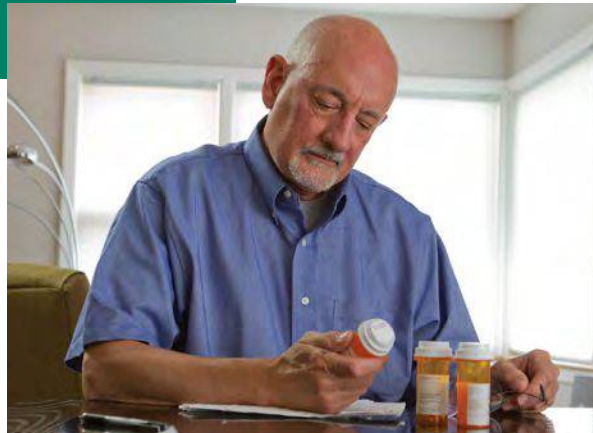




# CONSUMER ACTION HANDBOOK



# CONTRIBUTORS

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

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National Futures Association

Securities and Exchange Commission

Society of Consumer Affairs Professionals



Technology Transformation Service

April 2017

Welcome to USAGov's *Consumer Action Handbook*. I'm excited that you added this resource to your consumer toolkit.

When you shop, you want to get the best value, without being taken advantage of. You want to feel confident about your purchases, regardless of what you buy, where you shop, or how you pay. The tips and resources in this *Handbook* can help you achieve these goals.

The *Consumer Action Handbook* brings together consumer information from across government. It includes practical questions to ask and factors to consider when you buy products and services. The *Handbook* features topics that affect everyone, such as credit reports and identity theft. It also addresses specific issues, like managing someone else's finances and gas pump skimming. You'll also find tips for detecting and reporting scams, throughout the book. Use our consumer assistance directory and sample complaint letter to file a consumer complaint.

USAGov guides you to the government services you need to make your life easier. 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. Follow USAGov on social media (Facebook, Twitter, and Instagram) to discover more government information and services.

If you have questions or ideas for topics, please send them my way at [askmarietta@gsa.gov](mailto:askmarietta@gsa.gov).

Wishing you all the best,

A handwritten signature in black ink that reads "Marietta Jelks".

Marietta Jelks  
Editor-in-Chief, Consumer Action Handbook

## 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](http://www.USA.gov) and in Spanish at [www.Gobierno.USA.gov](http://www.Gobierno.USA.gov) for more consumer information, resources, and tools. You can also download an electronic version of the *Handbook* and hundreds of other consumer publications at [Publications.USA.gov](http://Publications.USA.gov).



Publications.**USA.gov**  
Read. Download. Order.

## QUICK CONSUMER TIPS

Always be on the alert for shady deals and scams. Keep these things in mind to avoid becoming a victim:

- Be wary of promises of “no risks” or guaranteed earnings.
- Beware of emails or calls asking you to confirm your bank account, credit card number, PIN, or social security number.
- Create unique usernames, passwords for your email and online accounts. Use a PIN, two-factor authentication and other security features.
- Don’t sign a contract with blank spaces or incomplete terms. Read and understand any contract, legal document, or terms of service before you sign or click “I Agree”.
- Don’t feel pressured by calls or emails, supposedly from the government or creditors, that threaten you if you don’t send payment immediately.
- Get estimates from several contractors for home or car repairs. Make sure the estimates are for the exact same repairs for a fair comparison.
- Read retailers refund, return, and early termination or cancellation policies, before you buy.
- Be cautious of shopping on public wi-fi networks, that don’t encrypt your information.
- Beware if someone calls you, claiming that you owe money, demanding a payment by wire transfer or branded gift card.
- 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.
- Notify your lender immediately if you are having difficulty making payments on loans, so that you can work out a payment plan.
- Protect access and use of your digital wallet (connected to your mobile phone or payment app) with a PIN or your fingerprints.
- Read the privacy policy and security statement on apps you download to make sure that your personal information is secure.
- Sign up to receive text messages to alert you when your credit card is used. These texts help you catch fraudulent purchases immediately.

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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 set a budget.
- Do your research. Ask family and friends for advice based on their experience. Research the seller and the item or service you are purchasing.
- Review product test results from consumer experts and comments from past customers.
- Get price quotes from several sellers.
- Verify that service providers have 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"). Don't sign a contract with blank spaces or incomplete terms. Insist that any extras you are promised be put in writing.
- Consider payment options. If you have a problem with a credit card purchase, you can dispute the charge (p. 15).
- Check your browser settings when shopping online if you don't want your shopping history shared with data brokers.
- Find out if a subscription or membership automatically renews and how to cancel it. (See "Subscription Boxes" on page 5)
- Find out if reward points expire or how the seller applies reward points to your purchases.

### WARRANTIES

A warranty is the promise that a manufacturer or seller makes to stand behind a product's quality. Federal law requires that you have access to warranties before you

### QUICK TIPS FOR AVOIDING FRAUD

There are a variety of consumer fraud. Here are some tips to help you avoid being a victim:

- **Don't give out personal information.** Don't share your Social Security number, birthdate, credit card number, bank account number, passwords, or other personal data, especially if you didn't initiate it.
- **Don't be intimidated.** Imposters may call and tell you that you must wire money or you'll face arrest, deportation, or auditing by the IRS.
- **Don't pay with a wire transfer or gift cards.** Scammers call and try to force you to pay them with specific branded gift cards or with a wire transfer.
- **Don't rely on caller ID displays.** Scammers can change the display to a name, company, or government agency that you trust.
- **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.

buy an item. This right applies to in-store, online, or catalog purchases. 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 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 service provider. These warranties are often for services, like free repairs. If you receive a spoken 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.

The warranty often begins on the date of purchase, but it could start the date the product was manufactured. Ask a seller when the warranty period starts, before you buy. 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. If you bought an item "as is", an implicit warranty doesn't apply.

### 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

## 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 manufacturers, and these government websites:

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

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 repair 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 check an item 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 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](http://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, product description, delivery date, cancellation policy, privacy policy, and warranties.
- **Keep track of your order.** If it arrives 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:

## POP-UP SHOPS

A pop-up shop is a temporary store in a mall, vacant storefront, or city center. Pop-up shops allow you to test products, try new brands, or have in-person interaction with an online retailer. Since pop-up shops will shut down, you should pay extra attention to your consumer rights. Before you buy, ask:

- Are you familiar with the brand? If not, check the reviews of past customers or consumer protection offices in places where they have set up in the past.
- Can you return or exchange merchandise or get a refund? What is the process?
- Does the 3-Day Cooling-Off Rule apply? Purchases for \$130 or more in a temporary location should be covered.
- How does the company secure your credit card number or electronic payment information?
- How can you contact the seller, after the pop up store closes?

Inspect items or try on clothing before leaving the shop. Also, consider paying with a credit card so that you can dispute the charge if the item doesn't work.

## SHOPPING WITH VIRTUAL CURRENCY

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

- How much will one unit buy? The value of the currency can change, which affects the price of an item.
- Can you return or exchange merchandise? Check the seller’s return and exchange policies.
- What are the protections from fraud? Virtual currencies don’t have the same protections as credit cards for unauthorized purchases.
- What are your options if the seller doesn’t deliver the item you purchased?
- How is your purchase 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.

Report problems with virtual currencies to the Consumer Financial Protection Bureau at [www.consumerfinance.gov/complaint](http://www.consumerfinance.gov/complaint).

- 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 paid with 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 new automobile purchases 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.

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 and promo codes for discounts or free shipping.
- Get a complete description of the item and parts included, and the price, including shipping. Also find out

## ECOMMERCE ARBITRAGE

Normally when you buy an item online from a seller through a larger website, the seller fills your order from their inventory. But sometimes, the seller doesn’t have the item in their inventory. Instead the seller buys it from another retailer (not a wholesaler), and sells it to you at a higher price. You’ll receive the item directly from the second retailer, instead of the seller you actually paid.

As the customer, you are on the bad end of the deal. You could have bought the item directly from the same retailer as your seller did, at a lower price. Also, if you have a problem with the item, you must resolve it with your seller, who would actually have to resolve it with the company they bought it from. That could make it harder to get a refund.

When you buy online, research the item from multiple sellers. Consider shipping costs and taxes. Look at where the item is being shipped from. If that location is different from the seller’s location, that could be a red flag.



**BEWARE: FAKE SHOPPING APPS**

Scammers create imposter, or fake, apps of your favorite retailers. Fake apps can install malware on your smartphone. They could also steal the payment information you saved in the app or login credentials for other apps. Beware if a shopping app has:

- No history of previous versions.
- A description with incorrect spelling and grammar.
- Very few or only negative user reviews in the app store.

Download a retailer's app directly from their website. If you suspect that an app is a fake, delete and report it to the app store. Visit [www.consumer.ftc.gov/articles/0515-apps-help-you-shop-stores](http://www.consumer.ftc.gov/articles/0515-apps-help-you-shop-stores) for more information about apps.

the delivery time, warranties, return policy, and complaint procedures.

- Read reviews from 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.
- 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.consumer.ftc.gov](http://www.consumer.ftc.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, debit, credit, mobile app or payment device.

You can dispute a purchase that you made using a mobile app like any other credit card purchase (p. 15). Verify the mobile app dispute process with your card issuer.

**SUBSCRIPTION BOXES**

Subscription boxes programs deliver food, beauty products, and clothing to your doorstep. You receive a box on a regular (weekly or monthly) basis for a set price.

Subscription boxes are a convenient way to sample new products and styles. Some boxes also offer your favorite items on a regular basis. Before you subscribe, ask:

- How much does the subscription cost?
- How often do you receive shipments
- Is your subscription automatically renewed?
- Can you cancel your subscription?
- How are items chosen for you? Companies can use formulas, surveys, monthly themes, or an expert curator makes selections.
- Can you get better deals or merchandise in a store?
- Can you pick the items that you receive in your box?
- Are the products of high quality? For food deliveries, does the food stay fresh and at the right temperatures?
- Does the company automatically charge your credit card? Check out the "Recurring Payments" box on p. 27.
- What is the return policy for items you don't like?
- Can you skip deliveries? If so, how far in advance do you need to inform the company?

If this is part of a free trial offer, that enrolls you in a subscription, remember you must contact the company to cancel. See [www.consumer.ftc.gov/articles/0101-free-trial-offers](http://www.consumer.ftc.gov/articles/0101-free-trial-offers) for more tips.

**Returns and Exchanges**

Sometimes you may need to return or exchange an item you purchased. Retailers can create their own return policies, as long as they are posted in a place that you can find them easily. Most retailers' policies require you to return the item within a set number of days, with your receipt, and original packaging.

Refunds are normally given in the same form of payment that you used to buy the item. If you don't have a receipt, the seller may give you a store credit instead. For online purchases, check the seller's policy to find out if return shipping is free. Use the return label if they provided one. If your online purchase came from a seller that has a physical store, ask if you can return the item to a nearby store.

Exchanges may be limited to a "like" item, if the item is available. For online purchases, you may have to call the retailer's customer service number to initiate the exchange.

To make your return or exchange go smoothly:

- Read the seller's return, exchange, and refund policy before you make your purchase.
- Present your original receipt, gift receipt, or packing slip.
- Find out if there is a restocking fee for the return.

- Check for the number of days you have to return or exchange the item. If you have to ship it back, take the number of days in transit into account.
- In most cases, the item you're returning must be unopened or unused.
- Send back all the required pieces, accessories, and instructions that were included with the item. Some sellers may not give you a refund if these items are missing.

Your state consumer protection office (p. 106) may offer more protections with returns and exchanges. Also, your credit card issuer may extend the window of time that you can return an item that you purchased with that card.

## 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, fees, 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.** Are there any penalties for the number of times you withdraw money from your account?

**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 or app?

**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 hold a joint account in the same bank where you have individual accounts, the joint account is insured separately for up to \$250,000.

**Mobile banking.** How do you access mobile banking features?

**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?

**Transaction Ordering.** How are your transactions ordered (based on the time, type of transaction, or dollar amount)? The method could cause you to overdraw your account.

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 limit on the number of checks you can write per month?

**Holds on checks.** What is the 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?

### 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

## MANAGING SOMEONE ELSE'S BANK ACCOUNT

If you manage finances for a loved one, you'll need access to their bank accounts. There are two common methods to have access:

- **Power of attorney** - allows you to make financial transactions on behalf of another person while they are alive. If the account holder dies, your power of attorney rights end. You can't use the account to pay bills or have the authority to close the account.
- **Joint account** - allows you to share ownership of the account. You have the authority to use or close the account if the other account holder dies. However, if the other account holder wanted their money to go to someone else after their death, that could cause challenges with the beneficiaries.

No matter what structure works best, remember to act in the other person's best interest, manage the money carefully, keep their money separate from your own, and keep good financial records. Visit [www.consumerfinance.gov/managing-someone-elses-money](http://www.consumerfinance.gov/managing-someone-elses-money) for more details.

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. Your bank will pay for transactions and charge you a fee, for each payment it covers for you.

Visit [www.fdic.gov/consumers/overdraft](http://www.fdic.gov/consumers/overdraft) to learn more.

## MOBILE BANKING

Banks offer access to their services from a mobile phone or tablet. Your bank may also offer a mobile app to keep track of your account balance, pay bills, or transfer funds. 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 affect your account, or if your account balance goes below a minimum threshold.
- Enable two factor authentication or thumbprints to secure access to your account.

## MOBILE PAYMENTS

You can pay for purchases with a digital wallet connected to a mobile phone app, fitness tracker, key fob, or smart watch. When it's time to pay, you just hold your device near a mobile payment terminal.

Before you use these services, ask:

- How does the bank or credit card issuer verify that it's really you connecting a payment method to the digital wallet?
- How does the payment system verify your purchases (fingerprint, PIN, text message)?
- How does the mobile payment app protect you as it transmits your payment information to a seller?
- Who is liable for fraudulent charges - you or your credit card issuer? Many card issuers don't hold you liable for fraudulent purchases through mobile payments. But that isn't always the case.
- Is it possible to freeze your digital wallet if your device is lost or stolen? Can this be done remotely?
- How do you dispute a charge?

Consumer Action offers more tips at [www.consumer-action.org/modules/articles/your\\_digital\\_dollars-mobile\\_banking\\_and\\_mobile\\_payments](http://www.consumer-action.org/modules/articles/your_digital_dollars-mobile_banking_and_mobile_payments).



- Use fraud protection features, so you will know if someone else tries to change your password or account information.

It's important to back up the data stored on your mobile devices, in case you lose it. If you can't recover your phone or tablet, do a remote wipe, to remove sensitive information, including your banking information. If you backed up your data, the information can be restored on a replacement device.

## Mobile Deposits

You can take a picture of a check with your smart phone's camera, and then upload and deposit it in your account. Remember, if you make a deposit through your mobile app the funds won't be immediately available. Some banks hold the funds on mobile deposits for more than a week, before they are available to you. Before you snap that picture of your check:

- Find out how long your bank holds the funds from mobile deposits.
- Keep the physical check, just in case there is a problem. After it has cleared, shred it.
- Find out if there are fees to use this feature. If so, are the fees charged 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 rules for mobile deposits.

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

## ATM/DEBIT CARDS

You can use a debit card and personal identification number (PIN) to withdraw cash from an automated teller machine (ATM), make deposits, or transfer funds between accounts. Some ATMs charge a fee if you are not a member of the bank's ATM network.

Retail purchases can also be made with a debit card. Be cautious about using your card online, if your card will be out of your sight (sit down restaurants), places where the final amount is uncertain (hotels), or where the card slot could have been tampered with (self pay kiosks).

Although a debit card looks like a credit card, the money for the purchase is transferred immediately from your bank account to the store's or service provider's account. Federal law does not allow you to stop payment on debit card purchase.

Be suspicious of "shoulder surfers", people who lurk around while you are using your debit card at an ATM or point of sale machine. If you suspect criminal activity, stop your transaction and walk away.

If you suspect your debit card has been lost or stolen, call the card issuer immediately. Your liability for unauthorized use of your ATM or debit card will vary, 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 the statement documenting the unauthorized use, you could lose all of the money in your bank account and 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 protections from fraud.

## UNSOLICITED CHECKS AND CREDIT OFFERS

Legitimate credit offers often come in the form of “convenience checks,” which credit card companies enclose with your monthly statement. However, convenience checks 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.

Beware of checks from someone in a foreign country who claims that you have won a foreign lottery, checks for 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.

If you cash a fraudulent unsolicited check, you could be agreeing to pay for products or services you do not want

## BANKING SCAMS

Be aware of these common signs of banking scams:

- Scammers create fake versions of your mobile banking app, to gain access to your account.
- Text messages that claim to be from your bank that require you to verify your bank account number or PIN.
- Requests for you to deposit a check into your account, as part of a fake lottery or sweepstakes.

Take steps to protect yourself:

- Download the bank’s app directly from a link on their website to be sure it’s the real version.
- 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).

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.

## PREPAID CARDS

Prepaid cards, prepaid debit, or stored value cards allow you to make purchases and conduct financial transactions. Prepaid cards can be helpful if you don’t have a bank account or a credit history. Read the card’s terms and conditions before you buy it.

Prepaid cards carry protections similar to credit and debit cards. To obtain the benefits, follow the instructions to register and activate your card. Store your card number and customer service telephone number, separately, 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. Funds on gift cards can’t expire within five years of when it was activated, unless the terms of expiration are clearly disclosed. 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](http://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. **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. 102)
State-chartered banks that are members of the Federal Reserve System	Federal Reserve System (p. 102)

## CARS



## BUYING A CAR

Whether you buy or lease a vehicle, these tips will help you get the best deal and avoid problems:

- Decide what kind of vehicle best suits your needs and budget.
- Check out the seller. Research car dealers with your state or local consumer protection agency (p. 102) and Better Business Bureau (p. 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 for an auto loan. Compare financing options at credit unions, banks, or finance companies. Consider the total finance charges and the Annual Percentage Rate (APR), not just the monthly payment.
- Ask what phrases, like "all-new", "redesigned", "next generation" really mean in terms of a car's appearance, structure, and performance.
- Read the fine print in ads and promotions. Often, you must have a high credit score to qualify for low monthly payments, no down payment, or to skip a payment.
- Read and understand every document you sign.
- Don't take possession of the car until all paperwork is approved.
- Consider the effect that different models will have on your insurance policy and premiums (p. 31).
- Compare miles-per-gallon ratings of vehicle models and their annual fuel estimates. Visit [www.fueleconomy.gov](http://www.fueleconomy.gov) to research mileage and fuel efficiency reports.

## 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. Locate the wholesale price. This figure factors in dealer incentives from a manufacturer and is a more accurate estimate of what a dealer paid for a vehicle.
- Find out whether the manufacturer offers rebates that will lower the cost of the vehicle.
- Get price quotes from several dealers. Ask if the quotes are the prices before or after rebates are deducted.
- Avoid buying credit insurance, extended warranties, auto club memberships, rustproofing, and upholstery finishes. If these costs are rolled up in your vehicle loan, you'll have to pay interest on them. See "Service Contracts and Extended Warranties" (p. 2).

## Buying a Used Car

- Contact your state or local consumer protection office (p. 106) to learn about your rights when buying a used car.
- 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](http://www.nadaguides.com)), published by the National Automobile Dealers Association, or the *Kelley Blue Book* ([www.kbb.com](http://www.kbb.com)). These guides are usually available at local libraries.

## 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](http://www.nhtsa.gov)) crashes vehicles head-on into a wall and bashes them broadside to test their ability to protect their occupants. NHTSA focuses on evaluating vehicle restraints such as air bags and safety belts.
- **The Insurance Institute for Highway Safety.** A different test by the IIHS ([www.iihs.org](http://www.iihs.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](http://www.consumerreports.org)) rates vehicles in terms of overall safety. Its safety score combines crash test results with a vehicle's accident-avoidance factors — emergency handling, braking, acceleration, and even driver comfort.

- 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](http://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](http://www.safercar.gov) to find out if a car has been recalled.
- Research the car's title history with your state motor vehicle department. Make sure there isn't a lien against it.
- The Center for Auto Safety ([www.autosafety.org](http://www.autosafety.org)) provides information on safety defect recalls and complaints.
- Compare the mileage disclosures to the car's odometer reading.
- 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.

## BEWARE: CAR HACKING

Cars include computer systems, such as Bluetooth, navigation and entertainment systems, Wi-Fi, and key fobs. This technology is convenient, but hackers can use these systems to hack into your car, remotely. They can take control of important functions, like steering or braking, or access apps and phone logs. If you connect your mobile phone to your car, through Bluetooth, your contacts, personal information, and payment details stored in apps could be stolen. 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 to install security updates and patches to make your car's systems more secure.
- Clear the memory in your car's GPS, or Bluetooth connection between your car and phone, especially in rental cars or if you participate in car sharing.

## 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" used cars. This 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.

If you still owe money on your trade-in, make sure that the new dealership pays off the existing loan. There isn't a law that requires a dealer to pay off the loan within a specific number of days.

Buying a used car from a dealer offers more protections, because you are dealing with an institution, which must abide by consumer laws. 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:

- Set 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-vehicle-financing](http://www.consumer.ftc.gov/articles/0056-understanding-vehicle-financing). Visit [www.consumerfinance.gov/complaint](http://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. 9) 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.

## BEWARE: GAS PUMP SKIMMING

Skimmers are devices that steal your credit or debit card number. Thieves get this information by placing the skimmer over the credit card slot at gas pumps (and ATMs). They may also collect your PIN by attaching a video camera or another keypad over the real one to record your keystrokes. Beware of a gas pump if:

- The card reader moves or is unsteady. Tug on the card slot to check if it moves.
- The card reader looks differently than those at the other pumps.
- The keypad feels strange, thicker, or isn’t secure.
- The edges of the card reader unit look like someone tried to pry it open or the lock is broken.
- The security seal over the front panel of the gas pump is broken.

Prevent gas skimmer fraud by paying with the gas station attendant instead of at the pump. If the card reader seems suspicious, report it to the gas station attendant.

If you have been a victim of credit or debit card fraud, alert your card issuer.

- 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 and online.
- 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.

Get more information about auto leases from [www.consumerfinance.gov/askcfpb/815/should-i-buy-or-lease-whats-difference.html](http://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. They are called “secret warranties” because these free repairs are not publicized,

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](http://www-odi.nhtsa.dot.gov/owners/SearchSafetyIssues) or call the DOT’s Vehicle Safety Hotline at 1-888-327-4236. You should report hazards that are not listed to your dealer, the manufacturer of the vehicle (p. 65), and NHTSA at <https://www-odi.nhtsa.dot.gov/VehicleComplaint/>. If there is a safety-related defect, 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. 67).
- Describe the symptoms. Don't try to diagnose the problem.
- Make it clear that work cannot begin until you have an estimate (in writing, preferably) and you approve it. Never sign a blank repair order. If the problem cannot be



diagnosed on the spot, insist that the shop contact you to get your approval 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 laws that deal with auto repairs. Contact your state or local consumer protection office (p. 106) for information on the laws in your state. View the FTC's consumer guide to auto repair at [www.consumer.ftc.gov/articles/0211-auto-repair-basics](http://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 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. 31), an auto 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.



## CAR SCAMS

Be aware of these common signs of car scams:

- Dealer promises to pay the loan balance on your trade in vehicle, but doesn't pay.
- The dealership calls you after purchase to say that financing fell through. Now you have to sign new paperwork with higher interest rates, after you already have the car.
- Mechanics use scare tactics to convince you to get services you don't need.

Take steps to prevent being a victim:

- Contact your dealer about the status of warranties and service packages.
- Pay off existing car loans before trading the car in.
- Set up financing with a bank or lender before going to the dealership
- Get written estimates for repair work.

For more information or to file a complaint, contact:

- State consumer protection office (p. 106).
- Federal Trade Commission (p. 102).

- Check refueling policies and charges. Some rental companies, particularly at airports, 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.
- If you connect your mobile device to the car's Wi-Fi or infotainment system, clear the rental car's Bluetooth memory, including in car GPS, phone's call log, and contacts from the car memory.

Visit [www.insureonline.org/consumer\\_auto\\_car\\_rental\\_insurance.htm](http://www.insureonline.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, without the cost of car ownership. These car sharing services charge members on an hourly basis, as opposed to a daily or weekly rate. Do some research. Talk to subscribers or read online reviews about their experiences. Ask about:

- **Fees.** What are the fees the company charges (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 repay loans can affect your ability to get other loans, 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 offers you protection. 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](http://www.consumer.ftc.gov/articles/0347-your-equal-credit-opportunity-rights) or [www.consumerfinance.gov/fair-lending](http://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 can't repay 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.

### 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. 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.

If you rent your home, or even a room, on a short term basis it may be harder to refinance or get a home equity loan.

Lenders may consider your home a commercial property, instead of a personal residence. As a result, the lender may deny your home equity loan application or charge a higher interest rate.

### Installment Loans

Installment loans are loans that are repaid over time with a set number of scheduled payments. The most common installment loans are mortgages 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.

## 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 sellers, in fact, only accept credit or debit card payments. There are many types of credit cards with various features. 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:

- **Variable 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 for stores or services? Use online tools to find the card that offers the best rewards for you.
- **Grace period.** This is the number of days you have to pay your bill before finance charges start. Without this period, you may have to pay interest from the date you use your card or the date the purchase is posted to your account.
- **Finance charges.** Most lenders calculate finance charges using an average daily account balance, which is the average of what you owed each day in the billing

## CHIP AND PIN CREDIT CARDS

Chip and PIN credit cards offer you additional protection from fraud. The chip makes it difficult for a counterfeiter to produce a fake credit card using your payment information.

Even with 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. Visit [www.consumerfinance.gov](http://www.consumerfinance.gov) for more information.

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 will upsell by offering other services such as credit protection, insurance, or debt coverage, that you don't need.
- **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?

Protect your physical card and the credit card number. If a thief gets it, they can make a duplicate card to use in stores. He or she could use your number online or save it in a digital wallet. If you lose your credit card or it is stolen, call the issuer immediately. Once you report it, you have no further responsibility for unauthorized charges. 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, credit card reviews, and calculators.

You have a right to cancel your card at any time. However, that doesn't cancel any outstanding balance on the card. Continue paying the credit card bill until the balance is \$0. If you used this credit card number for recurring charges, such as insurance premiums or gym memberships, make sure to update your payment information. See the "Recurring Payments" box on page 27 for more information.

Visit [www.consumerfinance.gov/credit-cards/knowbeforeyouowe](http://www.consumerfinance.gov/credit-cards/knowbeforeyouowe) to view an interactive version of a sample credit card bill.

## 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](http://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.

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](http://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. Request a return receipt, 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.
- 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 CARD BALANCE TRANSFERS

If you want to reduce your debt, you could transfer other credit balances to a credit card with a lower interest rate. The card issuer may also offer a low teaser interest rate, 0-5%, for a set introductory period. Use an online balance transfer calculator to see if you'll actually save money by consolidating your debt. Consider all the factors before you transfer a balance:

- Will you qualify for the advertised interest rates and teaser rates? Only people with good or excellent credit scores qualify for the advertised rates.
- How long will the teaser rate be in effect?
- Will your budget allow you to pay the balance off before the introductory period ends?
- How much is the balance transfer fee? The card issuer will assess a balance transfer fee, often 3-5% of the transferred balance. You must pay this amount immediately.
- What is the maximum amount you can transfer?
- Will you lose the introductory rate if you are late making a payment?

Continue paying on your existing credit card balance, until you get a confirmation that balance has transferred. Visit [www.consumerfinance.gov](http://www.consumerfinance.gov) and [studentaid.ed.gov/sa/repay-loans/consolidation](http://studentaid.ed.gov/sa/repay-loans/consolidation) to learn more about other debt and student loan consolidation.

### SOFT AND HARD CREDIT INQUIRIES

Soft and hard credit inquiries are two ways of pulling your credit report. Both give a company access to your credit history, but they are used for different reasons and have different impacts on your credit score.

A soft inquiry occurs when a company pulls your credit report, without you initiating it. Lenders and credit companies do a soft inquiry to decide whether or not to pre-approve you for credit. Employers, current lenders, and landlords may also do a soft pull. Downloading your own credit report is another example of a soft inquiry. Soft inquiries don't affect your credit score.

A hard inquiry occurs when a lender pulls your credit report to make a lending decision, after you apply for credit. You have to authorize hard inquiries. Each hard inquiry can reduce your credit score. If there are hard inquiries on your credit report, that you didn't authorize, it could be fraud. Dispute hard inquiries you didn't authorize with the creditor listed and the credit bureaus. If neither will help, file a complaint with the CFPB (p. 93).

credit bureau. There are three major credit bureaus:

- Equifax: 1-800-685-1111 or [www.equifax.com](http://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](http://www.experian.com).
- TransUnion: 1-800-888-4213 or [www.transunion.com](http://www.transunion.com) or 1-888-909-8872 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 free credit reports from [www.annualcreditreport.com](http://www.annualcreditreport.com), you normally have to pay to get your credit score. Some credit card issuers include a 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.
- 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. Hard 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, once turned over to a collection agency.

A company can deny you credit, housing, insurance, or a job as a result of a credit report. If this happens, the company 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. Contact your creditors and inform them that you are having difficulty making payments; they may be able to modify your payment plan. First, develop a realistic budget so you can see your income and expenses in one place and look for ways to save money. Visit [www.consumer.gov/articles/1002-making-budget#!what-it-is](http://www.consumer.gov/articles/1002-making-budget#!what-it-is) for help in creating a budget.

#### 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.
- 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 offer free or low-cost credit counseling.

Some local nonprofit agencies provide educational programs on money management. They can also 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 they offer free information? Avoid organizations that charge for information or make you provide a lot of details about your problem first.
- What are the 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) 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](http://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 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.

## CREDIT SCAMS

Be aware of these common signs of credit scams:

- A credit repair company offers to issue a credit profile number to rebuild your credit. These numbers are often stolen social security numbers.
- Debt collectors contact you to collect on "phantom" or "ghost" debts that you don't actually owe.

Take these steps to avoid being a victim:

- Don't accept offers for a new ID number as a way to improve your credit.
- Get your credit reports at [www.annualcreditreport.com](http://www.annualcreditreport.com) to verify credit accounts in your name.

For more information or to file a complaint, contact:

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

## 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, [collegescorecard.ed.gov](http://collegescorecard.ed.gov) to determine the quality of a school by viewing cost data, students' graduation rates. The website also offers data on graduates' ability to repay loans, and earnings after graduation.

You should also check that the school is accredited by a nationally recognized accrediting agency. Accreditation ensures that education programs meet acceptable levels of quality. Start your search for an accredited schools at [ope.ed.gov/accreditation](http://ope.ed.gov/accreditation).

## 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 credits and deductions, when you contribute to some college savings plans. Visit [www.irs.gov/uac/tax-benefits-for-education-information-center](http://www.irs.gov/uac/tax-benefits-for-education-information-center) for more information.

### Resources

The U.S. Department of Education's website, [studentaid.ed.gov](http://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](http://www.consumerfinance.gov/paying-for-college) that allow you to compare financial aid offers, and interactive wizards to

## FOR-PROFIT SCHOOLS

For-profit colleges offer a flexible way to attend college, but some of them don't live up to their promises.

Some recruiters use high pressure sales tactics to rush you into enrolling. They may overstate the qualifications of instructors, lie about the school's accreditation or ability to transfer credits, overpromise on your job prospects, exaggerate graduation rates, and the success of previous graduates. Unlike traditional colleges, you must sign a contract before starting classes. If you have a problem with the school's program or policies, you may be banned from suing, due to a mandatory arbitration clause in the contract. If you enroll at a for-profit school:

- Read the terms and conditions of the contract closely. Don't feel rushed to review the materials, costs, and/or intimidated to ask questions.
- Beware if a recruiter encourages you to provide false information on your FAFSA.
- Investigate the accreditation of the school at [ope.ed.gov/accreditation/Search.aspx](http://ope.ed.gov/accreditation/Search.aspx).
- Research the number of former students that have defaulted on student loans and/or dropped out.
- Ask what is the average amount of debt students have once they complete the program or when they drop out.
- Find out how many people have graduated from the same major and have found gainful employment in their area of study.

create a plan for repaying student loans. The website [www.finaid.org](http://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.

Download the Department of Education's checklists that explain how to apply for financial aid and college at [studentaid.ed.gov/sa/prepare-for-college/checklists](http://studentaid.ed.gov/sa/prepare-for-college/checklists). Also, the National Association of Student Financial Aid Administrators provides advice, tips, and information on financing your education at [www.nasfaa.org](http://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 is a federally funded source of financial assistance used to offset financial education costs. Students who qualify earn money by working while attending school. This money does not have to be repaid.

- **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. You can now file your FAFSA starting on October 1, to qualify for funding for the next school year. FAFSA on the Web is the quickest and easiest method of applying. Go to [fafsa.ed.gov](http://fafsa.ed.gov) to apply.

You can hire a college aid planner, a professional to guide you through the FAFSA process. This planner's role is to improve your application so you can qualify for the most financial aid. If you use this service, remember that they are not certified like financial planners or certified public accountants. If you only need a small amount of help contact your school, counselor, or public library, for free. If the planner charges fees, but doesn't deliver on its promises, it could be a scam. Learn more about financial aid scams at [studentaid.ed.gov/sa/types/scams](http://studentaid.ed.gov/sa/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.

For more information on these programs as well as other repayment resources and tools, visit these resources:

- U.S. Department of Education/Federal Student Aid: [studentaid.ed.gov/sa/repay-loans](http://studentaid.ed.gov/sa/repay-loans)
- National Association of Student Financial Aid Administrators: [www.nasfaa.org](http://www.nasfaa.org)
- Consumer Financial Protection Bureau's Know Before You Owe repayment tool at [www.consumerfinance.gov/paying-for-college/repay-student-debt](http://www.consumerfinance.gov/paying-for-college/repay-student-debt).

## 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 have 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/sa/types/loans/federal-vs-private](http://studentaid.ed.gov/sa/types/loans/federal-vs-private) to learn more about the difference between these 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).

Use the Consumer Financial Protection Bureau's tools at [www.consumerfinance.gov/paying-for-college](http://www.consumerfinance.gov/paying-for-college) to compare financial aid offers.

## Receiving Student Aid

Your school must make your federal student aid available to you, without charging excessive fees to access the funds. You have the right to have the money deposited into a bank account that you already have, without any penalty. A college must provide a list of the options for receiving your financial aid, without showing bias to any option. Your school can't require you to open an account with a specific bank or a prepaid card to receive your money. Contact the Department of Education (p. 94) to learn more about federal student aid disbursements.

## EDUCATION SCAMS

Be aware of these common signs of education scams:

- Ads promote ways that can wipe out student loan debt.
- Companies charge money for access to scholarships but don't deliver.
- IRS imposters call and threaten you with a fraudulent "student tax" that you must pay or face arrest.

Take steps to protect yourself:

- Talk to guidance counselors at school to get scholarship information for free.
- Research companies that claim to help you with your education finances.
- Don't give payment information to anyone who has called you demanding immediate payment.

For more information or to file a complaint, contact:

- The U.S. Department of Education (p. 94).
- The Federal Trade Commission (p. 102).
- Consumer Financial Protection Bureau (p. 93).



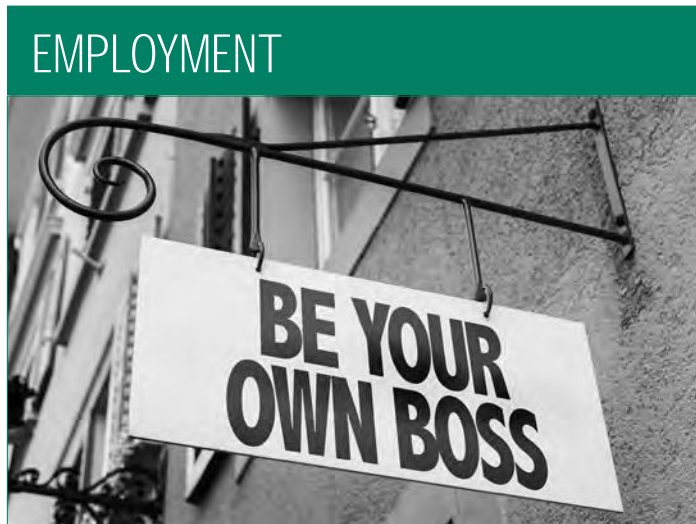
### Defaulting on Student Loans

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.
- 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 [studentaid.ed.gov/sa/repay-loans/default](http://studentaid.ed.gov/sa/repay-loans/default) for information to avoid defaulting on your student loan.



Numerous websites post private industry job openings. In addition, all federal government jobs are announced to the public at [www.usajobs.gov](http://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.

Read your entire employment contract. Some employers include a mandatory arbitration clause in your contract. This prevents you from suing them for any wrongdoing, abuse, or harassment. See “Mandatory Arbitration” (p. 62).

### 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.

#### Direct Selling

Direct selling is a way to sell products directly to customers, often in their homes. As a seller you are an independent consultant, not an employee of the manufacturer. You buy your inventory from the manufacturer, then advertise the merchandise to potential customers.

Multi-level marketing programs involve selling products and then recruiting and training other people to sell products. You can earn commissions on the products you sell and the sales of consultants you recruited. Some

### 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.

Take steps to protect yourself:

- Check out the reputation of employment agencies or companies offering work with your state’s attorney general (p. 137).
- Meet with the job promoter in person 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).

## SHARING ECONOMY AND TAXES

You may be responsible for paying taxes on the income you receive from driving paying passengers in your private car or renting out your home. If you rent out your home, you may also need to collect occupancy tax from renters. Keep track of the income and expenses used for this work. The IRS offers more information if you work in the sharing economy at [www.irs.gov](http://www.irs.gov).

multilevel marketing programs are illegal pyramid schemes. In pyramids, commissions are based on the number of distributors recruited, rather than selling actual products.

If you are considering direct selling, ask plenty of questions:

- Do you have to sign a distributor agreement? Read it closely before you agree to be a consultant.
- Can you attract and maintain regular customers?
- What is a realistic amount of income you can expect?
- Are there reports of deceptive practices by the selling plan or by a recruiter?
- How much does it cost to sell this product? In addition to start up costs, consider annual fees, shipping costs, fuel, and advertising.
- How much merchandise do you have to buy for inventory?
- Are monthly minimum sales required to earn a commission?
- Will you be required to recruit new distributors to earn your commission?
- What are the return policies for merchandise you didn't sell?

The Direct Selling Association (DSA) has a code of conduct for companies to follow. Report violations to the DSA at [www.dsa.org/consumerprotection/filing-a-code-complaint](http://www.dsa.org/consumerprotection/filing-a-code-complaint). Report deceptive direct selling to the Federal Trade Commission (p. 102).

## 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](http://www.dol.gov/dol/topic/unemployment-insurance/index.htm) for more information.

Some states offer extended unemployment benefits for eligible recipients. Visit [workforcesecurity.doleta.gov](http://workforcesecurity.doleta.gov) for the latest information regarding your state's benefit programs.

If you are unemployed you may also lose employer sponsored benefits. Check how benefits, such as your health insurance and money in your 401K or other retirement plans are affected.

## 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 [health.gov/dietaryguidelines](http://health.gov/dietaryguidelines). Federal regulations also require many foods to identify fat content, fiber, and nutrients on their labels. Visit [www.nal.usda.gov/fnic/food-labeling](http://www.nal.usda.gov/fnic/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. 93)
- U.S. Food and Drug Administration (p. 96)
- Nutrition.gov ([www.nutrition.gov](http://www.nutrition.gov))
- MedlinePlus.gov ([www.medlineplus.gov](http://www.medlineplus.gov))
- Center for Nutrition Policy and Promotion ([www.cnpp.usda.gov](http://www.cnpp.usda.gov))
- Choose My Plate ([www.choosemyplate.gov](http://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](http://www.foodsafety.gov) is your gateway to government food safety information. Visit [www.recalls.gov](http://www.recalls.gov) for the latest food safety alerts and recalls.

