the Iowa Attorney General
1305 East Walnut St., 2nd Floor
Hoover Building
Des Moines, IA 50319
515-281-5926
Toll free: 1-888-777-4590 (IA)
Fax: 515-281-6771
E-mail: consumer@ag.state.ia.us
www.iowaAttorneyGeneral.org

Kansas

State Offices

Consumer Protection & Antitrust Division
Office of the Attorney General
120 SW 10th, 2nd Floor
Topeka, KS 66612-1597
785-296-3751

Toll free: 1-800-432-2310 (KS)
TTY: 785-291-3767
Fax: 785-291-3699
E-mail: cprotect@ksag.org
www.ksag.org

County Offices

Consumer Protection Division
Johnson County District Attorney's Office
Johnson County Courthouse
100 North Kansas Ave.

Olathe, KS 66061

913-715-3003

Fax: 913-715-3040

Consumer Fraud & Economic Crime Division

Office of the District Attorney
535 North Main St., 1st Floor

Wichita, KS 67203-3747

316-660-3600

Toll free: 1-800-432-6878 (KS)

Fax: 316-383-4638

E-mail: consumer@sedgwick.gov

Kentucky

State Offices

Office of Consumer Protection
Office of the Attorney General
1024 Capital Center Dr., Ste. 200

Frankfort, KY 40601

502-696-5389

Toll free: 1-888-432-9257 (KY)

Fax: 502-573-8317

E-mail: attorneygeneral@ag.ky.gov

www.ag.ky.gov

Kentucky Office of the Attorney General
Consumer Protection Division
8911 Shelbyville Rd.

Louisville, KY 40222

502-429-7134

Fax: 502-429-7129

Louisiana

State Offices

Consumer Protection Section
Office of the Attorney General
PO Box 94005

Baton Rouge, LA 70804-9005

Toll free: 1-800-351-4889

Fax: 225-326-6499

www.ag.state.la.us

County Offices

Jefferson Parish District Attorney's Office
Economic Crime Unit
200 Derbigny St.

Gretna, LA 70053-5894

504-368-1020

Fax: 504-361-2996

Maine

State Offices

Office of Consumer Credit Regulation
35 State House Station
Augusta, ME 04333-0035
207-624-8527

Toll free: 1-800-332-8529 (ME)

TTY: 1-888-577-6690 (Toll free)

Fax: 207-582-7699

www.mainecreditreg.org

Consumer Protection Division
Office of the Attorney General
6 State House Station

Augusta, ME 04333

207-626-8800

Fax: 207-626-8812

E-mail: consumer.mediation@state.me.us

www.maine.gov

Maryland

State Offices

Consumer Protection Division
Office of the Attorney General
200 Saint Paul Place, 16th Floor
Baltimore, MD 21202-2021

410-528-8662

(Consumer Complaints)

410-576-6550

(Consumer Information)

410-528-1840

(Health Advocacy unit)

Toll free: 1-888-743-0023

TTY: 410-576-6372 (MD)

Fax: 410-576-7040

E-mail:

consumer@oag.state.md.us

www.oag.state.md.us/consumer

Regional Offices

Consumer Protection Division
Maryland Attorney Generals' Office
44 North Potomac St., Ste. 104

Hagerstown, MD 21740-5684

301-791-4780

TTY: 410-576-6372

Fax: 301-791-7178

Consumer Protection Division
 Eastern Shore Branch Office
 Office of the Attorney General
 201 Baptist St., Ste. 30
Salisbury, MD 21801-4976
 410-713-3620
 410-576-6300
 410-543-6620
 Toll free: 1-888-743-0023
 TTY: 410-576-6372
 Fax: 410-543-6642
www.oag.state.md.us

County Offices

Howard County Office of
 Consumer Affairs
 6751 Columbia Gateway Dr.
Columbia, MD 21046
 410-313-6420
 Fax: 410-313-6453

Montgomery County Division
 of Consumer Affairs
 100 Maryland Ave., Ste. 330
Rockville, MD 20850
 240-777-3636
 TTY: 240-777-3679
 Fax: 240-777-3768
www.montgomerycountymd.gov/consumer

Massachusetts State Offices

Executive Office of Consumer
 Affairs & Business Regulations
 10 Park Plaza, Ste. 5170
Boston, MA 02116
 617-973-8700 (General Info)
 617-973-8787 (Consumer Hotline)
 Toll free: 1-888-283-3757 (MA)
 TTY: 617-973-8790
 Fax: 617-973-8798
 E-mail: consumer@state.ma.us
www.mass.gov/Consumer

Consumer Protection and
 Antitrust Division
 Office of the Attorney General
 1 Ashburton Place
Boston, MA 02108
 617-727-8400 (Consumer Hotline)
 TTY: 617-727-4765
 Fax: 617-727-3265
www.mass.gov/ago

Southern Massachusetts Division
 Office of the Attorney General
 105 William St.
New Bedford, MA 02740
 508-990-9700
 Fax: 508-990-8686

Western Massachusetts Division
 Office of the Attorney General
 1350 Main St., 4th Floor
Springfield, MA 01103-1629
 413-784-1240
 TTY: 617-727-4765
 Fax: 413-784-1244
www.ago.state.ma.us

Central Massachusetts Division
 Office of the Attorney General
 1 Exchange Place
Worcester, MA 01608
 508-792-7600
 617-727-8400
 Fax: 508-795-1991

County Offices

Norfolk District Attorney's Office
 Consumer Protection Division
 45 Shawmut Rd.
Canton, MA 02021
 781-830-4800
 Fax: 781-830-4801
www.mass.gov/da/norfolk

Franklin County
 Northwestern District
 Attorney's Office
 13 Conway St.
Greenfield, MA 01301
 413-774-5102
 Fax: 413-773-3278

Consumer Protection Division
 North Western District
 Attorney's Office
 1 Gleason Plaza
Northampton, MA 01060
 413-586-9225
 Fax: 413-584-3635

Berkshire County Consumer
 Advocates, Inc.
 150 North St., Room 34
Pittsfield, MA 01201
 413-443-9128
 Toll free: 1-800-540-9128
 (Berkshire County)
 Fax: 413-496-9225

Consumer Council of
 Worcester County
 484 Main St., 2nd Floor
Worcester, MA 01608-1690
 508-754-1176
 Toll free: 1-800-545-4577
 Fax: 508-754-0203
www.wcac.net

City Offices

City of Boston Consumer
 Affairs & Licensing
 Room 817
 1 City Hall Plaza
Boston, MA 02201
 617-635-3834
 Fax: 617-635-4174
 E-mail: MOCAL@cityofboston.gov
www.cityofboston.gov/consumeraffairs

Cambridge Consumers' Council
 831 Massachusetts Ave.
Cambridge, MA 02139
 617-349-6150
 TTY: 617-349-6112
 Fax: 617-349-6148
 E-mail: Consumer@CambridgeMA.gov
www.ci.cambridge.ma.us/~Consumer

Greater Fall River/New Bedford
 residents contact:
 1 Government Center
Fall River, MA 02722
 508-324-2672
 Fax: 508-324-2626
www.ago.state.ma.us

Consumer Protection Program
 Haverhill Community Action, Inc.
 25 Locust St.
Haverhill, MA 01830
 978-373-1971
 Fax: 978-373-8966
www.ago.state.ma.us

Cape Cod residents contact:
 Consumer Assistance
 Council, Inc.
 149 Main St.
Hyannis, MA 02601
 508-771-0700
 Toll free: 1-800-867-0701 (MA)
 Fax: 508-771-3011
 E-mail: cac@capecod.net
www.consumerCouncil.com

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

Consumer Protection Program
Greater Lawrence Community
Action Council, Inc.
305 Essex St.
Lawrence, MA 01840
978-681-4990
Fax: 978-681-4949
www.glcac.org/consumer.htm

Middlesex Community
College Law Center
33 Kearney Square
Lowell, MA 01852-1987
978-656-3342
Fax: 978-441-1794
www.geocities.com/mcclawcenter

Medford Consumer
Advisory Commission
90 Main St.
Medford, MA 02155
781-393-2460
Fax: 781-393-2342
www.ago.state.ma.us

Consumer Assistance Office—
Metro West, Inc.
209 West Central St.
Natick, MA 01760
508-651-8812
Fax: 508-647-0661
E-mail: support@volunteersolutions.org
www.consumermetrowest.org

Newton-Brookline
Consumer Office
Newton City Hall
1000 Commonwealth Ave.
Newton Centre, MA 02459
617-796-1292
TTY: 617-796-1089
Fax: 617-796-1293
E-mail: consumer@newtonma.gov
www.ci.newton.ma.us

Mass PIRG Consumer Action Ctr.
182 Green St.
North Weymouth, MA 02191
781-335-0280
Fax: 781-340-3991

South Shore Community
Action Council, Inc.
265 South Meadow Rd.
Plymouth, MA 02360
508-747-7575 ext. 226
Fax: 508-746-5140

Revere Consumer Affairs Office
150 Beach St.
Revere, MA 02151
781-286-8114
Fax: 781-485-2788

Mayor's Office of Consumer Info
City Hall
36 Court St.
Springfield, MA 01103-1699
413-787-6437
Fax: 413-787-7781
www.cityofboston.gov/consumeraffairs

Brockton residents contact:
Bentley Consumer Action Line
Lindsay Hall
Bentley College
175 Forest St.
Waltham, MA 02452-4705
Toll free: 1-800-273-9494 (MA)
Fax: 781-891-2478

Michigan
State Offices
Consumer Protection Division
Office of Attorney General
PO Box 30213
Lansing, MI 48909
517-373-1140
Toll free: 1-877-765-8388
Fax: 517-241-3771/517-373-3042
www.michigan.gov/ag

County Offices
Macomb County Consumer
Protection Department
Office of the Prosecuting Attorney
Macomb County Admin. Bldg.
1 South Main St., 3rd Floor
Mt. Clemens, MI 48043
586-469-5350
Fax: 586-469-5609

City Offices
Consumer Advocacy
City of Detroit
65 Cadillac Square, Ste. 300
Detroit, MI 48226
313-224-1000
313-224-6995 (Complaints)
Fax: 313-224-1476
E-mail: andersonst.cadtwr@seniors.ci.detroit.mi.us
www.ci.detroit.mi.us/senior

Minnesota
State Offices
Consumer Services Division
Attorney General's Office
1400 Bremer Tower
445 Minnesota St.
St. Paul, MN 55101
651-296-3353
Toll free: 1-800-657-3787
TTY: 651-297-7206 or
1-800-366-4812 (Toll free)
Fax: 651-282-2155
E-mail:
attorney.general@state.mn.us
www.ag.state.mn.us/consumer

County Offices
Citizen Information Hotline
Hennepin County
Attorney's Office
C-2000 County Government Ctr
Minneapolis, MN 55487
612-348-5550
TTY: 612-348-6015
Fax: 612-348-9712
E-mail:
citizeninfo@co.hennepin.mn.us
www.hennepinattorney.org

City Offices
Division of Licenses &
Consumer Services
Minneapolis Department
of Regulatory Services
City Hall, Room 1C
350 South 5th St.
Minneapolis, MN 55415
612-673-2080
TTY: 612-673-2157
Fax: 612-673-3399
www.ci.minneapolis.mn.us

Mississippi

State Offices

Consumer Protection Division
Attorney General's Office
PO Box 22947

Jackson, MS 39225-2947

601-359-4230

Toll free: 1-800-281-4418 (MS)

Fax: 601-359-4231

www.ago.state.ms.us

Bureau of Regulatory Services
Department of Agriculture
and Commerce

121 North Jefferson St.

PO Box 1609

Jackson, MS 39201

601-359-1111

Fax: 601-359-1175

www.mdac.state.ms.us

Missouri

State Offices

Consumer Protection and
Trade Offense Division
PO Box 899

1530 Rax Court

Jefferson City, MO 65102

573-751-6887

573-751-3321

Toll free: 1-800-392-8222 (MO)

TTY: 1-800-729-8668 (MO)

Fax: 573-751-7948

E-mail: attgenmail@moago.org

www.ago.state.mo.us

Montana

State Offices

Montana Office of
Consumer Protection
Department of Justice
1219 8th Ave.

PO Box 200151

Helena, MT 59620-0151

406-444-4500

Toll free: 1-800-481-6896

Fax: 406-444-9680

doj.mt.gov/consumer

Nebraska

State Offices

Office of the Attorney General
Department of Justice
2115 State Capitol
PO Box 98920

Lincoln, NE 68509

402-471-2682

402-471-3891 (Spanish)

Toll free: 1-800-727-6432 (NE)

Toll free: 1-888-850-7555

(NE - Spanish)

Fax: 402-471-0006

www.ago.state.ne.us

Nevada

State Offices

Bureau of Consumer Protection
Office of the Attorney General
1000 N Carson St.

Carson City, NV 89701

775-684-1180

www.ag.state.nv.us

Nevada Consumer
Affairs Division

1850 East Sahara Ave, Ste. 101

Las Vegas, NV 89104

702-486-7355

Toll free: 1-800-326-5202 (NV)

TTY: 702-486-7901

Fax: 702-486-7371

E-mail: NCAD@fyiconsumer.org

www.fyiconsumer.org

Bureau of Consumer Protection
555 E Washington Ave., Ste. 3900

Las Vegas, NV 89101

702-486-3420

Fax: 702-486-3768

ag.state.nv.us

Consumer Affairs Division
4600 Kietzke Ln., Building B, Ste. 113

Reno, NV 89502

775-688-1800

Toll free: 1-800-326-5202 (NV)

TTY: 702-486-7901

Fax: 775-688-1803

E-mail:

renocad@fyiconsumer.org

www.fyiconsumer.org

New Hampshire

State Offices

Consumer Protection and
Antitrust Bureau
Attorney General's Office
33 Capitol St.

