U.S. General Services Administration

CONSUMER ACTION HANDBOOK

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CONTRIBUTORS

GSA

Office of Citizen Services and Innovative Technologies/18F

January 2016

Congratulations for using the *Consumer Action Handbook*! You've taken the first step to being an informed consumer.

The *Handbook* gives you practical tips that help you with consumer issues. Maybe you want to buy a car or choose an insurance plan. Or maybe you need to learn how to write a complaint letter about a deceptive business or damaged product. The *Consumer Action Handbook* is a good place to start, for these tasks and many more.

To make sure the *Handbook* addresses the topics that matter to you, we held focus groups to hear directly from people like you. The lively conversations and comments inspired some exciting new features, including a new "Seniors" section. You'll find agencies, hotlines, and resources that are dedicated to empowering and protecting seniors. Several people in the focus groups also said that they needed more information about scams. Now each section of the *Handbook* includes a box featuring the common signs of scams in that topic area, along with steps you can take to avoid being a victim, and the agencies you can contact for help.

USAGov is committed to guiding you to the tools, forms, and services you need. In addition to this Handbook and the Spanish version, the Guía del Consumidor, we offer other bilingual information. This includes our websites USA.gov and GobiernoUSA.gov, government information by phone, toll free at 1-844-USA-GOV1, email, and online chat services. Stop by USA.gov/explore to find government programs and services that can make life a little easier.

If you have questions or ideas for topics, please send them my way at askmarietta@gsa.gov or tweet them using the hashtag, #AskMarietta.

Wishing you all the best,

Marietta Jelks
Editor-in-Chief, Consumer Action Handbook

USAGov would like to express its gratitude to the partners listed below who helped make possible the publication of the *Consumer Action Handbook*.

American Financial Services Association Education Foundation

The Colgate-Palmolive Company

Direct Selling Education Foundation

Federal Deposit Insurance Corporation

Federal Trade Commission

Financial Industry Regulatory Authority

LeadingAge

National Futures Association

The Procter & Gamble Company

Securities and Exchange Commission

Society of Consumer Affairs Professionals International

Unilever

THE WHITE HOUSE

WASHINGTON

January 2016

Welcome to the Consumer Action Handbook.

In an increasingly interconnected world, we have all seen a great deal of change when it comes to the way we buy, sell, and consume goods and services. Every day, American consumers make decisions that may leave a lasting impact on themselves and their families—for better or for worse.

Whether investing in a home for the future or trying to make ends meet between paychecks, it is vital to have the necessary tools to protect against irresponsible lending, deceptive practices, and fraudulent behavior. The Consumer Action Handbook helps ensure people across our Nation—no matter who they are or what financial challenges they face—know their rights and manage their finances and personal information safely and effectively.

I encourage all Americans to take advantage of this valuable resource, which is also available online at www.USA.gov/Handbook.

GSA

The Administrator

January 2016

Welcome to the Consumer Action Handbook, published by USAGov, part of the U.S. General Services Administration's (GSA) Office of Citizen Services and Innovative Technologies.

GSA understands how important it is to plan before you buy. As the Government's purchasing agency, we take proactive steps to help our agency partners get the best value on the goods and services they need. And you can be confident that the tips in this Consumer Action Handbook will help you maximize your buying power too.

The Consumer Action Handbook compiles consumer information from across Government into one practical resource. This guide is a blend of actionable tips, highlights of new consumer trends, and alerts to potential scams. The Handbook not only reflects the current consumer landscape, but also offers tips to help you successfully navigate it.

GSA's Consumer Action Handbook is an important part of USAGov—your guide to Government information and services. I encourage you to visit the website USA.gov, its Spanish language counterpart, GobiernoUSA.gov, and the USAGov Contact Center at 1-844-USA-GOV1 for answers to your Government-related questions.

Sincerely,

Denise Turner Roth
Administrator

USING THIS HANDBOOK

This everyday guide to being a smart shopper is full of helpful tips about preventing identity theft, understanding credit, filing a consumer complaint, and more. The information and resources you will need are arranged as follows:

PART I—BE A SAVVY CONSUMER

Read this section for advice before you make a purchase. Look in the Table of Contents (p. 1) and Index (p. 138) to quickly locate specific topics and information.

PART II—KEY INFORMATION RESOURCES

Look here for a list of public resources for seniors, persons with disabilities, and military families.

PART III—FILE A COMPLAINT

Turn to this section for suggestions on resolving consumer problems. The sample complaint letter on page 60 will help you present your case.

PART IV—CONSUMER ASSISTANCE DIRECTORY

Find contact information for corporate offices, consumer organizations, trade groups, government agencies, state authorities and more.

VISIT US ONLINE

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

usa gov

Publications.USA.gov
Read. Download. Order.

QUICK CONSUMER TIPS

- As a savvy consumer, you should always be on the alert for shady deals and scams. Keep these things in mind to avoid becoming a victim:
- Be wary of promises to fix your credit problems, low-interest credit card offers, deals that let you skip credit card payments, work-at-home job opportunities, risk-free investments, and free travel. A deal that sounds too good to be true usually is!
- Don't share personal information with someone you don't trust. Learn how to recognize fraud.
- Beware of payday and tax refund loans. Interest rates on these loans are usually excessive. A cash advance on a credit card may be a better option.
- Read and understand any contract, legal document, or terms of service before you sign or click "I Agree". Do not sign a contract with blank spaces or incomplete terms. Some contracts include a clause that prohibits you from taking legal action and requires you to engage in mandatory arbitration with a company in the case of a dispute.
- Get estimates from several contractors for home or car repairs. Make sure the estimates are for the exact same repairs for a fair comparison.
- Before you buy, make sure you understand and accept the store's refund, return and early termination or cancellation policies, especially for services and facilities that charge monthly fees.
- Double-check the final price when you pay for your purchases. Speak up if you think the price that has been charged is incorrect. Remember, when shopping online, your purchase may include additional fees, such as shipping, handling, and convenience fees that are not calculated until you check out.
- When shopping online, look for the padlock icon in the bottom right-hand corner of your screen or a URL that begins with "https" to ensure that your payment information is transmitted securely.
- Don't buy under stress. Avoid making big-ticket purchases during times of duress (e.g., coping with a death or debt).
- Notify your lender immediately if you are having difficulty making payments on loans, so that you can work out a payment plan.

To contact an organization, use the directory beginning on page 64

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BUYER BEWARE

BEFORE YOU BUY

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

- Decide in advance exactly what you want and what you can afford.
- Do your research. Ask family, friends, and others you trust for advice based on their experience. Gather information about the seller and the item or service you are purchasing.
- Review product test results from consumer experts and comments from past customers. See Key Information Resources (p. 54).
- Get price quotes from several sellers.
- Make sure the seller has all appropriate licenses. Doctors, lawyers, contractors, and other service providers must register with a state or local licensing agency.
- Check out a company's complaint record with your local consumer affairs office (p. 106).
- Get a written copy of guarantees and warranties.
- Get the seller's refund, return, and cancellation policies.
- Ask whom to contact if you have a question or problem.
- Read and understand any contract or legal document you are asked to sign or give agreement to online (by clicking "I Agree"). Make sure there are no blank spaces or incomplete terms. Insist that any extras you are promised be put in writing.
- Consider paying by credit card. If you have a problem, you can dispute a charge made on your credit card (p. 15).
- Don't buy on impulse or under pressure; this includes donating to charity.
- Check your browser settings when shopping online if you don't want your shopping history shared with data brokers.
- If you are buying a subscription or membership, find out if it is renewed automatically and how to cancel.

WARRANTIES

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

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

If you purchase an item and it doesn't have a written warranty, it is still covered under the implicit warranty laws in your state, unless it was marked "as is" when you purchased it. Ask a seller when the warranty period starts, before you buy. The warranty often begins on the date of purchase, but it could start the date the product was manufactured.

QUICK TIPS FOR AVOIDING FRAUD

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

- **Don't give out personal information**. Be suspicious of anyone you don't know who asks for your Social Security number, birthdate, credit card number, bank account number, password, or other personal data.
- **Don't be intimidated**. Be suspicious of calls or emails that want you to provide or verify personal information immediately. Answer that you are not interested and hang up or don't reply to the email.
- **Monitor your accounts**. Review bank and credit card statements carefully, and report unauthorized transactions to your financial institution immediately.
- **Use a shredder.** Tear or shred credit offers, bank statements, insurance forms, and other papers with personal information.
- **Ignore unsolicited offers.** Don't respond if someone you do not know asks you to send money or money orders to claim a prize, lottery, credit card, loan or other valuable offer.

CHECK FOR RECALLS

Before you buy a product, especially a used or second-hand item, check that it has not been recalled for safety or health reasons. Some recalls ban the sale of an item, while others ask consumers to return the item for replacement or repair. Check for recalls through media outlets, individual manufaturers, and these government websites:

- www.recalls.gov lists government-initiated recalls from federal agencies.
- www.nhtsa.gov publishes safety information on vehicles and equipment such as children's car seats.
- www.fsis.usda.gov lists recalls that involve meat, poultry, or processed egg products.
- www.fda.gov lists recalls that involve food, medicines, medical devices, cosmetics, biologics, radiation emitting products, veterinary drugs, and pet food.

Service Contracts and Extended Warranties

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

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

Remember, an extended warranty doesn't cover pre-existing conditions, so make sure to have an item checked out before you buy.

Problems with Warranties

If you have problems receiving the services that were promised in your warranty, you can report your dispute. First read your warranty to make sure you know your rights. Then you can file a complaint with the retailer; if the retailer cannot help, contact the manufacturer. If neither the retailer nor manufacturer can help, file a complaint with your local consumer protection agency (p. 106).

Visit www.consumer.ftc.gov/articles/0252-warranties for more information about warranties.

SHOPPING FROM HOME

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

- **Be wary of post office boxes and sellers in other countries**. It may be difficult to find the seller to resolve a problem later.
- **Know the total price.** Make sure it includes all charges, shipping, handling, insurance, and taxes. Coupons and other discounts should be deducted properly.
- **Be clear on what you are buying.** Watch for words such as "refurbished," "reconditioned," "closeout," or "discontinued."
- **Prepare to provide the security code** on the back of your credit card. The merchant may ask for that number to ensure that the card is in your possession.
- **Keep a record of your purchase.** Save any information the seller gives you, such as order confirmation number,

REWARD PROGRAMS

Retailers, airlines, and hotels offer reward programs. You can earn and redeem points for merchandise, discounts, gift cards, free shipping, and other benefits. There are even some multi-brand reward programs that allow you to earn points when shopping at one company and use them at several other companies. Before you sign up for that next key fob, ask:

- Do you have to register the card in order to earn or redeem points?
- Do you agree to let the retailer track your purchase behavior, through the program?
- Do your rewards expire?
- Do you shop at the company often enough to reap the benefits of the program?
- Does the program offer rewards that you would use?
- Are you required to apply for or use a branded credit card to participate in the reward program?
- Are there peak times when you can earn double or triple points on your purchases?

Remember, reward points are like cash; they can be used to purchase flights, gift cards, and other valuable services. Unfortunately, hackers know this too and try to access legitimate rewards accounts with the login and passwords. Do your part to secure your reward accounts by using strong passwords, and report any activity that you didn't authorize to the sponsoring company.

SHOPPING WITH VIRTUAL CURRENCY

Virtual currencies, or cryptocurrencies, are a way to track, store, and send value over the Internet. Some online sellers and mobile apps accept virtual currencies as a form of payment. Before you click "Buy Now", ask:

- How much will one unit buy? Unlike cash or credit cards, there is no set value for virtual currencies. The value can change drastically, depending on demand. This can cause significant changes in the price of an item or what a unit of virtual currency can buy.
- Is the seller reputable? Some sellers accept these forms of payment, but don't deliver the item you purchased.
- Can you return or exchange merchandise? You may not be able to do so if you paid with virtual currencies. Check the seller's return and exchange policies.
- Are there protections from fraud? Credit cards limit your liability for unauthorized purchases at $50, but virtual currencies don't have the same protections.
- Who actually accepts the cryptocurrencies? In some cases, an intermediary accepts them and converts them to US dollars for the seller. This can affect when you receive your merchandise or your ability to make returns.
- How is your information protected? All purchases made with virtual currencies are recorded in a public ledger. This ledger includes the address of your virtual currency wallet, which can be traced to you. Find out how your purchase information is secured.

Report problems with virtual currencies to the Consumer Finance Protection Bureau at www.consumerfinance.gov/complaint.

product description, delivery date, cancellation policy, privacy policy, and warranties.

- **Keep track of your order.** If it's late, you have the right to cancel and demand a refund.

Your Rights

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

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

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

These FTC rules only apply to the first shipment of magazine subscriptions or other merchandise you receive repeatedly. Your state may also have rules that apply. Report suspected violations to your state or local consumer protection agency (p. 106) and to the FTC (p. 102).

3-Day Cooling-Off Rule

This federal law protects consumers in their homes during door-to-door sales pitches, or in temporary business locations. The 3-Day Cooling-Off Rule does not apply to the purchase of new automobiles or items sold online. It only applies when a company is selling something that costs $25 or more at your home or more than $130 at other temporary business locations.

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

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

- You made the purchase entirely by mail, online, or telephone.
- The sale was the result of prior contact you had at the seller's permanent business location.
- You signed a document waiving your right to cancel.
- Your purchase is not primarily for personal, family, or household use.
- You were buying real estate, insurance, securities, or a motor vehicle.
- You cannot return the item in a condition similar to how you received it.

Remember, if you paid by credit card and have difficulty getting your refund, you may also be able to dispute the charge with your credit card company under the Fair Credit Billing Act. See Credit Card Billing Disputes (p. 15).

Online Shopping

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

- Stick to websites that are known or recommended.
- Compare prices and deals, including free shipping, extended service contracts, or other offers.
- Search for online coupons, known as promo codes, which may offer discounts or free shipping.
- Get a complete description of the item and parts included, and the price, including shipping. Also find out the delivery time, warranty information, return policy, and complaint procedure.
- Read reviews from other consumers and independent experts.
- Pay with a credit card. Federal law protects you if you need to dispute charges, but it does not apply to debit

cards, checks, cash, money orders, and some mobile payment apps, or other forms of payment.

- Use a secure browser. Look for a URL that starts with "https" rather than "http." Also look for a closed padlock icon, usually in the lower right-hand corner of the screen.
- Avoid making online purchases on public Wi-Fi hotspots; these may not be secure, and your payment information could be stolen over the network.
- Print or save your purchase order with details of the product and your confirmation number.

Visit www.onguardonline.gov for more online shopping information.

AFTER YOU BUY

Even careful buyers can run into problems after a purchase. To minimize them, follow these steps after you buy:

- Save all papers that come with your purchase. Keep all contracts, sales receipts, canceled checks, owner's manuals, and warranty documents.
- Read and follow product and service instructions. The way you use or take care of a product might affect your warranty rights.
- You may be able to get a refund for the difference if the price of the item you bought has decreased within a certain number of days.
- Find out how to dispute a purchase, based on if you paid with cash, credit, or a mobile app or payment device.

If you paid using an app connected to your credit or debit card, then you can dispute any purchase, just like any other credit card purchase (p. 15).

Returns

Sometimes you may need to return an item to a retailer. Most retailers allow you to make returns, within a set number of days after purchase. You may be required to have the receipt, the item, and any packaging.

Refunds are normally given in the same form of payment that was used to buy the item. If you don't have a receipt, the store may give you a gift card instead. A store may charge you a restocking fee if you return electronics or appliances.

If you return to a physical store, the customer service staff may ask to see and swipe your driver's license. This allows the store access to your personal information, such as your address, birthdate, and driver's license number. This action can put your personal information at risk. Ask if this step is necessary to process your refund.

To return an item you bought online, find out if you can return it to the retailer's physical store that is near you. If that's not be possible, check the website to find out if return shipping is free and use the return labels provided.

If you bought items with a gift card and need to make multiple returns, the gift card issuer may flag the card for fraud and lock it, so that it can't be used.

BANKING

Your bank accounts are primary ways to store your money, pay your bills, and build your savings. When you shop for a bank, consider the actual products and services, location of branches, and online and mobile banking features.

SAVINGS AND CHECKING

When it comes to finding a safe place to put your money, there are a lot of options. Savings accounts, checking accounts, certificates of deposit (CD), and money market accounts are popular choices. Each has different rules and benefits that fit different needs. The bank or credit union must provide you with the account terms and conditions when you open your account. When choosing the one that is right for you, consider:

Minimum deposit requirements. Do you have to keep a minimum dollar amount in your account to earn interest or avoid account maintenance fees?

Limits on withdrawals. Can you take money out whenever you want? Are there any penalties for doing so?

Interest. Can you earn interest on your accounts? How frequently is it paid (monthly, quarterly)? Check with banks or credit unions to see and compare their current published rates.

Online bill pay. Can you pay your bills directly from your bank or credit union's website?

Deposit insurance. Is the bank insured by the Federal Deposit Insurance Corporation (FDIC)? Is the credit union insured by the National Credit Union Share Insurance Fund? You are insured up to $250,000 per financial institution. If you have a joint account, that account is covered separately for $250,000.

Mobile banking. Can you access your accounts and make deposits from your mobile phone or tablet? Does the bank charge fees for this access?

Convenience. Are there branches or ATMs close to where you work and live? Can you bank by phone or Internet?

Money transfer. Does the bank have a system that lets you transfer money to your accounts at other banks or to other people?

If you are considering a checking account or another type

of account with check-writing privileges, add these items to your list of things to think about:

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

Check fees. Does the account have a monthly fee or a charge for each check you write?

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

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

Account fees. Does the bank charge maintenance, withdrawal, or minimum balance fees on your checking or savings account?

Overdrafts and Bounced Checks

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

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

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

Transaction Reordering

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

MOBILE BANKING

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

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

Take extra care if you use mobile banking apps to transfer money between you and a seller, or another consumer. Your bank may show that the funds were transferred immediately, but it may take a few days for the transaction to clear. If someone is paying you, he or she could reverse the transaction during that waiting period, and you wouldn't get the money. Or a seller could collect on your mobile payment without delivering the item you purchased.

Mobile Deposits

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

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

Contact the Federal Deposit Insurance Corporation (p. 102) for more information on mobile banking.

ATM/DEBIT CARDS

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

Retail purchases can also be made with a debit card. You enter your PIN or sign for the purchase. Although a debit

PROTECT YOUR PIN

Beware of "shoulder surfers." Be suspicious of anyone lurking around an ATM or watching over your shoulder while you use your debit, ATM, or chip and PIN credit card. Some thieves even put a device over the card slot of an ATM or gas station pump to read the magnetic strip and record your PIN; this is known as "skimming." If you suspect criminal activity, walk away and use a different ATM.

card looks like a credit card, the money for the purchase is transferred immediately from your bank account to the store's account. When you use a debit card, federal law does not give you the right to stop payment; you must resolve problems directly with the seller.

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

- If you report a debit card missing before it is used, you are not responsible for any unauthorized withdrawals.
- Your liability is limited to $50 if you report the loss within two business days after you realize your debit card is missing. It increases to $500 if you report the loss between two and 60 days.
- If you have not reported an unauthorized use of a debit or ATM card within 60 days after your bank mails the statement documenting the unauthorized use, you could lose all of the money in your bank account as well as the unused portion of your line of credit established for overdrafts.
- Sign up for text message or email alerts each time your debit card is used, so that you can know immediately if it has been used fraudulently.

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

MOBILE PAYMENTS

You can pay for purchases through digital wallets stored in your smart phone, apps, a key fob, or even a watch. These items store your credit or debit card numbers. When it's time to pay, you just hold your device near a mobile payment terminal.

Since your credit or debit card is linked to your payment app, the protections against fraudulent purchases are the same as they would be if your actual card was used.

Before you decide to use these services, find out if your phone has the chip that enables mobile payments. You also need to know if your card issuer participates in that mobile payment service. Some questions to ask:

- Does the device transmit your credit card numbers or send a device-specific account number to the retailer?
- How does the mobile payment provider protect your privacy?
- Is there a PIN or fingerprint needed to access or use your mobile payment service?
- Is it possible to freeze your wallet if your phone is lost or stolen? Can this be done remotely?
- How do you dispute a purchase?

Review Consumer Action's Mobile Payments Guide at www.consumer-action.org/news/articles/mobile_payments_guide_fall_2015 for more tips.

UNSOLICITED CHECKS AND CREDIT OFFERS

If you cash an unsolicited check, you could be agreeing to pay for products or services you do not want or need. In addition, those "guarantees" for credit cards or loans, without consideration of credit history, are probably a scam. Legitimate lenders never guarantee credit.

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

Watch out for checks from someone in a foreign country who claims that you have won a foreign lottery, checks for

BEWARE: CARD CRACKING

"Need cash fast?" Scammers post these ads on social media, often targeting college students, newly enlisted military personnel, and other young adults that need money.

The scammer claims that they need your help to deposit a check. He or she will ask you to to deposit it and send them your ATM card and PIN, so they can withdraw the money. In exchange for your help, they promise to give you some of the check's funds.

Once you deposit the check, the scammer withdraws the money from your account at an ATM. However, they withdraw the money before the entire amount of the check has cleared, and before the bank verifies that the check was actually counterfeit.

In the end you lose. Since it was your account, you have to repay the bank the amount of the fake check. You don't get the portion of the check, as promised. In addition to losing your money, and your privacy, you could also face penalties for participating in bank fraud. Take easy steps to protect yourself from these scams:

- Beware of offers involving check deposits.
- Don't click on "need cash" posts on social media.
- Don't share your bank account, online banking login information, debit card, and PIN with anyone.

Report the ad as suspicious to the social media website and the Federal Trade Commission (p. 102).

investment opportunities, or online purchases. These could be scams. Even if you deposit the check, the check may be illegal. Don't rely on money from a check, especially foreign or unsolicited, until your bank says the check has cleared.

PREPAID CARDS

Prepaid cards, also known as prepaid debit, or stored value cards are convenient ways to make purchases and conduct other financial transactions. You do not need to have a bank account or a credit history to use a prepaid card. Read the card's terms and conditions before you buy.

Many cards carry protections similar to credit and debit cards. To obtain these benefits, you must follow the instructions for registering and activating your card. Be sure to record your card information, including the customer service telephone number, in a separate place, so you can get a replacement if your card is lost or stolen. Some prepaid card issuers may charge fees for card activation, maintenance, and cash withdrawals.

Gift cards, a type of prepaid card, have extra protections, including that funds on the card can't expire within five years of when it was activated. However, if you don't use the card, the money stored on it can be sent to the unclaimed money office in your state or the state where the card issuer is incorporated. Visit www.usa.gov/unclaimed-money to locate missing money.

If you have a problem with a prepaid card, first contact the customer service number. Some cards are issued by state or national banks. If the problem still is not resolved with the bank or issuer, file a complaint with the proper authorities listed in the chart:

Contact the proper regulatory agency below:

TYPE OF INSTITUTION	REGULATORY AGENCY
State-chartered banks and trust companies	Federal Deposit Insurance Corporation (p. 102) and state banking authorities (p. 119)
Banks with National in their name or N.A. after their name	Office of the Comptroller of the Currency, U.S. Department of the Treasury (p. 100)
Federal savings and loans and federal savings banks	Office of the Comptroller of the Currency, U.S. Department of the Treasury (p. 100)
Federally chartered credit unions	National Credit Union Administration (p. 103)
State-chartered banks that are members of the Federal Reserve System	Federal Reserve System (p. 102)

BANKING SCAMS

Be aware of these common signs of a scam:

- A company sets up automatic withdrawals from your account that you didn't approve.
- Fake requests to verify your bank account number, password, or PIN. This is known as phishing.
- Requests for you to deposit a check into your account, as part of a fake lottery or sweepstakes.

Take steps to protect yourself:

- Don't give your bank account number as part of a lottery or sweepstake entry or for "free" offers.
- Don't reply to requests, by email or phone, to verify your bank account.
- Don't deposit checks from people you don't know.

For more information or to file a complaint, contact:

- Your bank or credit union's fraud department.
- The Federal Trade Commission (p. 102).

CARS

BUYING A CAR

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

- Decide what kind of vehicle best suits your needs and budget.
- Check out the seller. Research car dealers with your state or local consumer protection agency (p. 106) and Better Business Bureau (p. 67). If you are buying from an individual, check the title to make sure you are dealing with the vehicle's owner.
- Take a test drive. Drive at different speeds and check for smooth right and left turns. On a straight stretch, make sure the vehicle does not pull to one side.
- Handle trade-ins and financing separately from your purchase to get the best deal on each. Get a written price quote before you talk about a trade-in or dealer financing.

- Shop in advance and compare financing options at your credit union, bank, or finance company. Look at the total finance charges and the Annual Percentage Rate (APR), not just the monthly payment.
- Ask what jargon, like "all-new", "redesigned", "next generation" really mean in terms of a car's appearance, structure, and performance.
- Read and understand every document you are asked to sign.
- Don't take possession of the car until all paperwork is final.
- Choose an auto insurance policy that is right for you (p. 30).

Buying a New Car

Do your research first and compare vehicles.

- Research the dealer's price for the car and options available. It is easier to get the best price when you know what the dealer paid for a vehicle. The dealer invoice price is available on a number of websites and in printed pricing guides. Try to locate the wholesale price; this figure factors in dealer incentives from a manufacturer and is a more accurate estimate of what a dealer is paying for a vehicle.
- Find out whether the manufacturer is offering rebates that will lower the cost of the vehicle.

CHOOSE A SAFE VEHICLE

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

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

- Get price quotes from several dealers. Find out if the amounts quoted are the prices before or after rebates are deducted.
- Avoid low-value extras such as credit insurance, extended warranties, auto club memberships, rustproofing, and upholstery finishes. You do not have to purchase credit insurance to get a loan. See Service Contracts and Extended Warranties (p. 3).
- Hybrid cars are popular among consumers interested in fuel economy and reducing their negative impact on the environment. These cars combine the benefits of gasoline engines and electric motors. Also look for the SmartWay logo to identify cleaner, more fuel-efficient cars and trucks. Visit www.epa.gov/greenvehicles/find/index.htm and www.fueleconomy.gov for more information about hybrids, electric vehicles, and alternative fuels.

Buying a Used Car

- To learn what rights you have when buying a used car, contact your state or local consumer protection office (p. 106).
- Contact your state's motor vehicle department to find out what paperwork you will need to register a vehicle.
- Check prices of similar models using the *NADA Official Used Car Guide* (www.nadaguides.com), published by the National Automobile Dealers Association, or the *Kelley Blue Book* (www.kbb.com). These guides are usually available at local libraries.
- Research the vehicle's history. Ask the seller for details concerning past owners, use, and maintenance. Find out whether the car has been damaged in a flood, crash, or labeled a "lemon." Visit www.vehiclehistory.gov to buy vehicle history reports gathered from state motor vehicle departments and other sources. These reports are helpful but aren't a guarantee that a vehicle is accident-free. Also, visit www.safercar.gov to find out if a car has been recalled.
- Research the car's title history with your state motor vehicle department.
- The Center for Auto Safety (www.autosafety.org) provides information on safety defect recalls, complaints, and technical service bulletins.

GOVERNMENT FUEL ECONOMY WEB PAGES

- www.epa.gov/greenvehicles The Green Vehicle Guide tool helps you find the cleanest and most fuel-efficient vehicles to meet your needs.
- www.fueleconomy.gov compares the miles-per-gallon ratings of different vehicle models manufactured since the mid-1980s and calculates annual fuel estimates.
- www.epa.gov/carlabel allows you to compare the fuel economy of different types of vehicles (diesel, hybrid, electric, gasoline).

- Make sure any mileage disclosures match the odometer reading on the car.
- Check the warranty. If a manufacturer's warranty is still in effect, contact the manufacturer to make sure you can use the coverage.
- Ask about the dealer's return policy. Get it in writing and read it carefully.
- Have your mechanic inspect the car. Talk to the seller and agree in advance that you will pay for the examination if the car passes inspection, but the seller will pay if significant problems are discovered. A qualified mechanic should check the vehicle's frame, tires, air bags, undercarriage, as well as the engine.
- Examine dealer documents carefully. Make sure you are buying—not leasing—the vehicle. Leases use terms such as "balloon payment" and "base mileage" disclosures.

Dealer Versus Private-Party Purchases

The Federal Trade Commission requires dealers to post a Buyer's Guide in the window of each used car or truck on their lot. This guide specifies whether the vehicle is being sold "as is" (in the vehicle's current condition, without a warranty) or with a warranty, and what percentage of repair costs a dealer will pay under the warranty. Keep in mind that private sellers generally have less responsibility than dealers do for defects or other problems. FTC rules do not apply to private-party sales.

Buying a used car from a dealer is often more expensive than buying from an individual. Many dealers inspect their cars and provide an inspection report. However, this is no substitute for your own inspection. Some dealers provide limited warranties, and most sell extended warranties. Warranties may not cover a car's pre-existing conditions, so that's another important reason to have the car checked by a mechanic before you buy. Watch out for dealer warranties that are "power train" warranties only, and not "bumper-to-bumper," full-coverage warranties. Compare dealer warranties with ones that are available from other sources.

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

In general, buying a used car from a dealer is a safer option because you are dealing with an institution, which means you are better protected by law. Purchasing a car from a private seller may save you money, but there are risks. The car could be stolen, damaged, or still under a finance agreement. If a private seller lies to you about the condition of the vehicle, you may sue the individual if you have evidence. An individual is very unlikely to provide a written warranty.

FINANCING

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

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

- Decide your budget and stick to that limit.
- Get a copy of your credit report and correct any errors before applying for a loan.
- Check car buying guides to identify price ranges and best available deals.
- Beware of "loan packing". This is where a dealer presses you to add features and extended warranties to drive up the amount of your loan.
- Request a loan that does not include a prepayment penalty if you pay off your loan before the loan is due.
- Ask to see the credit application, completely filled out, before you sign it. Make sure your income is reported correctly.
- Get a copy of all your signed paperwork.

More information about vehicle financing, deciding what you can afford, and consumer protections is available at www.consumer.ftc.gov/articles/0056-understanding-

BEWARE: CAR HACKING

Cars include many computer systems to make them work correctly and allow mechanics to assess how the car is performing. Some cars also have other computer systems, such as Bluetooth, navigation and entertainment systems, Wi-Fi, and key fobs. However, these innovations for convenience and comfort come with a risk. Hackers are able to use these systems to hack into your car, remotely. They can take control of important functions, like steering or braking, that can affect safety. Take steps to protect your car, your safety and other drivers on the road:

- Turn off Bluetooth or Wi-Fi when you aren't using them.
- Ask your mechanic or dealer to install security updates and patches to make your car's systems more secure.
- Beware of aftermarket items, such as GPS, toll devices, or driving monitoring devices from your insurance company that you plug into the car. These devices may not be as secure, making it easier for hackers to access other software in your car.

To contact an organization, use the directory beginning on page 64

vehicle-financing. Visit www.consumerfinance.gov/complaint to file a complaint about your auto loan.

LEASING

When you lease, you pay to drive someone else's vehicle. Monthly payments for a lease may be lower than loan payments, but at the end of the lease, you do not own or have any equity in the car. To get the best deal, follow the general suggestions for buying a car (p. 8) and these tips:

- Compare leasing versus owning. The Consumer Leasing Act requires leasing companies to give you information on monthly payments and other charges.
- Shop around to compare lease offers from multiple dealers.
- Find out what the down payment, or capitalized cost reduction, is for the lease. Consumers with better credit scores qualify for the low down payments and rates that are advertised in commercials.
- Calculate the total cost over the life of the lease, and include the down payment. A lease with a higher down payment and low monthly payments may be a better deal for you.
- Consider using an independent agent rather than a car dealership; 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. Things that you regard as normal wear and tear could be billed as significant damage at the end of your lease.
- Find out how many miles you can drive in a year. Most leases allow 12,000 to 15,000 miles a year. Expect a charge of 10 to 25 cents for each additional mile.
- Check the manufacturer's warranty; it should cover the entire lease term and the number of miles you are likely to drive.
- Ask the dealer what happens if you give up the car before the end of your lease. There may be extra fees for doing so.
- Ask what happens if the car is involved in an accident.
- Get all of the terms in writing. Everything included with the car should be listed on the lease to avoid your being charged for "missing" equipment later.

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

RECALLS, "LEMON" LAWS, AND SECRET WARRANTIES

Sometimes a manufacturer makes a design or production mistake on a motor vehicle. A technical service bulletin notifies the dealer of the problem and how to resolve it. Because these free repairs are not publicized, they are called "secret warranties."

If you have a problem with a vehicle that is a safety hazard, check whether the manufacturer has recalled your vehicle. Find information about recalls, and other safety defects in NHTSA's database at www-odi.nhtsa.dot.gov/owners/SearchSafetyIssues or call the DOT's Vehicle Safety Hotline at 1-800-327-4236. You should report hazards that are not listed to your dealer, the manufacturer of the vehicle (p. 65), and NHTSA at www-odi.nhtsa.dot.gov/VehicleComplaint. If a safety-related defect exists, the maker must fix it at no cost to you—even if your warranty has expired.

"Lemon" Laws

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

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

Contact your state or local consumer protection office (p. 106) to learn whether you have such protections and what steps you must take to get your problem solved. If you believe your car is a "lemon":

- Give the dealer a list of the problems every time you bring it in for repairs.
- Get and keep copies of the repair orders listing the problems, the work done, and the dates the car was in the shop.
- Contact the manufacturer, as well as the dealer, to report the problem. Check your owner's manual or the directory of automotive manufacturers (p. 65).

The Center for Auto Safety (p. 104) gathers information and complaints concerning safety defects, recalls, technical service bulletins, and state "lemon" laws.

REPAIRS

Whenever you take a car to the repair shop:

- Choose a reliable repair shop. Family, friends, or an independent consumer-rating organization should be able to help you. Look for shops that display various certifications that are current. You should also check out the shop's record with your state or local consumer protection office (p. 106), or the Better Business Bureau (p. 63).
- Describe the symptoms. Don't try to diagnose the problem.
- Make it clear that work cannot begin until you have an estimate (in writing, preferably) and give your okay. Never sign a blank repair order. If the problem cannot be

diagnosed on the spot, insist that the shop contact you for authorization once it has found the problem.

- Ask the shop to return the old parts to you.
- Follow the warranty instructions if a repair is covered under warranty.
- Get all repair warranties in writing.
- Keep copies of all paperwork.

Some states, cities, and counties have special laws that deal with auto repairs. For information on the laws in your state, contact your state or local consumer protection office (p. 106). View the FTC's consumer guide to auto repair at www.consumer.ftc.gov/articles/0211-auto-repair-basics for more information.

CAR REPOSSESSIONS

When you borrow money to buy a car or truck, the lender can take your vehicle back if you miss a payment or violate the contract. The lender:

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

Some lenders don't repossess the actual car, but install a starter interrupt device in your car when you buy it. If you fall behind on payments, they can press a button to disable your car.

If you know you are going to be late with a payment, talk to the lender. If you and the lender reach an agreement, be sure to get the agreement in writing. Contact your state or local consumer protection office (p. 106) to find out whether your state gives you any additional rights.

RENTING

Before renting a car:

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

Visit www.insureuonline.org/consumer_auto_car_rental_insurance.htm for more information about renting a car and the insurance options. Some states have laws to address your rights with short-term car and truck rentals. Contact your state or local consumer protection office (p. 106) for information or to file a complaint.

CAR SHARING SERVICES

Even if you do not own a car, there are times when you may need access to one. In addition to car rental companies, you can now subscribe to services offered by car sharing companies. These companies allow you to borrow a vehicle for short-term use. These car sharing services charge members on an hourly basis, as opposed to a daily or weekly rate. These services allow you to have the

CAR SCAMS

Be aware of common signs of scams:

- You received a faulty phone call and the caller pressures you to renew your warranty, even if it hasn't expired.
- Sellers withhold important information, such as the car has sustained major damage.
- Overstated estimates for repair work.

Take steps to prevent being a victim:

- Contact your dealer about the status of warranties and service packages.
- Use vehiclehistory.gov to research a car before you buy.
- Have a car inspected by a mechanic before you buy.
- Get written estimates for repairwork.

For more information or to file a complaint, contact:

- State consumer protection office (p. 106)

convenience of a car when you need one, without the costs of car ownership. Do some research. Talk to subscribers or read online reviews about their experiences. Ask about:

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

CREDIT

Credit is the opportunity to borrow money from a bank, credit union, finance company, store, or credit card issuer to make a purchase. Your ability to manage credit and pay money back can affect your ability to get other loans, buy a home or car, rent an apartment, insurance rates, or get a job. Not having a credit history can also increase the interest rates for borrowing money and the amount you pay for apartment or utility service deposits.

The Equal Credit Opportunity Act protects you when dealing with creditors.

When you apply for credit, a creditor may not:

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

You have the right to:

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

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

LOANS

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

Home Equity Loans

A home equity loan is a form of credit where your home is used as collateral for the loan. This type of loan is often used to pay for major expenses, such as education, medical bills, and home repairs. Consider carefully before taking out

a home equity loan. If you are unable to make payments on time, you could lose your home.

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

Installment Loans

Installment loans are loans that are repaid over time with a set number of scheduled payments. The most common installment loans are home or car loans. Before you sign an agreement for a loan to buy a house, a car, or other large purchase, make sure you fully understand all of the lender's terms and conditions, including:

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

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

CHIP AND PIN CREDIT CARDS

Chip and PIN credit cards offer you additional fraud protections. A chip and PIN card has an embedded microchip, with your account information stored on it. This chip makes it difficult for a counterfeiter to produce a fake credit card using your payment information. These cards also use unique one time codes that are sent from the point of sale terminal in a store to the credit card approval system.

The steps to make a purchase in a store are different with a chip and PIN card, than with traditional credit cards. Instead of sliding your credit card, you insert it into the point of sale terminal for a few seconds, then enter your PIN. There are no changes in the process if you shop online or at retailers that haven't installed chip and PIN terminals.

Even though chip and PIN credit cards have more security features, you still need to secure your credit cards. Check your statements regularly, don't share your PIN, and report suspected fraud to your credit card issuer. For more information, visit www.consumerfinance.gov.

CREDIT CARDS

A credit card lets you buy goods and services on credit, with the promise that you will pay the issuer the amount you borrowed. Having a credit card is sometimes necessary to make travel reservations and create online accounts. Some companies, in fact, only accept credit or debit card payments. There are many types of credit cards with various features, but there is no one best credit card. The card you choose depends on how you plan to use it. Are you going to use it for everyday purchases or larger purchases? Do you plan to pay off your balance each month?

When you apply for a credit card, consider:

- **Annual Percentage Rate (APR)**. If the interest rate is variable, how is it determined, and when can it change?
- **Periodic rate**. This is the interest rate used to determine the finance charge on your balance each billing period.
- **Annual fee**. While some cards have no annual fee, others expect you to pay an amount each year for being a cardholder.
- **Rewards programs.** Can you earn points for flights, hotel stays, and gift certificates to your favorite retailers? Use online tools to find the card that offers the best rewards for you. See "Reward Programs" on page 3.
- **Grace period**. This is the number of days you have to pay your bill before finance charges start. Without this period, you may have to pay interest from the date you use your card or the date the purchase is posted to your account.
- **Finance charges**. Most lenders calculate finance charges using an average daily account balance, which is the average of what you owed each day in the billing cycle. Look for offers that use an adjusted balance, which subtracts your payment from your beginning balance. This method usually has the lowest finance charges. Check whether there is a minimum finance charge.
- **Other fees**. Ask about fees when you get a cash advance, make a late payment, or go over your credit limit. Some credit card companies also charge a monthly fee. Be careful: sometimes companies may also try to upsell by offering other services such as credit protection, insurance, or debt coverage.
- **Terms and conditions**. Read the agreement before you apply for the card to make sure that you agree with the requirements, such as mandatory arbitration or repossession clauses.
- **Balance carry over**. Charge cards require you to pay the entire amount due at the end of the statement period. Typical credit cards allow you to carry a balance.
- **Security features**. Does the card issuer offer fraud alerts or text messages immediately after purchases, or let you turn your card on and off?
- **Chip and PIN**. Does the card issuer offer chip and PIN security features that rely on an embedded chip instead of the magnetic strip? You may need this type of card if you travel internationally. See "Chip and PIN Credit Cards" on this page.

LOST AND STOLEN CREDIT CARDS

Immediately call the card issuer when you suspect a credit or charge card has been lost or stolen. Once you report the loss or theft of a card, you have no further responsibility for unauthorized charges. In any event, your maximum liability under federal law is $50 per card.

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

Visit www.consumerfinance.gov/credit-cards/knowbeforeyouowe to view an interactive version of a sample credit card bill.

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

Complaints

Call the number on the back of your card to complain about a problem with your credit card company. If that doesn't work, contact the CFPB (p. 93). If you fail to resolve the issue, ask for the name, address, and phone number of the card company's regulatory agency. See the chart on page 8 to find the best federal or state regulatory agency to contact.

Contact the CFPB to complain about a credit bureau. For complaints about a department store that offers credit, or other Federal Deposit Insurance Corporation (FDIC)-insured financial institution, write to the agency's Consumer Response Center (p. 102).

Credit Card Billing Disputes

Under the Fair Credit Billing Act, you have the right to dispute charges on your credit card that you did not make, are incorrect, or are for goods or services you did not receive. To dispute these charges:

- Send a letter to the creditor within 60 days of the statement date of the bill with the disputed charge.
- Include your name and account number, the date and amount of the disputed charge, and a complete explanation of why you are disputing the charge. Send your letter by certified mail, with a return receipt requested to make sure it is received.

The creditor or card issuer must;

- Acknowledge your letter in writing within 30 days of receiving it and conduct an investigation within 90 days of receiving your letter. You do not have to pay the amount in dispute during the investigation.
- Credit your account and remove any fees, if there was an error.

ORDER YOUR FREE CREDIT REPORTS

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

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

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

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

- Tell you, in writing, what you owe and why, if the bill is correct. You must then pay it, along with any related finance charges.

If you do not agree with the creditor's decision, file a complaint with the CFPB. You may also file a lawsuit against the creditor, unless your credit card agreement includes a mandatory arbitration clause (p.62).

CREDIT REPORTS AND SCORES

A credit report contains past information on where you work and live, how you pay your bills, liens, and whether you have filed for bankruptcy. Credit reporting agencies (CRAs) gather this information and sell it to creditors, employers, insurers, and others. The most common type of CRA is the credit bureau. There are three major credit bureaus:

- Equifax: 1-800-685-1111 or www.equifax.com. To place a fraud alert on your credit report, call 1-888-766-0008.
- Experian: 1-888-397-3742 or www.experian.com.
- TransUnion: 1-800-888-4213 or www.transunion.com or 1-800-680-7289 to place a fraud alert.

File a complaint with the CFPB (p. 93) if you have a problem or dispute with a credit reporting agency.

Credit Scores

A credit score is a number that lenders and other companies use to evaluate your credit risk, at one point in time. Scores generally range between 300 and 850. The higher your score, the less risk you pose to creditors.

Credit scores are based on the information in your credit reports, such as:

- **Payment history**. Do you pay your debt on time?
- **Available credit**. What is the total amount of credit available across all of your accounts?
- **Credit utilization**. How much of your available credit are you using?
- **Inquiries and new accounts**. Have you recently applied for credit or purchased items that required a company to review your credit reports?
- **Type of accounts**. What is the mix between your mortgage, car loans, credit cards, and other credit accounts?
- **Length of your credit history**. What is the age of your oldest and newest accounts, along with the average across all accounts?

There is no universal credit score; there are different versions, created by different companies. Each credit score provider uses their own formula to create a score for you and places different amounts of emphasis on these factors.

Although you can get your credit reports for free from www.annualcreditreport.com, you normally have to pay to get your credit score. Some credit card issuers include the credit score to card holders on their credit card statement.

Tips for Building a Better Credit History

- Pay your bills on time. Delinquent payments and collections negatively affect your score.
- Keep balances low on credit cards and other "revolving credit." High outstanding debt lowers your score.
- Apply for and open new credit accounts only as needed. Don't open an account just to have a better credit mix; it probably will not raise your score.
- Pay off debt instead of moving it around.

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

Negative Information in Your Credit Report

Negative information concerning your use of credit can be kept in your credit report for several years. If the information is accurate, only time, hard work, and a personal debt repayment plan will improve your credit history. A bankruptcy can be kept on your credit report for 10 years, paid tax liens for seven years and unpaid tax liens indefinitely. Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer. Inquiries remain on your report for two years.

Other negative items that can land on your credit report are outstanding parking fines and local government debts.

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

Incorrect Information in Your Credit Report

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

- Contact the CRA and the company that provided the information.
- Tell the CRA in writing what information you believe is inaccurate. Keep a copy of all correspondence.
- You can upload, mail, or fax any important documents (paid bill, letter stating that a bill has been paid) about your report to the major credit reporting agency's online dispute website when you submit your dispute.

Under the FCRA, the information provider is required to investigate and report the results to the credit reporting agency. If the information is found to be incorrect, the FCRA requires that company to notify all nationwide credit reporting agencies to correct your file. If the investigation does not solve your dispute, ask that your statement concerning the dispute be included in your file. A notice of your dispute must be included whenever the credit reporting agency reports the negative item. If the creditor that supplied the information about you goes out of business, or can't confirm its accuracy, the credit reporting agency must remove the item from your credit report.

DEALING WITH DEBT

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

Debt Collection

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

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

A debt collector may not:

- Contact you at unreasonable times, for example, before 8 am or after 9 pm, unless you agree.

To contact an organization, use the directory beginning on page 64

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

File a complaint about a debt collection company with the Consumer Financial Protection Bureau (p. 93), the Federal Trade Commission (p. 102) and your state or local consumer protection agency (p. 106).

Credit Counseling Services

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

Some local nonprofit agencies provide educational programs on money management and can help you develop debt payment plans. Make certain that the agency is accredited by a nationally recognized association of credit counselors.

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

- What services do you offer? Look for an organization that offers budget counseling and money management classes as well as debt-management planning.
- Do you offer free information? Avoid organizations that charge for information or make you provide a lot of details about your problem first.
- What are your fees? Are there set-up and/or monthly fees? Beware of agencies that charge large up-front fees.
- How will the debt-management plan work? What debts can be included in the plan, and will you get regular reports on your accounts?
- Can they negotiate with creditors to lower or eliminate interest and fees? If the answer is yes, contact your creditors to verify the agreement.
- Are the counseling fees mandatory or is it possible to get services for a reduced price or for free? If an organization will not help you because you cannot afford to pay, go somewhere else for help.
- Will the counselor help you prevent future debt problems? Getting a plan for avoiding future debt is as important as solving the immediate debt problem.
- Ask for a contract. All verbal promises should be in writing before you pay any money.
- Are your counselors accredited or certified? Legitimate credit counseling firms are affiliated with the National Foundation for Credit Counseling (p. 137), Association of Credit Counseling Professionals (p. 135), or the Financial Counseling Association of America (p. 136).

Check with your local consumer protection agency (p. 106) and the Better Business Bureau (p. 67) to see whether any complaints have been filed about the counseling service you are considering.

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

Credit repair companies advertise that they can erase bad credit for a hefty fee. Don't believe it. Under the Credit Repair Organizations Act, credit repair companies cannot

CREDIT SCAMS

Be aware of common signs of credit scams:

- Charges appear on your credit card statement that you didn't authorize.
- Debt collectors contact you to collect on "phantom" or "ghost" debts that you don't actually owe.
- Credit repair companies charge advance fees to repair your credit, make false promises, or encourage you to give false information to creditors.

Take these steps to avoid being a victim:

- Review your credit card statements.
- Get copies of your credit reports at www.annualcreditreport.com to verify credit accounts in your name.

For more information or to file a complaint, contact:

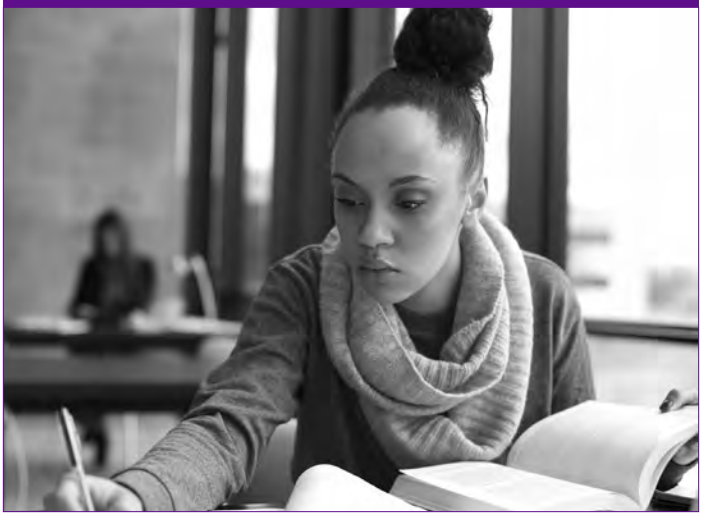
- Your credit card issuer
- Your state consumer protection office (p. 106)
- Consumer Financial Protection Bureau (p. 93)

require you to pay until they have completed promised services. They must also give you:

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

Some credit repair companies promise to help you establish a whole new credit identity. You can be charged with fraud if you use the mail or telephone to apply for credit with false information. It is also a federal crime to make false statements on a loan or credit application, to give a false Social Security number, or to obtain an Employer Identification Number from the Internal Revenue Service under false pretenses. Contact your state consumer affairs office (p. 106) if you were the victim of a credit repair scam.

EDUCATION



If you are planning to go to college, you have to choose a school that's right for you, develop a plan to pay for school, compare financial aid packages, and how to repay any student loans. Visit the Department of Education's website, www.collegescorecard.ed.gov to determine the quality of a school by viewing cost data, students' graduation rates, ability to repay loans, and earnings after graduation.

PAYING FOR COLLEGE

Many state governments have created 529 Plans that help families save for their child's education. These plans allow you to save, while the earnings grow tax-free. There are two main types: "prepaid tuition plans" and "college savings plans." Prepaid plans allow you to pay for your child's college tuition based on today's costs, and then pay out at the future (higher) cost once it's time to enroll in college. College savings plans allow you to invest money in several investment funds, ranging in risk level, to pay for college education. There may also be tax benefits, such as credit and deductions, when you contribute to some college savings plans. Visit www.collegesavings.org for more information.

Resources

The U.S. Department of Education's website, www.studentaid.ed.gov, provides information on preparing for and funding education beyond high school with details on federal aid programs. The Consumer Financial Protection Bureau offers tools and calculators at www.consumerfinance.gov/paying-for-college that allow you to compare financial aid offers, and interactive wizards to create a plan for repaying student loans. The website www.finaid.org offers calculators to help you determine how much school will cost, how much you need to save, and how much aid you will need.

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

Financial Aid

Student financial aid is available from a variety of sources, including the federal government, individual states, colleges and universities, and other public and private agencies and organizations. The four basic types of college aid are:

- **Grants.** Gift aid that does not have to be repaid and is generally awarded according to financial need.
- **Work-Study.** The Federal Work-Study Program (FWS) is a federally funded source of financial assistance used to offset financial education costs. Students who qualify

BEWARE: AUTOMATIC DEFAULT ON STUDENT LOANS

Private student loans can be a needed financial resource to pay for college. Private lenders require borrowers to have a co-signer to qualify for these loans. Unfortunately, if your co-signer files for bankruptcy or dies, you could have an automatic default, with the lender requiring you to pay the entire loan amount immediately.

An automatic default can place a strain on your budget and negatively impact your credit report.

Ask your lender if they offer a co-signer release on their loans, after a set period of time or after you make a certain number of on-time payments. The Consumer Financial Protection Bureau (CFPB) offers a sample co-signer release letter at files.consumerfinance.gov/f/201404_cfpb_inquiry-letter_how-to-release-cosigner.doc to help you with the request. If your lender will not help you, file a complaint with the CFPB (p. 93).

COLLEGE ACCREDITATION

Accreditation ensures that education provided by schools meets acceptable levels of quality. The Department of Education publishes a list of nationally recognized accrediting agencies. These agencies are reliable accrediting authorities of institutions of higher education and programs. You can access the list at ope.ed.gov/accreditation. Pay special attention if you attend a for-profit school. Some of them have scammed students by claiming to be accredited, when they really weren't. See "For-Profit Schools" on page 56.

earn money by working while attending school. This money does not have to be repaid.

- **Scholarships.** Funds are offered by the school, local or community organizations, private institutions, and trusts. Scholarships do not have to be repaid and are generally awarded based on specific criteria.
- **Loans.** Funds are borrowed and must be repaid with interest. As a general rule, federal student loans have more favorable terms and lower interest rates than traditional consumer loans.

Applying for Aid

You must complete and submit a Free Application for Federal Student Aid (FAFSA) to apply for federal student aid. FAFSA on the Web is the quickest and easiest method of applying. Go to www.fafsa.gov to apply.

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

Federal Student Aid Information Center

The Federal Student Aid Information Center (FSAIC) can answer your federal student financial aid questions and give you all the help you need for free. You can also use the FSAIC automated response system to find out whether your FAFSA has been processed and to request a copy of your Student Aid Report (SAR). For FSAIC contact information, see page 94.

Federal Loan Program Repayment Information

- **Public Service Loan Forgiveness Program**. Offers forgiveness for outstanding federal loans for individuals working full time in public service jobs.
- **Income-Based Repayment Plan.** Helps to make repaying education loans more affordable for low-income borrowers.

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

- U.S. Department of Education/Federal Student Aid: www.studentaid.ed.gov/repay-loans
- National Association of Student Financial Aid Administrators: www.nasfaa.org

Comparing Student Loans

Not all student loans are the same, especially federal and private loans. Federal student loans are offered through the U.S. Department of Education. Private loans are offered by banks, credit unions, or schools. Federal loans tend to offer loans at lower interest rates than private loans. While federal loans don't require you to have a co-signer, many private loans make this a requirement. Visit studentaid.ed.gov/types/loans/federal-vs-private to learn more about the difference between these loans.