For more information, here are some additional resources:

- Centers for Disease Control and Prevention (p. 94) [www.cdc.gov/foodsafety](http://www.cdc.gov/foodsafety)
- FDA's Food Information Hotline [www.fda.gov/Food](http://www.fda.gov/Food)  
Toll free: 1-888-723-3366
- Partnership for Food Safety Education [www.fightbac.org](http://www.fightbac.org)

- USDA Food Safety and Inspection Service  
[www.fsis.usda.gov/wps/portal/fsis/home](http://www.fsis.usda.gov/wps/portal/fsis/home)
- USDA Meat and Poultry Hotline  
Toll free: 1-888-674-6854

## Food Product Dating

The dates printed on milk, meat, poultry, and egg cartons can be confusing. But you could be throwing food out too early and wasting money. The printed dates relate to the item's peak quality, not to the safety of the food. USDA offers these explanations of the dates:

- **Sell by** - the last date that a store can have an item on display for sale.
- **Best if used by** - Recommended date to use by for best quality and taste.
- **Use-By** - the last date recommended for the use of the product while at peak quality.

Store your food promptly for safety and highest quality. Use the storage chart on this page for recommendations for the length of time to store food in your refrigerator.

Download the FoodKeeper app on your mobile phone, or call the Meat and Poultry Hotline (p. 93) for more detailed information.

## Storage times for the refrigerator:

TYPE OF FOOD	SAFE STORAGE (40 °F)
Bacon	7 days
Eggs (in the shell)	3-5 weeks
Fresh beef, lamb, or pork	3-5 days
Fresh fish or shellfish	1-2 days
Hamburger and ground meats	1-2 days
Hot dogs	1 week (opened pack) 2 weeks (unopened pack)
Luncheon meat	3-5 days (opened pack) 2 weeks (unopened pack)
Poultry	1-2 days
Cooked leftovers	3-4 days

## 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).

## SAVING MONEY ON GROCERIES

It can be a challenge to make healthy food choices and stay within your food budget. Follow these tips to 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.
- 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 [www.ams.usda.gov/local-food-directories/farmersmarkets](http://www.ams.usda.gov/local-food-directories/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](http://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](http://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 tend to be more expensive than conventionally grown foods. 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. Visit [www.ams.usda.gov](http://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.

## HEALTH CARE



There are plenty of resources available to help you make health care decisions. Be wary of websites sponsored by companies selling a particular treatment. Contact trusted associations or visit websites run by government agencies and recognized organizations. This information should not replace what you receive from a doctor. Some sites that share trustworthy information include:

- **Cleveland Clinic** ([myclevelandclinic.org](http://myclevelandclinic.org)) Offers articles, videos, and tools to help you manage your health.
- **HealthFinder.gov** ([healthfinder.gov](http://healthfinder.gov))—Provides information and tools to help you stay healthy.
- **Mayo Clinic** ([www.mayoclinic.org](http://www.mayoclinic.org))—Offers an index of symptoms, diseases and procedures.
- **Medical Library Association** ([www.mlanet.org](http://www.mlanet.org))—Provides links to websites suggested by librarians.
- **MedlinePlus** ([www.medlineplus.gov](http://www.medlineplus.gov))—Provides information on illnesses, diseases, and wellness issues.

### CHOOSE A DOCTOR

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

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

- Do the office hours work with your schedule?
- Does the doctor have privileges to practice medicine at the hospital you prefer?
- 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

File a complaint with your state medical board if you have a complaint about the medical services you received from a physician. Visit [www.fsmb.org/state-medical-boards/contacts](http://www.fsmb.org/state-medical-boards/contacts) or call 817-868-4000 to get the contact information of your state’s medical board.

### CHOOSE A HEALTH CARE FACILITY

Online report cards can help you compare health care facilities. U.S. News and World Reports rates hospitals based on information collected from Medicare records and other sources. Visit [www.usnews.com/rankings](http://www.usnews.com/rankings) for rankings. Compare doctors and health care facilities at [www.healthgrades.com](http://www.healthgrades.com).

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](http://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 medical staff that provide medical care or diagnose symptoms remotely. Visit [www.HealthIT.gov](http://www.HealthIT.gov) or contact your health providers for more information.

### Elder Care

The need for services for seniors has grown. The Eldercare Locator ([www.eldercare.gov](http://www.eldercare.gov)) connects older Americans and their caregivers with information on senior services. Visit [acl.gov/Get\\_Help/Help\\_Older\\_Adults/Index.aspx](http://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/nursinghomecompare](http://www.medicare.gov/nursinghomecompare) or call 1-800-633-4227.
- Eldercare Locator ([www.eldercare.gov](http://www.eldercare.gov)) provides information and referral services for those seeking local and state support resources for the elderly (p. 96).
- LeadingAge ([www.leadingage.org](http://www.leadingage.org)) helps you locate nonprofit organizations that meet the needs of the elderly.
- The Commission on Accreditation of Rehabilitation Facilities ([www.carf.org](http://www.carf.org)) gives its seal of approval to qualifying facilities; call 1-888-281-6531 (p. 136).
- The Joint Commission accredits hospitals, nursing homes, and other health care organizations. Check out a local facility at their website [www.qualitycheck.org](http://www.qualitycheck.org).

Read the contracts with long term care facilities carefully. Your contract with a nursing home or assisted living facility may include a mandatory arbitration clause that will require

you to resolve a dispute through arbitration. However, in 2016 a rule was issued that prohibits mandatory arbitration clauses from being included in new contracts with nursing homes.

### 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 to the cost of 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.

### 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.
- Companies sell fraudulent products (wristbands, patches, sprays) to prevent Zika virus.

Take steps to protect yourself:

- Talk to your doctor before you take any medication that he or she didn't prescribe.
- 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).



## CROWDFUNDING

You may use crowdfunding websites to raise money to pay for medical expenses, education, or emergencies.

If you create a crowdfunding campaign, the money you collect may be taxed by the IRS. You could also lose your eligibility for Medicaid, Social Security income, or food vouchers. Contact your local Medicaid, Social Security, or SNAP benefits offices to learn how crowdfunding affects your eligibility for benefits.

- Make sure that the medical billing codes, from the service provider and your insurer, match the treatment you received. Your insurer and the health care provider may use different codes, but they should reflect the same service.
- Find out how to enroll in balance billing for outstanding invoices.
- Can you get a refund for prepaid medical services or stays in long term facilities or hospice centers?
- Keep records (names, dates, times) of all contact with your insurance company and medical billing offices.

Use the sample complaint letter (p. 60) if you need to dispute a medical bill.

### Inpatient or Outpatient Status

The amount you pay out of pocket for a hospital stay depends on if your stay is considered inpatient or outpatient (“under observation”). Even if you stay in the hospital for several days, you may still be considered an outpatient. The hospital must inform you of your status, orally or in writing. Patients covered by Medicare must receive a Medicare Outpatient Observation Notice (MOON). If they don’t tell you, ask for your status.

You often pay more for outpatient stays than inpatient hospitalization. In addition, your health insurer or Medicare may deny coverage for follow-up services in skilled nursing homes.

## PRESCRIPTION DRUGS

Prescription drugs can be a major expense. 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 manufacturers have patient assistance programs to help you afford your medication.

### Online Pharmacies

You may get your prescription filled through an online pharmacy. There are legitimate online pharmacies, but also some fraudulent ones. They advertise prescription drugs for very low prices, but don’t treat your condition. 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](http://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](http://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 a certain dollar amount; once your prescription costs exceed that amount, there is a temporary limit on what your prescription drug plan will cover. However, once your out-of-pocket spending reaches a higher ceiling, your prescription coverage will kick back in. Any amount of prescription drug spending between these two limits is called the coverage gap or Medicare “donut hole.” 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) or visit [www.medicare.gov](http://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.

A durable power of attorney 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.



Buying or renting a home are some of the most significant expenses that you may 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](http://www.hud.gov), the Consumer Financial Protection Bureau at [www.consumerfinance.gov/owning-a-home](http://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. There are many financial and legal issues involved. In addition, you need housing professionals, real estate agents, lenders, and home inspectors acting in your best interest. Before you buy:

- Get a copy of your credit report (p. 15). Your credit report affects the interest rates, terms of loans, and the amount of a down payment.
- Attend home buying workshops, sponsored by local organizations or work with a HUD-certified housing counselor.
- Hire a buyer's agent who works for you.
- Get prices of similar 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.

### Mortgages

A mortgage is a loan to purchase a home, where the home is the collateral to secure the loan. When shopping for a home mortgage, get 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.

### RECURRING PAYMENTS

Recurring, or automatic payments, occur when you allow a company to withdraw money from your bank account, or post to a credit card, on a regular basis. They are a convenient way to pay regular expenses, like a mortgage or monthly rent, insurance, gym memberships, and subscriptions. However, it can be a challenge to dispute a payment or cancel a service. Before a company collects automatic payments, it must:

- Inform you of the terms and conditions.
- Get your consent to collect automatic payments.
- Tell you how to stop the payments.

Keep your payment information up to date if you sign up for recurring payments. Also, mark payments on your calendar, to avoid overdrafts.

You have the right to cancel automatic payments but this does not cancel your contract with the company. Dispute unauthorized automatic charges with your bank or credit card company within 60 days. File a complaint with the FTC (p. 102) if the terms of the service were misleading. Complain to the CFPB (p. 93) for any problems with the billing.

- Check the rates for 15-year, 20-year, and 30-year mortgages. Shorter-term mortgages can reduce the amount of interest you pay.
- 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 the interest rate, 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 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 pay PMI?

- Ask whether you can pay off the loan early, and whether there is a penalty for doing so.
- How much will the property taxes be on the home? This expense is often included in your monthly mortgage payment.

When you shop for a mortgage, a lender will give you a 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 must 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](http://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

**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.



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](http://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. 14) and Homeowners and Renters Insurance (p. 33).

## MOVING COMPANIES

Not all moving companies are the same. Although many are legitimate, some attempt to take advantage of their clients. Movers 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. Visit [www.protectyourmove.gov](http://www.protectyourmove.gov) to verify a mover's license for moves from one state to another (inter-state). Check your state, county, or local consumer protection agency (p. 106) for moves within a state (intra-state).
- Confirm that the mover has insurance. If items are damaged during the move, the mover's insurance should cover it. Ask how to file a complaint and if there are limits to the coverage. Visit [www.fmcsa.dot.gov/protect-your-move/valuation-insurance](http://www.fmcsa.dot.gov/protect-your-move/valuation-insurance) 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, file a complaint with the Federal Motor Carrier Safety Administration by calling 1-888-368-7238 or by visiting [www.fmcsa.dot.gov](http://www.fmcsa.dot.gov).

## 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 the 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.

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. 14) and do not make your payments, you could lose your home.

## RENTING AND LEASING

You may choose to rent a home, instead of buying one. Renting offers flexibility, and eliminates some major expenses, like property taxes, down payment, 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 corrections 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.
- Keep communication open with your landlord.
- Purchase renters insurance to cover your valuables. See more information under Homeowners and Renters Insurance (p. 33).
- 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](http://www.hud.gov/local).

If you need help finding affordable housing, there are agencies that can help. You may qualify for public housing, which are state-owned, affordable rental homes for low-

## 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).

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](http://www.usa.gov/finding-home) for more information about affordable housing programs.

## 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.

Get insurance information from 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), or [www.insure.com](http://www.insure.com).

When buying any type of insurance, you should:

- Find out whether your state insurance department (p. 123) offers any information about 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 could 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.

- Take major life changes (had a child, bought a home) into account. 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 insurance company. Contact your state insurance department (p. 123), or visit the website of the National Association of Insurance Commissioners ([www.naic.org](http://www.naic.org)), which has a database of complaints filed with state regulators.
- Find out what others think about the company's customer service. Consumers can rate homeowner insurance companies at [www.jdpower.com/industry/insurance](http://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](http://www.insurancefraud.org) for more information.

### AUTO INSURANCE

Auto insurance protects you from paying the full cost for vehicle repairs and medical expenses due to a collision. A number of things affect the premiums you pay for this protection, including your:

- gender
- age
- marital status
- credit history
- car's make and model
- city and neighborhood

#### Types of Auto Insurance

Every state requires drivers to carry minimum levels of auto insurance coverage, or the equivalent in financial responsibility waivers. These requirements ensure that you can pay for property damages or medical expenses. There are several components that can make up your insurance policy:

- **Liability coverage** protects you if you are at fault for a collision. It pays for medical expenses and vehicle damage for the other driver and passengers.

- **Uninsured motorist coverage** pays for damages to your car and medical expenses if an uninsured driver hits your car.
- **Collision coverage** pays to repair your vehicle, if you were at fault for the collision.
- **Underinsured motorist coverage** pays damages for your car if someone hits it, but doesn't have enough insurance to cover your medical expenses and car damages.
- **Comprehensive coverage** pays for damages to your car due to theft, fire, or falling objects.

Auto insurance requirements vary from state to state, but liability coverage is mandatory in most states. You may choose to opt out of certain types of coverage, depending on your budget and car's age. Check with your state insurance regulator (p. 123) to learn more about its requirements and to research insurers.

Read the declarations page of your auto insurance policy. This summary includes your policy's important details: the duration of coverage, annual premium, the maximum amount your insurance company will pay out for each type of claim, and how your premium payment is split between each part of your coverage.

Talk to your insurer if you drive your personal car as part of the shared services industry. Personal auto insurance may not be available if you drive for paying customers.

## 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](http://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).

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](http://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](http://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, 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. Your insurance rate is affected by the estimated cost to rebuild your home, claim histories in your area, neighborhood, your personal claim history, and your credit score.

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:

- 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. Use a home insurance calculator to determine the cost of rebuilding. Compare this amount to the value of your home insurance 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).
- Hurricane damage may be covered partially. However, you may be required to pay a deductible for this coverage.
- If you are a renter, do not assume your landlord carries insurance on your personal belongings. Purchase a separate policy for renters.

If you rent your home out, ask your insurance agent if you need to add to your policy, since you will be using your home for commercial purposes. Your insurance company may charge rates for a business instead of a homeowner. If you rent through a home sharing company, find out if it offers insurance protection for hosts.

## LIFE INSURANCE

A life insurance policy is a contract between you and an insurance company. It states that you will pay premiums over time. 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

## AUTOMATED INSURANCE PAYMENTS?

Does your insurance company automatically withdraw your premiums from your bank account? Read “Recurring Payments” on page 27 to be sure of your rights.

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](http://www.policylocator.org).

Document the insurance company's name, policy number, and contact information for your beneficiary. If you are a beneficiary, contact the life insurer to claim your benefit. The insurance company may not automatically notify you that you are owed a death benefit. If the insurance company knows that a customer has died, but can't locate the beneficiaries, the company must send the benefits to the state's unclaimed property office. Research on [www.unclaimed.org](http://www.unclaimed.org) to find out if there is a death benefit in your name.

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

## LONG-TERM CARE INSURANCE

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

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

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

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

Visit <https://longtermcare.acl.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 tuition refund if you must withdraw because of a serious injury or illness. However, your college may issue a partial refund without this insurance.
- **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 homeowners insurance policy or as a stand-alone policy.

## 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).

- **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](http://www.insuremytrip.com) to learn more.
- **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.



If you have a financial goal in mind, such as saving for retirement, paying for college, or buying a 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, let you postpone or even avoid paying income taxes.

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

The Financial Industry Regulatory Authority (FINRA) also provides up-to-date market data and information for a wide range of stocks, bonds, mutual funds, and other securities through its Market Data Center at [finra-markets.morningstar.com/MarketData/Default.jsp](http://finra-markets.morningstar.com/MarketData/Default.jsp).

Some companies rate the financial health 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](http://www.nasaa.org).
- Has the person been in trouble with regulators or received serious complaints from investors? Call your local state securities administrator or the SEC (p. 103). Check BrokerCheck at [brokercheck.finra.org](http://brokercheck.finra.org) to find licensing, employment, and disciplinary information.
- Is the advisor tied to a specific investment firm or does he work independently? Independent advisors don't have to promote specific funds and can offer flexible investments.
- What are the fees for servicing your account? Firms can charge based on the number of trades or the amount of your assets.

## 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](http://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 suitability 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

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.



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 advice 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](http://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 brokerage accounts and investments.
- The SEC's Investment Adviser Public Disclosure website, [adviserinfo.sec.gov](http://adviserinfo.sec.gov) provides information on a firm or individual's registrations, experience, and disciplinary action.
- [www.SaveAndInvest.org](http://www.SaveAndInvest.org) offers unbiased information and strategies to help you avoid investment fraud.

## 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](http://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](http://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 an active property market or major property renovations and improvements.

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. It generally takes a significant amount of time to earn money from investing in real estate. 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

## 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).

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

Some questions to ask:

- At what age do you plan to retire?
- Will your spouse or partner retire when you do?
- How much will your housing expenses be? 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?

In addition to maintaining your lifestyle during retirement, you may need to purchase long-term health insurance (p. 34) or pay for assisted-living services (p. 25).

Use interactive tools and calculators to help you plan your retirement. The Consumer Financial Protection Bureau's interactive retirement tool at [www.consumerfinance.gov/retirement/before-you-claim](http://www.consumerfinance.gov/retirement/before-you-claim) can get you started. It shows you 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](http://www.choosetosave.org/ballpark), to learn how much you need to save to retire comfortably.

**For more information go to:**

- AARP ([www.aarp.org](http://www.aarp.org))
- American Savings Education Council ([www.asec.org](http://www.asec.org))
- Certified Financial Planner Board of Standards ([www.cfp.net](http://www.cfp.net))
- Investopedia ([www.investopedia.com/university/retirement](http://www.investopedia.com/university/retirement))
- U.S. Department of Labor ([www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa))

- The Investor's Clearinghouse ([www.investoreducation.org](http://www.investoreducation.org))
- MyMoney.gov ([www.mymoney.gov](http://www.mymoney.gov))
- MyRA ([MyRA.gov](http://MyRA.gov))
- Securities and Exchange Commission ([www.sec.gov](http://www.sec.gov) or [www.investor.gov](http://www.investor.gov))
- Social Security Administration ([www.ssa.gov](http://www.ssa.gov))

## PRIVACY AND IDENTITY THEFT



Your personal information is a valuable resource for identity thieves, scammers, and even to corporations. Data breaches highlight how important it is for you and companies you do business with protect your privacy.

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). Follow these tips to protect yourself:

- **Secure your social security number.** Don't carry it in your wallet. Only give out your social security number when absolutely necessary.
- **Protect your PIN.** Don't share your PIN with others or keep it in your wallet.
- **Watch out for "shoulder surfers."** Shield the keypad when typing your passwords on computers and at ATMs.
- **Be skeptical.** Don't respond to unsolicited requests for personal information (your name, birthdate, social security number, or bank account number) by phone, mail, or online.
- **Collect mail promptly.** Ask the post office to hold your mail when you are away from home for a few days.
- **Pay attention to your billing cycles.** If bills or financial statements are late, contact the sender.
- **Keep your receipts.** Compare receipts with account statements.
- **Tear up or shred** receipts, credit offers, account statements, and expired cards, to prevent "dumpster divers" 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 computer, tablet, or mobile phones.
- **Create complex passwords** that identity thieves cannot guess easily.
- **Send a copy of the death certificate** of a loved one to the IRS. This can prevent tax ID theft for a deceased person or their spouse.
- **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 [identitytheft.gov](https://www.identitytheft.gov) to report it and get a recovery plan. 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. 16) and ask them to flag your account with a fraud alert. This informs 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 [identitytheft.gov/Steps](https://www.identitytheft.gov/Steps) for more information about creating an ID theft report. You can file your complaint or by calling toll free 1-877-438-4338.

## PROTECT YOUR PRIVACY

Companies, known as data brokers collect your income, family size, shopping habits, online behavior, credit card use, and your demographic information to create a profile about your lifestyle. Unlike credit reports, you can't review them or correct mistakes. These reports can also lead to discrimination, where some consumers are only targeted with high interest loans or inferior financial products.

Some of the personal information you give willingly, but other bits of information are collected without you realizing it. Your mobile phone, apps, wearable fitness trackers, or baby monitors can transmit your personal information. Brokers analyze your data to understand your behavior, and sell it to marketers and retailers.

Retailers use your information to offer targeted promotions, customize online ads, and adjust prices for items. 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.
- Use cash rather than electronic payment options.
- Don't use free instore Wi-Fi connections.
- 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.
- Read privacy statements on websites, sales materials, and forms. 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 protection agency

## 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/advocate](https://www.irs.gov/advocate).

**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. Find out if your state allows you to freeze your child's credit report.

Follow the steps listed on [identitytheft.gov](https://www.identitytheft.gov) for a full guide on how to limit the impact of identity theft.

# PRIVACY AND IDENTITY THEFT

(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 limits who the school can share the information with, such as other schools, without 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](http://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html) or call 1-800-872-5327.

Data breaches are also a threat to privacy, especially at colleges and universities. Social security numbers, birthdates, grades, addresses and other personal information are compromised in a breach. 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 protections the school has put in place. The Privacy Rights Clearinghouse offers more information about your education privacy rights [www.privacyrights.org](http://www.privacyrights.org).

## FINANCIAL PRIVACY

The Federal Deposit Insurance Corporation and other federal regulators require banks, insurance companies, brokerage firms, and certain businesses that share financial

### WHAT TO DO AFTER A DATA BREACH

Data breaches at organizations can make you vulnerable to fraud and identity theft. Take action if your information has been compromised:

- Sign up for a free credit monitoring service, if it is offered by the organization that experienced the breach. This can alert you if credit accounts are opened in your information.
- Change passwords on any accounts connected to your compromised information.
- Place freezes on your credit reports with the credit reporting agencies (Equifax, Experian, and TransUnion).
- Request new cards, if the breach involved a credit or debit card.
- Check your bank or credit card statements closely. Report suspicious charges to the fraud department.

Learn more at [identitytheft.gov/Info-Lost-or-Stolen](http://identitytheft.gov/Info-Lost-or-Stolen).

## PRIVACY SCAMS

Be aware of these 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.

information to inform you of their privacy policies. They must give you their privacy policy when you open an account, and again, at least once every year. This includes:

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

If a business plans to share your information with other companies 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. This includes information that is publicly available, needed to conduct normal business, or protect against fraud. 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. The "Order Your Free Credit Reports" box on page 15 explains your rights under this federal law, and how to 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.

HIPAA does not protect the information you transmit on health related websites, apps, in home medical tests, and wearable devices.

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 may need to get a copy of your medical reports and tests, especially if you need to show them to a new doctor or specialist. Request your records from medical providers and 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 violated the Privacy Rule, file a written complaint with the Department of Health and Human Services, Office for Civil Rights (p. 95).

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

## ONLINE PRIVACY

Take steps to protect your privacy online.

- 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. 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.”
- Sign up for two factor authentication to add another layer of security when logging in to accounts.
- Guard wireless speakers, mice, and other connected devices. Hackers can use them to access information stored on your computer
- 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. Spyware sends information about your online activities to a third party, usually to target you with pop-up ads. Install anti-spyware software to stop this threat, and update them regularly.

## 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 choices 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.** How fast can you download or upload files?
- **Availability.** Which companies offer service in your area?
- **Wireless access.** Can you get a wireless connection for multiple computers and devices 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?
- **Technical support.** What kinds of technical support are available—phone, email, chat? Is the support free?
- **Data caps.** How much data can you use each month?
- **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?



The FCC's broadband label (p. 43) helps you compare internet service providers' prices, data allowances, and speed. ISPs aren't required to use this format, but they are required to disclose this information to the public.

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 computers and devices in multiple locations. However, with this increased freedom comes the danger of increased vulnerability. Wireless Internet requires you to 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

## BILL CREEP

If you've ever had a bill for service steadily rise over a few years, then you have experienced "bill creep", where the costs of a monthly expense creeps up. The price increases are usually small dollar amounts, but they can add up over time. Take these steps to protect yourself from bill creep:

- Review your monthly statements to know what you're really paying.
- Cancel features that you don't actually use.
- Consider unbundling services.
- Negotiate lower rates with the service provider.
- Find out if the service provider has a deal to reward longtime 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.

## BEWARE: JUICE JACKING

Public charging kiosks let you charge your phone while you are on the go. Beware: 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 your phone charges. Hackers could also connect a video connector split screen to simultaneously display everything you type and click on



another screen in another location.

If you use a charging station turn your phone off completely. Avoid using the preattached cords.

important if you conduct financial transactions online. If you use the wireless (Wi-Fi) network at bookstores, airports, coffee shops, retailers, 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 and device identifiers.** Websites place cookies on your computer to collect information about the pages you visit. Device identifiers monitor the apps you use on your device. Visit [www.consumer.ftc.gov/articles/0042-online-tracking](http://www.consumer.ftc.gov/articles/0042-online-tracking) 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.

## Broadband Facts

Mobile broadband consumer disclosure

**Device Compatibility**

If you want to use your existing device, learn more about [compatibility](#).

If you want to obtain a device, learn more about [prices and other options](#).

**Choose Your Data Plan** - These prices do not include costs for obtaining a device from us.

	High Speed Data allowance per month		
	1GB	3GB	5GB
Monthly charge	<b>\$35.00</b>	<b>\$45.00</b>	<b>\$60.00</b>
When you exceed the data allowance:	<b>\$10.00/ Additional GB</b>	<b>Slowed speeds</b>	<b>NA</b>

Learn more about [other included services/features](#).

Additional pricing options, plans and promotions [can be found here](#).

[Coverage Map](#)

**Charges and Terms Common to All Plans**

Monthly fees

Administrative fee	<b>\$1.20</b>
Regulatory fee	<b>\$0.13</b>

One-time fees

Activation fee	<b>\$50.00</b>
Deposit	<b>\$50.00</b>
Early termination fee	<b>\$240.00</b>

**Government Taxes and Fees, and Other Carrier Surcharges May Also Apply:** Varies by location

**Performance** - Individual experience may vary

3G		4G	
<b>Typical speed</b>	1.5 Mbps downstream / 600-900 Kpbs upstream	<b>Typical Speed</b>	6-12 Mbps downstream / 3-6 Mbps upstream
<b>Typical latency</b>	Less than 120 milliseconds	<b>Typical latency</b>	Less than 120 milliseconds
<b>Typical Packet Loss</b>	0.08%	<b>Typical Packet Loss</b>	0.08%

**Network Management**

Application-specific network management practices?	<b>Yes</b>
Subscriber-triggered network management practices?	<b>Yes</b>

[More details on network management](#)

**Privacy** [See our privacy policy](#)

**Complaints or Inquiries** To contact us: [online/\(123\)456-7890](#); To submit complaints to the FCC: [online/\(888\)225-5322](#)

Learn more about the [terms used on this form and other relevant information at the FCC's website](#).

- **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 out** of websites after you finish using them rather than using "remember me" features.

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

### Spam

Spam is unsolicited commercial email. You can reduce 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.
- 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](mailto:spam@uce.gov). Visit [www.consumer.ftc.gov/articles/0038-spam](http://www.consumer.ftc.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. 101) offers information about choosing a long-distance carrier, understanding new phone fees and taxes, and more at [www.fcc.gov/consumers](http://www.fcc.gov/consumers). The FCC also offers information to help you understand phone charges at [transition.fcc.gov/cgb/consumerfacts/understanding.pdf](http://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 a company adds 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. 101) for help.

## Cell Phones

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

### BEWARE: MOBILE PHONE HIJACKING

Mobile phone account hijacking happens when a thief takes ownership of your phone number. You won't be receive phone calls and text messages, but you will get a bill for a new mobile phone.

This scam happens when a thief takes a fake ID, in your name, to your wireless provider's retail store. The thief will tell the customer service representative that “you” need a new phone or that your SIM card is damaged. He or she gets the new phone, connected to your phone number. Your phone will stop working immediately.

This scam can have far reaching effects, especially if you use your mobile phone number for two factor authentication (2FA) to log in to bank or social media accounts.

Opt in to your mobile provider's extra security features to prevent being a victim of this scam.

If you have been a victim of mobile phone hijacking:

- Contact your mobile phone carrier if your phone suddenly stops working.
- Review the bills from your mobile service provider
- Report the incident at [IdentityTheft.gov](http://IdentityTheft.gov).
- Change passwords and PINs for your mobile phone and any accounts you normally access from your phone.

**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/general/bill-shock](http://www.fcc.gov/general/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.



## 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.
- You make a spelling error when typing in a website URL of a popular website. Scammers set up fake websites that lead to the incorrectly spelled websites, to install malware or collect your personal information.

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.
- Access websites through bookmarks or saved searches.

For more information or to file a complaint, contact:

- The Federal Communications Commission (p. 101).
- The Federal Trade Commission (p. 102).

### 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](http://www.consumerreports.org). 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 later add 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.

#### Satellite

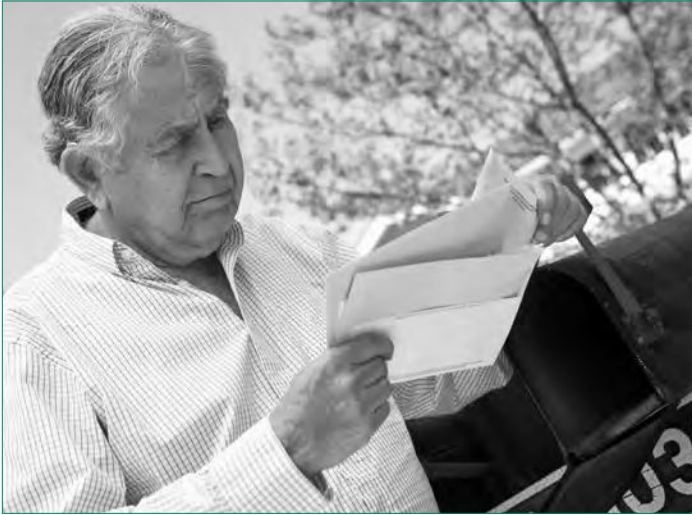
This service requires a dish that is mounted outside your home (service requires an unobstructed view of the satellite) and a receiver that is placed by your television. Satellite TV offers comparable channels to cable TV, and you can add a digital video recorder to record shows for viewing later. Check 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 subscription streaming services that use your Wi-Fi connection to show programming on your computer or TV. 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?
- Do you have to sign a contract for the streaming service?
- How are you able cancel the service and stop automatic payments?
- 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 [dmachoice.thedma.org](http://dmachoice.thedma.org) to register. Use the services provided by the Data & 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](http://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](http://www.donotcall.gov) or by calling 1-888-382-1222. If you receive telemarketing calls after your number has been in the national registry for 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.

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.

You can register landline and cell phone numbers on the Do Not Call Registry ([www.donotcall.gov](http://www.donotcall.gov)).

There are other ways to block unwanted calls:

- Mobile apps that allow you to create a list of phone numbers that can't call you.
- Built in features on your mobile phone.
- Call blocking devices.
- Your phone carrier can allow you to create a list of phone numbers to block.

### 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.

### 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.
- A telemarketer asks "Can you hear me?", so that they can record you saying "Yes". Your "yes" can be used as proof that you agreed to buy their product or agreed to charges on your credit card.
- 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](http://www.donotcall.gov), and your state's do not call registry, if it has one.
- Research charities before you donate, using the Wise Giving Alliance, Charity Navigator, or Guidestar.
- Don't answer questions from telemarketers.

For more information or to file a complaint, contact:

- The Federal Communications Commission (p. 101).
- The Federal Trade Commission (p. 102).
- Your state consumer protection office (p. 106).

Phone carriers aren't prohibited from offering robocall blocking. Contact your phone company, mobile or landline, and ask them to offer call blocking technology. Visit [www.fcc.gov/stop-unwanted-calls](http://www.fcc.gov/stop-unwanted-calls) to learn more.

If you receive pre-recorded telemarketing calls but have not agreed to get them, file a complaint with the FCC at [www.donotcall.gov](http://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.

## 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. Find out if you can save on flights by leaving a day earlier or later, flying at a different time of day, or using a different airport. Changing planes during your trip is sometimes cheaper than a nonstop flight.
- **Check out the seller.** Research travel agents with past customers. Make sure 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.** Airlines will either let you either hold a reservation for 24 hours without charging or cancel a paid reservation within 24 hours of purchase. This cancellation policy is for non-refundable tickets in the U.S., that were booked with the airline, at

## TRAVEL FEES

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

### Air Travel

- **Seat selection.** You may pay a fee for the privilege of choosing your seat when you book your flight.
- **Baggage.** Airlines may charge for checked and carry-on baggage.
- **Rewards tickets.** If the actual flight is with a partner airline, rather than the airline you earn points with, you may have to pay a fee..

### Car Rental

- **Surcharges.** Beware of other costs, such as energy surcharges, concession fees, and facility fees.
- **Building projects fees.** Car rentals can include a fee to pay for airport improvements or the city's building projects.

### Hotels and Lodging

- **Resort fees.** Fees for fitness centers, golf courses, and other amenities, whether or not you use them.
- **Mini-bar.** Restocking fees to replace items you purchased.
- **Wi-Fi.** Your hotel may charge to use their Wi-Fi network

Contact airlines, car rental companies, and hotels to get an explanation of fee policies before you book your travel. Contact them after your trip if you see charges you don't understand on your receipt or credit card statement.

least seven days in advance. Look into travel insurance for added protection (p. 35)

- **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, identification card, or passport in order to fly. Find out the approval status of your state's identification cards at [www.dhs.gov/real-id-enforcement-brief](http://www.dhs.gov/real-id-enforcement-brief).
- **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.

## 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 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 or lodging. Airlines may offer these as a courtesy, but they 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 bags to you without charge when they are 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 an airline must pay a maximum of \$3,500 on lost bags and their contents per passenger on domestic flights, and approximately \$1,685 per passenger for baggage on international flights.

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

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

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

The airline must give you a written statement describing your rights as well as the airline's boarding priority rules and criteria. If the airline is 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 \$675. 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.** 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 for your ticket? If so, what portion of the cruise price will be refunded?

Visit [www.transportation.gov/mission/safety/passenger-cruise-ship-information](http://www.transportation.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.

### 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.
- 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).

For advice on:

- **Airline, highway, and rail safety information:** Check out the U.S. Department of Transportation (p. 100) at [www.transportation.gov](http://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](http://www.fly.faa.gov) and [www.faa.gov/passengers](http://www.faa.gov/passengers).
- **Safe travel by air, land, and sea:** Refer to the Transportation Security Administration (p. 97) at [www.tsa.gov/travel](http://www.tsa.gov/travel). This website 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 [step.state.gov/step](http://step.state.gov/step) 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. 94) at [www.cdc.gov/travel](http://www.cdc.gov/travel). Research vaccination requirements, find information on how to avoid illnesses caused by food and water, and review sanitation inspection scores on specific cruise ships.

## HEATING YOUR HOME WITH OIL

If you heat your home with oil, you have to choose an oil provider, a pricing system, and a service plan. When you shop for a home heating oil provider, ask:

### How is the oil priced per gallon?

- **Fixed rate.** 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't exceed a set amount.

### What are your payment options?

- **Prepay.** You pay before the season starts.
- **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 offers a service contract, for automatic delivery, emergency service, or equipment maintenance.
- **Discount companies.** The company only delivers oil.

Contact your state consumer protection agency (p. 106) or utility commission (p. 131) for more information.

## 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 about utility sales and services.

### STARTING UTILITY SERVICE

When you move into a new home or apartment, you may also be required to have the utility services (electricity, gas, water, waste removal, and cable) started in your name. Your city or county government may handle some services, such

as water, sewer, and garbage collection. If you live in an apartment or are leasing a house from a homeowner, the landlord may handle this for you, but that is not required. Notify the utility provider in advance of the date you need service to start. If you are moving, remember to have service turned off at your old address.

Each company may require you to pay a fee to start service. You may also be required to pay a deposit or allow the company to check your credit to establish service at your home. If any of these companies fails to meet its service requirements, file a complaint with the company. If that does not work, contact your state 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 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/ocs/programs/liheap](http://www.acf.hhs.gov/ocs/programs/liheap) or call 1-866-674-6327 for more information.

## UTILITY SCAMS

Be aware of these common signs of utility scams:

- You receive a call claiming that your service will be cut off immediately, unless you pay with a prepaid gift card.
- Someone calls you, pretending to be a government employee. He or she claims that you qualify for a grant to pay your utility bill, in full.
- Someone claiming to be with your local utility company comes to your home during a power outage and offers to reconnect your service, if you pay with cash.

Take steps to protect yourself:

- Don't give in to pressure to pay a utility bill that requires you to pay with a branded gift card.
- Verify assistance programs with your utility provider or state utility commission.
- Call the utility company to verify that it authorized someone to come to your home. Ask about service fees.

For more information or to file a complaint, contact:

- The Federal Trade Commission (p. 103).
- Your state utility commission (p. 131).

## WRITE A DIGITAL ASSET PLAN

Many things you use are intangible, like digital music and photos, streaming music and TV, social media websites, email accounts, and reward points.

A digital asset plan explains how you would like these assets and online accounts to be handled after your death. Appoint someone you trust as an digital asset executor. This person will close accounts, social media profiles, and handle all of your digital assets. When writing 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. Find out if any companies will allow you assign access to someone else, ahead of time.
- State if you would like your social medial profiles to be closed or keep it open for friends and family.
- Provide a list of the companies where you have digital accounts, screen lock for your cell phone, usernames and passwords with your will.
- Include the credit card or bank account numbers that are used to pay for fee-based service so that the executor can 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 in order to take any actions on your behalf.

## WILLS AND FUNERALS



People at all economic levels benefit from an estate plan. An estate plan legally protects and distributes your 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. Make sure you know whose names are on accounts with you, and their rights to the account after your death (See “Managing Someone Else’s Bank Account” on page 6) so that they can have access to them after your death. If you are married, make sure your spouse knows how to access all of your accounts. You may also have a durable financial power of attorney to manage your finances if you are unable to do so.

## WILLS

A will states 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. In probate, 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.
- You must be 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.
- You must sign your will in the presence of at least two witnesses, for it to be valid. Your will doesn’t have to be notarized, but doing so can safeguard any claims that it is invalid.
- A financial will and testament supersedes 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. 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. See page 61 for more on finding legal help.

## Choose an Executor

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

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

The executor is legally obligated to act in the interests of the deceased, following the wishes stated in the will. 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 a contingent executor isn't named, the court will appoint one.

## Beneficiaries

As you write your will, you need to decide who you want to inherit your assets. Primary beneficiaries are your first choice to receive your assets. You should also choose secondary or contingent beneficiaries. A secondary beneficiary will receive your assets if your primary beneficiary dies before you do or doesn't meet a condition (ex. age) for inheritance. 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", 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, 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 if you aren't able 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 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 trustee 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, 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.

If you chose cremation, the price listed may not actually include the cost of the process. Ask the funeral home to state that cost to you. Visit [www.consumer.ftc.gov/articles/0070-shopping-funeral-services](http://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 [funerals.org](http://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. 106) 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](http://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 helps you find answers you can trust about government programs and services. Get tips and answers to your government questions in English and Spanish through the websites [USA.gov](http://USA.gov) and [GobiernoUSA.gov](http://GobiernoUSA.gov), on the phone at 1-844-872-4681, email, or chat, and social media.

### Center for the Study of Services

Center for the Study of Services evaluates the quality and price for local services in major metropolitan areas. Visit [www.checkbook.org](http://www.checkbook.org) or see page 104.

### Consumer Reports

Consumer Reports researches and tests goods and services such as automobiles, appliances, food, clothing, luggage, and insurance. Visit [www.consumerreports.org](http://www.consumerreports.org) or see page 104.

### Consumer World

Consumer World website links consumers to resources, news articles, alerts about corporations, and government agencies that affect you. Visit [www.consumerworld.org](http://www.consumerworld.org).

### Government Publishing Office

[Pueblo.GPO.gov](http://Pueblo.GPO.gov) is the website to visit to order publications on a variety of topics from the federal government.