Concord, NH 03301

603-271-3641

Toll free: 1-888-468-4454

TTY: 1-800-735-2964 (NH)

Fax: 603-223-6202

www.doj.nh.gov/consumer/index.html

New Jersey

State Offices

Division of Consumer Affairs
Department of Law and
Public Safety

PO Box 45027

Newark, NJ 07101

973-504-6200

Toll free: 1-800-242-5846 (NJ)

TTY: 973-504-6588

Fax: 973-648-3538

E-mail: askconsumeraffairs@lps.state.nj.us

www.state.nj.us/lps/ca/home.htm

County Offices

Atlantic County Division
of Consumer Affairs

1333 Atlantic Ave.

Atlantic City, NJ 08401

609-343-2376

609-345-6700

www.aclink.org/law/mainpages/conshome.asp

Camden County Office of
Consumer Protection/Weights &
Measures

DiPiero Center

512 Lakeland Rd., Ste. 158

Blackwood, NJ 08012

856-374-6161

(Consumer Protection)

856-374-6001

(Weights & Measures)

Toll free: 1-800-999-9045 (NJ)

Fax: 856-232-0748

www.camdencounty.com

Cumberland County Department
of Consumer Affairs/Weight &
Measures

788 East Commerce St.

Bridgeton, NJ 08302

856-453-2203

Fax: 856-453-2206

www.co.cumberland.nj.us

Cape May County Consumers
Affairs Weights & Measures
4 Moore Rd. DN 402

Cape May Court House, NJ 08210

609-465-1035

Fax: 609-465-1418

E-mail: countyengineer@co.cape-may.nj.us

www.capemaycountygov.net

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

Essex County Division of
CommunityAction/Consumer
Services
50 South Clinton St., Ste. 3201
East Orange, NJ 07018
973-395-8350
Fax: 973-395-8433

Hunterdon County Office of
Consumer Affairs
PO Box 2900
Flemington, NJ 08822
908-806-5174
Fax: 908-806-2057
www.co.hunterdon.nj.us/consumeraffairs.htm

Monmouth County Department
of Consumer Affairs
50 East Main St.
PO Box 1255
Freehold, NJ 07728-1255
732-431-7900
Fax: 732-845-2037

Bergen County Office of
Consumer Protection
1 Bergen County Plaza
3rd Floor
Hackensack, NJ 07601-7000
201-336-6400
Fax: 201-336-6416

Hudson County Division of
Consumer Affairs
583 Newark Ave.
Jersey City, NJ 07306
201-795-6295
201-795-6163
Fax: 201-795-6468

Burlington County Office of
Consumer Affairs/Weights and
Measures
49 Rancocas Rd.
PO Box 6000
Mount Holly, NJ 08060
609-265-5098
(Weights & Measures)
609-265-5054
(Consumer Affairs)
Fax: 609-265-5065
E-mail:
consumer@co.burlington.nj.us

Middlesex County
Consumer Affairs
Middlesex County Admin. Bldg.
JFK Square, 2nd Floor, Ste. 290
New Brunswick, NJ 08901
732-745-3875
Fax: 732-745-3815
www.co.middlesex.nj.us

Somerset County Division of
Consumer Affairs
20 Grove St.
PO Box 3000
Somerville, NJ 08876-1262
908-231-7000
E-mail: consumeraffairs@co.somerset.nj.us
www.co.somerset.nj.us

Ocean County Department
of Consumer Affairs/
Weights and Measures
1027 Hooper Ave.
PO Box 2191
Toms River, NJ 08754-2191
732-929-2105
Toll free: 1-800-722-0291
ext. 2105 (NJ)
Fax: 732-506-5330
www.co.ocean.nj.us

Mercer County
Consumer Affairs
640 South Broad St., Rm 404
PO Box 8068
Trenton, NJ 08650-0068
609-989-6671
Fax: 609-989-6670
E-mail:
dgiovannetti@mercercounty.org

Passaic County Department of
Consumer Protection/Weights
and Measures
Dept. of Law
1310 Route 23 North
Wayne, NJ 07470
973-305-5750
(Weights & Measures)
973-305-5881
(Consumer Protection)
Fax: 973-628-1796
www.passaiccountynj.org

Union County Division of
Consumer Affairs
300 North Ave. East
Westfield, NJ 07090
908-654-9840
Fax: 908-654-3082
www.unioncountynj.org

Gloucester County Department
of Consumer Protection Weights
and Measures
115 Budd Blvd.
Woodbury, NJ 08096
856-384-6855
TTY: 856-848-6616
Fax: 856-384-6858
co.gloucester.nj.us/protection

City Offices

Middlesex Borough
Consumer Affairs
1200 Mountain Ave.
Middlesex, NJ 08846
732-356-8090 ext. 250
Fax: 732-356-1249

Nutley Consumer Affairs
Public Affairs Building
149 Chestnut St.
Nutley, NJ 07110
973-284-4975
Fax: 973-661-9411

Perth Amboy Consumer Affairs
Office of Social Services
1 Olive St.
Perth Amboy, NJ 08861
732-826-4300
Fax: 732-826-6192
www.ci.perthamboy.nj.us

Plainfield Action Services
City Hall Annex
510 Watchung Ave.
Plainfield, NJ 07060
908-753-3519
Fax: 908-753-3540

Secaucus Department of
Consumer Affairs
Municipal Government Center
1203 Patterson Plank Rd.
Secaucus, NJ 07094
201-330-2008

Consumer Affairs Office
1976 Morris Ave.
Union, NJ 07083
908-851-5477
Fax: 908-851-4679

Woodbridge Township Consumer Affairs Municipal Building
1 Main St.
Woodbridge, NJ 07095
732-634-4500 ext. 6058
Fax: 732-602-6016

New Mexico

State Offices

Consumer Protection Division
PO Drawer 1508
407 Galisteo
Santa Fe, NM 87504-1508
505-827-6060
Toll free: 1-800-678-1508
Fax: 505-827-6685
www.ago.state.nm.us

New York

State Offices

Bureau of Consumer Frauds and Protection
Office of the Attorney General
State Capitol
Albany, NY 12224
518-474-5481
Toll free: 1-800-771-7755 (NY)
TTY: 1-800-788-9898 (Toll free)
Fax: 518-474-3618
www.oag.state.ny.us

New York State Consumer Protection Board
5 Empire State Plaza, Ste. 2101
Albany, NY 12223-1556
518-474-8583 (Capitol Region)
Toll free: 1-800-697-1220
Fax: 518-474-2474
E-mail: webmaster@consumer.state.ny.us
www.nysconsumer.gov

Consumer Frauds and Protection Bureau
Office of the Attorney General
120 Broadway, 3rd Floor
New York, NY 10271
212-416-8300
TTY: 1-800-788-9898 (Toll free)
or 212-416-8893
Fax: 212-416-6003

Regional Offices

Binghamton Regional Office
Office of the Attorney General
State Office Building, 17th Floor
44 Hawley St.
Binghamton, NY 13901-4433
607-721-8771
Fax: 607-721-8789
www.oag.state.ny.us/tour/binghamton.html

Brooklyn Regional Office
Office of the Attorney General
55 Hanson Place, Room 732
Brooklyn, NY 11217
718-722-3949
Toll free: 1-800-771-7755
(Consumer Helpline)
TTY: 1-800-788-9898 (Toll free)
www.oag.state.ny.us

Buffalo Regional Office
Office of the Attorney General
Statler Towers
107 Delaware Ave.
Buffalo, NY 14202-3473
716-853-8400
Fax: 716-853-8571
www.oag.state.ny.us/tour/buffalo.html

Hauppauge Regional Office
Office of the Attorney General
300 Motor Pkwy., Ste. 205
Hauppauge, NY 11788-5127
516-231-2400

Harlem Regional Office
Office of the Attorney General
163 West 125th St.
New York, NY 10027-8201
212-961-4475
Toll free: 1-800-771-7755
(Consumer Helpline)
Fax: 212-961-4003
www.oag.state.ny.us

Mineola Regional Office
Office of the Attorney General
200 Old Country Rd.
New York, NY 11501
516-248-3302
Toll free: 1-800-771-7755
(Consumer Helpline)
www.oag.state.ny.us

Plattsburgh Regional Office
Office of Attorney General
70 Clinton St.
Plattsburgh, NY 12901-2818
518-562-3282
Fax: 518-562-3294
www.oag.state.ny.us/tour/plattsburgh.html

Rochester Regional Office
Office of the Attorney General
144 Exchange Blvd., 2nd Floor
Rochester, NY 14614
585-546-7430
TTY: 585-327-3249
Fax: 585-546-7514
www.oag.state.ny.us/tour/rochester.html

Syracuse Regional Office
Office of the Attorney General
615 Erie Blvd. West, Ste. 102
Syracuse, NY 13210-2339
315-448-4848
315-448-4800
Fax: 315-448-4851

Utica Regional Office
Office of the Attorney General
207 Genesee St., Room 508
Utica, NY 13501
315-793-2225
Fax: 315-793-2228

Watertown Regional Office
Office of the Attorney General
Dulles State Office Building
317 Washington St.
Watertown, NY 13601-3744
315-785-2444
www.oag.state.ny.us

Westchester Regional Office
Office of the Attorney General
101 East Post Rd.
White Plains, NY 10601-5008
914-422-8755
Fax: 914-422-8706
www.oag.state.ny.us

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

County Offices

Department of Consumer Affairs/Weights & Measures
112 State St., Room 1207

Albany, NY 12207

518-447-7581

Fax: 518-487-5048

E-mail: consumer_complaints@albanycounty.com

www.albanycounty.com

Consumer Fraud Bureau
Erie County District Attorney's Office Statler Towers

107 Delaware Ave., 4th Floor

Buffalo, NY 14202-3473

716-853-8404

716-853-8400

Toll free: 1-800-771-7755 (NY)

Fax: 716-853-8414

Putnam County Department of Consumer Affairs/Weights and Measures

110 Old Route 6, Bldg. 3

Carmel, NY 10512

845-225-2039

Fax: 845-225-3403

www.putnamcountyny.com

Orange County Department of Consumer Affairs and Weights and Measures

99 Main St.

Goshen, NY 10924

845-291-2400

Fax: 845-291-2385

www.co.orange.ny.us

Ulster County District Attorney's Consumer Fraud Bureau

20 Lucas Ave.

Kingston, NY 12401

845-340-3260

Nassau County Office of Consumer Affairs

200 County Seat Dr.

Mineola, NY 11501

516-571-2600

Sullivan County Department of Consumer Affairs

Sullivan County Gvt. Ctr.

100 North St.

PO Box 5012

Monticello, NY 12701-5012

845-794-3000

Fax: 845-794-0230

www.scgnet.us

Rockland County Office of Consumer Protection

18 New Hempstead Rd.

6th Floor

New City, NY 10956

845-708-7600

Fax: 845-708-7616

www.consumer.state.ny.us

Dutchess County Department of Consumer Affairs

98 Peach Rd.

Poughkeepsie, NY 12601

845-486-2949

Fax: 845-486-2947

E-mail: consumeraffairs@co.dutchess.ny.us

www.dutchessny.gov/CountyGov/Departments/ConsumerAffairs/CFindex.htm

Schenectady County Consumer Affairs

64 Kellar Ave.

Schenectady, NY 12307

518-356-6795

518-356-7473

Fax: 518-357-0319

www.consumer.state.ny.us

Westchester County District Attorney's Office

Economic Crimes Unit

County Courthouse

111 Martin Luther King Jr. Blvd.

White Plains, NY 10601

914-995-3414

Fax: 914-995-3594

da.westchester.ny.us

Westchester County Dept. of Consumer Protection

112 East Post Rd., 4th Floor

White Plains, NY 10601

914-995-2155

Fax: 914-995-3115

E-mail: conpro@westchestergov.com

www.westchestergov.com

www.westchestergov.com/consumer

City Offices

Mt. Vernon Office of Consumer Protection/Bureau of Weights and Measures

1 Roosevelt Square, Room 11

Mount Vernon, NY 10550

914-665-2433

www.ci.mount-vernon.ny.us

New York City Department of Consumer Affairs

42 Broadway

New York, NY 10004

212-487-4444

TTY: 212-487-4465

www.ci.nyc.ny.us/html/dca/home.html

Town of Colonie Consumer Protection

Memorial Town Hall

Newtonville, NY 12128

518-783-2790

Schenectady Bureau of Consumer Protection City Hall
Room 204, 105 Jay St.

Schenectady, NY 12305

518-382-5061

Fax: 518-382-5074

Yonkers Office of Consumer Protection

87 Nepperhan Ave.

Yonkers, NY 10701

914-377-6808

Fax: 914-377-6811

www.cityofyonkers.com

North Carolina

State Offices

Consumer Protection Division
Office of the Attorney General

9001 Mail Service Center

Raleigh, NC 27699-9001

919-716-6000

Toll free: 1-877-566-7226 (NC)

Fax: 919-716-6050

www.ncdoj.com

North Dakota

State Offices

Consumer Protection & Antitrust Division

Office of the Attorney General

600 E Blvd. Ave., Dept. 125

Bismarck, ND 58505

701-328-3404

Toll free: 1-800-472-2600

TTY: 1-800-366-6888 (Toll free)

E-mail: cpat@state.nd.us

www.ag.state.nd.us

Ohio

State Offices

Ohio Consumers' Counsel

10 W Broad St., 18th Floor

Ste. 1800

Columbus, OH 43215
 614-466-8574 (Outside OH)
 Toll free: 1-877-742-5622
 E-mail: occ@occ.state.oh.us
www.pickocc.org

Consumer Protection Section
 Attorney General's Office
 30 East Broad St., 17th Floor

Columbus, OH 43215-3428
 614-466-4320
 Toll free: 1-800-282-0515 (OH)
 TTY: 614-466-1393
 Fax: 614-728-7583

E-mail:
consumer@ag.state.oh.us
www.ag.state.oh.us

County Offices

Office of Consumer Affairs
 County of Summit
 PO Box 22448

Akron, OH 44302-2448
 330-643-2879

E-mail: consumeraffairs@summitoh.net

www.co.summit.oh.us/conaffairs.htm

Oklahoma

State Offices

Consumer Protection Unit
 Oklahoma Attorney General
 313 NE 21st St.

Oklahoma City, OK 73105
 405-521-2029

Fax: 405-528-1867

www.oag.state.ok.us

Oklahoma Department of
 Consumer Credit
 4545 North Lincoln Blvd., #104

Oklahoma City, OK 73105
 405-521-3653

Toll free: 1-800-448-4904

Fax: 405-521-6740

www.okdocc.state.ok.us

Oregon

State Offices

Financial Fraud/Consumer
 Protection Section
 Department of Justice
 1162 Court St., NE

Salem, OR 97310
 503-947-4333

503-378-4320
 (Hotline Salem only)
 503-229-5576
 (Hotline Portland Only)
 Toll free: 1-877-877-9392 (OR)
 TTY: 503-378-5938
 Fax: 503-378-5017
www.doj.state.or.us

Pennsylvania

State Offices

Office of the Consumer Advocate
 Office of the Attorney General
 555 Walnut St.

