

The background of the cover is a vibrant green, populated with a repeating pattern of white dollar signs (\$) of varying sizes and orientations, creating a textured, financial theme.

The Consumer Action Handbook

2002 Edition

Federal Consumer Information Center

How to Use this
Handbook

Cars

Money and
Credit

Privacy

Sample
Complaint
Letter

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Contacts

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Agencies

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2002 Consumer Action Handbook

United States General Services Administration Federal Consumer Information Center

The Federal Consumer Information Center (FCIC) wishes to extend special thanks to the National Association of Consumer Agency Administrators, the National Consumers League, and ConsumerWorld.org for their help in developing this edition of the **Consumer Action Handbook**. Their expertise on the front lines of consumer education and complaint handling has contributed immeasurably to the value and quality of this publication.

Single copies of the current **Consumer Action Handbook** are available by writing Handbook, Federal Consumer Information Center, Pueblo CO 81009 or by calling 1 (888) 8 PUEBLO, that's 1-888-878-3256. The **Handbook** can also be ordered on the FCIC website, www.pueblo.gsa.gov, and viewed there free of charge.

The 2002 **Consumer Action Handbook** will be current through summer 2003. To place your name on a mailing list to receive the 2003 **Handbook**, please call 1-888-878-3256. For information that is updated weekly, click on the Consumer Action Website at www.pueblo.gsa.gov.

Printed October 2001



THE WHITE HOUSE
WASHINGTON

September 2001

I am pleased to send you best wishes as you use the *Consumer Action Handbook*. This extensive guide can help you make more informed choices in today's marketplace. With the right information, educated buyers can help build a more responsive marketplace for the benefit of all consumers.

The *Consumer Action Handbook* exemplifies my Administration's commitment to strengthening and expanding the roles and rights of consumers in the marketplace. I commend the Federal and private sector partnerships that have made the *Consumer Action Handbook* possible, and I encourage Americans to take full advantage of all it has to offer.

Sincerely,



GSA Administrator

September 2001

Dear Consumer:

As Administrator of the U.S. General Services Administration, I'm proud to introduce our **Consumer Action Handbook**, one of the federal government's most popular and useful publications. Published by GSA's Federal Consumer Information Center, it's designed to help citizens find the best and most direct sources of assistance with their consumer problems and questions.

We hope that you also visit our Consumer Action Web Site, located at www.pueblo.gsa.gov. Using the web version is the fastest way to get more information and to solve problems by linking directly to thousands of consumer contacts. The online listings are updated continuously to provide the most current contact information.

Now more than ever, Americans can look to the Federal Consumer Information Center as a help desk for everyday life. In addition to using the **Consumer Action Handbook** in print and on the web, you can also call them directly to get answers to questions about the Federal government. The toll free number is 1-800-688-9889 (TTY: 1-800-326-2996).

With GSA's Federal Consumer Information Center, you get answers you can trust, and we're ready to help.

Sincerely,

Stephen A. Perry
Administrator

U.S. General Services Administration
1800 F Street, NW
Washington, DC 20405-0002
www.gsa.gov





THE WHITE HOUSE
WASHINGTON

September 2001

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Sincerely,

A handwritten signature in black ink, appearing to read "George W. Bush".

U.S. Department of Health and Human Services

The **Consumer Action Handbook** provides important information about a wide range of resources for you, the consumer. From county government to the companies that manufacture the products we use, the **Handbook** is a good place to look for answers to pressing consumer questions.

It's also where you can find out how to contact the U.S. Department of Health and Human Services and the many agencies the department administers. Learn about the latest benefits from the Centers for Medicare and Medicaid Services, leading-edge cancer research at the National Institutes of Health, and getting in shape from the President's Council on Physical Fitness. Gain insight into the latest pharmaceutical treatments from the Food and Drug Administration, and healthier and safer living from the Centers for Disease Control.

This information is designed to help make government more responsive and the quality of life the American people enjoy a bit better. My hope is that in using the **Handbook** those goals will be realized more fully.

Sincerely,

Tommy G. Thompson
Secretary



Contributors

The Federal Consumer Information Center would like to express its gratitude to the partners listed below who helped make possible the publication of the 2002 Consumer Action Handbook.