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

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

## EMERGENCY PREPAREDNESS

Disasters can strike in many forms—fires, floods, hurricanes, tornadoes, and even national emergencies. Protecting yourself, your family, your pets, and your home or your business requires advance planning. It is equally

important to know where to turn for help and information. There are numerous sources of information to help you prepare. To get started, check out these websites:

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

Visit [www.ready.gov/financial-preparedness](http://www.ready.gov/financial-preparedness) to get resources to help you make a pre-disaster financial plan. Create a home inventory of your belongings, before a disaster happens. This inventory can be helpful if you have to file a claim against your home insurance policy. 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](http://www.hud.gov/healthyhomes) to get the

## 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.



## ACCESS TO THE SHARING ECONOMY

Some industries, such as car and home-sharing services, purchased only through apps, may not be required to comply with 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](http://www.ada.gov) for more information about your rights under the Americans with Disabilities Act.

disaster recovery toolkit and download the app on your mobile device.

## 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](http://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](http://www.hud.gov/offices/fheo/disabilities) or see page 98.

### 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](http://www.ncd.gov).

### National Disability Rights Network

Provides legal based advocacy services for people with disabilities. Visit [www.ndrn.org](http://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](http://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 Airman and Family Readiness

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 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 help plan your financial future and prevent being a victim of fraud at [www.consumerfinance.gov/servicemembers](http://www.consumerfinance.gov/servicemembers). The Federal Trade Commission offers information about consumer issues that affect service members at [www.military.consumer.gov](http://www.military.consumer.gov). The Better Business Bureau also offers consumer education and advocacy through their Military Line at [www.bbbmarketplacetrust.org/category/291048/military-and-veterans](http://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](http://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](http://www.usmc-mccs.org)

The Personal and Family Readiness Division provides programs for Marines and their families, such as education and transition assistance, fitness and recreation, deployment support, child care and youth activities, counseling and victim support.

## U.S. Army Family and Morale, Welfare and Recreation

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

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

## U.S. Coast Guard

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

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

## FedsHireVets

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

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

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

## Military Consumer

[www.military.consumer.gov](http://www.military.consumer.gov)

Military Consumer empowers active duty and retired servicemembers, military families, veterans and civilians in the military community. Use these free resources as the first line of defense against fraud and make better-informed decisions when managing your money.

## Military OneSource

Phone: 1-800-342-9647

[www.militaryonesource.mil](http://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.

## BEWARE: FRAUDS AGAINST SERVICEMEN

Servicemembers are appealing targets for scammers. They receive a steady paycheck, 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.
- Change your mailing address when you are restationed.
- Place an active duty alert with the credit reporting agencies. This limits scammers from applying for credit in your name while you are deployed.
- Know your rights. The Servicemember Civil Relief Act protects you from default judgements and allows you to cancel contracts and leases. Visit [scra.dmdc.osd.mil](http://scra.dmdc.osd.mil) for more information.

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

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

## SaveandInvest.org

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

It's 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.

## National Cemetery Administration

All veterans are entitled to a free burial in a national cemetery and a grave marker. Spouses, dependent children, as well as some civilians and Public Health Service personnel may also be entitled to a burial and marker in a national cemetery. Visit [www.cem.va.gov](http://www.cem.va.gov) or contact the Department of Veterans Affairs, National Cemetery Administration (p. 101) to learn more.

## 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 challenges, 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](http://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](http://files.consumerfinance.gov/f/201306_cfpb_msoa-participant-guide.pdf).
- **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](http://www.nia.nih.gov).



## BEWARE: FRAUDS AGAINST SENIORS

Common types of frauds against seniors include:

- **Caregiver fraud** - A staff member at a nursing home, friend, or family member steals your money.
- **Funeral and cemetery fraud** - You pay unnecessary charges for funeral and burial services.
- **Health care or health insurance fraud** - You receive bills for medical services or equipment that you never received or ordered.
- **Housing fraud** - Real estate professionals attempt to gain access to the equity from your property. They may also fail to explain repayment requirements on reverse mortgages.
- **ID theft** - Scam artists use your personal information to apply for loans, file taxes, or get medical care.
- **Internet fraud** - Emails, online ads, pop ups, and search results to trick you into sending money and personal information.
- **Investment schemes** - Seniors may fall victim to advanced fee schemes, pyramid schemes, and other financial crimes.
- **Telemarketing fraud** - Scammers call, selling bogus products and services over the phone.

Contact your state consumer protection office (p. 106) or the federal agencies listed in the chart on page 58 to report fraud.

- **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](http://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](http://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

## PROTECT YOURSELF FROM SCAMS

Take the steps to better protect yourself and your money from scams.

- 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](http://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](http://www.optoutprescreen.com) (you will have to give your social security number).
- Research charities, sweepstakes, or raffles. 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 every 12 months from the three national credit bureaus. Call 1-877-322-8228 or visit [www.annualcreditreport.com](http://www.annualcreditreport.com) to get your report. See the "Order Your Free Credit Reports" box (p. 15).
- Take your time. Don't give in to high-pressure sales pitches, being rushed to participate or peer influence.
- Don't disclose financial or personal information if you feel unsure.
- Research before you invest. Beware of investments that guarantees high profits and returns, with little risk.

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](http://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](http://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](http://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](http://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.

- **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](http://www.eldercare.gov) for more information.
- **Longtermcare.gov** – The website [longtermcare.acl.gov](http://longtermcare.acl.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,

TYPE OF FRAUD	WHERE TO REPORT IT	CONTACT INFORMATION
Financial Services	Consumer Financial Protection Bureau	Phone: 1-855-411-2372 Online: <a href="http://www.consumerfinance.gov/complaint">www.consumerfinance.gov/complaint</a>
Housing	U.S. Department of Housing and Urban Development	Phone: 1-800-669-9777 Online: <a href="http://portal.hud.gov/hudportal/HUD?src=/complaints_home">portal.hud.gov/hudportal/HUD?src=/complaints_home</a>
Identity Theft	Federal Trade Commission	Phone: 1-877-382-4357 Online: <a href="http://www.ftccomplaintassistant.gov">www.ftccomplaintassistant.gov</a>
Internet	Internet Crime Complaint Center (IC3)	Online: <a href="http://www.ic3.gov">www.ic3.gov</a>
Investments	Securities and Exchange Commission FINRA	Phone: 1-800-732-0330 Online: <a href="http://www.sec.gov/complaint.shtml">www.sec.gov/complaint.shtml</a> FINRA Phone: 1-844-574-3577
Medicare	U.S. Department of Health and Human Services, Office of the Inspector General	Phone: 1-800-447-8477 Online: <a href="http://oig.hhs.gov/fraud/report-fraud">oig.hhs.gov/fraud/report-fraud</a>
Not Sure What Type of Complaint	Senate Special Committee on Aging Fraud	Phone: 1-855-303-9470 Online: <a href="http://www.aging.senate.gov/fraud-hotline">www.aging.senate.gov/fraud-hotline</a>

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](http://www.medicare.gov) to learn more about the different plans.
- **Senior Health** – The website [nihseniorhealth.gov](http://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](http://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 to contact 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 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. 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, include the account number.
- Keep a record of your efforts to contact the seller; include the name of the person with whom you spoke and what was done, if anything. You should also keep a record of the dates and times of your contact.
- If you use a company's online complaint form, print the screen or take a screenshot before you click "submit" so that you have a record of your complaint.

### CONTACT THIRD PARTIES

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

**State or local consumer protection offices** (p. 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

# 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)**.

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

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

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

Sincerely,

**Your name**

**Enclosure(s)**

- include the name of product, serial/model number
- include date and place of purchase
- describe the purchase
- state problem
- give history
- ask for specific action
- enclose copies of documents
- allow time for action
- state how you can be reached

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





(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. 66) 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.

### 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.

Contact your municipal, county, or state government to find 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](http://www.americanbar.org) (American Bar Association) and [www.nolo.com](http://www.nolo.com) can help you with answers to general legal questions.

## Choosing an Attorney

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

Once you have identified some candidates:

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

## 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 a less expensive form of dispute resolution, it is sometimes seen as an unfair practice 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.

## ONLINE REVIEWS

Have you ever posted a review of a company on social media or a review website, after a bad experience? You have the right to post comments about a company's product or service. A company can't forbid you to post honest comments about its products or services. It also can't threaten financial penalties or legal action if you do so. If a company threatens you about a comment, file a complaint with the Federal Trade Commission (p. 102) or your state consumer protection office (p. 106).

## 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](http://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](http://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](http://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:

TYPE OF PRODUCT	REGULATORY AGENCY
Animal Products	Food and Drug Administration (p. 96)
Automobiles	National Highway Traffic Safety Administration (p. 100)
Car Safety Seats	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) and U.S. Department of Agriculture (p. 93)
Household Chemicals	Environmental Protection Agency (p. 101)
Seafood	Food and Drug Administration (p. 96) and 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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## 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.137).

### 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

Client Relations  
1919 Torrance Blvd.  
Mail Stop 500-2N7E  
Torrance, CA 90501-2746  
Toll free: 1-800-382-2238  
✉: [acr@ahm.acura.com](mailto:acr@ahm.acura.com)  
[www.acura.com](http://www.acura.com)

## Airstream, Inc.

419 West Pike St. PO Box 629  
Jackson Center, OH 45334-0629  
Toll free: 1-877-596-6111  
[www.airstream.com](http://www.airstream.com)

## American Honda Motor Company, Inc.

Customer Service  
1919 Torrance Blvd.  
Mail Stop 500-2N-7A  
Torrance, CA 90501-2746  
Toll free: 1-800-999-1009  
[www.honda.com](http://www.honda.com)

## Audi of America

Customer Experience Center  
3800 Hamlin Rd.  
Auburn Hills, MI 48326  
Toll free: 1-800-822-2834  
✉: [auditalk@audi.com](mailto:auditalk@audi.com)  
[www.audiusa.com](http://www.audiusa.com)

## BMW of North America, LLC

Customer Relations  
300 Chestnut Ridge Rd.  
Woodcliff Lake, NJ 07677-7731  
Toll free: 1-800-831-1117  
✉: [customerrelations@bmwusa.com](mailto:customerrelations@bmwusa.com)  
[www.bmwusa.com](http://www.bmwusa.com)

## Buick

Customer Relations  
PO Box 33136  
Detroit, MI 48232-5136  
Toll free: 1-800-521-7300  
[www.buick.com](http://www.buick.com)

## Cadillac

Customer Assistance Center  
PO Box 33169  
Detroit, MI 48232-5169  
Toll free: 1-800-458-8006  
[www.cadillac.com](http://www.cadillac.com)

## Chevrolet

Customer Relations Center  
PO Box 33136  
Detroit, MI 48323-5136  
Toll free: 1-800-222-1020  
[www.chevrolet.com](http://www.chevrolet.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 61 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).

## Dodge

See: Fiat Chrysler Automobiles  
Toll free: 1-800-423-6343  
[www.dodge.com](http://www.dodge.com)

## Fiat Chrysler Automobiles

Customer Care  
PO Box 21-8004  
Auburn Hills, MI 48321-8004  
Toll free: 1-800-334-9200  
[www.fcanorthamerica.com](http://www.fcanorthamerica.com)

## Ford Motor Company

Customer Relationship Center  
PO Box 6248  
Dearborn, MI 48126  
Toll free: 1-800-392-3673  
TTY: 1-800-232-5932  
[www.ford.com](http://www.ford.com)

## General Motors

PO Box 33170  
Detroit, MI 48232-5170  
[www.gm.com](http://www.gm.com)

## GMC

Customer Relations Center  
PO Box 33172  
Detroit, MI 48232-5172  
Toll free: 1-800-462-8782  
[www.gmc.com](http://www.gmc.com)

## Harley-Davidson

Customer Care  
3700 W. Juneau Ave.  
Milwaukee, WI 53208  
Toll free: 1-800-258-2464  
[www.harley-davidson.com](http://www.harley-davidson.com)

## Hyundai Motor America

Consumer Affairs  
PO Box 20850  
Fountain Valley, CA 92728-0850  
Toll free: 1-800-633-5151  
✉: [consumeraffairs@hmasusa.com](mailto:consumeraffairs@hmasusa.com)  
[www.hyundaiusa.com](http://www.hyundaiusa.com)

## Infiniti

See: Nissan North America, Inc.  
Toll free: 1-800-662-6200  
[www.infinitiusa.com](http://www.infinitiusa.com)

## Isuzu Motors America, LLC

Owner Relations  
1400 S. Douglass Rd., Suite 100  
Anaheim, CA 92806  
714-935-9300  
Toll free: 1-800-255-6727  
[www.isuzu.com](http://www.isuzu.com)

## Jaguar Cars

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

## Jeep

See: Fiat Chrysler Automobiles  
Toll free: 1-877-426-5337  
[www.jeep.com](http://www.jeep.com)

## Kawasaki Motor Corporation, USA

Consumer Services  
PO Box 25252  
Santa Ana, CA 92799-5252  
949-460-5688  
[www.kawasaki.com](http://www.kawasaki.com)

## Kia Motors America, Inc.

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

## Land Rover

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

## Lexus

PO Box 2991 Mail Drop L201  
Torrance, CA 90509  
Toll free: 1-800-255-3987  
[www.lexus.com](http://www.lexus.com)

## Lincoln

P.O. Box 6248  
Dearborn, MI 48126  
Toll free: 1-800-521-4140  
TTY: 1-800-232-5952  
[www.lincoln.com](http://www.lincoln.com)

## Mazda North American Operations

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

## Mercedes-Benz USA, LLC

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

## Mercury

See: Ford Motor Company  
Toll free: 1-800-393-3673  
[www.mercuryvehicles.com](http://www.mercuryvehicles.com)

## Mitsubishi Motors North America, Inc.

Customer Relations  
PO Box 6400  
Cypress, CA 90630-9998  
Toll free: 1-888-648-7820  
[www.mitsubishicars.com](http://www.mitsubishicars.com)

## Nissan North America, Inc.

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

## Pontiac

See: GMC  
Toll free: 1-800-762-2737  
✉: [cac@pontiac.com](mailto:cac@pontiac.com)  
[www.pontiac.com](http://www.pontiac.com)

## Porsche Cars North America, Inc.

One Porsche Dr.  
Atlanta, GA 30354  
Toll free: 1-800-767-7243  
[www.porsche.com/usa](http://www.porsche.com/usa)

## Saturn

See: GMC  
Toll free: 1-800-553-6000  
✉: [cac@saturn.com](mailto:cac@saturn.com)  
[www.saturn.com](http://www.saturn.com)

## Smart USA

See: Mercedes-Benz USA, LLC  
Toll free: 1-800-762-7887  
[www.smartusa.com](http://www.smartusa.com)

## Subaru of America, Inc.

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

## Suzuki Motor of America, Inc.

Customer Service  
PO Box 1100  
Brea, CA 92822  
Toll free: 1-800-934-0934  
[www.suzuki.com](http://www.suzuki.com)

## Tesla Motors

3500 Deer Creek Rd.  
Palo Alto, CA 94304  
Toll free: 1-877-798-3752  
✉: [servicehelpNA@tesla.com](mailto:servicehelpNA@tesla.com)  
[www.teslamotors.com](http://www.teslamotors.com)

## Toyota Motor Sales U.S.A., Inc.

PO Box 259001  
Plano, TX 75025-9001  
Toll free: 1-800-331-4331  
[www.toyota.com](http://www.toyota.com)

## Volkswagen of America, Inc.

Customer Care  
3800 Hamlin Rd.  
Auburn Hills, MI 48326  
Toll free: 1-800-822-8987  
✉: [VWCustomerCARE@vw.com](mailto:VWCustomerCARE@vw.com)  
[www.vw.com](http://www.vw.com)

## Volvo Cars of North America

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

## Winnebago Industries, Inc.

Owner Relations  
PO Box 152  
Forest City, IA 50436  
641-585-3535  
Toll free: 1-800-537-1885  
✉: [or@winnebagoind.com](mailto:or@winnebagoind.com)  
[www.winnebagoind.com](http://www.winnebagoind.com)

## Yamaha Motor Corporation, USA

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

## Automotive Dispute Resolution Programs

### BBB AUTO LINE

Council of Better Business Bureaus  
3033 Wilson Blvd., Suite 600  
Arlington, VA 22201  
703-276-0100  
Toll free: 1-800-955-5100  
[www.bbb.org/autoline](http://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)

P.O. Box 4503  
Iowa City, IA 52244  
Toll free: 1-855-411-2372  
TTY: 1-855-729-2372  
✉: [info@consumerfinance.gov](mailto:info@consumerfinance.gov)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

The CFPB supervises and accepts complaints related to the servicing of vehicle loans and problems that occur while shopping for a vehicle loan.

### DOT Auto Safety Hotline

1200 New Jersey Ave., SE  
West Building  
Washington, DC 20590  
Toll free: 1-888-327-4236  
[www.nhtsa.gov](http://www.nhtsa.gov)

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

### National Center for Dispute Settlement (NCDS)

12900 Hall Rd., Suite 401  
Sterling Heights, MI 48313  
586-226-2470  
✉: [info@ncdsusa.org](mailto:info@ncdsusa.org)  
[www.ncdsusa.org](http://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.

## 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  
907-644-5200

## Arizona

### Lake Havasu City

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

### Phoenix

1010 E. Missouri Ave.  
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](http://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

### Bakersfield

1601 H St., Suite 101  
Bakersfield, CA 93301  
Toll free: 1-800-675-8118

### Fresno

2600 W. Shaw Ln.  
Fresno, CA 93711  
559-222-8111

### Los Angeles

835 Wilshire Blvd., Suite 600  
Los Angeles, CA 90017  
213-631-3600

### Oakland

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

### Sacramento

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

### 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

211 E. Victoria St.  
Santa Barbara, CA 93101  
805-963-8657

## Colorado

### Colorado Springs

25 N. Wahsatch Ave., Suite 100  
Colorado Springs, CO 80903  
719-636-1155

### Denver

3801 E. Florida Ave., Suite 350  
Denver, CO 80210  
303-758-2100

### Fort Collins

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

### Pueblo

503 N. Main St., Suite 520  
Pueblo, CO 81003  
719-542-1605

## Connecticut

### Hartford

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, 10th 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

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 3  
Augusta, GA 30909  
706-210-7617

### Columbus

500 12th St.  
Columbus, GA 31901  
706-324-0712

### Macon

277 Martin Luther King, Jr. Blvd.  
Suite 201  
Macon, GA 31201  
478-742-7999

### Savannah

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

## Hawaii

### Honolulu

1132 Bishop St., #615  
Honolulu, HI 96813  
Toll Free: 1-877-222-6551

## Idaho

### Boise

125 E. 50 St.  
Garden City, ID 83714  
208-342-4649

## Illinois

### Chicago

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

### Peoria

8100 N. University St.  
Peoria, IL 61615  
309-688-5124

### Rockford

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

## Indiana

### Elkhart

PO Box 1174  
Elkhart, IN 46515  
574-675-9351

### Evansville

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

### Fort Wayne

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

### Indianapolis

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

## 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

125 S. Washington St., Suite 100  
Wichita, KS 67202  
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

### Monroe

1900 N. 18th St.  
Monroe, LA 71201  
318-387-4600

### New Orleans

3421 N. Causeway Blvd., Suite 505  
Metairie, LA 70002  
504-581-6222

### 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

### Detroit

20300 W. Twelve Mile Rd., Suite 202  
Southfield, MI 48076  
248-223-9400

### Grand Rapids

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

## Minnesota

### Minneapolis

220 S. River Ridge Circle  
Burnsville, MN 55337  
651-699-1111

## Mississippi

### Jackson

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

1262A 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  
Email: [inquiry@newyork.bbb.org](mailto:inquiry@newyork.bbb.org)

### 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

9719 Northeast Pkwy.  
Matthews, NC 28105  
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

51 N. Broadway, Suite 604  
Fargo, ND 58102  
Toll free: 1-800-646-6222

## 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 St.  
Oklahoma City, OK 73102  
405-239-6081

### Tulsa

4937 S. 78th E. Ave.  
Tulsa, OK 74145  
918-492-1266

## Pennsylvania

### Bethlehem

50 W. North St.  
Bethlehem, PA 18018  
610-866-8780

### Erie

1001 State St.  
Erie, PA 16501  
Toll free: 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  
803-254-2525

### 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 100  
Sioux Falls, SD 57104  
605-271-2066

## Tennessee

### Chattanooga

508 N. Market St.  
Chattanooga, TN 37405  
423-266-6144

### Clarksville

420 Madison St.  
Clarksville, TN 37041  
931-503-2222

### Columbia

PO Box 1594  
Columbia, TN 38402  
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 79605-5052  
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

### Corpus Christi

802 N. Carancahua St.  
Corpus Christi, TX 78401  
361-852-4949

### Dallas

1601 Elm St., Suite 1600  
Dallas, TX 75201  
214-220-2000

### El Paso

550 E. Paisano Dr.  
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  
903-758-3222

## Lubbock

3333 66 St.  
Lubbock, TX 79413  
806-763-0459

## Midland

306 W. Wall St., Suite 1350  
Midland, TX 79701  
432-563-1880

## San Angelo

3149 Executive Dr.  
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

### Milwaukee

10019 W. Greenfield Ave.  
Milwaukee, WI 53214  
414-847-6000

## Contact Corporate Consumer Affairs Departments

The following directory lists the contact information for hundreds of corporations. Many companies have a consumer affairs department that handles consumer questions and concerns. If you do not find the company you are looking for, check 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 product's manufacturer. *ThomasNet*, an online database of manufacturers, might also be helpful.

If you have a complaint about an item or service, it is often 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 report 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

### AAA Life

Customer Support  
17900 N. Laurel Park Dr.  
Livonia, MI 48152-3985  
Toll free: 1-800-684-4222  
✉: claimssvc@aaalife.com  
[www.aaalife.com](http://www.aaalife.com)

### AAMCO Transmissions, Inc.

Consumer Affairs  
201 Gibraltar Rd.  
Horsham, PA 19044  
Toll free: 1-800-523-0401  
[www.aamco.com](http://www.aamco.com)

### Aaron's, Inc.

400 Galleria Pkwy, SE, Suite 300  
Atlanta, GA 30339  
Toll free: 1-877-607-9999  
[www.aarons.com](http://www.aarons.com)

### Abbott Nutritional and Pharmaceutical Products

Consumer Relations  
625 Cleveland Ave.  
Columbus, OH 43215  
Toll free: 1-800-227-5767  
[www.abbottnutrition.com](http://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](http://www.abercrombie.com)

### Acer America Corporation

Customer Service  
333 W. San Carlos St., Suite 1500  
San Jose, CA 95110  
408-533-7700  
[www.acer.com](http://www.acer.com)

### Adidas America, Inc.

Consumer Relations  
5055 N Greeley Ave.  
Portland, OR 97217  
Toll free: 1-800-982-9337  
[www.adidas.com](http://www.adidas.com)

### Aetna, Inc.

151 Farmington Ave.  
Hartford, CT 06156  
Toll free: 1-800-872-3862  
[www.aetna.com](http://www.aetna.com)

### Aflac

1932 Wynnton Rd.  
Columbus, GA 31999  
Toll free: 1-800-992-3522  
[www.aflac.com](http://www.aflac.com)

### AIG

PO Box 305355  
Nashville, TN 37230-5355  
Toll free: 1-800-888-2452  
[www.aig.com](http://www.aig.com)

### Airbnb, Inc.

888 Brannan St.  
San Francisco, CA 94103  
415-800-5959  
[www.airbnb.com](http://www.airbnb.com)

### Alamo Rent A Car

See: Enterprise Rent-a-Car  
Toll free: 1-844-357-5138  
TTY: 1-800-522-9292  
[www.alamo.com](http://www.alamo.com)

### Alaska Airlines

Customer Care  
PO Box 24948-SEAGT  
Seattle, WA 98124-0948  
Toll free: 1-800-654-5669  
Toll free: 1-877-815-8253 (Lost baggage)  
[www.alaskaair.com](http://www.alaskaair.com)

### Albertsons, Inc.

Customer Support Center  
Mail Stop 10501  
PO Box 29093  
Arizona, AZ 85038  
Toll free: 1-877-723-3929  
[www.albertsons.com](http://www.albertsons.com)

### Alcon Laboratories, Inc.

Customer Service  
6201 South Freeway  
Fort Worth, TX 76134  
Toll free: 1-800-757-9195  
[www.alcon.com](http://www.alcon.com)

### Aldi, Inc.

Customer Service  
1200 N. Kirk Rd.  
Batavia, IL 60510  
[www.aldi.us](http://www.aldi.us)

### Allegiant Travel Company

Customer Relations  
PO Box 371477  
Las Vegas, NV 89137  
702-505-8888  
Toll free: 1-866-719-3910  
TTY: 702-430-3283  
[www.allegiantair.com](http://www.allegiantair.com)

### Allergan, Inc.

Customer Relations  
Morris Corporate Center III  
400 Interpace Pkwy.  
Parsippany, NJ 07054  
Toll free: 1-800-678-1605  
[www.allergan.com](http://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](http://www.allied.com)

### Allstate Insurance Company

PO Box 660598  
Dallas, TX 75266-0598  
Toll free: 1-800-255-7828  
TTY: 1-800-877-8973  
[www.allstate.com](http://www.allstate.com)

**Amana Appliances**

Customer Service  
553 Benson Rd.  
Benton Harbor, MI 49022  
Toll free: 1-866-616-2664  
[www.amana.com](http://www.amana.com)

**Amazon.com, Inc.**

Customer Service  
PO Box 81226  
Seattle, WA 98108-1226  
Toll free: 1-888-280-4331  
[www.amazon.com](http://www.amazon.com)

**American Airlines, Inc.**

Customer Relations  
4000 E. Sky Harbor Blvd.  
Phoenix, AZ 85034  
817-967-2000  
Toll free: 1-800-535-5225  
Toll free: 1-800-892-3624  
[www.aa.com](http://www.aa.com)

**American Eagle Outfitters**

Customer Service  
77 Hot Metal St.  
Pittsburgh, PA 15203  
Toll free: 1-888-232-4535  
[www.ae.com](http://www.ae.com)

**American Express Company**

Customer Service  
PO Box 981540  
El Paso, TX 79998-1540  
Toll free: 1-800-528-4800  
Toll free: 1-877-297-4438 (Gift Cards)  
TTY: 1-800-221-9950  
[www.americanexpress.com](http://www.americanexpress.com)

**Amplify Snack Brands**

500 W. 5th St., Suite 1350  
Austin, TX 78701  
512-600-9893  
✉: [info@amplifysnacks.com](mailto:info@amplifysnacks.com)  
[amplifysnackbrands.com](http://amplifysnackbrands.com)

**Amtrak**

Customer Relations  
60 Massachusetts Ave., NE  
Washington, DC 20002  
Toll free: 1-800-872-7245  
TTY: 1-800-523-6590  
[www.amtrak.com](http://www.amtrak.com)

**Andersen Windows, Inc.**

Customer Service  
100 4th Ave., N  
Bayport, MN 55003  
Toll free: 1-888-888-7020  
[www.andersenwindows.com](http://www.andersenwindows.com)

**Anheuser-Busch, Inc.**

One Busch Pl.  
St. Louis, MO 63118  
Toll free: 1-800-342-5283  
✉: [crg@anheuser-busch.com](mailto:crg@anheuser-busch.com)  
[www.anheuser-busch.com](http://www.anheuser-busch.com)

**Anthem**

Medical Claims Department  
PO Box 105187  
Atlanta, GA 30348-5187  
[www.anthem.com](http://www.anthem.com)

**Anytime Fitness, LLC**

Customer Service  
111 Weir Dr.  
Woodbury, MN 55125  
Toll free: 1-800-704-5004  
651-438-5000  
[www.anytimefitness.com](http://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](http://www.apple.com)

**Applebee's**

450 N. Brand Blvd.  
Glendale, CA 91203  
Toll free: 1-888-592-7753  
[www.applebees.com](http://www.applebees.com)

**Arby's Restaurant Group, Inc.**

1155 Perimeter Center W  
Atlanta, GA 30338  
678-514-4100  
Toll free: 1-800-599-2729  
✉: [customerservice@arbys.com](mailto:customerservice@arbys.com)  
[www.arbys.com](http://www.arbys.com)

**Ariens Company**

Customer Service  
655 W. Ryan St.  
Brillion, WI 54110  
920-756-4688  
[www.ariens.com](http://www.ariens.com)

**Ashley Furniture Industries, Inc.**

Consumer Affairs  
One Ashley Way  
Arcadia, WI 54612  
Toll free: 1-866-436-3393  
[www.ashleyfurniture.com](http://www.ashleyfurniture.com)

**Associated Bank**

We Care Department  
1305 Main St., Mail Stop 7722  
Stevens Point, WI 54481  
Toll free: 1-800-685-6895  
✉: [wecare@associatedbank.com](mailto:wecare@associatedbank.com)  
[www.associatedbank.com](http://www.associatedbank.com)

**Asus Computer International**

800 Corporate Way  
Fremont, CA 94539  
510-739-3777  
Toll free: 1-888-678-3688

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

**AT & T, Inc.**

Customer Service  
208 S. Acard St.  
Dallas, TX 75202  
210-821-4105  
Toll free: 1-800-331-0500 (Wireless  
Customer Service)  
Toll free: 1-855-288-2727 (Home  
Security)  
Toll free: 1-800-288-2020 (Home phone,  
Internet, and Digital TV)  
[www.att.com](http://www.att.com)

**Atlas World Group, Inc.**

Customer Service  
1212 Saint George Rd.  
Evansville, IN 47711  
Toll free: 1-800-638-9797  
[www.atlasvanlines.com](http://www.atlasvanlines.com)

**Avis Rent-A-Car System**

Customer Service  
PO Box 699000  
Tulsa, OK 74169-9000  
Toll free: 1-800-352-7900  
TTY: 1-800-331-2323  
✉: [custserv@avis.com](mailto:custserv@avis.com)  
[www.avis.com](http://www.avis.com)

**Avon Products, Inc.**

Customer Service  
777 Third Ave.  
New York, NY 10017  
212-282-7000  
Toll free: 1-800-367-2866  
Toll free: 1-800-500-2866  
✉: [dearavon@avon.com](mailto:dearavon@avon.com)  
[www.avon.com](http://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](http://www.bacardi.com)

**Banana Republic**

Customer Service  
5900 N. Meadows Dr.  
Grove City, OH 43123  
Toll free: 1-888-277-8953  
✉: [custserv@bananarepublic.com](mailto:custserv@bananarepublic.com)  
[www.bananarepublic.com](http://www.bananarepublic.com)

**Bank of America Corporation**

Customer Service  
PO Box 25118  
Tampa, FL 33622-0900  
Toll free: 1-800-432-1000  
TTY: 1-800-288-4408  
[www.bankofamerica.com](http://www.bankofamerica.com)

# CORPORATE CONSUMER CONTACTS

## **Barnes & Noble**

PO Box 111  
Lyndhurst, NJ 07071  
Toll free: 1-800-843-2665  
✉: customerservice@bn.com  
www.barnesandnoble.com

## **Bass Pro Shops**

2500 E. Kearney St.  
Springfield, MO 65898  
Toll free: 1-800-227-7776  
www.basspro.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**

Consumer Affairs, Dept. 9563  
1400 N. Goodman St.  
Rochester, NY 14692  
Toll free: 1-800-553-5340  
www.bausch.com

## **Bayer Consumer Health**

Consumer Relations  
100 Bayer Blvd.  
Whippany, NJ 07981  
Toll free: phone numbers appear on all labels  
www.bayercare.com

## **BB&T**

CEO Line  
PO Box 632  
Whiteville, NC 28472  
Toll free: 1-800-226-5228  
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  
802-846-1500  
www.benjerry.com

## **Best Buy Company, Inc.**

Customer Care  
7601 Penn Ave., S  
Richfield, MN 55423  
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  
www.bestwestern.com

## **BFGoodrich Tires**

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

## **BIC Corporation**

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

## **Big Lots Stores, Inc.**

Customer Care  
300 Phillipi Rd.  
Columbus, OH 43228-5311  
Toll free: 1-866-244-5687  
www.biglots.com

## **Birchbox**

28 E 28th St.  
New York, NY 10016  
Toll free: 1-877-487-7272  
✉: info@birchbox.com  
www.birchbox.com

## **Birds Eye Foods, Inc.**

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

## **Bissell Homecare, Inc.**

Consumer Care  
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  
www.bjs.com

## **Bloomingdale's, Inc.**

Customer Service  
PO Box 8067  
Mason, OH 45040  
Toll free: 1-800-777-0000  
www.bloomingdales.com

## **Blue Cross Blue Shield**

225 N. Michigan Ave.  
Chicago, IL 60601  
www.bcbs.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

## **Bosch Home Appliance Corporation**

1901 Main St., Suite 600  
Irvine, CA 92614  
Toll free: 1-800-944-2904  
✉: Bosch-USA-Questions@bshg.com  
www.bosch-home.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 Grille**

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

**British Airways**

Customer Relations  
PO Box 300686  
Jamaica, NY 11430-0686  
312-843-5794  
Toll free: 1-800-828-8144  
TTY: 1-866-393-0961  
[www.britishairways.com](http://www.britishairways.com)

**Brookstone**

Customer Care Center  
1655 Bassford Dr.  
Mexico, MO 65265  
Toll free: 1-800-846-3000  
[www.brookstone.com](http://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](mailto:Brown-Forman@b-f.com)  
[www.brown-forman.com](http://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](mailto:budgetcustomerservice@budgetgroup.com)  
[www.budget.com](http://www.budget.com)

**Burger King Corporation**

Guest Relations  
5505 Blue Lagoon Dr.  
Miami, FL 33126  
Toll free: 1-866-394-2493  
[www.bk.com](http://www.bk.com)

**Burlington Stores, Inc.**

Customer Relations  
2006 Route 130 N  
Florence Township, NJ 08518  
Toll free: 1-855-355-2875  
[www.burlingtoncoatfactory.com](http://www.burlingtoncoatfactory.com)

**Bush Brothers & Company**

Consumer Relations  
PO Box 52330  
Knoxville, TN 37950-2330  
Toll free: 1-800-590-3797  
[www.bushbeans.com](http://www.bushbeans.com)

## C

**Campbell Soup Company**

Consumer Affairs  
1 Campbell Place  
Camden, NJ 08103  
Toll free: 1-800-257-8443  
[www.campbellsoup.com](http://www.campbellsoup.com)

**Capital One**

General Correspondence  
PO Box 30285  
Salt Lake City, UT 84130-0287  
Toll free: 1-800-227-4825 (Credit Cards)  
Toll free: 1-866-750-0873 (Online Banking)  
[www.capitalone.com](http://www.capitalone.com)

**Carfax, Inc.**

Consumer Affairs  
5860 Trinity Pkwy., Suite 600  
Centerville, VA 20120  
[www.carfax.com](http://www.carfax.com)

**Carnival Cruise Line**

Guest Care  
3655 N.W. 87th Ave.  
Miami, FL 33178-2428  
Toll free: 1-800-929-6400  
✉: [guestcare@carnival.com](mailto:guestcare@carnival.com)  
[www.carnival.com](http://www.carnival.com)

**Carrier Air Conditioning Company**

One Carrier Pl.  
Farmington, CT 06032  
Toll free: 1-800-227-7437  
[www.carrier.com](http://www.carrier.com)

**Centurylink**

100 Centurylink Dr.  
Monroe, LA 71203  
Toll free: 1-888-723-8010  
TTY: 1-800-223-3131  
✉: [prismsupport@centurylink.com](mailto:prismsupport@centurylink.com)  
[www.centurylink.com](http://www.centurylink.com)

**Charles Schwab**

Toll free: 1-866-855-9102  
[www.schwab.com](http://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](http://www.charter.com)

**Chattem, Inc.**

Consumer Affairs  
PO Box 2219  
Chattanooga, TN 37409-0219  
Toll free: 1-888-442-4464  
[www.chattem.com](http://www.chattem.com)

**Check 'n Go**

7755 Montgomery Rd., Suite 400  
Cincinnati, OH 45236  
Toll free: 1-888-561-2274  
[www.checkngo.com](http://www.checkngo.com)

**The Cheesecake Factory**

26901 Malibu Hills Rd.  
Calabasas Hills, CA 91301  
818-871-3000  
[www.thecheesecakefactory.com](http://www.thecheesecakefactory.com)

**Chick-fil-A, Inc.**

Chick-fil-A Cares  
PO Box 725489  
Atlanta, GA 31139-9923  
Toll free: 1-866-232-2040  
[www.chick-fil-a.com](http://www.chick-fil-a.com)

**Children's Place**

Customer Service  
500 Plaza Dr.  
Secaucus, NJ 07094  
Toll free: 1-877-752-2387  
[www.childrensplace.com](http://www.childrensplace.com)

**Chili's**

See: Brinker International  
Toll free: 1-800-983-4637 (Gift cards)  
[www.chilis.com](http://www.chilis.com)

**Chipotle Mexican Grill, Inc.**

1401 Wynkoop St., Suite 500  
Denver, CO 80202  
303-595-4000  
[www.chipotle.com](http://www.chipotle.com)

**Chobani**

Customer Service  
147 State Highway 320  
Norwich, NY 13815  
Toll free: 1-877-847-6181  
✉: [contact@chobani.com](mailto:contact@chobani.com)  
[www.chobani.com](http://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](http://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](http://www.churchdwight.com)

**Cigna**

900 Cottage Grove Rd.  
Bloomfield, CT 06002  
Toll free: 1-800-997-1654  
[www.cigna.com](http://www.cigna.com)

# CORPORATE CONSUMER CONTACTS

## Citibank, Inc.

Client Services  
100 Citibank Dr.  
San Antonio, TX 78245-9004  
Toll free: 1-800-374-9700 (Banking)  
Toll free: 1-800-950-5114 (Credit Cards)  
TTY: 1-877-693-0372 (Banking)  
TTY: 1-800-325-2865 (Credit Cards)  
[www.citibank.com](http://www.citibank.com)

## Citizens Bank

One Citizens Plaza  
Providence, RI 02903  
Toll free: 1-800-922-9999  
[www.citizensbank.com](http://www.citizensbank.com)

## The Clorox Company

Consumer Services  
PO Box 24305  
Oakland, CA 94623-1305  
Toll free: 1-800-292-2200 (Laundry)  
Toll free: 1-800-227-1860 (Household Cleaning)  
[www.thecloroxcompany.com](http://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](http://www.coca-colacompany.com)

## The Colgate-Palmolive Company

Consumer Affairs  
300 Park Ave.  
New York, NY 10022  
212-310-2000  
Toll free: 1-800-468-6502  
✉: [colgate-palmolive\\_consumer\\_affairs@colpal.com](mailto:colgate-palmolive_consumer_affairs@colpal.com)  
[www.colgate.com](http://www.colgate.com)

## Colonial Penn Life Insurance

Customer Service  
399 Market St.  
Philadelphia, PA 19181  
Toll free: 1-800-523-9100  
[www.colonialpenn.com](http://www.colonialpenn.com)

## Combe, Inc.

1101 Westchester Ave.  
White Plains, NY 10604  
Toll free: 1-800-431-2610  
[www.combe.com](http://www.combe.com)

## Comcast Corporation

One Comcast Center  
Philadelphia, PA 19103  
Toll free: 1-800-266-2278  
Toll free: 1-800-934-6489 (Xfinity)  
[www.comcast.com](http://www.comcast.com)

## ConAgra Foods

Consumer Affairs  
One ConAgra Dr.  
Omaha, NE 68102  
Toll free: 1-877-266-2472  
✉: [consumeraffairs@conagrafoods.com](mailto:consumeraffairs@conagrafoods.com)  
[www.conagrafoods.com](http://www.conagrafoods.com)

## Conair Corporation

Customer Support  
1 Cummings Point Rd.  
Stamford, CT 06902  
Toll free: 1-800-334-4031  
✉: [feedback@conair.com](mailto:feedback@conair.com)  
[www.conair.com](http://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 Members)  
✉: [customerservice@costco.com](mailto:customerservice@costco.com)  
[www.costco.com](http://www.costco.com)

## Coty Inc.

Consumer Affairs  
500 American Rd.  
Morris Plains, NJ 07950  
Toll free: 1-800-372-8201 (Clairol/Covergirl/MaxFactor)  
Toll free: 1-866-722-4146 (Wella retail products sold in beauty supply stores)  
Toll free: 1-800-810-1330 (Hugo Boss, Gucci, Escada fragrances)  
Toll free: 1-800-715-4023 (All other brands and fragrances)  
[www.coty.com](http://www.coty.com)