5th Floor, Forum Place

Harrisburg, PA 17101-1923

717-783-5048 (Utilities only)

Toll free: 1-800-684-6560 (PA)

Fax: 717-783-7152

E-mail: consumer@paoca.org

www.oca.state.pa.us

Bureau of Consumer Protection
 Office of Attorney General

16th Floor, Strawberry Square

Harrisburg, PA 17120

717-787-3391

Toll free: 1-800-441-2555

Toll free: 1-877-888-4877

(Health Care Section)

Fax: 717-787-8242

www.attorneygeneral.gov

Regional Offices

Allentown Regional Office -

Bureau of Consumer Protection

Office of Attorney General

801 Hamilton St., 4th Floor

Allentown, PA 18101

610-821-6690

Fax: 610-821-6529

Ebensburg Regional Office -

Bureau of Consumer Protection

Office of Attorney General

171 Lovell Ave., Ste. 202

Ebensburg, PA 15931

814-471-1831

Fax: 814-471-1840

Erie Regional Office - Bureau

of Consumer Protection

Office of the Attorney General

1001 State St., Ste. 1009

Erie, PA 16501

814-871-4371

Fax: 814-871-4848

Harrisburg Regional Office -
 Bureau of Consumer Protection
 Office of Attorney General
 301 Chestnut St., Ste. 105
Harrisburg, PA 17101
 717-787-7109
 Fax: 717-772-3560

Philadelphia Regional Office -
 Bureau of Consumer Protection
 Office of Attorney General
 21 South 12th St., 2nd Floor
Philadelphia, PA 19107
 215-560-2414
 Fax: 215-560-2494

Pittsburgh Regional Office -
 Bureau of Consumer Protection
 Office of Attorney General
 Manor Building, 6th Floor
 564 Forbes Ave.
Pittsburgh, PA 15219
 412-565-5135
 Toll free: 1-800-441-2555
 Fax: 412-880-0196

Scranton Regional Office -
 Bureau of Consumer Protection
 Office of Attorney General
 100 Samter Building
 101 Penn Ave.
Scranton, PA 18503
 570-963-4913
 Fax: 570-963-3418

State College Regional Office -
 Bureau of Consumer Protection
 417 East Calder Way
 Ruth Building, First Floor
State College, PA 16801
 814-863-3900
 Fax: 814-863-6555
 E-mail: AGCorbett@Attorneygeneral.gov

County Offices

Beaver County Alliance for
 Consumer Protection

Director

469 Constitution Blvd., Ste. 3
 Route 51

New Brighton, PA 15066

724-843-3282

Fax: 724-843-2706

www.acp-beaver.org

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

Bucks County Consumer Protection, Weight and Measures
50 North Main St.
Doylestown, PA 18901
215-348-7442
Fax: 215-348-4570

Delaware County Consumer Affairs
Delaware County Courthouse
201 West Front St.
Media, PA 19063
610-891-4865
Fax: 610-566-3947
www.co.delaware.pa.us/consumeraffairs

Montgomery County Human Services Center
1430 DeKalb St.
PO Box 311
Norristown, PA 19404-0311
610-278-3565
Fax: 610-278-5228
E-mail: consumeraffairs@mail.montcopa.org
www.montcopa.org/consumeraffairs

Chester County Consumer Affairs
601 Westtown Rd., Ste. 290,
PO Box 2747
West Chester, PA 19380
610-344-6225
dsf.chesco.org/health/consumeraffairs

Puerto Rico

Puerto Rico Offices
Department de Asuntos Del Consumidor Centro Gubernamental Roberto Sanchez Vilella Edificio Norte Apartado 41059, Estacion Minillas
San Juan, PR 00940-1059
787-722-7555
Fax: 787-726-0077
www.daco.gobierno.pr

Rhode Island

State Offices
Consumer Protection Unit
Department of Attorney General
150 South Main St.
Providence, RI 02903
401-274-4400
TTY: 401-453-0410
Fax: 401-222-5110
www.riag.state.ri.gov

South Carolina

State Offices
Office of the Attorney General
PO Box 11549
Columbia, SC 29211
803-734-3970
TTY: 803-734-4877
Fax: 803-734-4323
E-mail: info@scattorneygeneral.com
www.scattorneygeneral.org

South Carolina Department of Consumer Affairs
3600 Forest Dr., Ste. 300
PO Box 5757
Columbia, SC 29250-5757
803-734-4200
Toll free: 1-800-922-1594 (SC)
TTY: 1-800-735-2905 (Toll free)
Fax: 803-734-4286
E-mail: scdca@dca.state.sc.us
www.sccconsumer.gov

State Ombudsman
Office of Executive Policy and Program
1301 Gervais St., Ste. 710
Columbia, SC 29201
803-340-7105
Toll free: 1-866-340-7105
Fax: 803-734-0799
www.mysc.gov

South Dakota

State Offices
Office of the Attorney General
1302 E Hwy. 14, Ste. 3
Pierre, SD 57501-8503
605-773-4400
Toll free: 1-800-300-1986 (SD)
TTY: 605-773-6585
Fax: 605-773-7163
E-mail: consumerhelp@state.sd.us
www.state.sd.us/atg

Tennessee

State Offices
Division of Consumer Affairs
500 James Robertson Pkwy.
5th Floor
Nashville, TN 37243-0600
615-741-4737
Toll free: 1-800-342-8385 (TN)
Fax: 615-532-4994
E-mail: consumer.affairs@state.tn.us
www.state.tn.us/consumer

Consumer Advocate and Protection Division Office of the Attorney General
PO Box 20207
Nashville, TN 37202-02071
615-741-1671
Fax: 615-532-2910
attorneygeneral.state.tn.us/cpro/cpro

Texas

Regional Offices
Austin Regional Office
PO Box 12548
Austin, TX 78711-2548
512-463-2100
Toll free: 1-800-621-0508
Fax: 512-473-8301
E-mail: cac@oag.state.tx.us
www.oag.state.tx.us

Dallas Regional Office
Office of the Attorney General
1412 Main St., Ste. 810
Dallas, TX 75202
214-969-5310
Fax: 214-969-7615
E-mail: cac@oag.state.tx.us
www.oag.state.tx.us

El Paso Regional Office
Office of the Attorney General
401 East Franklin Ave., Ste. 530
El Paso, TX 79901
915-834-5800
Fax: 915-542-1546
E-mail: cac@oag.state.tx.us
www.oag.state.tx.us

Houston Regional Office - Consumer Protection
Office of the Attorney General
808 Travis, Ste. 300
Houston, TX 77002-1702
713-223-5886
Toll free: 1-800-252-8011 (TX)
Fax: 713-223-5821
E-mail: cac@oag.state.tx.us
www.oag.state.tx.us

Lubbock Regional Office
Office of the Attorney General
4630 50th St., Ste. 500
Lubbock, TX 79414-3520
806-747-5238
Fax: 806-747-6307
E-mail: cac@oag.state.tx.us
www.oag.state.tx.us

McAllen Regional Office
Office of the Attorney General
3201 North McColl Rd., Ste. B
McAllen, TX 78501-1685
956-682-4547
Toll free: 1-800-252-8011 (TX)
Fax: 956-682-1957
E-mail: cac@oag.state.tx.us
www.oag.state.tx.us

San Antonio Regional Office
Office of the Attorney General
115 East Travis St., Ste. 925
San Antonio, TX 78205-1605
210-224-1007
Toll free: 1-800-252-8011 (TX)
Fax: 210-225-1075
E-mail: cac@oag.state.tx.us
www.oag.state.tx.us

County Offices

Harris County Consumer
Fraud Division
District Attorney's Office
1201 Franklin, Ste. 600
Houston, TX 77002-1923
713-755-5836
Fax: 713-755-5262

City Offices

Department of Environmental
and Health Services
City Hall, Room 7A-North
1500 Marilla
Dallas, TX 75201
214-670-3696
Fax: 214-670-3863
www.dallascityhall.com

Utah

State Offices

Division of Consumer Protection
Department of Commerce
160 East 300 South
PO Box 146704
Salt Lake City, UT 84114-6704
801-530-6601
Fax: 801-530-6001
E-mail:
consumerprotection@utah.gov
www.consumerprotection.utah.gov

Vermont

State Offices

Consumer Assistance Program
Office of the Attorney General
104 Morrill Hall, UVM
Burlington, VT 05405
802-656-3183

Toll free: 1-800-649-2424 (VT)
Fax: 802-656-1423
E-mail: consumer@uvm.edu
www.atg.state.vt.us

Consumer Protection
Food Safety and Consumer
Protection Vermont Agency of
Agriculture, Food, and Market
116 State St., Drawer 20
Montpelier, VT 05620-2901
802-828-2436
Fax: 802-828-5983
www.vermontagriculture.com

Virgin Islands

Virgin Islands Offices

Department of Licensing and
Consumer Affairs
Golden Rock Shopping Center
Christiansted
St. Croix, VI 00820
340-773-2226
Fax: 340-778-8250
www.dlca.gov.vi

State Offices

Department of Licensing &
Consumer Affairs
Property & Procurement Bldg.
No. 1 Sub Base, Room 205
St. Thomas, VI 00802
340-774-3130
Fax: 340-776-0675
www.dlca.gov.vi

Virginia

State Offices

Antitrust and Consumer
Litigation Section
Office of the Attorney General
900 East Main St.
Richmond, VA 23219
804-786-2116
Toll free: 1-800-451-1525
Fax: 804-786-0122
E-mail: mail@oag.state.va.us
www.oag.state.va.us

Office of Consumer Affairs
Department of Agriculture and
Consumer Services
Oliver W. Hill Building
102 Governor St.
Richmond, VA 23219
804-786-2042

Toll free: 1-800-552-9963 (VA)
TTY: 1-800-828-1120 (Toll free)
Fax: 804-225-2666
www.vdacs.virginia.gov

County Offices

Fairfax County Department of
Cable Communications and
Consumer Protection
12000 Government Ctr. Pkwy., Ste. 433
Fairfax, VA 22035
703-222-8435 (General)
703-324-8484 (Consumer Services)
Fax: 703-322-9542
www.fairfaxcounty.gov/consumer.htm

City Offices

Consumer Affairs
City Hall
301 King St., Room 1900
Alexandria, VA 22313
703-838-4350
Fax: 703-838-6426
[ci.alexandria.va.us/city/citizen_ assistance/consumer_ affairs_ home.html](http://ci.alexandria.va.us/city/citizen_assistance/consumer_affairs_home.html)

Office of the Commonwealth's
Attorney
Consumer Affairs Division
2425 Nimmo Pkwy.
Virginia Beach, VA 23456-9060
757-426-5836
Fax: 757-427-8779
E-mail: webforms@vb.gov
www.vb.gov.com/dept/oca

Washington

State Offices

Office of the Attorney General
(See Regional Consumer
Resource Centers)
1125 Washington St., SE
Olympia, WA 98504-0100
Toll free: 1-800-551-4636
www.atg.wa.gov

Regional Offices

Bellingham Consumer Resource
Center (Island, San Juan, Skagit
and Whatcom Counties)
Office of the Attorney General
103 East Holly St., Ste. 308
Bellingham, WA 98225-4728
360-738-6185
Toll free: 1-800-551-4636 (WA)
Fax: 360-738-6190
www.atg.wa.gov

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

Kennewick Consumer Resource Center (SE Washington)
Office of the Attorney General
500 N Morain St., Ste. 1250
Kennewick, WA 99336-2607
509-734-7140
Toll free: 1-800-551-4636 (WA)
Fax: 509-734-7475
www.atg.wa.gov

Seattle Consumer Resource Center (King, Snohomish, Clallam Jefferson Counties)
Office of the Attorney General
900 Fourth Ave., Ste. 2000
Seattle, WA 98164-1012
206-464-6684
Toll free: 1-800-551-4636
Fax: 206-464-6451
www.atg.wa.gov

Spokane Consumer Resource Center (NE Washington)
Office of the Attorney General
1116 West Riverside
Spokane, WA 99201-1194
509-456-3123
Toll free: 1-800-551-4636
Fax: 509-458-3548
www.atg.wa.gov

Tacoma Consumer Resource Center (Pierce, Mason, Grays Harbor and Kitsap Counties)
Consumer Protection Division
Office of the Attorney General
PO Box 2317
Tacoma, WA 98401
253-593-2904
Toll free: 1-800-551-4636
Fax: 253-593-2449
www.atg.wa.gov

Vancouver Consumer Resource Center (SW Washington)
Office of the Attorney General
1220 Main St., Ste. 549
Vancouver, WA 98660-2964
360-759-2150
Toll free: 1-800-551-4636 (WA)
Fax: 360-759-2159
www.atg.wa.gov/consumer

West Virginia

State Offices

Consumer Protection Division
Office of the Attorney General
812 Quarrier St., 6th Floor
PO Box 1789
Charleston, WV 25326-1789
304-558-8986
Toll free: 1-800-368-8808 (WV)
Fax: 304-558-0184
E-mail: consumer@wvago.gov
www.wvago.us

Wisconsin

State Offices

Department of Agriculture,
Trade and Consumer Protection
2811 Agriculture Dr.
PO Box 8911
Madison, WI 53708-8911
608-224-4949
Toll free: 1-800-422-7128 (WI)
TTY: 608-224-5058
Fax: 608-224-4939
E-mail:
hotline@datcp.state.wi.us
www.datcp.state.wi.us

Regional Offices

Bureau of Consumer Protection
Dept. of Agriculture, Trade &
Consumer Protection
200 North Jefferson St.
Ste. 146A
Green Bay, WI 54301
920-448-5110
Toll free: 1-800-422-7128
Fax: 920-448-5118
E-mail:
datcphotline@datcp.state.wi.us
datcp.state.wi.us

Bureau of Consumer Protection
Dept. of Agriculture, Trade and
Consumer Protection
10930 West Potter Rd., Ste. C
Milwaukee, WI 53226-3450
414-266-1231
Toll free: 1-800-422-7128
www.datcp.state.wi.us

County Offices

Racine County Sherriff's
Department Consumer Fraud
Investigation
717 Wisconsin Ave.
Racine, WI 53403
262-636-3126
Fax: 262-637-5279

Wyoming

State Offices

Consumer Protection Unit
Office of the Attorney General
123 Capitol 200 W 24th St.
Cheyenne, WY 82002
307-777-7841
Toll free: 1-800-438-5799
Fax: 307-777-6869
E-mail:
agwebmaster@state.wy.us
attorneygeneral.state.wy.us

The officials listed below regulate and supervise state-chartered banks. Many of them handle or refer problems and complaints about other types of financial institutions as well. Some also answer general questions about banking and consumer credit. If you are dealing with a Federally chartered bank, check "Selected Federal Agencies" on page 115. Also see "Banking" on page 3.