Defaulting on Student Loans

Before you get a loan, determine how much money you need to borrow and only borrow that amount. When you get the loan, be clear about payment terms and what type of loan you have. Once your student loan becomes due:

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

A default means you failed to make scheduled payments on a loan. Your loan becomes delinquent the first day after you miss a payment. However, the loan is not in default until 270 days have passed without a payment. The consequences of default can include:

- The entire unpaid balance of your loan and any interest is immediately due and payable.
- Your loan account is assigned to a collection agency.

EDUCATION SCAMS

Be aware of common signs of education scams:

- Companies charge money for access to "secret" scholarships or to complete your FAFSA but don't deliver.
- Lenders use high-pressure sales tactics when selling loans, charge high fees, or don't give you all the important details.

Take steps to protect yourself:

- Talk to guidance counselors at school to get scholarship information for free.
- Use FAFSA.gov to qualify for federal financial aid.
- Be cautious of success stories from working with these companies.
- Shop around for rates on private loans.

For more information or to file a complaint, contact:

- The U.S. Department of Education (p. 94)

- The loan will be reported as delinquent to credit bureaus, damaging your credit rating.
- Your federal and state taxes may be withheld through a tax offset. This means that the Internal Revenue Service can take your federal and state tax refund to collect on your defaulted student loan debt.
- Your employer can withhold money from your pay and send the money to the government. This process is called wage garnishment.

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

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

EMPLOYMENT

Numerous websites post private industry job openings. In addition, all federal government jobs are announced to the public at www.usajobs.gov. Many companies also offer a way to apply online. However, these sites and methods do not replace traditional and proven job-hunting approaches such as networking, personal contacts, business organizations, and interviewing.

PRE-EMPLOYMENT CREDIT CHECKS

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

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

Some states limit employers ability to access or use your credit report when making hiring decisions. Get your reports at www.annualcreditreport.com before you begin a job search, so you can correct inaccuracies.

WORK-AT-HOME COMPANIES

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

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

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

Multilevel Marketing

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

If you are thinking about joining what appears to be a

EMPLOYMENT SCAMS

Be aware of these common signs of employment scams:

- A scammer offers to help you find a job for a fee, but after you pay, they disappear and you don't get the services promised.
- Work at home job offers that make big promises, but require you to spend your own money for equipment and supplies.
- Mystery shopper opportunities, where the scammers send you a counterfeit check to pay for your shopping work.

Take steps to protect yourself:

- Check out the reputation of employment agencies or companies offering work with your state's attorney general (p. 106).
- Meet with the job promoter in person, not just by phone or online, to talk about tasks, salaries, and logistics.
- Beware if a fee is required to work for the company.

For more information or to file a complaint, contact:

- Your state consumer protection offices (p. 106)
- The Federal Trade Commission (p. 102)

legitimate multilevel marketing plan, take time to learn about the plan:

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

UNEMPLOYMENT

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

Some states offer extended unemployment benefits for eligible recipients. Visit www.workforcesecurity.doleta.gov for the latest information regarding your state's benefit programs.

FOOD AND NUTRITION

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

HEALTHY FOOD CHOICES

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

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

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

FOOD SAFETY

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

For more information, here are some additional resources:

- Centers for Disease Control and Prevention (p. 95)
  www.cdc.gov/foodsafety
- FDA's Food Information Hotline
  www.fda.gov/Food
  Toll free: 1-888-723-3366
- Partnership for Food Safety Education
  www.fightbac.org
- USDA Food Safety and Inspection Service
  www.fsis.usda.gov
- USDA Meat and Poultry Hotline
  Toll free: 1-888-674-6854

SAVING MONEY ON GROCERIES

It can be a challenge to make healthy food choices and stay within your food budget. Follow these tips to help you get the most from your grocery budget:

- Take an inventory of the food you already have in your home before grocery shopping.
- Make a shopping list and stick to it.
- Use apps to compare prices between grocery stores so that you can get the best deal.
- Compare unit prices (cost per ounce or pound) to get the best deal.
- Buy the generic store brand versions of foods.
- Take advantage of store loyalty savings programs, as well as clipping coupons and online discounts.
- Only take advantage of a deal if you know you will eat the discounted item.
- Check the amount of food in the packaging. Some food manufacturers have reduced the amount of food in the

can or box, but charge the same price. This is basically the same as a price increase.

- Visit your local farmers market to find fresh produce. Find your local farmers market at search.ams.usda.gov/farmersmarkets.
- Shop for foods that are in season. When the supply is plentiful, the prices tend to be lower.

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

ORGANIC FOODS

Organic foods are grown and processed according to USDA regulations and follow specific rules concerning pest control, raising animals, and the use of additives. Organic foods tends to be more expensive than conventionally grown foods. Also, the USDA does not claim that organic food is safer or healthier than other foods.

Look for the USDA organic seal to verify that food is certified organic. If produce's price look up code (PLU) starts with a 9, it was grown organically. Visit www.ams.usda.gov for more information about organic foods.

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

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

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

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

FOOD SCAMS

Be aware of these common signs of food scams:

- Farm raised seafood falsely labeled as the more expensive wild versions.
- Door to door salesmen use high pressure tactics to sell meat, supposedly leftover from a previous delivery.
- Cooking oils and spices that really aren't the higher quality (and more expensive version) promised.

Take steps to protect yourself:

- Shop at grocers and markets you trust.

For more information or to file a complaint, contact:

- Your state consumer protection office (p. 106)

HEALTH CARE

There are plenty of resources available to help you make health care decisions. Be wary of websites sponsored by companies that are trying to sell you a particular treatment. It is better to contact reputable associations or visit sites run by government agencies and recognized organizations. This information should complement, not replace, what you receive from a doctor. Here are some sites that are generally recognized as reliable information sources:

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

CHOOSE A DOCTOR

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

- Find out whether the health care professional is licensed in your state. A state or local occupational and professional licensing board can give you this information.
- Research whether the health care professional is board-certified in the appropriate specialty. Visit www.ama-assn.org and www.abms.org for more information.
- Ask how often the health care professional has performed the procedure you need or has treated your condition. You may be able to find some of this information online.
- Check whether there have been any complaints or disciplinary actions taken against the provider you are researching. Visit www.docboard.org for more information. There are also pay-for-use sites with similar information. Visit www.healthfinder.gov and www.ahrq.gov/patients-consumers for more advice on identifying and working with providers.

To contact an organization, use the directory beginning on page 64

- Find out which doctors participate in your health insurance plan. If you are having surgery, check that all providers (facilities, radiologists, anesthesiologists) are also covered by your plan, to avoid surprise bills.

Consider these questions regarding your health care provider and his or her practice:

- Is the office in an area that you can get to easily, or does it have office hours during times when you can make an appointment?
- Does the doctor have privileges to practice medicine at the hospital you prefer?
- Do you get along well with the doctor? Do you feel that you communicate well with each other? Does the doctor listen to your concerns and explain diagnoses, benefits of new treatments, and prescriptions clearly?
- What is the doctor's appointment cancellation policy? Will you have to pay for a cancelled appointment?

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/state-medical-boards/contacts. You can also call the Federation at 817-868-4000 to get the phone number of your state's medical board.

CHOOSE A HEALTH CARE FACILITY

Online report cards can help you compare health care facilities. The Affordable Care Act requires all hospitals to report performance publicly. Compare doctors and health care facilities at www.healthgrades.com. In addition, www.usnews.com/rankings rates hospitals based on information collected from Medicare records and other sources.

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

- Does the facility accept payment from your insurance plan?
- Does your doctor have practice privileges to provide treatment to patients at the facility?
- What is the quality of the facility?
- Does the facility specialize in services and procedures that fit with your medical needs?
- Is the facility in an area you can travel to and from easily? Find health care facilities in your area at www.findahealthcenter.hrsa.gov.

Patient Portals

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

MEDICAL CREDIT CARDS

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

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

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

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

Elder Care

The need for services for seniors has grown. The Eldercare Locator (www.eldercare.gov), a public service of the Administration for Community Living, U.S. Department of Health and Human Services, is a nationwide service that connects older Americans and their caregivers with information on senior services. Visit acl.gov/Get_Help/Help_Older_Adults/Index.aspx for a list of resources to connect older persons, caregivers, and professionals with important federal, national, and local programs.

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

- Nursing Home Compare, operated by the U.S. Department of Health and Human Services, will help you compare facilities in many states. Go to www.medicare.gov/nhcompare/home.asp or call 1-800-633-4227.
- Eldercare Locator (www.eldercare.gov) provides information and referral services for those seeking local and state support resources for the elderly (p. 96).
- LeadingAge (www.leadingage.org) helps you locate nonprofit organizations that meet the needs of the elderly.

- Argentum (www.alfa.org) represents both for-profit and nonprofit assisted-living facilities; call 703-894-1805.
- The Commission on Accreditation of Rehabilitation Facilities (www.carf.org) gives its seal of approval to qualifying facilities; call 1-888-281-6531 (p. 136).
- The Joint Commission accredits hospitals, nursing homes, and other health care organizations. Check out a local facility at their website www.qualitycheck.org.

MEDICAL BILLING

If you have received medical care, you may receive a bill for the services. For planned medical care, ask questions beforehand:

- Will there be separate charges for the surgeons, trauma teams, anesthesia, dietetics, or other specialists? Are they all contracted with your health insurance plan?
- How much are facility, activation, or emergency room fees?
- Can you get an estimate of how much your insurer will pay?
- Can you bring your own crutches, slings, or canes, if needed? These items can add significant costs to a hospital stay.
- Are there extra fees for blood work, even if part of a routine physical exam?
- Is there an option to "opt-out" of any services?
- Can you set up a payment plan, in advance of a procedure?

After you receive medical attention, your health insurance company will send you a statement or explanation of benefits, that lists the full cost of the care or procedure, the amount that your insurance paid, and the amount that you are responsible for paying.

- Carefully review both the explanation of benefits from your insurance company and invoices from medical providers.
- Request line item billing from hospitals if you are questioning hospital charges.
- Make sure that the medical billing codes match the treatment you received. There may be different ones used by your insurer and the health care provider.

- Find out how to enroll in balance billing for outstanding invoices.
- Keep records (names, dates, times) of all contact with your insurance company and medical billing offices.

PRESCRIPTION DRUGS

Prescription drugs can be a major cost for consumers. Before filling a prescription, make certain that your pharmacy has your current health and prescription insurance information on record so you get the best price possible.

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

Online Pharmacies

You may decide to order your prescriptions through an online pharmacy. While there are legitimate online pharmacies, there are also some fraudulent ones that advertise prescription drugs for low prices. Beware: they may sell you medications that are counterfeit and do not treat your condition.

Fraudulent online pharmacies can also hurt your wallet, with higher prices and unsecure networks for processing your credit card payments. They may also charge you for medicines you never received. Be suspicious if an online pharmacy:

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

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

Medicare Prescription Drug Coverage

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

Medicare prescription drug coverage pays expenses up to $3,310; once your prescription costs exceed that amount, you will no longer have coverage and will be responsible

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for the full cost of your drugs. However, once your out-of-pocket spending reaches $4,850, your prescription coverage will kick back in. Any amount of prescription drug spending between $3,310 and $4,850 is called the coverage gap or Medicare "donut hole." In 2016, if you reach the coverage gap, you will automatically get a 55% discount on covered brand-name drugs and a 42% discount on generic drugs. If you have limited income and resources, you may get extra help to cover prescription drugs for little or no cost. Contact the Centers for Medicare & Medicaid Services (p. 96) for more information.

Visit www.medicare.gov for more information about Medicare benefits.

ADVANCE MEDICAL DIRECTIVES

Advance directives are written documents that tell your doctors what kind of treatment you want if you become unable to make medical decisions (for example, if you are in a coma). Forms and laws vary by state, so it is a good idea to understand the laws in your state when you write advance directives. Also, complete these documents before you become very ill, if possible. You should file a copy with your primary care physician. Federal law requires hospitals, nursing homes, and other institutions that receive Medicare or Medicaid funds to provide written information regarding advance medical directives to all patients upon admission.

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

Naming a Durable Power of Attorney for Health Care

A durable power of attorney for health care (sometimes called a durable medical power of attorney) specifies the person you have chosen to make medical decisions for you.

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

The person you choose as your agent must:

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

An emergency contact is not the same as a durable power of attorney. You can choose the same person for both roles, but your emergency contact isn't automatically allowed to make medical decisions for you.

See the Wills and Funerals section (p. 51) to learn more about choosing people to act on your behalf, such as trustees and executors.

HEALTH CARE SCAMS

Be aware of these common signs of health care scams:

- Bills for services and procedures that you didn't receive.
- Claims of "miracle" drugs, quick fixes, medical breakthroughs, and cures for serious diseases.
- Money back or risk free guarantees for medical products.
- Use of personal testimonies from doctors and patients, that aren't factual.

Take steps to protect yourself:

- Talk to your doctor before you take anything not prescribed by them.
- Don't share your Medicare or health insurance number in exchange for a "free" treatment.

For more information or to file a complaint, contact:

- The Federal Trade Commission (p. 102)
- Your state consumer protection office (p. 106)
- Food and Drug Administration (p. 96)

HOUSING

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

your local housing department so you know your rights and responsibilities.

BUY A HOME

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

- Consider hiring a buyer's agent who works for you.
- Get prices of other homes in the neighborhood. Knowing these prices can help you avoid overpaying.
- Have the property inspected. Use a licensed home inspector to look over the property before you buy it.
- Check to see if a particular home requires you to pay any ongoing homeowners association (HOA) or condo fees.

Mortgages

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

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

When you shop for a mortgage, a lender will give you a

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

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

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loan estimate form. This form should highlight the main features of that loan, such as the amount, if the rate is fixed or adjustable, and term. If you shop for rates from multiple lenders, these forms will help you compare loan options.

Once you have chosen a lender and a home to buy, and gone to contract, you will have to go into a closing meeting. Three business days before the closing, your lender is required to give you a Closing Disclosure. Compare this document to the loan estimate you received from the lender in the beginning of the home buying journey. Be sure there are no discrepancies to avoid costly surprises at closing.

Visit www.consumerfinance.gov/owning-a-home to find samples of both documents, a home loan toolkit and other guides for the home buying process.

HOME FORECLOSURE

Foreclosure is the legal means that your lender can take to repossess your home. If you owe more than your property is worth, a deficiency judgment is pursued. This action would require you to pay the difference between the amount you owe and your home's value. Both foreclosures and deficiency judgments appear on your credit report.

Take these steps to avoid foreclosure:

- Do not ignore letters from your lender. If you are having problems making payments, call or write to your lender's Loss Mitigation Department immediately. Be prepared to provide financial information, such as your monthly income and expenses. Without this information, the lender may not be able to help you.
- Stay in your home. You may not qualify for assistance if you abandon your property.
- Contact a HUD-approved housing counselor. Call 1-800-569-4287 or TDD 1-800-877-8339 for the housing counseling agency nearest you.
- Contact Making Home Affordable for help. Visit www.makinghomeaffordable.gov or call 1-888-995-4673, or 1-877-304-9709 for hearing-impaired homeowners, to talk to a HUD-approved credit counselor who will guide you through your options for free.

Beware of offers and sales pitches that target homeowners who are struggling to make mortgage payments. Additional advice, resources, and tips for homeowners can be found under Home Equity Loans (p. 13) and Homeowners and Renters Insurance (p. 31).

MORTGAGE RULES TO PROTECT YOU

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

Ability to Repay

- Lenders must verify your ability to pay back a mortgage. They may review your credit history, proof of your income, and your other debt and living expenses.
- Your ability to repay must be based on the highest interest rate you would be charged, not teaser rates.

Increased Information

- You must receive appraisal reports at least three days before closing on the house.
- Your servicer must send you statements.
- You must receive notice of interest rate increases two months in advance.

High Cost Loans (high fees, points, APR)

- A lender must inform you that you have a high cost loan and state all the fees and costs upfront.
- You must receive counseling from a housing counselor.
- Your lender can't charge prepayment penalties or balloon payments.

Contact the Consumer Financial Protection Bureau (p. 93) for more information on mortgage rules.

MOVING COMPANIES

Not all moving companies are the same. Although many are legitimate, some attempt to take advantage of their clients. Some may raise the price of the move, after your possessions are on their truck, and threaten to hold your possessions hostage if you don't pay. Follow these guidelines to help you choose the right mover:

- Make sure the mover has an operating license. For moves from one state to another (inter-state), visit www.protectyourmove.gov to verify a mover's license. For moves within a state (intra-state), check your state, county, or local consumer protection agency (p. 106).
- Confirm that the mover has insurance. If furniture is damaged during the move, the mover's insurance should cover it. Ask how to file a complaint if there are limits to the coverage. Visit www.protectyourmove.gov/consumer/awareness/valuation/valuation-insurance.htm for more information about the levels of mover's insurance coverage.
- Check the mover's complaint record. Contact your state or local consumer protection agency (p. 106) or the Better Business Bureau (p. 67) to see if there is a history of complaints.
- Insist on an in-person estimate, so the mover can see what needs to be moved. Then get the estimate in writing. Be wary of very low estimates. A company may quote a low price, but ask for more money before they'll remove your belongings from their truck.
- Before you move, ask about extra fees for boxes, blankets and packing materials, before you move.

If you have a dispute with a moving company, you can file a complaint with the Federal Motor Carrier Safety Administration by calling 1-888-368-7238 or by visiting www.fmcsa.dot.gov.

MORTGAGE REFINANCING

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

- A decrease in interest rates.
- A change in the length of your mortgage.
- A change from a fixed-rate to adjustable-rate mortgage.

Before you decide whether or not to refinance:

- Research interest rates offered by several lenders to compare your options.
- Research options available through the Federal Housing Administration (FHA), Home Affordable Refinance Program (HARP), or your local housing agency.
- Read your current mortgage to see if there are any fees or penalties for early cancellation.
- Gather information about refinancing expenses, such as appraiser, broker and attorney fees, or changes in taxes.

For an overview, review the Federal Reserve's publication www.federalreserve.gov/pubs/refinancings/default.htm on refinancing or consult a HUD-certified housing counselor.

HOME IMPROVEMENTS AND REPAIRS

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

When selecting a contractor:

- Get recommendations and references. Talk to friends, family, and others who have used the contractor for similar work.
- Get at least three written estimates. Insist that contractors come to your home to evaluate what needs to be done. Be sure the estimates are based on the same work so you can make meaningful comparisons.
- Check contractor complaint records with your state or local consumer protection agency (p. 106) or the Better Business Bureau (p. 67).
- Make sure the contractor meets licensing and registration requirements. Your state or local consumer protection agency (p. 106) can help you determine the necessary requirements.
- Get the names of suppliers and ask them whether the contractor makes timely payments.
- Contact your local building inspection department to check for permit and inspection requirements. Be wary if the contractor asks you to get the permit; it could mean the firm is not licensed.
- Be sure your contractor is insured. The contractor should have personal liability, property damage, and workers' compensation insurance for workers and subcontractors.
- Insist on a written contract that states exactly what work will be done, the quality of materials that will be used,

warranties, timetables, the names of any subcontractors, the total price of the job, and the schedule of payments.
- Try to limit your down payment. Some states have laws limiting the amount of down payment required.
- Understand your payment options. Compare the cost of getting your own loan versus contractor financing.
- Don't make a final payment or sign a final release until you are satisfied with the work and know that subcontractors and suppliers have been paid. Beware: some state laws allow unpaid subcontractors and suppliers to put a lien on your home for bills the contractor failed to pay.
- Pay by credit card when you can. You may have the right to withhold payment to the credit card company until problems are corrected (p. 15).

Be especially cautious if the contractor:

- Comes door-to-door or seeks you out.
- Happens to have material left over from a recent job.
- Offers you discounts for finding other customers.
- Quotes a price that is out of line with other estimates.
- Pressures you for an immediate decision.
- Can only be reached by leaving messages with an answering service.
- Has no physical address for the business.
- Has out-of-state license plates.
- Asks you to pay for the entire job up front.

With most home improvements, federal law gives you three business days to cancel without penalty. See the 3-Day Cooling-Off Rule (p. 4). You would be liable for any benefit already received. State laws may also provide some protection. And remember, if you finance home improvements with a home equity loan (p. 13) and do not make your payments, you could lose your home.

RENTING AND LEASING

You may choose to renting a home, instead of buying one. Renting offers flexibility, and eliminates some major expenses, like property taxes, downpayment, and property maintenance. Take these steps and be prepared when you meet with a prospective landlord:

- Get a current copy of your credit report. Make corections before starting your apartment search.

- Check with the Better Business Bureau (p. 67) or your local consumer protection office (p. 106) to determine if your prospective landlord has any existing complaints from previous tenants.
- Bring a completed rental application with you; written references from previous landlords, employers, friends, and colleagues.
- Get all promises for discounts or amenities in writing.
- Know your rights to live in a habitable rental unit—and don't give them up.
- Keep communication open with your landlord.
- Purchase renters insurance to cover your valuables. See more information under Homeowners and Renters Insurance (p. 31).
- Make sure the security deposit refund procedures are spelled out in your lease or rental agreement.
- Find out how disputes are handled with your landlord.

A lease is a legally binding agreement that outlines the obligations of a property owner and the tenants. Read the lease carefully and discuss anything you do not understand. By signing a lease, you agree to abide by the rules and responsibilities that are included. Some things to look for in a lease:

- Clauses that allow the landlord to change the terms of the lease after it is signed.
- Requirements and responsibilities of the tenants and landlord to do routine repairs such as lawn maintenance, cleaning, or notification about needed repairs. All responsibilities should be stated clearly.
- Restrictions that would prevent you from living normally or comfortably in the home.
- Terms of the lease and any important dates such as when the rent is due or garbage pickup days.
- Extra fees for parking spaces or storage, garbage collection, water, and pets.
- Information regarding utility providers, how to arrange for service, and whether the landlord or tenant is responsible for paying the bills (see Utilities, page 50).

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.

The Fair Housing Act protects tenants who lease or rent property. If you think your rights have been violated, you may write a letter to, or call the HUD office nearest you (p. 98). You have one year after the alleged violation to file a complaint with HUD. Each state has its own set of tenant rights, laws, and protections. For a state-by-state directory, visit www.hud.gov/local.

If you need help finding affordable housing, there are agencies that can help. You may qualify for public housing, which is state-owned, affordable rental homes for low-income families, the elderly, and people with disabilities. You may also apply for the Housing Choice Voucher Program. In this program, you find a rental property yourself and use the voucher to pay for all or part of the rent. HUD (p. 98) offers several housing assistance programs for tenants and landlords as well as information on rights of residents and displaced tenants. Visit www.usa.gov/finding-home for more information about affordable housing programs.

HOUSING SCAMS

Be aware of these common signs of housing scams:

- Foreclosure rescue companies offer to negotiate directly with your lender, and tell you to send your payments to them instead of your loan servicer.
- A lender encourages you to lie about your income, expenses, or cash available for down payments in order to get a loan.
- You are asked to sign purchase or sale documents without reviewing them, or with blank spaces.

Take steps to protect yourself:

- Research lenders and realtors.
- Attend homebuyer classes through a HUD-certified housing counselling agency.

For more information or to file a complaint, contact:

- The Consumer Financial Protection Bureau (p. 93)
- The Department of Housing and Urban Development (p. 98)

INSURANCE

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

General sources of insurance information include the American Council of Life Insurers (p. 135), the Insurance

Information Institute (p. 136), the National Association of Insurance Commissioners (p. 137), and your state insurance department (p. 123). You can also visit www.insure.com.

When buying any type of insurance (home, life, auto, rental, or other), you should:

- Find out whether your state insurance department (p. 123) offers any information concerning insurance companies and rates.
- Check several sources for the best deal. Search online or with an independent insurance agent. These agents work with several insurers and may be able to get you a better deal.
- Make sure the insurance company is licensed and covered by the state's guaranty fund. The fund pays claims in case the company defaults. Your state insurance department (p. 123) can provide this information.
- Ask your insurance agent about discounts. You may be able to get a lower premium if you have safety features in your home, such as dead-bolt locks, smoke detectors, an alarm system, storm shutters, or fire-retardant roofing material. Similarly, you may save on car insurance based on your car's safety features, the number of miles you drive, your age (turning 25 or 50), your good grades (if you are a student) and/or your driving record (no moving vehicle violations or accidents in three years). You might also be able to get discounts if you are a member of civic or alumni associations, or insure your vehicle and home with the same company.
- Have you had major changes in your life (had a child, bought a home)? Life events affect your insurance needs.
- Consider a higher deductible. Increasing your deductible by just a few hundred dollars can make a big difference in your premiums.
- Check the financial stability and soundness of the insurance company.
- Research the complaint record of the company. Contact your state insurance department (p. 123), or visit the website of the National Association of Insurance Commissioners (www.naic.org), which has a database of complaints filed with state regulators.
- Find out what others think about the company's customer service. Consumers can rate homeowner insurance companies at www.jdpower.com/industry/insurance.
- Make sure you receive a written policy. This tells you that the agent forwarded your premium to the insurance company. If you do not receive a policy within 60 days, contact your agent and the insurance company.
- Shop around, even if you are satisfied with your current insurer. Your insurer may increase your rates annually, just because they can. Make sure your rate is still competitive for the level of coverage you need.

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

AUTO INSURANCE

Every state requires that you carry minimum levels of auto insurance coverage, or the equivalent in financial responsibility waivers, to ensure that you can cover the cost of damages to people or property in the event of a car accident. Auto insurance requirements vary from state to state. Check with your state insurance regulator (p. 123) to learn more about individual requirements as well as insurers you may be considering for your policy.

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

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

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

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

DISABILITY INSURANCE

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

When purchasing disability insurance, ask:

- **How is disability defined?** Some policies consider you disabled if you are unable to perform the duties of any job. Some 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 before payments begin.
- **How long do benefits last?** After a specified waiting period, LTD payments are usually available until you reach age 65. 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?

Get more information from the Insurance Information Institute at www.iii.org.

HEALTH INSURANCE

Group Policies

Many consumers have health care coverage from their employers. Others have medical care paid through a government program such as Medicare (p. 96), Medicaid (p. 96), or the Veterans Health Administration (p. 101). You may also purchase health insurance through the Health Insurance Marketplace, at www.healthcare.gov.

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

Medicare and Medicaid

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

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

Contact the Centers for Medicare & Medicaid Services (p. 96) for more information on benefits.

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

Health Care Plans

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

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

If you go outside the HMO or PPO network of providers, you may have to pay a portion or all of the cost. When choosing among different health care plans, you will need to read the fine print and ask lots of questions, such as:

- Do I have the right to go to any doctor, hospital, clinic, or pharmacy I choose?
- Are specialists such as eye doctors and dentists covered?
- Does the plan cover special conditions or treatments such as pregnancy, psychiatric care, and physical therapy?
- Does the plan cover home care or nursing home care?
- Will the plan cover all medications my physician may prescribe?
- What are the deductibles? Are there any co-payments? Deductibles are the amount you must pay before your insurance company will pay a claim. These differ from co-payments, which are the amount of money you pay when you receive medical services or a prescription.
- What is the most I will have to pay out of my own pocket to cover expenses?
- If there is a dispute about a bill or service, how is it handled? In some plans, you may be required to have a third party decide how to settle the problem.

HOMEOWNERS AND RENTERS INSURANCE

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

Homeowners or renters insurance may pay claims for:

- Damage to your home, garage, and other outbuildings.
- Loss of furniture and other personal property due to damage or theft.
- Additional living expenses if you rent temporary quarters while your house is being repaired.

Homeowners or renters insurance may also:

BEWARE: WHEN COVERAGES COLLIDE

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

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

Before disaster strikes, read your home insurance policy closely for anti-concurrent causation clauses. Ask your agent if you may opt out of that clause or pay an increased premium to have full coverage.

SHARING SERVICES, SHARED RISKS

The sharing economy is popular. You may rent out your home or drive others around in your personal car to make extra money. Your insurance policy may limit your protection for accidents or damages that happen during these transactions.

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

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

Keep these tips in mind when shopping for homeowners insurance:

- Insure your house, not the land under it. If you don't subtract the value of the land when deciding how much homeowners insurance to buy, you will pay more than you should for your policy.
- Make certain you purchase enough coverage to replace what is insured. "Replacement Cost Coverage" gives you the money to rebuild your home and replace its contents. An "Actual Cash Value" policy is cheaper but pays the difference between your property's worth at the time of loss minus depreciation for age and wear.
- Ask about any special coverage you might need. You may have to pay extra for computers, cameras, jewelry, art, antiques, musical instruments, or stamp collections.
- Remember that flood and earthquake damage are not covered by a standard homeowners policy. The cost of a separate earthquake policy will depend on the likelihood of earthquakes in your area. Homeowners who live in areas prone to flooding should take advantage of the National Flood Insurance Program (p. 98).
- If you are a renter, do not assume your landlord carries insurance on your personal belongings. Purchase a separate policy for renters.

LIFE INSURANCE

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

There are two main types of life insurance policies:

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

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

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

Check with that office at www.unclaimed.org if you believe that you are due a benefit.

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

LONG-TERM CARE INSURANCE

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

Here are some questions to ask when considering a separate long-term care insurance policy:

- **What qualifies you for benefits?** Some insurers say you must be unable to perform a specific number of the following activities of daily living: eating, walking, getting from bed to a chair, dressing, bathing, using the restroom, and remaining continent.
- **What type of care is covered?** Does the policy cover nursing home care? What about coverage for assisted-living facilities that provide less client care than a nursing home? If you want to stay in your home, will it pay for care provided by visiting nurses and therapists? What about help with food preparation and housecleaning?
- **What will the benefit amount be?** Most plans are written to provide a specific dollar benefit per day. The benefit for home care is usually about half the nursing home benefit, but some policies pay the same for both forms of care. Other plans pay only for your actual expenses.

To contact an organization, use the directory beginning on page 64

- **What is the benefit period?** It is possible to get a policy with lifetime benefits, but this can be very expensive. Other options for coverage are from one to six years. The average nursing home stay is about 2.5 years.
- **Is the benefit adjusted for inflation?** If you buy a policy before age 60, you face the risk that a fixed daily benefit will not be enough by the time you need it.
- **Is there a waiting period before benefits begin?** A 20 to 100-day period is not unusual.
- Visit www.longtermcare.gov for more information.

OTHER INSURANCE

- **Catastrophic Health Care Insurance**. A health plan that only covers certain types of expensive care, like hospitalizations.
- **College Tuition Insurance**. Get a refund of college tuition if you must withdraw because of a serious injury or illness.
- **Dental and Vision Insurance.** Some companies that offer health insurance plans may also allow employees to purchase separate dental and vision plans, which are not part of most standard health plans.
- **Identity Theft Insurance**. This type of insurance provides reimbursement to crime victims for the cost of restoring their identity and repairing credit reports. This insurance may be part of your homeowner insurance policy or as a stand-alone policy.
- **International Health Care Insurance**. A policy that provides health coverage no matter where you are in the world. The policy term is flexible, so you can purchase it only for the time you will be out of the country.
- **Liability Insurance**. Insurance for what the policyholder is legally obligated to pay because of bodily injury or property damage caused to another person.
- **Shared Services Insurance**. Find out what insurance you need if you rent your home out or use your car to drive others for a fee.
- **Travel Insurance.** There are four kinds of travel insurance: Travel Cancellation Insurance, Baggage or Personal Effects Coverage, Emergency Medical Coverage, and Accidental Death. Visit www.insuremytrip.com to learn more. See page 14 for travel insurance perks provided by your credit card issuer.
- **Umbrella Insurance**. A policy that supplements the insurance you already have for home, auto, and other personal property. Umbrella insurance can help cover costs that exceed the limits of other policies.

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

INSURANCE SCAMS

Be aware of these common signs of insurance scams:

- You may pay your insurance premium but your agent keeps the money instead of forwarding it to the company.
- Scammers pose as insurance agents or are unlicensed to sell insurance.
- A series of brokers and re-insurers receive a portion of the money you paid for your premium, until there is no money left to actually send to the insurance company.
- You get notification for claims against your policy that you didn't file or services you didn't receive.

Take steps to protect yourself:

- Make sure to get a confirmation from the insurance company that your payment was received for the entire amount
- Confirm with your insurance regulator that your insurance agent is licensed to sell insurance
- Read claims and explanation of benefits statements closely, and check for errors.

For more information or to file a complaint, contact:

- Your state insurance regulator (p. 123)

INVESTING

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

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

- **What type of earnings can you expect?** Will you get income in the form of interest, dividends, or rent? Some investments, such as stocks and real estate, have the potential for earnings and growth in value. What is the potential for earnings over time?
- **How much risk is involved?** With any investment, there is always the risk that you will not get your money back or the earnings promised. There is usually a trade-off between risk and reward—the higher the potential return, the greater the risk. While the federal government backs U.S. Treasury securities, it does not protect against loss on any other investments.
- **Are your investments diversified?** Some investments perform better than others in certain situations. For example, when interest rates go up, bond prices tend to go down. One industry may struggle while another prospers. Putting your money in a variety of investment options can reduce your risk.
- **Are there any tax advantages to a particular investment?** U.S. Savings Bonds are exempt from state and local taxes. Municipal bonds are exempt from federal income tax and, sometimes, state income tax as well. Tax-deferred investments for special goals, such as paying for college and retirement, are available that let you postpone or even avoid paying income taxes.

Check out the Securities and Exchange Commission's (SEC's) website, www.investor.gov for more information about investing. Be sure to note specific tips at www.investor.gov/Saving-and-Investing. The SEC requires public companies to disclose financial and other information to help you make sound decisions. View the text of these files at www.sec.gov/edgar.shtml. Contact the SEC's Investor Information Service at 1-800-732-0330 to ask your investment-related questions, get alerts, and learn how to file a complaint.

The Financial Industry Regulatory Authority (FINRA) also provides up-to-date market data and information for

TYPE OF INVESTMENT	WHAT IS IT?	RISK LEVEL
Bonds and Bond Funds	Also known as fixed-income securities because the income they pay is fixed when the bond is sold. Bonds and bond funds invest in corporate or government debt obligations.	Low risk.
Commodities	Physical commodities, such as an agricultural product (grains) or a natural resource (like gold). A futures contract is an agreement to purchase or sell a commodity for delivery in the future.	High risk.
Index Funds	Invest in a particular market index such as the S&P 500 or the Russell 2000. An index fund is managed passively and mirrors the performance of the designated stock or bond index.	Risk level depends on which index the fund uses. A bond index fund involves a lower risk level than an index fund of emerging markets overseas.
Market-linked CDs (or structured CDs)	Returns are linked to the future performance of a market index and may include stocks, bonds, foreign currency, or other assets. These are designed for a long-term commitment (up to 20 years).	Medium to high risk.
Money Market Funds	Mutual funds that invest in short-term bonds. Usually pay better interest rates than a savings account but not as much as a certificate of deposit (CD).	Low risk.
Mutual Funds	Invest in a variety of securities, which may include stocks, bonds, and/or money market securities. Costs and objectives vary.	Risk levels vary according to the holdings in the mutual fund.
Roth IRA	A personal savings plan where earnings that remain in the account are not taxed. Investments may include a variety of securities. Contributions are not tax-deductible.	Risk levels vary according to the holdings in the IRA.
Stocks	Stocks represent a share of a company. As the company's value rises or falls, so does the value of the stock.	Medium to high risk.
Traditional IRA	Traditional IRA is a personal savings plan that gives tax advantages for savings for retirement. Investments may include a variety of securities. Contributions may be tax-deductible; earnings are not taxed until distributed.	Risk levels vary according to the holdings in the IRA.

To contact an organization, use the directory beginning on page 64

a wide range of stocks, bonds, mutual funds, and other securities through its Market Data Center at www.finra.org/marketdata.

Some companies rate the financial condition of corporations and municipalities issuing bonds. Their ratings are available online and at many public libraries. For ratings of mutual funds, consult personal finance magazines or websites.

FINANCIAL BROKERS AND ADVISORS

A financial professional can help you reach your financial goals.

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

- Has the person worked with others who have circumstances similar to yours?
- Do you communicate well with each other? Does the advisor listen to your needs? Will he or she keep you updated on your investments?
- Is the person licensed in your state? Your state securities administrator (p. 127) lists individuals and firms that are registered in your state. Ask whether the regulatory office has any other background information. You can find out how to reach your state securities administrator by visiting www.nasaa.org.
- Has the person had any run-ins with regulators or received serious complaints from investors? Call your local state securities administrator or the SEC (p. 103). Check BrokerCheck at www.finra.org/brokercheck to find licensing, employment, and disciplinary information.
- How is the person paid? Is it an hourly rate, a flat fee, or a commission that depends on the investments you make?
- What are the fees for setting up and servicing your account?

Licenses and Professional Titles

An advisor can have multiple titles and be authorized to provide multiple services, including investment services, financial planning, and insurance products. Check FINRA's Investment Professional tool at www.finra.org/investors/professional-designations to understand the designations, the educational and ethical requirements to earn them, and the organizations that offer them. The SEC, FINRA, and state regulators do not grant or endorse any professional titles. Professional titles are not the same as licenses or registrations. A license is granted by government authorities, and offer you legal protection.

Suitability Versus Fiduciary Standards

When you interview potential financial planners, ask if they operate under a suitabilility or fiduciary standard.

- Suitability standard applies to broker-dealers. This standard requires brokers to evaluate an investment option and determine that it can suit your needs, based on your financial situation. However, they are also concerned about how their recommendations benefit their company financially.
- Fiduciary standard rules apply to investment advisors. This standard requires the advisor to put your best interest first. They must give advce based on detailed and thorough research, and fully disclose all important facts. In addition, they avoid conflicts of interest, putting your financial interest above their own.

Additional organizations that could be helpful are:

- The Commodity Futures Trading Commission's (CFTC) www.smartcheck.gov is a collection of free tools to check the background of financial professionals.
- Both the North American Securities Administrators Association (p. 137) and the National Futures Association (p. 137) can offer helpful information.
- FINRA (p. 136) provides a dispute resolution program among investors, brokers, and brokerage firms. Senior investors can call 1-844-574-3577 for help with brokers.
- The SEC's Investment Adviser Public Disclosure website, www.adviserinfo.sec.gov provides information on a firm or individual's registrations, experience, and disciplinary action.
- SaveAndInvest.org offers unbiased information and strategies to help you avoid investment fraud.

BEWARE: AFFINITY FRAUD

Affinity frauds are investment scams that target specific groups, such as elderly, religious, or ethnic communities. The investment promoters often are (or pretend to be) members of the group.

Affinity fraud usually involves either a fake investment or an investment where the scammer lies about the investment's risk of loss, earnings or historical performance. Many affinity frauds are Ponzi or pyramid schemes.

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

- Research the investment opportunity separately from the information the promoter provides.
- Verify that the promoter is licensed with the SEC (p. 103) and your state securities administrator (p. 127).
- Beware of promises of spectacular profits or "guaranteed" returns, with little risk.

Contact the SEC (p. 103) or your state securities administrator (p. 127) if you have questions about investments or to file a complaint about investment fraud.

CROWDFUNDING

Crowdfunding is a way for companies, entrepreneurs, or artists to raise money. After setting a fundraising goal and deadline to reach that goal, the creator markets the campaign to potential backers, or investors. Before you contribute:

- **Research the company**. Is there any information available about the product or service they want to offer? Are there complaints related to the company or campaign creator with the state attorneys general about fraud?
- **"All or nothing" or "Flexible Funding"**If the campaign is an "all or nothing" campaign, the creator only gets the pledged money if they reach the fundraising goal. If the campaign is a "flexible funding" campaign, the creator will receive all the donations, even if they did not reach the fundraising goal.
- **Timing of payments**. Does the fundraising website charge your credit card immediately after you pledge?
- **Rewards**. What rewards, or returns, will you receive in exchange for your investment? Do you get to pre-order the product that the company is producing? Are there different rewards, based on how much you invested?
- **Refunds**. Are you able to get a refund if the company does not reach their fundraising goal or complete the project? If so, do you need to get the refund from the website or directly from the campaign creator?
- **Taxes**. Is your contribution tax deductible?

COMMODITIES

Trading in commodity futures is different from investing. Commodity futures are an agreement to buy or sell a specific quantity of a variety of commodities such as precious metals, grains, or other natural resources. Trading commodity futures and options is a volatile, complex and risky venture that is rarely suitable for individual investors or "retail customers." Before participating in the commodities market, check the registration status and background of the person and company at www.nfa.futures.org/basicnet.

Anyone who trades or gives advice to the public about futures and other derivatives must be registered with the National Futures Association (p. 137). The CFTC also provides additional information about how to protect yourself before and during trading in the commodities and options markets at www.cftc.gov/ConsumerProtection.

REAL ESTATE

There are multiple ways to invest in real estate:

- Investment property - You buy a house, apartment building, or commercial space to rent to tenants.
- Real estate investment group - You buy property from one of these companies and rent it out to a tenant. The real estate investment group provides property management services, including maintenance and tenant selection, in exchange for a portion of the rent.
- Real estate investment trusts (REIT) - A REIT is a security that invests in real estate and sells shares of ownership to investors. Shares are sold on the major exchanges, like any other stock.
- Real estate trading ("flipping") - You buy a property, with the goal of reselling it for a profit in the short term. The price increase and profits are due to a hot property market or major renovations and improvements you make to the property.

It generally takes a significant amount of time to earn money from investing in real estate. Be cautious of pitches or ads that promise great returns in a short time period from investing in real estate, or promise huge profits without risk. These are often a scam.

Before you select a real estate investment, consider these questions.

- **What are your goals?** Do you want to earn revenue from rental payments, make a profit when you sell the property, or both?
- **Have you done research?** Research neighborhoods and prices. Look at properties and set criteria to evaluate potential properties that you would like to buy. Understand the housing market and determine if prices are increasing, or if there is a need or demand for rental property in the neighborhood.
- **Do you plan to hire a realtor?** A licensed realtor can help you locate properties, share information about an area's pricing, zoning rules, and growth potential.
- **Do you plan to be a landlord or hire a property manager?** There are major responsibilities involved with managing a property, such as selecting tenants, paying mortgage and insurance, maintenance and repairs, collecting rent, and handling tenant complaints and disputes. A qualified property manager could cut into your profits, but if they are experienced, could help save you money in the operations of your property.
- **Do you have enough for a down payment?** You may be required to pay 20% or more as a down payment. Mortgages for investment property don't qualify for private mortgage insurance or a reduced down payment.
- **Can you afford to own a rental property?** In addition to the mortgage, you need a cash reserve to pay for repairs, taxes, and unexpected expenses. You should also have money set aside for months when your building is vacant, so that you are still able to pay the mortgage.
- **Have you shopped around?** Compare interest rates that banks are offering on mortgages for investment properties. They are often higher than the interest rate on a mortgage for a primary residence, as these mortgages are more risky to a bank.

RETIREMENT PLANNING

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

Some questions to ask:

- At what age do you plan to retire?
- Will your spouse or partner retire when you do?
- Where do you plan to live? Will you downsize, own, or rent your home?
- Do you expect to work part time?
- Will you have the same medical insurance you had while working? Will coverage change?
- Do you want to travel or pursue a new hobby that might be costly?
- If you have a financial advisor, talk to him or her about your plans.

In addition to planning to maintain your lifestyle during retirement, you may need to purchase long-term health insurance (p. 32) or pay for assisted-living services (p. 23).

Take advantage of interactive tools and calculators that help you plan your retirement. For example, at www.consumerfinance.gov/retirement, the Consumer Financial Protection Bureau offers interactive tools to help you see how your social security retirement benefits will change, based on factors like your age, life expectancy, or marital status. Also, use estimators, like the ones at www.choosetosave.org/ballpark, to learn how much you need to save to retire comfortably.

INVESTING SCAMS

Be aware of these common signs of investment scams:

- Scammers offer free lunches or seminars, posing as financial planners to pitch appealing investment offers.
- Offers for high or guaranteed profits.
- Sales pitches saying the investment is "risk-free".
- Pressure to invest immediately or limited opportunities.
- Pyramid schemes, where investors make money from recruiting more investors, rather than from sales or profits from a stock or product.

Take steps to protect yourself:

- Research investment opportunities and investment professionals.
- Get all details of an investment in writing.

For more information or to file a complaint, contact:

- Your state securities administrator (p. 127)
- The Securities and Exchange Commission (p. 103)
- Financial Industry Regulatory Authority (p. 136)

For more information go to:

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

PRIVACY AND IDENTITY THEFT

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

Identity thieves steal your personal information to commit fraud. They can damage your credit status and cost you time and money to restore your good name. You may not know that you are the victim of ID theft until you experience a financial consequence (mystery bills, credit collections, denied loans) down the road from actions that the thief has taken with your ID. Follow these tips to protect yourself:

- **Secure your Social Security card.** Don't carry it in your wallet or write your number on your checks. Only give out your social security number (SSN) when absolutely necessary.
- **Protect your PIN.** Never write a PIN on a credit or debit card or on a slip of paper kept in your wallet.
- **Watch out for "shoulder surfers."** Shield the keypad when typing your passwords on computers and at ATMs.
- **Be skeptical.** Don't respond to unsolicited requests for personal information (your name, birthdate, social

BEWARE: SYNTHETIC ID THEFT

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

While you cannot prevent synthetic ID theft, you should still get copies of your credit report to check for accounts you did not open. Also, contact the credit reporting agencies to ask if there is a fragmented file (a sub-account that uses your social security number but not your name) attached to your main credit file. If this is the case, you may be the victim of synthetic identity theft. Report all cases of identity theft to the Federal Trade Commission (p. 102).

security number, or bank account number) by phone, mail, or online.

- **Collect mail promptly.** Ask the post office to put your mail on hold when you are away from home for more than a day or two.
- **Pay attention to your billing cycles.** If bills or financial statements are late, contact the sender.
- **Keep your receipts.** Ask for carbons and incorrect charge slips as well. Promptly compare receipts with account statements. Watch for unauthorized transactions.
- **Tear up or shred** unwanted receipts, credit offers, account statements, and expired cards, to prevent "dumpster divers" (p. 7) from getting your personal information.
- **Store personal information in a safe place** at home and at work.
- **Install firewalls** and virus-detection software on your home computer.
- **Create complex passwords** that identity thieves cannot guess easily.
- **Order your credit report once a year.** Check it more frequently if you suspect someone has gained access to your account information. See "Order Your Free Credit Reports" (p. 15).

REPORT IDENTITY THEFT

If you are a victim of identity theft, report it immediately. Visit www.Identitytheft.gov for a guide on what to do to limit the damage. Follow these steps:

- **Report it to your financial institutions.** Call the phone number on your account statement or on the back of your credit or debit card.
- **FIle a report with the Federal Trade Commission.** This detailed report is also called an ID theft affidavit.
- **Report the fraud to your local police.** Keep a copy of the police report, which will make it easier to prove your case to creditors and retailers. Together, your ID theft affidavit and your police report make up your ID theft report.
- **Contact the credit reporting agencies** (p. 15) and ask them to flag your account with a fraud alert, which asks merchants not to grant new credit without your approval.

An ID theft report will help you deal with the credit reporting agencies and companies that extended credit to the identity thief using your name. Visit www.identitytheft.gov/#what-to-do-right-away for more information about creating an ID theft report. You can file your complaint with the FTC at www.ftccomplaintassistant.gov or by calling toll free 1-877-438-4338.

PROTECT YOUR PRIVACY

Your personal data is always being shared. Companies, known as data brokers, compile information about your income, family size, email addresses, stores and websites you visit, the brands you buy, credit cards used, hobbies, and your demographic information to create a profile about you and your lifestyle.

ID THEFT

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

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

Tax ID theft. In some cases, phony tax preparers steal your social security number and sell it to scammers. In others, someone files a tax return, using your social security number. For more information contact the IRS' Taxpayer Advocate Service at 1-877-275-8271 or visit www.irs.gov/uac/Taxpayer-Advocate-Service-6.

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

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

Follow the steps listed on www.IdentityTheft.gov for a full guide on how to limit the impact of identity theft.

Some of the information you give willingly, but other bits of your personal information are collected in ways you may not realize. Data brokers often collect location-based data from your mobile phone, wearables like fitness trackers or sleep monitors, or from certain apps. Your information is analyzed by brokers to develop scoring and models to help them understand your behavior, and sell your consumer profiles to retailers and marketers.

There is also the "Internet of Things", with sensors in household appliances, cars, and thermostats that monitor your behavior and communicate between each other and across networks.

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

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

Check with your state or local consumer agency (p. 106) to find out whether any state laws help protect your privacy. Some companies and industry groups have also adopted voluntary policies that address privacy concerns.

EDUCATION PRIVACY

Education privacy deals with the storage, control, sharing, and destruction of students' educational records. The Federal Education Rights and Privacy Act (FERPA) gives parents of school aged children (kindergarten through 12th grade) access to their education records. This act also restricts who the school can share the information with, such as other schools, without needing permission from a student's parent. Take action:

- Opt out of having your child's personal information used for directories that can be shared with third parties.
- Ask for documentation about the purpose of the data collection, if a school says that data collection is required. Find out how the data will be used, stored, and destroyed.

For more information, visit www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html or call 1-800-872-5327.

Another education privacy issue involves data breaches, especially at colleges and universities. When these happen, social security numbers, birthdates, grades, addresses and other personal information are compromised. These breaches can impact students' academic records and financial aid, while making them vulnerable to identity theft. If your college has experienced a data breach find out

WHAT TO DO AFTER A DATA BREACH

Data breaches of large organizations, such as retailers, schools, and employers have become common. These events can make your identity prone to identity theft. If you've been affected by a breach, have a plan of action:

- Sign up for a free credit monitoring service, if it is offered by the organization that experienced the breach. This service can alert you if credit accounts are opened with your information. If you have been involved in breaches from several companies, sign up for all the monitoring services. The services may be provided through different credit reporting agencies, and may detect different activities.
- Change passwords on any accounts connected to your compromised information.
- Contact the credit reporting agencies (Equifax, Experian, and TransUnion) to place freezes on your credit reports. This makes it difficult for someone to apply for credit in your name.
- If the breach involved a credit or debit card, your issuer may send you a new card with a new number. Update any accounts where the old card number was stored for easy payment or automatic recurring charges.
- Check your bank or credit card statements closely. Report suspicious charges to the fraud department.
- Visit www.identitytheft.gov/info-lost-or-stolen.html for more tips.

BEWARE: FARCING

Farcing scams are designed to steal your online identity. It starts when you receive a friend request from someone who supposedly shares mutual friends with you. Once you accept the request, the scammer searches your online profile to collect personal data about you, such as your schools, employers, and family. They may even contact you directly to ask more questions about you. Your information will be used to steal your identity.

Take these steps to protect your social media identity:

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

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

what protections the school has put in place. The Privacy Rights Clearinghouse offers more information about your education privacy rights www.privacyrights.org/topics/120.

FINANCIAL PRIVACY

The Federal Deposit Insurance Corporation (p. 102) and other federal regulators require banks, insurance companies, brokerage firms, and certain businesses that share financial information to inform you of their privacy policies. They must give you this information when you open an account and at least once every year. This includes:

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

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

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

Your credit information has additional privacy protections under the Fair Credit Reporting Act. Only people with a legitimate business need can get a copy of your report. Unless prohibited by state law, an employer can get your report with your written consent. See Credit Reports and Scores on page 15 for more information on your rights under this federal law, and to find out how you can get a copy of your credit reports.

MEDICAL PRIVACY

Personal information you give to your doctor is shared with insurance companies, pharmacies, researchers, and employers based on specific regulations. The privacy of your health records is protected by federal law, specifically under the Health Insurance Portability and Accountability Act (HIPAA). The Act:

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

The Department of Health and Human Services, Office for Civil Rights (p. 95) is a resource for complete details and advice about the HIPAA ruling. The Office for Civil Rights also provides a listing of resources for consumers, providers, and advocates, along with fact sheets and other educational materials.

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

If you believe that a person, agency, or organization covered under the HIPAA Privacy Rule violated your health information privacy rights or committed another violation of the Privacy Rule, file a written complaint with the Department of Health and Human Services, Office for Civil Rights (p. 95).

PRIVACY SCAMS

Be aware of common signs of identity theft and privacy scams:

- You receive emails or phone calls asking you to verify your social security number, birthdate, account numbers, or passwords.
- You stop receiving mail, such as credit card or bank statements.

Take steps to protect yourself:

- Shred sensitive documents that include your personal information.
- Don't respond to requests for personal information in emails or by phone, or with any stranger.
- Get a free copy of your credit report to verify that no one opened accounts in your name.

For more information or to file a complaint, contact:

- The Federal Trade Commission (p. 102)
- Your local police department

Visit the U.S. Department of Health and Human Services, Office for Civil Rights website at www.hhs.gov/ocr/privacy for more information on how the federal government protects your personal health information.