## Cox Communications

6205-B Peachtree Dunwoody Road NE  
Atlanta, GA 30328  
Toll free: 1-888-566-7751  
✉: [coxcorp.customerrelations@cox.com](mailto:coxcorp.customerrelations@cox.com)  
[www.cox.com](http://www.cox.com)

## Cracker Barrel Old Country Store

PO Box 787  
Lebanon, TN 37087  
Toll free: 1-800-333-9566  
[www.crackerbarrel.com](http://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](mailto:customer_service@crateandbarrel.com)  
[www.crateandbarrel.com](http://www.crateandbarrel.com)

## Crayola, LLC

Consumer Affairs  
PO Box 431  
Easton, PA 18044-0431  
Toll free: 1-800-272-9652  
[www.crayola.com](http://www.crayola.com)

## Cricket Wireless

575 Morosgo Dr NE  
Atlanta, GA 30324  
Toll free: 1-800-274-2538  
[www.cricketwireless.com](http://www.cricketwireless.com)

## Crowne Plaza

See: InterContinental Hotels Group, PLC  
[www.crowneplaza.com](http://www.crowneplaza.com)

## Crunch Fitness

3595 Mt. Diablo Blvd., Suite 300  
Lafayette, CA 94549  
925-297-6360  
✉: [info@nev.com](mailto:info@nev.com)  
[www.crunch.com](http://www.crunch.com)

## Cuisinart

Customer Service  
150 Milford Rd.  
East Windsor, NJ 08520  
Toll free: 1-800-726-0190  
✉: [customerservice@cuisinart.com](mailto:customerservice@cuisinart.com)  
[www.cuisinart.com](http://www.cuisinart.com)

## Curves International

5770 Fleet St.  
Carlsbad, CA 92008  
Toll free: 1-877-673-3144  
[www.curves.com](http://www.curves.com)

## CVS Corporation

Customer Relations  
One CVS Dr.  
Woonsocket, RI 02895  
401-765-1500  
Toll free: 1-800-746-7287 (In-Store)  
Toll free: 1-866-389-2727 (Minute Clinic)  
Toll free: 1-888-607-4287 (Online)  
[www.cvs.com](http://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](http://www.dairyqueen.com)

## The Dannon Company, Inc.

Consumer Response Center  
PO Box 1625  
Horsham, PA 19044  
Toll free: 1-877-326-6668  
[www.dannon.com](http://www.dannon.com)



**Darden Restaurants** 

Guest Relations  
PO Box 695011  
Orlando, FL 32869-5011  
407-245-4000  
[www.darden.com](http://www.darden.com)

**Days Inn Worldwide, Inc.**

See: Wyndham Hotel Group  
Toll free: 1-800-441-1618  
[www.daysinn.com](http://www.daysinn.com)

**Dean Foods** 

Consumer Affairs  
PO Box 961447  
El Paso, TX 79996  
Toll free: 1-800-395-7004  
✉: [deanfoods@casupport.com](mailto:deanfoods@casupport.com)  
[www.deanfoods.com](http://www.deanfoods.com)

**Del Monte Foods Company**

Consumer Affairs  
890 Mountain Ave., Suite 105  
New Providence, NJ 07974  
Toll free: 1-800-543-3090  
[www.delmonte.com](http://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](http://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](http://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](http://www.dennys.com)

**Diageo North America, Inc.** 

Consumer Care  
24440 W. 143 St.  
Plainfield, IL 60544  
815-267-4400  
[www.diageo.com](http://www.diageo.com)

**Diamond Foods, Inc.** 

Consumer Affairs  
1050 S. Diamond St.  
Stockton, CA 95205  
209-467-6000  
[www.diamondfoods.com](http://www.diamondfoods.com)

**Dick's Sporting Goods**

345 Court St.  
Coraopolis, PA 15108  
Toll free: 1-877-846-9997  
[www.dickssportinggoods.com](http://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](mailto:questions@dillards.com)  
[www.dillards.com](http://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](http://www.dinersclubus.com)

**DIRECTV Enterprises, Inc.**

PO Box 6550  
Greenwood Village, CO 80155-6550  
Toll free: 1-800-531-5000  
TTY: 1-800-779-4388  
[www.directv.com](http://www.directv.com)

**Discover Financial Services, Inc.**

Card Customer Service  
PO Box 30943  
Salt Lake City, UT 84130-0943  
801-902-3100  
Toll free: 1-800-347-2683  
TTY: 1-800-347-7449  
[www.discover.com](http://www.discover.com)

**Dish**

9601 S. Meridian Blvd.  
Englewood, CO 80112  
Toll free: 1-855-612-3321  
[www.dish.com](http://www.dish.com)

**Ditech Financial, LLC**

1100 Virginia Dr., Suite 100A  
Fort Washington, PA 19034  
Toll free: 1-800-700-9212  
[www.ditech.com](http://www.ditech.com)

**Dole Food Company, Inc.** 

Consumer Center  
PO Box 5700  
Thousand Oaks, CA 91359-5700  
Toll free: 1-800-356-3111  
[www.dole.com](http://www.dole.com)

**Dollar General Corporation**

Customer Service  
100 Mission Ridge  
Goodlettsville, TN 37072  
Toll free: 1-877-463-1553  
✉: [custsvc@dollargeneral.com](mailto:custsvc@dollargeneral.com)  
[www.dollargeneral.com](http://www.dollargeneral.com)

**Dollar Rent A Car, Inc.**

Customer Service  
PO Box 26120  
Tulsa, OK 73126  
Toll free: 1-800-800-5252  
[www.dollar.com](http://www.dollar.com)

**Dollar Shave Club**

PO Box 5688  
Santa Monica, CA 90409-5688  
✉: [members@dollarshaveclub.com](mailto:members@dollarshaveclub.com)  
[www.dollarshaveclub.com](http://www.dollarshaveclub.com)

**Domino's Pizza, Inc.** 

Customer Service  
30 Frank Lloyd Wright Dr.  
Ann Arbor, MI 48105  
734-930-3030  
✉: [customercare@dominoscustomercare.com](mailto:customercare@dominoscustomercare.com)  
[www.dominos.com](http://www.dominos.com)

**Doubletree**

See: Hilton Hospitality, Inc.  
Toll free: 1-800-222-8733  
TTY: 1-800-368-1133  
[www.doubletree.com](http://www.doubletree.com)

**Dr. Pepper/Snapple Group, Inc.** 

Consumer Relations  
PO Box 869077  
Plano, TX 75086-9077  
972-673-7000  
Toll free: 1-800-696-5891  
[www.drpeppersnapplegroup.com](http://www.drpeppersnapplegroup.com)

**Duracell Inc.**

Toll free: 1-800-551-2355  
[www.duracell.com](http://www.duracell.com)

**Dyson, Inc.**

600 W. Chicago Ave., Suite 275  
Chicago, IL 60654  
Toll free: 1-844-679-1647  
✉: [questions@dyson.com](mailto:questions@dyson.com)  
[www.dyson.com](http://www.dyson.com)

## E

**E\*Trade Securities, LLC**

PO Box 484  
Jersey City, NJ 07303-0484  
Toll free: 1-800-387-2331  
[www.etrade.com](http://www.etrade.com)

**E. & J. Gallo Winery** 

Consumer Information Center  
1541 Cummins Dr.  
Modesto, CA 95358  
Toll free: 1-877-687-9463  
✉: [consumerrelations@intuitionwines.com](mailto:consumerrelations@intuitionwines.com)  
[www.gallo.com](http://www.gallo.com)

# CORPORATE CONSUMER CONTACTS

## Eastern Mountain Sports

Customer Service  
1 Vose Farm Rd.  
Peterborough, NH 03458  
Toll free: 1-888-463-6367  
[www.ems.com](http://www.ems.com)

## eBay, Inc.

583 W. eBay Way  
Draper, UT 84020  
[www.eBay.com](http://www.eBay.com)

## Eddie Bauer, Inc.

Customer Service  
PO Box 7001  
Groveport, OH 43125  
Toll free: 1-800-426-8020  
[www.eddiebauer.com](http://www.eddiebauer.com)

## Edward Jones

Client Relations  
12555 Manchester Rd.  
Saint Louis, MO 63131  
Toll free: 1-800-441-2357  
[www.edwardjones.com](http://www.edwardjones.com)

## The Electrolux Group

**Kitchen and Laundry Consumer Assistance Center**  
PO Box 212237 (Kitchen & Laundry)  
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](http://www.electrolux.com)

## Eli Lilly Company

Lilly Corporate Center  
Indianapolis, IN 46285  
317-276-2000  
Toll free: 1-800-545-5979  
[www.lilly.com](http://www.lilly.com)

## Elizabeth Arden, Inc.

Consumer Affairs  
309 South St.  
New Providence, NJ 07974  
Toll free: 1-800-326-7337  
✉: [consumer@elizabetharden.com](mailto:consumer@elizabetharden.com)  
[www.elizabetharden.com](http://www.elizabetharden.com)

## Embassy Suites

See: Hilton Hospitality, Inc.  
Toll free: 1-800-362-2779  
[www.embassysuites.com](http://www.embassysuites.com)

## Energizer

Customer Support  
533 Maryville University Dr.  
St. Louis, MO 63141  
Toll free: 1-800-383-7323  
[www.energizer.com](http://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](mailto:customercare@erac.com)  
[www.enterprise.com](http://www.enterprise.com)

## Equifax

PO Box 740241  
Atlanta, GA 30374  
Toll free: 1-800-685-1111  
[www.equifax.com](http://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](http://www.equinox.com)

## The Estee Lauder Companies, Inc.

Consumer Care  
767 5th Ave.  
New York, NY 10153  
212-572-4200  
✉: [consumercare-us@gcc.elc.estee.com](mailto:consumercare-us@gcc.elc.estee.com)  
[www.elcompanies.com](http://www.elcompanies.com)

## Ethan Allen, Inc.

Client Services  
PO Box 1966  
Danbury, CT 06813  
Toll free: 1-888-324-3571  
✉: [orders@ethanallen.com](mailto:orders@ethanallen.com)  
[www.ethanallen.com](http://www.ethanallen.com)

## Etsy

Support Team  
117 Adams St.  
Brooklyn, NY 11201  
[www.etsy.com](http://www.etsy.com)

## The Eureka Company

See: Electrolux (Vacuums and Air Cleaners)  
Toll free: 1-800-282-2886  
[www.eureka.com](http://www.eureka.com)

## Eveready

533 Maryville University Dr.  
St. Louis, MO 63141  
Toll free: 1-800-383-7323  
[www.eveready.com](http://www.eveready.com)

## Expedia, Inc.

Customer Support  
333 108th Ave., NE  
Bellevue, WA 98004  
Toll free: 1-800-397-3342  
[www.expedia.com](http://www.expedia.com)

## Experian

475 Anton Blvd.

Costa Mesa, CA 92626  
Toll free: 1-888-397-3742  
✉: [support@experian.com](mailto:support@experian.com)  
[www.experian.com](http://www.experian.com)

## Express Scripts

1 Express Way  
St Louis, MO 63121  
Toll free: 1-800-282-2881  
[www.express-scripts.com](http://www.express-scripts.com)

## F

## Facebook, Inc.

1601 Willow Rd.  
Menlo Park, CA 94025  
650-543-4800  
[www.facebook.com](http://www.facebook.com)

## Fairfield Inn

See: Marriott International, Inc.  
Toll free: 1-800-721-7033  
[www.fairfieldinn.com](http://www.fairfieldinn.com)

## Farmers Insurance

6301 Owensmouth Ave.  
Woodland Hills, CA 91367  
Toll free: 1-888-327-6335  
TTY: 1-888-891-1660  
[www.farmers.com](http://www.farmers.com)

## FedEx Corporation

Customer Relations  
3875 Airways Blvd.  
Module H3 Department 4634  
Memphis, TN 38116  
Toll free: 1-800-463-3339  
TTY: 1-800-238-4461  
[www.fedex.com](http://www.fedex.com)

## Fidelity Investments, LLC

PO Box 770001  
Cincinnati, OH 45277  
Toll free: 1-800-343-3548  
[www.fidelity.com](http://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](http://www.53.com)

## Fisher-Price

See: Mattel, Inc.  
Toll free: 1-800-432-5437  
[www.fisher-price.com](http://www.fisher-price.com)

## Florist.com

Customer Service  
3113 Woodcreek Dr.  
Downers Grove, IL 60515  
Toll free: 1-800-425-0622  
[www.florist.com](http://www.florist.com)

**Flowers Foods, Inc.** 

1919 Flowers Circle  
Thomasville, GA 31757  
229-226-9110  
Toll free: 1-866-245-8921  
[www.flowersfoods.com](http://www.flowersfoods.com)

**Food Lion, Inc.**

PO Box 1330  
Salisbury, NC 28145-1330  
Toll free: 1-800-210-9569  
[www.foodlion.com](http://www.foodlion.com)

**Foot Locker**

Customer Care  
PO Box 8066  
111 S. 1st Ave.  
Wausau, WI 54402-8066  
Toll free: 1-800-991-6815  
✉: [customercare@footlocker.com](mailto:customercare@footlocker.com)  
[www.footlocker.com](http://www.footlocker.com)

**Frigidaire Home Products**

PO Box 212378  
Augusta, GA 30907  
Toll free: 1-800-374-4432  
[www.frigidaire.com](http://www.frigidaire.com)

**Frito-Lay**

Consumer Relations  
PO Box 660634  
Dallas, TX 75266-0634  
Toll free: 1-800-352-4477  
[www.fritolay.com](http://www.fritolay.com)

**Frontier Airlines, Inc.**

Customer Relations  
7001 Tower Rd.  
Denver, CO 80249  
801-401-9000  
[www.flyfrontier.com](http://www.flyfrontier.com)

**Frontier Communications**

401 Merritt 7  
Norwalk, CT 06851  
Toll free: 1-800-921-8101  
[www.frontier.com](http://www.frontier.com)

**FTD, Inc.**

Customer Service  
3113 Woodcreek Dr.  
Downers Grove, IL 60515  
Toll free: 1-800-736-3383  
[www.ftd.com](http://www.ftd.com)

**G****GameStop**

Guest Service  
625 Westport Pkwy.  
Grapevine, TX 76051  
Toll free: 1-800-883-8895  
[www.gamestop.com](http://www.gamestop.com)

**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](mailto:custserv@gap.com)  
[www.gap.com](http://www.gap.com)

**Gateway, Inc.**

Customer Service  
PO Box 6137  
Temple, TX 76503  
Toll free: 1-866-539-3901  
[www.gateway.com](http://www.gateway.com)

**GEICO**

One GEICO Plaza  
Washington, DC 20076  
Toll free: 1-800-861-8380 (Car Insurance)  
Toll free: 1-888-532-5433 (Life Insurance)  
TTY: 1-800-833-8255  
[www.geico.com](http://www.geico.com)

**General Electric Appliances**

PO Box 1780  
Rapid City, SD 57709  
203-373-2211  
Toll free: 1-800-626-2000 (Appliances)  
Toll free: 1-800-435-4448 (Lighting)  
[www.ge.com](http://www.ge.com)

**General Mills, Inc.** 

Consumer Services  
PO Box 9452  
Minneapolis, MN 55440  
Toll free: 1-800-248-7310  
[www.generalmills.com](http://www.generalmills.com)

**Georgia-Pacific Corporation** 

Consumer Affairs  
133 Peachtree St., NE  
Atlanta, GA 30303  
Toll free: 1-800-283-5547  
[www.gp.com](http://www.gp.com)

**Gerber Products Company**

445 State St.  
Fremont, MI 49413  
Toll free: 1-800-284-9488  
[www.gerber.com](http://www.gerber.com)

**Get Me**

1130 N. Westmoreland Rd.  
DeSoto, TX 75115  
✉: [support@getme.com](mailto:support@getme.com)  
Toll free: 1-844-625-2273  
[www.getme.com](http://www.getme.com)

**Gett**

237 W. 35th St., Suite 200  
New York, NY 10001  
Toll free: 1-855-200-4388  
[www.gett.com](http://www.gett.com)

**Gillette**

See: Procter & Gamble  
Toll free: 1-800-445-5388  
[www.gillette.com](http://www.gillette.com)

**GlaxoSmithKline Consumer Healthcare** 

Response Center  
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](http://www.us.gsk.com)

**Gold's Gym International**

Customer Support  
4001 Maple Ave., Suite 200  
Dallas, TX 75219  
214-574-4653  
[www.goldsgym.com](http://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  
[www.ricearoni.com](http://www.ricearoni.com)

**The Goodyear Tire & Rubber Company**

200 Innovation Way  
Akron, OH 44316  
330-796-2121  
Toll free: 1-800-321-2136  
[www.goodyear.com](http://www.goodyear.com)

**Google.com**

1600 Amphitheatre Pkwy.  
Mountain View, CA 94043  
650-253-0000  
[www.google.com](http://www.google.com)

**Google Payment Corporation**

PO Box 727  
Mountain View, CA 94042  
Toll free: 1-855-492-5538  
[www.google.com](http://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](http://www.gracobaby.com)

**Greyhound Lines, Inc.**

PO Box 660691 Mail Stop 470  
Dallas, TX 75266-0691  
214-849-8966 (Refunds)  
214-849-6246 (Baggage)  
Toll free: 1-800-231-2222  
Toll free: 1-800-531-5332 (in Spanish)  
TTY: 1-800-345-3109  
[www.greyhound.com](http://www.greyhound.com)

# CORPORATE CONSUMER CONTACTS

## Guess?, Inc.

Customer Care  
1444 S. Alameda St.  
Los Angeles, CA 90021  
Toll free: 1-877-444-8377  
[www.guess.com](http://www.guess.com)

## Guinness Company

See: Diageo North America, Inc.  
✉: [guinness@consumer-care.net](mailto:guinness@consumer-care.net)  
[www.guinness.com](http://www.guinness.com)

## Guthy | Renker

3340 Ocean Park Blvd.  
Santa Monica, CA 90405  
Toll free: 1-888-651-6602  
✉: [customerservice@guthy-renker.com](mailto:customerservice@guthy-renker.com)  
[www.guthy-renker.com](http://www.guthy-renker.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](http://www.hrblock.com)

## Haagen Dazs

Consumer Services  
PO Box 2178  
Wilkes-Barre, PA 18703  
Toll free: 1-800-767-0120  
[www.haagendazs.com](http://www.haagendazs.com)

## The Hain Celestial Group, Inc.

1111 Marcus Ave.  
Lake Success, NY 11042  
Toll free: 1-877-612-4246  
[www.hain.com](http://www.hain.com)

## Hampton Inn & Suites

See: Hilton Hospitality, Inc.  
Toll free: 1-800-426-7866  
[www.hamptoninn.com](http://www.hamptoninn.com)

## Hanes Brands

Customer Services  
PO Box 748  
Rural Hall, NC 27098  
Toll free: 1-800-832-0594 (Delivery questions)  
Toll free: 1-800-994-4348 (Retail purchases)  
[www.hanes.com](http://www.hanes.com)

## Harris Teeter, Inc.

Customer Relations  
PO Box 10100  
Matthews, NC 28106-0100  
Toll free: 1-800-432-6111  
✉: [customerrelations@harristeeter.com](mailto:customerrelations@harristeeter.com)  
[www.harristeeter.com](http://www.harristeeter.com)

## Harry & David

Customer Service  
2500 S. Pacific Hwy.  
Medford, OR 97501  
Toll free: 1-877-322-1200  
✉: [service@harryanddavid.com](mailto:service@harryanddavid.com)  
[www.harryanddavid.com](http://www.harryanddavid.com)

## Hasbro, Inc.

Consumer Care  
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](mailto:customersupport@hasbro.com)  
[www.hasbro.com](http://www.hasbro.com)

## Henkel Consumer Goods (Dial and Purex)

7201 E. Henkel Way  
Scottsdale, AZ 85255  
480-754-3425  
[www.henkel-northamerica.com](http://www.henkel-northamerica.com)

## Heritage Home Group

Consumer Services  
1925 Eastchester Dr.  
High Point, NC 27265  
336-888-4900  
[www.heritagehome.com](http://www.heritagehome.com)

## Hershey Company

Consumer Relations  
100 Crystal A Dr.  
Hershey, PA 17033  
Toll free: 1-800-468-1714  
[www.hersheys.com](http://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](http://www.hertz.com)

## Hewlett-Packard Company

1501 Page Mill Rd.  
Palo Alto, CA 94304  
650-857-1501  
Toll free: 1-800-752-0900  
[www.hp.com](http://www.hp.com)

## Hilton Garden Inn

See: Hilton Hospitality, Inc.  
Toll free: 1-877-782-9444  
[www.hiltongardeninn.com](http://www.hiltongardeninn.com)

## Hilton Hospitality, Inc.

Guest Assistance  
7930 Jones Branch Dr.  
McLean, VA 22102  
703-883-1000  
Toll free: 1-800-445-8667  
[www.hilton.com](http://www.hilton.com)

## Hitachi America, Ltd.

Customer Service  
PO Box 99652  
Troy, MI 48099  
Toll free: 1-800-448-2244  
✉: [800Hitachi@hal.hitachi.com](mailto:800Hitachi@hal.hitachi.com)  
[www.hitachi-america.us](http://www.hitachi-america.us)

## Holiday Inn/Holiday Inn Express

See: InterContinental Hotels Group  
Toll free: 1-855-914-1701  
TTY: 1-800-334-5194  
[www.holiday-inn.com](http://www.holiday-inn.com)

## Home Depot, Inc.

Customer Care  
2455 Paces Ferry Rd.  
Atlanta, GA 30339  
Toll free: 1-800-466-3337  
✉: [thdCustomerCare@homedepot.com](mailto:thdCustomerCare@homedepot.com)  
[www.homedepot.com](http://www.homedepot.com)

## Home Goods

See: TJX Companies, Inc.  
Toll free: 1-800-888-0776  
[www.homegoods.com](http://www.homegoods.com)

## Homewood Suites

See: Hilton Hospitality, Inc.  
Toll free: 1-800-225-5466  
[www.homewoodsuites.com](http://www.homewoodsuites.com)

## Hoover Company

7005 Cochran Rd.  
Glenwillow, OH 44139  
Toll free: 1-800-944-9200  
[www.hoover.com](http://www.hoover.com)

## Hormel Foods Corporation

Consumer Response  
1 Hormel Pl.  
Austin, MN 55912  
Toll free: 1-800-523-4635  
[www.hormel.com](http://www.hormel.com)

## Hostess Brands, LLC

Consumer Affairs  
PO Box 419593  
Kansas City, MO 64141  
Toll free: 1-800-483-7253  
[hostessbrands.com](http://hostessbrands.com)

## Howard Johnson, Inc.

See: Wyndham Hotel Group  
Toll free: 1-800-544-9881  
[www.hojo.com](http://www.hojo.com)

**HSBC Bank USA, N.A.**

Customer Service  
PO Box 2013  
Buffalo, NY 14240  
Toll free: 1-800-975-4722  
TTY: 1-800-898-5999  
✉: customerrelations@hsbc.com  
www.us.hsbc.com

**HSN**

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

**HTC America, Inc.**

308 Occidental Ave. South, Suite 300  
Seattle, WA 98104  
Toll free: 1-866-449-8358  
TTY: 1-855-580-2302  
www.htc.com

**Hulu.com**

2500 Broadway, 2nd Floor  
Santa Monica, CA 90404  
www.hulu.com

**Humana, Inc.**

Correspondence Office  
PO Box 14601  
Lexington, KY 40512-4601  
Toll free: 1-800-833-6917 (Individual policies)  
Toll free: 1-800-448-6262 (Employee sponsored policies)  
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

**Innovis**

Consumer Assistance  
PO Box 1640  
Pittsburgh, PA 15230-1640  
Toll free: 1-800-540-2505  
www.innovis.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****J. Crew**

Customer Relations  
One Ivy Crescent  
Lynchburg, VA 24513  
Toll free: 1-800-562-0258  
✉: help@jcrew.com  
www.jcrew.com

**The J.M. Smucker Company**

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  
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.**

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 NW Executive Center Dr.  
Boca Raton, FL 33431  
Toll free: 1-800-777-5452  
www.jardencs.com

**JCPenney Company, Inc.**

Corporate Customer Care  
PO Box 10001  
Dallas, TX 75301  
Toll free: 1-800-322-1189  
www.jcpenney.com

**Jenny Craig, Inc.**

Customer Care  
5770 Fleet St.  
Carlsbad, CA 92008  
Toll free: 1-866-706-4042  
✉: WebCustomerService@jennycraig.com  
www.jennycraig.com

**Jet.com**

221 River St., 8th Floor  
Hoboken, NJ 07030  
Toll free: 1-855-538-4323  
✉: help@jet.com  
www.jet.com

**JetBlue Airways Corporation**

Customer Relations  
PO Box 17435  
Salt Lake City, UT 84117  
Toll free: 1-800-538-2583  
Toll free: 1-866-538-5438 (Baggage)  
www.jetblue.com

**Jiffy Lube International, Inc.**

Customer Service  
PO Box 4427  
Houston, TX 77210-4458  
Toll free: 1-800-344-6933  
www.jiffylube.com

**John Deere**

Customer Assistance  
One John Deere Pl.  
Moline, IL 61265  
Toll free: 1-800-537-8233  
www.deere.com

**John Hancock Financial Services, Inc.**

Customer Service Center R-03  
1 John Hancock Way, Suite 1350  
Boston, MA 02217-1350  
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

**Joss & Main**

See: Wayfair, LLC  
Toll free: 1-800-632-8158  
www.jossandmain.com

**Just Born, Inc.**

Consumer Relations  
1300 Stefko Blvd.  
Bethlehem, PA 18017  
610-867-7568  
Toll free: 1-888-645-3453  
www.justborn.com

# CORPORATE CONSUMER CONTACTS

## JVC Company of America

Customer Care  
1700 Valley Rd.  
Wayne, NJ 07470  
Toll free: 1-800-252-5722  
[www.jvc.com](http://www.jvc.com)

## K

### Kaiser Permanente

Member Services  
4460 Hacienda Dr.  
Pleasanton, CA 94588  
Toll free: 1-800-556-7677  
[kaiserpermanente.org](http://kaiserpermanente.org)

### Kao Brands Company

Consumer Relations  
2535 Spring Grove Ave.  
Cincinnati, OH 45214  
513-421-1400  
[www.kaobrands.com](http://www.kaobrands.com)

### Kate Spade

Customer Service  
2 Park Ave.  
New York, NY 10016  
Toll free: 1-866-999-5283  
✉: [customer\\_care@katespade.com](mailto:customer_care@katespade.com)  
[www.katespade.com](http://www.katespade.com)

### KAYAK.com

Seven Market St.  
Stamford, CT 06902  
Toll free: 1-855-529-2501  
[www.kayak.com](http://www.kayak.com)

### Kellogg Company

Consumer Affairs  
PO Box CAMB  
Battle Creek, MI 49016  
Toll free: 1-800-962-1413  
[www.kelloggs.com](http://www.kelloggs.com)

### Keurig Green Mountain, Inc.

33 Coffee Ln.  
Waterbury, VT 05676  
Toll free: 1-866-901-2739  
✉: [csrah@keurig.com](mailto:csrah@keurig.com)  
[www.keurig.com](http://www.keurig.com)

### KFC

See: YUM! Brands, Inc.  
Toll free: 1-800-225-5532  
[www.kfc.com](http://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](http://www.kimberly-clark.com)

## The Kirby Company

Consumer Relations  
1920 W. 114th St.  
Cleveland, OH 44102  
Toll free: 1-800-494-8586  
[www.kirby.com](http://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](http://www.kitchenaid.com)

### Kmart Corporation

See: Sears  
Toll free: 1-800-416-4565  
[www.kmart.com](http://www.kmart.com)

### Kohl's Corporation

Customer Service  
PO Box 3120  
Milwaukee, WI 53201  
Toll free: 1-855-564-5705  
Toll free: 1-855-564-5748 (Credit)  
[www.kohls.com](http://www.kohls.com)

### The Kraft Heinz Company

Consumer Relations  
200 E. Randolph St.  
Chicago, IL 60601  
Toll free: 1-877-535-5666  
[www.kraftfoods.com](http://www.kraftfoods.com)

### Kroger Company

Customer Service  
1014 Vine St.  
Cincinnati, OH 45202  
Toll free: 1-800-576-4377  
[www.kroger.com](http://www.kroger.com)

## L

### LA Fitness International, LLC

Member Services  
PO Box 54170  
Irvine, CA 92619-4170  
✉: [contact@fitnessintl.com](mailto:contact@fitnessintl.com)  
[www.lafitness.com](http://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](http://www.lq.com)

### La-Z-Boy, Inc.

1 La-Z-Boy Dr.  
Monroe, MI 48162  
Toll free: 1-855-802-6636  
[www.la-z-boy.com](http://www.la-z-boy.com)

## Lancôme

Customer Care  
PO Box 2007  
Westfield, NJ 07091  
Toll free: 1-800-526-2663  
[www.lancome-usa.com](http://www.lancome-usa.com)

### Land O'Lakes, Inc.

Consumer Affairs  
4001 Lexington Ave., N  
Arden Hills, MN 55126  
Toll free: 1-800-328-4155 (Consumer Affairs)  
Toll free: 1-800-328-9680 (Corporate)  
[www.landolakes.com](http://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](http://www.landsend.com)

### LeapFrog Enterprises, Inc.

Customer Support  
6401 Hollis St., Suite 100  
Emeryville, CA 94608  
Toll free: 1-800-701-5327  
✉: [support@leapfrog.com](mailto:support@leapfrog.com)  
[www.leapfrog.com](http://www.leapfrog.com)

### Lee Jeans

Consumer Services  
One Lee Dr.  
Merriam, KS 66202  
Toll free: 1-800-453-3348  
[www.lee.com](http://www.lee.com)

### LEGO Systems, Inc.

Consumer Affairs  
PO Box 1138  
Enfield, CT 06083-1138  
Toll free: 1-800-835-4386  
[www.lego.com](http://www.lego.com)

### Lennox Industries, Inc.

Customer Care  
PO Box 799900  
Dallas, TX 75379  
Toll free: 1-800-953-6669  
[www.lennox.com](http://www.lennox.com)

### Lenovo

Customer Service  
1009 Think Pl.  
Morrisville, NC 27560  
Toll free: 1-855-253-6686  
[www.lenovo.com](http://www.lenovo.com)

### LensCrafters

4000 Luxottica Pl.  
Mason, OH 45040  
Toll free: 1-877-753-6727  
TTY: 1-855-589-8891  
[www.lenscrafters.com](http://www.lenscrafters.com)

**Levi Strauss Company**

1155 Battery St.  
San Francisco, CA 94111  
Toll free: 1-866-860-8907  
[www.levi.com](http://www.levi.com)

**LG Electronics, Inc.**

Customer Service  
1000 Sylvan Ave.  
Englewood Cliffs, NJ 07632  
Toll free: 1-800-243-0000  
[www.lg.com](http://www.lg.com)

**Liberty Mutual Insurance Group**

Customer Service  
100 Liberty Way  
Dover, NH 03820  
Toll free: 1-888-398-8924 (Auto and Home Insurance)  
Toll free: 1-800-225-2467 (Claim Status)  
Toll free: 1-800-451-7065 (Life Insurance)  
[www.libertymutual.com](http://www.libertymutual.com)

**Life Time Fitness**

2902 Corporate Pl.  
Chanhassen, MN 55317  
408-765-8080  
Toll free: 1-855-430-5433  
[www.lifetimefitness.com](http://www.lifetimefitness.com)

**Little Tikes**

Consumer Services  
2180 Barlow Rd.  
Hudson, OH 44236  
Toll free: 1-800-321-0183  
[www.littletikes.com](http://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](http://www.llbean.com)

**L'Oréal USA**

Consumer Relations  
575 Fifth Ave.  
New York, NY 10017  
212-818-1500  
Toll free: 1-800-322-2036  
[www.lorealusa.com](http://www.lorealusa.com)

**Lowe's**

Customer Care  
PO Box 1111  
North Wilkesboro, NC 28656  
Toll free: 1-800-445-6937  
✉: [customercare@lowes.com](mailto:customercare@lowes.com)  
[www.lowes.com](http://www.lowes.com)

**Lyft, Inc.**

2300 Harrison St.  
San Francisco, CA 94110  
415-206-1570  
[www.lyft.com](http://www.lyft.com)

## M

**MAACO Enterprises, Inc.**

440 S. Church St., Suite 700  
Charlotte, NC 28202  
Toll free: 1-800-523-1180  
[www.maaco.com](http://www.maaco.com)

**Macy's**

Credit and Customer Services  
PO Box 8113  
Mason, OH 45040  
Toll free: 1-877-876-2297  
Toll free: 1-888-257 6757 (Credit)  
[www.macys.com](http://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](http://www.magnavox.com)

**Marc Jacobs**

Toll free: 1-877-707-6272  
✉: [customerservice@marcjacobs.com](mailto:customerservice@marcjacobs.com)  
[www.marcjacobs.com](http://www.marcjacobs.com)

**Marriott International, Inc.**

Guest Services  
910 W. Legacy Center Way, Suite 100  
Midvale, UT 84047  
Toll free: 1-800-721-7033  
[www.marriott.com](http://www.marriott.com)

**Mars, Incorporated**

800 High St.  
Hackettstown, NJ 07840  
[www.mars.com](http://www.mars.com)

**Marshalls, Inc.**

See: TJX Companies, Inc.  
Toll free: 1-888-627-7425  
[www.marshallsonline.com](http://www.marshallsonline.com)

**Mary Kay, Inc.**

PO Box 799045  
Dallas, TX 75379  
Toll free: 1-800-627-9529  
[www.marykay.com](http://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: 1-888-505-8952 (Long Term Insurance)  
[www.massmutual.com](http://www.massmutual.com)

**MasterCard Worldwide**

Consumer Inquiries  
(Contact your issuing bank first)  
2000 Purchase St.  
Purchase, NY 10577  
914-249-2000  
Toll free: 1-800-627-8372  
[www.mastercard.us](http://www.mastercard.us)

**Mattel, Inc.**

Consumer Relations  
333 Continental Blvd.  
El Segundo, CA 90245  
Toll free: 1-800-524-8697  
TTY: 1-800-382-7470  
✉: [service@mattel.com](mailto:service@mattel.com)  
[www.mattel.com](http://www.mattel.com)

**Maybelline, Inc.**

Customer Care  
PO Box 1010  
Clark, NJ 07066  
Toll free: 1-800-944-0730  
[www.maybelline.com](http://www.maybelline.com)

**Mayflower Transit, LLC**

One Mayflower Dr.  
Fenton, MO 63026  
Toll free: 1-800-241-1321  
Toll free: 1-800-325-9970  
[www.mayflower.com](http://www.mayflower.com)

**Maytag**

Customer Service  
553 Benson Rd.  
Benton Harbor, MI 49022  
Toll free: 1-800-344-1274  
[www.maytag.com](http://www.maytag.com)

**McCain Foods USA, Inc.**

2275 Cabot Dr.  
Lisle, IL 60532  
Toll free: 1-800-938-7799  
✉: [contactus@mccain.com](mailto:contactus@mccain.com)  
[www.mccainusa.com](http://www.mccainusa.com)

**McCormick & Company, Inc.**

211 Schilling Circle  
Hunt Valley, MD 21031  
Toll free: 1-800-632-5847  
✉: [consumer\\_affairs@mccormick.com](mailto:consumer_affairs@mccormick.com)  
[www.mccormick.com](http://www.mccormick.com)

**McDonald's Corporation**

2111 McDonald's Dr.  
Oak Brook, IL 60523  
Toll free: 1-800-244-6227  
[www.mcdonalds.com](http://www.mcdonalds.com)

**McKee Foods Corporation**

Consumer Services  
PO Box 750  
Collegedale, TN 37315  
Toll free: 1-800-522-4499  
[www.mckeefoods.com](http://www.mckeefoods.com)

# CORPORATE CONSUMER CONTACTS

## Mead Johnson

2701 Patriot Blvd., 4th Floor  
Glenview, IL 60026  
Toll free: 1-800-222-9123  
[www.meadjohnson.com](http://www.meadjohnson.com)

## Megabus

349 First St.  
Elizabeth, NJ 07206  
Toll free: 1-877-462-6342  
[www.megabus.com](http://www.megabus.com)

## Meijer, Inc.

2929 Walker Ave., NW  
Grand Rapids, MI 49544  
Toll free: 1-877-363-4537  
[www.meijer.com](http://www.meijer.com)

## Meineke Car Care Centers, Inc.

Toll free: 1-800-447-3070  
[www.meineke.com](http://www.meineke.com)

## Men's Warehouse

Customer Relations- Department C105  
6380 Rogerdale Rd.  
Houston, TX 77072  
Toll free: 1-800-851-6744  
[www.menswarehouse.com](http://www.menswarehouse.com)

## Merrill Lynch Company, Inc.

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](mailto:general_askml@ml.com)  
[www.ml.com](http://www.ml.com)

## Merry Maids

PO Box 751017  
Memphis, TN 38175-1017  
Toll free: 1-800-798-8000  
[www.merrymaids.com](http://www.merrymaids.com)

## MetLife, Inc.

200 Park Ave.  
New York, NY 10166  
Toll free: 1-800-638-5000 (Life Insurance)  
Toll free: 1-800-422-4272 (Auto and Home Insurance)  
Toll free: 1-800-308-0179 (Long Term insurance)  
[www.metlife.com](http://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](mailto:customerservice@michaelkors.com)  
[www.michaelkors.com](http://www.michaelkors.com)

## Michelin North America, Inc.

Consumer Care  
PO Box 19001  
Greenville, SC 29602-9001  
Toll free: 1-866-866-6605  
[www.michelinman.com](http://www.michelinman.com)

## Micro Center

Customer Service  
4119 Leap Rd.  
Hilliard, OH 43026  
614-850-3675  
[www.microcenter.com](http://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](http://www.microsoft.com)

## Midas, Inc.

Consumer Relations  
823 Donald Ross Rd.  
Juno Beach, FL 33408  
Toll free: 1-800-621-8545  
[www.midas.com](http://www.midas.com)

## MillerCoors

Consumer Affairs  
250 S. Wacker Dr.  
Chicago, IL 60606  
Toll free: 1-800-645-5376  
[www.millercoors.com](http://www.millercoors.com)

## Mitsubishi Electric Visual Solutions America, Inc.

Consumer Relations  
10833 Valley View St., Suite 300  
Cypress, CA 90630  
Toll free: 1-800-332-2119  
[www.mitsubishi-tv.com](http://www.mitsubishi-tv.com)

## Molson Coors

Consumer Information Center  
1801 California St., Suite 4600  
Denver, CO 80202  
Toll free: 1-800-645-5376  
[www.molsoncoors.com](http://www.molsoncoors.com)

## Mondelez International

100 Deforest Ave.  
East Hanover, NJ 07936  
Toll free: 1-855-535-5648  
[www.mondelezinternational.com](http://www.mondelezinternational.com)

## Morgan Stanley

Client Advocate  
PO Box 95002  
South Jordan, UT 84095  
Toll free: 1-866-227-2256  
✉: [clientadvocate@morganstanley.com](mailto:clientadvocate@morganstanley.com)  
[www.morganstanley.com](http://www.morganstanley.com)

## Motel 6

Guest Relations  
PO Box 326  
Worthington, OH 43085  
Toll free: 1-800-557-3435  
✉: [guestrelations@motel6.com](mailto:guestrelations@motel6.com)  
[www.motel6.com](http://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](http://www.motorola.com)

## Mott's LLP

Consumer Relations  
PO Box 869077  
Plano, TX 75086-9077  
Toll free: 1-800-426-4891  
[www.motts.com](http://www.motts.com)

## Mutual of Omaha Insurance Company

Customer Service  
3300 Mutual of Omaha Plaza  
Omaha, NE 68175  
Toll free: 1-866-293-8529  
Toll free: 1-800-775-1000 (Claims)  
[www.mutualofomaha.com](http://www.mutualofomaha.com)