Department of Agriculture

The Cooperative State Research, Education,
and Extension Service
Colien Hefferan
Administrator

Department of Defense

The Honorable Donald H. Rumsfeld
Secretary

Department of Health and Human Services

The Honorable Tommy G. Thompson
Secretary

Department of Veterans Affairs

The Honorable Anthony J. Principi
Secretary

Federal Deposit Insurance Corporation

The Honorable Donald E. Powell
Chairman

Federal Trade Commission

The Honorable Timothy J. Muris
Chairman

General Services Administration

The Honorable Stephen A. Perry
Administrator

Securities and Exchange Commission

The Honorable Harvey L. Pitt
Chairman

AARP

**American Financial Services
Association Education Foundation**

American Express

Amgen

AT&T

Carfax

**Certified Financial Planner Board
of Standards**

Colgate-Palmolive

Delta Airlines

The Dial Corporation

The Dannon Company

Direct Marketing Association

Direct Selling Association

Experian

Food Marketing Institute

General Motors

MCI

MetLife

Michelin

National Futures Association

**National Home Equity Mortgage
Association**

Neutrogena Corporation

Pfizer, Inc.

**Society of Consumer Affairs
Professionals in Business
(SOCAP)**

Sprint

Subaru

Verizon

Visa

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How To Use This Handbook

Part I - Before You Buy

This section contains general advice on steps to take when shopping for goods or services, warnings on what to watch out for, and specific information on how to shop for certain major items such as cars, credit and home improvements. Follow the suggestions and use the resources listed in this section when you're considering a purchase and want to make the best buy. Use the index beginning on page 149 to find information on specific topics.

Part II - After You Buy

Turn to this section if you have a problem after making a purchase, including finding legal advice or getting help from the media. Follow the form of the sample complaint letter on page 33 to present your complaint most effectively.

Part III - Consumer Assistance Directory

Check here to find the most appropriate place(s) to file your complaint or ask a question. This section provides individual names, addresses, telephone numbers, TDD/TTY and fax numbers, e-mail addresses, and websites for contacts in consumer organizations, corporations, trade associations, and government agencies at the city, county, state and Federal level. To save space, the website addresses omit <http://> and begin with www to indicate access through the World Wide Web. These sites have a "contact us" button or provide another way to send your message directly to the company or agency. We need your help to keep the **Handbook** up-to-date. Please report any changes to **Handbook Update**, Federal Consumer Information Center, 1800 F Street, NW, Rm. G-142, Washington, DC 20405, or e-mail action.handbook@gsa.gov.

Part 1 Before You Buy

If you take the following steps and heed the warnings set out below, you have a good chance of avoiding problems and being happy about what you bought.

- **Decide in advance** exactly what you want and what you can afford.
- **Research the product or service** by using the following resources. (See *Smart Shopping Online*, page 24, for additional online research and shopping tips.)

Federal Consumer Information Center (FCIC)

Pueblo, CO 81009

1-800-688-9889

TTY: 1-800-326-2996

www.pueblo.gsa.gov

FCIC, part of the U.S. General Services Administration, is a one-stop source of print and electronic Federal consumer

information. FCIC can help you find information about Federal Government agencies, services, and programs. It can also tell you which office to contact for help with problems. FCIC does not handle consumer complaints, but it does enable consumers to send complaints directly to companies and agencies through its website. Click on the **Consumer Action Handbook**. The free **Consumer Information Catalog** lists more than 200 free or low-cost Federal booklets on topics such as careers and education, cars, child care, the environment, Federal benefits, financial planning, food and nutrition, health, housing, small business and more. For a free **Catalog**, order from the website or send your name and address to Federal Consumer Information Center, Pueblo, CO

81009 or call 1-800-878-3256
TDD: 1-800-326-2996. Open 9 a.m. to 8 p.m. eastern time, M-F. Go to www.pueblo.gsa.gov to:

- view and download free copies, or to order publications listed in the Catalog,
- search for topics of interest,
- link to other Federal agencies and consumer offices,
- get a calendar of upcoming events and the latest consumer news,
- find new publications and special resources that may not be available in print, and
- use links to send complaints.