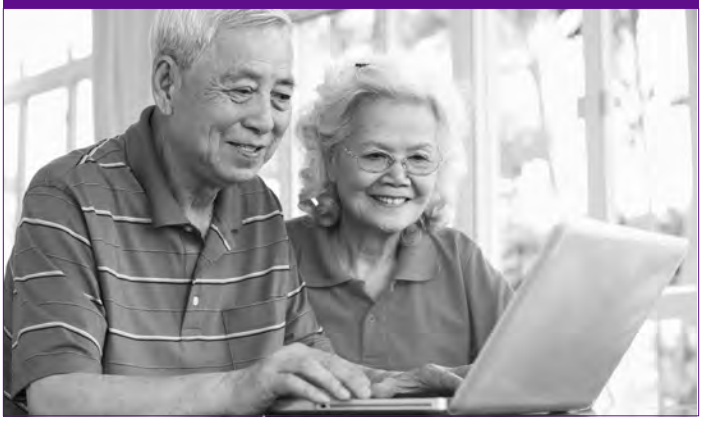
ONLINE PRIVACY

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

- Look for a privacy policy statement or seal that indicates the site abides by privacy standards. Take the 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 intercepted easily. Signs include a screen notice that says you are on a secure site, a closed padlock or unbroken key in the bottom corner of your screen, or a change in the first letters of the Internet address you are viewing from "http" to "https."
- Be careful about what information on your phone you allow applications (apps) to have access to.
- Secure information on smartphones. Password protect your phone and apps, such as mobile wallets or bank accounts that can be hacked.

Another threat to your privacy is spyware, software that is secretly installed when you download games, music, and other applications. Spyware sends information about your online activities to a third party, usually to target you with pop-up ads. You can install anti-spyware software to stop this threat to your privacy. See the Internet section on this page for more information.

TELECOMMUNICATIONS



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

INTERNET

Choosing Service Providers

You will need an Internet Service Provider (ISP) to connect your computer to the Internet. Some companies limit their service to providing Internet access only. Others, such as a telephone or cable company, may offer Internet access as part of a larger package of services.

Consider these factors when selecting a provider:

- **Speed**. If you only want to check email and view web pages, a dial-up connection may be enough. But if you want to download music or television shows, or watch videos, you will need a faster connection with broadband access, such as a digital subscriber line (DSL), cable modem, or satellite.
- **Availability**. Which companies offer service in your area?
- **Wireless access**. Can you get a wireless connection for other computers in your home?
- **Email**. Do email accounts come with the service? What will be the storage limit on your mailbox?
- **Software**. Is any software required to activate the service?

BILL CREEP

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

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

- **Technical support**. What kinds of tech support are available—phone, email, chat? Is the support free?
- **Special features**. What services are provided for spam blocking or virus protection?
- **Terms of service**. Is there a limit to the amount of data you can use per month? Do you have to sign an annual contract with the ISP?
- **Cost**. What is the monthly fee for the service? Are there fees for renting a modem or set up?

If you have a low household income, you may qualify for low-cost Internet service. Check with the Internet service providers in your area or your public utility commission (p. 131) for details.

Wi-Fi (Wireless)

Going wireless provides you with the freedom to use your computer in multiple locations. However, with this increased freedom comes the danger of increased vulnerability. Wireless Internet requires that you have access to a wireless network via a wireless router. It is important that you secure your network so strangers (or neighbors) cannot use your network without your knowledge (also known as "piggybacking"). Also, computer hackers could use your network to access personal information you save on, or send from, your computer. This is particularly important if you conduct financial transactions online. If you use the wireless (Wi-Fi) network at bookstores, airports, coffee shops, or other public places, there are other precautions you should take to protect your privacy.

At home:

- **Turn on encryption.** When you buy a wireless router, it is important to turn on the encryption feature. This scrambles information that you send over the Internet so other people cannot access it.
- **Rename your router.** Change the name from the manufacturer's default name to something only you would know.
- **Change the password.** Routers come with a standard password. Create a new one with a mix of letters, numbers, and special characters.
- **Turn off your router** when you are not using it.
- **Be aware of cookies.** Cookies are small text files that some websites place on your computer to collect information about the pages you view and your activities on the site. They also allow the site to recognize you when you return. Visit www.ftc.gov/ftc/cookies.shtm for more information.

On public wireless networks:

- **Don't assume the network is secure.** Most public wireless networks do not encrypt information you send. Avoid sending private information from public locations. Or, consider using a virtual private network (VPN) to secure information you send via public networks.
- **Verify that you are connecting to a trusted network**. Some scammers create free, unsecured Wi-Fi networks, similar to the names of trusted ones. If you use it, they can steal all the information (usernames, passwords, account numbers) that you enter.
- **Use encrypted websites.** If you send sensitive information from a public network, make certain that the URL starts with "https" ("s" means secure). Look for that on every page you visit.
- **Log off** sites after you finish using them rather than using "remember me" features.

Visit www.OnGuardOnline.gov for more information about wireless computing.

Spam

Spam is unsolicited commercial email. You can decrease the amount of spam email you receive by making it difficult for spammers to get, and use, your email address:

- Don't use an obvious email address, such as JaneDoe@isp.com. Instead use numbers or special characters, such as Jane4oe6@isp.com.
- Use one email address for close friends and family and another for everyone else.
- Don't post your email address on a public web page. Spammers use software that harvests text addresses. Substitute "jane4oe6 at isp dot com" for "jane4oe6@isp.com," or display your address as a graphic image, instead of the text.
- Don't enter your address on a website before you check its privacy policy.
- Uncheck any checked boxes. Otherwise, you may be giving permission for the website and its partners to contact you.
- Don't click on an email's "unsubscribe" link unless you trust the sender. This action tells the sender you are there.
- Never forward chain letters, petitions, or virus warnings. It could be a spammer's trick to collect addresses.
- Disable your email "preview pane." This stops spam from reporting to its sender that you have received the email.
- Choose an email system that filters email. If you get lots of spam, it may not be filtering effectively.

To contact an organization, use the directory beginning on page 64

TELECOMMUNICATIONS SCAMS

Be aware of these common signs of telecommunications scams:

- You receive a call, or pop-up notice on your screen, with a false claim that your computer is infected with a virus.
- Scammers send emails that include links that can install viruses, freeze your computer, or ask you to share personal information.
- Scammers set up free public Wi-Fi hotspots. They can detect and steal everything you type, including passwords and credit card numbers.

Take steps to protect yourself:

- Hang up or don't respond to emails or calls about viruses on your computer.
- Don't click on links in emails or ads from companies you don't know. This "click-bait" can download malware onto your computer or smartphone.
- Don't use unsecured or unknown Wi-Fi hotspots.

For more information or to file a complaint, contact:

- The Federal Communications Commission (p. 102)
- The Federal Trade Commission (p. 102)

- Use spam-blocking software. Web browser software often includes free filtering options. You can also purchase special software that will accomplish this task.
- Report spam. Alert your ISP that spam is slipping through its filters. The FTC also wants to know about "unsolicited commercial email." Forward spam to spam@uce.gov. Visit www.OnGuardOnline.gov/articles/0038-spam for more information.

PHONES

Most consumers are now able to buy local and long-distance phone service from their telephone company, cable or satellite TV provider, or ISP. Services such as voice mail, call waiting, caller ID, and wireless may be offered as a package deal or sold separately. Before you buy, compare services and prices and think about what you really need.

Find out how each company prices its services. Are there minimum use, time-of-day, or distance requirements; flat monthly fees; or special plans? For example, wireless service may be cheaper than regular local service if you do not make many calls. Make sure you are comparing prices on similar plans and features. Read the fine print and ask questions if there is anything you are not clear about.

The Federal Communications Commission (p. 102) offers information about choosing a long-distance carrier, understanding new phone fees and taxes, and more at www.fcc.gov/consumers. The FCC also offers information to help you understand phone charges at transition.fcc.gov/cgb/consumerfacts/understanding.pdf.

Slamming and Cramming

"Slamming" occurs when a phone company illegally switches your phone service without your permission. "Cramming" occurs when companies add charges to your phone bill without your permission. These charges may be unnoticed because they are relatively small ($5 to $30).

Take these steps to avoid slammers and crammers:

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

Your phone service cannot be shut off for refusal to pay for unauthorized services. Contact your local or state consumer protection agency (p. 106), state public utilities commission (p. 131), or the FCC (p. 102) for help.

Cell Phones

Before you choose a plan and a company that meets your needs, you should consider these questions:

Where can you make and receive calls? Most providers now offer a choice of local or national plans. A local plan offers low-cost options if most of your calls are made near your home or specific calling areas. National plans are the most expensive, but they let you use your phone anywhere in the country for a single per-minute price.

How frequently will you use the phone? If you don't use your phone often, a few minutes a month may be all you need. On the other hand, if your cell phone is your primary phone, a plan with the lowest airtime rate is a wiser choice.

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

Parental controls? Can you set controls that filter how your child uses a mobile phone?

Device upgrades. How often can you upgrade your smart phone? What fees do you pay for this service?

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

Several large mobile service providers have stopped offering standard two-year contract plans, with a reduced price for the phone. Instead, they will sell the phone at full price, either paid at once or over the life of the phone. The companies may also lease the phone to you, but you will have to return it to the company when you get a new one.

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

Smart Phones

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

When shopping for a smart phone, consider these tips:

- Compare the cost of data plans. These plans govern use and costs associated with mobile access for email, web browsing, social networking, and applications.
- Take advantage of special pricing and promotions.
- Will the service provider "throttle", or reduce the speed of your data transmission after you hit a certain amount of usage? If so, will you get a warning beforehand?
- Is there a limit on the amount of data you can use each month?
- Be wary of buying phone insurance, which may sound tempting; consumer groups generally advise against it.

Since smart phones are like miniature computers, many of the same privacy and safety concerns apply. See Online Privacy (p. 41) for more information on how to protect yourself from these concerns.

Pay-As-You-Go Plans

If you don't plan to use a cell phone often or only for emergencies, 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. You will know exactly how much you spend. The downside of prepaid plans is that you pay more per minute and, if you do not use the phone for an extended period of time, you may lose the balance in your account.

TV

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

Cable

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

HOW SMART IS YOUR TV?

Smart TVs, part TV and part computer, allow you to access the Internet, online apps, use streaming video services, and even chat via video. Smart TVs can include recommendations for other shows and apps that you may enjoy.

Smart TVs track your viewing and online browsing behavior. Many manufacturers of these TVs develop terms and conditions for using the interactive features. The terms often appear on the screen the first time you turn on the TV. If you choose not to agree with the terms, your access to the interactive features may be limited or stripped away. Before you buy a Smart TV, find out:

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

Satellite

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

Internet TV

If you have a high-speed Internet connection, you are already able to watch videos on your computer. There are also streaming services for online programming. Before you choose, find out:

- Is a set top box required to use the service? Does it include its own Wi-Fi connection?
- Do you pay a flat monthly fee or pay per each episode or movie you watch?
- Does the streaming service offer programs you want to see? Does the program catalog feature new releases?
- Are you more interested in movies, TV series or original programming? Not all streaming services provide all types of video content.
- What is the quality of the video?

TELEMARKETING AND UNWANTED MAIL

What can you do about the growing pile of unwanted mail in your mailbox and unwelcome telemarketers on your phone? Actually, there are several things you can do:

- Tell companies you do business with to remove your name from customer lists they rent or sell to others. Look for information on how to opt-out of marketing lists on sales materials, order forms, and websites.
- Opt-out of receiving unsolicited commercial mail from many national companies for three years. Visit www.dmachoice.org to register. Use the services provided by the Direct Marketing Association (p. 136) to remove your name from most national telemarketing, mail, and email lists.
- If you would like to opt-out of credit and insurance offers, call the credit reporting agencies' notification system at 1-888-567-8688 or visit www.optoutprescreen.com (note: you will have to share your social security number).
- Under U.S. Postal Service (USPS) rules, it is illegal to send mail that looks like it is from a government agency when it is not. It is also illegal to send mail that looks like a bill when nothing was ordered, unless it clearly states that it is not a bill. Report violations of this rule to the USPS (p. 103).

NATIONAL DO NOT CALL REGISTRY

The federal government's Do Not Call Registry allows you to restrict telemarketing calls permanently by registering your phone number at www.donotcall.gov or by calling 1-888-382-1222. If you receive telemarketing calls after your number has been in the national registry for 31 days, you can file a complaint using the same web page and toll free number. Contact your state's consumer protection office (p. 106) to find out if your state has its own Do Not Call (DNC) list and how you can add your number to it.

SHOP WITH A DIRECT SELLER

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

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

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

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

Cell phone numbers can also be added to the Do Not Call Registry (www.donotcall.gov), but it is not necessary, since telemarketers are already forbidden to call them.

PRE-RECORDED MESSAGES

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

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

If you receive pre-recorded telemarketing calls but have not agreed to get them, file a complaint with the FCC at www.donotcall.gov or by calling 1-888-225-5322. You should also be able to block robocalls on your landline or mobile phone.

TELEMARKETING SALES CALLS

The FTC Telemarketing Sales Rule defines what telemarketers can and cannot do when making a sales call. Callers must:

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

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

- Misrepresent what they are offering.
- Call before 8 am or after 9 pm.
- Threaten, intimidate, or harass you, or call again if you ask them not to.
- Require you to pay with a money transfer service or a reloadable prepaid card, both of which are favored payment methods for scammers.

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

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

The Federal Communications Commission also has the Telephone Consumer Protection Act to protect you from unwanted calls. Under this rule, you can revoke consent at any time, even if you previously agreed to receive calls from a company. Also, a company can't limit your access to sales or offers, based on whether or not you agree to accept telemarketing calls.

Some telemarketers advertise "free" trial offers to entice new customers. They may ask for your credit card number, when you agree to the free offer. But beware, these free trials often aren't free. The seller may use the "free to pay" conversion tactic, where the free offer automatically converts to a monthly subscription for the product. You will be charged monthly for the items, and it can be difficult to cancel the subscription. Before you accept that free offer, ask if they automatically convert the trial to a paid service and how you can opt-out. Otherwise you could find yourself paying for items you don't want.

TELEMARKETING SCAMS

Be aware of these common signs of telemarketing scams:

- Someone calls and pressures you to make a purchase or donate to a fake charity.
- Someone calls you to confirm your account information, such as name, credit card numbers and passwords, but really steals your information.
- You are told you've won a prize or lottery, but you must pay a tax or fee to claim it.

Take steps to protect yourself:

- Register for the National Do Not Call Registry, at www.donotcall.gov, and your state's do not call registry, if it has one.
- Research a charity before you donate, using the Wise Giving Alliance, Charity Navigator, or Guidestar.
- Don't share or verify your personal information with anyone you don't know, especially if you didn't initiate the call.

For more information or to file a complaint, contact:

- The Federal Communications Commission (p. 102)
- The Federal Trade Commission (p. 102)
- You state consumer protection office (p. 106)

TRAVEL

Whether reserving a hotel room, buying plane tickets, or making other travel arrangements, these tips will help you get the deal that best suits your needs:

- **Plan as far ahead as you can.** Special deals on hotel rooms and airline seats often sell out very quickly.
- **Be flexible in your travel plans.** Hotels usually offer better rates on days when they expect fewer guests. Once you get a fare quote from an airline, ask if you can save money by leaving a day earlier or later, by taking a different flight on the same day, or by using a different airport. Changing planes during your trip is sometimes cheaper than a nonstop flight.
- **Check out the seller.** Ask tour operators and travel agents whether they belong to a professional association, then check to see if they are members in good standing. Confirm that you are booking your travel with a legitimate travel booking site, not a fake.
- **Comparison shop.** Determine the complete cost of the trip in dollars, including all service charges, baggage fees, taxes, and processing fees.
- **Beware of unusually cheap prices and freebies.** These could be a scam, and you could end up paying more than the cost of a regular package tour.
- **Make sure you understand the terms of the deal.** If you hear you have won a free vacation, ask whether you have to buy something in order to get it. Verify locations and amenities, especially if you are renting a private home.
- **Ask about cancellation policies.** Look into travel insurance for added protection (p. 33). Visit websites that offer pricing and policy information on plans from different companies.
- **Insist on written confirmations.** Ask for written proof of reservations, rates, and dates.
- **Ask for the total price**. Some airlines may sell each item separately, so the advertised price is much less than what you have to actually pay.
- **Pay by credit card.** Paying by credit card gives you the right to dispute charges for services that were misrepresented or never delivered. Your credit card may also offer insurance for booked travel and car rentals.
- **Do you have valid ID?** The Transportation Security Administration requires you to have a secure state drivers' license or identification card in order to fly. If your license doesn't comply, you will have to present a passport to board a flight, even between two U.S. cities. Find out if your state license complies at www.dhs.gov/real-id-enforcement-brief.
- **Chip and PIN credit card**. Do you have a credit card that uses embedded chip and PIN technology instead of a magnetic strip? If travelling internationally, you will probably need it, since magnetic strip credit cards are not accepted in some countries.
- **Car rental.** Are you renting a car? See "Renting" on page 12 to know your rights.

In some states, travel sellers must be registered and insured. Advance payments for travel must be placed in an escrow account until services are provided. Prizes or "free" gifts may also be regulated. Contact your state consumer protection agency (p. 106) to find out about your rights and how to file complaints.

TRAVEL FEES

Fees are a common part of travel. While some fees are easy to understand, others have become more confusing, such as:

- **Seat selection**. You may pay a fee for the privilege of choosing your seat when you book your flight.
- **Car rental**. Beware of other costs, such as energy surcharges, concession fees, and facility fees.
- **Resort**. These fees give you access to fitness centers, golf courses, and other amenities. These may be charged to your account, whether or not you use them.
- **Mini-bar**. Some hotels charge you a restocking fee for replacing the items you purchased.
- **Valet parking**. Some hotels advertise valet parking as if it is an optional service, but some hotels make it mandatory.
- **Carry-ons**. Some airlines charge for carry-on bags.
- **Wi-Fi**. Does the hotel charge a fee for access to their Wi-Fi network?

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

BEWARE: JUICE JACKING

Public charging kiosks in airports and train stations let you charge your phone while you are on the go. These charging stations are convenient for travellers who need some "juice", or extra battery power, for their mobile phones.

Beware: these charging stations can threaten the security of your mobile phone. The same USB cord you use to connect your phone to the kiosk is also used to transfer and sync files. If a hacker tampers with the kiosk, they can steal, or "jack" passwords, contacts and credit card numbers while you charge your phone. These kiosks could also allow malware to be transferred onto your mobile phone.

If you must charge your phone while traveling, plug your phone into a wall outlet, or turn your phone completely off before you plug it into the charging kiosk.

RESOLVE AIR TRAVEL PROBLEMS

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

Delayed and Canceled Flights

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

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

Delayed or Damaged Bags

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

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

Some airlines will give you money to purchase a few necessities. If they do not provide you with cash, ask what

types of articles are reimbursable and keep all receipts.

If a suitcase arrives damaged, the airline may pay for repairs if you file a claim immediately (before you leave the airport). If an item cannot be fixed, the airline will negotiate to pay you its depreciated value. The same is true for belongings packed inside a suitcase. However, airlines may refuse to pay for damage if it was caused by your failure to pack something properly rather than by the airline's handling.

Lost Bags

If your bag is declared officially lost, you will have to submit a second, more detailed form within a time period set by the airline. The information on the form is used to estimate the value of your lost belongings. Airlines can limit their liability for delay, loss, and damage to baggage; however, they must prominently display this information (on the website and/or at the ticket counter) that explains the limit. According to the Department of Transportation (www.dot.gov/briefing-room/news-digest-75), the maximum an airline pays on lost bags and their contents is limited to $3,400 per passenger on domestic flights, and approximately $1,500 per passenger for baggage on international flights. See www.thetravelinsider.info/travelaccessories/lostbaggagerights.htm for more information on maximum liability, including special rates that change daily.

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

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

Overbooked Flights

Selling more tickets than there are seats is not illegal. Most airlines overbook their flights to compensate for "no-shows." If there are more passengers than seats just before a plane is scheduled to depart, you can be "bumped" or left behind against your will. Whether you

To contact an organization, use the directory beginning on page 64

are bumped may depend on when you officially checked in for your flight, so check-in early. The U.S. Department of Transportation requires airlines to ask people to give up their seats voluntarily in exchange for compensation. Airlines decide what to offer volunteers, such as money, a free trip, food, or lodging.

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

The airline must give you a written statement describing your rights as well as the airline's boarding priority rules and criteria. If the airline is able to get you to your final destination within two hours of your original arrival time, there is no monetary compensation. If that is not possible, the airline must pay you an amount equal to 200% of your one-way fare, with a maximum of $650. To receive this payment, you must have a confirmed reservation. You must also meet the airline's deadlines for ticketing and check-in. An airline may offer you a free ticket on a future flight in place of a check, but you have the right to insist on a check.

CRUISES

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

Some things to look out for when reading the contract:

- **Cancellation policy**. Some cruises require you to cancel 50 or more days in advance of the departure date. What are your rights if you have to cancel your trip? How far in advance do you have to cancel in order to get a refund? Will it be a partial or a full refund?
- **Understand your legal rights**. Your contract may limit your ability to sue the company or specify the time frame and location where a court case must be filed.
- **Itinerary changes**. The itinerary and ports of call can be changed at the captain's discretion.
- **Refunds**. Are you able to get a refund in certain situations? If so, what portion of the cruise price will be refunded?

Visit www.dot.gov/mission/safety/passenger-cruise-ship-information for more cruise safety resources.

TRAVEL SAFETY

Several federal agencies offer advice and information on the Internet or mobile apps that can help you have a safe trip. For advice on:

- **Airline, highway, and rail safety information**: Check out the U.S. Department of Transportation (p. 100) at www.transportation.gov to look up crash-safety reports on cars and road conditions. Find out how weather is affecting air travel at www.fly.faa.gov and www.faa.gov/passengers.
- **Safe travel by air, land, and sea**: Refer to the Transportation Security Administration (p. 97) at www.tsa.gov/travel. This site posts tips on dealing with airline security checks, traveling with kids, and warnings on prohibited items.
- **International travel**: Before travelling internationally, enroll in the Smart Travel Enrollment Program (STEP) to get updates about the country you will be visiting. Visit www.state.gov/travel to get warnings on locations to avoid, and tips on what to do in an overseas emergency.
- **Health-related travel information**: Consult the Centers for Disease Control and Prevention (p. 95) at www.cdc.gov/travel. Research vaccination requirements, find information on how to avoid illnesses caused by food and water, and review sanitation inspection scores on specific cruise ships.

TRAVEL SCAMS

Be aware of these common signs of travel scams:

- Phone calls or emails that say you have "won" a free vacation, but must pay a service fee in order to claim it.
- Scammers call selling fake vacation packages, putting pressure on you to "act now" to get a very low price.
- You qualify for travel at a low price, but find out about additional fees or requirements to book a second trip at a higher price.
- You prepay for a vacation package, but when it is time to travel, the reservation doesn't exist.

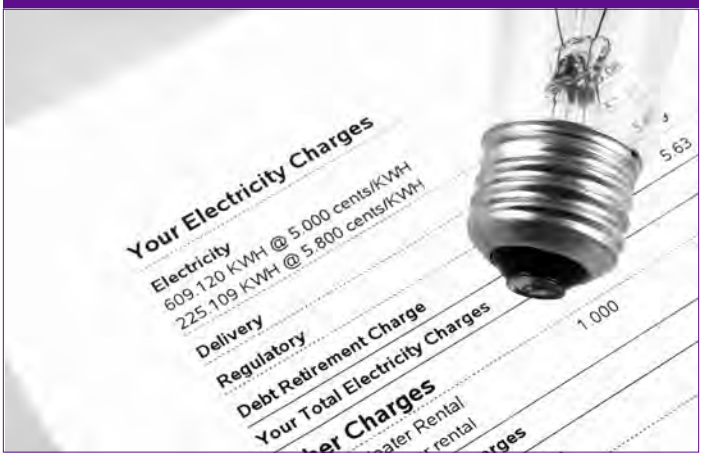
Take steps to protect yourself:

- Don't pay for "free" vacation prizes.
- Ask questions before buying vacation packages, including cancellation policies and reservation numbers.
- Verify ticket numbers with the airlines, cruiselines, and hotels, not just the reservation with the travel agency.
- Don't give in to pressure to buy now. Do your research beforehand.
- Use credit cards to book travel, so that you can dispute charges for services you didn't receive.

For more information or to file a complaint, contact:

- The Federal Trade Commission (p. 102)
- Your state consumer protection office (p. 106)

UTILITIES



In many states, consumers can choose their telephone and energy service provider. Contact your state utility commission (p. 131) to find out whether you have a choice. Some commissions will provide a list of service providers and advice on making a choice, and most state utility commissions will take any complaints you have concerning utility sales and service.

STARTING UTILITY SERVICE

When you move into a new home or apartment, you may also be required to have the utility services (electricity, gas, water, waste removal, and cable) started in your name. Your city or county government may handle some services, such as water, sewer, and garbage collection. If you live in an apartment or are leasing a house from a homeowner, the landlord may handle this for you, but that is not required.

UTILITY SCAMS

Be alert to these common signs of utility scams:

- A company switches your utility provider without your permission.
- You receive a call claiming that your service will be cut off unless you pay immediately, using a prepaid debit card or wire transfer, (similar to paying with cash that can't be retrieved).

Take steps to protect yourself:

- Review your utility bills, including the name of the service provider.
- Don't give in to pressure to pay a utility bill that specifies you must pay in cash or by money wire.
- Verify your account status with your utility company, using contact information on a regular bill.

For more information or to file a complaint, contact:

- The Federal Trade Commission (p. 102)
- Your state utility commission (p. 131)

Notify the utility provider in advance of the date you need service to start. If you are moving, remember to have service turned off at your old address.

Each company may require you to pay a fee to start service. You may also be required to pay a deposit or allow the company to check your credit to establish service at your home. If any of these companies fails to meet its service requirements, file a complaint with the company. If that does not work, contact your state utility commission (p. 131).

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

HEATING YOUR HOME WITH OIL

Heating your home with oil, instead of electricity, is common for many consumers. If you heat your home with oil, you have to choose an oil provider, a pricing system, and a service plan.

Comparison shop each year among local providers to get the best pricing and services you need. When you shop for a home heating oil provider, ask:

How is the oil priced per gallon?

- **Fixed rate**. You pay the same price throughout the season
- **Market rate**. You pay whatever the rate is on the day your oil is delivered.
- **Capped rate**. Your price can vary, but can't exceed a set price.

What are your payment options?

- **Prepay**. You pay for all the oil you need for the winter before the season starts. Visit www.eia.gov to help you estimate the amount of fuel you'll need.
- **Cash on Delivery (C.O.D.)**. You pay for your oil upon delivery.

What type of oil provider do you need?

- **Full service**. The company sells oil and offers a service contract. Additional services can include automatic delivery, 24 hour emergency service, equipment maintenance, and installation of new equipment.
- **Discount companies**. The company only delivers oil, usually on a C.O.D. basis.

You should also find out the length of the contract term. It can last for a set number of months, or end on a specific date, regardless of the length of time.

Be sure that the oil provider and it's technicians are fully certified, insured, and registered with your state's department of consumer protection or utility commission.

For more information, contact your state consumer protection agency (p. 106) or utility commission (p. 131).

you have difficulty making timely payments.

If you have difficulty paying your bills, especially for electricity or gas, help is available. Contact the company to find out if it has a program in place to help consumers. Also, your state's utility commission (p. 131) may sponsor a program to either reduce your bill or make your payments based on a set amount of your income each month. Programs like these from utility companies and local government are usually based on your income. You may also consider applying for help through the Low Income Home Energy Assistance Program (LIHEAP). The benefits vary from state to state. Visit www.acf.hhs.gov/programs/ocs/programs/liheap or call 1-866-674-6327 for more information.

WILLS AND FUNERALS

People at all economic levels benefit from an estate plan. Upon death, an estate plan legally protects and distributes property based on your wishes and the needs of your family and/or survivors with the fewest tax consequences.

As you make plans for the end of life, it is important to share details with family ahead of time. You should make sure you know whose names are on accounts with you, so that they can have access to them after your death. Also, if you have a reverse mortgage on your home, the entire amount of the loan will be due once you die. That could be a huge surprise for the person inheriting your home. If you are married, make sure your spouse knows how to access your accounts so that they can function financially. You may also choose to have a durable financial power of attorney. This person can manage your finances if you are unable to do so.

WILLS

A will is a practical first step in estate planning. It makes clear how you want your property to be distributed after you die. Writing a will can be as simple as typing out how you want your assets to be transferred to loved ones or charitable organizations. If you do not have a will when you die, your estate will be handled in probate, and your property could be distributed differently from what you would like. When writing your will, remember:

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

WRITE A DIGITAL ASSET PLAN

More and more, the things you buy and own are intangible items, like digital books, music, and photos stored online. You may have online accounts with retailers, financial institutions, or digital media subscriptions for streaming TV and movies. In addition, some things are stored by companies on your behalf, like social media profiles, email accounts, airline frequent flyer miles, and credit card reward points.

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

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

- A financial will and testament will always supersede a last will and testament when bestowing financial assets.

It may help to get legal advice when writing a will, particularly when it comes to understanding all of the rules of the estate disposition process in your state. For information about legal issues, see page 62. Some states, for instance, have community property laws that entitle your surviving spouse to keep at least half of your wealth after you die, no matter what percentage you leave him or her in your will. Fees for the execution of a will vary according to its complexity.

Choose an Executor

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

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

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

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

Beneficiaries

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

You should also add primary and secondary beneficiaries on your individual bank accounts, the deeds to your homes and cars, contents of your safe deposit boxes, investments, and insurance policies to make it easier to transfer the assets.

Remember that giving someone power of attorney does not automatically make this person a beneficiary of your assets. After you die, this person will not have the right to the money or even the right to access your account. If you want this person to be a beneficiary, you must state it in your will.

TRUSTS

A trust is a legal document that states how you, the grantor, want your assets and possessions to be managed and distributed to your beneficiaries.

A living trust (inter vivos) is one that a grantor sets up while still alive, while an after-death trust (testamentary) is usually established by a will after your death. Living trusts can be irrevocable (can't be changed) or revocable (can be changed). The most common type of trust is the revocable living trust.

Any person who owns assets can create a trust. However, it does take time to set up a trust, and requires documentation to transfer your personal assets, bank accounts, deeds, and investments to the trust. It is recommended that you work with an estate attorney or financial planner to create the trust. Find out the licensing requirements with your state's Bar or securities administrator or other regulatory offices. Be wary of pitches for creating a living trust from a salesperson; they could be a scam.

Some common reasons for setting up a trust include:

- Providing for minor children or family members who are inexperienced or unable to handle financial matters.
- Arranging for management of personal assets should one become unable to handle them yourself.
- Avoiding probate and immediately transferring assets to beneficiaries upon death.
- Reducing estate taxes and providing money to pay for them.
- Maintaining your privacy. The terms of a trust are not public record, unlike wills.

The costs to set up a trust can vary, depending on its complexity and the assets that have to be managed in the trust.

Role of a Trustee

A trustee is the person(s) or company that you choose to oversee your trust. The trust establishes who the trustee is, and states the guiding principles that the trustee should adhere to in managing the trust. The trust can be a spouse, partner, family member, financial professional or a bank's trust department.

The trustee is responsible for managing the assets in the trust, even while you are alive but are physically or mentally incapacitated. Upon your death, the trustee gathers your assets, pays any outstanding expenses, debts, and taxes, and then distributes the remaining assets to your beneficiaries.

FUNERALS

One of the largest expenses many consumers will face is arranging for a funeral. Extras such as flowers, obituary

notices, cards, and limousines can add to the cost. At such a highly emotional time, many people are easily swayed to believe that their decisions reflect how they feel about the deceased and wind up spending more than may be necessary.

Most funeral providers are professionals who work to serve their clients' needs and best interests. Unfortunately, some do not and may take advantage of clients by insisting on unnecessary services and overcharging consumers. The Funeral Rule is a federal rule that regulates the actions of funeral directors, homes, and services.

Many funeral providers offer a variety of package plans that include products and services that are most commonly sold. Keep in mind, you are not obligated to buy a package. You have the right to buy the individual products and services you prefer. As outlined by the Funeral Rule:

- The funeral provider must state this "Rule" in writing on the general price list.
- You have the right to choose the funeral goods and services you want (with some exceptions).
- If state or local law requires you to buy any particular item, the funeral provider must disclose it on the price list, with a reference to the specific law.
- The funeral provider may not refuse, or charge a fee, to handle a casket that you bought elsewhere.
- A funeral provider who offers cremations must make alternative urns available.
- When prepaying for funeral services, do not agree to give the check from the life insurance company directly to the funeral home. You are paying for specific goods and services, and signing over the life insurance check might result in a significant overpayment for services rendered.

Visit www.consumer.ftc.gov/articles/0070-shopping-funeral-services for more information about the Funeral Rule.

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

You are not legally required to use a funeral home to plan and conduct a funeral, but most people find that the services of a professional funeral home make the process easier. Comparison shopping, either in person or by phone, can save you money and is much easier when done in advance. Visit www.funerals.org to learn more about how to select a funeral home and research its history. Many funeral homes will also send you a price list by mail, but this is not required by law.

If you have a problem concerning funeral matters, it is best to try to resolve it first with the funeral home director. If you are dissatisfied, the Funeral Consumers Alliance (p. 105) may be able to advise you on how best to resolve your issue. You can also contact your state or local consumer protection agency (p. 102) or the Funeral Service Consumer Assistance Program at 1-800-662-7666. Most states have a licensing board that regulates the funeral industry. You can contact the board in your state for information or help.

Prepaying

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

WILL AND FUNERAL SCAMS

Be aware of these common signs of will and funeral scams:

- You are told that you must buy all services and burial materials as part of a package.
- You agree to prepay for funeral and burial services, but the company that you pay to handle it uses your money for other purposes instead.
- Aggressive sales tactics to get you to prepay for your burial, sell you trusts, or write your will.

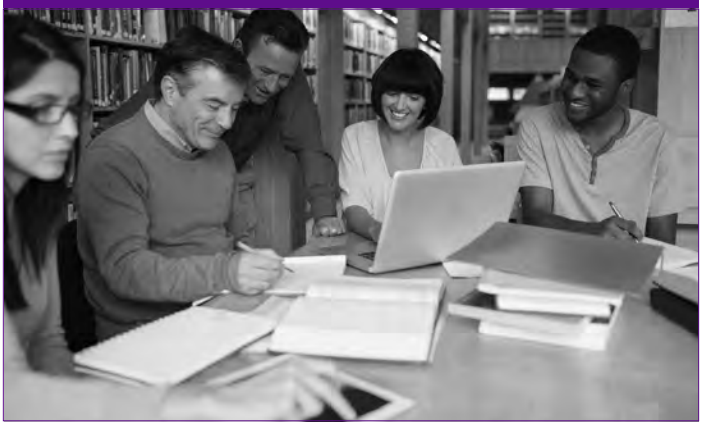
Take steps to protect yourself:

- Research and interview several service providers.
- Get price lists, so that you can make comparisons.
- Read the contract before you sign and get all promises in writing. Don't leave blank spaces.

For more information or to file a complaint, contact:

- The Federal Trade Commission (p. 102)
- Your state consumer protection office (p. 106)

KEY INFORMATION RESOURCES



USAGov
USAGov is a federal program that guides you to tips and tools in English and Spanish from hundreds of government agencies, departments, and programs. USAGov makes it easier for you to find answers you can trust about government information and services. USAGov offers information through the websites USA.gov and GobiernoUSA.gov (in Spanish). Order print publications at Publications.USA.gov. You can also get answers to your government questions by telephone at 1-844-872-4681, email, or chat.

Center for the Study of Services
Evaluates quality and price for local services in major metropolitan areas. Visit www.checkbook.org or see page 104.

Consumer Reports
Researches and tests goods and services such as automobiles, appliances, food, clothing, luggage, and insurance. Visit www.consumerreports.org or see page 104.

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

National Institute of Food and Agriculture (NIFA)
Programs cover food and nutrition, housing, gardening, budgeting, using credit, saving for retirement, and more. Visit www.nifa.usda.gov or www.extension.org or see page 93.

Libraries
Publications from the organizations mentioned on this page are available at your local public library or by visiting www.publiclibraries.com.

EMERGENCY PREPAREDNESS

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

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

- www.disasterassistance.gov
- www.fema.gov
- www.ready.gov
- www.redcross.org

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

The Department of Housing and Urban Development's (HUD) Office of Lead Hazard Control and Healthy Homes offers a Disaster Recovery Toolkit. This kit provides tips to make your home safe to live in after a fire, flood, or other nature disaster. Learn how to save and clean your possessions and rebuild stronger to prevent damages in the future. Visit www.hud.gov/healthyhomes to get the disaster recovery toolkit and download the app on your mobile device.

SERVICES AND RESOURCES FOR PERSONS WITH DISABILITIES

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

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

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

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

To contact an organization, use the directory beginning on page 64.

ACCESS TO THE SHARING ECONOMY

Some industries, such as car and home-sharing services, purchased only through apps, may not be required to follow the Americans with Disabilities Act. They may be exempt if they are a technology company that contracts out the actual work, like driving and hosting, to private individuals.

Before ordering services from these companies, find out if the service can accommodate wheelchairs, walkers, or service animals. If possible, contact the individual providing the service or a hotline to inform him or her of your needs. Visit www.ada.gov for more information about your rights under the Americans with Disabilities Act.

FOR PERSONS WITH DISABILITIES

These programs and services offer help and support to persons with disabilities.

Department of Education

Provides training and information to parents of disabled children and to people who work with them. See page 94 or visit www.ed.gov.

Department of Housing and Urban Development

Protects the housing rights of people with disabilities, and the responsibilities of housing providers and building and design professionals. Visit www.hud.gov/offices/fheo/disabilities or see page 98.

Disability.gov

This website from the federal government provides information on disability programs and services. The site connects people with disabilities, their families and caregivers to helpful resources on topics such as how to apply for benefits, find a job, get health care, and pay for accessible housing.

National Council on Disability

A federal agency with the mission to improve the quality of life for Americans with disabilities and their families. Visit www.ncd.gov.

National Disability Rights Network

Provides legal based advocacy services for people with disabilities. Visit www.ndrn.org.

National Library Service for the Blind and Physically Handicapped

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

FOR MILITARY PERSONNEL

Today's military families face many common consumer challenges as well as the additional stress associated with frequent moves and separation. To ease such difficulties,

Family Centers, along with the other programs described in this section, provide help and support for military families.

U.S. Military Family Centers

Located on most military installations, Family Centers provide information, life skills education, and support services to military members and their families. Family Centers link people with appropriate services available in the local community and/or through state and federal assistance programs in health and human services, school systems, employment assistance, law enforcement, and recreation.

Air Force Community Readiness and Family Support

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

RESOURCES FOR MILITARY FAMILIES

Check with family readiness centers on your installation to get access to financial help. The Consumer Financial Protection Bureau's Office of Servicemember Affairs offers resources to plan your financial future and prevent being a victim of fraud at www.consumerfinance.gov/servicemembers. The Federal Trade Commission offers information about consumer issues that affect service members at www.consumer.ftc.gov/features/feature-0009-military-families. The Better Business Bureau also offers consumer education and advocacy through their Military Line at www.bbbmarketplacetrust.org/category/291048/military-and-veterans. File complaints about scams with the FTC (p. 102). Contact the CFPB (p. 93) for complaints about financial products.

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

The Fleet and Family Support Program provides support, references, information, and a wide range of assistance for members of the Navy and their families to meet the unique challenges of the military lifestyle.

Marine Corps Community Services (MCCS)
www.usmc-mccs.org

The Personal and Family Readiness Division provides a number of Marine Corps personnel service programs, including casualty assistance, DEERS dependency determination, voting assistance, postal services, and personal claims.

U.S. Army Family and Morale, Welfare and Recreation
www.armymwr.com

This office provides support to Army personnel and families, including resources to strengthen home and family life, finances, employment, and other key resources.

U.S. Coast Guard
www.uscg.mil

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

BEWARE: FOR-PROFIT SCHOOLS

As a servicemember or veteran, you can receive GI bill benefits to finance a college education or career training. You may decide to use this benefit at a for-profit school. Be careful: recruiters at for-profit schools may overstate the quality of job offers or mislead you about your ability to transfer credits to other colleges.

Several for-profits have closed recently, leaving students unable to complete their degree program. If you used your GI bill allowance to attend school, the amount of money you spent at the school can't be recovered, and the credits probably won't be transferable. You could also lose your GI bill housing and living expense allowances.

If you are thinking about going to a for-profit school:

- Read the VA's publication to help you chose a school at www.benefits.va.gov/gibill/docs/factsheets/Choosing_a_School.pdf.
- Check out complaints filed against the school at www.vets.gov/gi-bill-comparison-tool.
- Read the contract before you sign. Do you have the right to cancel at any point?
- Ask what happens if the school closes down.

Contact the Department of Veterans Affairs (p. 101) or Federal Trade Commission (p. 102) if a for-profit school has deceived you or misused your GI bill allowance.

BEWARE: FRAUDS AGAINST SERVICEMEN

Servicemembers, especially new enlistees, are appealing targets for scammers. They receive a steady paycheck, plus reenlistment bonuses and deployment pay. In addition, military families move frequently and do not know which sellers to avoid. Scam artists also know that military personnel are required to keep their finances in good shape and may be more likely to pay a fake debt to keep their finances in good standing.

Take steps to protect yourself and your finances:

- Be wary of sellers or "investment professionals" that use their connection to the military to make a sale. See "Beware: Affinity Fraud" (p. 35).
- Protect yourself from identity theft by changing your mailing address when you are restationed.
- Contact the credit reporting agencies (p. 15) to place an active duty alert on your accounts. This limits the ability of ID thieves to apply for credit while a servicemember is deployed.
- Know your rights. The Servicemember Civil Relief Act extends consumers rights to service personnel; there is added protection from default judgements as well as the ability to cancel contracts and leases. Visit www.dmdc.osd.mil/appj/scra for more information.

FedsHireVets
Veterans Employment Program Office
U.S. Office of Personnel Management
1900 E St., NW
Washington, DC 20415
Phone: 202-606-7304
www.fedshirevets.gov

FedsHireVets is a one-stop resource for federal veteran employment information.

Military OneSource
Phone: 1-800-342-9647
www.militaryonesource.mil

Military OneSource is a comprehensive resource for military members and their families, relating to nearly every aspect of personal and professional life. Topics include health and wellness, finances, family matters, and resiliency. The website features blogs, discussion boards, and podcasts.

Commissaries and Exchanges

Consumers who have a question about, or problem with, a military commissary or exchange should contact the local manager before contacting the regional office. If your problem is not resolved at the local level, write to or call the regional office nearest you.

eBenefits National Resource Directory

www.nationalresourcedirectory.gov

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

SaveandInvest.org

www.saveandinvest.org/military

Whether on base or deployed overseas, it is crucial that military personnel have access to financial education resources that enable them to make prudent saving and investing decisions for themselves and their families. This site offers online and on-the-ground training to support military personnel at key financial milestones.

Veterans Cemeteries

All veterans are entitled to a free burial in a national cemetery and a grave marker. This eligibility also applies to some civilians who have provided military-related service and some Public Health Service personnel.

Spouses and dependent children also are entitled to a lot and marker when buried in a national cemetery. There are no charges for opening or closing the grave, for a vault or liner, or for setting the marker in a national cemetery. For more information, visit the Department of Veterans Affairs, National Cemetery Administration (p. 101) at www.cem.va.gov.

FOR SENIORS

Today's seniors face many consumer challenges. They have to make complicated decisions about finances, retirement, and healthcare.

In addition, seniors must stay on the alert for the latest scams and frauds. They typically have a retirement "nest egg," own equity in their homes that can be converted to cash, and have excellent credit. As seniors are considered as trusting and polite, scam artists take advantage of this, knowing older individuals might find it difficult to just say "no." Finally, seniors are especially vulnerable to ID theft, as they frequently share their personal information (SSN, Medicare numbers) with doctors' offices, caregivers, financial advisors, and other support professionals.

To ease these difficulties, the resources described here provide help and support to seniors.

Spending and Money Management

Sticking to a budget can be hard – especially if you are on a fixed income. You can get help planning your expenses, and learn how to reduce your costs.

- **HUD Housing Counseling** – Get help locating housing, and choosing the best option when buying, selling, or financing a home. Call 1-800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm to locate a counseling agency in your community.
- **MyMoney.gov** – This website offers a collection of financial resources to help you throughout several life stages and major financial decisions.
- **Money Smart for Older Adults** – This guide from the Federal Deposit Insurance Corporation and the Consumer Financial Protection Bureau helps seniors avoid frauds and scams, work with caregivers, and be financially fit. Download an electronic version at files.consumerfinance.gov/f/201306_cfpb_msoa-participant-guide.pdf

BEWARE: FRAUDS AGAINST SENIORS

Common types of frauds against seniors include:

- **Caregiver fraud -** A staff member at a nursing home or a friend or family member that helps you steals money from your accounts or trusts that were set up to manage your expenses.
- **Health care or health insurance fraud** - involves seniors being billed for services or equipment they have never received.
- **Housing fraud** - In reverse mortgage scams, scammers in real estate, financial services, and related companies attempt to steal the equity from the property of unsuspecting seniors. They may also not tell you about the responsibilities to repay the loan, as soon as you move out or are deceased.
- **ID theft** - Scam artists use seniors' personal information to apply for loans, file taxes, get medical care, or make purchases.
- **Funeral and cemetery fraud** - When they are unfamiliar with the expenses of funeral services, seniors face the risk of paying unnecessary charges.
- **Telemarketing fraud** - Scammers frequently attempt to cheat older individuals out of their money by selling bogus products and services over the phone.
- **Investment schemes** - As seniors plan for retirement, they may fall victim to advanced fee schemes, pyramid schemes, and other financial crimes.
- **Internet fraud** - Since web use has increased with seniors, they face a higher risk of scammers using email, online ads, pop ups, and search results to trick them into sending money and personal information.

PROTECT YOURSELF FROM SCAMS

The best way to avoid becoming a victim of scammers is to be an informed consumer. Take the steps to better protect yourself and your money.

- Don't respond to unsolicited advertisements or calls. Stop telemarketing calls by signing up for the National Do Not Call Registry at www.donotcall.gov at 1-888-382-1222.
- Opt-out of credit card offers. Call 1-888-567-8688 or go online to www.optoutprescreen.com (you will have to give your SSN).
- Make sure any charities, sweepstakes, or raffles you give money to are legitimate. Call 1-877-829-5500 to get information about charities. Call 1-800-372-8347 for information about sweepstakes/mail fraud.
- Request your credit report. You are entitled to a free credit report once every 12 months from each of the three national credit bureaus. Call 1-877-322-8228 or visit www.annualcreditreport.com to get your report. Check for accounts you don't recognize, suspicious charges, or unfamiliar addresses.
- Take your time. Don't give in to high-pressure sales pitches, being rushed to participate or peer influence. Request written information, ask questions, and be sure you understand all the terms and conditions.
- Don't disclose financial or personal information until you are confident of the legitimacy of the person.
- Research before you invest. Ask your attorney, accountant, financial advisor, or other licensed professional about the investment. Beware of any investment that promises or guarantees high profits, with little risk. (See "Beware: Affinity Fraud," page 35). Also, discuss options with friends and family.

- **National Institute on Aging** – Find resources for seniors to get help with food costs. You can learn how to plan a food budget, and figure out ways to save money when grocery shopping. Call 1-800-225-2225 or visit www.nia.nih.gov.
- **Senior Farmers Market Nutrition Program** – Run by state agencies, this program provides low-income seniors with coupons that can be exchanged for eligible foods at farmers markets, roadside stands, and community-supported agriculture programs. Visit www.fns.usda.gov/sfmnp/senior-farmers-market-nutrition-program-sfmnp to find your state's office.
- **AARP** (p. 104) – Resources and tips to help consumers, 50 years and over, get discounts on daily life and major purchases. Call 1-888-687-2277 or visit www.aarp.org for more information.

Individual restaurants, retailers, and pharmacies offer discounts to seniors on their purchases. Your state may

also offer a discount card for use at companies or specific types of services where you live. Contact the Department of Aging in your state for more information.

Saving & Investing

Knowing how to safely save and invest can make a big difference in your retirement years. Protect your hard-earned money and make the most of it.

- **Office of Financial Protection for Older Americans** – This office at the Consumer Financial Protection Bureau (p. 93) gives seniors information and tools to safely navigate financial decisions. Explore resources and tools for preventing others from taking your savings, understanding financial options after the loss of a loved one, and learning about your financial options later in life. This office also offers publications for financial caregivers, who are managing money for loved ones. Call 1-855-411-2372 or visit www.consumerfinance.gov/older-americans.
- **Pension Benefit Guaranty Corporation** (PBGC, p. 103) – PBGC insures most private sector defined pensions. Contact the PBGC if you had a defined pension through your employer, but you aren't able to locate it or your pension plan failed. Call 1-800-400-7242 or visit www.pbgc.gov to locate your benefits.
- **Securities and Exchange Commission** (SEC, p. 103) – This agency offers resources to help you invest safely and protect your investments from fraud. Call 1-800-732-0330 or visit online at www.investor.gov/seniors.
- **Social Security Administration** (SSA, p. 103) – SSA offers a retirement planner to help you determine the right time to start collecting social security benefits. For more information on planning for retirement, family benefits, the difference between the Retirement Age and the Stop Work Age, and a step-by-step guide through the retirement process. Call 1-800-772-1213 or visit www.ssa.gov/planners/retire.

Health and Safety

Seniors are living longer and healthier lives than ever before, but unexpected accidents, illnesses, or injuries can quickly change your needs. It's important to understand

and prepare for making those crucial legal, financial, and housing decisions.

- **Aging.gov** (p. 95) - Aging.gov is a comprehensive resource for healthy aging, covering a range of topics including Social Security benefits, long-term care, retirement planning and security, Medicare enrollment, and services available in your state. Call 1-877-696-6775 or visit www.aging.gov for more details.
- **Eldercare Locator** (p. 96) - The Eldercare Locator connects older Americans, their families, and caregivers with trustworthy services provided by local agencies, state, and community organizations to help older adults live independently and safely in their homes for as long as possible. Call 1-800-677-1116 or visit www.eldercare.gov for more information.

REPORT FRAUDS TARGETING SENIORS

One of the biggest problems seniors face is knowing where to report scams and frauds. Reporting scams and frauds can help agencies stop companies from acting unfairly and prevent others from becoming victims. Know which agency to contact, based on the type of fraud.

- **Identity theft -** Contact the Federal Trade Commission at 1-877-382-4357 or online at www.ftccomplaintassistant.gov.
- **Medicare -** Report fraud and abuse of Health and Human Services programs to the Office of Inspector General at 1-800-447-8477 or online at www.oig.hhs.gov/fraud/report-fraud.
- **Housing** - Report housing related complaints to the U.S. Department of Housing and Urban Development at 1-800-669-9777 or online at portal.hud.gov/hudportal/HUD?src=/complaints_home.
- **Internet -** File complaints about Internet-based frauds with the Internet Crime Complaint Center (IC3) online at www.ic3.gov.
- **Investment** - Contact the Securities and Exchange Commission (SEC) Center at 1-800-732-0330 or online at www.sec.gov/complaint.shtml. Contact the FINRA Senior hotline at 1-844-574-3577 if you have concerns about a brokerage account or investments.
- **Financial Services –** File a complaint with the Consumer Financial Protection Bureau about mortgages, auto and student loans, and other financial services by calling 1-855-411-2372 or visiting www.consumerfinance.gov/complaint.
- **If you're not sure where to file a complaint,** contact the Senate Special Committee on Aging Fraud Hotline for issues ranging from retirement savings, identity theft, phone scams, Medicare, and Social Security at 1-855-303-9470 or online at www.aging.senate.gov/fraud-hotline or your state consumer protection office (p. 106).

- **Longtermcare.gov –** The website www.longtermcare.gov helps you plan for the possibility of long-term care. It gives you time to learn about services in your community, and allows you to make important housing, health, legal, and financial decisions while you are still able. Review your Social Security, pension, and savings so you're financially prepared for your future.
- **Medicare –** Medicare offers health insurance to seniors. Call 1-800-633-4227 or visit www.medicare.gov to learn more about the different plans.
- **Senior Health –** The website www.nihseniorhealth.gov makes age-related health information from the National Institutes of Health easily accessible for older adults and caregivers.
- **Ready.gov** - Ready.gov/seniors helps you prepare for a natural disaster or emergency. Get information to make sure that you still receive federal benefits, shelter, and any medical attention you may need.

FILE A COMPLAINT

Even the savviest consumer has problems with a product or service at one time or another. It is your right to complain if you have a genuine consumer problem. It is also your responsibility. A problem cannot be fixed if no one knows it exists. Use the graphic on page 61 to learn the basic steps to file a consumer complaint.

CONTACT THE SELLER

The first step in resolving a consumer problem is contacting the seller. You can solve most consumer problems by talking to a local salesperson or representative. If this fails, try going higher up to the national headquarters of the seller or the manufacturer of the item.

Many companies have a special customer relations or consumer affairs division whose primary function is solving consumer problems. You can often contact this division through a toll free number, postal mail, online form or contact information listed on the product label or warranty.

SAMPLE COMPLAINT LETTER

Keep copies of all of your letters, emails, warranties, work orders, order confirmation numbers, receipts, owner's manuals and related documents.

Your Address
Your City, State, ZIP Code
Date

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

Dear (**Contact Person**):

Re: (**account number, if applicable**)

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

- name of product, serial/model 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.**).

- describe the purchase
- state problem
- give history

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

- ask for specific action
- enclose copies of documents

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

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

Sincerely,

Your name

Enclosure(s)

Download a copy of the sample complaint letter at: www.usa.gov/complaint-letter

To contact an organization, use the directory beginning on page 64.