## N

## National Car Rental System, Inc.

See: Enterprise Rent-a-Car  
Toll free: 1-844-393-9989  
TTY: 1-800-328-6323  
[www.nationalcar.com](http://www.nationalcar.com)

## Nationstar Mortgage, LLC

Customer Relations  
PO Box 619098  
Dallas, TX 75261  
Toll free: 1-888-480-2432  
[www.nationstarmtg.com](http://www.nationstarmtg.com)

## Nationwide Mutual Insurance Company

Customer Advocacy  
One Nationwide Plaza  
Columbus, OH 43215  
Toll free: 1-800-882-2822 (Customer advocacy)  
Toll free: 1-877-848-6331 (Claims)  
[www.nationwide.com](http://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](mailto:Nautica_Consumer_Relations@VFC.com)  
[www.nautica.com](http://www.nautica.com)



**The Neiman-Marcus Group, Inc.**

Customer Care  
PO Box 650589  
Dallas, TX 75265  
Toll free: 1-888-888-4757  
✉: neimanmarcus@customercare.  
neimanmarcus.com  
www.neimanmarcus.com

**Nestlé Purina PetCare Company**

Consumer Affairs  
PO Box 2530  
Largo, FL 33779  
Toll free: 1-800-778-7462  
www.purina.com

**Nestlé USA**

Office of Consumer Services  
800 N. Brand Blvd.  
Glendale, CA 91203  
Toll free: 1-800-225-2270  
✉: nestleconsumerservice@  
casupport.com  
www.nestleusa.com

**Nestlé Waters North America, Inc.**

900 Long Ridge Rd., Building 2  
Stamford, CT 06902  
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  
Toll free: 1-800-961-9906  
✉: service@nyandcompany.com  
www.nyandcompany.com

**New York Life Insurance Company**

51 Madison Ave.  
New York, NY 10010  
Toll free: 1-800-225-5695  
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.**

Consumer Services  
One Bowerman Dr.  
Beaverton, OR 97005  
Toll free: 1-800-806-6453  
www.nike.com

**Nine West Holdings, Inc.**

Customer Service  
1411 Broadway, 22nd 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  
www.nordstrom.com

**North American Van Lines**

Customer Service  
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  
2701 Harbor Bay Pkwy.  
Alameda, CA 94502  
Toll free: 1-888-863-1968  
Toll free: 1-855-500-8639 (Warranties)  
✉: tnfsupport@vfc.com  
www.thenorthface.com

**Northwestern Mutual Life Insurance Company**

720 E. Wisconsin Ave.  
Milwaukee, WI 53202  
Toll free: 1-866-950-4644  
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

**Ocwen Loan Servicing, LLC**

PO Box 24736  
West Palm Beach, FL 33416-4736  
Toll free: 1-800-746-2936  
www.ocwencustomers.com

**Office Depot, Inc.**

6600 N. Military Trail  
Delray 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: 1-800-716-4851  
www.1800flowers.com

# CORPORATE CONSUMER CONTACTS

## Orbitz, LLC

Customer Service  
500 W. Madison St., Suite 1000  
Chicago, IL 60661  
Toll free: 1-844-663-2266  
[www.orbitz.com](http://www.orbitz.com)

## Oster

See: Jarden Consumer Solutions, Inc.  
Toll free: 1-800-334-0759  
[www.oster.com](http://www.oster.com)

## Outback Steakhouse

2202 N. West Shore Blvd., 5th Floor  
Tampa, FL 33607  
813-282-1225  
✉: [news@outback.com](mailto:news@outback.com)  
[www.outback.com](http://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  
✉: [customercare@overstock.com](mailto:customercare@overstock.com)  
[www.overstock.com](http://www.overstock.com)

## P

## P.F. Chang's China Bistro, Inc.

7676 E. Pinnacle Peak Rd.  
Scottsdale, AZ 85255  
Toll free: 1-866-732-4264  
[www.pfchangs.com](http://www.pfchangs.com)

## 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)  
✉: [panasonicwebcasesf@us.panasonic.com](mailto:panasonicwebcasesf@us.panasonic.com)  
[www.panasonic.com](http://www.panasonic.com)

## Panera Bread

Customer Service  
3630 S. Geyer Rd.  
St. Louis, MO 63127  
Toll free: 1-855-372-6372  
[www.panerabread.com](http://www.panerabread.com)

## Papa John's International, Inc.

Customer Care  
PO Box 99900  
Louisville, KY 40269-9990  
Toll free: 1-877-547-7272  
[www.papajohns.com](http://www.papajohns.com)

## PayPal.com

2211 N. First St.  
San Jose, CA 95131  
Toll free: 1-888-221-1161

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

## PearleVision

Customer Services  
4000 Luxottica Pl.  
Mason, OH 45040  
Toll free: 1-800-937-3937  
[www.pearlevision.com](http://www.pearlevision.com)

## Pella Corp.

Customer Service  
102 Main St.  
Pella, IA 50219  
Toll free: 1-877-473-5527  
[www.pella.com](http://www.pella.com)

## Pep Boys Auto

Customer Service  
3111 W. Allegheny Ave.  
Philadelphia, PA 19132  
Toll free: 1-800-737-2697  
✉: [contactus@pepboys.com](mailto:contactus@pepboys.com)  
[www.pepboys.com](http://www.pepboys.com)

## Pepperidge Farm, Inc.

See: Campbell Soup Company  
Toll free: 1-888-737-7374  
[www.pepperidgefarm.com](http://www.pepperidgefarm.com)

## PepsiCo, Inc.

700 Anderson Hill Rd.  
Purchase, NY 10577  
Toll free: 1-800-433-2652  
[www.pepsico.com](http://www.pepsico.com)

## Perdue Farms, Inc.

Consumer Relations  
PO Box 788  
Kings Mountain, NC 28086  
Toll free: 1-800-473-7383  
[www.perdue.com](http://www.perdue.com)

## Perrigo

515 Eastern Ave.  
Allegan, MI 49010  
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)  
Toll free: 1-800-224-7387 (Animal products)  
[www.perrigo.com](http://www.perrigo.com)

## Petco

10850 Via Frontera  
San Diego, CA 92127  
Toll free: 1-877-738-6742  
[www.petco.com](http://www.petco.com)

## PetSmart, Inc.

Customer Service  
19601 N. 27th Ave.  
Phoenix, AZ 85027  
Toll free: 1-888-839-9638  
✉: [customercare@petsmart.com](mailto:customercare@petsmart.com)  
[www.petsmart.com](http://www.petsmart.com)

## Pfizer, Inc.

Customer Service  
235 E. 42 St.  
New York, NY 10017  
212-733-2323 (Corporate)  
Toll free: 1-800-879-3477  
[www.pfizer.com](http://www.pfizer.com)

## Pharmavite Corporation

Consumer Affairs  
PO Box 9606  
Mission Hills, CA 91346-9606  
818-221-6200  
Toll free: 1-800-276-2878 (Nature Made)  
Toll free: 1-888-676-9569 (Soy Joy)  
[www.pharmavite.com](http://www.pharmavite.com)

## 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.usa.philips.com](http://www.usa.philips.com)

## Pier 1 Imports

Customer Service  
100 Pier 1 Pl.  
Ft. Worth, TX 76102  
Toll free: 1-800-245-4595  
✉: [CustomerService@pier1.com](mailto:CustomerService@pier1.com)  
[www.pier1.com](http://www.pier1.com)

## Pinnacle Foods

Consumer Relations  
PO Box 971  
Miami, FL 33152  
Toll free: 1-800-432-3102  
[www.pinnaclefoods.com](http://www.pinnaclefoods.com)

## Pioneer Electronics Service, Inc.

Customer Service  
1925 E. Dominguez St.  
Long Beach, CA 90810  
Toll free: 1-800-228-7221  
[www.pioneerelectronics.com](http://www.pioneerelectronics.com)

## Pirelli Tire Corporation

100 Pirelli Dr.  
Rome, GA 30161  
Toll free: 1-800-747-3554  
[www.us.pirelli.com](http://www.us.pirelli.com)

## Pizza Hut

7100 Corporate Dr.  
Plano, TX 75024  
972-338-7700  
Toll free: 1-800-948-8488  
[www.pizzahut.com](http://www.pizzahut.com)

**Planet Fitness**

Member Services  
26 Fox Run Rd.  
Newington, NH 03801  
Toll free: 1-844-880-7180  
[www.planetfitness.com](http://www.planetfitness.com)

**Playskool**

See: Hasbro, Inc.  
Toll free: 1-800-752-9755  
[www.hasbro.com/en-us/brands/playskool](http://www.hasbro.com/en-us/brands/playskool)

**Playstation**

See: Sony Corporation of America  
Toll free: 1-800-345-7669  
[www.playstation.com](http://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](http://www.playtexproducts.com)

**PNC Bank**

249 5th Ave., One PNC Plaza  
Pittsburgh, PA 15222  
Toll free: 1-888-762-2265 (Bank Accounts)  
Toll free: 1-800-558-8472 (Credit cards)  
TTY: 1-800-531-1648  
[www.pnc.com](http://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](http://www.popeyes.com)

**Post Holdings, Inc.**

Consumer Affairs  
20802 Kensington Blvd  
Lakeville, MN 55044  
Toll free: 1-800-431-7678  
[www.postfoods.com](http://www.postfoods.com)

**Prestige Brands**

Consumer Affairs  
660 White Plains Rd., Suite 205  
Tarrytown, NY 10591  
[www.prestigebrandsinc.com](http://www.prestigebrandsinc.com)

**Price Chopper Supermarkets**

Consumer Services  
461 Nott St.  
Schenectady, NY 12308  
Toll free: 1-800-666-7667  
[www.pricechopper.com](http://www.pricechopper.com)

**Priceline.com, LLC**

800 Connecticut Ave.  
Norwalk, CT 06854  
Toll free: 1-877-477-5807  
[www.priceline.com](http://www.priceline.com)

**Primerica**

Client Service  
1 Primerica Pkwy.  
Duluth, GA 30099  
Toll free: 1-800-257-4725 (Life Insurance)  
Toll free: 1-800-544-5445 (Investments)  
✉: [plic@primerica.com](mailto:plic@primerica.com)  
[www.primerica.com](http://www.primerica.com)

**Princess Cruise Lines**

Customer Relations  
24305 Town Center Dr.  
Santa Clarita, CA 91355  
Toll free: 1-800-774-6237  
✉: [customerrelations@princesscruises.com](mailto:customerrelations@princesscruises.com)  
[www.princess.com](http://www.princess.com)

**The Procter & Gamble Company**

Consumer Relations  
PO Box 599  
Cincinnati, OH 45202  
513-983-1100  
Toll free: (phone numbers appear on labels)  
[www.us.pg.com](http://www.us.pg.com)

**The Progressive Corporation**

Customer Service  
6300 Wilson Mills Rd.  
Mayfield Village, OH 44143  
Toll free: 1-800-776-4737  
[www.progressive.com](http://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  
[www.prudential.com](http://www.prudential.com)

**Public Storage**

Customer Service  
PO Box 25050  
Glendale, CA 91221-5050  
Toll free: 1-800-567-0759  
[www.publicstorage.com](http://www.publicstorage.com)

**Publishers Clearing House**

Consumer Affairs  
101 Winners Circle  
Port Washington, NY 11050  
Toll free: 1-800-459-4724  
✉: [abuse@pch.com](mailto:abuse@pch.com) (Sweepstakes scams using PCH name)  
[www.pch.com](http://www.pch.com)

**Publix Super Markets**

Customer Care  
PO Box 407  
Lakeland, FL 33802-0407  
Toll free: 1-800-242-1227  
[www.publix.com](http://www.publix.com)

**PVH Corporation**

Customer Services  
1001 Frontier Rd., Mail Stop 44  
Bridgewater, NJ 08807  
Toll free: 1-800-388-9122 (Van Heusen)  
Toll free: 1-800-866-7292 (Izod)  
Toll free: 1-866-214-6694 (Calvin Klein)  
Toll free: 1-800-866-6922 (Tommy Hilfiger)  
[www.pvh.com](http://www.pvh.com)

## Q

**The Quaker Oats Company**

PO Box 049003  
Chicago, IL 60604-9003  
Toll free: 1-800-367-6287  
[www.quakeroats.com](http://www.quakeroats.com)

**Quizno's**

7595 Technology Way, Suite 200  
Denver, CO 80237  
720-359-3300 (Headquarters)  
Toll free: 1-866-486-2783  
[www.quiznos.com](http://www.quiznos.com)

**QVC, Inc.**

Customer Service  
1200 Wilson Dr. at Studio Park  
West Chester, PA 19380  
Toll free: 1-888-345-5788  
TTY: 800-544-3316  
[www.qvc.com](http://www.qvc.com)

## R

**Radisson Hotels**

Customer Care  
11340 Blondo St., Suite 100  
Omaha, NE 68164  
Toll free: 1-888-288-8889  
[www.radisson.com](http://www.radisson.com)

**Ralph Lauren Corporation**

Customer Assistance  
625 Madison Ave.  
New York, NY 10022  
Toll free: 1-888-475-7674  
✉: [CustomerAssistance@RalphLauren.com](mailto:CustomerAssistance@RalphLauren.com)  
[www.ralphlauren.com](http://www.ralphlauren.com)

**Ramada Inn**

See: Wyndham Hotel Group  
Toll free: 1-800-828-6644  
[www.ramada.com](http://www.ramada.com)

**Rayovac Corporation**

Consumer Services  
PO Box 620992  
Middleton, WI 53562-0992  
Toll free: 1-800-237-7000  
[www.rayovac.com](http://www.rayovac.com)

# CORPORATE CONSUMER CONTACTS

## Reckitt Benckiser Group PLC

Consumer Relations  
PO Box 224  
Parsippany, NJ 07054-0224  
Toll free: 1-800-228-4722  
[www.rb.com](http://www.rb.com)

## Red Lobster

Guest Relations  
PO Box 4969  
Orlando, FL 32801-4969  
Toll free: 1-800-562-7837  
[www.redlobster.com](http://www.redlobster.com)

## Red Robin Gourmet Burgers

6312 S. Fiddler's Green Circle  
Suite 200 N  
Greenwood Village, CO 80111  
Toll free: 1-877-733-6543  
TTY: 1-866-251-3752  
[www.redrobin.com](http://www.redrobin.com)

## Reebok, Inc.

See: Adidas America, Inc.  
Toll free: 1-866-870-1743  
[www.reebok.com](http://www.reebok.com)

## Regent Seven Seas Cruises

7665 Corporate Center Dr.  
Miami, FL 33126  
Toll free: 1-844-473-4368  
[www.rssc.com](http://www.rssc.com)

## Remington Products Company

Consumer Services  
PO Box 1  
DeForest, WI 53532  
Toll free: 1-800-392-6544  
✉: [contactus@remingtonproducts.com](mailto:contactus@remingtonproducts.com)  
[www.remington-products.com](http://www.remington-products.com)

## Rent-A-Center

Customer Care  
5501 Headquarters Dr.  
Plano, TX 75024  
Toll free: 1-800-422-8186  
[www.rentacenter.com](http://www.rentacenter.com)

## Residence Inn

See: Marriott International, Inc.  
[www.residenceinn.com](http://www.residenceinn.com)

## Revlon, Inc.

Consumer Affairs  
1501 Williamsboro St.  
Oxford, NC 27565  
Toll free: 1-800-473-8566  
[www.revlon.com](http://www.revlon.com)

## Rich Products

Consumer Relations  
PO Box 20670  
St. Simons Island, GA 31522  
Toll free: 1-888-732-7251  
✉: [rsp-consumer.relations@rich.com](mailto:rsp-consumer.relations@rich.com)

## Rite Aid Corporation

Customer Support  
30 Hunter Ln.  
Camp Hill, PA 17011  
717-761-2633  
Toll free: 1-800-748-3243  
[www.riteaid.com](http://www.riteaid.com)

## Roku, Inc.

150 Winchester Circle  
Los Gatos, CA 95032  
Toll free: 1-888-600-7658  
✉: [customerservice@roku.com](mailto:customerservice@roku.com)  
[www.roku.com](http://www.roku.com)

## Royal Caribbean Cruises Ltd.

Corporate Guest Relations  
1050 Caribbean Way  
Miami, FL 33132  
Toll free: 1-800-256-6649  
[www.royalcaribbean.com](http://www.royalcaribbean.com)

## S

## SafeAuto Insurance

Customer Service  
PO Box 182109  
Columbus, OH 43218-2109  
Toll free: 1-800-723-3288  
✉: [CSD@safeauto.com](mailto:CSD@safeauto.com)  
[www.safeauto.com](http://www.safeauto.com)

## Safeway, Inc.

Customer Service Center  
MS 10501 PO Box 29093  
Phoenix, AZ 85038  
Toll free: 1-877-723-3929  
[www.safeway.com](http://www.safeway.com)

## Saks Fifth Avenue

Customer Relations  
PO Box 10327  
Jackson, MS 39289  
Toll free: 1-877-551-7257  
✉: [service@saks.com](mailto:service@saks.com)  
[www.saks.com](http://www.saks.com)

## Sam's Club

Member Service  
2101 S.E. Simple Savings Dr.  
Bentonville, AR 72716-0745  
Toll free: 1-888-746-7726  
[www.samsclub.com](http://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](http://www.samsung.com)

## Sargento Foods, Inc.

Consumer Affairs  
One Persnickety Place  
Plymouth, WI 53073  
Toll free: 1-800-243-3737  
[www.sargento.com](http://www.sargento.com)

## SC Johnson and Son, Inc.

1525 Howe St.  
Racine, WI 53403  
Toll free: 1-800-558-5252  
[www.scjohnson.com](http://www.scjohnson.com)

## The Schwan Food Company

Customer Service  
115 W. College Dr.  
Marshall, MN 56258  
Toll free: 1-800-533-5290  
[www.theschwanfoodcompany.com](http://www.theschwanfoodcompany.com)

## The Scotts Company

Help Center  
14111 Scottslawn Rd.  
Marysville, OH 43041  
Toll free: 1-888-270-3714  
[www.scotts.com](http://www.scotts.com)

## Seabourn Cruise Line

Guest Relations  
300 Elliott Ave. W  
Seattle, WA 98119  
Toll free: 1-866-755-5619  
✉: [guestrelations@seabourn.com](mailto:guestrelations@seabourn.com)  
[www.seabourn.com](http://www.seabourn.com)

## Sealy Corporation

Consumer Support  
One Office Parkway at Sealy Dr.  
Trinity, NC 27370  
Toll free: 1-800-697-3259  
✉: [consumersupport@sealy.com](mailto:consumersupport@sealy.com)  
[www.sealy.com](http://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](http://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](mailto:customer_service@senecafoods.com)  
[www.senecafoods.com](http://www.senecafoods.com)

**Serta, Inc.**

Customer Service  
Three Golf Center #392  
Hoffman Estates, IL 60169  
Toll free: 1-888-557-3782  
[www.serta.com](http://www.serta.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](http://www.7-Eleven.com)

**Sharp Electronics Corporation**

Customer Service  
One Sharp Plaza  
Mahwah, NJ 07495  
Toll free: 1-800-237-4277  
[www.sharputsa.com](http://www.sharputsa.com)

**Sheraton Hotels**

See: Starwood Hotels & Resorts  
Worldwide, Inc.  
Toll free: 1-800-325-3535  
[www.sheraton.com](http://www.sheraton.com)

**Shiseido**

900 Third Ave., 15th Floor  
New York, NY 10022  
Toll free: 1-866-758-5966  
✉: [customerservice@shiseidousa.com](mailto:customerservice@shiseidousa.com)  
[www.shiseido.com](http://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](mailto:customerassistance@simmons.com)  
[www.simmons.com](http://www.simmons.com)

**SlimFast Foods Company**

Toll free: 1-800-754-6327  
[www.slimfast.com](http://www.slimfast.com)

**Sling Television**

9601 S. Meridian Blvd.  
Englewood, CO 80112  
Toll free: 1-888-309-0838  
✉: [support@sling.com](mailto:support@sling.com)  
[www.sling.com](http://www.sling.com)

**Smithfield Foods**

200 Commerce St.  
Smithfield, VA 23430  
Toll free: 1-855-411-7675  
✉: [consumeraffairs@smithfield.com](mailto:consumeraffairs@smithfield.com)  
[www.smithfield.com](http://www.smithfield.com)

**Sonesta International Hotels Corporation**

255 Washington St.  
Newton, MA 02458  
Toll free: 1-800-766-3782  
[www.sonesta.com](http://www.sonesta.com)

**Sony Corporation of America**

11 Madison Ave.  
New York, NY 10010  
Toll free: 1-888-476-6972  
Toll free: 1-888-715-7669  
[www.sony.com](http://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](http://www.southwest.com)

**Spirit Airlines**

2800 Executive Way  
Miramar, FL 33025  
801-401-2220  
✉: [support@spirit.com](mailto:support@spirit.com)  
[www.spiritair.com](http://www.spiritair.com)

**Sprint**

KSOPHT0101-Z4300  
6391 Sprint Pkwy.  
Overland Park, KS 66251-4300  
Toll free: 1-888-211-4727 (Mobile  
Phones)  
Toll free: 1-877-877-8748 (Wireline  
Service)  
Toll free: 1-855-639-4644 (Prepaid  
Service)  
[www.sprint.com](http://www.sprint.com)

**Stanley Black & Decker, Inc.**

1000 Stanley Dr.  
New Britain, CT 06053  
860-225-5111  
[www.stanleyblackanddecker.com](http://www.stanleyblackanddecker.com)

**Staples, Inc.**

Consumer Affairs  
500 Staples Dr.  
Framingham, MA 01702  
Toll free: 1-800-333-3330  
[www.staples.com](http://www.staples.com)

**Starbucks**

Customer Service  
PO Box 6363  
Dover, DE 19905-6363  
Toll free: 1-800-782-7282  
[www.starbucks.com](http://www.starbucks.com)

**Starwood Hotels & Resorts Worldwide, Inc.**

Customer Service  
PO Box 6020  
Lancaster, CA 93539-6020  
Toll free: 1-800-328-6242  
✉: [starwood.preferred.guest@starwoodhotels.com](mailto:starwood.preferred.guest@starwoodhotels.com)  
[www.starwoodhotels.com](http://www.starwoodhotels.com)

**State Farm**

Customer Service  
One State Farm Plaza  
Bloomington, IL 61710  
309-766-2311  
Toll free: 1-800-782-8332  
[www.statefarm.com](http://www.statefarm.com)

**Stop & Shop Supermarket Company, Inc.**

Consumer Relations  
1385 Hancock St.  
Quincy, MA 02169  
Toll free: 1-800-767-7772  
[www.stopandshop.com](http://www.stopandshop.com)

**StubHub, Inc.**

199 Fremont St., Floor 4  
San Francisco, CA 94105  
Toll free: 1-866-788-2482  
[www.stubhub.com](http://www.stubhub.com)

**Subway**

325 Sub Way  
Milford, CT 06461  
Toll free: 1-800-888-4848  
[www.subway.com](http://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](http://www.suntrust.com)

## T

**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](http://www.tmobile.com)

**Taco Bell**

Customer Relations  
1 Glen Bell Way  
Irvine, CA 92618  
Toll free: 1-800-822-6235  
[www.tacobell.com](http://www.tacobell.com)

**Talbots**

Customer Service Department  
One Talbots Dr.  
Hingham, MA 02043  
781-741-4028  
Toll free: 1-800-992-9010  
TTY: 1-800-624-9179  
✉: [customer.service@talbots.com](mailto:customer.service@talbots.com)  
[www.talbots.com](http://www.talbots.com)

# CORPORATE CONSUMER CONTACTS

## Target Stores

Guest Relations and Quality Assurance  
PO Box 9350  
Minneapolis, MN 55440  
Toll free: 1-800-440-0680  
TTY: 1-800-755-5852  
✉: [guest.relations@target.com](mailto:guest.relations@target.com)  
[www.target.com](http://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](http://www.tdameritrade.com)

## TD Bank, N.A.

Customer Service  
PO Box 219  
Lewiston, ME 04243-0219  
Toll free: 1-888-751-9000  
[www.tdbank.com](http://www.tdbank.com)

## TEAC America, Inc.

Customer Service  
1834 Gage Rd.  
Montebello, CA 90640  
323-726-0303  
✉: [custser@teac.com](mailto:custser@teac.com) or [dsvce@teac.com](mailto:dsvce@teac.com) (Service and Repair)  
[www.teac.com](http://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](http://www.teleflora.com)

## TGI Friday's

Guest Relations  
4201 Marsh Ln.  
Carrollton, TX 75007  
Toll free: 1-800-374-3297  
✉: [tgifguestrelations@cybercrs.net](mailto:tgifguestrelations@cybercrs.net)  
[www.tgifridays.com](http://www.tgifridays.com)

## 365 by Whole Foods Market Inc.

See: Whole Foods Market  
[www.365bywfm.com](http://www.365bywfm.com)

## 3M

Customer Service  
3M Center  
St. Paul, MN 55144  
Toll free: 1-800-364-3577  
[www.3m.com](http://www.3m.com)

## Thrifty Car Rental

Customer Service  
PO Box 26120  
Oklahoma City, OK 73126  
Toll free: 1-800-334-1705  
[www.thrifty.com](http://www.thrifty.com)

## Thrivent

Member Relations  
4321 N. Ballard Rd.  
Appleton, WI 54919  
Toll free: 1-800-847-4836  
[www.thrivent.com](http://www.thrivent.com)

## TicketMaster

Fan Support  
1000 Corporate Landing  
Charleston, WV 25311  
Toll free: 1-800-653-8000  
[www.ticketmaster.com](http://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](http://www.timewarnercable.com)

## TJ Maxx

See: TJX Companies, Inc.  
Toll free: 1-800-926-6299  
[www.tjmaxx.com](http://www.tjmaxx.com)

## TJX Companies, Inc.

770 Cochituate Rd.  
Framingham, MA 01701  
508-390-1000  
[www.tjx.com](http://www.tjx.com)

## The Toro Company

Customer Care  
8111 Lyndale Ave., S  
Bloomington, MN 55420  
Toll free: 1-888-384-9939  
[www.toro.com](http://www.toro.com)

## Toshiba America

Digital Products Division  
9740 Irvine Blvd.  
Irvine, CA 92618  
Toll free: 1-800-457-7777 (Computers)  
Toll free: 1-800-631-3811 (TVs)  
[www.tacp.toshiba.com](http://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](mailto:contactus@toysrus.com)  
[www.toysrus.com](http://www.toysrus.com)

## Trader Joe's

PO Box 5049  
Monrovia, CA 91017  
626-599-3817  
[www.traderjoes.com](http://www.traderjoes.com)

## Trane

Consumer Relations  
PO Box 4400  
Bridgeton, MO 63044  
Toll free: 1-800-945-5884  
[www.trane.com](http://www.trane.com)

## TransUnion, LLC

Consumer Solutions  
PO Box 2000  
Chester, PA 19016  
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](http://www.transunion.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](http://www.travelers.com)

## Travelocity.com LP

Customer Care  
5400 LBJ Fwy., Suite 500  
Dallas, TX 75240  
Toll free: 1-888-872-8356  
[www.travelocity.com](http://www.travelocity.com)

## Travelodge

See: Wyndham Hotel Group  
Toll free: 1-800-835-2424  
[www.travelodge.com](http://www.travelodge.com)

## Travelzoo

590 Madison Ave.  
New York, NY 10022  
Toll free: 1-877-665-0000  
✉: [support@travelzoo.com](mailto:support@travelzoo.com)  
[www.travelzoo.com](http://www.travelzoo.com)

## True Value Company

Customer Service  
8600 W. Bryn Mawr Ave.  
Chicago, IL 60631  
Toll free: 1-800-897-3112  
[www.truevalue.com](http://www.truevalue.com)

## TruGreen Lawn Care

860 Ridge Lake Blvd.  
Memphis, TN 38120  
Toll free: 1-800-458-4186  
[www.trugreen.com](http://www.trugreen.com)

## 24 Hour Fitness

Member Services  
PO Box 2689  
Carlsbad, CA 92018  
Toll free: 1-800-432-6348  
[www.24hourfitness.com](http://www.24hourfitness.com)

**Twitter.com**

1355 Market St., Suite 900  
San Francisco, CA 94103  
415-222-9670  
[www.twitter.com](http://www.twitter.com)

**Tyson Foods**

Consumer Relations  
PO Box 2020, CP631  
Springdale, AR 72765-2020  
Toll free: 1-800-233-6332  
✉: [comments@tyson.com](mailto:comments@tyson.com)  
[www.tyson.com](http://www.tyson.com)

## U

**U-Haul International**

Customer Service  
2727 N. Central Ave.  
Phoenix, AZ 85004  
Toll free: 1-800-789-3638  
[www.uhaul.com](http://www.uhaul.com)

**U.S. Cellular**

Customer Service  
8410 W. Bryn Mawr Ave.  
Chicago, IL 60631-3486  
Toll free: 1-888-944-9400  
[www.uscellular.com](http://www.uscellular.com)

**Uber**

1455 Market St.  
San Francisco, CA 94103  
Toll free: 1-800-353-8237  
[www.uber.com](http://www.uber.com)

**Under Armour, Inc.**

Customer Service  
1020 Hull St., Suite 300  
Baltimore, MD 21230  
Toll free: 1-888-727-6687  
✉: [customerservice@underarmour.com](mailto:customerservice@underarmour.com)  
[www.underarmour.com](http://www.underarmour.com)

**Unilever**

Consumer Services  
920 Sylvan Ave.  
Englewood Cliffs, NJ 07632  
Toll free: 1-800-298-5018  
[www.unilever.com](http://www.unilever.com)

**Uniroyal Tires**

Consumer Care  
PO Box 19001  
Greenville, SC 29602-9001  
Toll free: 1-877-458-5878  
[www.uniroyal.com](http://www.uniroyal.com)

**United Airlines**

Customer Care  
900 Grand Plaza Dr., NHCCR  
Houston, TX 77067  
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.united.com](http://www.united.com)

**United Healthcare**

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

**United Parcel Service (UPS)**

Customer Service  
55 Glenlake Pkwy., NE  
Atlanta, GA 30328  
Toll free: 1-800-742-5877  
TTY: 1-800-833-0056  
[www.ups.com](http://www.ups.com)

**United Van Lines, Inc.**

Claim Dept.  
Toll free: 1-800-325-9970 (Claims)  
Toll free: 1-877-740-3040  
[www.unitedvanlines.com](http://www.unitedvanlines.com)

**Uno Pizzeria & Grill**

100 Charles Park Rd.  
Boston, MA 02132  
617-323-9200  
✉: [mail@unos.com](mailto:mail@unos.com)  
[www.unos.com](http://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](http://www.usbank.com)

**USAA Federal Savings Bank**

10750 McDermott Fwy.  
San Antonio, TX 78288  
210-531-8722  
Toll free: 1-800-531-8722  
[www.usaa.com](http://www.usaa.com)

## V

**Vanguard**

Client Support  
PO Box 1110  
Valley Forge, PA 19482-1110  
Toll free: 1-877-662-7447  
TTY: 1-800-749-7273  
[www.vanguard.com](http://www.vanguard.com)

**Vera Bradley**

Customer Service  
11222 Stonebridge Rd.  
Roanoke, IN 46783  
Toll free: 1-888-855-8372  
✉: [customercare@verabradley.com](mailto:customercare@verabradley.com)  
[www.verabradley.com](http://www.verabradley.com)

**Verizon Communications, Inc.**

Residential Phone, Internet and TV  
PO Box 4846  
Trenton, NJ 08650-4846  
Toll free: 1-800-837-4966  
TTY: 1-800-974-6006  
[www.verizon.com](http://www.verizon.com)

**Verizon Wireless**

Correspondence Team  
PO Box 5029  
Wallingford, CT 06492  
TTY: 1-888-262-1999  
[www.verizonwireless.com](http://www.verizonwireless.com)

**Viking Cruises**

Customer Service  
5700 Canoga Ave.  
Woodland Hills, CA 91367  
Toll free: 1-855-338-4546  
[www.vikingcruises.com](http://www.vikingcruises.com)

**Virgin Atlantic Airways, Ltd.**

PO Box 570  
Canton, MA 02021  
Toll free: 1-888-747-7474  
✉: [customer.relations.us@fly.virgin.com](mailto:customer.relations.us@fly.virgin.com)  
[www.virgin-atlantic.com](http://www.virgin-atlantic.com)

**Virgin Mobile USA, LLP**

Customer Care  
PO Box 4600  
Reston, VA 20195  
Toll free: 1-888-322-1122  
[www.virginmobileusa.com](http://www.virginmobileusa.com)

**Visa USA, Inc.**

(Contact your issuing bank first)  
PO Box 8999  
San Francisco, CA 94128  
Toll free: 1-800-847-2911  
✉: [askvisausa@visa.com](mailto:askvisausa@visa.com)  
[www.visa.com](http://www.visa.com)

**Vizio**

39 Tesla  
Irvine, CA 92618  
Toll free: 1-855-833-3221  
✉: [techsupport@vizio.com](mailto:techsupport@vizio.com)  
[www.vizio.com](http://www.vizio.com)

**Vonage**

Customer Care  
23 Main St.  
Holmdel, NJ 07733  
Toll free: 1-866-243-4357  
[www.vonage.com](http://www.vonage.com)

# CORPORATE CONSUMER CONTACTS

## The Vons Companies, Inc.

See: Safeway, Inc.  
Toll free: 1-877-723-3929  
[www.vons.com](http://www.vons.com)

## Voya

230 Park Ave.  
New York, NY 10169  
Toll free: 1-800-584-6001 (Retirement Plans)  
Toll free: 1-877-886-5050 (Life Insurance)  
[www.voya.com](http://www.voya.com)

## W

### W Hotels

See: Starwood Hotels & Resorts Worldwide  
Toll free: 1-877-946-8357  
[www.whotels.com](http://www.whotels.com)

### Wakefern Food Corp.

Customer Service  
PO Box 7812  
Edison, NJ 08818  
908-527-3300  
[www.wakefern.com](http://www.wakefern.com)

### Wal-Mart Stores, Inc.

Customer Service  
702 SW 8th St.  
Bentonville, AR 72716  
Toll free: 1-800-925-6278  
Toll free: 1-800-966-6546 (Online Store)  
[www.walmart.com](http://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](http://www.walgreens.com)

### Wayfair, LLC

4 Copley Pl., Floor 7  
Boston, MA 02116  
Toll free: 1-866-263-8325  
[www.wayfair.com](http://www.wayfair.com)

### Wegmans Food Markets

Consumer Affairs  
1500 Brooks Ave.  
PO Box 30844  
Rochester, NY 14603-0844  
Toll free: 1-800-934-6267  
[www.wegmans.com](http://www.wegmans.com)

### Weight Watchers International

Corporate Affairs  
675 Sixth Ave., 6th Floor  
New York, NY 10010  
Toll free: 1-800-651-6000  
[www.weightwatchers.com](http://www.weightwatchers.com)

## Wells Fargo Company

Customer Service  
PO Box 560948  
Charlotte, NC 28256  
Toll free: 1-800-869-3557  
TTY: 1-800-877-4833  
[www.wellsfargo.com](http://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](http://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](mailto:customeradvocatedept@westernunion.com)  
[www.westernunion.com](http://www.westernunion.com)

## Westin

See: Starwood Hotels & Resorts Worldwide, Inc.  
Toll free: 1-800-937-8461  
[www.westin.com](http://www.westin.com)

## Whirlpool Corporation

Customer Service  
553 Benson Rd.  
Benton Harbor, MI 49022  
Toll free: 1-866-698-2538  
[www.whirlpool.com](http://www.whirlpool.com)

## Whitewave Foods

Consumer Affairs  
1225 17th St., Suite 1000  
Denver, CO 80202  
Toll free: 1-800-878-9762  
Toll free: 1-888-820-9283  
[www.whitewave.com](http://www.whitewave.com)

## Whole Foods Market, Inc.

Customer Service  
550 Bowie St.  
Austin, TX 78703  
512-477-4455  
[www.wholefoods.com](http://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](mailto:customerservice@williams-sonoma.com)  
[www.williams-sonoma.com](http://www.williams-sonoma.com)

## Wrangler

Consumer Relations  
PO Box 21488  
Greensboro, NC 27420  
Toll free: 1-888-784-8571  
[www.wrangler.com](http://www.wrangler.com)

## Wyndham Hotel Group

Customer Service  
1910 8th Ave., NE  
Aberdeen, SD 57401  
Toll free: 1-800-347-7559  
[www.wyndhamworldwide.com](http://www.wyndhamworldwide.com)

## X

### Xbox

See: Microsoft Corporation  
Toll free: 1-800-469-9269  
TTY: 1-866-740-9269  
[www.xbox.com](http://www.xbox.com)

## Y

### Yahoo! Online

Customer Care  
701 First Ave.  
Sunnyvale, CA 94089  
408-349-5070  
[www.yahoo.com](http://www.yahoo.com)

### Yokohama Tire USA

Consumer Affairs  
1 MacArthur Pl., Suite 800  
Santa Ana, CA 92707  
Toll free: 1-800-722-9888  
[www.yokohamatire.com](http://www.yokohamatire.com)

### YUM! Brands, Inc.

Customer Relations  
1900 Colonel Sanders Lane  
Louisville, KY 40213  
502-874-8300  
[www.yum.com](http://www.yum.com)

## Z

### Zappos.com

Customer Loyalty  
400 Stewart Ave.  
Las Vegas, NV 89101  
Toll free: 1-800-927-7671  
✉: [cs@zappos.com](mailto:cs@zappos.com)  
[www.zappos.com](http://www.zappos.com)

### Zipcar

35 Thomson Pl.  
Boston, MA 02210  
Toll free: 1-866-494-7227  
[www.zipcar.com](http://www.zipcar.com)



## 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  
202-376-7700

202-376-8128 (Publications)

Toll free: 1-800-552-6843 (Complaint Referrals)

TTY: 1-800-877-8339 (Complaint Referral)

✉: [referrals@usccr.gov](mailto:referrals@usccr.gov)

[www.usccr.gov](http://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 services puts 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 (M-F, 8:00 am - 8:00 pm, ET)  
TTY: 1-855-729-2372

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

The CFPB ensures that financial products and services work for consumers. The Bureau provides educational materials and accepts complaints. It supervises banks, lenders, credit unions, 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 - 5:30 pm, ET)  
TTY: 301-595-7054

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

[www.recalls.gov](http://www.recalls.gov) (Government recalls)

[www.saferproducts.gov](http://www.saferproducts.gov) (Report incidents, injuries or safety concerns)

[www.cpsc.gov/es/SeguridadConsumidor](http://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  
703-305-7600

Toll free: 1-888-779-7264

[www.cnpp.usda.gov](http://www.cnpp.usda.gov)

[www.choosemyplate.gov](http://www.choosemyplate.gov) (Dietary Guidelines)

[www.supertracker.usda.gov](http://www.supertracker.usda.gov) (Food and exercise tracker)

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](http://www.fns.usda.gov)

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 20250  
Toll free: 1-888-674-6854 (10:00 am - 4:00 pm, ET)  
✉: [mpholine.fsis@usda.gov](mailto:mpholine.fsis@usda.gov)

[www.fsis.usda.gov](http://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

[www.nifa.usda.gov](http://www.nifa.usda.gov)

[www.nifa.usda.gov/partners-and-extension-map](http://www.nifa.usda.gov/partners-and-extension-map)  
(Find local Extension offices)

[www.extension.org](http://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](mailto:NMFS.Seafood.Services@noaa.gov)

[www.seafood.nmfs.noaa.gov](http://www.seafood.nmfs.noaa.gov)

[www.fishwatch.gov](http://www.fishwatch.gov) (Choose seafood)

The Seafood Inspection Program offers consumer tips on purchasing, storing, and preparing fish and shellfish.