Center for the Study of Services

733 15th Street, NW

Washington, DC 20005

202-347-7283

Fax: 202-347-4000

www.checkbook.org

This nonprofit organization publishes books and pamphlets to help consumers select a wide variety of goods and services, including doctors, hospitals and health plans; offers information and services to help consumers get good prices on new cars; and maintains an on-line database to help consumers shop for good prices and desired features in big-ticket products, such as electronics and major appliances.

Consumers Union of U.S. (CU)

101 Truman Avenue

Yonkers, NY 10703-1057

914-378-2000

Fax: 914-378-2900

www.consumerreports.org

A nonprofit, independent organization, CU researches and tests consumer goods and services, publishing the results in its monthly magazine,

Consumer Reports, as well as in other publications and media.

Consumer World Web Site

www.consumerworld.org

Consumer World is a public service site, which has gathered over 1,700 of the most useful consumer resources on the Internet, and categorized them for easy access.

Cooperative Extension Service

The Cooperative State Research, Education, and Extension Service of the U.S. Department of Agriculture has been a source of information and assistance to consumers for decades. With an educator in nearly every U.S. county, Cooperative Extension brings the research-based knowledge of the land grant universities directly to families and communities. Programs cover food and nutrition, housing, gardening, personal finance issues such as budgeting, borrowing, using credit wisely, saving for retirement and other goals, and more.

To locate your county office, check the blue pages of your phone book or call your county government.

Libraries

You can find many of the publications mentioned in the **Handbook** at public libraries. Some university and private libraries also allow individuals to use their reference materials. **Check your local telephone directory for the location of nearby libraries.**

U.S. Government Printing Office

Library Service Program

Stop: SLLD

Washington, DC 20401

202-512-1119

Fax: 202-512-1432

www.gpo.gov/su_docs/dpos/index.html

The Federal Depository Library Program provides public access to government information at nearly 1,400 libraries nationwide.

Ask friends and family for recommendations based on their experience.

- **Shop around.** Compare prices and get more than one estimate.
- **Learn about existing warranties** and compare them. To find out about warranties that may be required by law, call your state or local consumer protection office.
- **Check out a company's complaint record with your local consumer affairs office (page 72)** and the Better Business Bureau (page 126). Knowing the number of complaints is not enough. Find out, if you can, the nature of the complaints filed. If you are making a large purchase, it is a good idea to take a look at the actual complaint files and see how the company responded. A certain number of complaints against a small company may be more significant than the same number against a larger one.

There is no universal three-day cooling off period

Do not be misled into thinking that you have an automatic three-day or other cancellation period for all purchases. Only a few types of contracts give you a right to cancel. Federal law, for example, gives you the right to cancel certain door-to-door contracts within three days, and some states provide for cancellation periods for such things as health and dating club contracts. Check with your state and local consumer office (see page 72) for more information about cancellation rights.

FCIC is always updating the information in the Handbook and on our website as well. Monthly **Consumer Focus** articles feature timely information on a variety of topics, new links are being added and **In the News** helps keep you up to date. Visit us at www.pueblo.gsa.gov

- **Make sure that the company has all appropriate state and local licenses** and has complied with any other regulations. Occupational and professional licensing boards cover doctors, lawyers, and home improvement contractors, as well as other businesses. For more information, see page 72.
- **Read and understand any contract you are asked to sign.** Make sure that all the blanks are filled in and that any verbal promises made by the salesperson are also in writing.
- **Extended warranties or service contracts** offer a high margin of profit to the business. You need to decide whether the extra peace of mind you gain is worth the price. To find out more, contact the Federal Trade Commission (see page 122) or your state or local consumer office (see page 72).
- **Check out a seller's refund and return policy** and get it in writing.
- **Consider paying by credit card.** If you later have a legitimate dispute with the seller, you do not have to pay a charge made on your credit card. For more information on credit card protection see page 15.
- **Check the index** at the back of this **Handbook** for more specific information, and consult the **Consumer**

Information Catalog (see page 1) for other brochures and pamphlets on selected consumer topics.

Why These Tips?