If this is not the case:

- Check the Corporate Consumer Directory portion of this *Handbook* for the contact information of several hundred corporations (p. 72).
- Visit the company's website and look for a "Contact Us", "About Us", Customer Service", or "Privacy Policy" link.
- Dial the directory of toll free numbers at 1-800-555-1212 to see whether the company has a toll free number listed.
- Ask your local librarian to assist you. Most public libraries have reference books with corporate contact information.
- As you do your search, keep in mind that the name of the manufacturer or parent company is often different from the brand name. ThomasNet, an online database of manufacturers, may be helpful.
- With each person you contact, calmly and accurately explain the problem and what action you would like to be taken. A written letter is a good strategy because you will have a record of your communication with the company. The sample letter (p. 60) will help you prepare a written complaint.
- Be brief and to the point. Note all important facts about your purchase, including what you bought, serial or model numbers, the name and location of the seller, and when you made the purchase.
- State exactly what you want done about the problem and how long you are willing to wait for a response. Be reasonable.
- Don't write an angry, sarcastic, or threatening letter. The person reading your letter probably was not responsible for your problem but could be very helpful in resolving it.
- Send your letter by certified mail or request delivery confirmation.
- Include copies of all documents regarding your problem. Keep the originals.
- Provide your name, address, and phone numbers. If an account is involved, be sure to include the account number.
- Keep a record of your efforts to contact the seller; include the name of the person with whom you spoke and what was done, if anything. You should also keep a record of the dates and times of your contact.
- If you use a company's online complaint form, print the screen or take a sceenshot before you click "submit" so that you have a record of your complaint.

CONTACT THIRD PARTIES

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

State or local consumer protection offices (p. 106). These government agencies mediate complaints, conduct investigations, and prosecute those who break consumer laws.

State regulatory agencies that have jurisdiction over the business. For example, banking (p. 119), insurance (p. 123), securities (p. 127), and utilities (p. 131) are regulated at the state level.

State and local licensing agencies. Doctors, lawyers, home improvement contractors, auto repair shops, realtors, debt collectors, and child care providers are required to register or be licensed. The board or agency that oversees this process may handle complaints and have the authority to take disciplinary action. Your state or local consumer protection office (p. 106) can help you identify the appropriate agency.

Better Business Bureau (p. 67). This network of nonprofit organizations supported by local businesses tries to resolve buyer complaints against sellers. Records are kept on unresolved complaints as a source of information for the seller's future customers. The umbrella organization for the BBBs assists with complaints concerning the truthfulness of national advertising and helps to settle "lemon law" disputes with automobile manufacturers through the BBB AUTO LINE program (p. 66).

Trade associations. Companies that sell or produce similar products or services often belong to an industry

association that will help resolve problems between its members and consumers (p. 135).

National consumer organizations. Some of these organizations assist consumers with complaints (p. 104).

Media programs. Local newspapers, radio stations, and television stations often have action lines or hotline services that try to resolve consumer complaints they receive. Call for Action, Inc. (p. 104) is a nonprofit network of consumer hotlines that educate and assist individuals with consumer problems.

DISPUTE RESOLUTION PROGRAMS

Some companies and industries offer programs to address disagreements between buyers and sellers. The auto industry (p. 65) has several of these programs. The Financial Industry Regulatory Authority (p. 136) offers a program to resolve investment-related disputes.

Mediation, arbitration, and conciliation are three common types of dispute resolution. During mediation, both sides involved in the dispute meet with a neutral third party and create their own agreement jointly. In arbitration, the third party decides how to settle the problem. Conciliation is similar; however, you and the other party meet with the conciliator separately (not a group meeting). Request a copy of the rules of any program before deciding to participate. You will want to know beforehand whether the decision is binding; some programs do not require both parties to accept the decision. Also ask whether participation in the program places any restrictions on your ability to take other legal action.

MANDATORY ARBITRATION

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

Before you sign a contract or even use a website, read the contract or terms of service for mentions of "arbitration", "binding arbitration" or "resolution programs"; This language is often in the fine print of the contract and can be easily missed. Also, note that some companies may let you opt-out of these clauses, if you do so within a set period of time..

NON-DISPARAGEMENT CLAUSES

Have you ever posted a review of a company on a blog or social media, after a bad experience? Some companies add "non-disparagement clauses" to contracts. These clauses are meant to prevent customers posting negative comments about the company or its products or services. These clauses threaten financial penalties or legal action if you do so, even if the comments are true. Before you buy, or post that comment:

- Read the contract and terms of service carefully, especially the fine print. Search for phrases like "negative review", "comment policy", or "non-disparagement".
- Search for the company's name on popular review websites. If you see some negative comments (and positive ones), you can know that the doesn't engage in non-disparagement policies.

SMALL CLAIMS COURT

Small claims courts resolve disputes over small amounts of money. Court procedures are generally simple, inexpensive, quick, and informal. Additionally court fees are minimal. You probably will not need a lawyer. Even though the court is informal, the judge's decision must be followed.

If you file a case and win, the losing party should give you what the court says you are owed without further action on your part. If the losing party refuses to follow the court's decision, you can go back to court and ask for the order to be enforced. Depending on local laws, law enforcement officials might sell a person's property, or take money from a bank account or business cash register.

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

LEGAL HELP AND INFORMATION

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

Choosing an Attorney

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

To contact an organization, use the directory beginning on page 64.

Once you have identified some candidates:

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

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

What If You Cannot Afford a Lawyer?

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

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

National Legal Aid & Defender Association
1901 Pennsylvania Ave., NW Suite 500
Washington, DC 20006
Phone: 202-452-0620
www.nlada.org

- To find the Legal Services Corporation (LSC) office closest to you, check a local telephone directory or contact:

Legal Services Corporation Public Affairs
3333 K St., NW
Washington, DC 20007
Phone: 202-295-1500
www.lsc.gov

Free assistance may also be available from a local law school program where students, supervised by attorneys, handle a variety of legal matters. Some of these programs are open to all; others limit their service to specific groups, such as senior citizens or low-income persons.

REPORT FRAUD AND SAFETY HAZARDS

If you suspect a law has been violated, contact your local or state consumer protection agency (p. 106). This agency may take action or refer you to another state organization that has authority where you live. A local law enforcement officer may also be able to provide advice and assistance.

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

If you suspect fraud, there are some additional steps to take:

- Report the fraud to the Federal Trade Commission (p. 102).
- Report scams that use the mail or interstate delivery service to the U.S. Postal Inspection Service (p. 103). It is illegal to use the mail to misrepresent or steal money.
- Report scams that are Internet-based to the Internet Crime Complaint Center at www.ic3.gov.

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

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

- **Animal Products.** Food and Drug Administration (p. 96)
- **Automobiles.** National Highway Traffic Safety Administration (p. 100)
- **Consumer Household Products.** U.S. Consumer Product Safety Commission (p. 93)
- **Drugs, Cosmetics, and Medical Devices.** Food and Drug Administration (p. 96)
- **Food.** Food and Drug Administration (p. 96), U.S. Department of Agriculture (p. 93)
- **Household Chemicals.** Environmental Protection Agency (p. 101)
- **Seafood.** Food and Drug Administration (p. 96), U.S. Department of Commerce (p. 94)
- **Toys, Baby Products, and Play Equipment.** U.S. Consumer Product Safety Commission (p. 93)

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Education 94
Energy 94
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Housing and Urban Development 98
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SOCAP INTERNATIONAL

Many of the companies listed in this *Handbook* are members of the Society of Consumer Affairs Professionals International (SOCAP). Formed in 1973, SOCAP is composed of over 2,000 best-in-class customer care executives and professionals from over 100 brand name companies throughout the U.S. and Canada. SOCAP is committed to promoting customer care and engagement as competitive advantages. However, SOCAP International does not investigate or accept individual consumer complaints. SOCAP members are identified in the automotive and corporate directories by the SOCAP logo (see Key at right). For more information, contact SOCAP (p.133).

KEY:

✉ Email

SOCAP International Member

♦ Provided financial support for the publication of the *Consumer Action Handbook*.

TTY Numbers for people with hearing disabilities. For more information see the box on page 54.

Acura
1919 Torrance Blvd.
Mail Stop 500-2N7E
Torrance, CA 90501
Toll free: 1-800-382-2238
✉: acr@ahm.acura.com
www.acura.com

Airstream, Inc.
419 West Pike St.
P.O. Box 629
Jackson Center, OH 45334-0629
1-877-596-6111
www.airstream.com

American Honda Motor Company, Inc.
1919 Torrance Blvd.
Mail Stop 500-2N-7A
Torrance, CA 90501
Toll free: 1-800-999-1009
www.honda.com

Audi of America, Inc.
3800 Hamlin Rd.
Auburn Hills, MI 48326
Toll free: 1-800-822-2834
www.audiusa.com

BMW of North America, LLC
300 Chestnut Ridge Rd.
Woodcliff Lake, NJ 07677
Toll free: 1-800-831-1117
✉: customerrelations@bmwusa.com
www.bmwusa.com

Buick
PO Box 33136
Detroit, MI 48232-5136
Toll free: 1-800-521-7300
www.buick.com

Cadillac
PO Box 33169
Detroit, MI 48232-5169
Toll free: 1-800-458-8006
www.cadillac.com

Chevrolet
PO Box 33136
Detroit, MI 48323-5136
Toll free: 1-800-222-1020
www.chevrolet.com

Chrysler
See: Fiat Chrysler Automobiles US, LLC
Toll free: 1-800-247-9753
www.chrysler.com

Dodge
See: Fiat Chrysler Automobiles US, LLC
Toll free: 1-800-423-6343
www.dodge.com

Fiat
See: Fiat Chrysler Automobiles US, LLC
Toll free: 1-888-242-6342
www.fiatusa.com

Contact Your Automotive Manufacturer

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

If you are still unsuccessful, consider contacting the automotive dispute resolution resources listed at the end of this section. The method used to resolve your dispute may be mediation, arbitration, or conciliation. Decisions of arbitrators are usually binding and must be accepted by both the customer and the business. Ask for a copy of the rules of the program before you file your case. See page 62 for an overview of dispute resolution programs.

A local or state consumer agency (p. 106) could also be a useful resource in resolving problems with your vehicle. If you have a new vehicle, be sure to ask whether you have any protection under a state "lemon" law (p. 11).

Fiat Chrysler Automobiles US, LLC
PO Box 21-8004
Auburn Hills, MI 48321-8004
www.fcanorthamerica.com

Ford Motor Company
PO Box 6248
Dearborn, MI 48126
Toll free: 1-800-392-3673
TTY: 1-800-232-5952
www.ford.com

Forest River, Inc.
PO Box 3030
Elkhart, IN 46515-3030
Toll free: 1-866-837-6044
www.forestriverinc.com

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

Harley-Davidson
3700 W. Juneau Ave.
Milwaukee, WI 53208
414-343-4056
Toll free: 1-800-258-2464
www.harley-davidson.com

Hyundai Motor America
PO Box 20850
Fountain Valley, CA 92728-0850
Toll free: 1-800-633-5151
✉: consumeraffairs@hmausa.com
www.hyundaiusa.com

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

Isuzu Motors America, LLC
1400 S. Douglass Rd., Suite 100
Anaheim, CA 92806
714-935-9300
Toll free: 1-800-255-6727
www.isuzu.com

Jaguar
Customer Relationship Center
555 MacArthur Blvd.
Mahwah, NJ 07430
Toll free: 1-800-452-4827
www.jaguarusa.com

Jeep
See: Fiat Chrysler Automobiles US, LLC
Toll free: 1-877-426-5337
www.jeep.com/en

Kawasaki Motors Corporation, USA
PO Box 25252
Santa Ana, CA 92799-5252
Toll free: 1-866-802-9381
www.kawasaki.com

Kia Motors America, Inc.
PO Box 52410
Irvine, CA 92619-2410
Toll free: 1-800-333-4542
www.kia.com

Land Rover
Customer Relationship Center
555 MacArthur Blvd.
Mahwah, NJ 07430
Toll free: 1-800-637-6837
www.landroverusa.com

Lexus
PO Box 2991
Mail Drop L201
Torrance, CA 90509
Toll free: 1-800-255-3987
www.lexus.com

Lincoln
See: Ford Motor Company
Toll free: 1-800-521-4140
TTY: 1-800-232-5952
www.lincoln.com

Mazda North American Operations
PO Box 19734
Irvine, CA 92623-9734
Toll free: 1-800-222-5500
✉: Mazdacustomerassistance@mazdausa.com
www.mazdausa.com

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

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

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

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

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

Pontiac
See: GMC
Toll free: 1-800-762-2737
✉: cac@pontiac.com
www.pontiac.com

Porsche Cars North America, Inc.
One Porsche Dr.
Atlanta, GA 30354
Toll free: 1-800-767-7243
www.porsche.com/usa

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

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

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

Suzuki Motor of America, Inc.
PO Box 1100
Brea, CA 92822
714-572-1490 (Motorcycle/ATV/Marine)
Toll free: 1-800-934-0934 (Automotive)
www.suzuki.com

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

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

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

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

Winnebago Industries, Inc.
PO Box 152
Forest City, IA 50436-0152
641-585-3535
Toll free: 1-800-537-1885
✉: or@winnebagoind.com
www.winnebagoind.com

Yamaha Motor Corporation
6555 Katella Ave.
Cypress, CA 90630
Toll free: 1-800-962-7926 (Customer Relations)
Toll free: 1-800-252-5265 (Yamaha Card)
www.yamaha-motor.com

Automotive Dispute Resolution Programs

BBB AUTO LINE
Council of Better Business Bureaus, Inc.
3033 Wilson Blvd., Suite 600
Arlington, VA 22201
703-276-0100
Toll free: 1-800-955-5100
www.bbb.org/autoline
The BBB AUTO LINE is a dispute resolution program for consumers with "lemon law" complaints. The program covers car warranty issues against participating manufacturers.

Consumer Financial Protection Bureau (CFPB)
PO Box 4503
Iowa City, IA 52244
Toll free: 1-855-411-2372
TTY: 1-855-729-2372
✉: info@consumerfinance.gov
www.consumerfinance.gov/complaint
The CFPB supervises and accepts complaints related to the servicing of vehicle loans and problems that occur while shopping for a vehicle loan.

DOT Vehicle Safety Hotline
1200 New Jersey Ave., SE
West Building
Washington, DC 20590
Toll free: 1-888-327-4236
www.nhtsa.gov/Contact
Contact the DOT Vehicle Safety Hotline to report safety defects in vehicles, tires, and child safety seats.

National Center for Dispute Settlement (NCDS)
12900 Hall Rd., Suite 401
Sterling Heights, MI 48313
586-226-2470
✉: info@ncdsusa.org
www.ncdsusa.org
NCDS is a neutral administrator of disputes regarding auto warranties. NCDS facilitates the process under their rules, under the guidance of an independent arbitrator.

♦ Provided financial support for the publication of the Consumer Action Handbook.

Council

3033 Wilson Blvd., Suite 600
Arlington, VA 22201
703-276-0100

Alabama

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

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

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

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

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

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

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

Mobile
3 Dauphin St., Suite 2
Mobile, AL 36602
251-433-2227

Alaska

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

Arizona

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

Phoenix
4428 N. 12th St.
Phoenix, AZ 85014
Toll free: 1-877-291-6222

Contact Your Local Better Business Bureau

Better Business Bureaus (BBBs) offer a variety of consumer services, including consumer education materials, business reports and researching unanswered consumer complaints, mediation, and arbitration services. They also offer information about charities and other organizations that seek public donations through the Wise Giving Alliance, **give.org**.

Prescott
213 Grove Ave.
Prescott, AZ 86301
928-772-3410

Tucson
5151 E. Broadway Blvd., Suite 100
Tucson, AZ 85711
520-888-5353

Yuma
350 W. 16 St., Suite 205
Yuma, AZ 85364
928-919-7940

Arkansas

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

California

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

Los Angeles
835 Wilshire Blvd.
Los Angeles, CA 90017
213-631-3600

Oakland
1000 Broadway, Suite 625
Oakland, CA 94607
Toll free: 1-866-411-2221

San Diego
4747 Viewridge Ave., Suite 200
San Diego, CA 92123
858-496-2131

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

Santa Barbara
213 Santa Barbara St.
Santa Barbara, CA 93101
805-963-8657

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

Colorado

Colorado Springs
25 N. Wahsatch Ave., #100
Colorado Springs, CO 80903
719-636-1155

Denver
3801 E. Florida Ave.
Denver, CO 80210
303-758-2100

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

Pueblo
131 N. Main St., Suite 520
Pueblo, CO 81003
719-542-1605

Connecticut

Cromwell
29 Berlin Rd.
Cromwell, CT 06416
860-740-4500

Delaware

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

District of Columbia

Washington
1411 K St., NW, 10 Floor
Washington, DC 20005
202-393-8000

Florida

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

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

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

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

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

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

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

Georgia

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

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

Columbus
500 12th St.
Columbus, GA 31901
706-324-0712

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

Savannah
6555 Abercorn St., Suite 120
Savannah, GA 31450
912-354-7521

Hawaii

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

Idaho

Boise
125 E. 50 St.
Boise, ID 83714
208-342-4649

Illinois

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

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

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

Indiana

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

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

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

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

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

Iowa

Bettendorf
2435 Kimberly Rd., Suite 245 S
Bettendorf, IA 52722
563-355-1705

Cedar Rapids
1239 1st Ave., Suite A
Cedar Rapids, IA 52402
319-365-1190

Des Moines
2625 Beaver Ave.
Des Moines, IA 50310
515-243-8137

Kansas

Wichita
345 N. Riverview St., Suite 720
Wichita, KS 67203
316-263-3146

Kentucky

Lexington
1390 Olivia Ln., Suite 100
Lexington, KY 40511
859-259-1008

Louisville
844 S. Fourth St.
Louisville, KY 40203
Toll free: 1-800-388-2222

Louisiana

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

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

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

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

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

Metairie
3421 N. Causeway Blvd., Suite 505
Metairie, LA 70002
504-581-6222

Monroe
1900 N. 18th St., Suite 411
Monroe, LA 71201
318-387-4600

Shreveport
2006 E. 70th St.
Shreveport, LA 71105
318-797-1330

Maryland

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

Massachusetts

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

Worcester
6 Park Ave., Suite 100
Worcester, MA 01605
Toll free: 1-866-566-9222

Michigan

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

Southfield
20300 W. Twelve Mile Rd., Suite 202
Southfield, MI 48076
248-223-9400

Minnesota

Burnsville
220 S. River Ridge Circle
Burnsville, MN 55337
651-699-1111

Mississippi

Flowood
660 Katherine Dr., Suite 400
Flowood, MS 39232
601-398-1700

Missouri

Cape Girardeau
3065 William St., Suite 202
Cape Girardeau, MO 63703
573-803-3190

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

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

Springfield
2754 S. Campbell Ave.
Springfield, MO 65807
417-862-4222

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

Nebraska

Lincoln
300 N. 44th St., Suite 100
Lincoln, NE 68503
402-436-2345

Omaha
11811 P St.
Omaha, NE 68137
402-391-7612

Nevada

Las Vegas
6040 S. Jones Blvd.
Las Vegas, NV 89118
702-320-4500

Sparks
4834 Sparks Blvd., Suite 102
Sparks, NV 89436
775-322-0657

New Hampshire

Concord
48 Pleasant St.
Concord, NH 03301
603-224-1991

New Jersey

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

New Mexico

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

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

New York

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

Farmingdale
399 Conklin St., Suite 300
Farmingdale, NY 11735
516-420-0500

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

Tarrytown
150 White Plains Rd., Suite 107
Tarrytown, NY 10591
914-333-0550

North Carolina

Asheville
112 Executive Park
Asheville, NC 28801
828-253-2392

Charlotte
13860 Ballantyne Corporate Place
Suite 225
Charlotte, NC 28277
704-927-8611

Greensboro
529 College Rd., Suite G
Greensboro, NC 27410
336-852-4240

Raleigh
5540 Munford Rd., Suite 130
Raleigh, NC 27612
919-277-4222

Winston-Salem
119 Brookstown Ave., Suite 304
Winston-Salem, NC 27101
336-725-8348

North Dakota

Fargo
406 Main Ave., 2nd Floor
Fargo, ND 58103
701-271-2855

Ohio

Akron
222 W. Market St.
Akron, OH 44303
330-253-4590

Canton
1434 Cleveland Ave., NW
Canton, OH 44703
330-454-9401

Cincinnati
1 E. 4th St., Suite 600
Cincinnati, OH 45202
513-421-3015

Cleveland
2800 Euclid Ave., 4th Floor
Cleveland, OH 44115
216-241-7678

Columbus
1169 Dublin Rd.
Columbus, OH 43215
614-486-6336

Dayton
15 W. Fourth St., Suite 300
Dayton, OH 45402
937-222-5825

Lima
219 N. McDonel St.
Lima, OH 45801
419-223-7010

Toledo
Integrity Place 7668 King's Pointe Rd.
Toledo, OH 43617
Toll free: 1-800-743-4222

Youngstown
201 E. Commerce St.
Youngstown, OH 44503
330-744-3111

Oklahoma

Oklahoma City
17 S. Dewey Ave.
Oklahoma City, OK 73102
405-239-6081

Tulsa
1722 S. Carson Ave., Suite 3200
Tulsa, OK 74119
918-492-1266

Oregon

Lake Oswego
4004 S.W. Kruse Way Pl., Suite 375
Lake Oswego, OR 97035
503-212-3022

Pennsylvania

Bethlehem
50 W. North St.
Bethlehem, PA 18018
610-866-8780

Erie
1001 State St.
Erie, PA 16501
Toll free: 1-877-267-5222

Harrisburg
1337 N. Front St.
Harrisburg, PA 17102
717-364-3250

Philadelphia
1880 John F. Kennedy Blvd., Suite 1330
Philadelphia, PA 19103
215-985-9313

Pittsburgh
400 Holiday Dr., Suite 220
Pittsburgh, PA 15220
Toll free: 1-877-267-5222

Scranton
1054 Oak St.
Scranton, PA 18508
570-342-5100

South Carolina

Columbia
2442 Devine St.
Columbia, SC 29205
Toll free: 1-800-892-3584

Conway
1121 3rd Ave.
Conway, SC 29526
843-488-2227

Greenville
408 N. Church St., Suite C
Greenville, SC 29601
864-242-5052

South Dakota

Sioux Falls
300 N. Phillips Ave., Suite 202
Sioux Falls, SD 57104
605-271-2066

Tennessee

Chattanooga
508 N. Market St.
Chattanooga, TN 37405
423-266-6144

Clarksville
214 Main St.
Clarksville, TN 37041
931-503-2222

Columbia
502 N. Garden St., Suite 201
Columbia, TN 38401
931-388-9222

Cookeville
18 N. Jefferson St.
Cookeville, TN 38501
931-520-0000

Franklin
367 Riverside Dr., Suite 110
Franklin, TN 37064
615-242-4222

Knoxville
255 N. Peters Rd., Suite 102
Knoxville, TN 37923
865-692-1600

Memphis
3693 Tyndale Dr.
Memphis, TN 38125
901-759-1300

Murfreesboro
530 Uptown Square
Murfreesboro, TN 37129
615-242-4222

Nashville
201 4th Ave. N., Suite 100
Nashville, TN 37219
615-242-4222

Texas

Abilene
3300 S. 14th St., Suite 307
Abilene, TX 79605
325-691-1533

Amarillo
600 S. Tyler St., Suite 1300
Amarillo, TX 79101
806-379-6222

Austin
1005 La Posada Dr.
Austin, TX 78752
512-445-2911

Beaumont
550 Fannin St., Suite 100
Beaumont, TX 77701
409-835-5348

College Station
418 Tarrow St.
College Station, TX 77840
979-260-2222

Corpus Christi
719 S. Shoreline, Suite 304
Corpus Christi, TX 78401
361-852-4949

Dallas
1601 Elm St., Suite 1600
Dallas, TX 75201
214-220-2000

El Paso
550 E. Paisano
El Paso, TX 79901
915-577-0191

Fort Worth
1300 Summit Ave., Suite 700
Fort Worth, TX 76102
Toll free: 1-800-621-8566

Houston
1333 W. Loop South, Suite 1200
Houston, TX 77027
713-868-9500

Longview
102 Commander Dr., Suite 7
Longview, TX 75605
903-758-3221

Lubbock
3333 66th St.
Lubbock, TX 79413
806-763-0459

Midland
306 W. Wall St., Suite 1350
Midland, TX 79701
432-563-1880

San Angelo
3134 Executive Dr., Suite A
San Angelo, TX 76904
325-949-2989

San Antonio
425 Soledad St., Suite 500
San Antonio, TX 78205
210-828-9441

Tyler
3600 Old Bullard Rd.
Building 1, Suite 101
Tyler, TX 75701
903-581-5704

Waco
200 W. Hwy 6, Suite 225
Waco, TX 76712
254-755-7772

Weslaco
502 E. Expressway 83, Suite C
Weslaco, TX 78596
956-968-3678

Wichita Falls
2107 Kemp Blvd.
Wichita Falls, TX 76309
940-691-1172

Utah

Salt Lake City
3703 W. 6200 South
Salt Lake City, UT 84129
801-892-6009

Virginia

Norfolk
586 Virginian Dr.
Norfolk, VA 23505
757-531-1300

Richmond
720 Moorefield Park Dr., Suite 300
Richmond, VA 23236
804-648-0016

Roanoke
5115 Bernard Dr., Suite 202
Roanoke, VA 24018
540-342-3455

Washington

DuPont
1000 Station Dr., Suite 222
DuPont, WA 98327
206-431-2222

Spokane
152 S. Jefferson, Suite 200
Spokane, WA 99201
509-455-4200

West Virginia

Charleston
1018 Kanawha Blvd., E, Suite 301
Charleston, WV 25301
304-345-7502

Wisconsin

Appleton
1047 N. Lynndale Dr., Suite 1A
Appleton, WI 54914
920-734-4352

Madison
2702 International Lane, Suite 112
Madison, WI 53704
608-268-2221

Milwaukee
10019 W. Greeenfield Ave.
Milwaukee, WI 53214
414-847-6000

Contact Corporate Consumer Affairs Departments
The following directory lists the addresses and phone numbers for hundreds of corporations. Many companies have a consumer affairs department that handles consumer questions and concerns. Consumer affairs offices are set up within companies because they want to hear from you. If you do not find the company you are looking for, try checking your public libraries for the following resources:

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

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

If you have a complaint about an item or service, it is usually best to go back to the seller BEFORE you contact the companies in this directory. Follow up with a letter, phone call, or email message to the consumer affairs department of the company to let it know about your complaint, and whether the seller was able to resolve your problem. You may express your complaint on a company's social media profile to get quick attention to your problem.

A

AAMCO Transmissions, Inc.
Consumer Affairs
201 Gibraltar Rd.
Horsham, PA 19044
Toll free: 1-800-523-0401
www.aamco.com

Abbott Nutritional and Pharmaceutical Products
Consumer Relations
625 Cleveland Ave.
Columbus, OH 43215-1724
Toll free: 1-800-227-5767
www.abbottnutrition.com

Abercrombie & Fitch
6301 Fitch Path
New Albany, OH 43054
614-219-5380
Toll free: 1-866-681-3115
✉: abercrombie@abercrombie.com
www.abercrombie.com

Acer America
Customer Service
333 W. San Carlos St., Suite 1500
San Jose, CA 95110
408-533-7700
www.acer.com

Adidas North America
Consumer Relations
5055 N Greeley Ave.
Portland, OR 97217
Toll free: 1-800-982-9337
✉: customerservice@service.shopadidas.com
www.adidas.com

Adobe Systems, Inc.
345 Park Ave.
San Jose, CA 95110-2704
408-536-6000
Toll free: 1-800-833-6687 (Customer Support)
www.adobe.com

ADT
PO Box 5035
Boca Raton, FL 33431-0835
Toll free: 1-800-588-2159
www.adt.com

Aetna, Inc.
151 Farmington Ave.
Hartford, CT 06156
Toll free: 1-800-872-3862
www.aetna.com

Aflac
1932 Wynnton Rd.
Columbus, GA 31999
Toll free: 1-800-992-3522
www.aflac.com

Alamo Rent A Car
Customer Care
600 Corporate Park Dr.
Saint Louis, MO 63105
Toll free: 1-888-233-8749
TTY: 1-800-522-9292
www.alamo.com

Alaska Airlines
Customer Care
PO Box 24948-SEAGT
Seattle, WA 98124-0948
Toll free: 1-800-654-5669
Toll free: 1-877-815-8253 (Baggage)
www.alaskaair.com

Albertsons, Inc.
Customer Service
157 S. Howard St.
Spokane, WA 99201
Toll free: 1-877-932-7948
✉: albertsonscustomercare@albertsons.com
www.albertsons.com

Alcon Laboratories, Inc.
Customer Service
6201 South Freeway
Fort Worth, TX 76134-2001
Toll free: 1-800-862-5266
www.alcon.com

Aldi, Inc.
Customer Service
1200 N. Kirk Rd.
Batavia, IL 60510
www.aldi.us

Allegiant Travel Company
Customer Relations
PO Box 371477
Las Vegas, NV 89137
702-505-8888
Toll free: 1-866-719-3910 (Baggage)
www.allegiantair.com

Allergan, Inc.
Customer Relations
Morris Corporate Center III
400 Interpace Pkwy.
Parsippany, NJ 07054
Toll free: 1-800-272-5525
www.allergan.com

Allied Van Lines, Inc.
Customer Service
One Parkview Plaza
Oakbrook Terrace, IL 60181
Toll free: 1-800-470-2851
✉: custsvc@alliedvan.com
www.allied.com

♦ Provided financial support for the publication of the Consumer Action Handbook.

Allstate Insurance Company
PO Box 12055 1819 Electric Rd., SW
Roanoke, VA 24018
Toll free: 1-800-255-7828
TTY: 1-800-877-8973
www.allstate.com

Amana Appliances
Customer Service
553 Benson Rd.
Benton Harbor, MI 49022
Toll free: 1-866-616-2664
www.amana.com

Amazon.com, Inc.
Customer Service
PO Box 81226
Seattle, WA 98108-1226
Toll free: 1-888-280-4331
www.amazon.com

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

American Airlines, Inc.
Customer Relations
4000 E. Sky Harbor Blvd.
Phoenix, AZ 85034
817-967-2000
Toll free: 1-800-535-5225 (Baggage)
Toll free: 1-800-892-3624 (Travelers with disabilities)
www.aa.com

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

American Express Company
Customer Service
PO Box 981535
El Paso, TX 79998-1535
Toll free: 1-800-528-4800
Toll free: 1-877-297-4438 (Gift Cards)
TTY: 1-800-221-9950
www.americanexpress.com

Amtrak
Customer Relations
60 Massachusetts Ave., NE
Washington, DC 20002
Toll free: 1-800-872-7245
TTY: 1-800-523-6590
www.amtrak.com

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

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

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

Anthem
PO Box 182361
Columbus, OH 43218-2361
Toll free: 1-800-552-2137
www.anthem.com

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

Apple Computer, Inc.
One Infinite Loop
Cupertino, CA 95014
Toll free: 1-800-442-4000 (Beats headphones)
Toll free: 1-800-275-2273 (iPod, iPad, and Mac Technical Support)
Toll free: 1-800-694-7466 (iPhone Technical Support)
TTY: 1-877-204-3930
www.apple.com

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

Arby's Restaurant Group, Inc.
1155 Perimeter Center W
Atlanta, GA 30338
678-514-4100
✉: customerservice@arbys.com
www.arbys.com

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

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

Associated Bank
We Care Dept.
1305 Main St., Mail Stop 7722
Stevens Point, WI 54481
Toll free: 1-800-685-6895
✉: wecare@associatedbank.com
www.associatedbank.com

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

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

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

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

Avon Products, Inc.
Customer Service
777 Third Ave.
New York, NY 10017
212-282-7000
Toll free: 1-800-500-2866
✉: dearavon@avon.com
www.avon.com

B

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

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

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

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

Bassett Furniture
3525 Fairystone Park Hwy.
PO Box 626
Bassett, VA 24055
Toll free: 1-877-525-7070 (Furniture)
Toll free: 1-800-308-7485 (Baby Furniture)
Toll free: 1-800-697-3259 (Mattresses)
www.bassettfurniture.com

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

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

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

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

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

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

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

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

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

Best Western International, Inc.
Customer Care
PO Box 10203
Phoenix, AZ 85064
Toll free: 1-800-528-1238
TTY: 1-800-528-2222
✉: customercare@bestwestern.com
www.bestwestern.com

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

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

Birchbox
28 E 28th St.
New York , NY 10016
www.birchbox.com

Birds Eye Foods, Inc.
See: Pinnacle Foods
Toll free: 1-800-432-3102
www.birdseye.com

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

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

Bloomingdale's, Inc.
Customer Service
PO Box 8067
Mason, OH 45040
Toll free: 1-800-777-0000
www.bloomingdales.com

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

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

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

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

Brio Tuscan Grill
Guest Feedback
777 Goodale Blvd., Suite 100
Columbus, OH 43212
Toll free: 1-888-452-7286
✉: GuestServices@bbrg.com
www.brioitalian.com

Bristol-Myers Squibb Company
Customer Relations
345 Park Ave.
New York, NY 10154
Toll free: 1-800-332-2056
TTY: 1-866-393-0961
www.bms.com

♦ Provided financial support for the publication of the Consumer Action Handbook.

British Airways
Customer Relations
PO Box 300686
Jamaica, NY 11430-0686
Toll free: 1-800-247-9297
Toll free: 1-800-828-8144 (Baggage Claims)
www.britishairways.com

Brookstone
Customer Care Center
1655 Bassford Dr.
Mexico, MO 65265
Toll free: 1-800-846-3000
✉: customercare@brookstone.com
www.brookstone.com

Brown-Forman Beverages Worldwide
Consumer Support
850 Dixie Hwy.
Louisville, KY 40210
Toll free: 1-800-753-4567
✉: Brown-Forman@b-f.com
www.brown-forman.com

Budget Car Rental
Customer Service
PO Box 699000
Tulsa, OK 74169-9000
Toll free: 1-800-214-6094
TTY: 1-800-826-5510
✉: budgetcustomerservice@budgetgroup.com
www.budget.com

Burger King Corporation
Guest Relations
5505 Blue Lagoon Dr.
Miami, FL 33126
Toll free: 1-866-394-2493
www.bk.com

Burlington Coat Factory
Customer Relations
2006 Route 130 N
Florence Township, NJ 08518
Toll free: 1-855-355-2875
www.burlingtoncoatfactory.com

Bush Brothers & Company
Consumer Relations
PO Box 52330
Knoxville, TN 37950-2330
Toll free: 1-800-590-3797
www.bushbeans.com

C

Caleres
Consumer Care
8300 Maryland Ave.
St. Louis, MO 63105
Toll free: 1-800-766-6465
www.caleres.com

Campbell Soup Company
Consumer Affairs
1 Campbell Place
Camden, NJ 08103-1701
Toll free: 1-800-257-8443
www.campbellsoup.com

Capital One
General Correspondence
PO Box 30285
Salt Lake City, UT 84130-0285
Toll free: 1-800-955-7070 (Credit Cards)
Toll free: 1-866-750-0873 (Online Banking)
TTY: 1-800-206-7986
www.capitalone.com

Carfax, Inc.
Consumer Affairs
5860 Trinity Pkwy., Suite 600
Centerville, VA 20120
www.carfax.com

Carnival Cruise Lines
Guest Care
3655 N.W. 87th Ave.
Miami, FL 33178-2428
Toll free: 1-888-227-6482
Toll free: 1-800-929-6400 (Baggage)
✉: guestcare@carnival.com
www.carnival.com

Carrier Air Conditioning Company
One Carrier Pl.
Farmington, CT 06034-4015
Toll free: 1-800-227-7437
www.residential.carrier.com

Charles Schwab
PO Box 4987
Greenwood Village, CO 80155-4987
Toll free: 1-866-855-9102
www.schwab.com

Charter Spectrum
400 Atlantic St., 10th Floor
Stamford, CT 06901
203-905-7800
Toll free: 1-888-438-2427
www.charter.com

Chattem, Inc.
Consumer Affairs
PO Box 22219
Chattanooga, TN 37409-0219
Toll free: 1-888-442-4464
www.chattem.com

Check 'n Go
7755 Montgomery Rd., Suite 400
Cincinnati, OH 45236
Toll free: 1-888561-2274
✉: customerservice@checkngo.com
www.checkngo.com

The Cheesecake Factory
26901 Malibu Hills Rd.
Calabasas Hills, CA 91301
818-871-3000
www.thecheesecakefactory.com

Chick-fil-A, Inc.
Customer Feedback
PO Box 500367
Atlanta, GA 31150
Toll free: 1-866-232-2040
www.chick-fil-a.com

Children's Place
Customer Service
500 Plaza Dr.
Secaucus, NJ 07094
Toll free: 1-877-752-2387
www.childrensplace.com

Chili's
See: Brinker International
Toll free: 1-800-983-4637 (Guest Relations)
www.chilis.com

Chipotle Mexican Grill, Inc.
1401 Wynkoop St., Suite 500
Denver, CO 80202
303-595-4000
www.chipotle.com

Chobani
Customer Service
147 State Highway 320
Norwich, NY 13815
Toll free: 1-877-847-6181
✉: contact@chobani.com
www.chobani.com

Choice Hotels
Guest Relations
6811 E. Mayo Blvd., Suite 100
Phoenix, AZ 85054
Toll free: 1-800-300-8800
www.choicehotels.com

Church & Dwight Company, Inc.
Consumer Relations
Princeton South Corporate Center 500 Charles Ewing Blvd.
Ewing, NJ 08628
Toll free: 1-800-833-9532
www.churchdwight.com

Cigna
900 Cottage Grove Rd.
Bloomfield , CT 06002
Toll free: 1-800-997-1654
www.cigna.com

Citibank, Inc.
Client Services
100 Citibank Dr.
San Antonio, TX 78245
Toll free: 1-800-374-9700 (Banking)
Toll free: 1-800-347-4934 (Credit cards)
TTY: 1-877-693-0372 (Banking)
TTY: 1-800-325-2865 (Credit Cards)
www.citibank.com

The Clorox Company
Consumer Services
PO Box 24305
Oakland, CA 94623-1305
Toll free: (phone numbers appear on all labels)
www.thecloroxcompany.com

The Coca-Cola Company
Industry and Consumer Affairs
PO Box 1734
Atlanta, GA 30301
Toll free: 1-800-438-2653
www.coca-colacompany.com

The Colgate-Palmolive Company ♦
Consumer Services
300 Park Ave.
New York, NY 10022
212-310-2000
Toll free: 1-800-468-6502
✉: colgate-palmolive_consumer_affairs@colpal.com
www.colgate.com

Colonial Penn Life Insurance
Customer Service
399 Market St.
Philadelphia, PA 19181
Toll free: 1-800-523-9100
www.colonialpenn.com

Combe, Inc.
1101 Westchester Ave.
White Plains, NY 10604
Toll free: 1-800-431-2610
www.combe.com

Comcast Corporation
Comcast Center
1701 JFK Blvd.
Philadelphia, PA 19103
Toll free: 1-800-266-2278
Toll free: 1-800-934-6489 (Xfinity)
www.comcast.com

ConAgra Foods
Consumer Affairs
One ConAgra Dr.
Omaha, NE 68102
Toll free: 1-877-266-2472
✉: consumeraffairs@conagrafoods.com
www.conagrafoods.com

Conair Cuisinart Corporation
Consumer Affairs
150 Milford Rd.
East Windsor, NJ 08520
Toll free: 1-800-326-6247 (Personal Care)
Toll free: 1-800-334-4031 (Oral Care)
✉: feedback@conair.com
www.conair.com

Costco Wholesale Corporation
Member Service
PO Box 34331
Seattle, WA 98124
Toll free: 1-800-774-2678
Toll free: 1-800-955-2292 (Online Orders)
✉: customerservice@costco.com
www.costco.com

Coty Inc.
Consumer Affairs
500 American Rd.
Morris Plains, NJ 07950
Toll free: 1-800-715-4023
Toll free: 1-800-953-5080 (Sally Hansen and N.Y.C. New York Color)
www.coty.com

Cox Communications
1400 Lake Hearn Dr., NE
Atlanta, GA 30319
Toll free: 1-888-566-7751
✉: coxcorp.customerrelations@cox.com
www.cox.com

Cracker Barrel Old Country Store
Guest Relations
PO Box 787
Lebanon, TN 37087-0787
Toll free: 1-800-333-9566
www.crackerbarrel.com

Crate and Barrel
Customer Service
1860 W. Jefferson Ave.
Naperville, IL 60540
Toll free: 1-800-967-6696
✉: customer_service@crateandbarrel.com
www.crateandbarrel.com

Crayola, LLC
Consumer Affairs
PO Box 431
Easton, PA 18044-0431
Toll free: 1-800-272-9652
www.crayola.com

Cricket Wireless
12735 Morris Rd. Extension, Suite 300
Alpharetta, GA 30004
Toll free: 1-800-274-2538
www.cricketwireless.com

Crowne Plaza
See: InterContinental Hotel Group, PLC
www.crowneplaza.com

Crunch Fitness
3595 Mt. Diablo Blvd., Suite 300
Lafayette, CA 94549
925-297-6360
✉: info@nev.com
www.crunch.com

Curves International
5770 Fleet St.
Carlsbad, CA 92008
Toll free: 1-877-673-3144
✉: membercomments@curves.com
www.curves.com

CVS Corporation
Customer Relations
One CVS Dr.
Woonsocket, RI 02895
Toll free: 1-800-746-7287 (In-Store)
Toll free: 1-866-389-2727 (Minute Clinic)
www.cvs.com

D

Dairy Queen Corporation
Customer Relations
7505 Metro Blvd.
Minneapolis, MN 55439
952-830-0200
Toll free: 1-866-793-7582
www.dairyqueen.com

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

Darden Restaurants
Guest Relations
PO Box 695011
Orlando, FL 32869-5011
407-245-4000
www.darden.com

Days Inn Worldwide, Inc.
Customer Service
PO Box 4090
Aberdeen, SD 57401
Toll free: 1-800-441-1618
www.daysinn.com

Dean Foods
PO Box 961447
El Paso, TX 79996
Toll free: 1-800-395-7004
✉: deanfoods@casupport.com
www.deanfoods.com

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Del Monte Foods Company
Consumer Affairs
890 Mountain Ave., Suite 105
New Providence, NJ 07974
Toll free: 1-800-543-3090
www.delmonte.com

Dell, Inc.
Customer Service
One Dell Way
Round Rock, TX 78682
Toll free: 1-800-624-9897
TTY: 1-877-335-5889
www.dell.com

Delta Air Lines, Inc.
Customer Care
PO Box 20980 Department 980
Atlanta, GA 30320-2980
404-209-3434 (Disability Assistance)
Toll free: 1-800-455-2720
www.delta.com

Denny's Corporation
Call Center
203 E. Main St. P-7-3
Spartanburg, SC 29319
Toll free: 1-800-733-6697
www.dennys.com

Diageo North America, Inc.
Consumer Care
24440 W. 143 St.
Plainfield, IL 60544
815-267-4400
www.diageo.com

Diamond Foods, Inc.
Consumer Affairs
1050 S. Diamond St.
Stockton, CA 95205
209-467-6000
www.diamondfoods.com

Dick's Sporting Goods
345 Court St.
Coraopolis, PA 15108
Toll free: 1-877-846-9997
www.dickssportinggoods.com

Dillard's, Inc.
Customer Service
PO Box 486
Little Rock, AR 72203
501-376-5200
Toll free: 1-800-345-5273
TTY: 1-800-444-1732
✉: questions@dillards.com
www.dillards.com

Diners Club
PO Box 6101
Carol Stream, IL 60197-6101
Toll free: 1-800-234-6377
TTY: 1-866-889-0889
www.dinersclubus.com

DIRECTV Enterprises, Inc.
PO Box 6550
Greenwood Village, CO 80155-6550
Toll free: 1-800-531-5000
www.DIRECTV.com

Discover Financial Services, Inc.
Card Customer Service
PO Box 30943
Salt Lake City, UT 84130-0943
801-902-3100 (Outside the U.S.)
Toll free: 1-800-347-2683
TTY: 1-800-347-7449
www.discoverfinancial.com

Dish
9601 S. Meridian Blvd.
Englewood, CO 80112
Toll free: 1-855-318-0572
www.dishnetwork.com

Ditech Financial, LLC
1100 Virginia Dr.
Fort Washington, PA 19034
Toll free: 1-800-700-9212
www.ditech.com

Dole Food Company, Inc.
PO Box 5700
Thousand Oaks, CA 91359-5700
Toll free: 1-800-356-3111
www.dole.com

Dollar Rent A Car, Inc.
Customer Service 2W2
PO Box 33167
Tulsa, OK 74153
Toll free: 1-800-800-5252
✉: internethelpdesk@dollar.com (for speech and hearing impaired)
www.dollar.com

Dollar Shave Club
Customer Service
PO Box 5481
Santa Monica, CA 90409
✉: members@dollarshaveclub.com
www.dollarshaveclub.com

Domino's Pizza, Inc.
Customer Service
30 Frank Lloyd Wright Dr.
Ann Arbor, MI 48106
734-930-3030
✉: customercare@dominoscustomercare.com
www.dominos.com

Doubletree
See: Hilton Hospitality, Inc.
Toll free: 1-800-222-8733
TTY: 1-800-368-1133
www.doubletree.com

Dr. Pepper/Snapple Group, Inc.
Consumer Relations
PO Box 869077
Plano, TX 75086-9077
972-673-7000
Toll free: 1-800-696-5891
www.drpeppersnapplegroup.com

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

Duracell
Toll free: 1-800-551-2355
www.duracell.com

Dyson, Inc
600 W. Chicago Ave., Suite 275
Chicago, IL 60654
Toll free: 1-844-679-1647
✉: questions@dyson.com
www.dyson.com

E

E. & J. Gallo Winery
Consumer Information Center
1541 Cummins Dr.
Modesto, CA 95358
Toll free: 1-877-687-9463
www.gallo.com

E*Trade Securities, LLC
PO Box 484
Jersey City, NJ 07303-0484
Toll free: 1-800-387-2331
www.etrade.com

eBay, Inc.
583 W. eBay Way
Draper, UT 84020
www.eBay.com

Eddie Bauer, Inc.
Customer Service
PO Box 7001
Groveport, OH 43125
Toll free: 1-800-426-8020
✉: customercare@csc.eddiebauer.com
www.eddiebauer.com

The Electrolux Group
Kitchen and Laundry Consumer Assistance Group
PO Box 212237
Augusta, GA 30907
Toll free: 1-877-435-3287

Vacuums and Air Cleaners
PO Box 3900
Peoria, IL 61612
Toll free: 1-800-896-9756
www.electrolux.com

Eli Lilly Company
Consumer Communications
Lilly Corporate Center
Indianapolis, IN 46285
317-276-2000
Toll free: 1-800-545-5979
www.lilly.com

Elizabeth Arden, Inc.
Consumer Affairs
309 South St.
New Providence, NJ 07974
Toll free: 1-800-326-7337
✉: consumer@elizabetharden.com
www.elizabetharden.com

Embassy Suites
See: Hilton Hospitality, Inc.
Toll free: 1-800-362-2779
www.embassysuites.com

Energizer
Customer Support
533 Maryville University Dr.
St. Louis, MO 63141
Toll free: 1-800-383-7323
www.energizer.com

Enterprise Rent-a-Car
600 Corporate Park Dr.
Saint Louis, MO 63105
Toll free: 1-855-266-9565
TTY: 1-866-534-9270
✉: customercare@erac.com
www.enterprise.com

Equifax
PO Box 740241
Atlanta, GA 30374
Toll free: 1-800-685-1111
www.equifax.com

Equinox
Member Services
1 Park Ave.
New York, NY 10016
212-774-6363
Toll free: 1-866-332-6549
www.equinox.com

The Estee Lauder Companies, Inc.
Consumer Care
767 5th Ave.
New York, NY 10153
212-572-4200
Toll free: 1-888-378-3359
✉: consumercare-us@gcc.elc.estee.com
www.elcompanies.com

Ethan Allen, Inc.
Client Services
PO Box 1966
Danbury, CT 06813
Toll free: 1-888-324-3571
✉: orders@ethanallen.com
www.ethanallen.com

Etsy
Support Team
55 Washington St., Suite 512
Brooklyn, NY 11201
718-855-7955
www.etsy.com

The Eureka Company
Customer Service
PO Box 3900
Peoria, IL 61612
Toll free: 1-800-282-2886
www.eureka.com

Eveready
533 Maryville University Dr.
St. Louis, MO 63141
Toll free: 1-800-383-7323
www.eveready.com

Expedia, Inc.
Customer Support
333 108th Ave., NE
Bellevue, WA 98004
Toll free: 1-800-787-7186
www.expedia.com

Experian
National Consumer Assistance Center
PO Box 2002
Allen, TX 75013
Toll free: 1-888-397-3742
✉: support@experiandirect.com
www.experian.com

Express Scripts
1 Express Way
St Louis, MO 63121
Toll free: 1-800-282-2881
www.express-scripts.com

F

Facebook, Inc.
1601 Willow Rd.
Menlo Park, CA 94025
650-543-4800
www.facebook.com

Fairfield Inn
See: Marriott International, Inc.
Toll free: 1-800-721-7033
www.fairfieldinn.com

Farmers Insurance
6301 Owensmouth Ave.
Woodland Hills, CA 91367
Toll free: 1-888-327-6335
TTY: 1-888-891-1660
www.farmers.com

FedEx Corporation
Customer Relations
3875 Airways Blvd. Module H3
Department 4634
Memphis, TN 38116
Toll free: 1-800-463-3339
TTY: 1-800-238-4461
www.fedex.com

Fidelity Investments, LLC
PO Box 770001
Cincinnati, OH 45277
Toll free: 1-800-343-3548
www.fidelity.com

Fifth Third Bank
Customer Service
PO Box 4444
Cincinnati, OH 45263-4444
Toll free: 1-800-972-3030
TTY: 1-800-546-7068
www.53.com

Fisher-Price
See: Mattel, Inc.
Toll free: 1-800-432-5437
www.fisher-price.com

Flowers Foods, Inc.
1919 Flowers Circle
Thomasville, GA 31757
229-226-9110
www.flowersfoods.com

Food Lion, Inc.
Consumer Relations
PO Box 1330
Salisbury, NC 28145-1330
Toll free: 1-800-210-9569
www.FoodLion.com

Frigidaire Home Products
PO Box 212378
Augusta, GA 30907
Toll free: 1-800-374-4432
www.frigidaire.com

Frito-Lay
Consumer Relations
PO Box 660634
Dallas, TX 75266-0634
Toll free: 1-800-352-4477
www.fritolay.com

Frontier Airlines, Inc.
Customer Relations
PO Box 492085
Denver, CO 80249
801-401-9000
www.frontierairlines.com

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401 Merritt 7
Norwalk, CT 06851
Toll free: 1-800-921-8101
www.frontier.com

FTD, Inc.
Customer Service
3113 Woodcreek Dr.
Downers Grove, IL 60515
Toll free: 1-800-736-3383
www.ftd.com

G

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

Gateway, Inc.
Customer Service
PO Box 6137
Temple, TX 76503
Toll free: 1-866-539-3901
www.gateway.com

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

General Electric Company
3135 Easton Turnpike
Fairfield, CT 06828
203-373-2211
Toll free: 1-800-626-2005 (Appliances)
Toll free: 1-800-435-4448 (Lighting)
Toll free: 1-800-243-2222 (GE Capital)
www.ge.com

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

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

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

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

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

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

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

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

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

Google.com
1600 Amphitheatre Pkwy.
Mountain View, CA 94043
650-253-0000
Toll free: 1-855-492-5538 (Google Wallet)
www.google.com

Graco Children's Products, Inc.
Consumer Care
4110 Premier Dr.
High Point, NC 27265
Toll free: 1-800-345-4109
www.gracobaby.com

Greyhound Lines, Inc.
PO Box 660691
Mail Stop 470
Dallas, TX 75266-0691
214-849-8966
214-849-6246 (Baggage)
Toll free: 1-800-531-5332 (in Spanish)
TTY: 1-800-345-3109
www.greyhound.com

Guess?, Inc.
Customer Care
1444 S. Alameda St.
Los Angeles, CA 90021
Toll free: 1-877-444-8377
www.guess.com

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

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

H

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

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

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

Hampton Inn & Suites
See: Hilton Hospitality, Inc.
Toll free: 1-800-426-7866
www.hamptoninn.com

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

Harris Teeter, Inc.
Customer Relations
PO Box 10100
Matthews, NC 28106-0100
Toll free: 1-800-432-6111
✉: customerrelations@harristeeter.com
www.harristeeter.com

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

Hasbro, Inc.
Consumer Affairs
PO Box 200
Pawtucket, RI 02862-0200
Toll free: 1-800-255-5516
Toll free: 1-888-836-7025 (Games)
Toll free: 1-800-752-9755 (Preschool products)
✉: customersupport@hasbro.com
www.hasbro.com

Heinz North America
See: Kraft Heinz Company
www.kraftheinzcompany.com

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

Heritage Home Group
Consumer Services
1925 Eastchester Dr.
High Point, NC 27265
336-888-4900
www.heritagehome.com

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

Hertz Corporation
Customer Relations
PO Box 26120
Oklahoma City, OK 73126
Toll free: 1-800-654-4173
TTY: 1-800-654-2280
www.hertz.com

Hewlett-Packard Company
3000 Hanover St.
Palo Alto, CA 94304
650-857-1501
Toll free: 1-800-752-0900
www.hp.com

Hillshire Brands
See: Tyson Foods
www.tysonfoods.com

Hilton Garden Inn
See: Hilton Hospitality, Inc.
Toll free: 1-877-782-9444
www.hiltongardeninn.com

Hilton Hospitality, Inc.
Guest Assistance
7930 Jones Branch Dr.
McLean, VA 22102
703-883-1000
Toll free: 1-800-445-8667
www.hilton.com

Hitachi America, Ltd.
Customer Service
PO Box 99652
Troy, MI 48099
Toll free: 1-800-448-2244
✉: 800Hitachi@hal.hitachi.com
www.hitachi-america.us