Alabama

Superintendent of Banks
Center for Commerce, Ste. 689
401 Adams Ave.
Montgomery, AL 36130-1201
334-242-3452
Fax: 334-242-3500
www.banking.alabama.gov

Alaska

Division of Banking and Securities
Department of Commerce,
Community and Economic
Development
PO Box 110807
Juneau, AK 99811-0807
907-465-2521
Toll free: 1-888-925-2521
TTY: 907-465-5437
Fax: 907-465-2549
E-mail:
dbsc@commerce.state.ak.us
www.dced.state.ak.us/bsc

Arizona

State Banking Department
2910 North 44th St., Ste. 310
Phoenix, AZ 85018
602-255-4421
Toll free: 1-800-544-0708
Fax: 602-381-1225
www.azbanking.com

Arkansas

State Bank Department
400 Hardin Rd., Ste. 100
Little Rock, AR 72211
501-324-9019
Fax: 501-324-9028
E-mail:
asbd@banking.state.ar.us
www.accessarkansas.org/bank

California

State Dept. of Financial Institutions
111 Pine St., Ste. 1100
San Francisco, CA 94111-5613
415-263-8555
Toll free: 1-800-622-0620 (CA -
Consumer Complaints Against CA
State-licensed Banks)
Fax: 415-989-5310
E-mail: consumer@dfi.ca.gov
www.dfi.ca.gov

Colorado

Division of Banking
Dept. of Regulatory Agencies
1560 Broadway, Ste. 975
Denver, CO 80202
303-894-7575
Fax: 303-894-7570
E-mail:
banking@dora.state.co.us
www.dora.state.co.us/banking

Connecticut

Connecticut Dept. of Banking
260 Constitution Plaza
Hartford, CT 06103
860-240-8299
Toll free: 1-800-831-7225
www.state.ct.us/dob

Delaware

Office of the State Bank
Commissioner
555 East Lockerman St., Ste. 210
Dover, DE 19901
302-739-4235
302-739-4235
Fax: 302-739-2356/302-739-3609
E-mail: gic@state.de.us
www.state.de.us/bank

District of Columbia

Department of Insurance,
Securities and Banking
1400 L St., NW
Washington, DC 20005
202-727-1563
Fax: 202-727-1290
www.dbfi.dc.gov

Florida

Dept. of Financial Services
200 East Gaines St.
Tallahassee, FL 32399-0300
850-413-3100
Toll free: 1-800-342-2762 (FL)
Fax: 850-488-2349
E-mail: webmaster@fldfs.com
www.fldfs.com

Georgia

Dept. of Banking & Finance
2990 Brandywine Rd., Ste. 200
Atlanta, GA 30341-5565
770-986-1633
Toll free: 1-888-986-1633 (GA)
Fax: 770-986-1654
www.gadbf.org

Hawaii

Division of Financial
Institutions
Department of Commerce
and Consumer Affairs
335 Merchant St., Room 221
PO Box 2054
Honolulu, HI 96805
808-586-2820
Toll free in Molokai/Lanai:
1-800-468-4644
Toll free: 1-800-274-3141 (Kauai)
Toll free: 1-800-984-2400 (Maui)
Toll free: 1-800-974-4000 (HI)
TTY: 808-586-2820
Fax: 808-586-2818
E-mail: dfi@dcca.hawaii.gov
www.hawaii.gov/dcca/dfi

Idaho

Department of Finance
PO Box 83720
Boise, ID 83720-0031
208-332-8000
Toll free: 1-888-346-3378 (ID)
Fax: 208-332-8098
E-mail:
finance@finance.idaho.gov
finance.idaho.gov

STATE BANKING AUTHORITIES

Illinois

Division of Banks & Real Estate
122 S Michigan Ave., Ste. 1900
Chicago, IL 60603
312-793-3000
Toll free: 1-877-793-3470
TTY: 312-793-0291
Fax: 312-793-7097
www.idfpr.com

Indiana

Dept. of Financial Institutions
30 S Meridian St., Ste. 300
Indianapolis, IN 46204
317-232-3955
Toll free: 1-800-382-4880 (IN)
Fax: 317-232-7655
www.in.gov/dfi

Iowa

Division of Banking
200 East Grand, Ste. 300
Des Moines, IA 50309-1827
515-281-4014
Toll free: 1-800-972-2018
Fax: 515-281-4862
E-mail: idob@max.state.ia.us
www.idob.state.ia.us

Kansas

Office of the State Bank
Commissioner
700 Jackson St., Ste. 300
Topeka, KS 66603-3714
785-296-2266
Toll free: 1-877-387-8523
(Consumer Helpline)
Fax: 785-296-0168
www.osbckansas.org

Kentucky

Dept. of Financial Institutions
1025 Capitol Center Dr., Ste. 200
Frankfort, KY 40601
502-573-3390
Toll free: 1-800-223-2579
Fax: 502-573-8787
www.dfi.state.ky.us

Louisiana

Office of Financial Institutions
PO Box 94095
Baton Rouge, LA 70804-9095
225-925-4660
Fax: 225-925-4524
E-mail: ofila@ofi.louisiana.gov
www.ofi.state.la.us

Maine

Bureau of Financial Institutions
36 State House Station
Augusta, ME 04333-0036
207-624-8570
Toll free: 1-800-965-5235
TTY: 207-624-8563
Fax: 207-624-8590
www.mainebankingreg.org

Maryland

Commissioner of Financial
Regulation
500 North Calvert St., Ste. 402
Baltimore, MD 21202
410-230-6100
Toll free: 1-888-784-0136 (MD)
TTY: 410-767-2117
Fax: 410-333-0475 or
410-333-3866
E-mail: finreg@dllr.state.md.us
www.dllr.state.md.us/finance

Massachusetts

Division of Banks
1 South Station
Boston, MA 02110
617-956-1500
Toll free: 1-800-495-2265 (MA)
TTY: 617-956-1577
Fax: 617-956-1599
E-mail: dobconsumer.
assistan@state.ma.us
www.mass.gov/dob

Michigan

Office of Financial and
Insurance Services
611 W Ottawa St., 3rd Floor
PO Box 30220
Lansing, MI 48933-0220
517-373-3460
Toll free: 1-877-999-6442
Fax: 517-335-4978
E-mail:
ofis-fin-info@michigan.gov
www.michigan.gov/ofis

Minnesota

Financial Examinations Division
Department of Commerce
85 Seventh Place East, Ste. 500
St. Paul, MN 55101
651-296-2715
Fax: 651-296-8591
E-mail: financial.commerce@
state.mn.us
www.commerce.state.mn.us

Mississippi

Dept. of Banking and
Consumer Finance
PO Box 23729
Jackson, MS 39225-3729
601-359-1031
Toll free: 1-800-844-2499 (MS)
Fax: 601-359-3557
E-mail:
webmaster@dbcf.state.ms.us
www.dbcf.state.ms.us

Missouri

Department of Finance
PO Box 716
301 W High St., Room 630
Jefferson City, MO 65102
573-751-3242
Fax: 573-751-9192
E-mail: finance@dof.mo.gov
www.missouri-finance.org

Montana

Division of Banking &
Financial Institutions
301 South Park, Ste. 316
PO Box 200546
Helena, MT 59620-0546
406-841-2920
Toll free: 1-800-914-8423
TTY: 406-444-1421
Fax: 406-841-2930
www.banking.mt.gov

Nebraska

Dept. of Banking & Finance
1230 'O' St.
Commerce Court, Ste. 400
PO Box 95006
Lincoln, NE 68509-5006
402-471-2171
Toll free: 1-877-471-3445
Fax: 402-471-3062
www.ndbf.org

Nevada

Financial Institutions Division Dept.
of Business & Industry
2785 E Desert Inn Rd., Ste. 180
Las Vegas, NV 89121
702-486-4120
Toll free: 1-866-858-8951
Fax: 702-486-4563
E-mail: ctidd@fid.state.nv.us
www.fid.state.nv.us

New Hampshire

State Banking Department
64B Old Suncook Rd.
Concord, NH 03301
603-271-3561
TTY: 1-800-735-2964 (Toll free)
Fax: 603-271-1090
www.state.nh.us/banking

New Jersey

Dept. of Banking and Insurance
20 West State St.
PO Box 325
Trenton, NJ 08625
609-292-3420 (Banking)
Fax: 609-292-5571
www.njdoib.org

New Mexico

Financial Institutions Division
Regulation and Licensing Dept.
2550 Cerrillos Rd., 3rd Floor
Santa Fe, NM 87501
505-426-4885
Fax: 505-476-4670
E-mail: rldfid@state.nm.us
www.rld.state.nm.us/FID

New York

Banking Department
Consumer Help Unit
1 State St.
New York, NY 10004-1417
212-709-5470
Toll free: 1-877-226-5697
(NY - Consumer Services Hotline)
Fax: 212-709-1673
E-mail:
consumer@banking.state.ny.us
www.banking.state.ny.us

North Carolina

North Carolina Commissioner
of Banks
4309 Mail Service Center
Raleigh, NC 27699-4309
919-733-3016
Fax: 919-733-6918
www.nccob.org

North Dakota

Dept. of Financial Institutions
2000 Schafer St., Ste. G
Bismarck, ND 58501-1204
701-328-9933
TTY: 1-800-366-6888 (ND)
Fax: 701-328-9955
E-mail: dfi@nd.gov
www.nd.gov/dfi

Ohio

Division of Financial Institutions
Department of Commerce
77 South High St., 21st Floor
Columbus, OH 43215-6120
614-728-8400
Fax: 614-644-1631
www.com.state.oh.us/ODOC/dfi

Oklahoma

State Banking Department
4545 North Lincoln Blvd., Ste. 164
Oklahoma City, OK 73105
405-521-2782
Fax: 405-522-2993
www.osbd.state.ok.us

Oregon

Department of Consumer &
Business Services
Division of Finance and
Corporate Securities
350 Winter St., NE, Room 410
Salem, OR 97310
503-378-4140
Toll free: 1-866-814-9710
(Fraud/Complaint
Investigation)
TTY: 503-378-4100
Fax: 503-947-7862
E-mail:
dcbs.dfcsmail@state.or.us
dfcs.oregon.gov

Pennsylvania

Department of Banking
17 N Second St., Ste. 1300
Harrisburg, PA 17101-2290
717-787-6991
717-214-8343
Toll free: 1-800-722-2657 (PA)
TTY: 1-800-679-5070 (Toll free)
Fax: 717-787-8773
www.banking.state.pa.us

Puerto Rico

Dept. of Financial Institutions
Fernandez Juncos Station
PO Box 11855
San Juan, PR 00910-3855
787-723-3131
Fax: 787-723-4042
www.cif.gov.pr

Rhode Island

Division of Banking
Department of Business
Regulation
233 Richmond St., Ste. 231
Providence, RI 02903-4231
401-222-2246
TTY: 401-222-2999
Fax: 401-222-6098
E-mail:
bankinquiry@dbr.state.ri.us
www.dbr.state.ri.us

South Carolina

State Board of Financial
Institutions
1015 Sumter St., Room 309
Columbia, SC 29201
803-734-2001
Fax: 803-734-2013
[www.state.sc.us/treasfinancial_ board](http://www.state.sc.us/treasfinancial_board)

South Dakota

Division of Banking
217 1/2 W Missouri Ave.
Pierre, SD 57501-4590
605-773-3421
Fax: 605-773-5367
E-mail:
drr.banking.info@state.sd.us
www.state.sd.us/banking

Tennessee

Dept. of Financial Institutions
Consumer Resources Division
Nashville City Center
511 Union St., 4th Floor
Nashville, TN 37219
615-253-2023
Toll free: 1-800-778-4215
TTY: 615-253-7794
E-mail: [TDFI.Consumer Resources@state.tn.us](mailto:TDFI.ConsumerResources@state.tn.us)
www.tennessee.gov/tdfi

STATE BANKING AUTHORITIES

Texas

Department of Banking
2601 North Lamar Blvd.
Austin, TX 78705
512-475-1300
Toll free: 1-877-276-5554
(Consumer Hotline)
Fax: 512-475-1313
www.banking.state.tx.us

Utah

Dept. of Financial Institutions
PO Box 146800
Salt Lake City, UT 84114-6800
801-538-8830
Fax: 801-538-8894
www.dfi.utah.gov

Vermont

Department of Banking,
Insurance, Securities &
Health Care Adm.
89 Main St., Drawer 20
Montpelier, VT 05620-3101
802-828-3301
802-828-3307 (Banking)
802-828-3420 (Securities)
Toll free: 1-800-964-1764
(All Insurance Except Health)
Toll free: 1-800-631-7788
(Healthcare)
Toll free: 1-877-550-3907
(Securities)
Fax: 802-828-3306
E-mail:
bankdiv@bishca.state.vt.us
www.bishca.state.vt.us

Virgin Islands

Chairman of Banking Board
Kongen's Gade #18
Charlotte Amalie
St. Thomas, VI 00802
340-774-2991
Fax: 340-774-6953
www.ltg.gov.vi

Virginia

Bureau of Financial Institutions
1300 East Main St., Ste. 800
Richmond, VA 23219-3630
804-371-9657
Toll free: 1-800-552-7945 (VA)
TTY: 804-371-9206
Fax: 804-371-9416
E-mail:
bfquestions@scc.virginia.gov
www.scc.virginia.gov

Washington

Dept. of Financial Institutions
PO Box 41200
Olympia, WA 98504-1200
360-902-8700
Toll free: 1-877-746-4334
Fax: 360-586-5068
www.dfi.wa.gov

West Virginia

Division of Banking
State Capitol Complex
Building 3, Room 311
1900 Kanawha Blvd., East
Charleston, WV 25305-0240
304-558-2294
Toll free: 1-800-642-9056 (WV)
Fax: 304-558-0442
www.wvdob.org

Wisconsin

Dept. of Financial Institutions
345 West Washington Ave.
4th Floor
Madison, WI 53703
608-264-7969
Toll free: 1-800-452-3328 (WI)
TTY: 608-266-8818
Fax: 608-264-7968
E-mail:
askthesecretary@dfi.state.wi.us
www.wdfi.org

Wyoming

Division of Banking
122 West 25th St.
Herschler Bldg., 3rd Floor, East
Cheyenne, WY 82002
307-777-7797
Fax: 307-777-3555
audit.state.wy.us/banking

Each state has its own laws and regulations for each type of insurance. The officials listed below enforce these laws. Many of these offices can also provide you with information to help you make informed insurance buying decisions. See the "Insurance" section in Part I of this Handbook for advice. (p. 27).

If you have a question or complaint about your insurance company's policies, contact the company before you contact the state insurance regulator.