### United States Patent and Trademark Office (USPTO)

PO Box 1450

Alexandria, VA 22313-1450

Toll free: 1-800-786-9199 (M-F, 8:30 am - 8:00 pm, ET)

TTY: 1-800-877-8339

✉: [usptoinfo@uspto.gov](mailto:usptoinfo@uspto.gov)

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

The USPTO grants patents for intellectual property and trademarks for brand names 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

✉: [customerservice@edpubs.gov](mailto:customerservice@edpubs.gov)

[www.edpubs.gov](http://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

334-523-2691

Toll free: 1-800-433-3243 (English and Spanish)

TTY: 1-800-730-8913 (English and Spanish)

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

[www.fafsa.ed.gov](http://www.fafsa.ed.gov) (Free Application for Federal Student Aid)

Federal Student Aid provides grants, work-study, and federal loans for students attending career schools, colleges, and universities. The agency also oversees the Free Application for Federal Student Aid (FAFSA).

### 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](mailto:ocr@ed.gov)

[www.ed.gov/ocr](http://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

202-245-7700

Toll free: 1-800-872-5327 (Multiple languages)

✉: [octae@ed.gov](mailto:octae@ed.gov)

[www2.ed.gov/octae](http://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)

400 Maryland Ave., SW

Washington, DC 20202

202-453-6914

[www2.ed.gov/ope](http://www2.ed.gov/ope)

[www.ed.gov/accreditation](http://www.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

202-245-7468

[www2.ed.gov/osers](http://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)

### 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](http://energy.gov/eere/office-energy-efficiency-renewable-energy)

[energy.gov/energysaver/energy-saver](http://energy.gov/energysaver/energy-saver) (Energy Saver)

EERE provides tips and information on products, services, rebates, and tax credits to save money and energy.

## Department of Health and Human Services (HHS)

### Centers for Disease Control and Prevention (CDC)

1600 Clifton Rd.

Atlanta, GA 30329-4027

Toll free: 1-800-232-4636 (8:00 am - 8:00 pm, ET, in English and Spanish)

TTY: 1-888-232-6348

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

[www.cdc.gov/spanish](http://www.cdc.gov/spanish) (in Spanish)

[www.cdc.gov/std](http://www.cdc.gov/std) (Sexually transmitted diseases resources)  
[www.cdc.gov/std/Spanish](http://www.cdc.gov/std/Spanish) (Sexually transmitted diseases resources, in Spanish)  
[www.cdc.gov/hiv](http://www.cdc.gov/hiv) (HIV and AIDs research and resources)  
[www.cdc.gov/hiv/spanish](http://www.cdc.gov/hiv/spanish) (HIV and AIDs research and resources, in Spanish)  
 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 sexually transmitted diseases.

## Health Resources and Services Administration (HRSA)

5600 Fishers Ln.  
 Rockville, MD 20857  
[www.hrsa.gov](http://www.hrsa.gov)  
[findahealthcenter.hrsa.gov](http://findahealthcenter.hrsa.gov) (Find a local health center)  
 HRSA improves 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](http://www.oig.hhs.gov)  
[www.stopmedicarefraud.gov](http://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.

## HIV.gov

330 C Street, SW Room L100  
 Washington, DC 20024  
[www.hiv.gov](http://www.hiv.gov)  
 HIV.gov works to increase knowledge about HIV/AIDS and access to HIV services for people at-risk for or living with HIV.

## National Health Information Center

1101 Wootton Pkwy., Suite LL100  
 Rockville, MD 20852  
 240-453-8280  
 ✉: [nhic@hhs.gov](mailto:nhic@hhs.gov)  
[www.health.gov/nhic](http://www.health.gov/nhic)  
[www.healthfinder.gov](http://www.healthfinder.gov) (Tools for healthy living)  
[www.healthfinder.gov/espanol](http://www.healthfinder.gov/espanol) (in Spanish)  
 NHIC is a health information referral service that links consumers and health professionals with organizations best able to provide answers to their health-related questions.

## Office for Civil Rights (OCR)

200 Independence Ave., SW  
 Room 509F, HHH Building  
 Washington, DC 20201  
 Toll free: 1-800-368-1019  
 TTY: 1-800-537-7697  
 ✉: [ocrmail@hhs.gov](mailto:ocrmail@hhs.gov)  
[www.hhs.gov/ocr](http://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)

5600 Fishers Lane  
 Rockville, MD 20857  
 Toll free: 1-877-726-4727  
 Toll free: 1-800-273-8255 (Suicide Prevention)  
 TTY: 1-800-487-4889  
 TTY: 1-800-799-4889 (Suicide Prevention Lifeline)  
[www.samhsa.gov](http://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](http://www.vaccines.gov)  
 Vaccines.gov provides information about vaccines, vaccinations, and immunizations through each stage of life.

## Administration for Children & Families (ACF)

330 C St., SW  
 Washington, DC 20201  
[www.acf.hhs.gov](http://www.acf.hhs.gov)

The ACF funds state, territory, local, and tribal organizations to provide family assistance (welfare), child support, child care, Head Start, child welfare, and other programs relating to children and families.

## Child Welfare Information Gateway

Administration for Children & Families (ACF)  
 Children's Bureau /ACYF  
 330 C St., SW  
 Washington, DC 20201  
 Toll free: 1-800-394-3366 (9:30 am - 5:30 pm, ET)  
 ✉: [info@childwelfare.gov](mailto:info@childwelfare.gov)  
[www.childwelfare.gov](http://www.childwelfare.gov)

Child Welfare Information Gateway connects child welfare and related professionals to comprehensive information and resources to help protect children and strengthen families.

## National Runaway 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](http://www.1800runaway.org)

NRS helps keep America's runaway and at-risk youth safe and off the streets. The organization is the federally designated national communication system for runaway and homeless youth.

## Office of Child Support Enforcement (OCSE)

Administration for Children & Families (ACF)

330 C St., SW

Washington, DC 20201

202-401-9373

✉: [ocsehotline@acf.hhs.gov](mailto:ocsehotline@acf.hhs.gov)

[www.acf.hhs.gov/programs/css](http://www.acf.hhs.gov/programs/css)

OCSE assures financial and medical support to children. The office locates parents, establishes paternity, and enforcing support obligations.

## Administration for Community Living (ACL)

330 C St., SW

Washington, DC 20201

202-401-4634

✉: [aclinfo@acl.hhs.gov](mailto:aclinfo@acl.hhs.gov)

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

## Administration on Aging (AoA)

[www.aoa.gov](http://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 on Aging (AoA)

Toll free: 1-800-677-1116 (M-F, 9:00 am - 8:00 pm ET)

✉: [eldercarelocator@n4a.org](mailto:eldercarelocator@n4a.org)

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

The Eldercare Locator is a free national service that offers resources to help older persons live independently and supports caregivers. The Eldercare Locator is a public service of the Administration on Aging.

## Centers for Medicare & Medicaid Services (CMS)

7500 Security Blvd.

Baltimore, MD 21244

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

## Center for Medicaid and CHIP Services (CMCS)

Toll free: 1-877-267-2323

TTY: 1-866-226-1819

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

[www.insurekidsnow.gov](http://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](http://www.medicare.gov)

[www.mymedicare.gov](http://www.mymedicare.gov) (Personalized Medicare benefits)

The Medicare Service Center provides information on Medicare topics, manages orders of Medicare publications, provides detailed information about Medicare 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

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

[www.fda.gov/ForConsumers](http://www.fda.gov/ForConsumers)

The FDA protects the public health. It assures the safety, efficacy, and security of human and veterinary drugs, biological products, medical devices, the 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

5001 Campus Dr.

College Park, MD 20740

Toll free: 1-888-723-3366 (M-F, 10:00 am - 4:00 pm, ET)

[www.fda.gov/Food](http://www.fda.gov/Food)

CFSAN ensures that the nation's food supply is safe, sanitary, wholesome, and honestly labeled, and that cosmetic products are safe and properly labeled. The CFSAN Information Line is a general information line for questions about food safety.

## Center for Tobacco Products (CTP)

10903 New Hampshire Ave.

Bldg. 71, Room G335

Silver Spring, MD 20993

Toll free: 1-877-287-1373 (9:00 - 4:00 pm, ET)

✉: [ASKCTP@fda.hhs.gov](mailto:ASKCTP@fda.hhs.gov)

[www.fda.gov/tobaccoproducts](http://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](mailto:NIHinfo@od.nih.gov)

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

[www.medlineplus.gov](http://www.medlineplus.gov) (online health library)

[www.medlineplus.gov/spanish](http://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](mailto:ContactUs@aidsinfo.nih.gov)  
[www.aidsinfo.nih.gov](http://www.aidsinfo.nih.gov)  
[infoSIDA.nih.gov](http://infoSIDA.nih.gov) (in Spanish)  
 AIDSinfo offers the latest federally approved information on HIV/AIDS clinical research, treatment and prevention, and medical practice guidelines for people living with HIV/AIDS, their families and friends, health care providers, and researchers.

## National Cancer Institute (NCI)

National Institutes of Health (NIH)  
 BG 9609 MSC 9760  
 9609 Medical Center Dr.  
 Bethesda, MD 20892-9760  
 Toll free: 1-800-422-6237 (M-F, 8:00 am - 8:00 pm ET, English and Spanish)  
[www.cancer.gov](http://www.cancer.gov)  
[www.cancer.gov/espanol](http://www.cancer.gov/espanol) (in Spanish)  
 NCI's National Cancer Program conducts and supports research, training, and health information dissemination. It also provides programs that address the prevention, cause, diagnosis, treatment, and rehabilitation from cancer. The NCI also focuses on the continuing care of cancer patients and their families.

## 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 (8:30 am - 5:00 pm)  
 TTY: 1-800-877-8339  
 ✉: [ocpostoffice@niaid.nih.gov](mailto:ocpostoffice@niaid.nih.gov)  
[www.niaid.nih.gov](http://www.niaid.nih.gov)  
 NIAID provides health information on allergic, infectious, and immunologic diseases.

## 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](mailto:NIMHinfo@nih.gov)  
[www.nimh.nih.gov](http://www.nimh.nih.gov)  
 NIMH is the federal agency that conducts and supports research that seeks to understand, treat, and prevent mental illness.

## Department of Homeland Security (DHS)

245 Murray Lane, SW  
 Washington, DC 20528  
 202-282-8000  
 202-282-8495 (Comment Line)  
[www.dhs.gov](http://www.dhs.gov)  
[www.dhs.gov/en-espanol](http://www.dhs.gov/en-espanol) (in Spanish)  
 DHS's missions include preventing terrorism and enhancing security, managing U.S. borders, administering immigration laws, securing cyberspace; and ensuring disaster resilience.

## Transportation Security Administration (TSA)

601 S. 12th St.  
 TSA-9  
 Arlington, VA 20598  
 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)  
[www.tsa.gov](http://www.tsa.gov)  
 The TSA can assist you with questions or concerns about travel tips, permitted and prohibited items, and information on filing a claim for items that were damaged or lost during a TSA screening.

## U.S. Citizenship and Immigration Services (USCIS)

Information and Customer Service Division  
 111 Massachusetts Ave., NW  
 MS 2260  
 Washington, DC 20529  
 Toll free: 1-800-375-5283 (National Customer Service Center)  
 TTY: 1-800-767-1833  
[www.uscis.gov](http://www.uscis.gov)  
[www.uscis.gov/es](http://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 20528  
 Toll free: 1-888-282-0870  
 ✉: [info@us-cert.gov](mailto:info@us-cert.gov)  
[www.us-cert.gov](http://www.us-cert.gov)  
 U.S.-CERT strives for a safer Internet by responding to major cybersecurity 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  
 TTY: 1-800-877-8339  
[www.cbp.gov](http://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 (Disaster survivors)  
 TTY: 1-800-462-7585 (Disaster survivors)  
[www.fema.gov](http://www.fema.gov)  
[www.fema.gov/es](http://www.fema.gov/es) (in Spanish)  
[www.ready.gov](http://www.ready.gov) (Disaster preparedness)  
[www.ready.gov/es](http://www.ready.gov/es) (Disaster preparedness, in Spanish)  
 FEMA helps 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  
 Toll free: 1-800-621-3362 (M-F, 7:00 am - 11:00 pm)  
 TTY: 1-800-462-7585  
 ✉: [FEMA-ContactUs@fema.dhs.gov](mailto:FEMA-ContactUs@fema.dhs.gov)  
[www.disasterassistance.gov](http://www.disasterassistance.gov)  
[www.disasterassistance.gov/es](http://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: 1-800-427-5593  
 ✉: [FloodSmart@dhs.gov](mailto:FloodSmart@dhs.gov)  
[www.FloodSmart.gov](http://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  
 Toll free: 1-800-669-9777 (Complaints Hotline, English and Spanish)  
 TTY: 1-800-927-9275  
[www.hud.gov/offices/fheo](http://www.hud.gov/offices/fheo)  
[www.hud.gov/complaints/housediscrim.cfm](http://www.hud.gov/complaints/housediscrim.cfm)  
 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  
[www.hud.gov/counselors](http://www.hud.gov/counselors) (Housing counseling)  
[portal.hud.gov/portal/page/portal/HUD/program\\_offices/housing](http://portal.hud.gov/portal/page/portal/HUD/program_offices/housing)  
 The Department of Housing provides public services through its nationally administered programs. It oversees the Federal Housing Administration mortgage insurance program, 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: 1-800-877-8339  
 ✉: [answers@hud.gov](mailto:answers@hud.gov)  
[portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/fhahistory](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/fhahistory)  
 FHA provides mortgage insurance on single-family, multifamily, and manufactured homes made by FHA-approved lenders.

### Office of Manufactured Housing Programs

Office of Risk Management and Regulatory Affairs  
 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](mailto:mhs@hud.gov)  
[www.hud.gov/mhs](http://www.hud.gov/mhs)  
 The Manufactured Housing Program regulates the construction of factory-built or manufactured homes.

## 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, ET)  
[www.fws.gov](http://www.fws.gov)  
 The Fish and Wildlife Service conserves, protects and enhances fish, wildlife and plants, and their habitats.

### National Park Service (NPS)

1849 C St., NW  
 Washington, DC 20240  
 202-208-6843  
 Toll free: 1-877-444-6777 (Recreation.gov reservation line)  
[www.nps.gov](http://www.nps.gov)  
[www.recreation.gov](http://www.recreation.gov) (Federal recreational activities and reservations)  
 NPS preserves the nation's national parks and historic landmarks so that individuals may enjoy the natural environment for years to come.

**Department of Justice (DOJ)**

**Americans with Disabilities Act (ADA) Information Line**

Civil Rights Division  
 Disability Rights Section–NYA  
 950 Pennsylvania Ave., NW  
 Washington, DC 20530  
 202-307-0663  
 Toll free: 1-800-514-0301 (M-W and F, 9:30 am - 5:30 pm, ET,  
 Th 12:30 pm - 5:30 pm, ET)  
 TTY: 1-800-514-0383  
[www.ada.gov](http://www.ada.gov)

This service permits businesses, state and local governments, or others to call and ask questions about general or specific ADA requirements including questions about the ADA Standards for Accessible Design.

**U.S. Trustee Program**

Executive Offices for U.S. Trustees  
 441 G St., NW  
 Suite 6150  
 Washington, DC 20530  
 202-514-4100  
 ✉: [ustrustee.program@usdoj.gov](mailto:ustrustee.program@usdoj.gov)  
[www.justice.gov/ust](http://www.justice.gov/ust)

The Trustee Program monitors the conduct of bankruptcy parties and private estate trustees. It also identifies and investigates 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 (M-F, 8:30 am - 4:30 pm, ET)  
 TTY: 1-877-889-5627 (M-F, 8:00 am - 8:00 pm, ET)  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)

EBSA provides information and assistance on private sector, employer-sponsored retirement and health benefit plans. The agency educates plan participants, beneficiaries, and sponsors to ensure that they have access to documents and to help them understand their rights and responsibilities.

**Job Corps**

200 Constitution Ave., NW, Suite N4463  
 Washington, DC 20210  
 202-693-3000  
 Toll free: 1-800-733-5627  
 TTY: 1-877-889-5627  
 ✉: [national\\_office@jobcorps.gov](mailto:national_office@jobcorps.gov)  
[www.jobcorps.gov](http://www.jobcorps.gov)

Job Corps is a 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](http://www.dol.gov)

The Department of Labor National Contact Center provides employees and employers with a reliable resource for accurate and current information for all DOL programs.

**Occupational Safety and Health Administration (OSHA)**

U.S. Department of Labor  
 200 Constitution Ave., NW  
 Room N3626  
 Washington, DC 20210  
 Toll free: 1-800-321-6742  
 TTY: 1-877-889-5627  
[www.osha.gov](http://www.osha.gov)

OSHA ensures safe and healthful working conditions 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](mailto:odep@dol.gov)

[www.dol.gov/odep](http://www.dol.gov/odep)

ODEP creates policies to ensure that people with disabilities are fully integrated into the workforce.

**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](http://www.dol.gov/vets)

[www.veterans.gov](http://www.veterans.gov) (Employment resources)

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](mailto:NPIC@state.gov)  
[travel.state.gov](http://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)  
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](http://travel.state.gov)

Contact the State Department for help with emergencies and non-emergencies affecting private Americans while traveling abroad.

## Visa Services

603-334-0700 (7:00 am - 12:00 am)  
[travel.state.gov/content/visas/en.html](http://travel.state.gov/content/visas/en.html)  
Visa Services issues visas for people that plan to visit the United States.

## Department of Transportation (DOT)

### Aviation Consumer Protection Division (ACPD)

Office of Aviation Enforcement and Proceedings  
1200 New Jersey Ave., SE, C-75  
Washington, DC 20590  
202-366-2220 (Airline service complaints)  
Toll free: 1-800-778-4838 (Air travelers with disabilities hotline)  
TTY: 202-366-0511; Toll free: 1-800-455-9880 (Air travelers with disabilities hotline)

[www.transportation.gov/airconsumer](http://www.transportation.gov/airconsumer)  
[airconsumer.ost.dot.gov/spanish](http://airconsumer.ost.dot.gov/spanish) (in Spanish)  
The ACPD verifies airlines' compliance with aviation consumer protection requirements. It also accepts complaints from 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](http://www.faa.gov)

The FAA ensures that all air travel is safe. The FAA sets requirements for aircraft safety and manages the air traffic controls for flight departures and arrivals.

### Federal Motor Carrier Safety Administration (FMCSA)

1200 New Jersey Ave., SE  
Washington, DC 20590  
Toll free: 1-800-832-5660 (Information line)  
[www.fmcsa.dot.gov](http://www.fmcsa.dot.gov)  
[www.protectyourmove.gov](http://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 the FMCSA.

### 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](http://www.nhtsa.gov)

[www.safercar.gov](http://www.safercar.gov) (Safety ratings and car recalls)  
NHTSA ensures motor vehicle and highway safety. It provides information to the public, such as safety recalls, a vehicle safety hotline. NHTSA also promotes 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 U.S.)  
[www.fiscal.treasury.gov](http://www.fiscal.treasury.gov)  
[www.treasurydirect.gov](http://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: 1-800-829-1040 (Help for individuals)  
TTY: 1-800-829-4059  
[www.irs.gov](http://www.irs.gov)  
[www.irs.gov/help-resources/contact-your-local-irs-office](http://www.irs.gov/help-resources/contact-your-local-irs-office) (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](mailto:myRA@treasury.gov)  
**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](http://www.helpwithmybank.gov)

The OCC charters 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.

### 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](http://www.usmint.gov)

The Mint produces the coins that circulate throughout the US. It also produces 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 (Benefits)  
 Toll free: 1-877-222-8387 (Health care)  
 Toll free: 1-844-698-2311 (MyVA)  
[www.va.gov](http://www.va.gov)  
[www.va.gov/directory](http://www.va.gov/directory) (Find the VA facility in your area)  
[www.cem.va.gov](http://www.cem.va.gov) (National Cemetery Administration)  
[www.benefits.va.gov/benefits](http://www.benefits.va.gov/benefits) (Veterans Benefits Administration)  
[www.va.gov/health](http://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)

### Indoor Environments Division

1200 Pennsylvania Ave., NW  
 Mail Code 6609T  
 Washington, DC 20460  
 202-343-9370  
[www.epa.gov/indoor-air-quality-iaq](http://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  
 Toll free: 1-800-858-7378 (M-F, 11:00 am - 3:00 pm, ET, Multiple languages)  
 ✉: [npic@ace.orst.edu](mailto:npic@ace.orst.edu)  
[npic.orst.edu](http://npic.orst.edu)  
 NPIC 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  
 Toll free: 1-800-490-9198  
 ✉: [nscep@lmsolas.com](mailto:nscep@lmsolas.com)  
[www.epa.gov/nscep](http://www.epa.gov/nscep)  
 NSCEP distributes EPA's publications to the public. Consumers can order copies by phone and mail, or download digital versions of the publications.

### Safe Drinking Water Hotline

Office of Ground Water and Drinking Water  
 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](http://www.epa.gov/your-drinking-water)  
 The Safe Drinking Water Hotline provides information about local drinking water quality, drinking water standards, and public drinking systems.

### Safer Choice Program

Office of Pollution Prevention & Toxics (OPPT)  
 1200 Pennsylvania Ave., NW  
 Mail Code 7406-M  
 Washington, DC 20460  
[www.epa.gov/saferchoice](http://www.epa.gov/saferchoice)  
 Safer Choice helps consumers, businesses, and purchasers find products that perform well and are safer for human health and the environment.

## 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@eoc.gov](mailto:info@eoc.gov)  
[www.eeoc.gov](http://www.eeoc.gov)  
 The EEOC enforces laws that make discrimination illegal in the workplace. The commission oversees 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 (8:00 am - 5:00 pm, ET, English and Spanish)  
 TTY: 1-888-835-5322  
[www.fcc.gov/consumer-governmental-affairs-bureau](http://www.fcc.gov/consumer-governmental-affairs-bureau)  
 CGB serves as the public face of the commission through outreach and education. Their Consumer Center is responsible for responding 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 (Call center)  
Toll free: 1-877-378-9581 (M-F, 9:30 am - 5:30 pm ET, complaints)  
Toll free: 1-877-275-3342  
TTY: 1-800-925-4618  
[www.fdic.gov](http://www.fdic.gov)

FDIC insures bank deposits and supervises financial institutions. The consumer response center responds to questions about federal deposit insurance and handles complaints and inquiries about FDIC-insured state banks.

## Federal Maritime Commission

### 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](mailto:complaints@fmc.gov)  
[www.fmc.gov](http://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](http://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  
202-326-2222  
Toll free: 1-877-382-4357 (Complaints)  
TTY: 1-866-653-4261 (Complaints)  
[www.ftc.gov](http://www.ftc.gov)

[www.consumer.ftc.gov](http://www.consumer.ftc.gov) (Consumer protection)  
[www.consumer.gov](http://www.consumer.gov) (Consumer information basics)  
[www.consumidor.ftc.gov](http://www.consumidor.ftc.gov) (Consumer protection, in Spanish)  
[www.consumidor.gov](http://www.consumidor.gov) (Consumer information basics, in Spanish)  
[www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov) (File a complaint)  
[www.identitytheft.gov](http://www.identitytheft.gov) (Report identity theft)

[www.robodeidentidad.gov](http://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 avoid them.

## General Services Administration

### Fleet Vehicle Sales

1800 F St., NW  
Suite 3400  
Washington, DC 20405  
✉: [autoauctions@gsa.gov](mailto:autoauctions@gsa.gov)  
[autoauctions.gsa.gov](http://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](mailto:gsaauctionshelp@gsa.gov)  
[www.gsa.gov](http://www.gsa.gov)

[www.gsaauctions.gov](http://www.gsaauctions.gov), (GSA online auctions)

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

Technology Transformation Service  
1800 F St., NW, 4th Floor  
Washington, DC 20405  
Toll free: 1-844-872-4681 (8:00 am - 8:00 pm, ET, in English and Spanish)  
[www.USA.gov](http://www.USA.gov) (U.S. government's official web portal)  
[www.Publications.USA.gov](http://www.Publications.USA.gov) (View and download federal government publications)  
[www.Kids.gov](http://www.Kids.gov) (Government websites for kids)  
[www.GobiernoUSA.gov](http://www.GobiernoUSA.gov) (USA.gov in Spanish)  
USAGov helps people access government information, through a family of websites, toll free number, email and chat.

## National Credit Union Administration (NCUA)

### Office of Consumer Financial Protection & Access

1775 Duke St.  
Alexandria, VA 22314-3428  
703-518-1140  
Toll free: 1-800-755-1030  
✉: [ocfpamail@ncua.gov](mailto:ocfpamail@ncua.gov)  
[www.ncua.gov](http://www.ncua.gov)  
[www.mycreditunion.gov](http://www.mycreditunion.gov) (Consumer information)  
NCUA 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](http://www.opm.gov)  
[www.usajobs.gov](http://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 22315-1750  
 Toll free: 1-800-400-7242 (M-F, 8:00 am-7:00 pm, ET)  
 ✉: [mypension@pbgc.gov](mailto:mypension@pbgc.gov)  
[www.pbgc.gov](http://www.pbgc.gov)  
 The PBGC protects the retirement incomes of workers in private sector defined pension benefit plans. When you call, 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  
 202-551-6551  
 Toll free: 1-800-732-0330  
 ✉: [help@sec.gov](mailto:help@sec.gov)  
[www.sec.gov](http://www.sec.gov)  
[www.investor.gov](http://www.investor.gov) (Investor information)  
 OIEA provides 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](mailto:answerdesk@sba.gov)  
[www.sba.gov](http://www.sba.gov)  
 The SBA helps Americans start, build and grow businesses. Through an extensive network of field offices and partnerships the SBA aids, counsels, assists and protects the interests of small business concerns.

## Social Security Administration (SSA)

### Office of Public Inquiries

6401 Security Blvd.  
 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.ssa.gov](http://www.ssa.gov)  
[www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) (Account management)  
[www.ssa.gov/espanol](http://www.ssa.gov/espanol) (in Spanish)  
 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: 202-418-5428  
 ✉: [questions@cftc.gov](mailto:questions@cftc.gov)  
[www.cftc.gov](http://www.cftc.gov)  
[www.cftc.gov/consumerprotection](http://www.cftc.gov/consumerprotection)  
[www.smartcheck.gov](http://www.smartcheck.gov) (Research the background of 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. It also 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](http://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)  
✉: [member@aarp.org](mailto:member@aarp.org)  
[www.aarp.org](http://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)

110 E. 42nd St., Suite 1300  
New York, NY 10017  
212-362-7044  
Toll free: 1-866-905-2694  
✉: [acsh@acsh.org](mailto:acsh@acsh.org)  
[www.acsh.org](http://www.acsh.org)

ACSH provides consumers with 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](http://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  
202-328-7700  
✉: [info@autosafety.org](mailto:info@autosafety.org)  
[www.autosafety.org](http://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](mailto:cspi@cspinet.org)  
[www.cspinet.org](http://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](http://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](mailto:info@insurancefraud.org)  
[www.insurancefraud.org](http://www.insurancefraud.org)

The Coalition is an alliance of consumer groups, government agencies, and insurance companies dedicated to combating insurance fraud through research and public information.

## Consumer Action

1170 Market St., Suite 500  
San Francisco, CA 94102  
415-777-9635  
✉: [hotline@consumer-action.org](mailto:hotline@consumer-action.org)  
[www.consumer-action.org](http://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.

## Consumer Federation of America (CFA)

1620 I St., NW, Suite 200  
Washington, DC 20006  
202-387-6121  
✉: [cfa@consumerfed.org](mailto:cfa@consumerfed.org)  
[www.consumerfed.org](http://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  
Toll free: 1-800-333-0663  
[www.consumerreports.org](http://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.

## Families USA

1201 New York Ave., NW, Suite 1100

Washington, DC 20005

202-628-3030

✉: [info@familiesusa.org](mailto:info@familiesusa.org)

[www.familiesusa.org](http://www.familiesusa.org)

Families USA creates materials to educate and mobilize consumers on healthcare issues.

## Funeral Consumers Alliance (FCA)

33 Patchen Rd.

South Burlington, VT 05403

802-865-8300

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

✉: [info@medicarerights.org](mailto:info@medicarerights.org)

[www.medicarerights.org](http://www.medicarerights.org)

The Medicare Rights Center helps people with Medicare get the health care and medications they need and make the most of their Medicare rights and options.

## National Consumers League

1701 K St., NW, Suite 1200

Washington, DC 20006

202-835-3323

✉: [info@nclnet.org](mailto:info@nclnet.org)

[www.nclnet.org](http://www.nclnet.org)

[www.fraud.org](http://www.fraud.org)

[www.lifesmarts.org](http://www.lifesmarts.org)

The NCL provides government and businesses with the consumer's perspective on consumer issues and workplace concerns. The League sponsors the LifeSmarts competition, which is designed to develop the consumer and marketplace knowledge of teenagers. NCL also provides consumers with information to avoid becoming victims of fraud and to convey their complaints to law enforcement.

## National Council on the Aging (NCOA)

251 18 St., S, Suite 500

Arlington, VA 22202

571-527-3900

[www.ncoa.org](http://www.ncoa.org)

NCOA is a national voice for older adults, especially those who are vulnerable and disadvantaged, and the community organizations that serve them.

## Senior Medicare Patrol National Resource Center (SMP)

PO Box 388

Waterloo, IA 50704-0388

Toll free: 1-877-808-2468

✉: [info@smpresource.org](mailto:info@smpresource.org)

[www.smpresource.org](http://www.smpresource.org)

The 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.

## 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](mailto:cservice@usafact.org)

[www.usafact.org](http://www.usafact.org)

FACT is a national not-for-profit consumer group that provides help to individuals and small associations. FACT provides disaster aid, assistance for small business owners, travel discounts, and a Consumer Hotline/Library.

# STATE, COUNTY, AND CITY CONSUMER PROTECTION OFFICES

## Alabama

### State Office

#### Alabama Office of the Attorney General

Consumer Interest Division  
501 Washington Ave.  
Montgomery, AL 36104  
334-242-7335  
Toll free: 1-800-392-5658  
[www.ago.state.al.us](http://www.ago.state.al.us)

## Alaska

### State Office

#### 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](mailto:consumerprotection@alaska.gov)  
[www.law.alaska.gov/consumer](http://www.law.alaska.gov/consumer)

## 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](mailto:consumerinfo@azag.gov)  
[www.azag.gov](http://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](mailto:consumerinfo@azag.gov)  
[www.azag.gov](http://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  
520-628-6504  
Toll free: 1-800-352-8431  
✉: [consumerinfo@azag.gov](mailto:consumerinfo@azag.gov)  
[www.azag.gov](http://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 Office

#### 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  
✉: [Consumer@ArkansasAG.gov](mailto:Consumer@ArkansasAG.gov)  
[www.arkansasag.gov](http://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  
Toll free: 1-866-799-3811  
✉: [BAREditor@dca.ca.gov](mailto:BAREditor@dca.ca.gov)  
[www.autorepair.ca.gov](http://www.autorepair.ca.gov)

#### California Department of Consumer Affairs

Consumer Information Division  
1625 N. Market Blvd., Suite N 112  
Sacramento, CA 95834  
916-445-1254  
Toll free: 1-800-952-5210  
TTY: 1-800-326-2297  
✉: [dca@dca.ca.gov](mailto:dca@dca.ca.gov)  
[www.dca.ca.gov](http://www.dca.ca.gov)

#### California Office of the Attorney General

Public Inquiry Unit  
PO Box 944255  
Sacramento, CA 94244-2550  
916-322-3360  
Toll free: 1-800-952-5225  
TTY: 1-800-735-2929  
[www.oag.ca.gov](http://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](http://www.cslb.ca.gov)

### County Offices

#### Contra Costa County District Attorney's Office

Special Operations Division  
Consumer Protection Unit  
900 Ward St., 4th Floor  
Martinez, CA 94553  
925-957-8604  
[www.contracosta.ca.gov/3173/Consumer-Protection-Civil-Unit](http://www.contracosta.ca.gov/3173/Consumer-Protection-Civil-Unit)

#### Fresno County District Attorney's Office

Consumer and Environmental Protection Division  
2220 Tulare St., Suite 1000  
Fresno, CA 93721  
559-600-3156  
✉: [dmail@co.fresno.ca.us](mailto:dmail@co.fresno.ca.us)  
[www.co.fresno.ca.us](http://www.co.fresno.ca.us)

## **Kern County District Attorney's Office**

Consumer Protection Unit  
Justice Building  
1215 Truxtun Ave., 4th Floor  
Bakersfield, CA 93301  
661-868-2340  
✉: 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  
TTY: 213-626-0913  
✉: info@dca.lacounty.gov  
dca.lacounty.gov

## **Marin County District Attorney's Office**

Consumer Protection Unit  
Hall of Justice, Room 130  
San Rafael, CA 94903  
415-473-6495  
TTY: 415-473-3232  
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  
Toll free: 1-800-464-4211  
✉: 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  
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  
www.sdcca.org

## **San Francisco County District Attorney's Office**

Consumer Protection Unit  
850 Bryant St.  
San Francisco, CA 94112  
415-551-9595  
415-553-9535  
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, 4th Floor  
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  
831-454-2050  
✉: dao@santacruzcounty.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  
805-654-3110  
www.vcdistrictattorney.com

## **City Offices**

### **Los Angeles City Attorney's Office**

Consumer Protection  
200 N. Main St. City Hall East, Suite 800  
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  
✉: 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 Office**

#### **Colorado Office of the Attorney General**

Consumer Protection Section  
1300 Broadway, 7th Floor  
Denver, CO 80203  
Toll free: 1-800-222-4444  
www.stopfraudcolorado.gov

# STATE, COUNTY, AND CITY CONSUMER PROTECTION OFFICES

## County Offices

### Fourth Judicial District Attorney's Office

Economic Crimes Division - El Paso and Teller Counties

105 E. Vermijo Ave.  
Colorado Springs, CO 80903  
719-520-6000

[www.4thjudicialda.com](http://www.4thjudicialda.com)

### Pueblo County District Attorney's Office

Economic Crimes Unit  
701 Court St.

Pueblo, CO 81003  
719-583-6030

[county.pueblo.org](http://county.pueblo.org)

### Weld County District Attorney's Office

PO Box 1167  
Greeley, CO 80632-1167  
970-356-4010

✉: [weldda@co.weld.co.us](mailto:weldda@co.weld.co.us)  
[www.weldgov.com](http://www.weldgov.com)

## City Office

### Denver District Attorney's Office

Economic Crimes Unit  
201 W. Colfax Ave.  
Denver, CO 80202

720-913-9179  
✉: [info@denverda.org](mailto:info@denverda.org)  
[www.denverda.org](http://www.denverda.org)

## Connecticut

## State Offices

### Connecticut Department of Consumer Protection

165 Capitol Ave.  
Hartford, CT 06106  
860-713-6300  
Toll free: 1-800-842-2649  
TTY: 860-713-7240

✉: [dcp.frauds@ct.gov](mailto:dcp.frauds@ct.gov)  
[www.ct.gov/dcp](http://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](http://www.ct.gov/ag)

## Delaware

## State Office

### Delaware Department of Justice

Consumer Protection Division  
Carvel State Building  
820 N. French St., 5th Floor  
Wilmington, DE 19801  
302-577-8600

Toll free: 1-800-220-5424  
✉: [consumer.protection@state.de.us](mailto:consumer.protection@state.de.us)  
[www.attorneygeneral.delaware.gov](http://www.attorneygeneral.delaware.gov)

## District of Columbia

## City Offices

### District of Columbia Department of Consumer and Regulatory Affairs

1100 4th St., SW  
Washington, DC 20024  
202-442-4400

✉: [dcra@dc.gov](mailto:dcra@dc.gov)  
[dcra.dc.gov](http://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

✉: [consumer.protection@dc.gov](mailto:consumer.protection@dc.gov)  
[oag.dc.gov/service/consumer-protection-and-public-advocacy](http://oag.dc.gov/service/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  
[www.freshfromflorida.com](http://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](mailto:Consumer.Services@myfloridacfo.com)  
[www.myfloridacfo.com/Division/Consumers](http://www.myfloridacfo.com/Division/Consumers)

### Florida Office of the Attorney General

The Capitol PL-01  
Tallahassee, FL 32399  
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)  
TTY: 1-800-955-8771  
[www.myfloridalegal.com](http://www.myfloridalegal.com)  
[www.seniorsvscrime.com](http://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  
954-712-4600  
Toll free: 1-866-966-7226  
[www.myfloridalegal.com](http://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: 1-866-966-7226  
[www.myfloridalegal.com](http://www.myfloridalegal.com)

### Miami Branch - Office of the Attorney General

Consumer Protection Division  
1 S.E. 3rd Ave., 9th Floor  
Miami, FL 33131  
305-377-5835  
Toll free: 1-866-966-7226  
[www.myfloridalegal.com](http://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: 1-866-966-7226  
[www.myfloridalegal.com](http://www.myfloridalegal.com)

### Tampa Branch - Office of the Attorney General

Consumer Protection Division  
Concourse Center 4  
3507 E. Frontage Rd., Suite 325  
Tampa, FL 33607  
813-287-7950  
Toll free: 1-866-966-7226  
[www.myfloridalegal.com](http://www.myfloridalegal.com)



## West Palm Beach Branch - Office of the Attorney General

Consumer Protection Division  
1515 N. Flagler Dr., Suite 900  
West Palm Beach, FL 33401  
561-837-5007  
Toll free: 1-866-966-7226  
[www.myfloridalegal.com](http://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](http://www.broward.org/permittingandlicensing)

#### Hillsborough County Consumer Protection Agency

410 30th St., SE, Suite 104  
Ruskin, FL 33570  
813-903-3430  
[www.hillsboroughcounty.org/consumerprotection](http://www.hillsboroughcounty.org/consumerprotection)

#### Miami-Dade County Regulatory and Economic Resources Department

Consumer Services  
601 N.W. 1st Ct., 18th Floor  
Miami, FL 33136  
786-469-2333  
✉: [consumer@miamidade.gov](mailto:consumer@miamidade.gov)  
[www.miamidade.gov/economy](http://www.miamidade.gov/economy)

#### Orange County Consumer Fraud Unit

415 N. Orange Ave.  
Orlando, FL 32801  
407-836-2490  
✉: [fraudhelp@sao9.org](mailto:fraudhelp@sao9.org)  
[www.orangecountyfl.net](http://www.orangecountyfl.net)

#### Palm Beach County Consumer Affairs Division

50 S. Military Tr., Suite 201  
West Palm Beach, FL 33415  
561-712-6600  
Toll free: 1-888-852-7362  
[www.pbcgov.com/consumer](http://www.pbcgov.com/consumer)

#### Pinellas County Office of Consumer Services

14250 49th St. N, Suite 1000, Room 2  
Clearwater, FL 33762  
727-464-6200  
✉: [consumer@pinellascounty.org](mailto:consumer@pinellascounty.org)  
[www.pinellascounty.org/consumer](http://www.pinellascounty.org/consumer)

## Georgia

### State Office

#### Georgia Office of the Attorney General

Department of Law  
Consumer Protection Unit  
2 Martin Luther King, Jr. Dr., SE  
Suite 356  
Atlanta, GA 30334  
404-651-8600  
Toll free: 1-800-869-1123  
[consumer.georgia.gov](http://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  
✉: [ocp@dcca.hawaii.gov](mailto:ocp@dcca.hawaii.gov)  
[www.cca.hawaii.gov/ocp](http://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  
808-587-4272  
✉: [ocp@dcca.hawaii.gov](mailto:ocp@dcca.hawaii.gov)  
[www.cca.hawaii.gov/ocp](http://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  
✉: [ocp@dcca.hawaii.gov](mailto:ocp@dcca.hawaii.gov)  
[www.cca.hawaii.gov/ocp](http://www.cca.hawaii.gov/ocp)

#### Hawaii Office of the Attorney General

425 Queen St.  
Honolulu, HI 96813  
808-586-1500  
[ag.hawaii.gov](http://ag.hawaii.gov)

## Idaho

### State Office

#### 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](http://www.ag.idaho.gov)

## Illinois

### State Offices

#### Illinois Office of the Attorney General - Carbondale

Consumer Protection Division  
601 S. University Ave.  
Carbondale, IL 62901  
618-529-6400  
Toll free: 1-800-243-0607  
Toll free: 1-866-310-8398 (in Spanish)  
TTY: 1-877-675-9339  
[www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)