Holiday Inn/Holiday Inn Express
See: InterContinental Hotels Group, PLC
Toll free: 1-855-914-1701
www.holiday-inn.com

Home Depot, Inc.
Support Center
2455 Paces Ferry Rd.
Atlanta, GA 30339
Toll free: 1-800-466-3337
✉: thdCustomerCare@homedepot.com
www.homedepot.com

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

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

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

Hoover Company
7005 Cochran Rd.
Glenwillow, OH 44139
Toll free: 1-800-944-9200
www.hoover.com

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

Hostess Brands, LLC
Consumer Affairs
P.O. Box 419593
Kansas City , MO 64141
Toll free: 1-800-483-7253
hostessbrands.com

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

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

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

Hyatt Hotels & Resorts
Consumer Affairs
9805 Q St.
Omaha, NE 68127
402-592-6465
Toll free: 1-800-323-7249
TTY: 1-800-228-9548
www.hyatt.com

I

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

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Innovis
Consumer Assistance
PO Box 1640
Pittsburgh, PA 15230-1640
Toll free: 1-800-540-2505
www.innovis.com

Intel
2200 Mission College Blvd.
Santa Clara, CA 95054
408-765-8080
www.intel.com

InterContinental Hotels Group, PLC
Guest Relations
PO Box 30321
Salt Lake City, UT 84130-0321
Toll free: 1-800-621-0555
www.ihgplc.com

J

JCPenney Corporation, Inc.
Corporate Consumer Relations
PO Box 10001
Dallas, TX 75301
Toll free: 1-800-322-1189
www.jcpenney.com

J. Crew
Customer Relations
One Ivy Crescent
Lynchburg, VA 24513
Toll free: 1-800-562-0258
✉: contactus@jcrew.com
www.jcrew.com

J.M. Smucker Co.
Consumer Response
One Strawberry Ln.
Orrville, OH 44667
Toll free: 1-888-550-9555
www.jmsmucker.com

J.P. Morgan Chase Bank
National Bank by Mail
PO Box 36520
Louisville, KY 40233-6520
Toll free: 1-800-935-9935
Toll free: 1-877-242-7372 (Online banking)
TTY: 1-800-242-7383
www.chase.com

Jack In The Box, Inc.
Guest Relations
9330 Balboa Ave.
San Diego, CA 92123
858-522-4716
www.jackinthebox.com

Jackson Hewitt, Inc.
Client Care
501 N. Cattlemen Rd., Suite 300
Sarasota, FL 34232
Toll free: 1-800-234-1040
www.jacksonhewitt.com

Jarden Consumer Solutions, Inc.
Consumer Affairs
2381 N.W. Executive Center Dr.
Boca Raton, FL 33431
Toll free: 1-800-777-5452
www.jardencs.com

Jenny Craig, Inc.
Customer Care
5770 Fleet St.
Carlsbad, CA 92008
760-696-4000
Toll free: 1-800-536-6922
✉: webcustomerservice@jennycraig.com
www.jennycraig.com

JetBlue Airways Corporation
Customer Relations
PO Box 17435
Salt Lake City, UT 84117-7435
Toll free: 1-800-538-2583
Toll free: 1-866-538-5438 (Baggage)
TTY: 1-800-336-5530
www.jetblue.com

Jiffy Lube International, Inc.
Customer Service
PO Box 4427
Houston, TX 77210
Toll free: 1-800-344-6933
www.jiffylube.com

John Deere
Customer Assistance
One John Deere Pl.
Moline, IL 61265
Toll free: 1-800-537-8233
www.deere.com

John Hancock Financial Services, Inc.
Customer Service Center R-03
1 John Hancock Way, Suite 1350
Boston, MA 02217
Toll free: 1-800-387-2747
TTY: 1-800-832-5282
www.johnhancock.com

Johnson & Johnson Consumer Products, Inc.
One Johnson & Johnson Plaza
New Brunswick, NJ 08933
732-524-0400
www.jnj.com

Just Born, Inc.
Consumer Relations
1300 Stefko Blvd.
Bethlehem, PA 18017
610-867-7568
Toll free: 1-888-645-3453
www.justborn.com

JVC Company of America
Customer Care
1700 Valley Rd.
Wayne, NJ 07470
Toll free: 1-800-252-5722
www.jvc.com

K

Kao Brands Company
Consumer Relations
2535 Spring Grove Ave.
Cincinnati, OH 45214
513-421-1400
www.kaobrands.com

KAYAK.com
Seven Market St.
Stamford, CT 06902
Toll free: 1-855-529-2501
www.kayak.com

Kellogg Company
Consumer Affairs
PO Box CAMB
Battle Creek, MI 49016
Toll free: 1-800-962-1413
www.kelloggs.com

KFC
See: YUM! Brands, Inc.
Toll free: 1-800-225-5532
www.kfc.com

Kimberly-Clark Corporation
Dept. INT
PO Box 2020
Neenah, WI 54957-2020
Toll free: 1-888-525-8388
www.kimberly-clark.com

The Kirby Company
Customer Relations
1920 W. 114th St.
Cleveland, OH 44102
Toll free: 1-800-494-8586
www.kirby.com

KitchenAid
Customer Experience Center
553 Benson Rd. Mail Drop 8060
Benton Harbor, MI 49022
Toll free: 1-800-541-6390
www.kitchenaid.com

Kmart Corporation
See: Sears
Toll free: 1-866-562-7848
www.kmart.com

Kohl's Corporation
Customer Service
PO Box 3120
Milwaukee, WI 53201
Toll free: 1-866-887-8884
Toll free: 1-855-564-5748 (Credit)
www.kohls.com

The Kraft Heinz Company
Consumer Relations
Three Lakes Dr.
Northfield, IL 60093
Toll free: 1-877-535-5666
www.kraftfoods.com

Kroger Company
Customer Service
1014 Vine St.
Cincinnati, OH 45202
Toll free: 1-800-576-4377
www.kroger.com

L

L Brands
3 Limited Pkwy.
Columbus, OH 43230
614-415-7000
www.lb.com

LA Fitness International, LLC
Member Services
PO Box 54170
Irvine, CA 92619
✉: contact@fitnessintl.com
www.lafitness.com

La Quinta Inns & Suites
Guest Assistance
909 Hidden Ridge, Suite 600
Irving, TX 75038
Toll free: 1-800-642-4241
www.lq.com

Lancôme
Customer Care
PO Box 2007
Westfield, NJ 07091
Toll free: 1-800-526-2663
www.lancome-usa.com

Land O'Lakes, Inc.
Consumer Affairs
PO Box 64050
St. Paul, MN 55164
Toll free: 1-800-328-4155 (Consumer Affairs)
Toll free: 1-800-328-9680 (Corporate)
www.landolakes.com

Lands' End, Inc.
Customer Service
One Lands' End Ln.
Dodgeville, WI 53595
Toll free: 1-800-963-4816
TTY: 1-800-541-3459
www.landsend.com

La-Z-Boy, Inc.
Consumer Services
1 La-Z-Boy Dr.
Monroe, MI 48162
Toll free: 1-855-802-6636
www.la-z-boy.com

LeapFrog Enterprises, Inc.
Customer Support
6401 Hollis St., Suite 100
Emeryville, CA 94608
Toll free: 1-800-701-5327
✉: support@leapfrog.com
www.leapfrog.com

Lee Jeans
Consumer Services
9001 W. 67th St.
Merriam, KS 66202
Toll free: 1-800-453-3348
www.lee.com

LEGO Systems, Inc.
Consumer Services
PO Box 1138
Enfield, CT 06083-1138
Toll free: 1-800-453-4652
Toll free: 1-800-835-4386 (Online Store)
www.lego.com

Lennox Industries, Inc.
Consumer Affairs
PO Box 799900
Dallas, TX 75379
Toll free: 1-800-953-6669
www.lennox.com

Lenovo
Customer Service
1009 Think Pl.
Morrisville, NC 27560
Toll free: 1-855-253-6686
www.lenovo.com

LensCrafters
4000 Luxottica Pl.
Mason, OH 45040
Toll free: 1-877-753-6727
TTY: 1-855-589-8891
www.lenscrafters.com

Levi Strauss Company
1155 Battery St.
San Francisco, CA 94111
Toll free: 1-866-860-8907
www.levi.com

LG Electronics, Inc
Customer Service
1000 Sylvan Ave.
Englewood Cliffs, NJ 07632
Toll free: 1-800-243-0000
www.lg.com

Liberty Mutual Insurance Group
Customer Service
100 Liberty Way
Dover, NH 03820
Toll free: 1-800-398-8924
Toll free: 1-800-225-2467 (Claim Status)
www.libertymutual.com

LinkedIn Corporation
2029 Stierlin Ct.
Mountain View, CA 94043
www.linkedin.com

Little Tikes
Consumer Services
2180 Barlow Rd.
Hudson, OH 44236
Toll free: 1-800-321-0183
www.littletikes.com

L.L. Bean, Inc.
Dept. CFM
Freeport, ME 04033
207-552-3028
Toll free: 1-800-441-5713
TTY: 1-800-545-0090
www.llbean.com

L'Oreal USA
Consumer Care Center
575 Fifth Ave.
New York, NY 10017
212-818-1500 (Headquarters)
Toll free: 1-800-322-2036
www.lorealusa.com

Lowe's
Customer Care
PO Box 1111
North Wilkesboro, NC 28656
Toll free: 1-800-445-6937
✉: customercare@lowes.com
www.lowes.com

Lyft, Inc.
2300 Harrison St.
San Francisco, CA 94143
415-206-1570
www.lyft.com

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MAACO Enterprises, Inc.
440 S. Church St., Suite 700
Charlotte, NC 28202
704-377-8855
Toll free: 1-800-523-1180
www.maaco.com

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Macy's
Credit and Customer Services
PO Box 8215
Mason, OH 45040
Toll free: 1-877-876-2297 (Customer Service)
Toll free: 1-888-257 6757 (Credit)
www.macys.com

Magnavox
Toll free: 1-800-605-8610 (TV, DVD Player, Blu-ray Disc Player)
Toll free: 1-800-705-2000 (All other products)
www.magnavox.com

Marc Jacobs
Toll free: 1-877-707-6272
✉: customerservice@marcjacobs.com
www.marcjacobs.com

Marriott International, Inc.
Customer Support
310 Bearcat Dr.
Salt Lake City, UT 84115
Toll free: 1-800-721-7033
www.marriott.com

Mars Chocolate North America
Customer Care Department
800 High St.
Hackettstown, NJ 07840
www.mars.com

Marshalls, Inc.
See: TJX Companies, Inc.
Toll free: 1-888-627-7425
www.marshallsonline.com

Mary Kay, Inc.
PO Box 799045
Dallas, TX 75379
Toll free: 1-800-627-9529
www.marykay.com

Massachusetts Mutual Insurance Company (Mass Mutual)
Customer Relations
1295 State St.
Springfield, MA 01111
Toll free: 1-800-272-2216 (Annuities, Disability Income, and Life Insurance)
Toll free: 1-800-505-8952 (Long Term Insurance)
www.massmutual.com

MasterCard Worldwide
Consumer Inquiries
(Contact your issuing bank first)
2000 Purchase St.
Purchase, NY 10577
914-249-2000
Toll free: 1-800-627-8372
www.mastercard.com

Mattel, Inc.
Customer Service
636 Girard Ave.
East Aurora, NY 14052
Toll free: 1-800-524-8697
TTY: 1-800-382-7470
✉: service@mattel.com
www.mattel.com

Maybelline, Inc.
Customer Care
PO Box 1010
Clark, NJ 07066
Toll free: 1-800-944-0730
www.maybelline.com

Mayflower Transit, LLC
One Mayflower Dr.
Fenton, MO 63026
Toll free: 1-800-241-1321
Toll free: 1-800-325-9970 (Claims)
www.mayflower.com

Maytag
Customer Service
553 Benson Rd.
Benton Harbor, MI 49022
Toll free: 1-800-344-1274
www.maytag.com

McCain Foods USA, Inc.
2275 Cabot Dr.
Lisle, IL 60532
Toll free: 1-800-938-7799
www.mccainfoods.com

McCormick & Company, Inc.
Consumer Affairs
211 Schilling Circle
Hunt Valley, MD 21031
Toll free: 1-800-632-5847
www.mccormick.com

McDonald's Corporation
2111 McDonald's Dr.
Oak Brook, IL 60523
Toll free: 1-800-244-6227
www.mcdonalds.com

McKee Foods Corporation
Consumer Services
PO Box 750
Collegedale, TN 37315
Toll free: 1-800-522-4499
www.mckeefoods.com

Mead Johnson
2701 Patriot Blvd., 4th Floor
Glenview, IL 60026
Toll free: 1-800-222-9123
www.meadjohnson.com

Meijer, Inc.
2929 Walker Ave., NW
Grand Rapids, MI 49544
Toll free: 1-877-363-4537
www.meijer.com

Meineke Car Care Centers, Inc.
Toll free: 1-800-447-3070
www.meineke.com

Men's Warehouse
6380 Rogerdale Rd.
Houston, TX 77072
Toll free: 1-800-851-6744
www.menswarehouse.com

The Mentholatum Company, Inc.
Consumer Affairs
707 Sterling Dr.
Orchard Park, NY 14127
Toll free: 1-877-636-2677
www.mentholatum.com

Merrill Lynch Company, Inc.
(Contact local branch manager first)
4 World Financial Center 250 Vesey St.
New York, NY 10080
Toll free: 1-800-637-7455
TTY: 1-866-657-3323
✉: general_askml@ml.com
www.ml.com

Merry Maids
PO Box 751017
Memphis, TN 38175-1017
Toll free: 1-800-798-8000
www.merrymaids.com

MetLife, Inc.
200 Park Ave.
New York, NY 10166
Toll free: 1-800-422-4272 (Auto and Home Insurance)
Toll free: 1-800-638-5000 (Life Insurance)
Toll free: 1-800-308-0179 (Long-Term Care Insurance)
www.metlife.com

Michael Kors
11 W. 42 St.
New York, NY 10036
Toll free: 1-866-709-5677
TTY: 1-855-889-5677
✉: customerservice@michaelkors.com
www.michaelkors.com

Michelin North America, Inc.
Consumer Care Department
PO Box 19001
Greenville, SC 29602-9001
Toll free: 1-866-866-6605
www.michelinman.com

Michelina's
Consumer Affairs
See: Bellisio Foods, Inc.
Toll free: 1-800-446-5469
✉: michelinas@bellisiofoods.com
www.michelinas.com

Micro Center
Customer Service
4119 Leap Rd.
Hilliard, OH 43026
614-850-3675
www.microcenter.com

Microsoft Corporation
Customer Service
One Microsoft Way
Redmond, WA 98052
425-882-8080
Toll free: 1-800-642-7676
TTY: 1-800-892-5234
www.microsoft.com

Midas, Inc.
Consumer Relations
823 Donald Ross Rd.
Juno Beach, FL 33408
Toll free: 1-800-621-8545
www.midas.com

MillerCoors
Consumer Affairs
250 S. Wacker Dr.
Chicago, IL 60606
Toll free: 1-800-645-5376
www.millercoors.com

Mitsubishi Digital Electronics America, Inc.
Consumer Relations
10833 Valley View St., Suite 300
Cypress, CA 90630
Toll free: 1-800-332-2119
www.mitsubishi-tv.com

Mondelez International
Consumer Relations
100 Deforest Ave.
East Hanover, NJ 07936
Toll free: 1-855-535-5648
www.mondalezinternational.com

Morgan Stanley
Client Advocate
PO Box 95002
South Jordan, UT 84095
Toll free: 1-866-227-2256
✉: clientadvocate@morganstanley.com
www.morganstanley.com

Motel 6
Guest Relations
PO Box 326
Worthington, OH 43085
Toll free: 1-800-557-3435
✉: guestrelations@motel6.com
www.motel6.com

Motorola, Inc.
222 W. Merchandise Mart Plaza
Suite 1800
Chicago, IL 60654
Toll free: 1-800-734-5870
TTY: 1-888-390-6456
www.motorola.com

Mott's LLP
Consumer Relations
PO Box 869077
Plano, TX 75086
Toll free: 1-800-426-4891
www.motts.com

Mutual of Omaha Insurance Company
Customer Service
3300 Mutual of Omaha Plaza
Omaha, NE 68175
Toll free: 1-800-228-7104
Toll free: 1-800-775-1000 (Claims)
www.mutualofomaha.com

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National Car Rental System, Inc.
Customer Service
600 Corporate Park Dr.
St. Louis, MO 63105
Toll free: 1-800-468-3334
TTY: 1-800-328-6323
www.nationalcar.com

Nationwide Mutual Insurance Company
Customer Advocacy
One Nationwide Plaza
Columbus, OH 43215-2220
Toll free: 1-800-882-2822 ext. 249-6985 (Customer Advocacy)
Toll free: 1-877-848-6331 (Service and Claims)
www.nationwide.com

Nautica Enterprises, Inc.
Consumer Relations
500 Nautica Way
Martinsville, VA 24112
Toll free: 1-866-376-4184
✉: Nautica_Consumer_Relations@VFC.com
www.nautica.com

The Neiman-Marcus Group, Inc.
Customer Care
PO Box 650589
Dallas, TX 75265-0589
Toll free: 1-888-888-4757
✉: neimanmarcus@customercare.neimanmarcus.com
www.neimanmarcus.com

Nestlé Purina PetCare Company
Consumer Affairs
PO BOX 1326
Wilkes-Barre, PA 18703
Toll free: 1-800-778-7462
www.purina.com

Nestlé USA
Consumer Services
800 N. Brand Blvd.
Glendale, CA 91203
Toll free: 1-800-225-2270
✉: nestleconsumerservice@casupport.com
www.nestleusa.com

Nestlé Waters North America, Inc.
900 Long Ridge Rd., Building 2
Stamford, CT 06902-1138
Toll free: 1-888-747-7437
www.nestle-watersna.com

Netflix
Customer Service
100 Winchester Circle
Los Gatos, CA 95032
Toll free: 1-866-579-7172
www.netflix.com

Neutrogena Corporation
Consumer Affairs
199 Grandview Rd.
Skillman, NJ 08558
Toll free: 1-800-582-4048
www.neutrogena.com

New York & Company
Customer Service
330 W. 34 St.
New York, NY 10001
Toll free: 1-800-324-1952 (In-Store)
Toll free: 1-800-961-9906 (Online)
✉: service@nyandcompany.com
www.nyandcompany.com

New York Life Insurance Company
51 Madison Ave.
New York, NY 10010
Toll free: 1-800-695-9873
www.newyorklife.com

Newell Rubbermaid, Inc.
Consumer Care
4110 Premier Dr.
High Point, NC 27265
Toll free: 1-888-895-2110
www.rubbermaid.com

Nike, Inc.
One Bowerman Dr.
Beaverton, OR 97005
Toll free: 1-800-806-6453
www.nike.com

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Nine West Group, Inc.
Customer Service
1411 Broadway, 20th Floor
New York, NY 10018
Toll free: 1-800-999-1877
✉: customer_relations@ninewest.com
www.ninewest.com

Nintendo
4600 150th Ave., NE
Redmond, WA 98052
Toll free: 1-800-255-3700
www.nintendo.com

Nordstrom, Inc.
Customer Service
1600 7th Ave., Suite 2600
Seattle, WA 98101
Toll free: 1-888-282-6060
TTY: 1-800-685-2100
✉: contact@nordstrom.com
www.nordstrom.com

North American Van Lines
Claims Department
PO Box 988
Ft. Wayne, IN 46801-0988
Toll free: 1-800-348-2111
✉: customer.service@navl.com
www.northamerican.com

The North Face, Inc.
Customer Service
14450 Doolittle Dr.
San Leandro, CA 94577
Toll free: 1-800-863-1968
Toll free: 1-855-500-8639 (Warranties)
www.thenorthface.com

Northwestern Mutual Life Insurance Company
Corporate Relations
720 E. Wisconsin Ave.
Milwaukee, WI 53202
414-271-1444
www.northwesternmutual.com

Norwegian Cruise Lines
Guest Relations
7665 Corporate Center Dr.
Miami, FL 33126
Toll free: 1-866-625-1164
Toll free: 1-866-584-9756 (Special Needs)
www.ncl.com

Novartis Pharmaceuticals Corporation
Customer Interaction Center
One Health Plaza
East Hanover, NJ 07936
Toll free: 1-888-669-6682
www.pharma.us.novartis.com

Nutrisystem, Inc.
Customer Service
600 Office Center Dr.
Fort Washington, PA 19034
Toll free: 1-800-585-5483
✉: customerservice@nutrisystem.com
www.nutrisystem.com

O

Ocean Spray Cranberries, Inc.
Consumer Affairs
One Ocean Spray Dr.
Lakeville-Middleboro, MA 02349
Toll free: 1-800-662-3263
www.oceanspray.com

Office Depot, Inc.
6600 N. Military Trail
Del Ray Beach, FL 33496
Toll free: 1-800-463-3768
www.officedepot.com

Old Navy
Customer Service
200 Old Navy Ln.
Grove City, OH 43123
Toll free: 1-800-653-6289
TTY: 1-800-449-4253
✉: custserv@oldnavy.com
www.oldnavy.com

Olive Garden
See: Darden Restaurants
Toll free: 1-800-331-2729
www.olivegarden.com

Omni Hotels & Resorts
Guest Relations
4001 Maple Ave.
Dallas, TX 75219
Toll free: 1-800-809-6664
www.omnihotels.com

1-800-FLOWERS
Customer Service
One Old Country Rd., Suite 500
Carle Place, NY 11514
Toll free: 1-800-356-9377
www.1-800-flowers.com

Orbitz, LLC
Customer Service
500 W. Madison St., Suite 1000
Chicago, IL 60661
Toll free: 1-844-663-2266
www.orbitz.com

Orkin
Customer Care Center
2170 Piedmont Rd., NE
Atlanta, GA 30324
Toll free: 1-888-675-4662
www.orkin.com

Oster
See: Jarden Consumer Solutions, Inc.
Toll free: 1-800-334-0759
www.oster.com

Outback Steakhouse
2202 N. West Shore Blvd., Suite 500
Tampa, FL 33607
813-282-1225
✉: news@outback.com
www.outback.com

Overstock.com
Customer Service
6350 S. 3000, E
Salt Lake City, UT 84121
801-559-3816
Toll free: 1-800-843-2446
www.overstock.com

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P.F. Chang's China Bistro, Inc.
7676 E. Pinnacle Peak Rd.
Scottsdale, AZ 85255
Toll free: 1-866-732-4264
www.pfchangs.com.

Panasonic Corporation of North America
Customer Experience
661 Independence Pkwy.
Chesapeake, VA 23320
Toll free: 1-800-211-7262
Toll free: 1-800-405-0652 (Online store)
www.panasonic.com

Panera Bread
3630 S. Geyer Rd.
St. Louis, MO 63127
Toll free: 1-855-372-6372
www.panerabread.com

Papa John's International, Inc.
PO Box 99900
Louisville, KY 40269-9990
Toll free: 1-877-547-7272
www.papajohns.com

PayPal.com
2211 N. First St.
San Jose, CA 95131
Toll free: 1-888-221-1161
www.paypal.com

PearleVision
Customer Services
4000 Luxottica Pl.
Mason, OH 45040
Toll free: 1-800-937-3937
www.pearlevision.com

Pella Corporation
Customer Service
102 Main St.
Pella, IA 50219
Toll free: 1-877-473-5527
www.pella.com

Pep Boys Auto
Customer Service
3111 W. Allegheny Ave.
Philadelphia, PA 19132
Toll free: 1-800-737-2697
✉: contactus@pepboys.com
www.pepboys.com

Pepperidge Farm, Inc.
See: Campbell Soup Company
Toll free: 1-888-737-7374
www.pepperidgefarm.com

Pepsi-Cola Company
1 Pepsi Way
Somers, NY 10589
Toll free: 1-800-433-2652
www.pepsi.com

PepsiCo, Inc.
700 Anderson Hill Rd.
Purchase, NY 10577
Toll free: 1-800-433-2652
www.pepsico.com

Perdue Farms, Inc.
Consumer Relations
PO Box 788
Kings Mountain, NC 28086
Toll free: 1-800-473-7383
www.perdue.com

Perrigo
515 Eastern Ave.
Allegan, MI 49010
269-673-8451
Toll free: 1-866-703-4222 (Vitamins)
Toll free: 1-800-719-9260 (Over the Counter)
Toll free: 1-866-634-9120 (Prescription Drugs)
Toll free: 1-800-272-5095 (Infant Products)
www.perrigo.com

Petco
10850 Via Frontera
San Diego, CA 92127
Toll free: 1-888-824-7257
www.petco.com

PetSmart, Inc.
19601 N. 27th Ave.
Phoenix, AZ 85027
Toll free: 1-888-839-9638
✉: customercare@petsmart.com
www.petsmart.com

Pfizer, Inc.
Customer Servce
235 E. 42 St.
New York, NY 10017
212-733-2323 (Corporate)
Toll free: 1-800-879-3477
www.pfizer.com

Pharmavite Corporation
Consumer Affairs
PO Box 9606
Mission Hills, CA 91346-9606
818-221-6200
Toll free: 1-800-423-2405
Toll free: 1-800-276-2878 (Nature Made)
Toll free: 1-888-676-9569 (Soy Joy)
www.pharmavite.com

Philips Consumer Electronics North America
Customer Service
3000 Minuteman Rd.
Andover, MA 01810
Toll free: 1-866-309-5962 (Televisions)
Toll free: 1-800-635-6156 (LIfe Line)
www.philips.com

Pier 1 Imports
Customer Service
100 Pier 1 Pl.
Ft. Worth, TX 76102
Toll free: 1-800-245-4595
✉: CustomerService@pier1.com
www.pier1.com

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

Pioneer Electronics Service, Inc.
Customer Service
1925 E. Dominguez St.
Long Beach, CA 90810
Toll free: 1-800-228-7221 (Parts)
Toll free: 1-800-421-1404 (Service)
www.pioneerelectronics.com

Pirelli Tire Corporation
100 Pirelli Dr.
Rome, GA 30161
Toll free: 1-800-747-3554
www.us.pirelli.com

Pizza Hut
7100 Corporate Dr.
Plano, TX 75024
972-338-7700
Toll free: 1-800-948-8488
www.pizzahut.com

Planet Fitness
Member Support
26 Fox Run Rd.
Newington, NH 03801
Toll free: 1-855-449-2560
✉: info@planetfitness.com
www.planetfitness.com

Playskool
See: Hasbro, Inc.
Toll free: 1-800-752-9755
www.hasbro.com/playskool

Playstation
See: Sony Corporation of America
Toll free: 1-800-345-7669
www.playstation.com

Playtex Products, Inc.
Consumer Affairs
5901 West Side Ave., Suite 400
North Bergen, NJ 07047
Toll free: 1-888-310-4290
www.playtexproducts.com

PNC Bank
249 5th Ave., One PNC Plaza
Pittsburgh, PA 15222
Toll free: 1-888-762-2265
✉: customerservice@pncbank_help.com
www.pnc.com

Popeyes Louisiana Kitchen
Guest Hospitality
400 Perimeter Center Terrace
Suite 1000
Atlanta, GA 30346
Toll free: 1-877-767-3937
www.popeyes.com

Post Holdings, Inc.
Consumer Affairs
275 Cliff St.
Battle Creek, MI 49014
Toll free: 1-800-431-7678
www.postfoods.com

Prestige Brands
Consumer Affairs
660 White Plains Rd., Suite 205
Tarrytown, NY 10591
www.prestigebrandsinc.com

Price Chopper Supermarkets
Consumer Services
461 Nott St.
Schenectady, NY 12308
Toll free: 1-800-666-7667
www.pricechopper.com

Priceline.com, LLC
800 Connecticut Ave.
Norwalk, CT 06854
Toll free: 1-877-477-5807
www.priceline.com

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Princess Cruise Lines
Customer Relations
24305 Town Center Dr.
Santa Clarita, CA 91355
Toll free: 1-800-774-6237
✉: customerrelations@princesscruises.com
www.princess.com

The Procter & Gamble Company ♦
Consumer Relations
PO Box 599
Cincinnati, OH 45202
513-983-1100
Toll free: (Toll free numbers appear on all labels)
www.pg.com

The Progressive Corporation
Customer Service
6300 Wilson Mills Rd.
Mayfield Village, OH 44143
Toll free: 1-800-776-4737
TTY: 1-800-778-8633
www.progressive.com

Prudential Financial, Inc.
One Corporate Dr.
Shelton, CT 06484
Toll free: 1-800-778-2255 (Insurance)
Toll free: 1-888-778-2888 (Annuities)
Toll free: 1-800-732-0416 (Long-Term Care)
TTY: 1-800-778-8633
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Toll free: 1-800-567-0759
www.publicstorage.com

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www.pch.com

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Bridgewater, NJ 08807
Toll free: 1-800-388-9122 (Van Heusen)
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Toll free: 1-866-214-6694 (Calvin Klein)
Toll free: 1-800-866-6922 (Tommy Hilfiger)
www.pvh.com

Q

The Quaker Oats Company
PO Box 049003
Chicago, IL 60604-9003
Toll free: 1-800-367-6287
www.quakeroats.com

QuikTrip Corporation
PO Box 3475
Tulsa, OK 74101
918-615-7700
Toll free: 1-800-848-1966
www.quiktrip.com

Quizno's
7595 Technology Way, Suite 200
Denver, CO 80237
720-359-3300 (Headquarters)
Toll free: 1-866-486-2783 (Customer Comments)
www.quiznos.com

QVC, Inc.
Customer Service
1200 Wilson Drive at Studio Park
West Chester, PA 19380
Toll free: 1-888-345-5788
www.qvc.com

R

Radisson Hotels
Customer Care
11340 Blondo St., Suite 100
Omaha, NE 68164
Toll free: 1-800-615-7253
www.radisson.com

Ralph Lauren Corporation
Customer Service
625 Madison Ave.
New York, NY 10022
Toll free: 1-888-475-7674
✉: customerassistance@ralphlauren.com
www.ralphlauren.com

Ramada Inn
PO Box 4090
Aberdeen, SD 57401
Toll free: 1-800-828-6644
www.ramada.com

Rayovac Corporation
Consumer Services
PO Box 620992
Middleton, WI 53562-0992
Toll free: 1-800-237-7000
www.rayovac.com

Reckitt Benckiser Group, PLC
Consumer Relations
PO Box 224
Parsippany, NJ 07054-0224
Toll free: 1-800-228-4722
✉: corpcomms@reckittbenckiser.com
www.rb.com

Red Lobster
Guest Relations
450 S. Orange Ave.
Orlando, FL 32801
Toll free: 1-844-755-3425
www.redlobster.com

Reebok, Inc.
See: Adidas America, Inc.
Toll free: 1-866-870-1743
www.reebok.com

Regent Seven Seas Cruises
8300 N.W. 33rd St., Suite 100
Miami, FL 33122
Toll free: 1-844-473-4368
www.rssc.com

Remington Products Company
Consumer Services
507 Stokely Dr.
PO Box 1
DeForest, WI 53532
Toll free: 1-800-392-6544
✉: contactus@remingtonproducts.com
www.remington-products.com

Rent-A-Center
Customer Care
5501 Headquarters Dr.
Plano, TX 75024
Toll free: 1-800-422-8186
www.rentacenter.com

Residence Inn
See: Marriott International, Inc.
www.residenceinn.com

Revlon, Inc.
Consumer Affairs
1501 Williamsboro St.
Oxford, NC 27565
Toll free: 1-800-473-8566
www.revlon.com

Rich Products
PO Box 20670-0270
St. Simons Island, GA 31522-0270
912-638-5000
Toll free: 1-888-732-7251
✉: rsp-customer.relations@rich.com

Rite Aid Corporation
Customer Support
30 Hunter Ln.
Harrisburg, PA 17011
717-761-2633
Toll free: 1-800-748-3243
TTY: 1-800-821-1833
www.riteaid.com

Royal Caribbean International
Corporate Guest Relations
1050 Caribbean Way
Miami, FL 33132
Toll free: 1-800-256-6649
Toll free: 1-800-398-9819 (Website)
www.royalcaribbean.com

S

SafeAuto Insurance
Customer Service
PO Box 182109
Columbus, OH 43218-2109
Toll free: 1-800-723-3288
✉: CSD@safeauto.com
www.safeauto.com

Safeway, Inc.
Customer Service Center
MS 10501 PO Box 29093
Phoenix, AZ 85038-9093
Toll free: 1-877-723-3929
www.safeway.com

Saks Fifth Avenue
Customer Service
PO Box 10327
Jackson, MS 39289
Toll free: 1-877-551-7257
✉: service@saks.com
www.saks.com

Sam's Club
Member Service
2101 S.E. Simple Savings Dr.
Bentonville, AR 72716-0745
Toll free: 1-888-746-7726
www.samsclub.com

Samsung Electronics America
Customer Service and Technical Support
85 Challenger Rd.
Ridgefield Park, NJ 07660
Toll free: 1-800-726-7864
TTY: 1-888-899-7608
www.samsung.com

Sargento Foods, Inc.
Consumer Affairs
One Persnickety Place
Plymouth, WI 53073
Toll free: 1-800-243-3737
www.sargento.com

SC Johnson and Son, Inc.
1525 Howe St.
Racine, WI 53403
Toll free: 1-800-494-4855
www.scjohnson.com

The Schwan Food Company
Customer Service
115 W. College Dr.
Marshall, MN 56258
Toll free: 1-800-533-5290
✉: questions@schwans.com
www.theschwanfoodcompany.com

The Scotts Company
Help Center
14111 Scottslawn Rd.
Marysville, OH 43041
Toll free: 1-888-270-3714
www.scotts.com

Seabourn Cruise Line
Guest Relations
300 Elliott Ave. W
Seattle, WA 98119
Toll free: 1-866-755-5619
✉: guestrelations@seabourn.com
www.seabourn.com

Sealy Corporation
Consumer Support
One Office Parkway at Sealy Dr.
Trinity, NC 27370
Toll free: 1-800-697-3259
✉: consumersealy@sealy.com
www.sealy.com

Sears
Executive Customer Relations
3333 Beverly Rd.
Hoffman Estates, IL 60179
847-286-2500
Toll free: 1-800-549-4505 (Retail)
Toll free: 1-800-697-3277 (Online)
www.sears.com

Seneca Foods Corporation
Consumer Affairs
100 Gambee Rd.
Geneva, NY 14456
315-926-8100
Toll free: 1-800-872-1110
✉: customer_service@senecafoods.com
www.senecafoods.com

Serta, Inc.
Customer Service
Three Golf Center #392
Hoffman Estates, IL 60619
Toll free: 1-888-557-3782
www.serta.com

Service Master Company
860 Ridge Lake Blvd.
Memphis, TN 38120
www.servicemaster.com

7-Eleven, Inc.
Customer Relations
PO Box 711
Dallas, TX 75221-0711
972-828-7011
Toll free: 1-800-255-0711
www.7-Eleven.com

Sharp Electronics Corporation
Customer Service
Sharp Plaza
Mahwah, NJ 07495-1163
Toll free: 1-800-237-4277
www.sharpusa.com

Sheraton Hotels
See: Starwood Hotels & Resorts Worldwide, Inc.
Toll free: 1-800-325-3535
www.sheraton.com

Shiseido
900 Third Ave., 15th Floor
New York, NY 10022-4795
Toll free: 1-866-758-5966
✉: customerservice@shiseidousa.com
www.shiseido.com

Simmons Bedding Company
Consumer Services
One Concourse Pkwy., Suite 800
Atlanta, GA 30328
Toll free: 1-877-399-9397
✉: customerassistance@simmons.com
www.simmons.com

SlimFast Foods Company
Toll free: 1-800-754-6327
www.slimfast.com

Sling Television
9601 S. Meridian Blvd.
Englewood, CO 80112
Toll free: 1-888-348-1248
www.sling.com

Smithfield Foods
200 Commerce St.
Smithfield, VA 23430
Toll free: 1-855-411-7675
www.smithfield.com

Sonesta International Hotels Corporation
255 Washington St.
Newton, MA 02458
Toll free: 1-800-766-3782
www.sonesta.com

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Sony Corporation of America
550 Madison Ave.
New York, NY 10022
239-768-7547 (Consumer Eletronics)
Toll free: 1-800-345-7669 (Playstation)
www.sony.com

Southwest Airlines
Customer Relations
PO Box 36647-1CR
Dallas, TX 75235
Toll free: 1-855-234-4654
Toll free: 1-800-435-9792 (Baggage)
TTY: 1-800-533-1305
www.southwest.com

Spirit Airlines
2800 Executive Way
Miramar, FL 33025
801-401-2220
✉: support@spirit.com
www.spiritair.com

The Sports Authority, Inc.
Customer Service
1050 W. Hampden Ave.
Englewood, CO 80110
Toll free: 1-800-360-8721
✉: customerservice@thesportsauthority.com
www.sportsauthority.com

Sprint
KSOPHT0101-Z4300
6391 Sprint Pkwy.
Overland Park, KS 66251-4300
Toll free: 1-888-211-4727 (Mobile Phones)
Toll free: 1-800-877-4646 (Long Distance)
www.sprint.com

Stanley Black & Decker, Inc.
1000 Stanley Dr.
New Britain, CT 06053
860-225-5111
www.stanleyblackanddecker.com

Staples, Inc.
Consumer Affairs
500 Staples Dr.
Framingham, MA 01702
Toll free: 1-800-333-3330
www.staples.com

Starbucks
Customer Service
PO Box 6363
Dover, DE 19905-6363
Toll free: 1-800-782-7282
www.starbucks.com

Starwood Hotels & Resorts Worldwide, Inc.
Consumer Affairs
One StarPoint
Stamford, CT 06902
Toll free: 1-800-328-6242
✉: customercare@starwoodhotels.com
www.starwoodhotels.com

State Farm
Customer Service
One State Farm Plaza
Bloomington, IL 61710
309-766-2311
Toll free: 1-800-782-8332 (Claims)
Toll free: 1-877-627-5757 (Emergency Road Service)
www.statefarm.com

SteinMart
1200 Riverplace Blvd., 5th Floor
Jacksonville, FL 32207
Toll free: 1-888-783-4662
www.steinmart.com

Stop & Shop Supermarket Company, Inc.
Customer Relations
1385 Hancock St.
Quincy, MA 02169
Toll free: 1-800-767-7772
www.stopandshop.com

StubHub, Inc
199 Fremont St., Floor 4
San Francisco, CA 94105
Toll free: 1-866-788-2482
www.stubhub.com

Subway
325 Sub Way
Milford, CT 06461
Toll free: 1-800-888-4848
www.subway.com

Suntrust
PO Box 85024
Richmond, VA 23285-5024
Toll free: 1-800-786-8787
TTY: 1-800-854-8965
www.suntrust.com

T

Taco Bell
Customer Relations
1 Glen Bell Way
Irvine, CA 92618
Toll free: 1-800-822-6235
www.tacobell.com

Talbots
Customer Service
One Talbots Dr.
Hingham, MA 02043
781-741-4028
Toll free: 1-800-825-2687
TTY: 1-800-624-9179
www.talbots.com

Target Stores
Guest Relations and Quality Assurance
PO Box 9350
Minneapolis, MN 55440
Toll free: 1-800-440-0680
✉: guest.relations@target.com
www.target.com

TD Ameritrade
Investor Services
PO Box 2209
Omaha, NE 68103-2209
Toll free: 1-800-669-3900
TTY: 1-888-723-8503
www.tdameritrade.com

TD Bank, N.A.
PO Box 219
Lewiston, ME 04243-0219
Toll free: 1-888-751-9000
www.tdbank.com

TEAC America, Inc.
Customer Service
1834 Gage Rd.
Montebello, CA 90640
323-726-0303
✉: custser@teac.com or dsvce@teac.com (Service and Repair)
www.teac.com

Teleflora
Customer Service
11444 West Olympic Blvd. 4th Floor
Los Angeles, CA 90064
Toll free: 1-800-493-5610
www.teleflora.com

Terminix
See: Service Master Company
Toll free: 1-800-837-6464
✉: customercare@terminix.com
www.terminix.com

TGI Friday's
Guest Relations
4201 Marsh Ln.
Carrollton, TX 75007
Toll free: 1-800-374-3297
✉: tgifguestrelations@cybercrs.net
www.tgifridays.com

3M
Customer Relations
3M Center
St. Paul, MN 55144-1000
Toll free: 1-800-364-3577
www.3m.com

Thrifty Car Rental
Customer Service 2W2
PO Box 33167
Tulsa, OK 74153-1167
Toll free: 1-800-334-1705
www.thrifty.com

TicketMaster
Fan Support
1000 Corporate Landing
Charleston, WV 25311
Toll free: 1-800-653-8000
www.ticketmaster.com

Time Warner Cable Enterprises, LLC
60 Columbus Circle, 16th Floor
New York, NY 10023
Toll free: 1-800-892-4357
www.timewarnercable.com

TJ Maxx
See: TJX Companies, Inc.
Toll free: 1-800-926-6299
www.tjmaxx.com

TJX Companies, Inc.
770 Cochituate Rd.
Framingham, MA 01701
508-390-1000
Toll free: 1-800-926-6299 (TJ Maxx)
Toll free: 1-800-888-0776 (Home Goods)
Toll free: 1-888-627-7425 (Marshalls)
www.tjx.com

T-Mobile Wireless
Customer Relations
PO Box 37380
Albuquerque, NM 87176-7380
Toll free: 1-877-453-1304
TTY: 1-877-296-1018
www.tmobile.com

The Toro Company
Customer Care
8111 Lyndale Ave., S
Bloomington, MN 55420
Toll free: 1-888-384-9939
www.toro.com

Toshiba America
Digital Products Division
9740 Irvine Blvd.
Irvine, CA 92618-1697
Toll free: 1-800-457-7777 (Computers)
Toll free: 1-800-631-3811 (TVs)
www.tacp.toshiba.com

Toys 'R Us
Customer Relations
One Geoffrey Way
Wayne, NJ 07470
973-617-3500
Toll free: 1-800-869-7787
✉: contactus@toysrus.com
www.toysrus.com

Trader Joe's
PO Box 5049
Monrovia, CA 91016
626-599-3817
www.traderjoes.com

Trane
Consumer Relations
PO Box 4419
Bridgeton, MO 63044
Toll free: 1-800-945-5884
www.trane.com

TransUnion, LLC
Consumer Solutions
PO Box 2000
Chester, PA 19022
Toll free: 1-800-888-4213 (Obtain a Report)
Toll free: 1-800-916-8800 (Disputes)
Toll free: 1-800-680-7289 (Frauds)
www.transunion.com

Travelzoo
590 Madison Ave.
New York, NY 10022
Toll free: 1-877-665-0000
www.travelzoo.com

Travelers Companies, Inc.
Consumer Affairs
One Tower Square
Hartford, CT 06183
Toll free: 1-866-336-2077 (Customer Advocacy)
Toll free: 1-800-252-4633 (Claim Inquiry)
www.travelers.com

Travelocity.com LP
Customer Care
11603 Crosswinds Way, Suite 125
San Antonio, TX 78233
Toll free: 1-888-872-8356
Toll free: 1-877-815-5446 (Cruises)
TTY: 1-800-555-7585
www.travelocity.com

Travelodge
PO Box 4090
Aberdeen, SD 57401
Toll free: 1-800-835-2424
www.travelodge.com

True Value Company
Customer Service
8600 W. Bryn Mawr Ave.
Chicago, IL 60631-3505
Toll free: 1-877-502-4641
www.truevalue.com

TruGreen Lawn Care
860 Ridge Lake Blvd.
Memphis, TN 38120
Toll free: 1-800-458-4186
www.trugreen.com

24 Hour Fitness
Member Services
PO Box 2689
Carlsbad, CA 92018
Toll free: 1-800-432-6348
www.24hourfitness.com

Twitter.com
1355 Market St., Suite 900
San Francisco, CA 94103
www.twitter.com

Tyson Foods
Consumer Relations
PO Box 2020, CP631
Springdale, AR 72765-2020
Toll free: 1-800-233-6332
✉: comments@tyson.com
www.tyson.com

U

Uber
1455 Market St.
San Francisco, CA 94103
www.uber.com

U-Haul International
Customer Service
2727 N. Central Ave.
Phoenix, AZ 85004
Toll free: 1-800-789-3638
www.uhaul.com

Under Armour, Inc.
Customer Service
1020 Hull St., Suite 300
Baltimore, MD 21230
Toll free: 1-888-727-6687
✉: customerservice@underarmour.com
www.underarmour.com

Uniden America Corporation
Customer Service
3001 Gateway Dr., Suite 130
Irving, TX 75063
Toll free: 1-800-297-1023
TTY: 1-800-555-7585
www.uniden.com

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Unilever ♦
Consumer Services
920 Sylvan Ave.
Englewood Cliffs, NJ 07632
Toll free: 1-800-298-5018
www.unilever.com

Uniroyal Tires
Consumer Care
PO Box 19001
Greenville, SC 29602-9001
Toll free: 1-877-458-5878
www.uniroyal.com

United Airlines
Customer Care
900 Grand Plaza NHCCR
Houston, TX 77067-4323
Toll free: 1-800-864-8331
Toll free: 1-800-335-2247 (Baggage)
Toll free: 1-877-624-2660 (Post-travel Feedback)
TTY: 1-800-323-0170
www.ual.com

United Healthcare
Customer Service
PO Box 29675
Hot Springs, AR 71903-9802
Toll free: 1-866-633-2446
www.uhc.com

United Parcel Service (UPS)
Customer Service
55 Glenlake Pkwy., NE
Atlanta, GA 30328
Toll free: 1-800-742-5877
TTY: 1-800-833-0056
www.ups.com

United Van Lines, Inc.
Claims Department
Toll free: 1-877-740-3040
Toll free: 1-800-325-9970 (Submit a Claim)
www.unitedvanlines.com

Uno Pizzeria & Grill
100 Charles Park Rd.
Boston, MA 02132
617-323-9200
✉: mail@unos.com
www.unos.com

US Bancorp
US Bancorp Center
800 Nicollet Mall
Minneapolis, MN 55402
Toll free: 1-800-872-2657
TTY: 1-800-685-5065
www.usbank.com

USAA Federal Savings Bank
10750 McDermott Fwy.
San Antonio, TX 78288-9876
210-531-8722
Toll free: 1-800-531-8722
www.usaa.com

V

Vera Bradley
Customer Service
12420 Stonebridge Rd.
Roanoke, IN 46783
Toll free: 1-888-855-8372
✉: customercare@verabradley.com
www.verabradley.com

Verizon Communications, Inc.
Residential Phone, Internet and TV
PO Box 5156
Tampa Bay, FL 33675
Toll free: 1-800-837-4966
TTY: 1-800-974-6006
www.verizon.com

Verizon Wireless
Correspondence Team
PO Box 5029
Wallingford, CT 06492
www.verizonwireless.com

Viking Cruises
5700 Canoga Ave.
Woodland Hills, CA 91367
Toll free: 1-855-338-4546
www.vikingcruises.com

Virgin Atlantic Airways, Ltd.
Customer Relations
PO Box 570
Canton, MA 02021
Toll free: 1-888-747-7474
✉: customer.relations.us@fly.virgin.com
www.virgin-atlantic.com

Virgin Mobile USA, LLP
Customer Care
PO Box 4600
Reston, VA 20195
Toll free: 1-888-322-1122
www.virginmobileusa.com

Visa USA, Inc.
PO Box 8999
San Francisco, CA 94128
Toll free: 1-800-847-2911
✉: askvisausa@visa.com
www.visa.com

Vonage
Customer Care
23 Main St.
Holmdel, NJ 07733
Toll free: 1-866-243-4357
www.vonage.com

The Vons Companies, Inc.
See: Safeway, Inc.
Toll free: 1-877-723-3929
www.vons.com

Voya
230 Park Ave
New York, NY 10169
Toll free: 1-855-663-8692
Toll free: 1-800-262-3862 (Retirement Plans)
Toll free: 1-877-886-5050 (LIfe Insurance)
www.voya.com

W

W Hotels
See: Starwood Hotels & Resorts Worldwide
Toll free: 1-877-946-8357
www.whotels.com

Wakefern Food Corp.
Customer Service
PO Box 7812
Edison, NJ 08818
908-527-3300
www.wakefern.com

Wal-Mart Stores, Inc.
Customer Service
850 Cherry Ave.
San Bruno, CA 94066
Toll free: 1-800-925-6278
Toll free: 1-800-966-6546 (Website Questions)
www.walmart.com

Walgreens
Consumer Relations
1419 Lake Cook Rd., Mail Stop #L390
Deerfield, IL 60015
Toll free: 1-800-925-4733
www.walgreens.com

Wegmans Food Markets
Customer Service
1500 Brooks Ave. PO Box 30844
Rochester, NY 14603-0844
Toll free: 1-800-934-6267
www.wegmans.com

Weight Watchers International
Corporate Affairs
675 Sixth Ave., 6th Floor
New York, NY 10010
Toll free: 1-800-651-6000
www.weightwatchers.com

Wells Fargo Company
Customer Service
PO Box 560948
Charlotte, NC 28256
Toll free: 1-800-869-3557 (General)
TTY: 1-800-877-4833
www.wellsfargo.com

The Wendy's Group
Customer Service
One Dave Thomas Blvd.
Dublin, OH 43017
Toll free: 1-888-624-8140
www.wendys.com

Western Union Financial Services, Inc.
Customer Advocate Department
PO Box 6036
Englewood, CO 80112
Toll free: 1-800-325-6000
TTY: 1-800-877-8973
✉: customeradvocatedept@westernunion.com
www.westernunion.com

Westin
See: Starwood Hotels & Resorts Worldwide, Inc.
Toll free: 1-800-937-8461
www.westin.com

Whirlpool Corporation
Customer Service
553 Benson Rd.
Benton Harbor, MI 49022
Toll free: 1-866-698-2538
www.whirlpool.com

Whitewave Foods
Consumer Affairs
12002 Airport Way
Broomfield, CO 80021
Toll free: 1-800-878-9762 (Land O Lakes)
Toll free: 1-888-820-9283 (Silk)
www.whitewave.com

Whole Foods Market, Inc.
Customer Service
550 Bowie St.
Austin, TX 78703-4644
512-542-0878
www.wholefoods.com

Williams-Sonoma, Inc.
Customer Service
3250 Van Ness Ave.
San Francisco, CA 94109
Toll free: 1-877-812-6235
✉: customerservice@williams-sonoma.com
www.williams-sonoma.com

Wrangler
Consumer Relations
PO Box 21488
Greensboro, NC 27420
Toll free: 1-888-784-8571
www.wrangler.com

Wyndham Hotel Group
Customer Service
1910 8th Ave. NE
Aberdeen, SD 57401
Toll free: 1-800-347-7559
www.wyndhamworldwide.com

X

Xbox
See: Microsoft Corporation
Toll free: 1-800-469-9269
TTY: 1-866-740-9269
www.xbox.com

Y

Yahoo! Online
Customer Care
701 First Ave.
Sunnyvale, CA 94089
408-349-5070
www.yahoo.com

Yokohama Tire USA
1 MacArthur Place, Suite 800
Santa Ana, CA 92707
Toll free: 1-800-722-9888
www.yokohamatire.com

YUM! Brands, Inc.
Customer Relations
1900 Colonel Sanders Lane
Louisville, KY 40213
Toll free: 1-800-225-5532 (KFC)
Toll free: 1-800-948-8488 (Pizza Hut)
Toll free: 1-800-822-6235 (Taco Bell)
www.yum.com

Z

Zappos.com
Customer Loyalty
400 E. Stewart Ave.
Las Vegas, NV 89101
Toll free: 1-800-927-7671
✉: cs@zappos.com
www.zappos.com

Zipcar
35 Thomson Pl.
Boston, MA 02210
Toll free: 1-866-494-7227
www.zipcar.com

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Contact Federal Agencies

Many federal agencies have enforcement and/or complaint-handling duties for products and services used by the general public. Others act for the benefit of the public, but do not resolve individual consumer problems. Agencies also create printed publications, and websites that may be helpful when making purchase decisions or dealing with consumer problems. Some agencies provide timely information to citizens through profile pages and videos on social media outlets, blogs, text messages, and news feeds. Call toll free 1-844-872-4681 to get help determining the right agency to contact.

Commission on Civil Rights

Public Affairs Unit

1331 Pennsylvania Ave., NW, Suite 1150
Washington, DC 20425
202-376-8591
202-376-8128 (Publications)
Toll free: 1-800-552-6843 (Complaint Referral)
TTY: 1-800-877-8339 (Complaint Referral)
✉: referrals@usccr.gov
www.usccr.gov
The U.S. Commission on Civil Rights is an independent, bipartisan agency that monitors federal civil rights enforcement. The agency's complaint referral service helps to place you in contact with an office that can help you file a discrimination complaint.

Consumer Financial Protection Bureau (CFPB)

PO Box 4503
Iowa City, IA 52244
Toll free: 1-855-411-2372
TTY: 1-855-729-2372
✉: info@consumerfinance.gov
www.consumerfinance.gov
The CFPB ensures that financial products and services work for consumers. The Bureau provides educational materials and accepts complaints. It also supervises banks, lenders, credit unions, as well as non bank entities and products, such as credit reporting agencies, debt collection companies, and credit and debt repair services. CFPB also makes loan disclosures clearer so consumers can understand their rights and responsibilities.

Consumer Product Safety Commission (CPSC)

4330 East West Hwy.
Bethesda, MD 20814
301-504-7923
Toll free: 1-800-638-2772 (8:00 am - 4:30 pm, ET)
TTY: 301-595-7054
www.cpsc.gov
www.recalls.gov (Government recalls)
www.saferproducts.gov (Report incidents, injuries or safety concerns)
www.cpsc.gov/es/SeguridadConsumidor (in Spanish)
The CPSC protects the public from unreasonable risks of serious injury or death from thousands of types of consumer products, including products that pose a fire, electrical, chemical, or mechanical hazard or can injure children.