Alabama

Department of Insurance
201 Monroe St., Ste. 1700
PO Box 303351 (Zip 36130-3351)
Montgomery, AL 36104
334-269-3550
Fax: 334-241-4192
E-mail:
insdept@insurance.state.al.us
www.aldoi.org

Alaska

Division of Insurance
Dept. of Commerce, Community
& Economic Development
Robert B Atwood Building
550 W 7th Ave., Ste. 1560
Anchorage, AK 99501-3567
907-269-7900
TTY: 907-465-5437
Fax: 907-269-7910
E-mail: insurance@
commerce.state.ak.us
www.commerce.state.ak.us/insurance

Division of Insurance
Dept. of Commerce, Community
& Economic Development
PO Box 110805
Juneau, AK 99811-0805
907-465-2515
TTY: 907-465-5437
Fax: 907-465-3422
E-mail: insurance@
commerce.state.ak.us
www.commerce.state.ak.us/insurance

Arizona

Department of Insurance
Consumer Affairs Division
2910 North 44th St., Ste. 210
Phoenix, AZ 85018-7256
602-364-2499
602-364-3100
Toll free: 1-800-325-2548 (AZ)
Fax: 602-364-2505 (Complaints)
E-mail: consumers@id.state.az.us
www.id.state.az.us

Arkansas

Department of Insurance
1200 W Third St.
Little Rock, AR 72201-1904
501-371-2600
501-371-2640
(Consumer Services)
Toll free: 1-800-282-9134 (AR)
Toll free: 1-800-852-5494
(Consumer Services)
Toll free: 1-866-660-0888
(Criminal Investigations
- Insurance Fraud)
Fax: 501-371-2749
E-mail: insurance.consumers@
arkansas.gov
www.insurance.arkansas.gov

California

California Dept. of Insurance
300 Capitol Mall, Ste. 1700
Sacramento, CA 95814
916-492-3500
415-538-4010 (San Francisco)
213-346-6464 (Los Angeles)
Toll free: 1-800-927-4357 (CA)
Fax: 916-445-5280
www.insurance.ca.gov

Dept. of Managed Health Care,
California HMO Help Center
(We serve all California Consumers
that are enrolled in a California
HMO, Blue Cross of California
PPO, and Blue Shield of
California PPO)
Sacramento, CA 95814-2725
Toll free: 1-888-466-2219
(HMO Health Center Consumer
Complaint Line)
Toll free: 1-877-525-1295
(HMO Help Center Provider/
Physician Line)
TTY: 1-877-688-9891 (Toll free)
Fax: 916-229-0465 (Complaints)
Fax: 916-229-4328 (Independent
Medical Review)
E-mail: GenInfo@dmhc.ca.gov
www.hmohelp.ca.gov

Colorado

Division of Insurance
1560 Broadway, Ste. 850
Denver, CO 80202
303-894-7490 or 7499
Toll free: 1-800-930-3745 (CO)
TTY: 303-894-7880
Fax: 303-894-7455
www.dora.state.co.us/Insurance

Connecticut

Department of Insurance
Consumer Affairs Dept.
PO Box 816
Hartford, CT 06142-0816
860-297-3800
Toll free: 1-800-203-3447
Fax: 860-566-7410
E-mail: ctinsdept.consumeraffairs
@ct.gov
www.state.ct.us/cid

Delaware

Department of Insurance
841 Silver Lake Blvd.
Dover, DE 19904
302-674-7310
Toll free: 1-800-282-8611
Fax: 302-739-6278
E-mail: consumer@state.de.us
www.state.de.us/inscom

District of Columbia

Dept. of Insurance,
Securities & Banking
810 First St., NE, Ste. 701
Washington, DC 20002
202-727-8000
Fax: 202-535-1196
E-mail: info.disb@dcgov.org
disb.dc.gov

STATE INSURANCE REGULATORS

Florida

Office of Insurance Regulation
Dept. of Financial Services
200 East Gaines St.
Tallahassee, FL 32399-0322
850-413-3100
850-413-3140
Toll free: 1-800-342-2762 (FL)
TTY: 1-800-640-0886 (Toll free)
Fax: 850-488-2349
www.fldfs.com

Georgia

Insurance & Fire Safety
2 Martin Luther King, Jr. Dr.
704 West Tower
Atlanta, GA 30334
404-656-2070
Toll free: 1-800-656-2298 (GA)
TTY: 404-656-4031
Fax: 404-657-8542
www.inscomm.state.ga.us

Hawaii

Insurance Division
Department of Commerce
and Consumer Affairs
PO Box 3614
Honolulu, HI 96811-3614
808-586-2790 or 2799
Fax: 808-587-6714
E-mail:
insurance@dcca.hawaii.gov
www.hawaii.gov/dcca/ins

Idaho

Department of Insurance
700 West State St.
PO Box 83720
Boise, ID 83720-0043
208-334-4250
Toll free: 1-800-721-3272 (ID)
Fax: 208-334-4398
www.doi.state.id.us

Illinois

Division of Insurance
Department of Financial and
Professional Regulation
100 West Randolph St., Ste. 9-100
Chicago, IL 60601-3395
312-814-4500
TTY: 312-814-2603
Fax: 312-814-4862
E-mail: Director@ins.state.il.us
www.state.il.us/ins

Division of Insurance
Department of Financial and
Professional Regulation
320 West Washington St.
Springfield, IL 62767-0001
217-782-4515
Toll free: 1-877-527-9431
(Office of Consumer Health
Insurance)
Toll free: 1-866-445-5364
(Consumer Assistance Hotline)
TTY: 217-524-4872
Fax: 217-782-5020 or 217-558-2083
(Complaints)
E-mail: director@ins.state.il.us
www.idfpr.com

Indiana

Department of Insurance
311 W Washington St., Ste. 300
Indianapolis, IN 46204-2787
317-232-2385
Toll free: 1-800-622-4461 (IN)
Toll free: 1-800-452-4800
(In-state Senior Health
Insurance Info)
Fax: 317-232-5251
www.state.in.us/idoi

Iowa

Division of Insurance
330 Maple St.
Des Moines, IA 50319
515-281-5705
Toll free: 1-877-955-1212
Fax: 515-281-3059
www.iid.state.ia.us

Kansas

Insurance Division
420 SW 9th St.
Topeka, KS 66612-1678
785-296-7801
Toll free: 1-800-432-2484 (KS)
TTY: 1-877-235-3151 (Toll free)
Fax: 785-296-2283
E-mail: commissioner@
ksinsurance.org
www.ksinsurance.org

Kentucky

Office of Insurance
215 West Main St.
PO Box 517
Frankfort, KY 40601
502-564-3630
Toll free: 1-800-595-6053
Fax: 502-564-1650
doi.ppr.ky.gov

Louisiana

Department of Insurance
1702 N Third St.
Baton Rouge, LA 70802
225-342-0895
225-342-5900
Toll free: 1-800-259-5300
Toll free: 1-800-259-5301
Fax: 254-342-3078
E-mail: public@ldi.state.la.us
www.ldi.state.la.us

Maine

Bureau of Insurance
34 State House Station
Augusta, ME 04333-0034
207-624-8475
Toll free: 1-800-300-5000 (ME)
TTY: 1-888-577-6690 (Toll free)
Fax: 207-624-8599
www.state.me.us/pfr/ins/ins_index.htm

Maryland

Insurance Administration
525 St. Paul Place
Baltimore, MD 21202-2272
410-468-2000
Toll free: 1-800-492-6116
TTY: 1-800-735-2258 (Toll free)
Fax: 410-468-2020
www.mdinsurance.state.md.us

Massachusetts

Division of Insurance
Consumer Service Section
1 South Station, 5th Floor
Boston, MA 02110-2208
617-521-7794
TTY: 617-521-7490
Fax: 617-521-7575
www.state.ma.us/doi

Michigan

Office of Financial and
Insurance Services
611 West Ottawa St., 3rd Floor
PO Box 30220
Lansing, MI 48909
517-373-0220
Toll free: 1-877-999-6442
Fax: 517-335-4978
E-mail: ofis-info@michigan.gov
www.michigan.gov/ofis

Minnesota

Department of Commerce
Market Assurance Division
85 7th Place East, Ste. 500
St. Paul, MN 55101
651-296-2488
Toll free: 1-800-657-3602 (MN)
TTY: 651-296-2860
Fax: 651-296-4328
E-mail: market.assurance@state.mn.us
www.commerce.state.mn.us

Mississippi

Department of Insurance
PO Box 79
Jackson, MS 39205
601-359-2453
Toll free: 1-800-562-2957 (MS)
Fax: 601-359-1077
E-mail:
consumer@mid.state.ms.us
www.doi.state.ms.us

Missouri

Department of Insurance
PO Box 690
301 West High St., Room 530
Jefferson City, MO 65102-0690
573-751-4126
Toll free: 1-800-726-7390 (MO)
TTY: 573-526-4536
Fax: 573-526-4898
E-mail:
askmdi@insurance.mo.gov
www.insurance.mo.gov

Montana

Department of Insurance
840 Helena Ave.
Helena, MT 59601
406-444-2040
Toll free: 1-800-332-6148 (MT)
TTY: 406.444.3246
Fax: 406-444-3497
E-mail: stateauditor@mt.gov
www.sao.mt.gov

Nebraska

Department of Insurance
Terminal Building
941 O St., Ste. 400
Lincoln, NE 68508-3639
402-471-0888 (In Lincoln)
402-471-2201
Toll free: 1-877-564-7323 (NE)
TTY: 1-800-833-7351 (Toll free)
Fax: 402-471-6559
E-mail: consumer_affairs@doi.state.ne.us
www.doi.ne.gov

Nevada

Division of Insurance
Department of Business
& Industry
788 Fairview Dr., Ste. 300
Carson City, NV 89701
775-687-4270
Fax: 775-687-3937
E-mail: insinfo@doi.state.nv.us
www.doi.state.nv.us

Division of Insurance,
State of Nevada
Department of Business
& Industry
788 Fairview Drive, Ste. 300
Carson City, NV 89701-5491
775-687-4270
Fax: 775-687-3937
www.doi.state.nv.us

New Hampshire

Department of Insurance
21 South Fruit St., Ste. 14
Concord, NH 03301-2430
603-271-2261
Toll free: 1-800-852-3416 (NH)
TTY: 1-800-735-2964 (NH)
Fax: 603-271-1406
E-mail: requests@ins.nh.gov
www.nh.gov/insurance

New Jersey

Dept. of Banking & Insurance
20 West State St.
PO Box 325
Trenton, NJ 08625
609-292-5360
609-292-5064 (Public Affairs)
Fax: 609-292-5571
www.njdobi.org

New Mexico

Department of Insurance
PO Box 1269
Santa Fe, NM 87504-1269
505-827-4601
Toll free: 1-800-947-4722 (NM)
Fax: 505-827-4734
www.nmprc.state.nm.us

New York

Consumer Services Bureau
Insurance Department
1 Commerce Plaza
Albany, NY 12257
518-474-6600
Toll free: 1-800-342-3736 (NY)
Fax: 518-474-6630
E-mail:
consumers@ins.state.ny.us
www.ins.state.ny.us

Consumer Services Bureau
Insurance Department
65 Court St. #7
Buffalo, NY 14202
716-847-7618
Toll free: 1-800-342-3736 (NY)
Fax: 716-847-7925
E-mail:
consumers@ins.state.ny.us
www.ins.state.ny.us

North Carolina

Department of Insurance
Dobbs Bldg.
430 North Salisbury St.
1201 Mail Service Center
Raleigh, NC 27699-1201
919-733-2032
Toll free: 1-800-546-5664
Toll free: 1-800-662-7777
Fax: 919-733-0085
E-mail: consumer@ncdoi.net
www.ncdoi.com

STATE INSURANCE REGULATORS

North Dakota

Insurance Department
600 East Blvd. Ave.
5th Floor
Bismarck, ND 58505-0320
701-328-2440
Toll free: 1-800-247-0560 (ND)
TTY: 1-800-366-6888 (Toll free)
Fax: 701-328-4880
E-mail: insurance@nd.gov
www.nd.gov/ndins

Ohio

Office of Consumer Services
Department of Insurance
2100 Stella Court
Columbus, OH 43215-1067
614-644-2673
Toll free: 1-800-686-1526
(Consumer Hotline)
Toll free: 1-800-686-1527
(Fraud Hotline)
Toll free: 1-800-686-1578
(Senior Hotline)
TTY: 614-644-3745
Fax: 614-644-3744
www.ohioinsurance.gov

Oklahoma

Insurance Department
2401 NW 23rd St., Ste. 28
PO Box 53408
Oklahoma City, OK 73152-3408
405-521-2828
Toll free: 1-800-522-0071 (OK)
Fax: 405-521-6635
E-mail: feedback@insurance.state.ok.us
www.oid.state.ok.us

Oregon

Insurance Division
350 Winter St., NE, Room 440-2
PO Box 14480, (ZIP 97309-0405)
Salem, OR 97301-3883
503-947-7984
Toll free: 1-888-877-4894 (OR)
Fax: 503-378-4351
E-mail: dcbs.insmail@state.or.us
www.insurance.oregon.gov

Pennsylvania

Bureau of Consumer Service
Insurance Department
1209 Strawberry Square
Harrisburg, PA 17120
717-787-2317
Toll free: 1-877-881-6388
Fax: 717-787-8585
E-mail:
ra-in-consumer@state.pa.us
www.insurance.state.pa.us

Puerto Rico

Office of the Commissioner
of Insurance
Call Box 8330
Fernandez Juncos Station
Santurce, PR 00910-8330
787-722-8686
787-721-5848
Toll free: 1-888-722-8686
Fax: 787-722-4402
www.ocs.gobierno.pr

Rhode Island

Insurance Division
Dept. of Business Regulation
233 Richmond St., Ste. 233
Providence, RI 02903-4233
401-222-2223
TTY: 401-222-2999
Fax: 401-222-5475
www.dbr.state.ri.us

South Carolina

Consumer Services
Department of Insurance
300 Arbor Lake Dr., Ste. 1200
PO Box 100105
Columbia, SC 29202
803-737-6180
Toll free: 1-800-768-3467 (SC)
Fax: 803-737-6231
E-mail: CnsmMail@doi.sc.gov
www.doi.sc.gov

South Dakota

Division of Insurance
Department of Revenue
and Regulation
445 East Capital Ave.
Pierre, SD 57501
605-773-3563
Fax: 605-773-5369
www.state.sd.us/drr

Tennessee

Department of Commerce
and Insurance
500 James Robertson Pkwy.
5th Floor
Nashville, TN 37243-0565
615-741-2241
Toll free: 1-800-342-4029 (TN)
Fax: 615-532-4994
www.state.tn.us/commerce

Texas

Department of Insurance
333 Guadalupe St.
PO Box 149104
Austin, TX 78714
512-463-6169
Toll free: 1-800-578-4677
Fax: 512-475-2005
www.tdi.state.tx.us

Utah

Department of Insurance
State Office Bldg., Room 3110
Salt Lake City, UT 84114-6901
801-538-3805
Toll free: 1-800-439-3805 (UT)
TTY: 801-538-3826
Fax: 801-538-3829
www.insurance.utah.gov

Vermont

Department of Banking,
Insurance, Securities and
Health Care Administration
89 Main St., Drawer 20
Montpelier, VT 05620-3101
802-828-3301
Toll free: 1-800-964-1784 (VT)
Toll free: 1-800-631-7788
(Health Insurance)
Fax: 802-828-3306
www.bishca.state.vt.us

Virgin Islands

Division of Banking and Insurance
No. 18 Kongens Gade
St. Thomas, VI 00802
340-774-7166
Fax: 340-774-9458
www.itg.gov.vi

Virginia

Bureau of Insurance
 State Corporation Commission
 PO Box 1157
 1300 East Main St. (ZIP 23219)
 (Only for special delivery and
 walk-ins)
Richmond, VA 23218
 804-371-9967
 Toll free: 1-800-552-7945 (VA)
 TTY: 804-371-9206
 E-mail: [bureauofinsurance@
 scc.state.va.us](mailto:bureauofinsurance@scc.state.va.us)
www.state.va.us/scc

Washington

Office of the Commssioner
 of Insurance
 PO Box 40255
Olympia, WA 98504-0255
 360-725-7103
 Toll free: 1-800-562-6900 (WA)
 TTY: 360-586-0241
 Fax: 360-586-3109
 E-mail: mikek@olc-wa.gov
www.insurance.wa.gov

West Virginia

Offices of the Insurance
 Commissioner
 1124 Smith St.
 PO Box 50540 (ZIP 25305-0540)
Charleston, WV 25301
 304-558-3354
 Toll free: 1-888-879-9842 (WV)
 Fax: 304-558-0412
 E-mail:
wvins@wvinsurance.gov
www.wvinsurance.gov

Wisconsin

Office of the Commissioner
 of Insurance
 125 S Webster St.
 PO Box 7873 (ZIP 53707-7873)
Madison, WI 53702
 608-266-3585
 Toll free: 1-800-236-8517 (WI)
 TTY: Dial 711 and ask for
 608-266-3586
 Fax: 608-266-9935
 E-mail: information@oci.state.wi.us
www.oci.wi.gov

Wyoming

Department of Insurance Herschler
 Bldg. 122, West 25th St.
 3rd Floor East
Cheyenne, WY 82002-0440
 307-777-7401
 Toll free: 1-800-438-5768 (WY)
 Fax: 307-777-5895
 E-mail: wyinsdep@state.wy.us
insurance.state.wy.us

STATE SECURITIES ADMINISTRATORS

Each state has its own laws and regulations for securities brokers and securities including stocks, mutual funds, commodities, real estate, etc. The officials and agencies listed below enforce these laws and regulations. Many of these offices can also provide information to help you make informed investment decisions.