Every year the Consumer Federation of America and the National Association of Consumer Agency Administrators survey government consumer protection offices to find out what transactions generate the most complaints. The most recent "winners" were new and used car sales, auto repair, home improvement, retail sales, credit and lending, mail order, and auto leasing. Here are suggestions to help you avoid problems during these and other consumer transactions. **For addresses, telephone numbers, and websites of government offices and other organizations listed in this section, please consult Part III: Consumer Assistance Directory, page 34.**

Car Repair, Buying, Leasing and Renting

Two websites with general information on many of the topics below are www.Edmunds.com and www.lectlaw.com.

Consumerworld.org has links to many online resources. Click on shopping.

Car Repair

- **Choose a reliable repair shop** recommended to you by family or friends or an independent consumer rat-

ing organization. Check out the repair shop's complaint record with your state or local consumer protection office or Better Business Bureau.

- When you take the car to the shop, **describe the symptoms.** Don't diagnose the problem.
- **Get more than one estimate in writing.**
- **Make it clear that work cannot begin until you have authorized it.** Don't authorize work without a written estimate or, if the problem can't be diagnosed on the spot, insist that the shop contact you for your authorization once the trouble has been found.
- **Don't sign a blank repair order.** Make sure the repair order reflects what you want done before you sign it.
- **Is the repair covered under warranty?** Follow the warranty instructions.
- **Ask the shop** to keep the old parts for you.
- **Get all warranties in writing.**

Do not give out your credit card number, checking or savings account number, Social Security number, or other personal information to any company you do not know. See Identity Theft, page 25.

- **Some car manufacturers may be willing to repair certain problems without charge even though the warranty has expired.**
Contact the manufacturer's zone representative or the dealer's service department listed on page 68 for assistance.
 - **Keep copies of all paperwork.**
 - Some states, cities and counties have special laws that deal with auto repairs. **For information on the laws in your state, contact your state or local consumer protection office (page 72).**
- Buying a Car: New or Used**
- **Comparison shop.**
 - **Research options** by reading Consumer Reports (www.consumerreports.org), Popular Mechanics (www.popularmechanics.com) and Motor Trend (www.motortrend.com) for performance, service, and safety ratings. Visit www.autoweb.com, www.autovantage.com, www.carpaint.com or www.autobytel.com to get quotes and purchase online.
 - **Don't buy on impulse** or because the salesperson is pressuring you to make a decision.
 - **Read and understand every document you are asked to sign.** Do not sign anything until you have made a final decision to buy.
 - **Handle your car trade-in, purchase, and financing as three separate transactions** to get the best deal on each.
 - **Shop in advance for the best deal in financing at your credit union, bank or finance company.** When you finance a car, the finance charge must be stated as an Annual Percentage Rate (APR).
 - **Compare their Annual Percentage Rate** and total finance charge with financing offered by the dealer.
 - **Look at the total cost**, not just the monthly payment.
 - **Get a written price quote** before you talk about your trade-in or dealer financing.
 - **Don't take possession of the car until the financing paperwork is final.**
 - **Avoid high-profit, low-value extras** sold by dealers, such as credit insurance, extended service memberships, rustproofing and upholstery finishes. **You do not have to purchase credit insurance in order to get a loan.** See credit insurance, page 15.
 - **Check the complaint records** of car dealers with your state or local consumer protection agency or Better Business Bureau.
 - **Read the "Buyers Guide" sticker required to be displayed in the window of the car.** It gives information on warranties, if any are offered, and provides other information.
 - **If the "warranty" box is checked off** on the "Buyers Guide," ask for a copy and review it before you agree to buy the car.
- Buying a New Car**
- **Evaluate your needs and financial situation.**
 - **Test drive several models** before you make a final choice.
 - **Find out the dealer's invoice price for the car**

Recalls

If you plan to buy a used car, truck, or other consumer product -- from a dealer, private individual, thrift or other retail store, or over the Internet -- check to be sure it hasn't been recalled for safety reasons. Contact the appropriate Federal agency below, using the contact information beginning on page 113.

- **Cars** - National Highway Traffic Safety Administration
- **Drugs, medical devices** - Food and Drug Administration
- **Food** - U.S. Department of Agriculture, Food and Drug Administration
- **Seafood** - Food and Drug Administration, U.S. Department of Commerce
- **Toy, baby, and play equipment, household products** - U.S. Consumer Product Safety Commission

Recalls are also posted regularly on the FCIC website: www.pueblo.gsa.gov

and options. This is what the manufacturer charged the dealer for the car, not counting any rebates, allowances or other incentives that reduce the cost to the dealer. You can order this information for a small fee from consumer publications you can find at your local library.