Department of Agriculture (USDA)

Center for Nutrition Policy and Promotion (CNPP)

3101 Park Center Dr., 10th Floor
Alexandria, VA 22302-1594
703-305-7600
www.cnpp.usda.gov
www.choosemyplate.gov (Dietary Guidelines)
The CNPP develops and promotes dietary guidance to improve the health and well-being of consumers.

Food and Nutrition Service (FNS)

3101 Park Center Dr.
Alexandria, VA 22302
703-305-2062
www.fns.usda.gov
www.fns.usda.gov/forms (Library of forms for food assistance programs)
FNS provides children and low-income people access to food, a healthful diet, and nutrition education. The agency manages several programs, including Supplemental Nutrition Assistance Program (SNAP), school meals, and Women, Infants and Children (WIC).

Meat and Poultry Hotline

Food Safety and Inspection Service
1400 Independence Ave., SW
Washington, DC, DC 20250-3700
Toll free: 1-888-674-6854 (10:00 am - 4:00 pm, ET)
✉: mphotline.fsis@usda.gov
www.fsis.usda.gov
This hotline answers questions about the safe storage, handling, and preparation of meat, poultry, and egg products to help you prevent foodborne illness.

National Institute of Food and Agriculture (NIFA)

1400 Independence Ave., SW, Mail Stop 2201
Washington, DC 20250-2201
202-720-4423
nifa.usda.gov
nifa.usda.gov/partners-and-extension-map (Find local Extension offices)
www.extension.org (Information from extension educators)
NIFA shares research-based information on health, nutrition, and personal finance topics through a network of county extension offices. The educators in extension offices conduct workshops, create, and distribute publications. Check the county government listings in your local telephone directory to find your local Cooperative Extension office.

Department of Commerce (DOC)

Seafood Inspection Program
National Oceanic and Atmospheric Administration (NOAA)
1315 East West Hwy.
Silver Spring, MD 20910
301-427-8300
Toll free: 1-800-422-2750
✉: NMFS.Seafood.Services@noaa.gov
www.seafood.nmfs.noaa.gov
www.fishwatch.gov (Choosing seafood)
NOAA oversees fisheries management in the United States and provides a voluntary inspection service to the industry. The Seafood Inspection Program offers consumer tips on purchasing, storing, and preparing seafood (fish and shellfish).

United States Patent and Trademark Office (USPTO)
PO Box 1450
Alexandria, VA 22313-1450
Toll free: 1-800-786-9199 (8:30 am - 8:00 pm, ET)
TTY: 1-800-877-8339
✉: usptoinfo@uspto.gov
www.uspto.gov
The USPTO grants patents for intellectual property and trademarks for brand names symbols, protecting the rights of inventors and designers.

Department of Education (ED)

The Education Publications Center (EDPUBS)
PO Box 22207
Alexandria, VA 22304
Toll free: 1-877-433-7827 (9:00 am - 6:00 pm, ET, English and Spanish)
TTY: 1-877-576-7734
✉: edpubs@edpubs.ed.gov
www.edpubs.gov
EDPUBS offers free publications and resources from the U.S. Department of Education.

Federal Student Aid Information Center
PO Box 84
Washington, DC 20044-0084
319-337-5665
Toll free: 1-800-433-3243 (English and Spanish)
TTY: 1-800-730-8913 (English and Spanish)
✉: FederalStudentAidCustomerService@ed.gov
www.studentaid.ed.gov
Federal Student Aid provides grants, work-study, and federal loans for students attending career schools, colleges, and universities.

Office for Civil Rights (OCR)
400 Maryland Ave., SW
Washington, DC 20202-1100
202-245-6100
Toll free: 1-800-421-3481
TTY: 1-800-877-8339
✉: ocr@ed.gov
www.ed.gov/ocr
The OCR ensures equal access to education and resolves complaints of discrimination.

Office of Career, Technical, and Adult Education (OCTAE)
400 Maryland Ave., SW
Washington, DC 20202-7100
202-245-7700
Toll free: 1-800-872-5327 (Multiple languages)
✉: octae@ed.gov
www2.ed.gov/octae
OCTAE administers and coordinates programs that are related to adult education and literacy, career and technical education, and community colleges.

Office of Postsecondary Education (OPE)
1990 K St., NW
Washington, DC 20006
202-502-7750
www2.ed.gov/ope
ope.ed.gov/accreditation (Searchable Accreditation Database)
OPE develops programs to increase access to postsecondary education. This office works with state accreditation agencies to recognize institutions of higher learning that provide quality education, and provides a searchable database of accredited postsecondary institutions and programs.

Office of Special Education and Rehabilitative Services (OSERS)
400 Maryland Ave., SW
Washington, DC 20202-7100
202-245-7468
www2.ed.gov/osers
OSERS provides resources to parents and individuals, school districts and states in three main areas: special education, vocational rehabilitation, and research.

Department of Energy (DOE)

Public Affairs
Department of Energy
1000 Independence Ave., SW
Washington, DC 20585
202-586-4940
Toll free: 1-800-342-5363
TTY: 1-800-877-8339
www.energy.gov/public-services

Energy Efficiency and Renewable Energy (EERE)
Office of the Assistant Secretary
Department of Energy
Mail Stop EE-1
Washington, DC 20585
202-586-9220
energy.gov/eere/office-energy-efficiency-renewable-energy
EERE provides tips and information on products, services, rebates, and tax credits on ways to save money and energy.

♦ Provided financial support for the publication of the Consumer Action Handbook.

Department of Health and Human Services (HHS)

Aging.gov
www.aging.gov
Aging.gov provides resources and tools from across government agencies that can help seniors and their loved ones in areas that matter, including health, longterm care, and financial wellbeing.

AIDS.gov
200 Independence Ave., SW, Room 443H
Washington, DC 20201
www.aids.gov
AIDS.gov works to increase knowledge about HIV/AIDS and access to HIV services for people at-risk for, or living with, HIV.

Centers for Disease Control and Prevention (CDC)
1600 Clifton Rd.
Atlanta, GA 30329-4027
Toll free: 1-800-232-4636 (M-F, 8:00 am - 8:00 pm, ET, English and Spanish)
TTY: 1-888-232-6348
www.cdc.gov
www.cdc.gov/spanish (in Spanish)
www.cdc.gov/std (Sexually transmitted diseases resources)
www.cdc.gov/std/spanish (Sexually transmitted diseases resources, in Spanish)
www.cdc.gov/hiv (HIV and AIDs research and resources)
www.cdc.gov/hiv/spanish (HIV and AIDs research and resources, in Spanish)
The CDC protects the country from health, safety, and security threats. The CDC also promotes healthy behaviors and communities. This agency also conducts research and provides resources for people that live with HIV, AIDs, and other sexually transmitted diseases.

Flu.gov
www.flu.gov
Flu.gov provides information about the flu, symptoms and treatment, and where to get vaccinations.

Health Resources and Services Administration (HRSA)
5600 Fishers Ln.
Rockville, MD 20857
www.hrsa.gov
findahealthcenter.hrsa.gov (Find a local health center)
HRSA is responsible for improving access to health care services for people that are geographically isolated, uninsured or medically vulnerable.

HHS-TIPS Fraud Hotline
Office of Inspector General
Attn: OIG Hotline Operations
PO Box 23489
Washington, DC 20026
Toll free: 1-800-447-8477
TTY: 1-800-377-4950
www.oig.hhs.gov
www.stopmedicarefraud.gov (Report Medicare Fraud)
The Office of Inspector General (OIG) protects the integrity of HHS programs, as well as the health and welfare of those programs' beneficiaries.

National Health Information Center (NHIC)
1101 Wootton Pkwy., Suite LL100
Rockville, MD 20852
240-453-8280
✉: odphpinfo@hhs.gov
www.health.gov/nhic
www.healthfinder.gov (Tools for healthy living)
www.healthfinder.gov/espanol (in Spanish)
NHIC is a health information referral service that links consumers and health professionals with organizations best able to provide answers to their health-related questions.

Office for Civil Rights (OCR)
200 Independence Ave., SW
Room 509F, HHH Building
Washington, DC 20201
Toll free: 1-800-368-1019
TTY: 1-800-537-7697
✉: OCRMail@hhs.gov
www.hhs.gov/ocr
OCR helps to protect you from discrimination in certain healthcare and social service programs as well as protects the privacy of your health information.

Substance Abuse and Mental Health Services Administration (SAMHSA)
1 Choke Cherry Rd.
Rockville, MD 20857
Toll free: 1-877-726-4727
Toll free: 1-800-273-8255 (Suicide Prevention Lifeline)
TTY: 1-800-487-4889
TTY: 1-800-799-4889 (Suicide Prevention Lifeline)
✉: SAMHSAInfo@samhsa.hhs.gov
www.samhsa.gov
SAMHSA helps people that live with mental illness or are dealing with substance abuse. The agency works to connect mental health professionals and treatment centers with people that need their services through a referral hotline and an online treatment center locator.

Vaccines.gov
www.vaccines.gov
Vaccines.gov provides information about vaccines, vaccinations, and immunizations through each stage of life.

Administration for Children & Families (ACF)

370 L'Enfant Promenade, SW
Washington, DC 20447
www.acf.hhs.gov
The ACF funds state, territory, local, and tribal organizations to provide family assistance (welfare), child support, child care, Head Start, child welfare, and other programs relating to children and families.

Child Welfare Information Gateway
Children's Bureau / ACYF
1250 Mayland Ave., SW, 8th Floor
Washington, DC 20024
Toll free: 1-800-394-3366 (9:30 am - 5:30 pm, ET)

✉: info@childwelfare.gov
www.childwelfare.gov
Child Welfare Information Gateway connects child welfare and related professionals to comprehensive information and resources to help protect children and strengthen families.

National Runaway Safeline (NRS)

Administration for Children & Families (ACF)
3141B N. Lincoln Ave.
Chicago, IL 60657
773-880-9860
Toll free: 1-800-786-2929 (24 hrs./7 days a week)
www.1800runaway.org
NRS helps keep America's runaway and at-risk youth safe and off the streets. The organization serves as the federally designated national communication system for runaway and homeless youth.

Office of Child Support Enforcement (OCSE)

Administration for Children & Families (ACF)
370 L'Enfant Plaza, SW
Washington, DC 20447
202-401-9373
✉: ocsehotline@acf.hhs.gov
www.acf.hhs.gov/programs/css
The OCSE assures that assistance in obtaining support (both financial and medical) is available to children by locating parents, establishing paternity and support obligations, and enforcing those obligations.

Administration for Community Living (ACL)

330 C St., SW
Washington, DC 20201
202-401-4634
✉: aclinfo@acl.hhs.gov
www.acl.gov

Administration on Aging (AoA)

www.aoa.gov
The AoA promotes the well-being of older individuals by providing services and programs designed to help them live independently in their homes and communities.

Eldercare Locator

Administration for Community Living (ACL)
Toll free: 1-800-677-1116 (M-F, 9:00 am - 8:00 pm ET)
TTY: 1-800-677-1116
✉: eldercarelocator@n4a.org
www.eldercare.gov
The Eldercare Locator is a free national service that provides an instant connection to resources that enable older persons to live independently in their communities and offers support for caregivers. The Eldercare Locator is a public service of the Administration on Aging.

Centers for Medicare & Medicaid Services (CMS)

Office of External Affairs
7500 Security Blvd.
Baltimore, MD 21244
www.cms.gov

Health Insurance Marketplace

Toll free: 1-800-318-2596 (24 hrs./7 days a week)
TTY: 1-855-889-4325
www.healthcare.gov
www.cuidadodesalud.gov (in Spanish)
The Health Insurance Marketplace helps uninsured people enroll in a health insurance plan.

Center for Medicaid and CHIP Services (CMCS)

Toll free: 1-877-267-2323
Toll free: 1-877-543-7669 (CHIP)
www.medicaid.gov
www.insurekidsnow.gov (health insurance for children)
CMCS is the federal agency responsible for Medicaid and Child Health Insurance Programs (CHIP). Medicaid and CHIP provide health insurance for people with lower incomes, children, pregnant women, the elderly, and people with disabilities. Eligibility is determined by each state.

Medicare Service Center

Toll free: 1-800-633-4227
TTY: 1-877-486-2048
www.medicare.gov
www.mymedicare.gov (Personalized Medicare benefits)
The Medicare Service Center provides information on Medicare topics, manages orders of Medicare publications, provides detailed information about the Medicare managed care plans in your area, and helps locate health care providers that participate in Medicare.

Food and Drug Administration (FDA)

10903 New Hampshire Ave.
Silver Spring, MD 20993
Toll free: 1-888-463-6332
✉: consumerinfo@fda.hhs.gov
www.fda.gov
www.fda.gov/ForConsumers/default.htm
The FDA is responsible for protecting the public health by assuring the safety, efficacy, and security of human and veterinary drugs, biological products, medical devices, our nation's food supply, cosmetics, and products that emit radiation. The FDA also provides accurate, science-based health information to the public.

Center for Food Safety and Applied Nutrition Information Line (CFSAN)

Food and Drug Administration (FDA)
Outreach and Information Center
5100 Paint Branch Parkway
HFS 009
College Park, MD 20740
Toll free: 1-888-723-3366 (M-F, 10:00 am - 4:00 pm, ET)
www.fda.gov/Food
The CFSAN Information Line is a general information line for questions pertaining to food safety and applied nutrition.

♦ Provided financial support for the publication of the Consumer Action Handbook.

Center for Tobacco Products (CTP)
10903 New Hampshire Ave.
Bldg. 71, Room G335
Silver Spring, MD 20993-0002
Toll free: 1-877-287-1373 (9:00 - 4:00 pm, ET)
✉: askctp@fda.hhs.gov
www.fda.gov/tobaccoproducts
The CTP sets standards for tobacco products and label requirements, and enforces advertising restrictions.

National Institutes of Health (NIH)

9000 Rockville Pike
Bethesda, MD 20892
301-496-4000
TTY: 301-402-9612
✉: NIHinfo@od.nih.gov
www.nih.gov
www.medlineplus.gov (Online health library)
www.medlineplus.gov/spanish (Online health library, in Spanish)
NIH conducts and supports medical research and its application to enhance health, lengthen life, and reduce illness and disability.

AIDSinfo
National Institutes of Health (NIH)
PO Box 4780
Rockville, MD 20849-6303
301-315-2816
Toll free: 1-800-448-0440 (M-F, 1:00 pm - 4:00 pm, ET, English and Spanish)
TTY: 1-888-480-3739
✉: ContactUs@aidsinfo.nih.gov
www.aidsinfo.nih.gov
infoSIDA.nih.gov (in Spanish)
AIDSinfo offers the latest federally approved information on HIV/AIDS clinical research, treatment and prevention, and medical practice guidelines for people living with HIV/AIDS, their loved ones, health care providers, and scientists.

National Institute of Allergy and Infectious Diseases (NIAID)
National Institutes of Health (NIH)
5601 Fishers Lane, MSC 9806
Bethesda, MD 20892-9806
301-496-5717
Toll free: 1-866-284-4107
TTY: 1-800-877-8339
✉: ocpostoffice@niaid.nih.gov
www.niaid.nih.gov
NIAID provides health information on allergic, infectious, and immunologic diseases.

National Cancer Institute (NCI)
National Institutes of Health (NIH)
GB 9609 MSC 9760
9609 Medical Center Dr.
Bethesda, MD 20892-9760
Toll free: 1-800-422-6237 (M-F, 8:00 am - 8:00 pm ET, English and Spanish)
www.cancer.gov
www.cancer.gov/espanol (in Spanish)
NCI's National Cancer Program conducts and supports research, training, health information dissemination. It also provides programs that address the prevention, cause, diagnosis, treatment, and rehabilitation from cancer. The NCI also foucses on the continuing care of cancer patients and their families.

National Institute of Mental Health (NIMH)
National Institutes of Health (NIH)
6001 Executive Blvd.
Room 6200, MSC 9663
Bethesda, MD 20892-9663
Toll free: 1-866-615-6464 (8:30 am - 5:00 pm, ET)
TTY: 1-866-415-8051
✉: nimhinfo@nih.gov
www.nimh.nih.gov
NIMH is the federal agency that conducts and supports research that seeks to understand, treat, and prevent mental illness.

Department of Homeland Security (DHS)

245 Murray Lane, SW
Washington, DC 20528-0075
202-282-8000
202-282-8495 (Comment Line)
www.dhs.gov
www.dhs.gov/en-espanol (in Spanish)
The Department's missions include preventing terrorism and enhancing security; managing our borders; administering immigration laws; securing cyberspace; and ensuring disaster resilience.

Transportation Security Administration (TSA)
601 S. 12th St.
TSA-9
Arlington, VA 20598-6009
Toll free: 1-866-289-9673 (M-F, 8:00 am - 11:00 pm, ET, Sat-Sun/holidays 9:00 am - 8:00 pm, ET)
✉: TSA-ContactCenter@tsa.dhs.gov
www.tsa.gov
The TSA can assist you with questions or concerns about travel tips, permitted and prohibited items, and information on filing a claim for items that were damaged or lost during a TSA screening.

U.S. Citizenship and Immigration Services (USCIS)
Information and Customer Service Division
111 Massachusetts Ave., NW
MS 2260
Washington, DC 20529-2260
Toll free: 1-800-375-5283 (National Customer Service Center)
TTY: 1-800-767-1833
www.uscis.gov
www.uscis.gov/es (in Spanish)
The USCIS is responsible for processing immigration and naturalization applications, and establishing policies regarding immigration services.

U.S. Computer Emergency Readiness Team (US-CERT)

Attn: NPPD/CS&C/NCCIC/US-CERT
Mail Stop 0635
245 Murray Lane, SW Bldg. 410
Washington, DC 20598
Toll free: 1-888-282-0870
✉: info@us-cert.gov
www.us-cert.gov
US-CERT strives for a safer Internet by responding to major incidents and analyzing threats.

U.S. Customs and Border Protection (CBP)

1300 Pennsylvania Ave., NW
Washington, DC 20229
202-325-8000
Toll free: 1-877-227-5511 (General inquiries, M-F, 9:00 am - 4:00 pm, ET)
TTY: 1-866-880-6582
www.cbp.gov
CBP prevents individuals from entering the country illegally or bringing harmful and illegal substances into the US. It also protects agricultural products from pests and American businesses from theft of their intellectual property.

Federal Emergency Management Agency (FEMA)

500 C St., SW
Washington, DC 20472
202-646-2500
Toll free: 1-800-621-3362
TTY: 1-800-462-7585
www.fema.gov
www.fema.gov/es (in Spanish)
www.ready.gov (Disaster Preparedness)
www.ready.gov/es (Disaster Preparedness, in Spanish)
FEMA supports citizens and emergency personnel to build, sustain, and improve the nation's capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

FEMA Disaster Assistance

PO Box 10055
Hyattsville, MD 20782-8055
Toll free: 1-800-621-3362 (7:00 am - 11:00 pm, ET)
TTY: 1-800-462-7585
✉: FEMA-ContactUs@fema.dhs.gov
www.disasterassistance.gov
www.disasterassistance.gov/es (Disaster Assistance, in Spanish)
FEMA Disaster Assistance provides information about how you can get help before, during, or after a disaster and apply for assistance from the federal government. This office also provides information to help you prepare for, respond to, and recover from disasters.

National Flood Insurance Program (NFIP)

Federal Emergency Management Agency
500 C St., SW
Washington, DC 20472
Toll free: 1-888-379-9531
TTY: 1-800-720-1090
✉: FloodSmart@dhs.gov
www.floodsmart.gov
The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP.

Department of Housing and Urban Development (HUD)

Office of Fair Housing and Equal Opportunity (FHEO)

451 7th St., SW, Room 5204
Washington, DC 20410-2000
Toll free: 1-800-669-9777 (Complaints Hotline, English and Spanish)
TTY: 1-800-927-9275
www.hud.gov/complaints/housediscrim.cfm
www.hud.gov/offices/fheo
FHEO enforces federal laws and establishes policies that make sure all Americans have equal access to the housing of their choice. File a complaint with this office if you believe that you have been the victim of housing discrimination.

Department of Housing

451 7th St., SW
Washington, DC 20410
Toll free: 1-800-569-4287 (Find a housing counselor)
TTY: 202-708-1455
portal.hud.gov/portal/page/portal/HUD/program_offices/housing
www.hud.gov/counselors (Housing counseling)
The Department of Housing provides public services through its national programs. It oversees the Federal Housing Administration mortgage insurance program, housing counselors and regulates the housing industry business.

Federal Housing Administration (FHA)

451 7th St., SW
Washington, DC 20410
Toll free: 1-800-225-5342 (English and Spanish)
TTY: 1-877-833-2483
✉: answers@hud.gov
portal.hud.gov/hudportal/HUD?src=/federal_housing_administration
FHA provides mortgage insurance on single-family, multifamily and manufactured homes made by FHA-approved lenders.

Office of Manufactured Housing Programs

Office of Regulatory Affairs and Manufactured Housing
451 7th St., SW, Room 9168
Washington, DC 20410-8000
202-708-6423
Toll free: 1-800-927-2891 (English and Spanish)
TTY: 202-708-1455
✉: mhs@hud.gov
www.hud.gov/mhs
The Manufactured Housing Program is a consumer protection program that regulates the construction of factory-built or manufactured homes.

♦ Provided financial support for the publication of the Consumer Action Handbook.

Department of the Interior (DOI)

Fish and Wildlife Service
1849 C St., NW
Washington, DC 20240
Toll free: 1-800-344-9453 (M-F, 8:00 am - 8:00 pm)
www.fws.gov
The Fish and Wildlife Service works to conserve, protect and enhance fish, wildlife and plants and their habitats.

National Park Service (NPS)
1849 C St., NW
Washington, DC 20240
202-208-6843
www.nps.gov
www.recreation.gov (Federal recreational activities and reservations)
NPS preserves the nation's national parks and historic landmarks so that individuals may enjoy the natural environment for years to come.

Department of Justice (DOJ)

Americans with Disabilities Act (ADA) Information Line
Civil Rights Division
Disability Rights Section–NYA
950 Pennsylvania Ave., NW
Washington, DC 20530
Toll free: 1-800-514-0301 (M-W and F, 9:30 am - 5:30 pm, ET, Th 12:30 pm - 5:30 pm, ET)
TTY: 1-800-514-0383
www.ada.gov
This service permits businesses, state and local governments, or others to call and ask questions about general or specific ADA requirements including questions about the ADA Standards for Accessible Design.

U.S. Trustee Program
Executive Offices for U.S. Trustees
441 G St., NW, Suite 6150
Washington, DC 20530
202-514-4100
✉: ustrustee.program@usdoj.gov
www.justice.gov/ust
The Trustee Program protects the integrity of the Federal bankruptcy system. The Program monitors the conduct of bankruptcy parties and private estate trustees. It also identifies and helps investigate bankruptcy fraud and abuse. The Program also approves credit counseling agencies and debtor education providers, both of which are required for persons that are going through the bankruptcy process.

Department of Labor (DOL)

Employee Benefits Security Administration (EBSA)
Office of Outreach, Education, and Assistance
200 Constitution Ave., NW Suite N-5623
Washington, DC 20210
Toll free: 1-866-444-3272
TTY: 1-877-889-5627
www.dol.gov/ebsa
EBSA provides information and assistance on private sector, employer-sponsored retirement and health benefit plans. The agency educates plan participants, beneficiaries, and sponsors to ensure that they have access to documents and to help them understand their rights and responsibilities.

Job Corps
200 Constitution Ave., NW, Suite N4463
Washington, DC 20210
202-693-3000
Toll free: 1-800-733-5627
TTY: 1-877-889-5627
✉: national_office@jobcorps.gov
www.jobcorps.gov
Job Corps is a free education and vocational training program that helps young people learn a career, earn a high school diploma or GED, and find employment.

National Contact Center
Toll free: 1-866-487-2365
TTY: 1-877-889-5627
www.dol.gov
The Department of Labor National Contact Center provides employees and employers a reliable resource to receive consistent, accurate, and current information assistance for all DOL programs.

Occupational Safety and Health Administration (OSHA)
U.S. Department of Labor
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-800-321-6742
TTY: 1-877-889-5627
www.osha.gov
OSHA ensures safe and healthful working conditions by setting and enforcing standards and by providing training, outreach, education and assistance.

Office of Disability Employment Policy (ODEP)
U.S. Department of Labor
200 Constitution Ave., NW
Washington, DC 20210
202-693-7880
Toll free: 1-866-633-7365
TTY: 1-877-889-5627
✉: odep@dol.gov
www.dol.gov/odep
ODEP creates policies to ensure that people with disabilities are fully integrated in the workforce.

Veteran's Employment and Training Service (VETS)
Department of Labor, Room S1325
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-866-487-2365
TTY: 1-877-889-5627
www.dol.gov/vets
VETS provides resources to prepare and assist veterans to obtain meaningful careers and maximize their employment opportunities.

Department of State (DOS)

National Passport Information Center (NPIC)
Passport Services
Toll free: 1-877-487-2778 (M-F, 8:00 am - 10:00 pm, Sat 10:00 am - 3:00 pm, ET)
TTY: 1-888-874-7793
✉: NPIC@state.gov
travel.state.gov
The NPIC provides information about U.S. passports, including the status of pending applications, as well as the locations of the passport application acceptance facilities.

Overseas Citizens Services
Bureau of Consular Affairs
202-501-4444 (from overseas, M-F, 8:00 am - 8:00 pm, ET, except federal holidays)
202-647-4000 (After hours emergencies, Sundays, and holidays ask for the duty officer)
Toll free: 1-888-407-4747 (Emergencies and non-emergencies, M-F, 8:00 am - 8:00 pm, ET, except federal holidays)
travel.state.gov/content/visas/en.html
Contact the State Department for help with emergencies and non-emergencies affecting private Americans abroad.

Visa Services
603-334-0700 (M-F, 7:00 am - 12:00 am, ET)
✉: usvisa@state.gov
travel.state.gov/content/visas/en.html
Visa Services issues visas for people visiting the United States.

Department of Transportation (DOT)

Aviation Consumer Protection Division (ACPD)
Office of Aviation Enforcement and Proceedings
1200 New Jersey Ave., SE
Washington, DC 20590
202-366-2220 (Airline service complaints)
Toll free: 1-800-778-4838 (Air travelers with disabilities hotline)
TTY: 202-366-0511; Toll free: 1-800-455-9880 (Air travelers with disabilities hotline)
www.transportation.gov/airconsumer
airconsumer.ost.dot.gov/spanish (in Spanish)
The ACPD receives complaints from the public regarding air travel issues. It verifies compliance with aviation consumer protection requirements and provides guidance to the industry and members of the public on consumer protection matters, like lost baggage, ticketing, or boarding.

Federal Aviation Administration (FAA)
800 Independence Ave., SW
Washington, DC 20591
Toll free: 1-866-835-5322
www.faa.gov
The FAA works to ensure that all air travel is safe.

Federal Motor Carrier Safety Administration (FMCSA)
1200 New Jersey Ave., SE
Washington, DC 20590
202-366-2519
Toll free: 1-800-832-5660 (Information Line)
www.fmcsa.dot.gov
www.protectyourmove.gov (Interstate moving information)
The FMCSA provides information about your rights when moving across state lines (interstate moves). Consumers should submit household goods commercial complaints or dangerous safety violations involving a commercial truck or passenger bus to this agency.

National Highway Traffic Safety Administration (NHTSA)
1200 New Jersey Ave., SE
West Building
Washington, DC 20590
Toll free: 1-888-327-4236 (Vehicle Safety Hotline)
TTY: 1-800-424-9153
www.nhtsa.gov
NHTSA works to ensure motor vehicle and highway safety. They provide information to the public, such as a safety recalls and a vehicle safety hotline. They also promote the use of child safety seats, seatbelts, and air bags.

Department of the Treasury

Bureau of the Fiscal Service
Toll free: 1-800-304-3107 (Questions about debt owed to the government)
www.fiscal.treasury.gov
www.treasurydirect.gov (Treasury bonds)
This bureau operates the government's collection and deposit systems, and borrows money (savings bonds) through Treasury Direct.

Internal Revenue Service (IRS)
Toll free: Toll free: 1-800-829-1040 (Help for Individuals)
TTY: 1-800-829-4059
www.irs.gov
www.irs.gov/uac/Contact-Your-Local-IRS-Office-1 (Find a local taxpayer assistance center)
The IRS is responsible for collecting taxes for the federal government and enforcing tax laws.

MyRA
Toll free: 1-855-406-6972
TTY: 1-855-408-6972
✉: myra@treasury.gov
www.MyRA.gov
MyRA is a savings account to help you save money for retirement, without fees or minimum deposit requirements.

Office of the Comptroller of the Currency (OCC)
Customer Assistance Group
1301 McKinney St., Suite 3450
Houston, TX 77010
Toll free: 1-800-613-6743 (M-F, 8:00 am - 8:00 pm, ET)
TTY: 713-658-0340
www.helpwithmybank.gov
The OCC charters, regulates, and supervises all national banks and federal savings associations. It also supervises the federal branches and agencies of foreign banks. OCC ensures that financial institutions operate in compliance with laws requiring that consumers receive fair treatment and access to financial products.

♦ Provided financial support for the publication of the Consumer Action Handbook.

United States Mint
Customer Service Center
1201 Elm St., Suite 400
Dallas, TX 75270
Toll free: 1-800-872-6468
TTY: 1-888-321-6468 (M-F, 8:30 am - 5:00 pm, ET)
www.usmint.gov
The Mint produces the coins that circulate throughout the U.S. They also produce special edition coinage that can be purchased for coin collections.

Department of Veterans Affairs (VA)

810 Vermont Ave., NW
Washington, DC 20420
Toll free: 1-800-827-1000
www.va.gov
www.va.gov/directory (Find the VA facility in your area)
www.cem.va.gov (National Cemetery Administration)
www.benefits.va.gov/benefits (Veterans Benefits Administration)
www.va.gov/health (Veterans Health Administration)
The VA oversees and administers benefits for veterans and their families. Some programs include home loans, life insurance policies, financing education through the GI bill, job training, health resources, and burials at veterans' cemeteries. For information about VA benefits, write, call or visit your nearest VA facility.

Environmental Protection Agency (EPA)

Energy Star Program
1200 Pennsylvania Ave., NW, Room 6202A
Washington, DC 20460
703-412-3086
Toll free: 1-888-782-7937 (M-F, 9:00 am - 5:00 pm, ET)
www.energystar.gov
The ENERGY STAR label indicates that products are energy-efficient. The program encourages the use of energy efficient products that both protect the environment and save consumers money.

Indoor Environments Division
1200 Pennsylvania Ave., NW
Mail Code 6609T
Washington, DC 20460
202-343-9370
✉: IAQINFO@aol.com
www.epa.gov/indoor-air-quality-iaq
This agency is a central source of information on indoor air quality. It is responsible for implementing the Indoor Environments Program, a voluntary (non-regulatory) program to address indoor air pollution.

National Pesticide Information Center (NPIC)
Oregon State University
310 Weniger Hall
Corvallis, OR 97331-6502
Toll free: 1-800-858-7378 (M-F, 11:00 am - 3:00 pm, ET, Multiple languages)
✉: npic@ace.orst.edu
www.npic.orst.edu
NPIC is a service that provides objective, science-based information about a wide variety of pesticide-related subjects, including pesticide products, pesticide poisonings, toxicology, and environmental chemistry.

National Service Center for Environmental Publications (NSCEP)
PO Box 42419
Cincinnati, OH 45242-0419
Toll free: 1-800-490-9198
✉: nscep@imsolas.com
www.epa.gov/nscep
NSCEP distributes EPA's publications to the public. Consumers can order copies by phone and mail or download digital versions of the publications.

Office of Pollution Prevention and Toxics (OPPT)
1200 Pennsylvania Ave., NW
Mail Code 7401M
Washington, DC 20460
202-564-3810
✉: oppt.homepage@epa.gov
www.epa.gov/oppt
www2.epa.gov/saferchoice (Safer Choice)
OPPT creates tools and provides information to the public so that they can properly store and dispose of chemical products.

Safe Drinking Water Hotline
1200 Pennsylvania Ave., NW
Mail Code 4606M
Washington, DC 20460
Toll free: 1-800-426-4791 (M-F, 10:00 am - 4:00 pm, ET, English and Spanish)
www.epa.gov/your-drinking-water
The Office of Ground Water and Drinking Water helps protect public health by ensuring safe drinking water and protecting ground water.

Equal Employment Opportunity Commission (EEOC)

131 M St., NE
Washington, DC 20507
202-663-4900
Toll free: 1-800-669-4000
TTY: 1-800-669-6820
✉: info@eeoc.gov
www.eeoc.gov
The EEOC enforces laws that make discrimination illegal in the workplace. The commission oversees all types of work situations including hiring, firing, promotions, harassment, training, wages, and benefits.

Federal Communications Commission (FCC)

Consumer and Governmental Affairs Bureau (CGB)
445 12th St., SW
Washington, DC 20554
Toll free: 1-888-225-5322 (English and Spanish)
TTY: 1-888-835-5322
www.fcc.gov/consumer-governmental-affairs-bureau
CGB serves as the public face of the FCC through outreach and education. Their Consumer Center responds to consumer inquiries and complaints regarding cable, radio, satellite, telephone, television and wireless services.

Federal Deposit Insurance Corporation (FDIC) ♦

Division of Depositor and Consumer Protection
Consumer Response Center
1100 Walnut St., Box #11
Kansas City, MO 64106
Toll free: 1-877-275-3342 (M-F, 8:00 am - 8:00 pm, ET)
TTY: 1-800-925-4618
www.fdic.gov
FDIC responds to questions about federal deposit insurance coverage and handles complaints and inquiries about FDIC-insured state banks which are not members of the Federal Reserve System.

Federal Maritime Commission (FMC)

Consumer Affairs & Dispute Resolution Services
800 N. Capitol St., NW
Washington, DC 20573
202-523-5807
Toll free: 1-866-448-9586
✉: complaints@fmc.gov
www.fmc.gov
FMC assists consumers engaged in disputes with transporting carriers, ocean transportation intermediaries, and cruise operators.

Federal Reserve System

Federal Reserve Consumer Help
PO Box 1200
Minneapolis, MN 55480
Toll free: 1-888-851-1920 (9:00 am - 7:00 pm, ET)
TTY: 1-877-766-8533 (9:00 am - 7:00 pm, ET)
www.federalreserveconsumerhelp.gov
This division receives and tracks consumer complaints and questions regarding practices by banks and other financial institutions supervised by the Board of Governors of the Federal Reserve System.

Federal Trade Commission (FTC) ♦

Bureau of Consumer Protection
Consumer Response Center
600 Pennsylvania Ave., NW
Washington, DC 20580
Toll free: 1-877-382-4357 (Complaints)
TTY: 1-866-653-4261 (Complaints)
www.ftc.gov
www.consumer.ftc.gov (Consumer information)
www.consumer.gov (Consumer protection basics)
www.consumidor.gov (Consumer protection basics, in Spanish)
www.OnGuardOnline.gov (Online security tips)
www.alertaenlinea.gov (OnGuardOnline in Spanish)
www.ftccomplaintassistant.gov (File a complaint)
www.identitytheft.gov (Report identity theft)
www.robodeidentidad.gov (Report identity theft, in Spanish)
The FTC works to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. The FTC records consumer complaints (Internet, telemarketing, identity theft) into the Consumer Sentinel database, a secure investigative tool available to hundreds of civil and criminal law enforcement agencies.

General Services Administration (GSA) ♦

Fleet Vehicle Sales

1800 F St., NW
Suite 3400
Washington, DC 20405
✉: autoauctions@gsa.gov
www.autoauctions.gsa.gov
Fleet Vehicle Sales sells previously government-owned cars, trucks and other vehicles to consumers. These vehicles are sold at a discount through regional auctions.

Surplus Federal Property Sales

1800 F St., NW
Washington, DC 20405
Toll free: 1-866-333-7472
✉: gsaauctionshelp@gsa.gov
www.gsaauctions.gov
GSA helps federal agencies dispose of unneeded property by selling directly to the public. It sells personal property, real estate, and vehicles to the public through online auctions.

USAGov

Office of Citizen Services and Innovative Technologies and 18F
1800 F St., NW
Washington, DC 20405
202-501-0705
Toll free: 1-844-872-4681 (8:00 am - 8:00 pm, ET, in English and Spanish)
www.USA.gov (U.S. government's official web portal)
www.Publications.USA.gov (View and download publications)
www.Kids.gov (Government website for children)
www.GobiernoUSA.gov (U.S. government's official web portal, in Spanish)
USAGov helps people access government information, through a family of websites, USA.gov, GobiernoUSA.gov (in Spanish), Publications.USA.gov, and Kids.gov or by phone 1-844-USA-GOV1 (872-4681).

♦ Provided financial support for the publication of the Consumer Action Handbook.

National Credit Union Administration (NCUA)

Office of Consumer Protection
1775 Duke St.
Alexandria, VA 22314-3428
Toll free: 1-800-755-1030
✉: ocpmail@ncua.gov
www.ncua.gov
www.mycreditunion.gov
NCUA is the federal agency that charters and supervises federal credit unions and insures savings in federal and most state-chartered credit unions across the country through the National Credit Union Share Insurance Fund.

Office of Personnel Management (OPM)

1900 E St., NW
Washington, DC 20415
202-606-1800
www.opm.gov
www.usajobs.gov (Federal employment information)
OPM manages the civil service of the federal government, coordinates recruiting of new government employees, and manages their health insurance and retirement benefits programs. OPM also provides resources for locating student jobs, summer jobs, scholarships, and internships.

Pension Benefit Guaranty Corporation (PBGC)

PO Box 151750
Alexandria, VA 22315
Toll free: 1-800-400-7242 (M-F, 8:00 am - 7:00 pm, ET)
✉: mypension@pbgc.gov
www.pbgc.gov
The PBGC protects the retirement incomes of workers in private sector defined pension benefit plans. When you call, it helps to have your social security number and your plan's name or number.

Securities and Exchange Commission (SEC) ♦

Office of Investor Education and Advocacy (OIEA)
100 F St., NE
Washington, DC 20549-0213
202-551-6551
Toll free: 1-800-732-0330
✉: help@sec.gov
www.sec.gov
www.investor.gov (Investor information)
OIEA serves individual investors, by providing investor educational materials and tools. The office also accepts investor complaints and answers questions.

Small Business Administration (SBA)

409 3rd St., SW, Suite 7600
Washington, DC 20416
Toll free: 1-800-827-5722
✉: answerdesk@sba.gov
www.sba.gov
www.business.usa.gov (One stop platform for small business resources)
The SBA helps Americans start, build and grow businesses. Through an extensive network of field offices and partnerships the SBA aids, counsels, assists and protects the interests of small business concerns.

Social Security Administration (SSA)

Office of Public Inquiries
6401 Security Blvd.
1100 West High Rise
Baltimore, MD 21235
Toll free: 1-800-772-1213
TTY: 1-800-325-0778 (M-F, 7:00 am - 7:00 pm ET)
www.socialsecurity.gov
www.socialsecurity.gov/espanol (in Spanish)
www.socialsecurity.gov/myaccount (Account management)
SSA provides retirement, survivors and disability benefits, as well as administers Supplemental Security Income (SSI) payments.

U.S. Commodity Futures Trading Commission (CFTC)

Office of External Affairs
Three Lafayette Center
1155 21st St., NW
Washington, DC 20581
202-418-5000
Toll free: 1-866-366-2382 (Consumer Assistance and Complaints)
TTY: 202-418-5514
✉: questions@cftc.gov
www.cftc.gov
www.cftc.gov/consumerprotection
www.smartcheck.gov (Research financial professionals)
CFTC protects market users and the public from fraud, manipulation, and abusive practices related to the sale of commodity and financial futures and options, and fosters open, competitive, and financially sound futures and option markets. 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.

U.S. Postal Service (USPS)

United States Postal Inspection Service (USPIS)
Criminal Investigations Service Center
Attn: Mail Fraud
433 W. Harrison St., Room 3255
Chicago, IL 60699
Toll free: 1-877-876-2455 (8:00 am - 4:30, all time zones)
postalinspectors.uspis.gov
The USPIS investigates criminals who misuse the postal system to defraud or endanger the public. To report a mail related crime, contact your nearest USPIS office.

AARP
601 E St., NW
Washington, DC 20049
Toll free: 1-888-687-2277
Toll free: 1-877-342-2277 (in Spanish)
TTY: 1-877-434-7598
✉: member@aarp.org
www.aarp.org
AARP addresses the consumer problems and issues that especially impact the financial security of people 50 years and older. Through advocacy, AARP works to make the marketplace safer for all consumers and empowers members to protect themselves from fraud and deceptive practices.

American Council on Science and Health (ACSH)
1995 Broadway, Suite 202
New York, NY 10023-5882
212-362-7044
Toll free: 1-866-905-2694
✉: acsh@acsh.org
www.acsh.org
ACSH provides consumers with up-to-date scientifically sound information on the relationship between human health and chemicals, foods, lifestyles, and the environment. Booklets and special reports on a variety of topics are available.

Call for Action
11820 Parklawn Dr., Suite 340
Rockville, MD 20852
240-747-0229
www.callforaction.org
Call for Action is a nonprofit network of consumer hotlines. Their trained volunteers help consumers resolve problems with businesses, government agencies, and other organizations.

Center for Auto Safety (CAS)
1825 Connecticut Ave., NW, Suite 330
Washington, DC 20009-5708
202-328-7700
www.autosafety.org
CAS advocates on behalf of consumers in auto safety and quality, fuel efficiency, emissions, and related issues.

Center for Science in the Public Interest (CSPI)
1220 L St., NW, Suite 300
Washington, DC 20005
202-332-9110
✉: cspi@cspinet.org
www.cspinet.org
CSPI conducts research on nutrition, health, food safety and related issues. It also provides consumers with current information about their health and well being via their monthly Nutrition Action Healthletter.

Center for the Study of Services (CSS)
1625 K St., NW, 8th Floor
Washington, DC 20006
Toll free: 1-800-213-7283
www.checkbook.org
CSS publishes Consumers CHECKBOOK so that consumers can evaluate the quality and prices of service firms and stores in their local area.

Contact National Consumer Organizations

National consumer organizations are committed to assisting consumers and protecting their rights via advocacy, research, and outreach efforts. Some organizations assist individuals with problems, while others collect consumer complaints and statistics to better understand consumer trends and direct their advocacy efforts.

Coalition Against Insurance Fraud
1012 14th St., NW, Suite 200
Washington, DC 20005
202-393-7330
✉: info@insurancefraud.org
www.insurancefraud.org
The Coaltion is an alliance of consumer groups, government agencies, and insurance companies dedicated to combating insurance fraud through research and public information.

Consumer Action
1170 Market St., Suite 500
San Francisco, CA 94102
415-777-9635
✉: hotline@consumer-action.org
www.consumer-action.org
Consumer Action is an education and advocacy organization specializing in finance, privacy, insurance, and healthcare issues. Consumer Action offers a multi-lingual consumer complaint hotline, and consumer education materials in several languages. Community-based organizations can receive these free publications in bulk quantities.

Consumer Federation of America (CFA)
1620 I St., NW, Suite 200
Washington, DC 20006
202-387-6121
✉: cfa@consumerfed.org
www.consumerfed.org
CFA is a consumer advocacy and education organization. It represents consumer interests on issues such as telephone service, insurance and financial services, product safety, health care, product liability and utilities. It develops and distributes studies of various consumer issues, as well as consumer guides.

Consumers Reports
101 Truman Ave.
Yonkers, NY 10703
914-378-2000
Toll free: 1-800-666-5261 (Consumer Reports magazine)
Toll free: 1-800-333-0663 (ConsumerReports.org)
www.consumerreports.org
Consumer Reports publishes a magazine of the same name. It is an independent, nonprofit testing and information organization serving only consumers. Consumer Reports is a comprehensive source for unbiased advice about products and services, personal finance, health and nutrition, and other categories based on their independent tests.

♦ Provided financial support for the publication of the Consumer Action Handbook.

Families USA
1201 New York Ave., NW, Suite 1100
Washington, DC 20005
202-628-3030
✉: info@familiesusa.org
www.familiesusa.org
A national, nonprofit membership organization committed to comprehensive reform of health and long-term care, Families USA creates materials to educate and mobilize consumers on healthcare issues.

The Federation of American Consumers and Travelers (FACT)
318 Hillsboro Ave. PO Box 104
Edwardsville, IL 62025
Toll free: 1-800-872-3228
✉: cservice@usafact.org
www.usafact.org
FACT is a national not-for-profit consumer group that provides help to individuals and small associations. FACT provides disaster aid, assistance for small business owners, travel discounts, and a Consumer Hotline/Library.

Funeral Consumers Alliance (FCA)
33 Patchen Rd.
South Burlington, VT 05403
802-865-8300
www.funerals.org
FCA protects a consumer's right to choose a dignified and affordable funeral. Local affiliates of FCA provide funeral planning information and some conduct funeral price surveys.

The Medicare Rights Center
266 W. 37 St., 3rd Floor
New York City, NY 10018
Toll free: 1-800-333-4114 (Helpline)
✉: info@medicarerights.org
www.medicarerights.org
The Medicare Rights Center helps people with Medicare get the health care and medications they need, and make the most of their Medicare rights and options.

National Consumers League
1701 K St., NW, Suite 1200
Washington, DC 20006
202-835-3323
✉: info@nclnet.org
www.nclnet.org
www.fakechecks.org
www.fraud.org
www.lifesmarts.org
The NCL provides government and businesses with the consumer's perspective on consumer issues and workplace concerns. The League sponsors the LifeSmarts competition, which is designed to develop the consumer and marketplace knowledge of teenagers. NCL also provides consumers with information to avoid becoming victims of fraud and to convey their complaints to law enforcement.

National Council on Aging (NCOA)
251 18 St., S Suite 500
Arlington, VA 22202
571-527-3900
www.ncoa.org
NCOA is a national voice for older adults, especially those who are vulnerable and disadvantaged, and the community organizations that serve them.

Senior Medicare Patrol National Resource Center (SMP)
PO Box 388
Waterloo, IA 50704-0388
Toll free: 1-877-808-2468
✉: info@smpresource.org
www.smpresource.org
The SMP educates the public about health care fraud. The organization teaches Medicare beneficiaries and their families how to detect health care fraud and helps them use the services of their local SMP.

Alabama

State Offices

Alabama Office of the Attorney General
Consumer Protection Section
501 Washington Ave.
Montgomery, AL 36104
334-242-7335
Toll free: 1-800-392-5658
www.ago.state.al.us

Alaska

State Offices

Alaska Office of the Attorney General
Consumer Protection Unit
1031 W. 4th Ave., Suite 200
Anchorage, AK 99501
907-269-5200
Toll free: 1-888-576-2529
✉: consumerprotection@alaska.gov
www.law.alaska.gov

Arizona

State Offices

Arizona Office of the Attorney General - Phoenix
Consumer Information and Complaints
1275 W. Washington St.
Phoenix, AZ 85007
602-542-5763
✉: consumerinfo@azag.gov
www.azag.gov

Arizona Office of the Attorney General - Prescott
Consumer Information and Complaints
1000 Ainsworth Dr., Suite A-210
Prescott, AZ 86305
928-778-1265
Toll free: 1-800-352-8431
✉: consumerinfo@azag.gov
www.azag.gov

Arizona Office of the Attorney General - Tucson
Consumer Information and Complaints
400 W. Congress St.
South Bldg., Suite 315
Tucson, AZ 85701-1367
520-628-6504
Toll free: 1-800-352-8431
✉: consumerinfo@azag.gov
www.azag.gov

Contact Your Local Consumer Protection Offices

State, county, and city consumer protection offices offer a variety of important services. They might mediate complaints, conduct investigations, prosecute offenders of consumer laws, license and regulate professionals, provide educational materials, and advocate in the consumer interest.

An advantage of contacting a city or county government office is that it is familiar with local businesses, ordinances, and state laws.

You can also contact your state consumer protection office to get more information about other local resources or nonprofit organizations that help consumers.

Before sending a written complaint, call the office to confirm that it handles the type of complaint you have. Many offices distribute consumer materials specifically geared to state laws and local issues. Ask whether any information is available regarding your problem.

Note: Toll free phone numbers may be restricted to use only within the state listed.