If you have a question or complaint about an investment, call the company or bank involved. If you are not satisfied with the response you get, call your state securities agency. See the "Investing" section in Part I of this Handbook for additional advice and sources of assistance (p. 34).

Alabama

Securities Commission
770 Washington Ave., Ste. 570
Montgomery, AL 36130-4700
334-242-2984
Toll free: 1-800-222-1253 (AL)
Fax: 334-242-0240
E-mail: asc@asc.alabama.gov
asc.state.al.us

Alaska

Division of Banking & Securities
Department of Commerce
Community and Economic
Development
PO Box 11807
150 3rd St., Ste. 217
Juneau, AK 99811-0807
907-465-2521
Toll free: 1-888-925-2521
TTY: 907-465-5437
Fax: 907-465-2549
www.commerce.state.ak.us

Arizona

Securities Division
Arizona Corporation Commission
1300 West Washington, 3rd Floor
Phoenix, AZ 85007
602-542-4242
Fax: 602-594-7470
E-mail:
accsec@ccsd.cc.state.az.us
www.ccsd.cc.state.az.us

Arkansas

Securities Division
Heritage West Bldg., Ste. 300
201 East Markham,
Little Rock, AR 72201
501-324-9260
Toll free: 1-800-981-4429
Fax: 501-324-9268
E-mail:
securities@mail.state.ar.us
www.arkansas.gov/arsec

California

Department of Corporations
1515 K St., Ste. 200
Sacramento, CA 95814-4052
916-445-7205
Toll free: 1-866-275-2677
www.corp.ca.gov

Colorado

Division of Securities
Dept. of Regulatory Agencies
1560 Broadway, Ste. 900
Denver, CO 80202
303-894-2320
TTY: 1-800-659-2656 (Toll free)
Fax: 303-861-2126
E-mail:
securities@dora.state.co.us
www.dora.state.co.us/securities

Connecticut

Department of Banking
Government Relations
and Consumer Affairs
260 Constitution Plaza
Hartford, CT 06103-1800
860-240-8299
Toll free: 1-800-831-7225
Fax: 860-240-8178
E-mail:
banking.complaints@ct.gov
www.ct.gov/dob

Delaware

Division of Securities Department
of Justice
State Office Bldg.
820 North French St., 5th Floor
Wilmington, DE 19801
302-577-8424
TTY: 302-577-5783
Fax: 302-577-6987
www.state.de.us/securities

District of Columbia

Dept. of Insurance, Securities
and Banking
810 First St., NE, Ste. 701
Washington, DC 20002
202-727-8000
Fax: 202-535-1196
E-mail: disb@dcm.gov
disb.dc.gov

Florida

Office of Financial Regulation
200 East Gaines St.
Tallahassee, FL 32399-0370
850-410-9898
Toll free: 1-800-342-2762 (FL)
Fax: 850-410-9748
E-mail: fldbf@dfs.state.fl.us
www.fldfs.com

Georgia

Division of Securities and
Business Regulations
Office of the Secretary of State
2 MLK Jr. Dr. SE, Ste. 802
West Tower
Atlanta, GA 30334
404-656-3920
Toll free: 1-888-733-7427
Fax: 404-657-8410
E-mail:
securities@sos.state.ga.us
www.sos.state.ga.us

Hawaii

Business Registration Division
Department of Commerce
and Consumer Affairs
335 Merchant St., Room 201
2nd Floor
Honolulu, HI 96813
808-586-2744
Fax: 808-586-2733
www.hawaii.gov

Idaho

Department of Finance
700 W. State St., 2nd Floor
PO Box 83720 (ZIP 83720-0031)
Boise, ID 83702
208-332-8000
Toll free: 1-888-346-3378 (ID)
Fax: 208-332-8097
finance.idaho.gov

Illinois

Securities Department
Secretary of State
300 W. Jefferson St, Ste. 300A
Springfield, IL 62702
217-782-2256
Toll free: 1-800-628-7937 (IL)
Fax: 217-782-8876
www.sos.state.il.us

Indiana

Securities Division
Office of the Secretary of State
201 Statehouse
Indianapolis, IN 46204
317-232-6531
Toll free: 1-800-223-8791 (IN)
www.state.in.us/sos

Iowa

Securities and Regulated
Industries Bureau
340 Maple St.
Des Moines, IA 50319-0066
515-281-4441
Toll free: 1-800-351-4665
Fax: 515-281-3059
E-mail: iowasec@iid.state.ia.us
www.iid.state.ia.us

Kansas

Office of the Securities
Commissioner
618 South Kansas Ave., 2nd Floor
Topeka, KS 66603-3804
785-296-3307
Toll free: 1-800-232-9580 (KS)
Fax: 785-296-6872
E-mail:
ksecom@cjnetworks.com
www.ink.org/public/ksecom

Kentucky

Division of Securities
Dept. of Financial Institutions
1025 Capitol Center Dr., Ste. 200
Frankfort, KY 40601-3868
502-573-3390
Toll free: 1-800-223-2579
Fax: 502-573-0086
www.kfi.ky.gov

Louisiana

Securities Division
Office of Financial Institutions
8660 United Plaza Blvd., 2nd Floor
Baton Rouge, LA 70809
225-925-4660
Fax: 225-925-4548
www.ofi.state.la.us

Maine

Office of Securities
121 State House Station
Augusta, ME 04333-0121
207-624-8551
Toll free: 1-877-624-8551 (ME)
TTY: 1-888-577-6690
Fax: 207-624-8590
www.mainesecuritiesreg.org

Maryland

Securities Division
Office of the Attorney General
200 Saint Paul Place
Baltimore, MD 21202-2020
410-576-6360
Toll free: 1-888-743-0023 (MD)
TTY: 410-576-6372
Fax: 410-576-6532
E-mail:
securities@oag.state.md.us
www.oag.state.md.us

Massachusetts

Office of the Secretary of State One
Ashburton Place, 17th Floor
Boston, MA 02108
617-727-3548
Toll free: 1-800-269-5428 (MA)
TTY: 617-878-3889
Fax: 617-248-0177
E-mail:
securities@sec.state.ma.us
www.sec.state.ma.us/sct

Michigan

Office of Financial and
Insurance Services
611 W. Ottawa St., 3rd Floor
PO Box 30220
Lansing, MI 48909
517-373-0220
Toll free: 1-877-999-6442
Fax: 517-335-4978
www.michigan.gov/ofis

Minnesota

Department of Commerce
85 Seventh Place East, Ste. 500
St. Paul, MN 55101
651-296-4026
Toll free: 1-800-657-3602 (MN)
TTY: 651-296-2860
Fax: 651-296-4328
E-mail:
securities.commerce@statemn.us
www.commerce.state.mn.us

Mississippi

Business Regulation
and Enforcement
Secretary of State's Office
401 Mississippi St.
PO Box 136 (ZIP 39205)
Jackson, MS 39201
601-359-1350
Toll free: 1-800-256-3494
Fax: 601-359-1499
www.sos.state.ms.us

Missouri

Commissioner of Securities
PO Box 1276
Jefferson City, MO 65102
573-751-4136
Toll free: 1-800-721-7996 (MO)
Fax: 573-526-3124
ago.missouri.gov/divisions/consum
erprotection.htm

Montana

Securities Division
State Auditor
840 Helena Ave.
Helena, MT 59601
406-444-2040
Toll free: 1-800-332-6148 (MT)
Fax: 406-444-3497
www.sao.state.mt.us

STATE SECURITIES ADMINISTRATORS

Nebraska

Dept. of Banking & Finance
Bureau of Securities
PO Box 95006
Lincoln, NE 68509-5006
402-471-3445
www.ndbf.org

Nevada

Securities Division
Office of the Secretary of State
555 East Washington Ave.
Ste. 4000
Las Vegas, NV 89101
702-486-2880
Fax: 702-486-2888
E-mail: nvsec@sos.nv.gov
www.sos.state.nv.us

New Hampshire

Bureau of Securities Regulation
Department of State
107 N Main St.
State House, Room 204
Concord, NH 03301-4989
603-271-1463
Fax: 603-271-7933
www.sos.nh.gov/securities

New Jersey

Bureau of Securities
Dept. of Law and Public Safety
PO Box 47029 (ZIP 07101)
153 Halsey St., 6th Floor
Newark, NJ 07102
973-504-3600
Fax: 973-504-3601
www.state.nj.us/lps/ca/home.htm

New Mexico

Securities Division
Regulation & Licensing Dept.
2550 Cerrillos Rd.
Santa Fe, NM 87505
505-476-4580
Toll free: 1-800-704-5533 (NM)
Fax: 505-984-0617
www.rld.state.nm.us

New York

Bureau of Investor Protection
and Securities
Office of the Attorney General
120 Broadway
New York, NY 10271
212-416-8200
Fax: 212-416-8816
www.oag.state.ny.us

North Carolina

Securities Division
2 South Salisbury St.
Raleigh, NC 27601
919-733-3924
Toll free: 1-800-688-4507
(Investor Hotline)
Fax: 919-821-0818
www.sosnc.com

North Dakota

Securities Department
State Capitol, 5th Floor
600 E Blvd. Ave.
Bismarck, ND 58505-0510
701-328-2910
Toll free: 1-800-297-5124 (ND)
Fax: 701-328-2946
E-mail: ndsecurities@state.nd.us
www.ndsecurities.com

Ohio

Division of Securities
77 South High St., 22nd Floor
Columbus, OH 43215-6131
614-644-7381
Toll free: 1-800-788-1194
(Investor Protection Hotline)
Fax: 614-466-3316
www.securities.state.oh.us

Oklahoma

Department of Securities
First National Center
120 North Robinson, Ste. 860
Oklahoma City, OK 73102
405-280-7700
Fax: 405-280-7742
E-mail:
general@securities.state.ok.us
www.securities.state.ok.us

Oregon

Department of Consumer &
Business Services
Division of Finance and
Corporate Securities
350 Winter St., NE
PO Box 14480
Salem, OR 97309-0405
503-378-4100
Toll free: 1-866-814-9710
TTY: 503-378-4100
Fax: 503-378-6444
E-mail:
dcbs.fcsmail@state.or.us
egov.oregon.gov/DCBS

Pennsylvania

Securities Commission
ATTN: Office of Secretary
Eastgate Office Building
2nd Floor
1010 North 7th St.
Harrisburg, PA 17102-1410
717-787-8061
Toll free: 1-800-600-0007 (PA)
Fax: 717-783-5122
E-mail:
pscwebmaster@state.pa.us
www.psc.state.pa.us

Puerto Rico

Office of the Commissioner
of Financial Institutions
Centro-Europa Building
Ste. 600, 1492 Ponce de Leon Ave.
PO Box 11855
San Juan, PR 00910-3855
787-723-8445
Toll free: 1-800-981-7711
Fax: 787-723-4225
E-mail:
querellas@ocif.gobierno.pr
www.cif.gov.pr

Rhode Island

Securities Division
233 Richmond St., Ste. 232
Providence, RI 02903-4232
401-222-3048
TTY: 711 (Rhode Island Only)
Fax: 401-222-5629
www.dbr.state.ri.us

South Carolina

Securities Division
Office of the Attorney General
P. O. Box 11549
Columbia, SC 29211-1549
803-734-9916
803-734-3970
Fax: 803-734-4323
www.scsecurities.org

South Dakota

Division of Securities
445 East Capitol Ave.
Pierre, SD 57501-3185
605-773-4823
605-773-3311
Fax: 605-773-5953
www.state.sd.us/dcr/securities

Tennessee

Securities Division
Department of Commerce
and Insurance
Davy Crockett Tower, Ste. 680
500 James Robertson Pkwy.
Nashville, TN 37243
615-741-2241
Toll free: 1-800-863-9117 (TN)
www.state.tn.us/commerce

Texas

State Securities Board
PO Box 13167 (ZIP 78711-3167)
208 East 10th, 5th Floor
Austin, TX 78701
512-305-8300
Fax: 512-305-8310
www.ssb.state.tx.us

Utah

Division of Securities Department
of Commerce
160 East 300 South, 2nd Floor
PO Box 146760
Salt Lake City, UT 84114-6760
801-530-6600
Toll free: 1-800-721-7233 (UT)
Fax: 801-530-6980
www.commerce.state.ut.us

Vermont

Dept. of Banking, Insurance,
Securities & Health Care Adm.
89 Main St., Drawer 20
Montpelier, VT 05620-3101
802-828-3420
Fax: 802-828-2896
www.bishca.state.vt.us/Securities
Div/securindex.htm

Virginia

Division of Securities and
Retail Franchising
State Corporation Commission
PO Box 1197
Richmond, VA 23218
804-371-9051
Toll free: 1-800-552-7945 (VA)
TTY: 804-371-9203
Fax: 804-371-9911
www.scc.virginia.gov/division/srf

Washington

Securities Division
Dept. of Financial Institutions
PO Box 9033
Olympia, WA 98507-9033
360-902-8700
Toll free: 1-877-746-4334
TTY: 360-664-8126
Fax: 360-586-5068
www.dfi.wa.gov

West Virginia

Securities Commission
State Auditor's Office
State Capitol Bldg 1, Room W100
Charleston, WV 25305
304-558-2257
Toll free: 1-888-368-9507
Fax: 304.558.4211
E-mail: securities@wvsao.gov
www.wvauditor.com

Wisconsin

Division of Securities
Dept. of Financial Institutions
PO Box 1768
Madison, WI 53701-1768
608-266-1064
Toll free: 1-800-472-4325 (WI)
TTY: 608-266-8818
Fax: 608-264-7979
www.wdfi.org

Wyoming

Securities Division
Office of the Secretary of State
State Capitol Bldg.
200 West 24th St.
Cheyenne, WY 82002-0020
307-777-7370
Fax: 307-777-6217
E-mail: securities@state.wy.us
soswy.state.wy.us

STATE UTILITIES COMMISSIONS

State utility commissions regulate services and rates for gas, electricity and telephones within your state. In some states, the utility commissions regulate other services such as water, transportation, and the moving of household goods. Rates for utilities and services provided between states are regulated by the Federal Government.

Many utility commissions handle consumer complaints. Sometimes, if a number of complaints are received about the same utility matter, they will conduct investigations.