- **Find out if the manufacturer is offering rebates** that will lower the cost.
- **Get price quotes from several dealers.** Find out if the amounts quoted are the prices before or after the rebates are deducted.
- **Inspect and test drive** the vehicle you plan to buy.
- **Dealer finance managers may try to “flip” your purchase to a lease,** ignoring the agreed upon sales price and the promised allowance on the trade-in. Examine dealer documents carefully to make sure you are buying, not leasing, the vehicle. Look for a balloon payment and “base mileage” disclosures that indicate a lease instead of a finance contract.

Lemon Laws

States with new car “lemon laws” **allow the owner a refund or replacement when a new vehicle has a substantial problem that is not fixed within a reasonable number of attempts.** Many specify a refund or replacement when a substantial problem is not fixed in four repair attempts or the car has been out of service for 30 days within the first 12,000 miles/12 months. If you believe that your car is a lemon:

- **contact your state or local consumer protection office (see page 72)** for information on the laws

in your state and the steps you must take to resolve the situation;

- **give the dealer a list of symptoms** every time you bring it in for repairs; keep copies for your records;
- **get copies of the repair orders** showing the reported problems, the repairs performed and the dates that the car was in the shop; and
- **contact the manufacturer, as well as the dealer, to report the problem** (page 68). Some state laws require that you do so to give the manufacturer a chance to fix the problem. Your owner’s manual will list an address for the manufacturer.

Buying a Used Car

- **Find a car that the dealer covers with a warranty by checking the “Buyers Guide” posted on used cars.** Select a car with at least a 30-day, 100% warranty where the dealer agrees to pay all repair costs for covered items. Avoid “As Is - No Warranty” cars.
- **Choose a safe car.** Look for the current safety inspection sticker required by your state. Call the National Highway Traffic Safety Administration toll-free number (1-800-424-9393) to see if the manufacturer has recalled the car for safety defects. If it has been recalled, ask the dealer for proof that the defect has been repaired.
- Check with your state motor vehicle department to **research the car’s title history.** Make sure the car is not a “lemon buy-back,” salvaged, or wrecked car.

- **Get the written mileage disclosure statement** required by federal law from any seller and make sure it matches the odometer reading on the car. **Check the title to the car** before you sign on the dotted line.
- **Look carefully at the car in full daylight. Take it for a test drive. Have the car inspected by YOUR mechanic,** and pay for a diagnostic test. Ask the mechanic if the car would pass a safety inspection so that you can ask the dealer to make repairs before you buy the car. Check out the frequency of repair records for used cars in Consumer Reports magazine that you can find at the library.

Do not be misled into thinking that you have an automatic three-day cancellation period for all purchases. You can only legally cancel a few types of contracts.

- **Check prices at the library with the NADA Official Used Car Guide** or used car pricing services. The Kelley Blue Book is on the web at www.kbb.com.
- Some states have laws giving extra protection to used car buyers. **Contact your state or local consumer protection office to find out what rights you might have.**

Buying from a Private Individual

Consider buying a used car from someone you know. You can get a reliable car for a lower

price from the original owner who knows the car's service and repair record. **But private sellers generally have less responsibility than dealers for defects or other problems.**

- **Check with your state's motor vehicle department on what paperwork you will need to register a vehicle.**
- **Make sure the seller isn't a dealer posing as an individual.** That might mean the dealer is trying to evade the law and might be an indicator of problems with the car. Look at the title and registration. Make sure the seller is the registered owner of the vehicle.
- **Ask the seller lots of detailed questions about the car.**

Car Leasing

When you lease, you pay to drive someone else's vehicle.