Arkansas

State Offices

Arkansas Office of the Attorney General
Consumer Protection Division
323 Center St., Suite 200
Little Rock, AR 72201
501-682-2341
Toll free: 1-800-482-8982
✉: gotyourback@arkansasag.gov
www.arkansasag.gov

California

State Offices

California Bureau of Automotive Repair
Consumer Information Center
10949 N. Mather Blvd.
Rancho Cordova, CA 95670
Toll free: 1-800-952-5210 (Consumer Questions)
Toll free: 1-866-799-3811 (Auto Body Program)
✉: BAREditor@dca.ca.gov
www.autorepair.ca.gov

California Department of Consumer Affairs
Consumer Information Division
1625 N. Market Blvd., Suite N 112
Sacramento, CA 95834
916-445-1254
Toll free: 1-800-952-5210
✉: dca@dca.ca.gov
www.dca.ca.gov

California Office of the Attorney General
Public Inquiry Unit
PO Box 944255
Sacramento, CA 94244-2550
916-322-3360
Toll free: 1-800-952-5225
www.oag.ca.gov

Contractors State License Board
9821 Business Park Dr.
Sacramento, CA 95827
916-255-3900 (Headquarters)
916-255-2924 (Northern CA)
562-345-7600 (Southern CA)
Toll free: 1-800-321-2752
www.cslb.ca.gov

County Offices

Contra Costa County District Attorney's Office
Special Operations Division
Consumer Protection Division
900 Ward St., 4th Floor
Martinez, CA 94553
925-957-8604
www.contracosta.ca.gov

Fresno County District Attorney's Office
Consumer Protection Division
2220 Tulare St., Suite 1000
Fresno, CA 93721
559-600-3141
✉: damail@co.fresno.ca.us
www.co.fresno.ca.us

Kern County District Attorney's Office
Consumer Protection Unit
Justice Building
1215 Truxtun Ave., 4th Floor
Bakersfield, CA 93301
661-868-2340
✉: investigation@co.kern.ca.us
www.co.kern.ca.us/da

Los Angeles County Department of Consumer Affairs
500 W. Temple St., Room B96
Los Angeles, CA 90012
213-974-1452
Toll free: 1-800-593-8222 (L.A. County)
✉: info@dcba.lacounty.gov
dca.lacounty.gov

Marin County District Attorney's Office
Consumer Protection Unit
Hall of Justice, Room 130
3501 Civic Center Dr.
San Rafael, CA 94903
415-473-6495
www.marincounty.org/depts/da

Monterey County District Attorney's Office
Consumer Protection Division
1200 Aguajito Rd., Room 301
Monterey, CA 93940
831-647-7770
www.co.monterey.ca.us

Napa County District Attorney's Office
Consumer Affairs
931 Parkway Mall
Napa, CA 94559
707-253-4059 (Hotline)
✉: daconsumer@countyofnapa.org
www.countyofnapa.org

Orange County District Attorney's Office
Consumer Protection Unit
401 Civic Center Dr., W
PO Box 808
Santa Ana, CA 92701
714-834-3600
714-834-6553 (Frauds)
orangecountyda.org

San Diego County District Attorney's Office
Consumer Protection Unit
330 W. Broadway
San Diego, CA 92101
619-531-4040
619-531-3507 (Consumer Fraud Hotline)
www.sdcda.org

San Francisco County District Attorney's Office
Consumer Protection Unit
732 Brannan St.
San Francisco, CA 94103
415-551-9595
415-553-9535 (Fraud Hotline)
www.sfdistrictattorney.org

San Luis Obispo County District Attorney's Office
Economic Crime Unit
County Courthouse Annex
1050 Monterey St., Room 223
San Luis Obispo, CA 93408
805-781-5856
www.slocounty.ca.gov

San Mateo County District Attorney's Office
Consumer and Environmental Protection
Hall of Justice and Records
400 County Center, 3rd Floor
Redwood City, CA 94063
650-363-4651
da.smcgov.org

Santa Barbara County District Attorney's Office
Consumer Protection Unit
312-D E. Cook St.
Santa Maria, CA 93454
805-346-7540
www.countyofsb.org/da

Santa Clara County District Attorney's Office
Consumer Protection Unit
70 W. Hedding St., West Wing
San Jose, CA 95110
408-792-2880
✉: consumer@da.sccgov.org
www.sccgov.org

Santa Cruz County District Attorney's Office
Consumer Protection
701 Ocean St., Room 200
Santa Cruz, CA 95060
831-454-2400
✉: dao@co.santa-cruz.ca.us
www.co.santa-cruz.ca.us

Solano County District Attorney's Office
Consumer and Environmental Crimes
675 Texas St., Suite 4500
Fairfield, CA 94533
707-784-6859
✉: dacepu@solanocounty.com
www.co.solano.ca.us/depts/da

Stanislaus County District Attorney's Office
Consumer Protection Unit
832 12th St., Suite 300
Modesto, CA 95354
209-525-5550
www.stanislaus-da.org

Ventura County District Attorney's Office
Consumer Mediation Section
800 S. Victoria Ave., Suite 314
Ventura, CA 93009
805-662-1750 (Consumer Fraud)
805-654-3110 (Mediation)
www.vcdistrictattorney.com

City Offices

Los Angeles City Attorney's Office
Consumer Protection
200 N. Main St. 800 City Hall East
Los Angeles, CA 90012
213-978-8040
www.lacityattorney.org

San Diego City Attorney's Office
Consumer and Environmental Protection Unit
1200 3rd Ave., Suite 700
San Diego, CA 92101
619-533-5500
619-533-5600 (Recorded information)
✉: cityattorney@sandiego.gov
www.sandiego.gov/cityattorney

Santa Monica City Attorney's Office
Consumer Protection Unit
1685 Main St., 3rd Floor
Santa Monica, CA 90401
310-458-8336
TTY: 310-458-8696
✉: consumer.mailbox@smgov.net
www.smgov.net/atty

Colorado

State Offices

Colorado Office of the Attorney General
Consumer Protection Section
1300 Broadway, 7th Floor
Denver, CO 80203
720-508-6006
Toll free: 1-800-222-4444
✉: attorney.general@state.co.us
www.stopfraudcolorado.gov

City Offices

Denver District Attorney's Office
Economic Crimes Unit
201 W. Colfax Ave.
Denver, CO 80202
720-913-9179
✉: info@denverda.org
www.denverda.org

County Offices

Fourth Judicial District Attorney's Office
Economic Crimes Division - El Paso and Teller Counties
105 E. Vermijo Ave.
Colorado Springs, CO 80903
719-520-6000
719-520-6292 (Fraud Hotline)
www.4thjudicialda.com

Pueblo County District Attorney's Office
Economic Crimes Unit
701 Court St.
Pueblo, CO 81003
719-583-6030
county.pueblo.org

Weld County District Attorney's Office
915 10th St.
PO Box 1167
Greeley, CO 80632-1167
970-356-4010
www.co.weld.co.us/Departments/DistrictAttorney

Connecticut

State Offices

Connecticut Department of Consumer Protection
165 Capitol Ave.
Hartford, CT 06106-1630
860-713-6300
Toll free: 1-800-842-2649
TTY: 860-713-7240
✉: dcp.frauds@ct.gov
www.ct.gov/dcp

Connecticut Office of the Attorney General
Consumer Assistance Unit
55 Elm St.
Hartford, CT 06106
860-808-5420
www.ct.gov/ag

Delaware

State Offices

Delaware Department of Justice
Consumer Protection Division
Carvel State Office Building
820 N. French St., 5th Floor
Wilmington, DE 19801
302-577-8600
Toll free: 1-800-220-5424
✉: consumer.protection@state.de.us
www.attorneygeneral.delaware.gov

District of Columbia

City Offices

District of Columbia Department of Consumer and Regulatory Affairs
1100 4th St., SW, 5th Floor
Washington, DC 20024
202-442-4400
✉: dcra@dc.gov
dcra.dc.gov

District of Columbia Office of the Attorney General
Consumer Protection and Public Advocacy
441 4th St., NW
Washington, DC 20001
202-442-9828 (Hotline)
✉: consumer.protection@dc.gov
oag.dc.gov/consumer-protection-and-public-advocacy

Florida

State Offices

Florida Department of Agriculture and Consumer Services
Division of Consumer Services
PO Box 6700
Tallahassee, FL 32399-6700
850-410-3800
Toll free: 1-800-435-7352
Toll free: 1-800-352-9832 (in Spanish)
www.freshfromflorida.com

Florida Department of Financial Services
Division of Consumer Services
200 E. Gaines St.
Tallahassee, FL 32399
850-413-3089
Toll free: 1-877-693-5236
✉: consumer.services@myfloridacfo.com
www.myfloridacfo.com/Division/Consumers

Florida Office of the Attorney General
Consumer Protection Division
The Capitol PL-01
Tallahassee, FL 32399-1050
850-414-3990
Toll free: 1-866-966-7226 (Fraud)
Toll free: 1-800-321-5366 (Lemon Law)
Toll free: 1-800-203-3099 (Seniors vs Crime)
www.myfloridalegal.com
www.seniorsvscrime.com

Regional Offices

Ft. Lauderdale Branch - Office of the Attorney General
Consumer Protection Division
110 S.E. 6th St., 9th Floor
Fort Lauderdale, FL 33301-5000
954-712-4600
Toll free: 1-866-966-7726 (Fraud Hotline)
www.myfloridalegal.com

Jacksonville Branch - Office of the Attorney General
Consumer Protection Division
1300 Riverplace Blvd., Suite 405
Jacksonville, FL 32207
904-348-2720
Toll free: 1-866-966-7726 (Fraud Hotline)
www.myfloridalegal.com

Miami Branch - Office of the Attorney General
Consumer Protection Division
444 Brickell Ave.
Rivergate Plaza, 5th Floor
Miami, FL 33131
305-377-5835
Toll free: 1-866-966-7726 (Fraud Hotline)
www.myfloridalegal.com

Orlando Branch - Office of the Attorney General
Consumer Protection Division
135 W. Central Blvd., Suite 670
Orlando, FL 32801
407-316-4840
Toll free: 1-866-966-7726 (Fraud Hotline)
www.myfloridalegal.com

Tampa Bay Branch - Office of the Attorney General
Consumer Protection Division
Concourse Center 4
3507 E. Frontage Rd., Suite 325
Tampa, FL 33607-1795
813-287-7950
Toll free: 1-866-966-7726 (Fraud Hotline)
www.myfloridalegal.com

West Palm Beach Branch - Office of the Attorney General
Economic Crimes Division
1515 N. Flagler Dr., Suite 900
West Palm Beach, FL 33401
561-837-5007
Toll free: 1-866-966-7726 (Fraud Hotline)
www.myfloridalegal.com

County Offices

Broward County Permitting, Licensing and Consumer Protection Division
1 N. University Dr., Box 302
Plantation, FL 33324
954-357-5350
www.broward.org/permittingandlicensing

Hillsborough County Consumer Protection Services
410 30th St., SE
Ruskin, FL 33570
813-903-3430
www.hillsboroughcounty.org/consumerprotection

Miami-Dade County Consumer Services Department
Consumer Services
601 N.W. 1st Ct., 18th Floor
Miami, FL 33136
786-469-2333
✉: consumer@miamidade.gov
www.miamidade.gov/economy

Office of the State Attorney for Miami - Dade County
Consumer Protection Division
1350 N.W. 12 Ave.
Miami, FL 33136-2111
305-547-0671
www.miamisao.com

Orange County Consumer Fraud Unit
415 N. Orange Ave.
Orlando, FL 32801
407-836-2490
✉: fraudhelp@sao9.org
www.orangecountyfl.net

Palm Beach County Consumer Affairs Division
50 S. Military Tr., Suite 201
West Palm Beach, FL 33415
561-712-6600
Toll free: 1-888-852-7362 (Boca Raton/Delray/Glades)
www.pbcgov.com/consumer

Pinellas County Consumer Protection
14250 49th St. N., Suite 1000, Room 2
Clearwater, FL 33762
727-464-6200
✉: consumer@pinellascounty.org
www.pinellascounty.org/consumer

Georgia

State Offices

Georgia Office of the Attorney General
Department of Law
Consumer Protection Unit
2 Martin Luther King, Jr. Dr., SE
Suite 356
Atlanta, GA 30334-9077
404-651-8600
Toll free: 1-800-869-1123
www.consumer.georgia.gov

Hawaii

State Offices

Hawaii Department of Commerce and Consumer Affairs - Honolulu
Office of Consumer Protection
Leiopapa A Kamehameha Building
235 S. Beretania St., Suite 801
Honolulu, HI 96813
808-586-2630
808-587-4272 (Consumer Resource Center)
✉: ocp@dcca.hawaii.gov
www.cca.hawaii.gov/ocp

Hawaii Department of Commerce and Consumer Affairs - Hilo
Office of Consumer Protection
120 Pauahi St., Suite 212
Hilo, HI 96720
808-933-0910
✉: ocp@dcca.hawaii.gov
www.cca.hawaii.gov/ocp

Hawaii Department of Commerce and Consumer Affairs - Wailuku
Office of Consumer Protection
1063 Lower Main St., Suite C-216
Wailuku, HI 96793
808-243-4648
808-984-2400 (Consumer Resource Center)
✉: ocp@dcca.hawaii.gov
www.cca.hawaii.gov/ocp

Hawaii Office of the Attorney General
425 Queen St.
Honolulu, HI 96813
808-586-1500
www.ag.hawaii.gov

Idaho

State Offices

Idaho Office of the Attorney General
Consumer Protection Division
954 W. Jefferson St., 2nd Floor
Boise, ID 83720
208-334-2424
Toll free: 1-800-432-3545
www.ag.idaho.gov

Illinois

State Offices

Illinois Office of the Attorney General - Carbondale
Consumer Fraud Bureau
601 S. University Ave.
Carbondale, IL 62901
618-529-6400
Toll free: 1-800-243-0607 (Fraud Hotline)
Toll free: 1-866-310-8398 (in Spanish)
TTY: 1-877-675-9339
www.illinoisattorneygeneral.gov

Illinois Office of the Attorney General - Chicago
Consumer Fraud Bureau
100 W. Randolph St.
Chicago, IL 60601
312-814-3000
Toll free: 1-800-386-5438 (Fraud Hotline)
Toll free: 1-866-310-8398 (in Spanish)
TTY: 1-800-964-3013
www.illinoisattorneygeneral.gov

Illinois Office of the Attorney General - Springfield
Consumer Fraud Bureau
500 S. 2nd St.
Springfield, IL 62706
217-782-1090
Toll free: 1-800-243-0618 (Fraud Hotline)
Toll free: 1-866-310-8398 (in Spanish)
TTY: 1-877-844-5461
www.illinoisattorneygeneral.gov

Regional Offices

Chicago South Regional Office of the Attorney General
8100 S. Stony Island, Suite C
Chicago, IL 60617
773-768-5926
TTY: 1-866-717-8798
www.illinoisattorneygeneral.gov

Chicago West Regional Office of the Attorney General
306 N. Pulaski Rd.
Chicago, IL 60624
773-265-8808
TTY: 1-866-717-8804
www.illinoisattorneygeneral.gov

East Central Illinois Regional Office of the Attorney General
1776 E. Washington St.
Urbana, IL 61802
217-278-3366
TTY: 217-278-3371
www.illinoisattorneygeneral.gov

Metro East Illinois Regional Office of the Attorney General
201 W. Pointe Dr., Suite 7
Belleville, IL 62226
618-236-8616
TTY: 618-236-8619
www.illinoisattorneygeneral.gov

Northern Illinois Regional Office of the Attorney General
Zeke Giorgi Center
200 S. Wyman St., Suite 307
Rockford, IL 61101
815-967-3883
TTY: 815-967-3891
www.illinoisattorneygeneral.gov

West Central Illinois Regional Office of the Attorney General
628 Maine St.
Quincy, IL 62301
217-223-2221
TTY: 217-223-2254
www.illinoisattorneygeneral.gov

County Offices

Cook County State Attorney's Office
Consumer Fraud Unit
69 W. Washington St., Suite 3130
Chicago, IL 60602
312-603-8600
312-603-8700 (Consumer Line)
✉: consumer@cookcountygov.com
www.statesattorney.org/index2/consumer_fraud.html

City Offices

Chicago Division of Business Affairs and Consumer Protection
121 N. LaSalle St., 8th Floor
Chicago, IL 60602
312-744-6060
TTY: 312-744-0246
www.cityofchicago.org/consumerservices

Des Plaines Consumer Protection Commission
1420 Miner St., 6th Floor
Des Plaines, IL 60016
847-391-5303
✉: consumerprotection@desplaines.org
www.desplaines.org

Indiana

State Offices

Indiana Office of the Attorney General
Consumer Protection Division
302 W. Washington St., 5th Floor
Indianapolis, IN 46204
317-232-6330
Toll free: 1-800-382-5516
www.in.gov/attorneygeneral

Iowa

State Offices

Iowa Office of the Attorney General
Consumer Protection Division
1305 E. Walnut St.
Des Moines, IA 50319
515-281-5926
Toll free: 1-888-777-4590
✉: consumer@iowa.gov
www.iowaattorneygeneral.gov

Kansas

State Offices

Kansas Office of the Attorney General
Consumer Protection Division
120 S.W. 10th Ave., 2nd Floor
Topeka, KS 66612
785-296-3751
Toll free: 1-800-432-2310
www.ag.ks.gov

County Offices

Douglas County District Attorney's Office
Consumer Protection Unit
111 E. 11th St.
Lawrence, KS 66044
785-330-2849 (Consumer Hotline)
785-841-0211 (Main)
✉: districtattorney@douglas-county.com
www.douglascountyks.org/depts/district-attorney/consumer-protection-unit-cpu

Johnson County District Attorney's Office
Consumer Fraud Division
100 N. Kansas Ave.
Olathe, KS 66061
913-715-3003 (Consumer Hotline)
www.jocogov.org

Sedgwick County District Attorney's Office
Consumer Protection Division
535 N. Main St.
Wichita, KS 67203
316-660-3600
Toll free: 1-800-432-6878
✉: consumer@sedgwick.gov
www.sedgwickcounty.org/da

Kentucky

State Offices

Kentucky Office of the Attorney General - Frankfort
Consumer Protection Division
1024 Capital Center Dr., Suite 200
Frankfort, KY 40601
502-696-5389
Toll free: 1-888-432-9257
ag.ky.gov/family/consumerprotection

Kentucky Office of the Attorney General - Louisville
Consumer Protection Division
310 Whittington Pkwy., Suite 101
Louisville, KY 40222
502-429-7134
Toll free: 1-888-432-9257
ag.ky.gov/family/consumerprotection

Kentucky Office of the Attorney General - Prestonsburg
361 N. Lake Dr.
Prestonsburg, KY 41653
606-889-1821
Toll free: 1-888-432-9257
ag.ky.gov/family/consumerprotection

Louisiana

State Offices

Louisiana Office of the Attorney General
Consumer Protection Section
PO Box 94005
Baton Rouge, LA 70804
225-326-6465
Toll free: 1-800-351-4889
✉: consumerinfo@ag.state.la.us
www.ag.state.la.us

County Offices

Jefferson Parish District Attorney's Office
Economic Crime Unit
200 Derbigny St.
Gretna, LA 70053
504-361-2920
www.jpda.us

Maine

State Offices

Bureau of Consumer Credit Protection
35 State House Station
Augusta, ME 04333
207-624-8527
Toll free: 1-800-332-8529
Toll free: 1-888-577-6690
www.credit.maine.gov

Maine Office of the Attorney General
Consumer Information and Mediation Service
6 State House Station
Augusta, ME 04333
207-626-8849
Toll free: 1-800-436-2131
✉: consumer.mediation@maine.gov
www.maine.gov/ag

Maryland

State Offices

Maryland Office of the Attorney General
Consumer Protection Division
200 Saint Paul Pl.
Baltimore, MD 21202
410-528-8662 (Consumer Mediation)
410-576-6550 (Consumer Information)
410-528-1840 (Medical billing complaints)
Toll free: 1-888-743-0023 (Switchboard)
Toll free: 1-877-261-8807 (Health plan decision appeals)
✉: consumer@oag.state.md.us
www.oag.state.md.us/consumer

Regional Offices

Maryland Attorney General's Office - Eastern Shore
Consumer Protection Division
201 Baptist St.
Salisbury, MD 21801
410-713-3620
✉: consumer@oag.state.md.us
www.oag.state.md.us/consumer

Maryland Attorney General's Office - Prince George
Consumer Protection Division
9200 Basil Ct., Suite 301
Largo, MD 20774
301-386-6200
✉: consumer@oag.state.md.us
www.oag.state.md.us/Consumer

Maryland Attorney General's Office - Southern Maryland
15045 Burnt Store Rd.
Hughesville, MD 20637
301-274-4620
Toll free: 1-866-366-8343
✉: consumer@oag.state.md.us
www.oag.state.md.us/Consumer

Maryland Attorney General's Office - Western Maryland
Consumer Protection Division
44 N. Potomac St., Suite 104
Hagerstown, MD 21740
301-791-4780
✉: consumer@oag.state.md.us
www.oag.state.md.us/consumer

County Offices

Howard County Office of Consumer Affairs
6751 Columbia Gateway Dr.
Columbia, MD 21046
410-313-6420
✉: consumer@howardcountymd.gov
www.howardcountymd.gov

Montgomery County Office of Consumer Protection
100 Maryland Ave., Suite 330
Rockville, MD 20850
240-777-3636
240-777-3681 (Tip Line)
✉: ConsumerProtection@montgomerycountymd.gov
www.montgomerycountymd.gov/ocp

Massachusetts

State Offices

Massachusetts Office of the Attorney General
Public Inquiry and Assistance Center
One Ashburton Pl., 18th Floor
Boston, MA 02108
617-727-8400 (Consumer Hotline)
✉: ago@state.ma.us
www.mass.gov/ago

Massachusetts Office of Consumer Affairs and Business Regulation
10 Park Plaza, Suite 5170
Boston, MA 02116
617-973-8787
Toll free: 1-888-283-3757 (Consumer Hotline)
www.mass.gov/ocabr

Regional Offices

Massachusetts Office of the Attorney General - New Bedford
Public Inquiry and Assistance Center
105 William St., 1st Floor
New Bedford, MA 02740-6257
508-990-9700
617-727-8400 (Assistance Center Hotline)
TTY: 617-727-4765
✉: ago@state.ma.us
www.mass.gov/ago

Massachusetts Office of the Attorney General - Springfield
Public Inquiry and Assistance Center
1350 Main St., 4th Floor
Springfield, MA 01103-1629
413-784-1240
617-727-8400 (Hotline)
TTY: 617-727-4765
✉: ago@state.ma.us
www.mass.gov/ago

Massachusetts Office of the Attorney General - Worchester
Public Inquiry and Assistance Center
10 Mechanic St., Suite 301
Worcester, MA 01608-2417
508-792-7600
617-727-8400 (Hotline)
TTY: 617-727-4765
✉: ago@state.ma.us
www.mass.gov/ago

County Offices

Norfolk District Attorney's Office
Consumer Protection Division
45 Shawmut Rd.
Canton, MA 02021
781-830-4800 ext. 279
www.norfolkda.com

Northwestern District Attorney's Office - Franklin County
Consumer Protection Unit
13 Conway St.
Greenfield, MA 01301
413-774-3186
www.northwesterndistrictattorney.org

Northwestern District Attorney's Office - Hampshire County
Consumer Protection Division
One Gleason Plaza
Northampton, MA 01060
413-586-9225
www.northwesterndistrictattorney.org

Springfield Mayor's Office of Consumer Information
City Hall, Room 315
36 Court St.
Springfield, MA 01103
413-787-6437
TTY: 413-787-6154
✉: moci@springfieldcityhall.com
www.springfieldcityhall.com

City Offices

Boston Consumer Affairs and Licensing
1 City Hall Square, Room 817
Boston, MA 02201
617-635-3834
✉: mocal@cityofboston.gov
www.cityofboston.gov/consumeraffairs

Cambridge Consumers Council
831 Massachusetts Ave., 1st Floor
Cambridge, MA 02139
617-349-6150
TTY: 617-349-6112
✉: consumer@cambridgema.gov
www.cambridgema.gov/consumercouncil

Newton Consumer Affairs
Newton City Hall
1000 Commonwealth Ave.
Newton Centre, MA 02459
617-796-1292
www.newtonma.gov

Revere Consumer Affairs Office
281 Broadway
Revere, MA 02151
781-286-8100
www.revere.org

Michigan

State Offices

Michigan Office of the Attorney General
Consumer Protection Division
PO Box 30213
Lansing, MI 48909-7713
517-373-1140
Toll free: 1-877-765-8388
www.michigan.gov/ag

Minnesota

State Offices

Minnesota Office of the Attorney General
Consumer Services Division
1400 Bremer Tower 445 Minnesota St.
St. Paul, MN 55101
651-296-3353
Toll free: 1-800-657-3787
TTY: 1-800-366-4812
www.ag.state.mn.us

City Offices

Minneapolis Department of Business Licenses & Consumer Services
350 S. 5th St., Room 1
Minneapolis, MN 55415
612-673-2080
✉: minneapolis311@minneapolismn.gov
www.ci.minneapolis.mn.us/licensing

Mississippi

State Offices

Mississippi Department of Agriculture and Commerce
Bureau of Regulatory Services
Consumer Protection
PO Box 1609
Jackson, MS 39215
601-359-1148
www.mdac.state.ms.us

Mississippi Office of the Attorney General - Jackson
Consumer Protection Division
PO Box 22947
Jackson, MS 39225-2947
601-359-4230
Toll free: 1-800-281-4418
www.ago.state.ms.us

Mississippi Office of the Attorney General - Biloxi
Consumer Protection Division
1141 Bayview Ave., Suite 402
Biloxi, MS 39530
228-386-4400
Toll free: 1-855-667-5599
www.ago.state.ms.us

Missouri

State Offices

Missouri Office of the Attorney General
Consumer Protection Division
207 W. High St.
PO Box 899
Jefferson City, MO 65102
573-751-3321
Toll free: 1-800-392-8222 (Hotline)
✉: consumer.help@ago.mo.gov
www.ago.mo.gov

Regional Offices

Missouri Office of the Attorney General - Cape Girardeau
Consumer Protection Division
2860 Kage Rd.
Cape Girardeau, MO 63701
573-290-5679
Toll free: 1-800-392-8222 (Consumer Protection Hotline)
✉: consumer.help@ago.mo.gov
www.ago.mo.gov

Missouri Office of the Attorney General - Kansas City
Consumer Protection Division
615 E. 13th St., Suite 401
Kansas City, MO 64106
816-889-5000
Toll free: 1-800-392-8222 (Consumer Protection Hotline)
✉: consumer.help@ago.mo.gov
www.ago.mo.gov

Missouri Office of the Attorney General - Springfield
Consumer Protection Division
149 Park Central Sq., Suite 1017
Springfield, MO 65806
417-895-6567
Toll free: 1-800-392-8222 (Consumer Protection Hotline)
✉: consumer.help@ago.mo.gov
www.ago.mo.gov

Missouri Office of the Attorney General - St Louis
Consumer Protection Division
815 Olive St., Suite 200
St. Louis, MO 63101
314-340-6816
Toll free: 1-800-392-8222 (Consumer Protection Hotline)
✉: consumer.help@ago.mo.gov
www.ago.mo.gov

Montana

State Offices

Montana Department of Justice
Office of Consumer Protection
PO Box 200151
Helena, MT 59620-0151
406-444-4500
Toll free: 1-800-481-6896
✉: contactocp@mt.gov
www.doj.mt.gov/consumer

Nebraska

State Offices

Nebraska Office of the Attorney General
Consumer Protection Division
2115 State Capitol
Lincoln, NE 68509
402-471-2682
Toll free: 1-800-727-6432
Toll free: 1-888-850-7555 (in Spanish)
✉: ago.consumer@nebraska.gov
www.ago.nebraska.gov

Nevada

State Offices

Nevada Department of Business and Industry
Fight Fraud Taskforce
555 E. Washington Ave., Suite 4900
Las Vegas, NV 89101
702-486-2750
www.fightfraud.nv.gov

Nevada Office of the Attorney General - Carson City
100 N. Carson St.
Carson City, NV 89701
775-684-1100
702-486- 3132 (Consumer Hotline)
✉: aginfo@ag.nv.gov
www.ag.nv.gov

Nevada Office of the Attorney General - Las Vegas
555 E. Washington Ave., Suite 3900
Las Vegas, NV 89101
702-486-3420
702-486-3132 (Consumer Hotline)
✉: aginfo@ag.nv.gov
www.ag.nv.gov

Nevada Office of the Attorney General - Reno
5420 Kietzke Lane, Suite 202
Reno, NV 89511
775-688-1818
702-486-3132 (Consumer Hotline)
✉: aginfo@ag.nv.gov
www.ag.nv.gov

New Hampshire

State Offices

New Hampshire Office of the Attorney General
Consumer Protection and Antitrust Bureau
33 Capitol St.
Concord, NH 03301
603-271-3643
Toll free: 1-888-468-4454 (Consumer Protection Hotline)
✉: doj-cpb@doj.nh.gov
www.doj.nh.gov/consumer

New Jersey

State Offices

New Jersey Department of Law and Public Safety
Division of Consumer Affairs
PO Box 45025
Newark, NJ 07101
973-504-6200
Toll free: 1-800-242-5846
✉: askconsumeraffairs@dca.lps.state.nj.us
www.njconsumeraffairs.gov

County Offices

Bergen County Office of Consumer Protection
One Bergen County Plaza, 3rd Floor
Hackensack, NJ 07601
201-336-6400
www.co.bergen.nj.us

Burlington County Office of Consumer Affairs/Weights & Measures
15 Pioneer Blvd.
Westampton, NJ 08060
609-265-5054 (Consumer Affairs)
609-265-5098 (Weights & Measures)
✉: consumer@co.burlington.nj.us
www.co.burlington.nj.us

Cape May County Consumer Affairs
4 Moore Rd., DN 310/302
Cape May Court House, NJ 08210
609-886-2903
✉: consumer@co.cape-may.nj.us
capemaycountynj.gov

Cumberland County Department of Consumer Affairs
637 Bridgeton Ave.
Bridgeton, NJ 08302
856-455-8526 ext. 490
www.co.cumberland.nj.us

Essex County Division of Consumer Services
Consumer Advocate
50 S. Clinton St., Suite 5400
East Orange, NJ 07018
973-395-8350
www.essex-countynj.org

Gloucester County Office of Consumer Protection and Weights & Measures
254 County House Rd.
Clarksboro, NJ 08020
856-384-6855
www.co.gloucester.nj.us/depts/c/cpwm/default.asp

Hudson County Division of Consumer Protection
583 Newark Ave., 1st Floor
Jersey City, NJ 07306
201-795-6295
✉: hcdca@hcnj.us
www.hudsoncountynj.org

Mercer County Office of Consumer Affairs
640 S. Broad St.
PO Box 8068
Trenton, NJ 08650-0068
609-989-6671
www.mercercounty.org

Middlesex County Division of Consumer Affairs and Weights & Measures
711 Jersey Ave.
New Brunswick, NJ 08901
732-745-3875 (Consumer Affairs)
732-745-3872 (Weights & Measures)
✉: consumer@co.middlesex.nj.us
www.co.middlesex.nj.us/Government/Departments/PSH/Pages/Office_Inspections.aspx

Monmouth County Division of Consumer Affairs
Hall of Records Annex
1 E. Main St.
Freehold, NJ 07728
732-431-7900
✉: consumeraffairs@co.monmouth.nj.us
www.visitmonmouth.com

Ocean County Department of Consumer Affairs
1027 Hooper Ave., Bldg. 2
PO Box 2191
Toms River, NJ 08754-2191
732-929-2105
✉: OceanCountyConsumerAffairs@co.ocean.nj.us
www.co.ocean.nj.us/consumer/index.html

Passaic County Office of Consumer Protection
1310 Route 23 N
Wayne, NJ 07470
973-305-5881
www.passaiccountynj.org

Union County Department of Public Safety
Office of Consumer Affairs
300 North Ave., E
Westfield, NJ 07090
908-654-9840
www.ucnj.org

New Mexico

State Offices

New Mexico Office of Attorney General
Consumer Protection Division
PO Drawer 1508
Santa Fe, NM 87504-1508
505-827-6000 (Santa Fe)
505-222-9000 (Albuquerque)
575-526-2280 (Las Cruces)
Toll free: 1-866-627-3249
www.nmag.gov

New York

State Offices

New York Department of State Division of Consumer Protection
Consumer Assistance Unit
99 Washington Ave.
Albany, NY 12231-0001
518-474-8583
Toll free: 1-800-697-1220
www.dos.ny.gov/consumerprotection

Office of the Attorney General - Albany
Consumer Frauds Bureau
State Capitol
Albany, NY 12224-0341
518-776-2307
Toll free: 1-800-771-7755
TTY: 1-800-788-9898
www.ag.ny.gov

Office of the Attorney General - New York City
Consumer Frauds Bureau
120 Broadway, 3rd Floor
New York, NY 10271-0332
212-416-8300
Toll free: 1-800-771-7755
TTY: 1-800-788-9898
www.ag.ny.gov

Regional Offices

Binghamton Regional Office of the Attorney General
State Office Building, 17th Floor
44 Hawley St.
Binghamton, NY 13901
607-251-2770
Toll free: 1-800-771-7755
TTY: 607-251-2764
www.ag.ny.gov

Brooklyn Regional Office of the Attorney General
55 Hanson Place, Suite 1080
Brooklyn, NY 11217
718-560-2040
Toll free: 1-800-771-7755
www.ag.ny.gov

Buffalo Regional Office of the Attorney General
Main Place Tower, Suite 300A
350 Main St.
Buffalo, NY 14202
716-853-8400
716-853-8404 (Consumer Fraud)
Toll free: 1-800-771-7755
www.ag.ny.gov

Harlem Regional Office of the Attorney General
163 W. 125th St., Suite 1324
New York, NY 10027
212-364-6010
Toll free: 1-800-771-7755
www.ag.ny.gov

Nassau Regional Office of the Attorney General
200 Old Country Rd., Suite 240
Mineola, NY 11501
516-248-3302
516-248-3300 (Consumer Fraud)
Toll free: 1-800-771-7755
www.ag.ny.gov

Plattsburgh Regional Office of the Attorney General
43 Durkee St., Suite 700
Plattsburgh, NY 12901
518-562-3288
518-562-3282 (Consumer Fraud)
Toll free: 1-800-771-7755
www.ag.ny.gov

Poughkeepsie Regional Office of the Attorney General
One Civic Center Plaza, Suite 401
Poughkeepsie, NY 12601
845-485-3900
Toll free: 1-800-771-7755
www.ag.ny.gov

Rochester Regional Office of the Attorney General
144 Exchange Blvd., Suite 200
Rochester, NY 14614
585-546-7430
585-327-3240 (Consumer Fraud)
Toll free: 1-800-771-7755
www.ag.ny.gov

Suffolk Regional Office of the Attorney General
300 Motor Pkwy., Suite 230
Hauppauge, NY 11788
631-231-2424
631-231-2401 (Consumer Fraud)
Toll free: 1-800-771-7755
www.ag.ny.gov

Syracuse Regional Office of the Attorney General
615 Erie Blvd. W, Suite 102
Syracuse, NY 13204
315-448-4800
315-448-4848 (Consumer Fraud)
Toll free: 1-800-771-7755
www.ag.ny.gov

Utica Regional Office of the Attorney General
207 Genesee St., Room 508
Utica, NY 13501
315-864-2000
Toll free: 1-800-771-7755
www.ag.ny.gov

Watertown Regional Office of the Attorney General
Dulles State Office Building
317 Washington St.
Watertown, NY 13601
315-523-6080
Toll free: 1-800-771-7755
www.ag.ny.gov

Westchester Regional Office of the Attorney General
44 S. Broadway
White Plains, NY 10601
914-422-8755
Toll free: 1-800-771-7755
www.ag.ny.gov

County Offices

Albany County Department of Consumer Affairs
Consumer Affairs
112 State St., Room 1212
Albany, NY 12207
518-447-7581
✉: consumer_complaints@albanycounty.com
www.albanycounty.com

Nassau County Office of Consumer Affairs
240 Old County Rd., 3rd Floor
Mineola, NY 11501
516-571-2600
www.nassaucountyny.gov

Orange County Department of Consumer Affairs and Weights & Measures
4 Glenmore Cove Rd., Room 39
Goshen, NY 10924
845-360-6700
www.co.orange.ny.us

Putnam County Department of Consumer Affairs
110 Old Route 6, Bldg. 3
Carmel, NY 10512
845-808-1617
✉: PutnamConsumerAffairs@putnamcountyny.gov
www.putnamcountyny.com

Rockland County Office of Consumer Protection and Weights & Measures
18 New Hempstead Rd.
New City, NY 10956
845-708-7600
www.rocklandgov.com

Schenectady County Dept. of Consumer Affairs/Bureau of Weights & Measures
64 Kellar Ave.
Schenectady, NY 12306
518-356-7473 (Consumer Affairs)
518-356-6795 (Weights & Measures)
www.schenectadycounty.com

Ulster County Consumer Affairs
380 Boulevard
Kingston, NY 12401-3708
845-340-3260
ulstercountyny.gov/consumer-fraud

Westchester County Department of Consumer Protection
148 Martine Ave., Room 407
White Plains, NY 10601
914-995-2155
✉: conpro@westchestergov.com
consumer.westchestergov.com

City Offices

Mt. Vernon Office of Consumer Affairs
City Hall One Roosevelt Square
Mt. Vernon, NY 10550
914-665-2433
cmvny.com/departments/consumer-affairs

New York City Department of Consumer Affairs
Consumer Services Division
42 Broadway, 9th Floor
New York, NY 10004
212-639-9675
www.nyc.gov/consumers

Town of Colonie Attorney
Consumer Protection Board
Memorial Town Hall
534 Loudon Rd.
Newtonville, NY 12128
518-783-2790
www.colonie.org/attorney

Yonkers Consumer Protection Bureau
87 Nepperhan Ave., Room 212
Yonkers, NY 10701
914-377-3000
www.yonkersny.gov

North Carolina

State Offices

North Carolina Department of Agriculture and Consumer Services
1001 Mail Service Center
Raleigh, NC 27699
919-707-3000
www.ncagr.gov

North Carolina Office of the Attorney General
Consumer Protection Division
Mail Service Center 9001
Raleigh, NC 27699
919-716-6000
919-716-0058 (in Spanish)
Toll free: 1-877-566-7226
www.ncdoj.gov

North Dakota

State Offices

North Dakota Office of the Attorney General
Consumer Protection and Antitrust Division
Gateway Professional Center
1050 E. Interstate Ave., Suite 200
Bismarck, ND 58503
701-328-3404
Toll free: 1-800-472-2600
✉: ndag@nd.gov
www.ag.nd.gov

Ohio

State Offices

Ohio Office of the Attorney General
Consumer Protection Section
30 E. Broad St., 14th Floor
Columbus, OH 43215
614-466-4986
Toll free: 1-800-282-0515
www.ohioattorneygeneral.gov

County Offices

Cuyahoga County Department of Consumer Affairs
2079 E. 9th St.
Cleveland, OH 44115
216-443-7035
consumeraffairs.cuyahogacounty.us

Summit County Office of Consumer Affairs
175 S. Main St., Suite 209
Akron, OH 44308
330-643-2879
✉: consumeraffairs@summitoh.net
consumeraffairs.summitoh.net

Oklahoma

State Offices

Oklahoma Department of Consumer Credit
3613 N.W. 56th St., Suite 240
Oklahoma City, OK 73112
405-521-3653
Toll free: 1-800-448-4904 (Consumer Hotline)
www.ok.gov/okdocc

Oklahoma Office of the Attorney General
Public Protection Unit
313 N.E. 21st St.
Oklahoma City, OK 73105
405-521-3921 (Oklahoma City)
918-581-2885 (Tulsa)
www.oag.ok.gov

Oregon

State Offices

Oregon Department of Justice
Financial Fraud/Consumer Protection Section
1162 Court St., NE
Salem, OR 97301
503-378-4320 (Salem)
503-229-5576 (Portland)
Toll free: 1-877-877-9392
✉: help@oregonconsumer.gov
www.doj.state.or.us/consumer

Pennsylvania

State Offices

Pennsylvania Office of the Attorney General
Bureau of Consumer Protection
Strawberry Square, 15th Floor
Harrisburg, PA 17120
717-787-3391
Toll free: 1-800-441-2555
Toll free: 1-888-520-6680 (Home Improvement)
✉: consumers@attorneygeneral.gov
www.attorneygeneral.gov

Regional Offices

Erie Regional Office of the Attorney General
Bureau of Consumer Protection
1001 State St., 10th Floor
Erie, PA 16501
814-871-4371
www.attorneygeneral.gov

Philadelphia Regional Office of the Attorney General
Bureau of Consumer Protection
21 S. 12th St., 2nd Floor
Philadelphia, PA 19107
215-560-2414
www.attorneygeneral.gov

Pittsburgh Regional Office of the Attorney General
Bureau of Consumer Protection
Manor Complex, 6th Floor
564 Forbes Ave.
Pittsburgh, PA 15219
412-565-5135
www.attorneygeneral.gov

Scranton Regional Office of the Attorney General
Bureau of Consumer Protection
417 Lackawanna Ave.
Scranton, PA 18503
570-963-4913
www.attorneygeneral.gov

State College Regional Office of the Attorney General
Bureau of Consumer Protection
444 E. College Ave., Suite 440
State College, PA 16801
814-863-3900
www.attorneygeneral.gov

County Offices

Bucks County Department of Consumer Protection
1260 Almshouse Rd., 1st Floor
Doylestown, PA 18901
215-348-6060
Toll free: 1-800-942-2669
✉: consumerprotection@co.bucks.pa.us
www.buckscounty.org

Delaware County Consumer Affairs
Government Center Building
201 W. Front St.
Media, PA 19063
610-891-4865
✉: delcoca@co.delaware.pa.us
www.co.delaware.pa.us/consumeraffairs

Puerto Rico

State Offices

Puerto Rico Department of Consumer Affairs
Ave. José De Diego, Pda. 22
Centro Gubernamental Minillas Edificio Torre Norte, Piso 8
San Juan, PR 00940
787-722-7555
daco.pr.gov

Rhode Island

State Offices

Rhode Island Department of the Attorney General
Consumer Protection Unit
150 S. Main St.
Providence, RI 02903
401-274-4400
✉: consumers@riag.ri.gov
www.riag.state.ri.us

South Carolina

State Offices

South Carolina Department of Consumer Affairs
PO Box 5757
Columbia, SC 29250
803-734-4200
Toll free: 1-800-922-1594
✉: scdca@scconsumer.gov
www.consumer.sc.gov

South Dakota

State Offices

South Dakota Office of the Attorney General
Division of Consumer Protection
1302 E. Hwy. 14, Suite 3
Pierre, SD 57501-8503
605-773-4400
Toll free: 1-800-300-1986
www.atg.sd.gov

Tennessee

State Offices

Tennessee Department of Commerce and Insurance
Division of Consumer Affairs
500 James Robertson Pkwy., 12th Floor
Nashville, TN 37243-0600
615-741-4737
Toll free: 1-800-342-8385
✉: consumer.affairs@tn.gov
www.tn.gov/consumer

Tennessee Office of the Attorney General
Consumer Advocate and Protection Division
PO Box 20207
Nashville, TN 37202-0207
615-741-1671
attorneygeneral.tn.gov

Texas

State Offices

Texas Office of the Attorney General
Consumer Protection Division
300 W. 15th St., 9th Floor
PO Box 12548
Austin, TX 78711-2548
512-463-2185
Toll free: 1-800-621-0508
www.oag.state.tx.us

Regional Offices

Dallas Regional Office of the Attorney General
Consumer Protection Division
1412 Main St., Suite 810
Dallas, TX 75202
214-969-7639
Toll free: 1-800-621-0508
www.texasattorneygeneral.gov

El Paso Regional Office of the Attorney General
Consumer Protection Division
401 E. Franklin Ave., Suite 530
El Paso, TX 79901
915-834-5800
Toll free: 1-800-621-0508
www.texasattorneygeneral.gov

Houston Regional Office of the Attorney General
Consumer Protection Division
808 Travis St., Suite 1520
Houston, TX 77002
713-223-5886
Toll free: 1-800-621-0508
www.texasattorneygeneral.gov

Pharr Regional Office of the Attorney General
Consumer Protection Division
3508 N. Jackson Rd., Suite 1500
Pharr, TX 78577
956-682-4547
Toll free: 1-800-621-0508
www.texasattorneygeneral.gov

San Antonio Regional Office of the Attorney General
Consumer Protection Division
115 E. Travis St., Suite 925
San Antonio, TX 78205
210-225-4191
Toll free: 1-800-621-0508
www.texasattorneygeneral.gov

County Offices

Harris County District Attorney's Office
Consumer Fraud
1201 Franklin St., Suite 600
Houston, TX 77002-1923
713-755-5836
app.dao.hctx.net

Utah

State Offices

Utah Office of the Attorney General
PO Box 142320
Salt Lake City, UT 84114-2320
Toll free: 1-800-244-4636
✉: uag@utah.gov
attorneygeneral.utah.gov

Utah Department of Commerce
Division of Consumer Protection
160 E. 300 S, 2nd Floor
PO Box 146704
Salt Lake City, UT 84114-6704
801-530-6601
Toll free: 1-800-721-7233
✉: consumerprotection@utah.gov
www.consumerprotection.utah.gov

Vermont

State Offices

Vermont Agency of Agriculture, Food, and Markets
Consumer Protection Section
116 State St.
Montpelier, VT 05620
802-828-2426
✉: AGR.ConsumerProtection@state.vt.us
www.agriculture.vermont.gov

Vermont Office of the Attorney General
Consumer Assistance Program
102 Morrill Hall
146 University Pl.
Burlington, VT 05405
802-656-3183
Toll free: 1-800-649-2424
✉: consumer@uvm.edu
www.atg.state.vt.us

Virgin Islands

State Offices

Virgin Islands Department of Licensing and Consumer Affairs
Golden Rock Shopping Center
3000 Estate Golden Rock, Suite 9
St. Croix, VI 00820
340-773-2226
www.dlca.vi.gov

Virgin Islands Department of Licensing and Consumer Affairs
Property and Procurement Bldg.
8201 Sub Base, Suite 1
St. Thomas, VI 00802
340-774-3130
www.dlca.vi.gov

Virginia

State Offices

Virginia Office of the Attorney General
Consumer Protection Section
900 E. Main St.
Richmond, VA 23219
804-786-2042
Toll free: 1-800-552-9963
www.oag.state.va.us

Regional Offices

Northern Virginia Regional Office of the Attorney General
10555 Main St., Suite 350
Fairfax, VA 22030
703-277-3540
www.oag.state.va.us

Southwest Regional Office of the Attorney General
204 Abingdon Pl.
Abingdon, VA 24211
276-628-2759
www.oag.state.va.us

Western Regional Office of the Attorney General
3033 Peters Creek Rd.
Roanoke, VA 24019
540-562-3570
www.oag.state.va.us

County Offices

Fairfax County Department of Cable and Consumer Services
12000 Government Center Pkwy.
Suite 433
Fairfax, VA 22035
703-222-8435
www.fairfaxcounty.gov/dccs

Washington

State Offices

Washington Office of the Attorney General
Consumer Protection Division
PO Box 40100
1125 Washington St., SE
Olympia, WA 98504-0100
206-464-6684
Toll free: 1-800-551-4636
www.atg.wa.gov

Regional Offices

Bellingham Regional Office of the Attorney General
Consumer Protection Division
103 E. Holly St., Suite 310
Bellingham, WA 98225
360-676-2037
Toll free: 1-800-551-4636
www.atg.wa.gov

Kennewick Regional Office of the Attorney General
Consumer Protection Division
8127 W. Klamath Ct., Bldg. 6, Suite A
Kennewick, WA 99336-2607
509-734-7285
Toll free: 1-800-551-4636
www.atg.wa.gov

Seattle Regional Office of the Attorney General
Consumer Protection Division
800 5th Ave., Suite 2000
Seattle, WA 98104
206-464-7744
Toll free: 1-800-551-4636
www.atg.wa.gov

Spokane Regional Office of the Attorney General
Consumer Protection Division
1116 W. Riverside Ave., Suite 100
Spokane, WA 99201
509-456-3123
Toll free: 1-800-551-4636
www.atg.wa.gov

Tacoma Regional Office of the Attorney General
Consumer Protection Division
1250 Pacific Ave., Suite 105
Tacoma, WA 98401
253-593-5243
Toll free: 1-800-551-4636
www.atg.wa.gov

Vancouver Office of the Attorney General
Consumer Protection Division
1220 Main St., Suite 510
Vancouver, WA 98660
360-759-2100
Toll free: 1-800-551-4636
www.atg.wa.gov

West Virginia

State Offices

West Virginia Office of the Attorney General
Consumer Protection Division
PO Box 1789
Charleston, WV 25326-1789
304-558-8986
Toll free: 1-800-368-8808
✉: consumer@wvago.gov
www.ago.wv.gov

Wisconsin

State Offices

Wisconsin Department of Agriculture, Trade and Consumer Protection
Bureau of Consumer Protection
PO Box 8911
2811 Agriculture Dr.
Madison, WI 53708-8911
608-224-5012
Toll free: 1-800-422-7128
✉: datcphotline@wisconsin.gov
datcp.wi.gov

Wisconsin Department of Justice
Consumer Protection and Antitrust Unit
PO Box 7857
Madison, WI 53707-7857
608-266-1221
www.doj.wisconsin.gov

Wyoming

State Offices

Wyoming Office of the Attorney General
Consumer Protection Unit
Kendrick Bldg., 2320 Capitol Ave.
Cheyenne, WY 82002
307-777-6397
Toll free: 1-800-438-5799
✉: AG.Consumer@wyo.gov
ag.wyo.gov/cpu

Contact Your Local Banking Authority

The officials listed below regulate and supervise state-chartered banks. Many of them handle or refer problems and complaints about other types of financial institutions as well. Some also answer general questions about banking and consumer credit. If you are dealing with a federally-chartered bank, check Federal Agencies on page 93. Also see the chart in the Banking section on page 8.

Note: Toll free phone numbers may be restricted to use only within the state listed.

Alabama

State Banking Department
Consumer Affairs
PO Box 4600
Montgomery, AL 36103-4600
334-242-3452
Toll free: 1-866-465-2279
www.banking.alabama.gov

Alaska

Department of Commerce, Community & Economic Development
Division of Banking and Securities
PO Box 110807
Juneau, AK 99811-0807
907-465-2521
Toll free: 1-888-925-2521
TTY: 907-465-5437
✉: dbsc@alaska.gov
www.commerce.alaska.gov

Arizona

Department of Financial Institutions
Consumer Affairs
2910 N. 44th St., Suite 310
Phoenix, AZ 85018
602-771-2800
Toll free: 1-800-544-0708
✉: consumeraffairs@azdfi.gov
www.azdfi.gov

Arkansas

State Bank Department
400 Hardin Rd., Suite 100
Little Rock, AR 72211
501-324-9019
✉: asbd@banking.state.ar.us
banking.arkansas.gov

California

Department of Business Oversight
Consumer Services
1515 K St., Suite 200
Sacramento, CA 95814
916-327-7585
Toll free: 1-866-275-2677
www.dbo.ca.gov

Colorado

Department of Regulatory Agencies
Division of Banking
1560 Broadway, Suite 975
Denver, CO 80202
303-894-7575
✉: dora_bankingwebsite@state.co.us
www.dora.state.co.us/banking

Connecticut

Department of Banking
Government Relations and Consumer Affairs
260 Constitution Plaza
Hartford, CT 06103
860-240-8299
Toll free: 1-800-831-7225
Toll free: 1-877-472-8313 (Foreclosure Assistance)
www.ct.gov/dob

Delaware

Office of the State Bank Commissioner
555 E. Loockerman St., Suite 210
Dover, DE 19901
302-739-4235
✉: bankcommissioner@state.de.us
www.banking.delaware.gov

District of Columbia

Department of Insurance, Securities and Banking
Consumer Services
810 1st St., NE, Suite 701
Washington, DC 20002
202-727-8000
✉: disb.complaints@dc.gov
www.disb.dc.gov

Florida

Office of Financial Regulation
Division of Financial Institutions
200 E. Gaines St.
Tallahassee, FL 32399
850-487-9687
www.flofr.com

Georgia

Department of Banking and Finance
2990 Brandywine Rd., Suite 200
Atlanta, GA 30341
770-986-1633
Toll free: 1-888-986-1633
www.dbf.georgia.gov

Hawaii

Department of Commerce and Consumer Affairs
Division of Financial Institutions
PO Box 2054
Honolulu, HI 96805
808-586-2820 (Honolulu)
808-274-3141 (Kauai)
808-984-2400 (Maui)
808-974-4000 (Hawaii)
Toll free: 1-800-468-4644 (Lanai and Molokai)
✉: dfi@dcca.hawaii.gov
www.cca.hawaii.gov/dfi

Idaho

Department of Finance
Financial Institutions Bureau
PO Box 83720
Boise, ID 83720
208-332-8000
Toll free: 1-888-346-3378
✉: finance@finance.idaho.gov
www.finance.idaho.gov

Illinois

Department of Financial and Professional Regulation
Division of Banking
320 W. Washington St.
Springfield, IL 62786
Toll free: 1-844-768-1713
TTY: 1-866-325-4949
www.idfpr.com

Indiana

Department of Financial Institutions
30 S. Meridian St., Suite 300
Indianapolis, IN 46204
317-232-3955
Toll free: 1-800-382-4880
www.in.gov/dfi

Iowa

Division of Banking
200 E. Grand Ave., Suite 300
Des Moines, IA 50309
515-281-4014
✉: idobcomplaints@idob.state.ia.us
www.idob.state.ia.us

Kansas

Office of the State Bank Commissioner
700 S.W. Jackson St., Suite 300
Topeka, KS 66603
Toll free: 1-877-387-8523
✉: complaints@osbckansas.org
www.osbckansas.org

Kentucky

Department of Financial Institutions
1025 Capitol Center Dr., Suite 200
Frankfort, KY 40601
502-573-3390
Toll free: 1-800-223-2579
✉: kfi.complaints@ky.gov
www.kfi.ky.gov

Louisiana

Office of Financial Institutions
PO Box 94095
Baton Rouge, LA 70804
225-925-4660
Toll free: 1-888-525-9414
✉: complaints@ofi.la.gov
www.ofi.state.la.us

Maine

Bureau of Financial Institutions
Consumer Outreach Program
36 State House Station
Augusta, ME 04333-0036
207-624-8570
Toll free: 1-800-965-5235
✉: bfi.info@maine.gov
www.maine.gov/pfr/financialinstitutions

Maryland

Department of Labor, Licensing and Regulation
Commissioner of Financial Regulation
500 N. Calvert St., Suite 402
Baltimore, MD 21202
410-230-6077 (Consumer Services)
Toll free: 1-888-784-0136
✉: DLFRComplaints-DLLR@maryland.gov
www.dllr.state.md.us/finance

Massachusetts

Office of Consumer Affairs and Business Regulation
Division of Banks
Consumer Assistance Unit
1000 Washington St., 10th Floor
Boston, MA 02118-6400
617-956-1500
Toll free: 1-800-495-2265
TTY: 617-956-1577
www.mass.gov/dob

Michigan

Department of Insurance and Financial Services
PO Box 30220
Lansing, MI 48909
517-284-8800
Toll free: 1-877-999-6442
✉: difs-info@michigan.gov
www.michigan.gov/difs

Minnesota

Department of Commerce
Financial Institutions Division
85 7th Pl. E, Suite 500
St. Paul, MN 55101
651-539-1600
Toll free: 1-800-857-3602
✉: general.commerce@state.mn.us
mn.gov/commerce

Mississippi

Department of Banking and Consumer Finance
PO Box 12129
Jackson, MS 39236-2129
601-321-6901
Toll free: 1-800-844-2499
www.dbcf.state.ms.us

Missouri

Division of Finance
301 W. High St.
PO Box 716
Jefferson City, MO 65102-0716
573-751-3242
✉: finance@dof.mo.gov
www.finance.mo.gov

Montana

Division of Banking and Financial Institutions
PO Box 200546
Helena, MT 59620
406-841-2920
TTY: 406-841-2974
www.banking.mt.gov

Nebraska

Department of Banking and Finance
Financial Institutions Division
PO Box 95006
Lincoln, NE 68509-5006
402-471-2171
Toll free: 1-877-471-3445
www.ndbf.ne.gov

Nevada

Department of Business and Industry
Financial Institutions Division
2785 E. Desert Inn Rd.
Las Vegas, NV 89121
702-486-4120
✉: fidmaster@fid.state.nv.us
www.fid.state.nv.us

New Hampshire

State Banking Department
53 Regional Dr., Suite 200
Concord, NH 03301
603-271-3561
Toll free: 1-800-437-5991
✉: nhbd@banking.nh.us
www.nh.gov/banking

New Jersey

New Jersey Department of Banking and Insurance
Consumer Inquiry and Response Center
PO Box 471
Trenton, NJ 08625-0471
609-292-7272
Toll free: 1-800-446-7467
www.state.nj.us/dobi

New Mexico

Regulation and Licensing Department
Financial Institutions Division
PO Box 25101
Santa Fe, NM 87504
505-476-4885
www.rld.state.nm.us/financialinstitutions

New York

New York Department of Financial Services
Consumer Assistance Unit
1 Commerce Plaza
Albany, NY 12257
Toll free: 1-800-342-3736
www.dfs.ny.gov

North Carolina

North Carolina Commissioner of Banks
4309 Mail Service Center
Raleigh, NC 27699-4309
919-733-3016
www.nccob.gov

North Dakota

Department of Financial Institutions
2000 Schafer St., Suite G
Bismarck, ND 58501
701-328-9933
TTY: 1-800-366-6888
✉: dfi@nd.gov
www.nd.gov/dfi

Ohio

Department of Commerce
Division of Financial Institutions
77 S. High St., 21st Floor
Columbus, OH 43215
614-728-8400
Toll free: 1-866-278-0003
✉: web.dfi@com.ohio.gov
www.com.ohio.gov/fiin

Oklahoma

State Banking Department
2900 N. Lincoln Blvd.
Oklahoma City, OK 73105
405-521-2782
www.ok.gov/banking

Oregon

Department of Consumer and Business Services
Division of Finance and Corporate Securities
PO Box 14480
Salem, OR 97309
503-378-4140
Toll free: 1-866-814-9710
✉: dcbs.dfcsmail@state.or.us
dfcs.oregon.gov

Pennsylvania

Department of Banking and Securities
Consumer Services
17 N. Second St., Suite 1300
Harrisburg, PA 17101
717-787-1854
Toll free: 1-800-722-2657
TTY: 1-800-679-5070
www.banking.state.pa.us

Puerto Rico

Office of the Commissioner of Financial Institutions
PO Box 11855
San Juan, PR 00910-3855
787-723-3131
www.ocif.gobierno.pr

Rhode Island

Department of Business Regulation
Division of Banking
1511 Pontiac Ave., Bldg. 68-2
Cranston, RI 02920
401-462-9500
www.dbr.state.ri.us

South Carolina

Office of the Commissioner of Banking
State Board of Financial Institutions
1205 Pendleton St., Suite 305
Columbia, SC 29201
803-734-2001
www.banking.sc.gov

South Dakota

Department of Labor and Regulation
Division of Banking
1601 N. Harrison Ave., Suite 1
Pierre, SD 57501
605-773-3421
✉: banking@state.sd.us
www.dlr.sd.gov/banking

Tennessee

Department of Financial Institutions
400 Deaderick St., 6th Floor
Nashville, TN 37243
615-253-2023
Toll free: 1-800-778-4215
✉: TDFI.ConsumerResources@tn.gov
www.tennessee.gov/tdfi

Texas

Department of Banking
Consumer Assistance
2601 N. Lamar Blvd.
Austin, TX 78705
512-475-1300
Toll free: 1-877-276-5554 (Consumer Hotline)
✉: consumer.complaints@dob.texas.gov
www.dob.texas.gov

Utah

Department of Financial Institutions
PO Box 146800
Salt Lake City, UT 84114-6800
801-538-8830
✉: dfi@utah.gov
www.dfi.utah.gov

Vermont

Department of Financial Regulation
Banking Division
89 Main St.
Montpelier, VT 05620
802-828-3301
Toll free: 1-888-568-4547
✉: dfr.bnkconsumer@state.vt.us
www.dfr.vermont.gov

Virgin Islands

Office of the Lieutenant Governor
Division of Banking and Insurance
1131 King St., Suite 101
Christiansted St. Croix, VI 00820
340-773-6459
www.ltg.gov.vi

Virginia

State Corporation Commission
Bureau of Financial Institutions
PO Box 640
Richmond, VA 23218-0640
804-371-9657
Toll free: 1-800-552-7945
TTY: 804-371-9206
✉: bfiquestions@scc.virginia.gov
www.scc.virginia.gov/bfi

Washington

Department of Financial Institutions
Division of Consumer Services
PO Box 41200
Olympia, WA 98504-1200
360-902-8703
Toll free: 1-877-746-4334
TTY: 360-664-8126
www.dfi.wa.gov

West Virginia

Division of Banking
900 Pennsylvania Ave. Suite 306
Charleston, WV 25302
304-558-2294
www.dfi.wv.gov

Wisconsin

Department of Financial Institutions
Division of Banking
Bureau of Consumer Affairs
PO Box 8041
Madison, WI 53708-8041
608-264-7969
www.wdfi.org

Wyoming

Department of Audit
Division of Banking
122 W. 25th St. Herschler Building
3rd Floor, East
Cheyenne, WY 82002
307-777-7797
✉: wyomingbankingdivision@wyo.gov
audit.wyo.gov

Contact Your Local Insurance Regulator

The offices listed below enforce laws and regulations for each type of insurance. Many of these offices can also provide you with information to help you make informed insurance-buying decisions. See the Insurance section in Part I of this *Handbook* for advice (p. 29).