Alabama

Public Service Commission
PO Box 304260
Montgomery, AL 36130
Toll free: 1-800-392-8050 (AL)
Fax: 334-242-0727
www.psc.state.al.us

Alaska

Regulatory Commission of Alaska
701 W 8th Ave., Ste. 300
Anchorage, AK 99501-3469
907-276-6222
Toll free: 1-800-390-2782
TTY: 907-276-4352
Fax: 907-276-0160
E-mail: cp_rca@rca.state.ak.us
www.state.ak.us/rca

Arizona

Arizona Corporation Commission
1300 West Washington St.
Phoenix, AZ 85007-2929
602-542-3026
Toll free: 1-800-345-5819 (AZ)
TTY: 602-542-2105
Fax: 602-542-5560
E-mail:
mailmaster@cc.state.az.us
www.cc.state.az.us

Arkansas

Public Service Commission
PO Box 400
1000 Center St.
Little Rock, AR 72203-0400
501-682-2051
501-682-1718 (Complaints)
Toll free: 1-800-482-1164
(AR - Complaints)
TTY: 1-800-682-2898 (Toll free)
Fax: 501-682-5731
www.state.ar.us/psc

California

Public Utilities Commission
505 Van Ness Ave., Room 5218
San Francisco, CA 94102
415-703-2782
Toll free: 1-800-649-7570
(CA - Utility Complaints)
TTY: 415-703-2032
Fax: 415-703-1758
www.cpuc.ca.gov

Colorado

Public Utilities Commission
1580 Logan St., Ste. OL2
Denver, CO 80203
303-894-2070
Toll free: 1-800-456-0855 (CO)
TTY: 303-894-2512
Fax: 303-894-2532
E-mail: PUConsumerComplaints@dora.state.co.us
www.dora.state.co.us/puc

Connecticut

Dept. of Public Utility Control
10 Franklin Square
New Britain, CT 06051
860-827-1553
Toll free: 1-800-382-4586 (CT)
TTY: 860-827-2837
Fax: 860-827-2613
www.state.ct.us/dpuc

Delaware

Public Service Commission
Cannon Bldg. Ste. 100
861 Silver Lake Blvd.
Dover, DE 19904
302-739-4247
Toll free: 1-800-282-8574 (DE)
TTY: 302-739-4333
Fax: 302-739-4849
www.state.de.us/delpsc

District of Columbia

Public Service Commission - DC
1333 H St., NW
Ste. 200, West Tower
Washington, DC 20005
202-626-5100
(Consumer Services Division)
Fax: 202-393-1389
E-mail: support@dcpsc.org
www.dcpsc.org

Florida

Florida Public Service
Commission
2540 Shumard Oak Blvd.
Tallahassee, FL 32399-0850
850-413-6330
Toll free: 1-800-342-3552 (FL)
TTY: 1-800-955-8771
Fax: 800-511-0809
E-mail: contact@psc.state.fl.us
www.floridapsc.com

Georgia

Public Service Commission
244 Washington St., 1st Floor
Atlanta, GA 30334
404-656-4501
Toll free: 1-800-282-5813 (GA)
Fax: 404-656-2341
E-mail: gapscc@psc.state.ga.us
www.psc.state.ga.us

Hawaii

Public Utilities Commission
465 South King St., Room 103
Honolulu, HI 96813
808-586-2020
Fax: 808-586-2066
E-mail: Hawaii.PUC@hawaii.gov
www.hawaii.gov/budget/puc

Idaho

Public Utilities Commission
 PO Box 83720
Boise, ID 83720-0074
 208-334-0300
 Toll free: 1-800-432-0369 (ID)
 TDD: 1-800-337-1363 (Toll free)
 TTY: 1-800-377-3529 (Toll free)
 Fax: 208-334-3762
www.puc.state.id.us

Illinois

Commerce Commission
 527 East Capitol Ave.
Springfield, IL 62701
 217-785-7456
 Toll free: 1-800-524-0795 (IL)
 TTY: 1-800-858-9277 (Toll free)
 Fax: 217-782-1042
www.icc.illinois.gov

Indiana

Utility Regulatory Commission
 Consumer Affairs Division
 302 W Washington St., Ste. E-306
Indianapolis, IN 46204
 317-232-2712
 Toll free: 1-800-851-4268 (IN)
 TTY: 317-232-8556
 Fax: 317-233-2410
www.IN.gov/iurc

Iowa

Utilities Board
 350 Maple St.
Des Moines, IA 50319-0069
 515-281-3839
 Toll free: 1-877-565-4450 (IA)
 Fax: 515-281-5329
 E-mail:
iubcustomer@iub.state.ia.us
www.state.ia.us/iub

Kansas

Corporation Commission
 1500 SW Arrowhead Rd.
Topeka, KS 66604-4027
 785-271-3100
 Toll free: 1-800-662-0027 (KS)
 Fax: 785-271-3354
 E-mail:
public.affairs@kcc.state.ks.us
www.kcc.state.ks.us

Kentucky

Public Service Commission
 211 Sower Blvd.
 PO Box 615
Frankfort, KY 40602
 502-564-3940
 Toll free: 1-800-772-4636
 (KY - Complaints)
 TTY: 1-800-648-6056
 Fax: 502-564-3460
www.psc.state.ky.us

Louisiana

Public Service Commission
 PO Box 91154
 602 North Fifth St.,
 Galvez Bldg. 12th Floor
Baton Rouge, LA 70821-9154
 225-342-4404
 Toll free: 1-800-256-2397 (LA)
 Fax: 225-342-2831
www.lpsc.org

Maine

Public Utilities Commission
 242 State St.
Augusta, ME 04333-0018
 207-287-3831
 Toll free: 1-800-452-4699 (ME)
 TTY: 1-800-437-1220
 Fax: 207-287-1039
 E-mail: maine.puc@maine.gov
www.state.me.us/mpuc

Maryland

Public Service Commission
 6 St. Paul St., 16th Floor
Baltimore, MD 21202-6806
 410-767-8000
 Toll free: 1-800-492-0474 (MD)
 TTY: 1-800-735-2258 (MD)
 Fax: 410-333-6495
 E-mail: mpsc@psc.state.md.us
www.psc.state.md.us/psc

Massachusetts

Dept. of Telecommunications
 and Energy
 1 South Station, 12th Floor
Boston, MA 02110
 617-305-3500
 Toll free: 1-800-392-6066
 TTY: 1-800-323-6066 (Toll free)
 Fax: 617-478-2591
www.magnet.state.ma.us/dpu

Michigan

Public Service Commission
 6545 Mercantile Way, Ste. 7
 PO Box 30221
Lansing, MI 48909
 517-241-6180
 Toll free: 1-800-292-9555 (MI)
 Fax: 517-241-6181
 E-mail: mpsc_commissioners@michigan.gov
www.michigan.gov/mpsc

Minnesota

Public Utilities Commission
 121 7th Place East, Ste. 350
St. Paul, MN 55101-2147
 651-296-0406
 Toll free: 1-800-657-3782
 Fax: 651-297-7073
 E-mail:
consumer.puc@state.mn.us
www.puc.state.mn.us

Mississippi

Public Service Commission
 Woolfolk Building
 501 N West St.
Jackson, MS 39201
 601-961-5440 (South District)
 601-961-5430 (Central District)
 601-961-5450 (Chairman &
 Northern District)
 Toll free: 1-800-356-6429
 (South District)
 Toll free: 1-800-356-6430
 (Central District)
 Toll free: 1-800-637-7722
 (Chairman & North District)
 Fax: 601-961-5464
 (Chairman & North District)
 601-961-5842 (South District)
 601-961-5824 (Central District)
www.psc.state.ms.us

Missouri

Public Service Commission
 PO Box 360
Jefferson City, MO 65102
 573-751-3234
 Toll free: 1-800-392-4211 (MO)
 TTY: 711 (MO Only)
 Fax: 573-526-1500
www.psc.mo.gov

STATE UTILITIES COMMISSIONS

Montana

Public Service Commission
1701 Prospect Ave.
PO Box 202601
Helena, MT 59620-2601
406-444-6199
Toll free: 1-800-646-6150 (MT)
TTY: 406-444-6199
Fax: 406-444-7618
psc.mt.gov

Nebraska

Public Service Commission
300 The Atrium, 1200 N St.
PO Box 94927 (Zip 68508-4927)
Lincoln, NE 68509
402-471-3101
Toll free: 1-800-526-0017 (NE)
TTY: 402-471-0213
Fax: 402-471-0254
www.psc.state.ne.us

Nevada

Public Utilities Commission
1150 East William St.
Carson City, NV 89701
775-684-6101
702-486-2600 (Las Vegas)
775-738-4914 (Elko)
Toll free: 1-800-992-0900
ext. 4610 (NV)
Fax: 775-684-6110
puc.state.nv.us

New Hampshire

Public Utilities Commission
21 South Fruit St, Ste. 10
Concord, NH 03301-2429
603-271-2431
Toll free: 1-800-852-3793 (NH)
TTY: 1-800-735-2964 (NH)
Fax: 603-271-3878
E-mail: www.puc.nh.gov
www.puc.state.nh.us

New Jersey

Board of Public Utilities
2 Gateway Center
Newark, NJ 07102
973-648-2026
Toll free: 1-800-624-0241 (NJ)
www.bpu.state.nj.us

New Mexico

Public Regulation Commission
Consumer Relations Division
PO Drawer 1269
Santa Fe, NM 87504-1269
505-827-6940
Toll free: 1-800-663-9782 (NM)
Toll free: 1-800-947-4722 (NM)
TTY: 505-827-6911
Fax: 505-827-6973
www.nmprc.state.nm.us

New York

Public Service Commission
Office of Consumer Service
3 Empire State Plaza
Albany, NY 12223-1350
518-474-3280
Toll free: 1-800-342-3377
(NY - Complaints - Gas/
Electric/Telephone)
Toll free: 1-888-275-7721
(PSC Competition Info)
Toll free: 1-866-476-7697
(Green Power Information)
Fax: 518-474-1691
www.askpsc.com

North Carolina

NC Utilities Commission
Public Staff
Consumer Services
4326 Mail Service Center
Raleigh, NC 27699-4326
919-733-9277
Toll free: 1-866-380-9816
Fax: 919-733-4744
E-mail:
consumer.services@ncmail.net
www.ncuc.commerce.state.nc.us

North Dakota

Public Service Commission
600 E Boulevard Ave., Dept 408
12th Floor
Bismarck, ND 58505-0480
701-328-2400
TTY: 1-800-366-6888 (ND)
Fax: 701-328-2410
E-mail: ndpsc@nd.gov
www.psc.state.nd.us

Ohio

Public Utilities Commission
180 East Broad St.
Columbus, OH 43215-3793
614-466-3292
Toll free: 1-800-686-7826 (OH)
TTY: 1-800-686-1570 (OH)
Fax: 614-752-8351
www.puco.ohio.gov

Oklahoma

Corporation Commission
PO Box 52000
Oklahoma City, OK 73152-2000
405-521-2211
Toll free: 1-800-522-8154 (OK)
TTY: 405-521-3513
Fax: 405-521-2087
www.occeweb.com

Oregon

Public Utility Commission
Consumer Services Division
550 Capitol St., NE, Ste. 215
PO Box 2148
Salem, OR 97308-2148
503-378-6600
Toll free: 1-800-522-2404
(OR - Consumer Services)
TTY: 1-800-553-9600 (OR)
Fax: 503-378-5743
E-mail:
puc.consumer@state.or.us
www.puc.state.or.us

Pennsylvania

Public Utility Commission
PO Box 3265
Harrisburg, PA 17105-3265
717-783-7349
Toll free: 1-800-782-1110 (PA)
Fax: 717-787-5813
puc.paonline.com

Puerto Rico

Public Service Commission
PO Box 190870
Hato Rey Station
San Juan, PR 00919-0870
787-756-1919
Fax: 787-756-8086
www.naruc.org

Rhode Island

Public Utilities Commission
89 Jefferson Boulevard
Warwick, RI 02888
401-941-4500
TTY: 401-277-3500
Fax: 401-941-4885
www.ripuc.org

South Carolina

Office of Regulatory Staff
Consumer Services Dept.
PO Box 11263
Columbia, SC 29211
803-737-5230
Toll free: 1-800-922-1531 (SC)
TTY: 1-800-735-2905 (SC)
www.regulatorystaff.sc.gov

South Dakota

Public Utilities Commission
Consumer Affairs
500 East Capitol Ave.
Pierre, SD 57501-5070
605-773-3201
Toll free: 1-800-332-1782
(Consumer Affairs)
Fax: 605-773-3809
www.state.sd.us/puc/puc.htm

Tennessee

Tennessee Regulatory Authority
460 James Robertson Pkwy.
Nashville, TN 37243-0505
615-741-8953
Toll free: 1-800-342-8359
TTY: 1-888-276-0677 (Toll free)
Fax: 615-741-5015
www.state.tn.us/tra

Texas

Public Utility Commission
1701 North Congress Ave.
PO Box 13326
Austin, TX 78711-3326
512-936-7000
Toll free: 1-888-782-8477
TTY: 512-936-7136
Fax: 512-936-7003
E-mail:
customer@puc.state.tx.us
www.puc.state.tx.us

Utah

Public Service Commission
160 East 300 South
Salt Lake City, UT 84111
801-530-6716
Toll free: 1-866-777-8824 (UT)
TTY: 801-530-6638
Fax: 801-530-6796
E-mail: pscal@utah.gov
www.psc.state.ut.us

Vermont

Public Service Board
112 State St., Drawer 20
Montpelier, VT 05620-2701
802-828-2358
TTY: 1-800-253-0191 (VT)
Fax: 802-828-3351
E-mail: clerk@psb.state.vt.us
www.state.vt.us/psb

Virginia

State Corporation Commission
PO Box 1197
Richmond, VA 23218
804-371-9967
Toll free: 1-800-552-7945 (VA)
TTY: 804-371-9206
Fax: 804-371-9211
www.scc.virginia.gov

Washington

Utilities and Transportation
Commission
1300 S Evergreen Park Dr., SW
PO Box 47250
Olympia, WA 98504
360-664-1160
TTY: 1-800-416-5289 (Toll free)
Fax: 360-586-1150
www.wutc.wa.gov

West Virginia

Public Service Commission
201 Brooks St.
Charleston, WV 25301
304-340-0300
Toll free: 1-800-344-5113 (WV)
Fax: 304-340-0325
www.psc.state.wv.us

Wisconsin

Public Service Commission
Consumer Affairs Unit
610 North Whitney Way
PO Box 7854 (Zip 53707-7854)
Madison, WI 53705
608-266-5481
Toll free: 1-888-816-3831
TTY: 608-267-1479
Fax: 608-266-3957
psc.wi.gov

Wyoming

Public Service Commission
2515 Warren Ave., Ste. 300
Cheyenne, WY 82002
307-777-7427
Toll free: 1-888-570-9905 (WY)
TTY: 307-777-7427
Fax: 307-777-5700
psc.state.wy.us

TRADE AND PROFESSIONAL ASSOCIATIONS

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

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

Accrediting Council for Independent Colleges and Schools (ACICS)

750 First St., NE, Ste. 980
Washington, DC 20002
202-336-6780
Fax: 202-842-2593
E-mail: info@acics.org
www.acics.org

ACICS is an association of accredited career schools training in business and business-related subjects.