#### Illinois Office of the Attorney General - Chicago

Consumer Protection Division  
100 W. Randolph St.  
Chicago, IL 60601  
312-814-3000  
Toll free: 1-800-386-5438  
Toll free: 1-866-310-8398 (in Spanish)  
TTY: 1-800-964-3013  
[www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)

#### Illinois Office of the Attorney General - Springfield

Consumer Protection Division  
500 S. 2nd St.  
Springfield, IL 62706  
217-782-1090  
Toll free: 1-800-243-0618  
Toll free: 1-866-310-8398 (in Spanish)  
TTY: 1-877-844-5461  
[www.illinoisattorneygeneral.gov](http://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](http://www.illinoisattorneygeneral.gov)

# STATE, COUNTY, AND CITY CONSUMER PROTECTION OFFICES

## Chicago West Regional Office of the Attorney General

306 N. Pulaski Rd.

Chicago, IL 60624

773-265-8808

TTY: 1-866-717-8804

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

## East Central Illinois Regional Office of the Attorney General

1776 E. Washington St.

Urbana, IL 61802

217-278-3366

TTY: 217-278-3371

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

## Metro East Illinois Regional Office of the Attorney General

201 W. Pointe Dr., Suite 7

Belleville, IL 62226

618-236-8616

TTY: 618-236-8619

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

## Northern Illinois Regional Office of the Attorney General

Zeke Giorgi Center

200 S. Wyman St., Suite 307

Rockford, IL 61101

815-967-3883

TTY: 815-967-3891

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

## West Central Illinois Regional Office of the Attorney General

628 Maine St.

Quincy, IL 62301

217-223-2221

TTY: 217-223-2254

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

## City Offices

### Chicago Division of Business Affairs and Consumer Protection

121 N. LaSalle St., 8th Floor

Chicago, IL 60602

312-744-6060

TTY: 312-744-1944

[www.cityofchicago.org/ConsumerServices](http://www.cityofchicago.org/ConsumerServices)

### Des Plaines Consumer Protection Commission

1420 Miner St., 6th Floor

Des Plaines, IL 60016

847-391-5303

✉: [consumerprotection@desplaines.org](mailto:consumerprotection@desplaines.org)

[www.desplaines.org](http://www.desplaines.org)

## Indiana

### State Office

#### 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](http://www.in.gov/attorneygeneral)

## Iowa

### State Office

#### 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](mailto:consumer@iowa.gov)

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

## Kansas

### State Office

#### 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](http://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

785-841-0211

✉: [districtattorney@douglas-county.com](mailto:districtattorney@douglas-county.com)

[www.douglascountyks.org/depts/district-attorney/consumer-protection-unit-cpu](http://www.douglascountyks.org/depts/district-attorney/consumer-protection-unit-cpu)

#### Johnson County District Attorney's Office

Consumer Protection Division

PO Box 728

Olathe, KS 66051

913-715-3003

[da.jocogov.org](http://da.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](mailto:consumer@sedgwick.gov)

[www.sedgwickcounty.org/da](http://www.sedgwickcounty.org/da)

## Kentucky

### State Offices

#### Kentucky Office of the Attorney General

Consumer Protection Division

1024 Capital Center Dr., Suite 200

Frankfort, KY 40601

502-696-5389

Toll free: 1-888-432-9257

[ag.ky.gov/family/consumerprotection](http://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

[www.ag.ky.gov/family/consumerprotection](http://www.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

[www.ag.ky.gov/family/consumerprotection](http://www.ag.ky.gov/family/consumerprotection)

## Louisiana

### State Office

#### 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.louisiana.gov](mailto:ConsumerInfo@ag.louisiana.gov)

[www.ag.state.la.us](http://www.ag.state.la.us)

## Parish Office

### Jefferson Parish District Attorney's Office

Economic Crime Unit  
200 Derbigny St.  
Gretna, LA 70053  
504-361-2920  
[www.jpda.us](http://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  
[www.credit.maine.gov](http://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](mailto:consumer.mediation@maine.gov)  
[www.maine.gov/ag](http://www.maine.gov/ag)

## Maryland

### State Office

#### Maryland Office of the Attorney General

Consumer Protection Division  
200 Saint Paul Pl.  
Baltimore, MD 21202  
410-576-6550  
410-528-8662 (Consumer Mediation)  
410-528-1840 (Medical Billing Complaints)  
Toll free: 1-888-743-0023 (Switchboard)  
Toll free: 1-877-261-8807 (Health plan decision appeals)  
TTY: 410-576-6372  
✉: [consumer@oag.state.md.us](mailto:consumer@oag.state.md.us)  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

### 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](mailto:consumer@oag.state.md.us)  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

#### 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](mailto:consumer@oag.state.md.us)  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

#### 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](mailto:consumer@oag.state.md.us)  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

#### 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](mailto:consumer@oag.state.md.us)  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

### County Offices

#### Howard County Office of Consumer Protection

6751 Columbia Gateway Dr., Suite 200  
Columbia, MD 21046  
410-313-6420  
✉: [consumer@howardcountymd.gov](mailto:consumer@howardcountymd.gov)  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

#### Montgomery County Office of Consumer Protection

100 Maryland Ave., Suite 330  
Rockville, MD 20850  
240-777-3636  
240-777-3681 (Anonymous tip line)  
✉: [ConsumerProtection@montgomerycountymd.gov](mailto:ConsumerProtection@montgomerycountymd.gov)  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

## Massachusetts

### State Offices

#### Massachusetts Office of Consumer Affairs & Business Regulation

10 Park Plaza, Suite 5170  
Boston, MA 02116  
617-973-8787  
Toll free: 1-888-283-3757  
TTY: 1-800-720-3480  
[www.mass.gov/ocabr](http://www.mass.gov/ocabr)

#### Massachusetts Office of the Attorney General

Consumer Advocacy & Response Division  
One Ashburton Pl., 18th Floor  
Boston, MA 02108  
617-727-8400  
TTY: 617-727-4765  
✉: [ago@state.ma.us](mailto:ago@state.ma.us)  
[www.mass.gov/ago](http://www.mass.gov/ago)

### Regional Offices

#### Massachusetts Office of the Attorney General - New Bedford

Consumer Advocacy & Response Division  
105 William St., 1st Floor  
New Bedford, MA 02740  
508-990-9700  
617-727-8400  
TTY: 617-727-4765  
✉: [ago@state.ma.us](mailto:ago@state.ma.us)  
[www.mass.gov/ago](http://www.mass.gov/ago)

#### Massachusetts Office of the Attorney General - Springfield

Consumer Advocacy & Response Division  
1350 Main St., 4th Floor  
Springfield, MA 01103  
413-784-1240  
617-727-8400  
TTY: 617-727-4765  
✉: [ago@state.ma.us](mailto:ago@state.ma.us)  
[www.mass.gov/ago](http://www.mass.gov/ago)

#### Massachusetts Office of the Attorney General - Worcester

Consumer Assistance & Response Division  
10 Mechanic St., Suite 301  
Worcester, MA 01608  
508-792-7600  
617-727-8400  
TTY: 617-727-4765  
✉: [ago@state.ma.us](mailto:ago@state.ma.us)  
[www.mass.gov/ago](http://www.mass.gov/ago)

### County Offices

#### Norfolk District Attorney's Office

Consumer Protection Division  
45 Shawmut Rd.  
Canton, MA 02021  
781-830-4800  
[www.norfolkda.com](http://www.norfolkda.com)

#### Northwestern District Attorney's Office - Franklin County

Consumer Protection Unit  
13 Conway St.  
Greenfield, MA 01301  
413-774-3186  
[www.northwesternda.org](http://www.northwesternda.org)

# STATE, COUNTY, AND CITY CONSUMER PROTECTION OFFICES

## Northwestern District Attorney's Office - Hampshire County

Consumer Protection Division  
One Gleason Plaza  
Northampton, MA 01060  
413-586-9225  
✉: [NWD.CPU@MassMail.State.MA.US](mailto:NWD.CPU@MassMail.State.MA.US)  
[www.northwesternnda.org](http://www.northwesternnda.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](mailto:moci@springfieldcityhall.com)  
[www.springfieldcityhall.com](http://www.springfieldcityhall.com)

## City Offices

### Boston Consumer Affairs and Licensing

1 City Hall Square, Room 817  
Boston, MA 02201  
617-635-4165  
✉: [mocal@boston.gov](mailto:mocal@boston.gov)  
[www.boston.gov/departments/consumer-affairs-and-licensing](http://www.boston.gov/departments/consumer-affairs-and-licensing)

### Cambridge Consumers Council

831 Massachusetts Ave., 1st Floor  
Cambridge, MA 02139  
617-349-6150  
TTY: 617-349-6112  
✉: [consumer@cambridgema.gov](mailto:consumer@cambridgema.gov)  
[www.cambridgema.gov/consumercouncil](http://www.cambridgema.gov/consumercouncil)

### Newton Consumer Affairs

Newton City Hall, Room B07  
1000 Commonwealth Ave.  
Newton Centre, MA 02459  
617-796-1292  
TTY: 617-796-1089  
✉: [consumer@newtonma.gov](mailto:consumer@newtonma.gov)  
[www.newtonma.gov/gov/consumer.asp](http://www.newtonma.gov/gov/consumer.asp)

### Revere Consumer Affairs Office

281 Broadway  
Revere, MA 02151  
781-286-8114  
[www.revere.org/departments/consumer-affairs](http://www.revere.org/departments/consumer-affairs)

## Michigan

### State Office

#### Michigan Office of the Attorney General

Consumer Protection Division  
PO Box 30213  
Lansing, MI 48909  
517-373-1140  
Toll free: 1-877-765-8388  
[www.michigan.gov/ag](http://www.michigan.gov/ag)

## Minnesota

### State Office

#### Minnesota Office of the Attorney General

Consumer Assistance  
445 Minnesota St., Suite 1400  
St. Paul, MN 55101  
651-296-3353  
Toll free: 1-800-657-3787  
TTY: 1-800-366-4812  
[www.ag.state.mn.us](http://www.ag.state.mn.us)

### City Office

#### Minneapolis Department of Business Licenses & Consumer Services

350 S. 5th St., Room 1C  
Minneapolis, MN 55415  
612-673-2080  
TTY: 612-673-2157  
✉: [minneapolis311@minneapolismn.gov](mailto:minneapolis311@minneapolismn.gov)  
[www.ci.minneapolis.mn.us/licensing](http://www.ci.minneapolis.mn.us/licensing)

## Mississippi

### State Office

#### Mississippi Department of Agriculture and Commerce

Regulatory Services Bureau  
Consumer Protection  
PO Box 1609  
Jackson, MS 39215  
601-359-1148  
✉: [cp@mdac.ms.gov](mailto:cp@mdac.ms.gov)  
[www.mdac.ms.gov](http://www.mdac.ms.gov)

#### Mississippi Office of the Attorney General

Consumer Protection Division  
PO Box 22947  
Jackson, MS 39225-2947  
601-359-4230  
Toll free: 1-800-281-4418  
[www.ago.state.ms.us](http://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](http://www.ago.state.ms.us)

## Missouri

### State Office

#### 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  
✉: [consumer.help@ago.mo.gov](mailto:consumer.help@ago.mo.gov)  
[www.ago.mo.gov](http://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.help@ago.mo.gov](mailto:consumer.help@ago.mo.gov)  
[www.ago.mo.gov](http://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.help@ago.mo.gov](mailto:consumer.help@ago.mo.gov)  
[www.ago.mo.gov](http://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.help@ago.mo.gov](mailto:consumer.help@ago.mo.gov)  
[www.ago.mo.gov](http://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.help@ago.mo.gov](mailto:consumer.help@ago.mo.gov)  
[www.ago.mo.gov](http://www.ago.mo.gov)

## Montana

### State Office

#### 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](mailto:contactocp@mt.gov)  
[dojmt.gov/consumer](http://dojmt.gov/consumer)

## Nebraska

### State Office

#### 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](mailto:ago.consumer@nebraska.gov)  
[www.ago.nebraska.gov](http://www.ago.nebraska.gov)

## Nevada

### State Offices

#### Nevada Department of Business and Industry

Consumer Affairs  
555 E. Washington Ave., Suite 4900  
Las Vegas, NV 89101  
702-486-2750  
Toll free: 1-844-594-7275  
✉: [consumerhelp@business.nv.gov](mailto:consumerhelp@business.nv.gov)  
[consumeraffairs.nv.gov](http://consumeraffairs.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](mailto:Aginfo@ag.nv.gov)  
[www.ag.nv.gov](http://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](mailto:Aginfo@ag.nv.gov)  
[www.ag.nv.gov](http://www.ag.nv.gov)

## Nevada Office of the Attorney General - Reno

5420 Kietzke Lane, Suite 202  
Reno, NV 89511  
775-687-2100  
702-486-3132 (Consumer Hotline)  
✉: [Aginfo@ag.nv.gov](mailto:Aginfo@ag.nv.gov)  
[www.ag.nv.gov](http://www.ag.nv.gov)

## New Hampshire

### State Office

#### New Hampshire Office of the Attorney General

Consumer Protection and Antitrust Bureau  
33 Capitol St.  
Concord, NH 03301  
603-271-3643  
603-271-3641 (Consumer Hotline)  
Toll free: 1-888-468-4454  
TTY: 1-800-735-2964  
✉: [doj-cpb@doj.nh.gov](mailto:doj-cpb@doj.nh.gov)  
[www.doj.nh.gov/consumer](http://www.doj.nh.gov/consumer)

## New Jersey

### State Office

#### 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](mailto:AskConsumerAffairs@dca.lps.state.nj.us)  
[www.njconsumeraffairs.gov](http://www.njconsumeraffairs.gov)

### County Offices

#### Bergen County Office of Consumer Protection

One Bergen County Plaza  
Hackensack, NJ 07601  
201-336-6400  
[www.co.bergen.nj.us](http://www.co.bergen.nj.us)

#### Burlington County Office of Consumer Affairs/Weights & Measures

15 Pioneer Blvd.  
Westampton, NJ 08060  
609-265-5054  
609-265-5098  
✉: [consumer@co.burlington.nj.us](mailto:consumer@co.burlington.nj.us)  
[www.co.burlington.nj.us](http://www.co.burlington.nj.us)

## Cape May County Consumer Affairs

4 Moore Rd., DN 310  
Cape May Court House, NJ 08210  
609-886-2903  
✉: [consumer@co.cape-may.nj.us](mailto:consumer@co.cape-may.nj.us)  
[capemaycountynj.gov](http://capemaycountynj.gov)

## Cumberland County Department of Consumer Affairs

220 Laurel St.  
Bridgeton, NJ 08302  
856-451-0925  
851-453-2203  
[www.co.cumberland.nj.us](http://www.co.cumberland.nj.us)

## Essex County Division of Citizen Services

Consumer Advocate  
50 S. Clinton St., Suite 5400  
East Orange, NJ 07018  
973-395-8360  
[www.essex-countynj.org](http://www.essex-countynj.org)

## Gloucester County Office of Consumer Affairs and Weights & Measures

254 County House Rd.  
Clarksboro, NJ 08020  
856-384-6855  
[www.co.gloucester.nj.us/depts/c/cpwm/default.asp](http://www.co.gloucester.nj.us/depts/c/cpwm/default.asp)

## Hudson County Division of Consumer Protection

567 Pavonia Ave., 4th Floor  
Jersey City, NJ 07306  
201-795-6295  
✉: [hcdca@hcnj.us](mailto:hcdca@hcnj.us)  
[www.hudsoncountynj.org/consumer-affairs](http://www.hudsoncountynj.org/consumer-affairs)

## Mercer County Office of Consumer Affairs

640 S. Broad St.  
PO Box 8068  
Trenton, NJ 08650-0068  
609-989-6671  
[www.mercercounty.org](http://www.mercercounty.org)

## Middlesex County Division of Consumer Affairs and Weights & Measures

711 Jersey Ave.  
New Brunswick, NJ 08901  
732-745-3875  
732-745-3872  
✉: [consumer@co.middlesex.nj.us](mailto:consumer@co.middlesex.nj.us)  
[www.co.middlesex.nj.us/Government/Departments/PSH/Pages/Office\\_Inspections.aspx](http://www.co.middlesex.nj.us/Government/Departments/PSH/Pages/Office_Inspections.aspx)

# STATE, COUNTY, AND CITY CONSUMER PROTECTION OFFICES

## 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](mailto:consumeraffairs@co.monmouth.nj.us)  
[www.visitmonmouth.com](http://www.visitmonmouth.com)

## Ocean County Department of Consumer Affairs

1027 Hooper Ave., Bldg. 2  
Toms River, NJ 08754  
732-929-2105 (Consumer Affairs)  
732-929-2166 (Weights & Measures)  
✉: [OceanCountyConsumerAffairs@co.ocean.nj.us](mailto:OceanCountyConsumerAffairs@co.ocean.nj.us)  
[www.co.ocean.nj.us/Consumer](http://www.co.ocean.nj.us/Consumer)

## Passaic County Department of Consumer Protection and Weights & Measures

1310 Route 23 N  
Wayne, NJ 07470  
973-305-5881  
[www.passaiccountynj.org](http://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](http://www.ucnj.org)

## New Mexico

### State Office

#### New Mexico Office of Attorney General

Consumer Protection Division  
PO Drawer 1508  
Santa Fe, NM 87504-1508  
505-490-4060 (Santa Fe)  
505-717-3500 (Albuquerque)  
575-339-1120 (Las Cruces)  
Toll free: 1-800-678-1508  
[www.nmag.gov](http://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  
518-474-8583  
Toll free: 1-800-697-1220  
[www.dos.ny.gov/consumerprotection](http://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](http://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](http://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: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

#### Brooklyn Regional Office of the Attorney General

55 Hanson Pl., Suite 1080  
Brooklyn, NY 11217  
718-560-2040  
Toll free: 1-800-771-7755  
TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

#### Buffalo Regional Office of the Attorney General

Main Place Tower, Suite 300A  
350 Main St.  
Buffalo, NY 14202  
716-853-8404  
Toll free: 1-800-771-7755  
TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

#### Harlem Regional Office of the Attorney General

163 W. 125th St., Suite 1324  
New York, NY 10027  
212-364-6010  
Toll free: 1-800-771-7755  
TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

## Nassau Regional Office of the Attorney General

200 Old Country Rd., Suite 240  
Mineola, NY 11501  
516-248-3301  
Toll free: 1-800-771-7755  
TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

## Plattsburgh Regional Office of the Attorney General

43 Durkee St., Suite 700  
Plattsburgh, NY 12901  
518-562-3282  
Toll free: 1-800-771-7755  
TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

## Poughkeepsie Regional Office of the Attorney General

One Civic Center Plaza, Suite 401  
Poughkeepsie, NY 12601  
845-485-3900  
Toll free: 1-800-771-7755  
TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

## Rochester Regional Office of the Attorney General

144 Exchange Blvd., Suite 200  
Rochester, NY 14614  
585-546-7430  
Toll free: 1-800-771-7755  
TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

## Suffolk Regional Office of the Attorney General

300 Motor Pkwy., Suite 230  
Hauppauge, NY 11788  
631-231-2401  
Toll free: 1-800-771-7755  
TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

## Syracuse Regional Office of the Attorney General

615 Erie Blvd. W, Suite 104  
Syracuse, NY 13204  
315-448-4848  
Toll free: 1-800-771-7755  
TTY: 1-800-788-9898  
[www.ag.ny.gov](http://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  
TTY: 1-800-788-9898  
[www.ag.ny.gov](http://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  
TTY: 1-800-788-9898  
[www.ag.ny.gov](http://www.ag.ny.gov)

## Westchester Regional Office of the Attorney General

44 S. Broadway  
White Plains, NY 10601  
914-422-8794  
Toll free: 1-800-771-7755  
TTY: 1-800-788-9898  
[www.ag.ny.gov](http://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](mailto:consumer_complaints@albanycounty.com)  
[www.albanycounty.com](http://www.albanycounty.com)

#### Nassau County Office of Consumer Affairs

240 Old Country Rd., 3rd Floor  
Mineola, NY 11501  
516-571-2600  
[www.nassaucountyny.gov](http://www.nassaucountyny.gov)

#### Orange County Department of Consumer Affairs and Weights & Measures

4 Glenmere Cove Rd., Room 39  
Goshen, NY 10924  
845-360-6700  
[www.co.orange.ny.us](http://www.co.orange.ny.us)

#### Putnam County Department of Consumer Affairs

Donald. B. Smith County Government Campus  
110 Old Route 6, Bldg. 3  
Carmel, NY 10512  
845-808-1617  
✉: [PutnamConsumerAffairs@putnamcountyny.gov](mailto:PutnamConsumerAffairs@putnamcountyny.gov)  
[www.putnamcountyny.com/consumer-affairs](http://www.putnamcountyny.com/consumer-affairs)

## Rockland County Office of Consumer Protection and Weights & Measures

18 New Hempstead Rd.  
New City, NY 10956  
845-708-7600  
[www.rocklandgov.com/departments/consumer-protection-weights-and-measures](http://www.rocklandgov.com/departments/consumer-protection-weights-and-measures)

## Schenectady County Department of Consumer Affairs/Bureau of Weights & Measures

64 Kellar Ave.  
Schenectady, NY 12306  
518-356-7473  
518-356-6795  
[www.schenectadycounty.com](http://www.schenectadycounty.com)

## Ulster County Consumer Affairs

380 Boulevard  
Kingston, NY 12401  
845-340-3260  
[ulstercountyny.gov/consumer-fraud](http://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](mailto:conpro@westchestergov.com)  
[consumer.westchestergov.com](http://consumer.westchestergov.com)

### City Offices

#### Mt. Vernon Office of Consumer Affairs/Bureau of Weights and Measures

City Hall  
One Roosevelt Square  
Mt. Vernon, NY 10550  
914-665-2433  
[cmvny.com/departments/consumer-affairs](http://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  
TTY: 212-504-4115  
[www.nyc.gov/consumers](http://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](http://www.colonie.org/attorney)

## Yonkers Consumer Protection Bureau

87 Nepperhan Ave., Room 212  
Yonkers, NY 10701  
914-377-3000  
[www.yonkersny.gov](http://www.yonkersny.gov)

### North Carolina

#### State Offices

#### North Carolina Department of Agriculture and Consumer Services

1001 Mail Service Center  
Raleigh, NC 27699-1001  
919-707-3000  
[www.ncagr.gov](http://www.ncagr.gov)

#### North Carolina Office of the Attorney General

Consumer Protection Division  
Mail Service Center 9001  
Raleigh, NC 27699-9001  
919-716-6000  
919-716-0058 (in Spanish)  
Toll free: 1-877-566-7226  
[www.ncdoj.gov](http://www.ncdoj.gov)

### North Dakota

#### State Office

#### North Dakota Office of the Attorney General

Consumer Protection  
Gateway Professional Center  
1050 E. Interstate Ave., Suite 200  
Bismarck, ND 58503  
701-328-3404  
Toll free: 1-800-472-2600  
TTY: 1-800-366-6888  
✉: [ndag@nd.gov](mailto:ndag@nd.gov)  
[www.ag.nd.gov](http://www.ag.nd.gov)

### Ohio

#### State Office

#### 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](http://www.ohioattorneygeneral.gov)

### County Offices

#### Cuyahoga County Department of Consumer Affairs

2079 E. 9th St.  
Cleveland, OH 44115  
216-443-7035  
[consumeraffairs.cuyahogacounty.us](http://consumeraffairs.cuyahogacounty.us)

# STATE, COUNTY, AND CITY CONSUMER PROTECTION OFFICES

## Summit County Office of Consumer Affairs

Ohio Building  
175 S. Main St., Suite 209  
Akron, OH 44308  
330-643-2879  
✉: [consumeraffairs@summitoh.net](mailto:consumeraffairs@summitoh.net)  
[consumeraffairs.summitoh.net](http://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  
[www.ok.gov/okdocc](http://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](http://www.oag.ok.gov)

## Oregon

### State Office

#### Oregon Department of Justice

Consumer Protection Section  
1162 Court St., NE  
Salem, OR 97301  
503-378-4320 (Salem)  
503-229-5576 (Portland)  
Toll free: 1-877-877-9392  
TTY: 1-800-735-2900  
✉: [help@oregonconsumer.gov](mailto:help@oregonconsumer.gov)  
[www.doj.state.or.us/consumer](http://www.doj.state.or.us/consumer)

## Pennsylvania

### State Office

#### 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 Contractors)  
✉: [consumers@attorneygeneral.gov](mailto:consumers@attorneygeneral.gov)  
[www.attorneygeneral.gov](http://www.attorneygeneral.gov)

## Regional Offices

#### Erie Regional Office of the Attorney General

Bureau of Consumer Protection  
4801 Atlantic Ave.  
Erie, PA 16506  
814-871-4371  
[www.attorneygeneral.gov](http://www.attorneygeneral.gov)

#### Philadelphia Regional Office of the Attorney General

Bureau of Consumer Protection  
21 S. 12th St., 2nd Floor  
Philadelphia, PA 19107  
215-560-2414  
[www.attorneygeneral.gov](http://www.attorneygeneral.gov)

#### Pittsburgh Regional Office of the Attorney General

Bureau of Consumer Protection  
Manor Complex, 6th Floor  
564 Forbes Ave.  
Pittsburgh, PA 15219  
412-565-5135  
[www.attorneygeneral.gov](http://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](http://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](http://www.attorneygeneral.gov)

## County Offices

#### Bucks County Department of Consumer Protection/Weights and Measures

1260 Almshouse Rd., 1st Floor  
Doylestown, PA 18901  
215-348-6060  
Toll free: 1-800-942-2669  
✉: [consumerprotection@buckscounty.org](mailto:consumerprotection@buckscounty.org)  
[www.buckscounty.org](http://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](mailto:delcoca@co.delaware.pa.us)  
[www.co.delaware.pa.us/consumeraffairs](http://www.co.delaware.pa.us/consumeraffairs)

## Puerto Rico

### State Office

#### Puerto Rico Department of Consumer Affairs

Ave. José De Diego, Pda. 22  
Centro Gubernamental Minillas  
Edificio Torre Norte, Piso 7  
San Juan, PR 00940  
787-722-7555  
[daco.pr.gov](http://daco.pr.gov)

## Rhode Island

### State Office

#### Rhode Island Department of the Attorney General

Consumer Protection Unit  
150 S. Main St.  
Providence, RI 02903  
401-274-4400  
✉: [consumers@riag.ri.gov](mailto:consumers@riag.ri.gov)  
[www.riag.state.ri.us](http://www.riag.state.ri.us)

## South Carolina

### State Office

#### South Carolina Department of Consumer Affairs

PO Box 5757  
Columbia, SC 29250  
803-734-4200  
Toll free: 1-800-922-1594  
[www.consumer.sc.gov](http://www.consumer.sc.gov)

## South Dakota

### State Office

#### South Dakota Office of the Attorney General

Division of Consumer Protection  
1302 E. Hwy. 14, Suite 3  
Pierre, SD 57501  
605-773-4400  
Toll free: 1-800-300-1986  
TTY: 605-773-6585  
✉: [consumerhelp@state.sd.us](mailto:consumerhelp@state.sd.us)  
[atg.sd.gov](http://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  
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  
www.tn.gov/attorneygeneral

## Texas

### State Office

#### Texas Office of the Attorney General

Consumer Protection Division  
PO Box 12548  
Austin, TX 78711-2548  
512-463-2185  
Toll free: 1-800-621-0508  
www.texasattorneygeneral.gov

### 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 Office

#### Harris County District Attorney's Office

Consumer Fraud  
1201 Franklin St., Suite 600  
Houston, TX 77002  
713-274-5555  
app.dao.hctx.net

## Utah

### State Offices

#### Utah Department of Commerce

Division of Consumer Protection  
160 E. 300 S, 2nd Floor  
PO Box 146704  
Salt Lake City, UT 84114-6704  
801-530-6601  
Toll free: 1-800-721-7233  
✉: consumerprotection@utah.gov  
www.consumerprotection.utah.gov

#### 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

## 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  
146 University Pl.  
Burlington, VT 05405  
802-656-3183  
Toll free: 1-800-649-2424  
✉: consumer@uvm.edu  
ago.vermont.gov

## Virgin Islands

### State Offices

#### Virgin Islands Department of Licensing and Consumer Affairs

Golden Rock Shopping Center  
3000 Estate Golden Rock, Suite 9  
St. Croix, VI 00820  
340-713-3522  
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  
340 714-3522  
www.dlca.vi.gov

## Virginia

### State Office

#### Virginia Office of the Attorney General

Consumer Protection Section  
202 N. 9th 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

# STATE, COUNTY, AND CITY CONSUMER PROTECTION OFFICES

## County Office

### Fairfax County Department of Cable and Consumer Services

12000 Government Center Pkwy.  
Suite 433  
Fairfax, VA 22035  
703-222-8435  
[www.fairfaxcounty.gov/dccs](http://www.fairfaxcounty.gov/dccs)

## Washington

### State Office

#### Washington Office of the Attorney General

PO Box 40100  
1125 Washington St., SE  
Olympia, WA 98504-0100  
360-753-6200  
Toll free: 1-800-551-4636  
TTY: 1-800-833-6388  
[www.atg.wa.gov](http://www.atg.wa.gov)

### Regional Offices

#### Bellingham Regional Office of the Attorney General

Consumer Protection Division  
103 E. Holly St., Suite 310  
Bellingham, WA 98225  
360-676-2037  
Toll free: 1-800-551-4636  
TTY: 1-800-833-6388  
[www.atg.wa.gov](http://www.atg.wa.gov)

#### Kennewick Regional Office of the Attorney General

Consumer Protection Division  
8127 W. Klamath Ct., Building 6, Suite A  
Kennewick, WA 99336  
509-734-7285  
Toll free: 1-800-551-4636  
TTY: 1-800-833-6388  
[www.atg.wa.gov](http://www.atg.wa.gov)

#### Seattle Regional Office of the Attorney General

Consumer Protection Division  
800 5th Ave., Suite 2000  
Seattle, WA 98104  
206-464-7744  
Toll free: 1-800-551-4636  
TTY: 1-800-833-6388  
[www.atg.wa.gov](http://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  
TTY: 1-800-833-6388  
[www.atg.wa.gov](http://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  
TTY: 1-800-833-6388  
[www.atg.wa.gov](http://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  
TTY: 1-800-833-6388  
[www.atg.wa.gov](http://www.atg.wa.gov)

## West Virginia

### State Office

#### West Virginia Office of the Attorney General

Consumer Protection Division  
PO Box 1789  
Charleston, WV 25326  
304-558-8986  
Toll free: 1-800-368-8808  
✉: [consumer@wvago.gov](mailto:consumer@wvago.gov)  
[www.ago.wv.gov](http://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  
TTY: 608-224-5058  
✉: [datcphotonline@wisconsin.gov](mailto:datcphotonline@wisconsin.gov)  
[datcp.wi.gov](http://datcp.wi.gov)

#### Wisconsin Department of Justice

Consumer Protection and Antitrust Unit  
PO Box 7857  
Madison, WI 53707-7857  
608-266-1221  
Toll free: 1-800-998-0700  
[www.doj.wisconsin.gov](http://www.doj.wisconsin.gov)

## Wyoming

### State Office

#### Wyoming Office of the Attorney General

Consumer Protection Unit  
Kendrick Building  
2320 Capitol Ave.  
Cheyenne, WY 82002  
307-777-8962  
Toll free: 1-800-438-5799  
✉: [AG.Consumer@wyo.gov](mailto:AG.Consumer@wyo.gov)  
[ag.wyo.gov/cpu](http://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 the directory of 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  
334-242-3452  
Toll free: 1-866-465-2279  
[www.banking.alabama.gov](http://www.banking.alabama.gov)

### Alaska

#### Department of Commerce, Community & Economic Development

Division of Banking and Securities  
PO Box 110807  
Juneau, AK 99811  
907-465-2521  
Toll free: 1-888-925-2521  
TTY: 907-465-5437  
✉: [dbsc@alaska.gov](mailto:dbsc@alaska.gov)  
[www.commerce.alaska.gov](http://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](mailto:consumeraffairs@azdfi.gov)  
[www.azdfi.gov](http://www.azdfi.gov)

### Arkansas

#### State Bank Department

400 Hardin Rd., Suite 100  
Little Rock, AR 72211  
501-324-9019  
✉: [asbd@banking.state.ar.us](mailto:asbd@banking.state.ar.us)  
[banking.arkansas.gov](http://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](http://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](mailto:dora_bankingwebsite@state.co.us)  
[www.colorado.gov/dora/division-banking](http://www.colorado.gov/dora/division-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 hotline)  
[www.ct.gov/dob](http://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](mailto:bankcommissioner@state.de.us)  
[www.banking.delaware.gov](http://www.banking.delaware.gov)

### District of Columbia

#### Department of Insurance, Securities & Banking

Consumer Services  
810 1st St., NE, Suite 701  
Washington, DC 20002  
202-727-8000  
✉: [disb@dc.gov](mailto:disb@dc.gov)  
[disb.dc.gov](http://disb.dc.gov)

### Florida

#### Office of Financial Regulation

Division of Financial Institutions  
200 E. Gaines St.  
Tallahassee, FL 32399  
850-487-9687  
[www.flofr.com](http://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](http://www.dbf.georgia.gov)

### Hawaii

#### Department of Commerce and Consumer Affairs

Division of Financial Institutions  
PO Box 2054  
Honolulu, HI 96805  
808-586-2820 (Honolulu)  
808-274-3141 (Kauai)  
808-984-2400 (Maui)  
808-974-4000 (Hawaii)  
Toll free: 1-800-468-4644  
✉: [dfi@dcca.hawaii.gov](mailto:dfi@dcca.hawaii.gov)  
[www.cca.hawaii.gov/dfi](http://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](mailto:finance@finance.idaho.gov)  
[www.finance.idaho.gov](http://www.finance.idaho.gov)

# STATE BANKING AUTHORITIES

## 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](http://www.idfpr.com)

## Indiana

### Department of Financial Institutions

30 S. Meridian St., Suite 300  
Indianapolis, IN 46204  
317-232-3955  
Toll free: 1-800-382-4880  
[www.in.gov/dfi](http://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](mailto:idobcomplaints@idob.state.ia.us)  
[www.idob.state.ia.us](http://www.idob.state.ia.us)

## Kansas

### Office of the State Bank Commissioner

700 S.W. Jackson St., Suite 300  
Topeka, KS 66603  
785-296-2266  
Toll free: 1-877-387-8523  
✉: [complaints@osbckansas.org](mailto:complaints@osbckansas.org)  
[www.osbckansas.org](http://www.osbckansas.org)

## Kentucky

### Department of Financial Institutions

1025 Capitol Center Dr., Suite 200  
Frankfort, KY 40601  
502-573-3390  
Toll free: 1-844-354-0613  
✉: [kfi.complaints@ky.gov](mailto:kfi.complaints@ky.gov)  
[www.kfi.ky.gov](http://www.kfi.ky.gov)

## Louisiana

### Office of Financial Institutions

PO Box 94095  
Baton Rouge, LA 70804-9095  
225-925-4660  
Toll free: 1-888-525-9414  
✉: [complaints@ofi.la.gov](mailto:complaints@ofi.la.gov)  
[www.ofi.state.la.us](http://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](mailto:bfi.info@maine.gov)  
[www.maine.gov/pfr/financialinstitutions](http://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  
Toll free: 1-888-784-0136  
✉: [DLFRComplaints-DLLR@maryland.gov](mailto:DLFRComplaints-DLLR@maryland.gov)  
[www.dllr.state.md.us/finance](http://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  
617-956-1500  
Toll free: 1-800-495-2265  
TTY: 617-956-1577  
[www.mass.gov/dob](http://www.mass.gov/dob)

## Michigan

### Department of Insurance and Financial Services

PO Box 30220  
Lansing, MI 48909-7720  
517-284-8800  
Toll free: 1-877-999-6442  
✉: [difs-info@michigan.gov](mailto:difs-info@michigan.gov)  
[www.michigan.gov/difs](http://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: 1-800-657-3602  
✉: [consumer.protection@state.mn.us](mailto:consumer.protection@state.mn.us)  
[mn.gov/commerce](http://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](http://www.dbcf.state.ms.us)

## Missouri

### Division of Finance

Truman State Office Building, Room 630  
Jefferson City, MO 65102  
573-751-3242  
✉: [finance@dof.mo.gov](mailto:finance@dof.mo.gov)  
[www.finance.mo.gov](http://www.finance.mo.gov)

## Montana

### Division of Banking and Financial Institutions

PO Box 200546  
Helena, MT 59620  
406-841-2920  
TTY: 406-841-2974  
✉: [banking@mt.gov](mailto:banking@mt.gov)  
[www.banking.mt.gov](http://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](http://www.ndbf.ne.gov)

## Nevada

### Department of Business and Industry

Financial Institutions Division  
2785 E. Desert Inn Rd.  
Las Vegas, NV 89121  
702-486-4120  
Toll free: 1-866-858-8951  
✉: [fidmaster@fid.state.nv.us](mailto:fidmaster@fid.state.nv.us)  
[fid.nv.gov](http://fid.nv.gov)

## 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.gov](mailto:nhbd@banking.nh.gov)  
[www.nh.gov/banking](http://www.nh.gov/banking)

**New Jersey****Department of Banking and Insurance**

Consumer Inquiry and Response Center  
PO Box 040  
Trenton, NJ 08625  
609-292-7272  
Toll free: 1-800-446-7467  
[www.state.nj.us/dobi](http://www.state.nj.us/dobi)

**New Mexico****Regulation and Licensing Department**

Financial Institutions Division  
2550 Cerrillos Rd., 3rd Floor  
Santa Fe, NM 87505  
505-476-4885  
[www.rld.state.nm.us/financialinstitutions](http://www.rld.state.nm.us/financialinstitutions)

**New York****Department of Financial Services- Main Office**

One State St.  
New York, NY 10004-1511  
212-480-6400  
[www.dfs.ny.gov](http://www.dfs.ny.gov)

**Department of Financial Services**

Consumer Assistance Unit  
1 Commerce Plaza  
Albany, NY 12257  
212-480-6400  
Toll free: 1-800-342-3736  
[www.dfs.ny.gov](http://www.dfs.ny.gov)

**North Carolina****Commissioner of Banks**

4309 Mail Service Center  
Raleigh, NC 27699-4309  
919-733-3016  
[www.nccob.gov](http://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](mailto:dfi@nd.gov)  
[www.nd.gov/dfi](http://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](mailto:web.dfi@com.ohio.gov)  
[www.com.ohio.gov/fiin](http://www.com.ohio.gov/fiin)

**Oklahoma****State Banking Department**

2900 N. Lincoln Blvd.  
Oklahoma City, OK 73105  
405-521-2782  
[www.ok.gov/banking](http://www.ok.gov/banking)

**Oregon****Department of Consumer and Business Services**

Division of Financial Regulation  
PO Box 14480  
Salem, OR 97309  
503-378-4140  
Toll free: 1-866-814-9710  
✉: [dcbs.dfcsmail@oregon.gov](mailto:dcbs.dfcsmail@oregon.gov)  
[dfcs.oregon.gov](http://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: 1-800-600-0007  
TTY: 1-800-679-5070  
[www.dobs.pa.gov](http://www.dobs.pa.gov)

**Puerto Rico****Office of the Commissioner of Financial Institutions**

PO Box 11855  
San Juan, PR 00910-3855  
787-723-3131  
[www.ocif.gobierno.pr](http://www.ocif.gobierno.pr)

**Rhode Island****Department of Business Regulation**

Division of Banking  
1511 Pontiac Ave., Bldg. 68-2  
Cranston, RI 02920  
401-462-9500  
[www.dbr.state.ri.us](http://www.dbr.state.ri.us)

**South Carolina****Office of the Commissioner of Banking**

Board of Financial Institutions  
1205 Pendleton St., Suite 305  
Columbia, SC 29201  
803-734-2001  
[www.banking.sc.gov](http://www.banking.sc.gov)

**South Dakota****Department of Labor and Regulation**

Division of Banking  
1601 N. Harrison Ave., Suite 1  
Pierre, SD 57501  
605-773-3421  
✉: [banking@state.sd.us](mailto:banking@state.sd.us)  
[dlr.sd.gov/banking](http://dlr.sd.gov/banking)

**Tennessee****Department of Financial Institutions**

Tennessee Tower, 26th Floor  
312 Rosa L. Parks Ave.  
Nashville, TN 37243  
615-253-2023  
Toll free: 1-800-778-4215  
✉: [tdfi.consumerresources@tn.gov](mailto:tdfi.consumerresources@tn.gov)  
[www.tennessee.gov/tdfi](http://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.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov)  
[www.dob.texas.gov](http://www.dob.texas.gov)

**Utah****Department of Financial Institutions**

PO Box 146800  
Salt Lake City, UT 84114-6800  
801-538-8830  
✉: [dfi@utah.gov](mailto:dfi@utah.gov)  
[www.dfi.utah.gov/financial-institutions](http://www.dfi.utah.gov/financial-institutions)

# STATE BANKING AUTHORITIES

## Vermont

**Department of Financial Regulation**  
Banking Division  
89 Main St.  
Montpelier, VT 05620  
802-828-3301  
Toll free: 1-888-568-4547  
✉: [dfv.bnkconsumer@vermont.gov](mailto:dfv.bnkconsumer@vermont.gov)  
[www.dfr.vermont.gov](http://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  
[ltg.gov.vi](http://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  
✉: [bfquestions@scc.virginia.gov](mailto:bfquestions@scc.virginia.gov)  
[www.scc.virginia.gov/bfi](http://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](http://www.dfi.wa.gov)

## West Virginia

**Division of Financial Institutions**  
900 Pennsylvania Ave., Suite 306  
Charleston, WV 25302  
304-558-2294  
[www.dfi.wv.gov](http://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](http://www.wdfi.org)

## Wyoming

**Department of Audit**  
Division of Banking  
Herschler Building, 3rd Floor, East  
122 W. 25th St.  
Cheyenne, WY 82002  
307-777-7797  
✉: [WyomingBankingDivision@wyo.gov](mailto:WyomingBankingDivision@wyo.gov)  
[audit.wyo.gov](http://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. 31).