If you have a question or complaint about your insurance company's policies, contact the company before you contact your state insurance regulator.

Note: Toll free phone numbers may be restricted to use only within the state listed.

Alabama

Alabama Department of Insurance
PO Box 303351
Montgomery, AL 36130-3351
334-241-4141 (Consumer Services)
✉: consumerservices@insurance.alabama.gov
www.aldoi.gov

Alaska

Alaska Department of Commerce, Community and Economic Development
Division of Insurance
Robert B. Atwood Building
550 W. 7th Ave., Suite 1560
Anchorage, AK 99501
907-269-7900
Toll free: 1-800-467-8725
✉: insurance@alaska.gov
www.commerce.alaska.gov/web/ins

Arizona

Department of Insurance
Consumer Services
2910 N. 44th St., Suite 210
Phoenix, AZ 85018
602-364-2499
602-364-2977 (in Spanish)
Toll free: 1-800-325-2548
✉: consumers@azinsurance.gov
www.insurance.az.gov

Arkansas

Insurance Department
Consumer Services
1200 W. 3rd St.
Little Rock, AR 72201
501-371-2640
Toll free: 1-800-852-5494
✉: insurance.consumers@arkansas.gov
www.insurance.arkansas.gov

California

Department of Insurance
Consumer Services Division
300 Capitol Mall, Suite 1700
Sacramento, CA 95814
Toll free: 1-800-927-4357
TTY: 1-800-482-4833
www.insurance.ca.gov

Department of Managed Health Care
980 9th St., Suite 500
Sacramento, CA 95814
Toll free: 1-888-466-2219
TTY: 1-877-688-9891
www.dmhc.ca.gov

Colorado

Department of Regulatory Agencies
Division of Insurance
1560 Broadway, Suite 850
Denver, CO 80202
303-894-7499
Toll free: 1-800-930-3745
✉: insurance@dora.state.co.us
www.dora.colorado.gov/insurance

Connecticut

Connecticut Insurance Department
Consumer Affairs
PO Box 816
Hartford, CT 06142-0816
860-297-3900
Toll free: 1-800-203-3447
✉: cid.ca@ct.gov
www.ct.gov/cid

Delaware

Insurance Department
Consumer Services
841 Silver Lake Blvd.
Dover, DE 19904
302-674-7310
Toll free: 1-800-282-8611
✉: consumer@state.de.us
www.delawareinsurance.gov

District of Columbia

Department of Insurance, Securities, and Banking
Consumer Services
810 First St., NE, Suite 701
Washington, DC 20002
202-727-8000
✉: disb.complaints@dc.gov
www.disb.dc.gov

Florida

Office of Insurance Regulation
Consumer Services
200 E. Gaines St.
Tallahassee, FL 32399
850-413-3140
Toll free: 1-877-693-5236
www.floir.com

Georgia

Insurance and Safety Fire Commissioner
2 Martin Luther King, Jr., Dr.
West Tower, Suite 716
Atlanta, GA 30334
404-656-2070
Toll free: 1-800-656-2298
www.oci.ga.gov

Hawaii

Department of Commerce and Consumer Affairs
Insurance Division
PO Box 3614
Honolulu, HI 96811
808-586-2790 (Honolulu)
808-274-3141 (Kauai)
808-984-2400 (Maui)
808-974-4000 (Hawaii)
Toll free: 1-800-468-4644 (Lanai and Molokai)
✉: insurance@dcca.hawaii.gov
www.cca.hawaii.gov/ins

Idaho

Department of Insurance
Consumer Services
700 W. State St.
PO Box 83720
Boise, ID 83720
208-334-4319
Toll free: 1-800-721-3272
✉: consumeraffairs@doi.idaho.gov
www.doi.idaho.gov

Ilinois

Division of Insurance
320 W. Washington St.
Springfield, IL 62767
217-782-4515
Toll free: 1-877-527-9431 (Health Insurance)
Toll free: 1-866-445-5364 (Consumer Assistance Hotline)
TTY: 1-866-323-5321
✉: doi.infodesk@illinois.gov
www.insurance.illinois.gov

Indiana

Department of Insurance
Consumer Services
311 W. Washington St., Suite 300
Indianapolis, IN 46204
317-232-2395
Toll free: 1-800-622-4461
✉: consumerservices@idoi.in.gov
www.in.gov/idoi

Iowa

Division of Insurance
Market Regulation Bureau
601 Locust St., 4th Floor
Des Moines, IA 50309
515-281-6348
Toll free: 1-877-955-1212
www.iid.state.ia.us

Kansas

Insurance Department
Consumer Assistance Division
420 S.W. 9th St.
Topeka, KS 66612
785-296-7829
Toll free: 1-800-432-2484
TTY: 1-877-235-3151
✉: webcomplaints@ksinsurance.org
www.ksinsurance.org

Kentucky

Department of Insurance
Consumer Protection Division
PO Box 517
Frankfort, KY 40602-0517
502-564-6034
Toll free: 1-800-595-6053
TTY: 1-800-648-6056
✉: doi.info@ky.gov
insurance.ky.gov

Louisiana

Department of Insurance
Office of Consumer Advocacy
PO Box 94214
Baton Rouge, LA 70804
225-219-4775
Toll free: 1-800-259-5301
✉: consumeradvocacy@ldi.la.gov
www.ldi.louisiana.gov

Maine

Maine Department of Professional and Financial Regulation
Bureau of Insurance
#34 State House Station
Augusta, ME 04333
207-624-8475
Toll free: 1-800-300-5000
✉: Insurance.PFR@maine.gov
www.maine.gov/pfr/insurance

Maryland

Maryland Insurance Administration
Consumer Division
200 St. Paul Pl., Suite 2700
Baltimore, MD 21202
410-468-2000
Toll free: 1-800-492-6116
TTY: 1-800-735-2258
www.mdinsurance.state.md.us

Massachusetts

Office of Consumer Affairs & Business Regulation
Division of Insurance
Consumer Services Section
1000 Washington St., Suite 810
Boston, MA 02118
617-521-7794
Toll free: 1-877-563-4467
TTY: 1-800-720-3480
www.mass.gov/doi

Michigan

Department of Insurance and Financial Services
PO Box 30220
Lansing, MI 48909
517-284-8800
Toll free: 1-877-999-6442
✉: difs-ins-info@michigan.gov
www.michigan.gov/difs

Minnesota

Minnesota Department of Commerce
Insurance Division
85 7th Pl. E, Suite 500
St. Paul, MN 55101
651-539-1600
Toll free: 1-800-857-3602
✉: consumer.protection@state.mn.us
mn.gov/commerce/insurance

Mississippi

Mississippi Department of Insurance
PO Box 79
Jackson, MS 39205-0079
601-359-3569
Toll free: 1-800-562-2957
✉: consumer@mid.ms.gov
www.mid.ms.gov

Missouri

Department of Insurance, Financial, and Professional Registration
Consumer Affairs Division
PO Box 690
Jefferson City, MO 65102-0690
Toll free: 1-800-726-7390
TTY: 573-526-4536
✉: consumeraffairs@insurance.mo.gov
www.insurance.mo.gov

Montana

Montana Commissioner of Securities and Insurance
Insurance Division
840 Helena Ave.
Helena, MT 59601
406-444-2040
Toll free: 1-800-332-6148
TTY: 406-444-3426
www.csimt.gov

Nebraska

Department of Insurance
941 O St.
PO Box 82089
Lincoln, NE 68501-2089
402-471-2201
Toll free: 1-877-564-7323
TTY: 1-800-833-7352
✉: DOI.ConsumerAffairs@nebraska.gov
www.doi.ne.gov

Nevada

Department of Business and Industry
Division of Insurance
Consumer Services Section
1818 E. College Pkwy., Suite 103
Carson City, NV 89706
775-687-0700
Toll free: 1-888-872-3234
✉: cscc@doi.state.nv.us
www.doi.nv.gov

Department of Business and Industry
Division of Insurance
Consumer Services Section
2501 E. Sahara Ave., Suite 302
Las Vegas, NV 89104
702-486-4009
Toll free: 1-888-872-3234
www.doi.nv.gov

New Hampshire

Insurance Department
Consumer Services Division
21 S. Fruit St., Suite 14
Concord, NH 03301
603-271-2261
Toll free: 1-800-852-3416
TTY: 1-800-735-2964
✉: consumerservices@ins.nh.gov
www.nh.gov/insurance

New Jersey

Department of Banking and Insurance
Consumer Center
153 Halsey St.
Newark, NJ 07102
973-648-4713
Toll free: 1-800-446-7467
www.state.nj.us/dobi

Department of Banking and Insurance
Consumer Inquiries and Complaints
PO Box 471
Trenton, NJ 08625-0471
609-292-7272
Toll free: 1-800-446-7467
www.state.nj.us/dobi

New Mexico

Superintendent of Insurance
Consumer Assistance Bureau
PO Box 1689
Santa Fe, NM 87504-1689
505-827-4601
Toll free: 1-855-427-5674
✉: consumer@state.nm.us
www.osi.state.nm.us

New York

Department of Financial Services
Insurance Department
Consumer Assistance Unit
One Commerce Plaza
Albany, NY 12257
212-480-6400
Toll free: 1-800-342-3736
www.dfs.ny.gov

North Carolina

Department of Insurance
Consumer Services
1201 Mail Service Center
Raleigh, NC 27699-1201
919-807-6750
Toll free: 1-855-408-1212
www.ncdoi.com

North Dakota

Insurance Department
600 E. Boulevard Ave.
Bismarck, ND 58505
701-328-2440
Toll free: 1-800-247-0560
TTY: 1-800-366-6888
✉: insurance@nd.gov
www.nd.gov/ndins

Ohio

Department of Insurance
Consumer Services
50 W. Town St., Suite 300
Columbus, OH 43215
614-644-2658
Toll free: 1-800-686-1526
Toll free: 1-800-686-1527 (Fraud Hotline)
TTY: 614-644-3745
www.insurance.ohio.gov

Oklahoma

Insurance Department
Consumer Assistance
Five Corporate Plaza
3625 N.W. 56th St., Suite 100
Oklahoma City, OK 73112
405-521-2991
Toll free: 1-800-522-0071
www.ok.gov/oid

Oregon

Consumer and Business Services
Insurance Division
PO Box 14480
Salem, OR 97309
503-947-7984
Toll free: 1-888-877-4894
✉: cp.ins@oregon.gov
www.oregon.gov/DCBS/Insurance

Pennsylvania

Insurance Department
Consumer Services
1209 Strawberry Square
Harrisburg, PA 17120
717-787-2317
Toll free: 1-877-881-6388
TTY: 717-783-3898
www.insurance.pa.gov

Puerto Rico

Office of the Commissioner of Insurance
B5 Calle Tabonuco, Suite 216 PMB 356
Guaynabo, PR 00968
787-304-8686
www.ocs.gobierno.pr/ocspr

Rhode Island

Department of Business Regulation
Insurance Division
1511 Pontiac Ave. Bldg. 69-2
Cranston, RI 02920
401-462-9520
✉: DBR.Insurance@dbr.ri.gov
www.dbr.state.ri.us

South Carolina

Department of Insurance
Consumer Services
PO Box 100105
Columbia, SC 29202-3105
803-737-6180
Toll free: 1-800-768-3467
✉: consumers@doi.sc.gov
www.doi.sc.gov

South Dakota

Department of Labor and Regulation
Division of Insurance
124 S. Euclid Ave., 2nd Floor
Pierre, SD 57501
605-773-3563
✉: insurance@state.sd.us
www.dlr.sd.gov/insurance

Tennessee

Department of Commerce and Insurance
Consumer Insurance Services
500 James Robertson Pkwy.
Nashville, TN 37243
615-741-2218
Toll free: 1-800-342-4029
✉: insurance.info@tn.gov
www.tn.gov/commerce

Texas

Department of Insurance
Consumer Protection (MC 111-1A)
PO Box 149091
Austin, TX 78714
Toll free: 1-800-252-3439
TTY: 512 322-4238
✉: consumerprotection@tdi.texas.gov
www.tdi.texas.gov

Utah

Insurance Department
Consumer Service
State Office Building, Suite 3110
450 N. State St.
Salt Lake City, UT 84114
801-538-3800
Toll free: 1-800-439-3805
TTY: 801-538-3826
www.insurance.utah.gov

Vermont

Vermont Department of Financial Regulation
Insurance Consumer Services
89 Main St.
Montpelier, VT 05620
802-828-3301
Toll free: 1-800-964-1784
✉: dfr.insuranceinfo@vermont.gov
www.dfr.vermont.gov

Virgin Islands

Virgin Islands Division of Banking and Insurance
1131 King St., Suite 101
Christiansted St. Croix, VI 00820
340-773-6459
ltg.gov.vi

Virgin Islands Division of Banking and Insurance
5049 Kongens Gade
St. Thomas, VI 00802
340-774-7166
ltg.gov.vi

Virginia

State Corporation Commission
Bureau of Insurance
PO Box 1157
Richmond, VA 23218-1157
804-371-9741
Toll free: 1-800-552-7945
TTY: 804-371-9206
✉: bureauofinsurance@scc.virginia.gov
www.scc.virginia.gov

Washington

Office of the Insurance Commissioner
Consumer Protection
PO Box 40256
Olympia, WA 98504-0256
360-725-7080
Toll free: 1-800-562-6900
TTY: 360-586-0241
www.insurance.wa.gov

West Virginia

Offices of the Insurance Commissioner
Consumer Service Division
PO Box 50540
Charleston, WV 25305-0540
304-558-3386
Toll free: 1-888-879-9842
TTY: 1-800-435-7381
✉: consumer.service@wvinsurance.gov
www.wvinsurance.gov

Wisconsin

Office of the Commissioner of Insurance
PO Box 7873
Madison, WI 53707-7873
608-266-3585
Toll free: 1-800-236-8517
✉: ocicomplaints@wisconsin.gov
www.oci.wi.gov

Wyoming

Department of Insurance
Consumer Affairs Section
106 E. 6th Ave.
Cheyenne, WY 82001
307-777-7402
Toll free: 1-800-438-5768
doi.wyo.gov

Contact Your Local Securities Administrator

State securities regulators protect the investing public. Each state has its own laws and regulations for securities brokers and securities, including stocks, mutual funds, commodities, real estate, and more. The agencies listed below enforce these laws and regulations. They also license securities professionals, register securities, and investigate consumer complaints. While these agencies do not provide investment advice, many of them offer educational resources so investors can make informed investment decisions.

Contact the company involved if you have a question or complaint about an investment. If you are not satisfied with the response you get, contact your state securities administrator.

Note: Toll free phone numbers may be restricted to use only within the state listed.

Alabama

Securities Commission
PO Box 304700
Montgomery, AL 36130-4700
334-242-2984
Toll free: 1-800-222-1253
✉: asc@asc.alabama.gov
www.asc.state.al.us

Alaska

Department of Commerce, Community and Economic Development
Division of Banking and Securities
550 West 7th Ave., Suite 1850
Anchorage, AK 99501
907-269-8140
Toll free: 1-888-925-2521
TTY: 907-465-5437
✉: dbsc@alaska.gov
www.commerce.alaska.gov/web/dbs

Arizona

Corporation Commission
Securities Division
1300 W. Washington St., 3rd Floor
Phoenix, AZ 85007
602-542-4242
Toll free: 1-866-837-4399
✉: info@azinvestor.gov
www.azinvestor.gov

Arkansas

Securities Department
Heritage West Building, Suite 300
201 E. Markham St.
Little Rock, AR 72201
501-324-9260
Toll free: 1-800-981-4429
✉: info@securities.arkansas.gov
www.securities.arkansas.gov

California

Department of Business Oversight
Consumer Services
1515 K St., Suite 200
Sacramento, CA 95814
916-327-7585
Toll free: 1-866-275-2677
www.dbo.ca.gov

Colorado

Department of Regulatory Agencies
Division of Securities
1560 Broadway, Suite 900
Denver, CO 80202
303-894-2320
✉: dora_securitieswebsite@state.co.us
www.colorado.gov/pacific/dora

Connecticut

Department of Banking
Securities and Business Investments Division
260 Constitution Plaza
Hartford, CT 06103
860-240-8230
Toll free: 1-800-831-7225
Toll free: 1-877-472-8313 (Foreclosure Assistance Hotline)
www.ct.gov/dob

Delaware

Office of the Attorney General
Investor Protection Unit
Carvel State Office Building, 5th Floor
820 N. French St.
Wilmington, DE 19801
302-577-8424
✉: Investor.Protection@state.de.us
www.attorneygeneral.delaware.gov/fraud/ipu

District of Columbia

Department of Insurance, Securities and Banking
Consumer Services
810 1st St., NE, Suite 701
Washington, DC 20002
202-727-8000
✉: disb.complaints@dc.gov
disb.dc.gov

Florida

Office of Financial Regulation
Division of Securities
200 E. Gaines St.
Tallahassee, FL 32399
850-487-9687
www.flofr.com

Georgia

Secretary of State
Securities Division
2 Martin Luther King Dr., SE
Suite 313, West Tower
Atlanta, GA 30334
Toll free: 1-844-753-7825
✉: registrations@sos.ga.gov
www.sos.ga.gov

Hawaii

Department of Commerce and Consumer Affairs
Business Registration Division
Commissioner of Securities
PO Box 40
Honolulu, HI 96810
808-586-2744 (Honolulu)
808-274-3141 (Kauai)
808-984-2400 (Maui)
808-974-4000 (Hawaii)
Toll free: 1-800-468-4644 (Lanai and Molokai)
Toll free: 1-877-447-2267 (Scams)
✉: seb@dcca.hawaii.gov
www.cca.hawaii.gov/sec

Idaho

Department of Finance
Securities Bureau
PO Box 83720
Boise, ID 83720
208-332-8000
Toll free: 1-888-346-3378
✉: finance@finance.idaho.gov
www.finance.idaho.gov

Illinois

Secretary of State
Securities Department
421 E. Capitol Ave., 2nd Floor
Springfield, IL 62701
217-782-2256
www.cyberdriveillinois.com/departments/securities/home.html

Secretary of State
Securities Department
69 W. Washington St., Suite 1220
Chicago, IL 60602
312-793-3384
www.cyberdriveillinois.com/departments/securities/home.html

Indiana

Secretary of State
Securities Division
302 W. Washington St., Room E111
Indianapolis, IN 46204
317-232-6681
Toll free: 1-800-223-8791
www.in.gov/sos/securities/index.htm

Iowa

Securities Bureau
601 Locust St., 4th Floor
Des Moines, IA 50309
515-281-5705
✉: iowasec@iid.state.ia.us
www.iid.state.ia.us/securities

Kansas

Office of the Securities Commissioner
109 S.W. 9th St., Suite 600
Topeka, KS 66612
785-296-3307
Toll free: 1-800-232-9580
www.ksc.ks.gov

Kentucky

Department of Financial Institutions
Securities Division
1025 Capitol Center Dr., Suite 200
Frankfort, KY 40601
502-573-3390
Toll free: 1-800-223-2579
✉: kfi@ky.gov
www.kfi.ky.gov

Louisiana

Office of Financial Institutions
Securities Division
8660 United Plaza Blvd. 2nd Floor
Baton Rouge, LA 70809
225-925-4512
Toll free: 1-877-516-3653
✉: ofila@ofi.louisiana.gov
www.ofi.state.la.us

Maine

Department of Professional and Financial Regulation
Office of Securities
121 State House Station
Augusta, ME 04333
207-624-8551
Toll free: 1-877-624-8551
www.maine.gov/pfr/securities

Maryland

Office of the Attorney General
Securities Division
200 Saint Paul Pl.
Baltimore, MD 21202
410-576-6360
Toll free: 1-888-743-0023
TTY: 410-576-6372
✉: securities@oag.state.md.us
www.oag.state.md.us/securities

Massachusetts

Secretary of the Commonwealth
Securities Division
One Ashburton Pl., 17th Floor
McCormack Building
Boston, MA 02108
617-727-3548
Toll free: 1-800-269-5428
TTY: 617-878-3889
✉: securities@sec.state.ma.us
www.sec.state.ma.us/sct/sctidx.htm

Michigan

Department of Licensing and Regulatory Affairs
Securities Division
PO Box 30018
Lansing, MI 48909
517-335-5237
✉: LARA-CSCL-Securities-Audit@michigan.gov
www.michigan.gov/securities

Minnesota

Department of Commerce
Securities Unit
85 7th Pl. E, Suite 500
St. Paul, MN 55101
651-539-1638
✉: securities.commerce@state.mn.us
www.mn.gov/commerce

Mississippi

Secretary of State
Securities Division
PO Box 136
Jackson, MS 39205-0136
601-359-1334
www.sos.ms.gov

Missouri

Office of the Secretary of State
Securities Division
600 W. Main St.
Jefferson City, MO 65101
573-751-4136
Toll free: 1-800-721-7996
✉: securities@sos.mo.gov
www.sos.mo.gov/securities

Montana

Commissioner of Securities and Insurance
Securities Department
840 Helena Ave.
Helena, MT 59601
406-444-2040
Toll free: 1-800-332-6148
csimt.gov/securities

Nebraska

Department of Banking and Finance
Bureau of Securities
PO Box 95006
Lincoln, NE 68509-5006
402-471-3445
Toll free: 1-877-471-3445
www.ndbf.ne.gov

Nevada

Office of the Secretary of State
Securities Division
555 E. Washington Ave., Suite 5200
Las Vegas, NV 89101
702-486-2440
✉: nvsec@sos.nv.gov
www.nvsos.gov

New Hampshire

Bureau of Securities Regulation
107 N. Main St., #204
Concord, NH 03301
603-271-1463
Toll free: 1-800-994-4200
✉: securities@sos.nh.gov
sos.nh.gov/sec_reg.aspx

New Jersey

Office of the Attorney General
Bureau of Securities
153 Halsey St., 6th Floor
Newark, NJ 07102
973-504-3600
Toll free: 1-866-446-8378
✉: njbos@dca.lps.state.nj.us
www.njconsumeraffairs.gov/bos/Pages/Default.aspx

New Mexico

Regulation and Licensing Department
Securities Division
PO Box 25101
Santa Fe, NM 87504
505-476-4580
Toll free: 1-800-704-5533
www.rld.state.nm.us/securities

New York

Office of the Attorney General
Investor Protection Bureau
120 Broadway, 23rd Floor
New York, NY 10271
212-416-8222
www.ag.ny.gov/bureau/investor-protection-bureau

North Carolina

Secretary of State
Securities Division
PO Box 29622
Raleigh, NC 27626-0622
919-733-3924
Toll free: 1-800-688-4507
✉: secdiv@sosnc.com
www.secretary.state.nc.us/sec

North Dakota

Securities Department
State Capitol, 5th Floor
600 E. Boulevard Ave.
Bismarck, ND 58505
701-328-2910
Toll free: 1-800-297-5124
✉: ndsecurities@nd.gov
www.nd.gov/securities

Ohio

Department of Commerce
Division of Securities
77 S. High St., 22nd Floor
Columbus, OH 43215-6131
614-644-7381
Toll free: 1-877-683-7841
✉: securitiesgeneral.questions@com.state.oh.us
www.com.ohio.gov/secu

Oklahoma

Department of Securities
204 N. Robinson Ave., Suite 400
Oklahoma City, OK 73102
405-280-7700
www.securities.ok.gov

Oregon

Department of Consumer and Business Services
Division of Finance and Corporate Securities
PO Box 14480
Salem, OR 97309
503-378-4140
Toll free: 1-866-814-9710
✉: dcbs.dfcsmail@state.or.us
www.dfcs.oregon.gov

Pennsylvania

Securities Commission
17 N. 2nd St., Suite 1300
Harrisburg, PA 17101
717-787-1854
Toll free: 1-800-722-2657
www.dobs.pa.gov/consumers

Puerto Rico

Office of the Commissioner of Financial Institutions
Securities Division
PO Box 11855
San Juan, PR 00910-3855
787-723-3131
✉: valores@ocif.gobierno.pr
www.ocif.gobierno.pr

Rhode Island

Department of Business Regulation
Securities Division
1511 Pontiac Ave.
Cranston, RI 02920
401-462-9527
www.dbr.state.ri.us

South Carolina

Office of the Attorney General
Securities Division
PO Box 11549
Columbia, SC 29211-1549
803-734-9916
www.scag.gov/scsecurities

South Dakota

Department of Labor and Regulation
Division of Securities
124 S. Euclid Ave., Suite 104
Pierre, SD 57501
605-773-4823
www.dlr.sd.gov/securities

Tennessee

Department of Commerce and Insurance
Securities Division
500 James Robertson Pkwy., 8th Floor
Nashville, TN 37243
615-741-2241
Toll free: 1-800-863-9117
✉: Ask.tdci@tn.Gov
tn.gov/securities

Texas

State Securities Board
PO Box 13167
Austin, TX 78711-3167
512-305-8300
www.ssb.state.tx.us

Utah

Department of Commerce
Division of Securities
PO Box 146760
Salt Lake City, UT 84114-6760
801-530-6600
Toll free: 1-800-721-7233
✉: securities@utah.gov
www.securities.utah.gov

Vermont

Department of Financial Regulation
Securities Division
89 Main St.
Montpelier, VT 05620
802-828-3421
✉: dfr.securitiesinfo@state.vt.us
www.dfr.vermont.gov

Virginia

State Corporation Commission
Division of Securities and Retail Franchising
PO Box 1197
Richmond, VA 23218
804-371-9051
Toll free: 1-800-552-7945
TTY: 804-371-9206
✉: srf_general@scc.virginia.gov
www.scc.virginia.gov/srf

Washington

Department of Financial Institutions
Division of Securities
PO Box 41200
Olympia, WA 98504-1200
360-902-8760
Toll free: 1-877-746-4334
TTY: 360-664-8126
www.dfi.wa.gov

West Virginia

State Auditor's Office
Securities Commission
1900 Kanawha Blvd., East
Building 1, Room W-100
Charleston, WV 25305
304-558-2251
✉: securities@wvsao.gov
www.wvsao.gov/securitiescommission

Wisconsin

Department of Financial Institutions
Division of Securities
PO Box 1768, Suite 300
Madison, WI 53701-1768
608-266-1064
www.wdfi.org

Wyoming

Office of the Secretary of State
Compliance Division
2020 Carey Ave., Suite 700
Cheyenne, WY 82002
307-777-7370
✉: compliance@wyo.gov
soswy.state.wy.us

Contact Your Local Utilities Commission

State utilities commissions regulate services and rates for gas, electricity, and telephones in your state. In some states, the utility commissions regulate other services such as water, transportation, and the moving of household goods. Rates for utilities and services provided between states are regulated by the federal government.

Many utilities commissions handle consumer complaints. Sometimes, if they receive a number of complaints about the same utility matter, they will conduct investigations.

Note: Toll free phone numbers may be restricted to use only within the state listed.

Alabama

Public Service Commission
Consumer Services
PO Box 304260
Montgomery, AL 36130
334-242-5218
Toll free: 1-800-392-8050
www.psc.state.al.us

Alaska

Regulatory Commission
Consumer Protection and Information Section
701 W. 8th Ave., Suite 300
Anchorage, AK 99501
907-276-6222
Toll free: 1-800-390-2782
TTY: 907-276-4533
✉: cp.mail@alaska.gov
rca.alaska.gov

Arizona

Corporation Commission - Phoenix
Utilities Division
Consumer Services
1200 W. Washington St.
Phoenix, AZ 85007
602-542-4251
Toll free: 1-800-222-7000
www.azcc.gov

Corporation Commission - Tucson
Consumer Services Division
400 W. Congress St., Suite 218
Tucson, AZ 85701
520-628-6550
Toll free: 1-800-535-0148
www.azcc.gov/psc

Arkansas

Public Service Commission
Consumer Services Division
PO Box 400
Little Rock, AR 72203-0400
501-682-1718
Toll free: 1-800-482-1164
TTY: 1-800-682-2698
www.arkansas.gov/psc

California

Public Utilities Commission
Consumer Affairs Branch
505 Van Ness Ave.
San Francisco, CA 94102
415-703-2782
Toll free: 1-800-649-7570
TTY: 1-866-836-7825
www.cpuc.ca.gov

Colorado

Public Utilities Commission
Consumer Protection Division
1560 Broadway, Suite 250
Denver, CO 80202
303-894-2070
Toll free: 1-800-456-0858
✉: dora_puc_complaints@state.co.us
www.dora.state.co.us/puc

Connecticut

Department of Energy and Environmental Protection
Public Utilities Regulatory Authority
Consumer Services Unit
10 Franklin Square
New Britain, CT 06051
Toll free: 1-800-382-4586
TTY: 860-827-2837
✉: pura.information@ct.gov
www.ct.gov/pura

Delaware

Public Service Commission
Cannon Building, Suite 100
861 Silver Lake Blvd.
Dover, DE 19904
302-736-7500
Toll free: 1-800-282-8574
www.depsc.delaware.gov

District of Columbia

Public Service Commission
Office of Consumer Services
1325 G St., NW, Suite 800
Washington, DC 20005
202-626-5120
www.dcpsc.org

Florida

Public Service Commission
2540 Shumard Oak Blvd.
Tallahassee, FL 32399
850-413-6100
Toll free: 1-800-342-3552
TTY: 1-800-955-8771
✉: contact@psc.state.fl.us
www.floridapsc.com

Georgia

Public Service Commission
Consumer Affairs Division
244 Washington St., SW
Atlanta, GA 30334
404-656-4501
Toll free: 1-800-282-5813
✉: gapsc@psc.state.ga.us
www.psc.state.ga.us

Hawaii

Public Utilities Commission
465 S. King St., Room 103
Honolulu, HI 96813
808-586-2020
✉: Hawaii.puc@hawaii.gov
www.puc.hawaii.gov

Idaho

Public Utilities Commission
Consumer Assistance
PO Box 83720
Boise, ID 83720
208-334-0369
Toll free: 1-800-432-0369
www.puc.idaho.gov

Illinois

Commerce Commission
Consumer Affairs
527 E. Capitol Ave.
Springfield, IL 62701
217-782-2024
Toll free: 1-800-524-0795
TTY: 1-800-858-9277
www.icc.illinois.gov

Indiana

Utility Regulatory Commission
Consumer Assistance Section
101 W. Washington St., Suite 1500E
Indianapolis, IN 46204
317-232-2712
Toll free: 1-800-851-4268
TTY: 317-232-8556
www.in.gov/iurc

Iowa

Utilities Board
Customer Service Group
1375 E. Court Ave., Room 69
Des Moines, IA 50319
515-725-7321
Toll free: 1-877-565-4450
✉: customer@iub.iowa.gov
iub.iowa.gov

Kansas

Corporation Commission
Office of Public Affairs and Consumer Protection
1500 S.W. Arrowhead Rd.
Topeka, KS 66604
785-271-3140
Toll free: 1-800-662-0027
TTY: 1-800-766-3777
✉: public.affairs@kcc.ks.gov
www.kcc.state.ks.us

Kentucky

Public Service Commission
Consumer Services
PO Box 615
211 Sower Blvd.
Frankfort, KY 40602
502-564-3940
Toll free: 1-800-772-4636
TTY: 1-800-648-6056
✉: psc.consumer.inquiry@ky.gov
www.psc.state.ky.us

Louisiana

Public Service Commission
PO Box 91154
Baton Rouge, LA 70821-9154
225-342-4404
Toll free: 1-800-256-2397
www.lpsc.org

Maine

Public Utilities Commission
Consumer Assistance Division
18 State House Station
Augusta, ME 04333
207-287-3831
Toll free: 1-800-452-4699
TTY: 1-800-437-1220
✉: maine.puc@maine.gov
www.maine.gov/mpuc

Maryland

Public Service Commission
6 St. Paul St., 16th Floor
Baltimore, MD 21202
410-767-8000
Toll free: 1-800-492-0474
TTY: 1-800-201-7165
www.psc.state.md.us

Massachusetts

Department of Public Utilities
Consumer Division
One South Station
Boston, MA 02110
617-737-2836
Toll free: 1-877-886-5066
✉: DPUConsumer.Complaints@state.ma.us
www.mass.gov/dpu

Michigan

Public Service Commission
7109 W. Saginaw Hwy.
PO Box 30221
Lansing, MI 48909
517-284-8100
Toll free: 1-800-292-9555
✉: mpsc_commissioners@michigan.gov
www.michigan.gov/mpsc

Minnesota

Public Utilities Commission
Consumer Affairs Office
121 7th Pl. E, Suite 350
St. Paul, MN 55101-2147
651-296-0406
Toll free: 1-800-657-3782
✉: consumer.puc@state.mn.us
www.mn.gov/puc

Mississippi

Public Service Commission
P.O. Box 1174
Jackson, MS 39215
601-961-5430 (Central District)
601-961-5450 (Northern District)
601-961-5440 (Southern District)
Toll free: 1-800-356-6430 (Central District)
Toll free: 1-800-356-6428 (Northern District)
Toll free: 1-800-356-6429 (Southern District)
www.psc.state.ms.us

Missouri

Public Service Commission
Consumer Services
200 Madison St.
PO Box 360
Jefferson City, MO 65102
Toll free: 1-800-392-4211
TTY: 1-866-735-2460
✉: pscinfo@psc.mo.gov
www.psc.mo.gov

Montana

Public Service Commission
PO Box 202601
Helena, MT 59620-2601
406-444-6150
Toll free: 1-800-646-6150
TTY: 406-444-4212
✉: psc_complaint@mt.gov
www.psc.mt.gov

Nebraska

Public Service Commission
1200 N St., Suite 300
Lincoln, NE 68508
402-471-3101
Toll free: 1-800-526-0017
TTY: 402-471-0213
www.psc.nebraska.gov

Nevada

Public Utilities Commission - Northern NV
Consumer Complaint Resolution Division
1150 E. William St.
Carson City, NV 89701
775-684-6100
✉: puccompliance@puc.nv.gov
puc.nv.gov

Public Utilities Commission - Southern NV
Consumer Complaint Resolution Division
9075 W. Diablo Dr., Suite 250
Las Vegas, NV 89148
702-486-2600
✉: puccompliance@puc.nv.gov
puc.nv.gov

New Hampshire

Public Utilities Commission
Consumer Affairs Division
21 S. Fruit St., Suite 10
Concord, NH 03301
603-271-2431
Toll free: 1-800-852-3793
TTY: 1-800-735-2964
✉: puc@puc.nh.gov
www.puc.state.nh.us

New Jersey

Board of Public Utilities
Division of Customer Assistance
44 S. Clinton Ave.
Trenton, NJ 08625
609-341-9188
Toll free: 1-800-624-0241
Toll free: 1-800-624-0331 (Cable complaint)
www.bpu.state.nj.us

New Mexico

Public Regulation Commission
Consumer Relations Division
1120 Paseo de Peralta PO Box 1269
Santa Fe, NM 87504
Toll free: 1-888-427-5772
✉: crd.complaints@state.nm.us
www.nmprc.state.nm.us

New York

Department of Public Service
Office of Consumer Services
Empire State Plaza
Agency Building 3
Albany, NY 12223
Toll free: 1-800-342-3377
Toll free: 1-800-342-3355 (Termination)
TTY: 1-800-662-1220
www.askpsc.com

North Carolina

Utilities Commission
Consumer Services
4325 Mail Service Center
Raleigh, NC 27699
919-733-9277
Toll free: 1-866-380-9816
✉: consumer.services@psncuc.nc.gov
www.ncuc.net

North Dakota

Public Service Commission
600 E. Boulevard Ave., Dept. 408
Bismarck, ND 58505
701-328-2400
Toll free: 1-877-245-6685
TTY: 1-800-366-6888
✉: ndpsc@nd.gov
www.psc.nd.gov

Ohio

Consumers' Counsel
10 W. Broad St., Suite 1800
Columbus, OH 43215
614-466-8574
Toll free: 1-877-742-5622
✉: occ@occ.ohio.gov
www.occ.ohio.gov

Public Utilities Commission
180 E. Broad St.
Columbus, OH 43215
614-466-3292
Toll free: 1-800-686-7826
www.puco.ohio.gov

Oklahoma

Corporation Commission
Consumer Services
PO Box 52000
Oklahoma City, OK 73152-2000
405-522-2331
Toll free: 1-800-522-8154
www.occeweb.com

Oregon

Public Utility Commission
Consumer Services Section
PO Box 1088
Salem, OR 97308-1088
503-378-6600
Toll free: 1-800-522-2404
✉: puc.consumer@state.or.us
www.puc.state.or.us

Pennsylvania

Office of Consumer Advocate
Office of the Attorney General
555 Walnut St. Forum Place, 5th Floor
Harrisburg, PA 17101
717-783-5048
Toll free: 1-800-684-6560
✉: consumer@paoca.org
www.oca.state.pa.us

Public Utility Commission
Bureau of Consumer Services
PO Box 3265
Harrisburg, PA 17105-3265
Toll free: 1-800-692-7380
www.puc.state.pa.us

Puerto Rico

Public Service Commission
PO Box 190870
San Juan, PR 00918
787-756-1919
www.csp.gobierno.pr

Rhode Island

Public Utilities Commission
Consumer Section
89 Jefferson Blvd.
Warwick, RI 02888
401-780-9700
www.ripuc.org

South Carolina

Office of Regulatory Staff
Consumer Services Division
1401 Main St., Suite 900
Columbia, SC 29201
803-737-5230
Toll free: 1-800-922-1531
TTY: 1-800-334-2217
www.regulatorystaff.sc.gov

South Dakota

Public Utilities Commission
Consumer Affairs
500 E. Capitol Ave.
Pierre, SD 57501
605-773-3201
Toll free: 1-800-332-1782
✉: PUCconsumerinfo@state.sd.us
www.puc.sd.gov

Tennessee

Regulatory Authority
Consumer Services Division
502 Deaderick St., 4th Floor
Nashville, TN 37243
615-741-2904
Toll free: 1-800-342-8359
TTY: 1-888-276-0677
www.tn.gov/tra

Texas

Public Utility Commission
Customer Protection
1701 N. Congress Ave.
PO Box 13326
Austin, TX 78711
512-936-7120
Toll free: 1-888-782-8477
TTY: 1-800-735-2988
✉: customer@puc.texas.gov
www.puc.texas.gov

Utah

Public Service Commission
Division of Public Utilities
PO Box 146751
Salt Lake City, UT 84114-6751
801-530-7622
Toll free: 1-800-874-0904
✉: psc@utah.gov
www.psc.utah.gov

Vermont

Public Service Board
Consumer Affairs and Public Information Division
112 State St., 4th Floor
Montpelier, VT 05620
802-828-2332
Toll free: 1-800-622-4496
TTY: 1-800-253-0191
✉: consumer@state.vt.us
www.psb.vermont.gov

Virginia

State Corporation Commission
Division of Energy Regulation
PO Box 1197
Richmond, VA 23218
804-371-9611
Toll free: 1-800-552-7945
TTY: 804-371-9206
✉: EnergyReg@scc.virginia.gov
www.scc.virginia.gov

Washington

Utilities and Transportation Commission
Consumer Protection
PO Box 47250
Olympia, WA 98504-7250
360-664-1160
Toll free: 1-888-333-9882
✉: consumer@utc.wa.gov
www.utc.wa.gov

West Virginia

Consumer Advocate Division
723 Kanawha Blvd., E
Union Building, Suite 700
Charleston, WV 25301
304-558-0526
www.cad.state.wv.us

Public Service Commission
Customer Assistance
201 Brooks St.
PO Box 812
Charleston, WV 25323
Toll free: 1-800-642-8544
www.psc.state.wv.us

Wisconsin

Public Service Commission
Consumer Affairs
PO Box 7854
Madison, WI 53707-7854
608-266-2001
Toll free: 1-800-225-7729
TTY: 608-267-1479
www.psc.wi.gov

Wyoming

Public Service Commission
2515 Warren Ave., Suite 300
Cheyenne, WY 82002
307-777-7427
Toll free: 1-888-570-9905
✉: wpsc_complaints@wyo.gov
psc.state.wy.us

Contact Trade & 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 websites.

America's Health Insurance Plans (AHIP)
601 Pennsylvania Ave., NW
South Bldg., Suite 500
Washington, DC 20004
202-778-3200
✉: ahip@ahip.org
www.ahip.org
AHIP is the national association representing the health insurance industry. Member companies offer health insurance through employer-sponsored coverage, individual insurance policies, and public health insurance programs.

American Arbitration Association (AAA)
120 Broadway, 10th Floor
New York, NY 10271
Toll free: 1-800-778-7879
www.adr.org
AAA is a not-for-profit public service organization committed to the resolution of disputes through arbitration, mediation, conciliation, and other voluntary procedures.

American Bankers Association (ABA)
1120 Connecticut Ave., NW
Washington, DC 20036
Toll free: 1-800-226-5377
www.aba.com
ABA represents the concerns of banks and their employees. The ABA's Community Engagement Foundation offers personal finance resources to help consumers understand their financial choices and responsibilities.

American Cleaning Institute (ACI)
1331 L St., NW, Suite 650
Washington, DC 20005
202-347-2900
✉: info@cleaninginstitute.org
www.cleaninginstitute.org
ACI is the consumer source for free/low cost educational materials, designed to help people make safe choices for cleaning products.

American Council of Life Insurers (ACLI)
101 Constitution Ave., NW Suite 700
Washington, DC 20001-2133
202-624-2000
✉: contact@acli.com
www.acli.com
ACLI is a trade association of insurance companies. They also offer consumer information on various types of insurace.

American Financial Services Association Education Foundation (AFSAEF) ♦
919 18th St., NW, Suite 300
Washington, DC 20006-5517
202-466-8611
✉: info@afsaef.org
www.afsaef.org
The AFSAEF mission is to educate consumers on personal finance concepts, to help them realize the benefits of responsible money management and understand the credit process. Their MoneySKILL® program educates young adults on the personal finance concepts in the areas of income, expenses, assets, liabilities and risk management.

American Institute of Certified Public Accountants (AICPA)
220 Leigh Farm Rd.
Durham, NC 27707
919-402-4500
Toll free: 1-888-777-7077 (Ethics Hotline)
www.aicpa.org
www.360financialliteracy.org
AICPA works to ensure that the public remains confident in the integrity, competence and professionalism of CPAs.

American Moving and Storage Association (AMSA)
1611 Duke St.
Alexandria, VA 22314
703-683-7410
Toll free: 1-888-849-2672
www.moving.org
AMSA is the trade association for the professional moving and storage industry. The organization also offers moving related information to consumers, and sponsors a dispute resolution program to resolve loss and damage claims on interstate moves.

Association for Financial Counseling and Planning Education (AFCPE)
1940 Duke St., Suite 200
Alexandria, VA 22314
703-684-4484
www.afcpe.org
AFCPE trains and provides certification for financial counselors. They also provide a database for consumers to find a financial counselor in their area.

Association of Credit Counseling Professionals (ACCPros)
369 Falmouth Rd.
Falmouth, ME 04105
Toll free: 1-866-278-1567
✉: info@accpros.org
www.accpros.org
ACCPros is a trade association that represents the credit counseling industry. They set standards for ethical and professional behavior, while also providing a database to find a credit counselor in your area.

Cellular Telecommunications and Internet Association (CTIA)
1400 16th St., NW, Suite 600
Washington, DC 20036
202-785-0081
www.ctia.org
CTIA is the trade association for the wireless telecommunications industry. They provide consumer resources for choosing wireless devices and plans, and tips to protect the information on your device.

Certified Financial Planner Board of Standards
1425 K St., NW, Suite 800
Washington, DC 20005
202-379-2200
Toll free: 1-800-487-1497
✉: mail@cfpboard.org
www.cfp.net
www.letsmakeaplan.org
The CFP Board certifies financial planners who meet its requirements by granting use of their trademarks.

Commission on Accreditation of Rehabilitation Facilities (CARF)
6951 E. Southpoint Rd.
Tucson, AZ 85756
Toll free: 1-888-281-6531
www.carf.org
CARF is a not-for-profit organization that accredits rehabilitation, addiction, retirement living, and other human services. The organization provides an online search tool to find services that match your needs and other consumer resources.

Consumer Technology Association (CTA)
1919 S. Eads St.
Arlington, VA 22202
703-907-7600
Toll free: 1-866-858-1555
✉: cea@ce.org
www.ce.org
CTA represents corporations involved in the design, development, manufacturing and distribution of consumer electronics. They offer free buying guides and tips to consumers.

Direct Marketing Association (DMA)
1615 L St., NW
Washington, DC 20036
212-768-7277 ext. 1888
www.DMAchoice.org
The DMA is the trade association for organizations involved in direct marketing via direct mail, catalogs, the Internet, telemarketing, magazines, newspaper and TV ads. DMA offers free options to consumers that allow them to manage their physical and electronic mail.

Direct Selling Education Foundation (DSEF) ♦
1667 K St., NW, Suite 1100
Washington, DC 20006
202-452-8866
✉: info@dsef.org
www.dsef.org
DSEF delivers programs to educate the public on the benefits of direct selling for individuals and the entire economy.

Financial Counseling Association of America (FCAA)
611 Pennsylvania Ave., SE, Suite 1600
Washington, DC 20003-4303
Toll free: 1-866-694-7253
www.fcaa.org
FCAA represents not-for-profit credit counseling companies. AICCCA sets industry standards for member companies and provides information directly to consumers.

Financial Industry Regulatory Authority (FINRA) ♦
1735 K St., NW
Washington, DC 20006
301-590-6500 (Call Center)
Toll free: 1-800-289-9999 (BrokerCheck Hotline)
Toll free: 1-844-574-3577 (Helpline for Seniors)
www.finra.org
www.brokercheck.finra.org
FINRA is the largest independent regulator for all securities firms doing business in the US. The organization operates the largest resolution forum for disputes between investors and securities firms. Check the background of investment professionals and firms using the BrokerCheck tool.

Financial Planning Association (FPA)
7535 E. Hampden Ave., Suite 600
Denver, CO 80231
Toll free: 1-800-322-4237
✉: info@onefpa.org
www.plannersearch.org
The Financial Planning Association is a trade organization for financial planners. FPA helps consumers by ensuring that planners adhere to a code of ethics and providing guides, brochures, and financial worksheets for consumers.

Insurance Information Institute (III)
110 William St.
New York, NY 10038
212-346-5500
www.iii.org
The III is a nonprofit communications organization supported by the property and casualty insurance industry that works to improve public understanding of insurance.

International Association of Movers (IAM)
5904 Richmond Hwy., Suite 404
Alexandria, VA 22303
703-317-9960
✉: info@iamovers.org
www.iamovers.org
IAM is a global association of movers and forwarders. IAM also offers consumer tips for moving, domestically or internationally.

International Cemetery, Cremation and Funeral Association (ICCFA)
107 Carpenter Dr., Suite 100
Sterling, VA 20164
Toll free: 1-800-645-7700
www.iccfa.com

♦ Provided financial support for the publication of the Consumer Action Handbook.

ICCFA is a trade association for the cemetery, funeral service, cremation and memorialization professions. The ICCFA assists consumers directly through information resources and a dispute resolution service.

LeadingAge ♦

2519 Connecticut Ave., NW
Washington, DC 20008
202-783-2242
✉: info@leadingage.org
www.leadingage.org
LeadingAge represents not-for-profit nursing homes, continuing care retirement communities, assisted living, senior housing facilities, and community service organizations. Consumers may search LeadingAge's online database for providers and facilities that fit their needs.

National Association of Attorneys General (NAAG)

2030 M St., NW, 8th Floor
Washington, DC 20036
202-326-6000
✉: feedback@naag.org
www.naag.org
NAAG facilitates communication among attorneys general, who are responsible for enforcing civil laws in their respective states. The AG offices often oversee state government regulation agencies and represent the public interest.

National Association of Home Builders (NAHB)

1201 15th St., NW
Washington, DC 20005
202-266-8200
Toll free: 1-800-368-5242
www.nahb.org
NAHB represents the home building industry. It provides information for consumers interested in buying, financing, building or remodeling their home. The NAHB also offers a searchable directory of builders.

National Association of Insurance Commissioners (NAIC)

1100 Walnut St., Suite 1500
Kansas City, MO 64106
816-842-3600
Toll free: 1-866-470-6242
✉: webpost@naic.org
www.naic.org
www.insureuonline.org
NAIC is a national organization of insurance regulators. The organization helps insurance regulators facilitate the fair and equitable treatment of consumers.

National Foundation for Credit Counseling (NFCC)

2000 M St., NW Suite 505
Washington, DC 20036
Toll free: 1-800-388-2227
www.nfcc.org
The NFCC member agencies provide financial education directly to the public. NFCC also sets standards for quality credit counseling.

National Funeral Directors Association (NFDA)

13625 Bishop's Dr.
Brookfield, WI 53005
262-789-1880
Toll free: 1-800-228-6332
✉: nfda@nfda.org
www.nfda.org
NFDA is the trade association for funeral service providers. NFDA's Funeral Service Help Line helps consumers make informed decisions about funeral services and address concerns about funeral service experiences.

National Futures Association (NFA) ♦

300 S. Riverside Plaza, Suite 1800
Chicago, IL 60606
312-781-1410
Toll free: 1-800-621-3570
✉: information@nfa.futures.org
www.nfa.futures.org
National Futures Association (NFA) is the self-regulatory organization for the U.S. derivatives industry. NFA provides innovative and efficient regulatory programs and services that safeguard the integrity of the derivatives markets. Contact NFA's Information Center for your industry-related questions..

National Institute for Automotive Service Excellence (ASE)

101 Blue Seal Dr., SE, Suite 101
Leesburg, VA 20175
703-669-6600
Toll free: 1-800-390-6789
✉: contactus@ase.com
www.ase.com
ASE is an independent organization that works to improve the quality of automotive service and repair through the voluntary testing and certification of automotive repair professionals.

North American Securities Administrators Association

750 1st St., NE, Suite 1140
Washington, DC 20002
202-737-0900
www.nasaa.org
investingonline.org
NASAA is the voice of the 50 state securities agencies responsible for grass-roots investor protection and education, and efficient capital formation.

Society of Consumer Affairs Professionals International (SOCAP) ♦

625 N. Washington St., Suite 304
Alexandria, VA 22314
703-519-3700
✉: 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.

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This alphabetical index will help you find the right organization to contact for information or for assistance with your complaint. First, look for the specific topic, for example, Cars. Under this topic there will be one or more contacts, followed by the *Handbook* page number(s). Sometimes you will be directed to "See" another entry for information and a list of contacts. "See also" references direct you to other topics that might be related to your problem and may help you locate the right contact. For company names see the alphabetical listings under "Corporate Consumer Contacts" (p. 72), and "Automotive Manufacturers" (p. 65).

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