★ **AFSA Education Foundation**

919 Eighteenth St., NW
Washington, DC 20006
202-296-5544
Fax: 202-223-0321
E-mail: info@afsaef.org
www.afsaef.org

The AFSA Education Foundation develops personal money management educational materials to help the public understand the credit process, seek help if credit problems occur, and realize the benefits of responsible money management.

Alliance of Automobile Manufacturers

1401 Eye St., NW, Ste. 900
Washington, DC 20005
202-326-5500
Fax: 202-326-5598
www.autoalliance.org

The Alliance represents the common interests of its members on a broad range of public policy issues.

American Apparel Manufacturers Association

1601 North Kent St., Ste. 1200
Arlington, VA 22209
703-524-1864
Toll free: 1-800-520-2262
Fax: 703-522-6741
www.apparelandfootwear.org
Membership: manufacturers of clothing.

American Arbitration Association

335 Madison Ave., 10th Floor
New York, NY 10017
Toll free: 1-800-778-7879
www.adr.org
This association is a not-for-profit public service organization committed to the resolution of disputes through arbitration, mediation, conciliation and other voluntary procedures.

★ **American Association of Homes and Services for the Aging**

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

American Bankers Association

1120 Connecticut Ave., NW
Washington, DC 20036
202-663-5000
Toll free: 1-800-226-5377
Fax: 202-663-7578
www.aba.com

The American Bankers Association is the largest banking trade association in the country. It will provide consumer education materials on request.

American Bar Association

740 15th St., NW
Washington DC, 20005
321 N Clark St.
Chicago, IL 60610
312-988-5000
202-662-1680
Fax: 312-988-5177
E-mail: askaba@abanet.org
www.abanet.org

The Bar Association publishes a directory of state and local alternative dispute resolution programs and provides consumer information on request.

American Collectors Association (ACA)

PO Box 390106
Minneapolis, MN 55439
952-926-6547
Fax: 952-926-1624
www.acainternational.org
ACA International is the leading trade association for credit and collection companies.

American Council of Life Insurers

101 Constitution Ave., Ste. 700
Washington, DC 20001-2133
202-624-2000
Toll free: 1-800-942-4242
(Consumer Helpline)
Fax: 202-624-2319

www.acli.com
Trade association of over 500 insurance companies that provide life insurance, pensions and annuities, long-term care, and disability income insurance.

American Fence Association

800 Roosevelt Rd., Bldg C-312
Glen Ellyn, IL 60137
630-942-6598
Toll free: 1-800-822-4342
Fax: 630-790-3095
www.americanfenceassociation.com
Membership: fence contractors, retailers, wholesalers, suppliers and manufacturers.

American Health Care Association

1201 L St., NW
Washington, DC 20005
202-842-4444
Toll free: 1-800-321-0343
(Bookstore Only)
Fax: 202-842-3860
www.ahca.org
Membership: state associations of long-term healthcare facilities and health-related businesses.

American Institute of Certified Public Accountants

Professional Ethics Division
Harborside Financial Center
201 Plaza III
Jersey City, NJ 07311-3881
201-938-3000
Toll free: 1-888-777-7077
(Ethics Hotline)
Fax: 201-938-3329
E-mail: ethics@aicpa.org
www.aicpa.org
Membership: State-certified accountants

American Moving and Storage Association (AMSA)

1611 Duke St.
Alexandria, VA 22314
703-683-7410
Fax: 703-683-7527
E-mail: info@moving.org
www.moving.org

The professional moving industry's national trade association offers a wealth of information on its consumer website, including a new Mover Referral Service. It also sponsors an arbitration service (dispute settlement program) helping consumers resolve loss and damage claims on interstate moves.

American Orthotic and Prosthetic Association

330 John Carlyle St., Ste. 200
Alexandria, VA 22314
571-431-0876 ext. 233
Fax: 571-431-0899
E-mail: info@aopanet.org
www.aopanet.org
The American Orthotic and Prosthetic Association is a national trade association committed to providing high quality, unprecedented business services and products to O&P professionals. Membership: companies, suppliers, and affiliates, who design, fabricate, fit and supervise the use of orthoses (orthopedic braces) and prostheses (artificial limbs).

American Society of Travel Agents, Inc.

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

America's Community Bankers (ACB)

900 19th St., NW, Ste. 400
Washington, DC 20006
202-857-3100
Fax: 202-296-8716
www.acbankers.org
ACB is the national trade association for 2,000 savings and community financial institutions and related business firms. Information developed by ACB members on consumer financial services, housing, finance, and community development is available free of charge.

Better Hearing Institute (BHI)

515 King St., Ste. 420
Alexandria, VA 22314
703-684-3391
Toll free: 1-800-327-9355
Fax: 703-684-6048
E-mail: mail@betterhearing.org
www.betterhearing.org
A nonprofit educational organization, BHI informs persons with impaired hearing and the general public about hearing loss and available help through medicine, surgery, amplification, and other rehabilitation.

Blue Cross and Blue Shield Association

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

BOATU.S.

880 South Pickett St.
Alexandria, VA 22304-0730
703-823-9550
703-461-2856
Fax: 703-461-4674
E-mail: consumerprotection@boatus.com
www.boatus.com
The Consumer Protection Bureau at BoatU.S. mediates disputes between boat owners and the marine industry. We maintain the only database of consumer complaints involving boats, marine engines and boat-related businesses. BoatU.S. also works closely with the U.S. Coast Guard to monitor safety defect problems.

Career College Association (CCA)

10 G St. NE, Ste. 750
Washington, DC 20002
202-336-6700
Fax: 202-336-6828
E-mail: cca@career.org
www.career.org
Membership: Career-specific post secondary education institutions.

Carpet and Rug Institute

310 Holiday Ave.
PO Box 2048
Dalton, GA 30720
706-278-3176
Toll free: 1-800-882-8846
Fax: 706-278-8835
E-mail: communications@carpet-rug.com
www.carpet-rug.com
Membership: manufacturers of carpets, rugs, and bath mats; suppliers of raw materials and services to the industry.

Children's Advertising Review Unit (CARU)

See also: National Advertising Review Council
Council of Better Business Bureaus, Inc.
70 West 36th St., 13th Floor
New York, NY 10018
866-334-6272 ext. 111
E-mail: caru@caru.bbb.org
www.caru.org
CARU handles consumer complaints about truth and accuracy of advertising directed to children under 12 years of age.

★ Consumer Electronics Association (CEA)

2500 Wilson Blvd.
Arlington, VA 22201-3834
703-907-7600
Toll free: 1-866-858-1555
Fax: 703-907-7675
E-mail: cea@ce.org
www.ce.org
CEA is the preeminent trade association representing more than 2,000 corporate members involved in the design, development, manufacturing, distribution and integration of audio, video, mobile electronics, wireless and landline communications, information technology, home networking, multimedia and accessory products.

Credit Union National Association (CUNA)

5710 Mineral Point Rd.
Madison, WI 53701
608-231-4308
Toll free: 1-800-356-9655
Fax: 608-232-8240
E-mail: ethayer@cuna.com
www.cuna.org
CUNA serves more than 90% of credit unions through credit union leagues in all 50 states and the District of Columbia. Credit unions are cooperative non-profit financial institutions owned and controlled by members.

★ Direct Marketing Association (DMA)

Consumer Affairs
1111 19th St., NW, Ste. 1100
Washington, DC 20036
202-955-5030
Fax: 202-955-0085
E-mail: consumer@the-dma.org
www.the-dma.org
www.dmaconsumers.org, Online registration for Preference & Do Not Contact Lists. DMA is the largest trade association for businesses involved in direct and interactive marketing. Its members include companies that market goods and services directly to consumers using direct mail, catalogs, telemarketing, magazine, newspaper and TV ads, and the Internet.

Mail Preference Service (MPS):

For removal from most national advertising mailing lists, register at www.dmaconsumers.org (\$1 fee) or send your name and home address, along with a check or money order, payable to IMS, for \$1 to: Attn: IMS, Mail Preference Service (MPS), PO Box 643, Carmel, NY 10512-0643

E-Mail Preference Service: To reduce unsolicited commercial e-mails, register for free at www.dmaconsumers.org

Deceased Do Not Contact List:

Relatives, friends, and caregivers can remove the names and contact information of individuals who are deceased. Register online (there is a \$1 fee) at www.dmaconsumers.org.

Do Not Contact Service for Caretakers:

If you care for someone who is elderly, sick, or disabled, you may register them at www.dmaconsumers.org (\$1 fee) so they will receive less commercial solicitations. Or send those individuals' names and other contact information, along with a check or money order for \$1 payable to IMS, to: Attn: IMS, DMA's Do Not Contact Service for Caretakers, PO Box 10512, Carmel, NY 10512

Direct Selling Association (DSA)

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

Distance Education and Training Council

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

Financial Planning Association (FPA)

Offices in Denver and Washington
4100 E Mississippi Ave., Ste. 400
Denver, CO 80246-3053
Toll free: 1-800-647-6340
Fax: 303-759-0749
E-mail: fpa@fpanet.org
www.fpanet.org/public
FPA members demonstrate and support a professional commitment to education and a client-centered financial planning process.

Food Marketing Institute (FMI)

655 15th St. NW, Ste. 700
Washington, DC 20005
202-452-8444
Fax: 202-429-4519
www.fmi.org
FMI conducts programs in research, education, industry relations and public affairs on behalf of grocery retailers and wholesalers.

Hearing Industries Association

515 King St., Ste. 420
Alexandria, VA 22314
703-684-5744
Fax: 703-684-6048
E-mail: hipaa@hearing.org
www.hearing.org
Membership: companies engaged in the manufacture and/or sale of hearing aids, their components, parts, and related products and services.

Household Goods Forwarders Association of America, Inc.

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

Insurance Information Institute

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

International Cemetery and Funeral Association

Cemetery Consumer Service Council
PO Box 2028
Reston, VA 20195-0028
703-391-8407
Toll free: 1-800-645-7700
Fax: 703-391-8416
www.icfa.org/ccsc.htm
The Cemetery Consumer Service Council is an industry-sponsored dispute resolution program. Consumer information is available.

Monument Builders of North America

401 N Michigan Ave., Ste. 2200
Chicago, IL 60611-4267
Toll free: 1-800-233-4472
Fax: 312-673-6732
E-mail: info@monumentbuilders.org
www.monumentbuilders.org
Membership: cemetery monument retailers, manufacturers and wholesalers; bronze manufacturers and suppliers. Brochures available on request.

Mortgage Bankers Association of America

Consumer Affairs
1919 Penn. Ave., NW
Washington, DC 20006
202-557-2700
www.mbaa.org

Membership: mortgage banking firms, commercial banks, life insurance companies, title companies, and savings and loan associations.

National Advertising Review Council

National Advertising Division
Children's Advertising Review Unit (CARU)
70 West 36th St., 13th Floor
New York, NY 10018
Fax: 212-705-0136
Toll free: 1-866-334-6272
E-mail: lbean@narc.bbb.org
www.narcpartners.org
www.nadreview.org

National Association of Home Builders

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

National Association of Insurance Commissioners (NAIC)

Government Relations
444 North Capitol St., NW
Ste. 701
Washington, DC 20001
202-624-7790
Fax: 202-624-8579
www.naic.org
NAIC is the organization of insurance regulators from the 50 states, the District of Columbia and the four U.S. territories. One of its primary functions is consumer protection. It produces a number of guides which are distributed to insurance departments and directly to consumers upon request.

National Association of Personnel Services (NAPS)

PO Box 2128
The Village At Banner Elk, Ste. 108
Banner Elk, NC 28604
828-898-4929
Fax: 828-898-8098
Membership: private employment agencies.

National Association of Professional Insurance Agents

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

National Association of Realtors

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

National Association of Securities Dealers (NASD)

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

National Food Processors Association

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

National Foundation for Credit Counseling (NFCC)

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

National Funeral Directors Association (NFDA)

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

★ **National Futures Association**

200 West Madison St., Ste. 1600
Chicago, IL 60606-3447
312-781-1300
Toll free: 1-800-621-3570
Fax: 312-781-1467
E-mail: information@nfa.futures.org
www.nfa.futures.org
National Futures Association is the industry wide self-regulatory organization for the U.S. futures industry. NFA's mission is to provide innovative and efficient regulatory programs and services that safeguard the integrity of the derivatives markets. Consumers should contact NFA regarding any firm or individual who solicits them for investments in futures, options on futures and foreign currency.

National Turkey Federation

1225 New York Ave., Ste. 400
Washington, DC 20005
202-898-0100
Fax: 202-898-0203
E-mail: info@turkeyfed.org
www.eatturkey.com

North American Consumer Protection Investigators

Attn: Paul Meyers
States Attorney's Office
16th Judicial Circuit
530 Whitehead St., Ste. 201
Key West, FL 33040
305-295-3958
Fax: 305-295-3974
E-mail: pmeyers@keyssao.org
NACPI provides training and support for consumer protection investigators in government agencies at all levels. NACPI does not investigate individual consumer complaints, but helps investigators share information of mutual concern.

North American Securities Administrators Association, Inc. (NASAA)

750 First St. NE, Ste. 1140
Washington, DC 20002
202-737-0900

Fax: 202-783-3571

E-mail: info@nasaa.org

www.nasaa.org

NASAA is an international organization devoted to investor protection. NASAA is the voice of the 50 state securities agencies responsible for the grass-roots investor protection, investor education and efficient capital formation.

Photo Marketing Association

3000 Picture Place
Jackson, MI 49201
517-788-8100

Fax: 517-788-8371

www.pmai.org

Membership: retailers of photo equipment, film and supplies; firms that develop and print film.

Soap and Detergent Association

1500 K St., NW, Ste. 300
Washington, DC 20005
202-347-2900

Fax: 202-347-4110

www.cleaning101.com

The Soap and Detergent Association is the premier nonprofit trade association dedicated to educating the public about the relationship between good hygiene practices and good health. SDA offers free/low cost practical information on hand hygiene, laundry, dish and surface care, food safety, poison prevention and cleaning to control allergies and asthma.

Tire Industry Association

1532 Pointer Ridge Place, Ste. G
Bowie, MD 20716-1883
301-430-7280

Toll free: 1-800-876-8372

Fax: 301-430-7283

E-mail: info@tireindustry.org

www.tireindustry.org

Membership: independent tire dealers and retreaders.

Toy Industry Association Inc.

1115 Broadway, Ste. 400
New York, NY 10010
212-675-1141

Fax: 212-633-1429

www.toy-tia.org

Membership: North American toy manufacturers.

United States Tour Operators Association

275 Madison Ave., Ste. 2014
New York, NY 10016
212-599-6599

Fax: 212-599-6744

E-mail: information@ustoa.com

www.ustoa.com

Membership: wholesale tour operators, common carriers, suppliers, and providers of travel services.

This alphabetical index will help you find the right organization to contact for information or for assistance with your complaint. First, look for the specific topic, for example, Cars. Under this topic there will be one or more contacts followed by the Handbook page number(s). Sometimes you will be directed to “See” another entry for information and a list of contacts. “See also” references direct you to other topics that might be related to your problem and may help you locate the right contact. For company names see the alphabetical listings under “Corporate Consumer Contacts” and “Automotive Manufacturers and Dispute Resolution Resources.”

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