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

#### Department of Insurance

Consumer Services  
PO Box 303351  
Montgomery, AL 36130-3351  
334-241-4141  
✉: ConsumerServices@insurance.alabama.gov  
www.aldoi.gov

### Alaska

#### Department of Commerce, Community and Economic Development

Division of Insurance  
Consumer Services  
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

California Help Center  
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  
303-894-7490  
Toll free: 1-800-930-3745  
✉: insurance@dora.state.co.us  
www.dora.colorado.gov/insurance

### Connecticut

#### Insurance Department

Consumer Affairs  
PO Box 816  
Hartford, CT 06142-0816  
860-297-3900  
Toll free: 1-800-203-3447  
✉: insurance@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  
disb.dc.gov

### Florida

#### Office of Insurance Regulation

Consumer Services  
200 E. Gaines St.  
Tallahassee, FL 32399  
850-413-3140  
www.flair.com

### Georgia

#### Insurance and Safety Fire Commissioner

Consumer Services  
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)  
808-974-4000 (Hawaii)  
808-274-3141 (Kauai)  
808-984-2400 (Maui)  
Toll free: 1-800-468-4644  
✉: insurance@dcca.hawaii.gov  
www.cca.hawaii.gov/ins

## Idaho

### Department of Insurance

Consumer Services  
700 W. State St., 3rd Floor  
Boise, ID 83720-0043  
208-334-4319  
Toll free: 1-800-721-3272  
✉: [consumeraffairs@doi.idaho.gov](mailto:consumeraffairs@doi.idaho.gov)  
[www.doi.idaho.gov](http://www.doi.idaho.gov)

## Illinois

### Illinois Department of Insurance

320 W. Washington St.  
Springfield, IL 62767  
217-782-4515  
Toll free: 1-877-527-9431  
Toll free: 1-866-445-5364  
TTY: 1-866-323-5321  
✉: [doi.infodesk@illinois.gov](mailto:doi.infodesk@illinois.gov)  
[insurance.illinois.gov](http://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](mailto:consumerservices@idoi.in.gov)  
[www.in.gov/idoi](http://www.in.gov/idoi)

## Iowa

### Insurance Division

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](http://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](mailto:webcomplaints@ksinsurance.org)  
[www.ksinsurance.org](http://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](mailto:doi.info@ky.gov)  
[insurance.ky.gov](http://insurance.ky.gov)

## Louisiana

### Department of Insurance

Office of Consumer Advocacy  
PO Box 94214  
Baton Rouge, LA 70804-9214  
225-219-4775  
225-342-5900  
Toll free: 1-800-259-5301  
✉: [consumeradvocacy@ldi.la.gov](mailto:consumeradvocacy@ldi.la.gov)  
[www.lidi.louisiana.gov](http://www.lidi.louisiana.gov)

## 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](mailto:Insurance.PFR@maine.gov)  
[www.maine.gov/pfr/insurance](http://www.maine.gov/pfr/insurance)

## 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.insurance.maryland.gov/Consumer](http://www.insurance.maryland.gov/Consumer)

## 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  
✉: [doicss.mailbox@state.ma.us](mailto:doicss.mailbox@state.ma.us)  
[www.mass.gov/doi](http://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](mailto:difs-ins-info@michigan.gov)  
[www.michigan.gov/difs](http://www.michigan.gov/difs)

## Minnesota

### Department of Commerce

Insurance Division  
85 7th Pl. E, Suite 500  
St. Paul, MN 55101  
651-539-1600  
Toll free: 1-800-657-3602  
✉: [consumer.protection@state.mn.us](mailto:consumer.protection@state.mn.us)  
[mn.gov/commerce/consumers/your-insurance](http://mn.gov/commerce/consumers/your-insurance)

## Mississippi

### Insurance Department

Consumer Services Division  
PO Box 79  
Jackson, MS 39205-0079  
601-359-3569  
Toll free: 1-800-562-2957  
✉: [consumer@mid.ms.gov](mailto:consumer@mid.ms.gov)  
[www.mid.ms.gov](http://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](mailto:consumeraffairs@insurance.mo.gov)  
[www.insurance.mo.gov](http://www.insurance.mo.gov)



**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](http://www.csimt.gov)

**Nebraska****Department of Insurance**

Consumer Affairs  
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](mailto:DOI.ConsumerAffairs@nebraska.gov)  
[www.doi.ne.gov](http://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  
✉: [csc@doi.state.nv.us](mailto:csc@doi.state.nv.us)  
[doi.nv.gov](http://doi.nv.gov)

**Nevada Department of Business and Industry**

Division of Insurance  
Consumer Services and Enforcement  
2501 E. Sahara Ave., Suite 302  
Las Vegas, NV 89104  
702-486-4009  
Toll free: 1-888-872-3234  
[doi.nv.gov](http://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](mailto:consumerservices@ins.nh.gov)  
[www.nh.gov/insurance](http://www.nh.gov/insurance)

**New Jersey****Department of Banking and Insurance**

Consumer Inquiries and Complaints  
PO Box 471  
Trenton, NJ 08625-0471  
609-292-7272  
Toll free: 1-800-446-7467  
[www.state.nj.us/dobi](http://www.state.nj.us/dobi)

**New Mexico****Superintendent of Insurance**

Consumer Assistance Bureau  
PO Box 1689  
Santa Fe, NM 87504-1689  
505-827-4601  
Toll free: 1-855-427-5674  
[www.osi.state.nm.us](http://www.osi.state.nm.us)

**New York****Department of Financial Services**

Insurance Department  
Consumer Assistance Unit  
One Commerce Plaza  
Albany, NY 12257  
212-480-6400  
Toll free: 1-800-342-3736  
[www.dfs.ny.gov](http://www.dfs.ny.gov)

**North Carolina****Department of Insurance**

Consumer Services  
1201 Mail Service Center  
Raleigh, NC 27699-1201  
919-807-6750  
Toll free: 1-855-408-1212  
[www.ncdoi.com](http://www.ncdoi.com)

**North Dakota****Insurance Department**

Consumer Assistance Center  
1701 S. 12th St.  
Bismarck, ND 58504  
701-328-2440  
Toll free: 1-800-247-0560  
TTY: 1-800-366-6888  
✉: [insurance@nd.gov](mailto:insurance@nd.gov)  
[www.nd.gov/ndins](http://www.nd.gov/ndins)

**Ohio****Department of Insurance**

Consumer Affairs  
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](http://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](http://www.ok.gov/oid)

**Oregon****Division of Financial Regulation**

Insurance Division  
PO Box 14480  
Salem, OR 97309-0405  
503-947-7984  
Toll free: 1-888-877-4894  
✉: [cp.ins@oregon.gov](mailto:cp.ins@oregon.gov)  
[www.oregon.gov/dcbs/insurance/Pages/aboutus.aspx](http://www.oregon.gov/dcbs/insurance/Pages/aboutus.aspx)

**Pennsylvania****Insurance Department**

Consumer Services  
1209 Strawberry Square  
Harrisburg, PA 17120  
717-783-2153  
Toll free: 1-877-881-6388  
TTY: 717-783-3898  
[www.insurance.pa.gov](http://www.insurance.pa.gov)

**Puerto Rico****Office of the Commissioner of Insurance**

B5 Calle Tabonuco, Suite 216 PMB 356  
Guaynabo, PR 00968-3029  
787-304-8686  
[www.ocs.gobierno.pr/ocspr](http://www.ocs.gobierno.pr/ocspr)

# STATE INSURANCE REGULATORS

## 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](mailto:DBR.Insurance@dbr.ri.gov)  
[www.dbr.state.ri.us](http://www.dbr.state.ri.us)

## South Carolina

**Department of Insurance**  
Consumer Services  
PO Box 100105  
Columbia, SC 29202-3105  
803-737-6180  
Toll free: 1-800-768-3467  
✉: [consumers@doi.sc.gov](mailto:consumers@doi.sc.gov)  
[www.doi.sc.gov](http://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](mailto:insurance@state.sd.us)  
[www.dlr.sd.gov/insurance](http://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  
[www.tn.gov/commerce](http://www.tn.gov/commerce)

## Texas

**Department of Insurance**  
Consumer Protection (111-1A)  
PO Box 149091  
Austin, TX 78714-9091  
Toll free: 1-800-252-3439  
✉: [consumerprotection@tdi.texas.gov](mailto:consumerprotection@tdi.texas.gov)  
[www.tdi.texas.gov](http://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](http://www.insurance.utah.gov)

## Vermont

**Department of Financial Regulation**  
Insurance Consumer Services  
89 Main St.  
Montpelier, VT 05620-3101  
802-828-3302  
Toll free: 1-800-964-1784  
✉: [dfr.insuranceinfo@vermont.gov](mailto:dfr.insuranceinfo@vermont.gov)  
[www.dfr.vermont.gov](http://www.dfr.vermont.gov)

## Virgin Islands

**Division of Banking and Insurance**  
5049 Kongens Gade  
St. Thomas, VI 00802  
340-774-7166  
[ltg.gov.vi](http://ltg.gov.vi)

## Virginia

**State Corporation Commission**  
Bureau of Insurance  
PO Box 1157  
Richmond, VA 23218-1157  
804-371-9741  
Toll free: 1-877-310-6560  
TTY: 804-371-9206  
✉: [bureauofinsurance@scc.virginia.gov](mailto:bureauofinsurance@scc.virginia.gov)  
[www.scc.virginia.gov](http://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](http://www.insurance.wa.gov)

## West Virginia

**Offices of the Insurance Commissioner**  
Consumer Service  
PO Box 50540  
Charleston, WV 25305-0540  
304-558-3386  
Toll free: 1-888-879-9842  
TTY: 1-800-435-7381  
✉: [OICConsumerServices@wv.gov](mailto:OICConsumerServices@wv.gov)  
[www.wvinsurance.gov](http://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](mailto:ocicomplaints@wisconsin.gov)  
[oci.wi.gov](http://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](http://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](mailto:asc@asc.alabama.gov)  
[www.asc.state.al.us](http://www.asc.state.al.us)

## Alaska

### Department of Commerce, Community, and Economic Development

Division of Banking and Securities  
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](mailto:dbsc@alaska.gov)  
[www.commerce.alaska.gov](http://www.commerce.alaska.gov)

## Arizona

### Corporation Commission

Securities Division  
1300 W. Washington St., 3rd Floor  
Phoenix, AZ 85007  
602-542-4242  
Toll free: 1-866-837-4399  
✉: [securitiesdiv@azcc.gov](mailto:securitiesdiv@azcc.gov)  
[www.azinvestor.gov](http://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](mailto:info@securities.arkansas.gov)  
[www.securities.arkansas.gov](http://www.securities.arkansas.gov)

## California

### Department of Business Oversight

Consumer Services  
1515 K St., Suite 200  
Sacramento, CA 95814  
Toll free: 1-866-275-2677  
[www.dbo.ca.gov](http://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](mailto:dora_securitieswebsite@state.co.us)  
[www.colorado.gov/pacific/dora](http://www.colorado.gov/pacific/dora)

## Connecticut

### Department of Banking

Securities and Business Investments  
Division  
260 Constitution Plaza  
Hartford, CT 06103-1800  
860-240-8230  
Toll free: 1-800-831-7225  
[www.ct.gov/dob](http://www.ct.gov/dob)

## Delaware

### Department of Justice

Investor Protection Unit  
Carvel State Office Building, 5th Floor  
820 N. French St.  
Wilmington, DE 19801  
302-577-8424  
✉: [Investor.Protection@state.de.us](mailto:Investor.Protection@state.de.us)  
[www.attorneygeneral.delaware.gov/fraud/ipu](http://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](mailto:disb.complaints@dc.gov)  
[disb.dc.gov](http://disb.dc.gov)

## Florida

### Office of Financial Regulation

Division of Securities  
200 E. Gaines St.  
Tallahassee, FL 32399  
850-487-9687  
[www.flofr.com](http://www.flofr.com)

## Georgia

### Secretary of State

Securities Division  
2 Martin Luther King Dr., SE  
Suite 313, West Tower  
Atlanta, GA 30334  
404-654-6023  
Toll free: 1-844-753-7825  
[www.sos.ga.gov](http://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](mailto:seb@dcca.hawaii.gov)  
[www.cca.hawaii.gov/sec](http://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](mailto:finance@finance.idaho.gov)  
[www.finance.idaho.gov](http://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](http://www.cyberdriveillinois.com/departments/securities/home.html)

### Secretary of State

Securities Department  
69 W. Washington St., Room 1220  
Chicago, IL 60602  
312-793-3384  
[www.cyberdriveillinois.com/departments/securities/home.html](http://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](http://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](mailto:iowasec@iid.state.ia.us)  
[iid.iowa.gov](http://iid.iowa.gov)

## 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](http://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](mailto:kfi@ky.gov)  
[www.kfi.ky.gov](http://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.la.gov](mailto:ofila@ofi.la.gov)  
[www.ofi.state.la.us](http://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](http://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](mailto:securities@oag.state.md.us)  
[www.marylandattorneygeneral.gov/Pages/Securities/default.aspx](http://www.marylandattorneygeneral.gov/Pages/Securities/default.aspx)

## Massachusetts

### Secretary of the Commonwealth

Securities Division  
McCormack Building One Ashburton Pl., 17th Floor  
Boston, MA 02108  
617-727-3548  
Toll free: 1-800-269-5428  
TTY: 617-878-3889  
✉: [securities@sec.state.ma.us](mailto:securities@sec.state.ma.us)  
[www.sec.state.ma.us/sct/sctidx.htm](http://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](mailto:LARA-CSCL-Securities-Audit@michigan.gov)  
[www.michigan.gov/securities](http://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](mailto:securities.commerce@state.mn.us)  
[mn.gov/commerce](http://mn.gov/commerce)

## Mississippi

### Secretary of State

Securities Division  
PO Box 136  
Jackson, MS 39205-0136  
601-359-1334  
[www.sos.ms.gov](http://www.sos.ms.gov)

## Missouri

### Office of the Secretary of State

Investor Protection & Securities  
600 W. Main St.  
Jefferson City, MO 65101  
573-751-4136  
Toll free: 1-800-721-7996  
✉: [securities@sos.mo.gov](mailto:securities@sos.mo.gov)  
[www.sos.mo.gov/securities](http://www.sos.mo.gov/securities)

## Montana

### Office of the State Auditor

Commissioner of Securities and Insurance  
Securities Department  
840 Helena Ave.  
Helena, MT 59601  
406-444-2040  
Toll free: 1-800-332-6148  
TTY: 406-444-3246  
[www.csimt.gov/securities](http://www.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](http://www.ndbf.ne.gov)

**Nevada**

**Office of the Secretary of State**  
Securities Division  
555 E. Washington Ave., Suite 5200  
Las Vegas, NV 89101  
702-486-2440  
✉: [nvsec@sos.nv.gov](mailto:nvsec@sos.nv.gov)  
[www.nvsos.gov](http://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](mailto:securities@sos.nh.gov)  
[sos.nh.gov/sec\\_reg.aspx](http://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](mailto:njbos@dca.lps.state.nj.us)  
[www.njconsumeraffairs.gov/bos](http://www.njconsumeraffairs.gov/bos)

**New Mexico**

**Regulation and Licensing Department**  
Securities Division  
2550 Cerrillos Rd., 3rd Floor  
Santa Fe, NM 87504  
505-476-4580  
Toll free: 1-800-704-5533  
[www.rld.state.nm.us/securities](http://www.rld.state.nm.us/securities)

**New York**

**Office of the Attorney General**  
Investor Protection Bureau  
120 Broadway, 23rd Floor  
New York, NY 10271  
212-416-8222  
✉: [Investor.Complaints@ag.ny.gov](mailto:Investor.Complaints@ag.ny.gov)  
[www.ag.ny.gov/bureau/investor-protection-bureau](http://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.gov](mailto:secdiv@sosnc.gov)  
[www.sosnc.gov/sec](http://www.sosnc.gov/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](mailto:ndsecurities@nd.gov)  
[www.nd.gov/securities](http://www.nd.gov/securities)

**Ohio**

**Department of Commerce**  
Division of Securities  
77 S. High St., 22nd Floor  
Columbus, OH 43215  
614-644-7381  
Toll free: 1-877-683-7841  
✉: [securitiesgeneral.questions@com.state.oh.us](mailto:securitiesgeneral.questions@com.state.oh.us)  
[www.com.ohio.gov/secu](http://www.com.ohio.gov/secu)

**Oklahoma**

**Department of Securities**  
204 N. Robinson Ave., Suite 400  
Oklahoma City, OK 73102  
405-280-7700  
[www.securities.ok.gov](http://www.securities.ok.gov)

**Oregon**

**Department of Consumer and Business Services**  
Division of Finance and Corporate Securities  
PO Box 14480  
Salem, OR 97309-0405  
503-378-4140  
Toll free: 1-866-814-9710  
✉: [dcbs.dfcsmail@state.or.us](mailto:dcbs.dfcsmail@state.or.us)  
[dfr.oregon.gov](http://dfr.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](http://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](mailto:valores@ocif.gobierno.pr)  
[www.ocif.gobierno.pr](http://www.ocif.gobierno.pr)

**Rhode Island**

**Department of Business Regulation**  
Securities Division  
1511 Pontiac Ave.  
Cranston, RI 02920  
401-462-9527  
✉: [DBR.SecInquiry@dbr.ri.gov](mailto:DBR.SecInquiry@dbr.ri.gov)  
[www.dbr.state.ri.us](http://www.dbr.state.ri.us)

**South Carolina**

**Office of the Attorney General**  
Securities Division  
PO Box 11549  
Columbia, SC 29211-1549  
803-734-9916  
[www.scag.gov/scsecurities](http://www.scag.gov/scsecurities)

**South Dakota**

**Department of Labor and Regulation**  
Division of Securities  
124 S. Euclid Ave., Suite 104  
Pierre, SD 57501  
605-773-4823  
[www.dlr.sd.gov/securities](http://www.dlr.sd.gov/securities)

## Tennessee

### Department of Commerce and Insurance

Securities Division  
500 James Robertson Pkwy., 8th Floor  
Nashville, TN 37243-0575  
615-741-2947  
Toll free: 1-800-863-9117  
✉: Ask.tdci@TN.Gov  
[tn.gov/commerce/section/securities](http://tn.gov/commerce/section/securities)

## Texas

### State Securities Board

PO Box 13167  
Austin, TX 78711-3167  
512-305-8300  
[www.ssb.texas.gov](http://www.ssb.texas.gov)

## 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](mailto:securities@utah.gov)  
[www.securities.utah.gov](http://www.securities.utah.gov)

## Vermont

### Department of Financial Regulation

Securities Division  
89 Main St.  
Montpelier, VT 05620  
802-828-3420  
✉: [dfr.securitiesinfo@vermont.gov](mailto:dfr.securitiesinfo@vermont.gov)  
[www.dfr.vermont.gov](http://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](mailto:SRF_General@scc.virginia.gov)  
[www.scc.virginia.gov/srf](http://www.scc.virginia.gov/srf)

## Washington

### Department of Financial Institutions

Division of Securities  
PO Box 41200  
Olympia, WA 98504-1200  
360-902-8760  
Toll free: 1-877-746-4334  
TTY: 360-664-8126  
[www.dfi.wa.gov](http://www.dfi.wa.gov)

## West Virginia

### State Auditor's Office

Securities Commission  
1900 Kanawha Blvd., E  
Building 1, Room W-100  
Charleston, WV 25305  
304-558-2251  
✉: [securities@wvsao.gov](mailto:securities@wvsao.gov)  
[www.wvsao.gov/Securities](http://www.wvsao.gov/Securities)

## Wisconsin

### Department of Financial Institutions

Division of Securities  
PO Box 1768  
Madison, WI 53701-1768  
608-266-1064  
[www.wdfi.org](http://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](mailto:Compliance@wyo.gov)  
[soswy.state.wy.us](http://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.

## District of Columbia

### Public Service Commission

Office of Consumer Services  
1325 G St., NW, Suite 800  
Washington, DC 20005  
202-626-5120  
[www.dcpssc.org](http://www.dcpssc.org)

## Florida

### Public Service Commission

2540 Shumard Oak Blvd.  
Tallahassee, FL 32399-0850  
850-413-6100  
Toll free: 1-800-342-3552  
TTY: 1-800-955-8771  
✉: [contact@psc.state.fl.us](mailto:contact@psc.state.fl.us)  
[www.floridapsc.com](http://www.floridapsc.com)

## Georgia

### Public Service Commission

Consumer Affairs Division  
244 Washington St., SW  
Atlanta, GA 30334  
404-656-4501  
Toll free: 1-800-282-5813  
✉: [gapsc@psc.state.ga.us](mailto:gapsc@psc.state.ga.us)  
[www.psc.state.ga.us](http://www.psc.state.ga.us)

## Hawaii

### Public Utilities Commission

465 S. King St., Room 103  
Honolulu, HI 96813  
808-586-2020  
✉: [Hawaii.puc@hawaii.gov](mailto:Hawaii.puc@hawaii.gov)  
[www.puc.hawaii.gov](http://www.puc.hawaii.gov)

## Idaho

### Public Utilities Commission

Consumer Assistance  
PO Box 83720  
Boise, ID 83720-0074  
208-334-0369  
Toll free: 1-800-432-0369  
[www.puc.idaho.gov](http://www.puc.idaho.gov)

## Illinois

### Commerce Commission

Consumer Services Division  
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](http://www.icc.illinois.gov)

## Alabama

### Alabama Public Service Commission

Consumer Services  
PO Box 304260  
Montgomery, AL 36130  
334-242-5218  
Toll free: 1-800-392-8050  
[www.psc.alabama.gov](http://www.psc.alabama.gov)

## 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](mailto:cp.mail@alaska.gov)  
[rca.alaska.gov](http://rca.alaska.gov)

## Arizona

### Corporation Commission

Utilities Division  
Consumer Services  
1200 W. Washington St.  
Phoenix, AZ 85007  
602-542-4251  
Toll free: 1-800-222-7000  
[www.azcc.gov](http://www.azcc.gov)

## 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](http://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  
✉: [consumer-affairs@cpuc.ca.gov](mailto:consumer-affairs@cpuc.ca.gov)  
[consumers.cpuc.ca.gov](http://consumers.cpuc.ca.gov)

## Colorado

### Public Utilities Commission

Consumer Assistance Unit  
1560 Broadway, Suite 250  
Denver, CO 80202  
303-894-2000  
Toll free: 1-800-456-0858  
✉: [dora\\_puc\\_complaints@state.co.us](mailto:dora_puc_complaints@state.co.us)  
[www.colorado.gov/pacific/dora](http://www.colorado.gov/pacific/dora)

## Connecticut

### Department of Energy and Environmental Protection

Public Utilities Regulatory Authority  
Consumer Affairs Unit  
10 Franklin Square  
New Britain, CT 06051  
Toll free: 1-800-382-4586  
TTY: 860-827-2837  
✉: [dpuc.information@po.state.ct.us](mailto:dpuc.information@po.state.ct.us)  
[www.ct.gov/pura](http://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.depssc.delaware.gov](http://www.depssc.delaware.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](http://www.in.gov/iurc)

## Iowa

### Utilities Board

Customer Service  
1375 E. Court Ave., Room 69  
Des Moines, IA 50319  
515-725-7321  
Toll free: 1-877-565-4450  
✉: [customer@iub.iowa.gov](mailto:customer@iub.iowa.gov)  
[iub.iowa.gov](http://iub.iowa.gov)

## Kansas

### Corporation Commission

Office of Public Affairs and Consumer Protection  
1500 S.W. Arrowhead Rd.  
Topeka, KS 66604-4027  
785-271-3140  
Toll free: 1-800-662-0027  
TTY: 1-800-766-3777  
✉: [public.affairs@kcc.ks.gov](mailto:public.affairs@kcc.ks.gov)  
[www.kcc.state.ks.us](http://www.kcc.state.ks.us)

## Kentucky

### Public Service Commission

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](mailto:psc.consumer.inquiry@ky.gov)  
[www.psc.state.ky.us](http://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.louisiana.gov](http://www.lpsc.louisiana.gov)

## 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](mailto:maine.puc@maine.gov)  
[www.maine.gov/mpuc](http://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](http://www.psc.state.md.us)

## Massachusetts

### Department of Public Utilities

Consumer Division  
One South Station  
Boston, MA 02110  
617-737-2836  
Toll free: 1-877-886-5066  
✉: [DPUConsumer.Complaints@state.ma.us](mailto:DPUConsumer.Complaints@state.ma.us)  
[www.mass.gov/dpu](http://www.mass.gov/dpu)

## Michigan

### Public Service Commission

PO Box 30221  
Lansing, MI 48909  
517-284-8100  
Toll free: 1-800-292-9555  
[www.michigan.gov/mpsc](http://www.michigan.gov/mpsc)

## Minnesota

### Public Utilities Commission

Consumer Affairs Office  
121 7th Pl. E, Suite 350  
St. Paul, MN 55101  
651-296-0406  
Toll free: 1-800-657-3782  
✉: [consumer.puc@state.mn.us](mailto:consumer.puc@state.mn.us)  
[www.mn.gov/puc](http://www.mn.gov/puc)

## Mississippi

### Public Service Commission

PO Box 1174  
Jackson, MS 39215-1174  
601-961-5430 (Central District)  
601-961-5450 (Northern District)  
601-961-5440 (Southern District)  
Toll free: 800-356-6430 (Central District)  
Toll free: 800-356-6428 (Northern District)  
Toll free: 800-356-6429 (Southern District)  
[www.psc.state.ms.us](http://www.psc.state.ms.us)

## Missouri

### Public Service Commission

Consumer Services  
200 Madison St.  
PO Box 360  
Jefferson City, MO 65102-0360  
Toll free: 1-800-392-4211  
TTY: 1-866-735-2460  
✉: [pscinfo@psc.mo.gov](mailto:pscinfo@psc.mo.gov)  
[www.psc.mo.gov](http://www.psc.mo.gov)

## Montana

### Public Service Commission

PO Box 202601  
Helena, MT 59620-2601  
406-444-6150  
Toll free: 1-800-646-6150  
TTY: 406-444-4212  
✉: [psc\\_complaint@mt.gov](mailto:psc_complaint@mt.gov)  
[www.psc.mt.gov](http://www.psc.mt.gov)

## Nebraska

### Public Service Commission

1200 N St., Suite 300  
Lincoln, NE 68508  
402-471-3101  
Toll free: 1-800-526-0017  
TTY: 402-471-0213  
[www.psc.nebraska.gov](http://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](mailto:puccompliance@puc.nv.gov)  
[puc.nv.gov](http://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](mailto:puccompliance@puc.nv.gov)  
[puc.nv.gov](http://puc.nv.gov)

**New Hampshire****Public Utilities Commission**

Consumer Affairs Division  
21 S. Fruit St., Suite 10  
Concord, NH 03301-2429  
603-271-2431  
Toll free: 1-800-852-3793  
TTY: 1-800-735-2964  
✉: [puc@puc.nh.gov](mailto:puc@puc.nh.gov)  
[www.puc.state.nh.us](http://www.puc.state.nh.us)

**New Jersey****Board of Public Utilities**

Division of Customer Assistance  
44 S. Clinton Ave.  
Trenton, NJ 08625  
609-341-9188  
Toll free: 1-800-624-0241  
Toll free: 1-800-624-0331 (Cable TV)  
[www.bpu.state.nj.us](http://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](mailto:crd.complaints@state.nm.us)  
[www.nmprc.state.nm.us](http://www.nmprc.state.nm.us)

**New York****Department of Public Service**

Office of Consumer Services  
3 Empire State Plaza  
Albany, NY 12223-1350  
Toll free: 1-800-342-3377  
Toll free: 800-342-3355  
TTY: 1-800-662-1220  
✉: [complaint.filing@dps.ny.gov](mailto:complaint.filing@dps.ny.gov)  
[www.askpsc.com](http://www.askpsc.com)

**North Carolina****Utilities Commission**

Consumer Services  
4325 Mail Service Center  
Raleigh, NC 27699-4300  
919-733-9277  
Toll free: 1-866-380-9816  
✉: [Consumer.Services@psncuc.nc.gov](mailto:Consumer.Services@psncuc.nc.gov)  
[www.ncuc.net](http://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](mailto:ndpsc@nd.gov)  
[www.psc.nd.gov](http://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](mailto:occ@occ.ohio.gov)  
[www.occ.ohio.gov](http://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](http://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](http://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](mailto:puc.consumer@state.or.us)  
[www.puc.state.or.us](http://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](mailto:consumer@paoca.org)  
[www.oca.state.pa.us](http://www.oca.state.pa.us)

**Pennsylvania Public Utility Commission**

Bureau of Consumer Services  
PO Box 3265  
Harrisburg, PA 17105-3265  
Toll free: 1-800-692-7380  
[www.puc.state.pa.us](http://www.puc.state.pa.us)

**Puerto Rico****Public Service Commission**

PO Box 190870  
San Juan, PR 00918  
787-756-1919  
[www.csp.gobierno.pr](http://www.csp.gobierno.pr)

**Rhode Island****Public Utilities Commission**

Consumer Section  
89 Jefferson Blvd.  
Warwick, RI 02888  
401-780-9700  
[www.ripuc.org](http://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](http://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](mailto:PUCconsumerinfo@state.sd.us)  
[www.puc.sd.gov](http://www.puc.sd.gov)

# STATE UTILITIES COMMISSIONS

## 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](http://www.tn.gov/tra)

## Texas

### Public Utility Commission

Customer Protection Division  
PO Box 13326  
Austin, TX 78711-3326  
512-936-7120  
Toll free: 1-888-782-8477  
TTY: 1-800-735-2988  
✉: [customer@puc.texas.gov](mailto:customer@puc.texas.gov)  
[www.puc.texas.gov](http://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](mailto:psc@utah.gov)  
[psc.utah.gov](http://psc.utah.gov)

## Vermont

### Public Service Board

Consumer Affairs and Public  
Information Division  
112 State St., 3rd Floor  
Montpelier, VT 05620  
802-828-2332  
Toll free: 1-800-622-4496  
TTY: 1-800-734-8390  
✉: [psd.consumer@vermont.gov](mailto:psd.consumer@vermont.gov)  
[psb.vermont.gov](http://psb.vermont.gov)

## Virginia

### State Corporation Commission

Division of Public Utility Regulation  
PO Box 1197  
Richmond, VA 23218  
804-371-9611  
Toll free: 1-800-552-7945  
TTY: 804-371-9206  
✉: [EnergyReg@scc.virginia.gov](mailto:EnergyReg@scc.virginia.gov)  
[www.scc.virginia.gov](http://www.scc.virginia.gov)

## Washington

### Utilities and Transportation Commission

Consumer Protection  
PO Box 47250  
Olympia, WA 98504-7250  
360-664-1160  
Toll free: 1-888-333-9882  
TTY: 360-586-8203  
✉: [consumer@utc.wa.gov](mailto:consumer@utc.wa.gov)  
[www.utc.wa.gov](http://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](http://www.cad.state.wv.us)

### Public Service Commission

Customer Assistance  
PO Box 812  
201 Brooks St.  
Charleston, WV 25323  
Toll free: 1-800-642-8544  
[www.psc.state.wv.us](http://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  
[psc.wi.gov](http://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](mailto:wpsc_complaints@wyo.gov)  
[psc.state.wy.us](http://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

✉: [info@ahip.org](mailto:info@ahip.org)

[www.ahip.org](http://www.ahip.org)

America's Health Insurance Plans (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](http://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](http://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 make financial choices and responsibilities.

### American Cleaning Institute (ACI)

1331 L St., NW, Suite 650  
Washington, DC 20005  
202-347-2900

✉: [info@cleaninginstitute.org](mailto:info@cleaninginstitute.org)

[www.cleaninginstitute.org](http://www.cleaninginstitute.org)

ACI provides 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

Toll free: 1-877-674-4659

✉: [contact@acll.com](mailto:contact@acll.com)

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

ACLI is a trade association of insurance companies. It also offer consumer information on various types of insurance.

### American Financial Services Association Education Foundation (AFSAEF) ♦

919 18th St., NW Suite 300  
Washington, DC 20006-5517  
Toll free: 1-888-400-7577

✉: [info@afsaef.org](mailto:info@afsaef.org)

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

[www.aicpa.org](http://www.aicpa.org)

[www.360financialliteracy.org](http://www.360financialliteracy.org)

AICPA works to ensure that the public remains confident in the integrity, competence and professionalism of CPAs.

### American Moving & Storage Association (AMSA)

1611 Duke St.  
Alexandria, VA 22314  
703-683-7410

Toll free: 1-888-849-2672

[www.moving.org](http://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)

79 S. State St., Suite D3  
Westerville, OH 43081  
614-368-1055

[www.afcpe.org](http://www.afcpe.org)

AFCPE trains and provides certification for financial counselors. It also provides a database for consumers to find a financial counselor in their area.

### Cellular Telecommunications and Internet Association (CTIA)

1400 16th St., NW, Suite 600  
Washington, DC 20036  
202-736-3200

[www.ctia.org](http://www.ctia.org)

CTIA is the trade association for the wireless telecommunications industry. It provides 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](mailto:mail@cfpboard.org)  
[www.cfp.net](http://www.cfp.net)

[www.letsmakeaplan.org](http://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  
TTY: 520-495-7077  
[www.carf.org](http://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  
[www.cta.tech](http://www.cta.tech)

CTA represents corporations involved in the design, development, manufacturing and distribution of consumer electronics. It offers free consumer guides.

## Data & Marketing Association (DMA)

Department of Corporate Responsibility  
1615 L St., NW  
Washington, DC 20036  
212-768-7277  
[www.DMAchoice.org](http://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 that allow consumers 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](mailto:info@dsef.org)  
[www.dsef.org](http://www.dsef.org)

DSEF educates the public on the benefits of direct selling for individuals, communities, and the entire economy.

## Financial Counseling Association of America (FCAA)

611 Pennsylvania Avenue, SE, Suite 1600  
Washington, DC 20003  
Toll free: 1-866-694-7253  
[www.fcaa.org](http://www.fcaa.org)

FCAA represents not-for-profit credit counseling companies and sets industry standards for member companies. It also provides financial education materials directly to the public.

## Financial Industry Regulatory Authority (FINRA) ♦

1735 K St., NW  
Washington, DC 20006  
301-590-6500  
Toll free: 1-800-289-9999 (BrokerCheck)  
Toll free: 1-844-574-3577  
[www.finra.org](http://www.finra.org)

[brokercheck.finra.org](http://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. Use the BrokerCheck tool to check the background of individual investment professionals and firms.

## Financial Planning Association (FPA)

7535 E. Hampden Ave., Suite 600  
Denver, CO 80231  
Toll free: 1-800-322-4237  
✉: [info@onefpa.org](mailto:info@onefpa.org)  
[www.plannersearch.org](http://www.plannersearch.org)

The Financial Planning Association is a trade organization for financial planners. FPA ensures that planners adhere to a code of ethics and provides guides, brochures, and financial worksheets for consumers.

## Insurance Information Institute (III)

110 William St.  
New York, NY 10038  
212-346-5500  
[www.iii.org](http://www.iii.org)

The III is a nonprofit communications organization supported by the property/casualty insurance industry that works to improve public understanding of insurance.

## International Association of Movers (IAM)

5904 Richmond Hwy., Suite 404  
Alexandria, VA 22303  
703-317-9950  
✉: [info@iamovers.org](mailto:info@iamovers.org)  
[www.iamovers.org](http://www.iamovers.org)

IAM is a global association of movers and forwarders. IAM offers consumer tips for moving, domestically or internationally.

## International Cemetery, Cremation and Funeral Association (ICCFA)

107 Carpenter Dr. Suite 100  
Sterling, VA 20164  
703-391-8400  
Toll free: 1-800-645-7700  
[www.iccfa.com](http://www.iccfa.com)

ICCFA is a trade association for the cemetery, funeral service, cremation and memorialization profession. The ICCFA assists consumers directly through information resources and a dispute resolution service.

## LeadingAge

2519 Connecticut Ave., NW  
Washington, DC 20008  
202-783-2242  
✉: [info@leadingage.org](mailto:info@leadingage.org)  
[www.leadingage.org](http://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](mailto:feedback@naag.org)  
[www.naag.org](http://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  
Toll free: 1-800-368-5242  
✉: [info@nahb.org](mailto:info@nahb.org)  
[www.nahb.org](http://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 64106-2197  
816-842-3600  
Toll free: 1-866-470-6242  
✉: [webpost@naic.org](mailto:webpost@naic.org)  
[www.naic.org](http://www.naic.org)  
[www.insureuonline.org](http://www.insureuonline.org)

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  
✉: [info@nfcc.org](mailto:info@nfcc.org)  
[www.nfcc.org](http://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](mailto:nfda@nfda.org)  
[www.nfda.org](http://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](mailto:information@nfa.futures.org)  
[www.nfa.futures.org](http://www.nfa.futures.org)

NFA is the industrywide 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. NFA's Information Center offers answers to industry related questions.

## National Institute for Automotive Service Excellence (ASE)

1503 Edwards Ferry Rd., NE, Suite 401  
Leesburg, VA 20176  
703-669-6600  
Toll free: 1-800-390-6789  
✉: [contactus@ase.com](mailto:contactus@ase.com)  
[www.ase.com](http://www.ase.com)

ASE is an independent organization that works to improve the quality of automotive service and repair through the voluntary testing and certification of automotive repair professionals.

## North American Securities Administrators Association, Inc.

750 1st St., NE, Suite 1140  
Washington, DC 20002  
202-737-0900  
[www.nasaa.org](http://www.nasaa.org)

NASAA is the voice of state securities agencies responsible for 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](mailto:socap@socap.org)  
[www.socap.org](http://www.socap.org)

SOCAP provides training, conferences and publications to encourage and promote effective communication and understanding among business, government and consumers; and to define and advance the consumer affairs profession.

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