Although leasing can involve lower monthly payments than a loan, at lease end, you still have no ownership or equity in the car. The Consumer Leasing Act requires leasing companies to disclose standardized information to lease customers. In addition to the information disclosed on a standardized form, **you should always ask for an itemization of the capitalized cost.** Shop as if you're buying a car. Negotiate all the lease terms, including the price of the vehicle. Lowering the lease price will help reduce your

monthly payments. **Get all the terms in writing.**

Ask about standards for wear and use. Dings that you may regard as normal wear and tear may be billed as significant damage at the end of your lease. **Ask the dealer to give you an example of the early termination charges,** for example, if the car is totaled six months after the lease is signed. **Expect to pay a substantial charge if you give the car up before the end of your lease. Most leases allow you to drive 12,000 to 15,000 miles a year.** Expect a charge of 10 to 25 cents for each additional mile. Make sure the manufacturer's warranty covers the entire lease term and the number of miles you are likely to drive. Get every item of equipment listed on the lease. Otherwise, you could be charged for "missing" equipment at the end of the lease.

Before you sign the deal, take a copy of the contract home and review it carefully away from any dealer pressure. Be alert for any charges that were not disclosed at the dealership, like conveyance, disposition, and preparation fees. Make sure you got credit for any trade-in. **You do not have an automatic three-day right to cancel a lease after you sign it.** When you finance a car, the finance charge must be stated as an Annual Percentage Rate (APR). There is no similar requirement for disclosing the

cost of leases. **"Lease rates" or "money factors" do not have standardized definitions and are not equivalent to an APR.**

Auto Service Contracts

Dealers may try to sell you an **auto service contract** or **"extended warranty"** when you buy a new or used car. A warranty comes with a new car and is included in the original price of the vehicle. A service contract is sold separately and is a promise to pay for certain repairs or services. **Service contracts are usually high-profit add-ons, costing hundreds to more than \$1,000.** The service contract may duplicate warranty coverage you get from the manufacturer or dealer. **Ask these questions:**

- Does the dealer, manufacturer, or an independent company back the service contract?
- What happens to your coverage if the dealer or administrator goes out of business?
- How are claims handled?
- Can you choose among several service dealers or repair centers or do you have to return to one dealer?
- Is your car covered if it breaks down on a trip or if you move out of town?
- Do you need prior authorization for repair work? Common repairs for parts like brakes and clutches

Credit and Sublease Brokers

These are con artists who prey on people who have bad credit and cannot get car loans.

"Credit brokers" promise to get a loan for you in exchange for a high fee. In many cases, the "broker" takes the fee and disappears.

"Sublease brokers" charge a fee to arrange for you a "sublease" or "take over" someone else's car lease or loan. Such deals usually violate the original loan or lease agreement. Your car can be repossessed even if you've made all of your payments. You also might have trouble insuring your car.

generally are not included in service contracts. **Watch out for exclusions that deny coverage for any reason and other terms that could cost extra when repairs are made.** Failure to keep up manufacturer's recommendations for routine maintenance can void the service contract. The contract may prohibit you from taking your car to an independent station for routine maintenance or performing the work yourself.

Vehicle Repossessions

When you borrow money to buy a car, you should know that:

- **The lender can repossess if you miss a payment** or for any default (a violation of the contract).
- **The lender can repossess without advance notice.**
- After repossession, the lender might be able to accelerate, meaning **the lender can require the borrower to pay off the entire balance of the loan** in order for the borrower to get the vehicle back.
- **The lender can sell the vehicle at auction.**
- **The lender might be able to sue the borrower** for the deficiency if it sells the car for less than the borrower owes. This is true even in voluntary repossessions.
- **The lender cannot commit a "breach of the peace,"** for example, breaking into a home or physically threatening someone, in the course of a repossession.
- **If you know you're going to be late with a payment, talk to the lender to try to work things out.** If

the lender agrees to a delay or to modify the contract, be sure you get the agreement in writing. Some states have laws that give consumers additional rights. Contact your state or local consumer protection office for more information (see page 72).

Renting a Car

Federal law does not cover short-term car and truck rentals, but some state laws do. Contact your state or local consumer protection office (see page 72) for information or to report a complaint.

- **Collision Damage Waiver (CDW),** in states that allow it, is an optional charge of \$9 to \$13 a day by the rental company. If you decline to pay extra for CDW, you accept responsibility for any damages. Rental companies also may sell loss of use and liability insurance. **Check with your insurance agent in advance, so you do not duplicate coverage you already have.**
- **If you pay by credit card,** some rental companies will place a hold or freeze on your account during the rental period.
- **Carefully inspect the vehicle** and its tires before renting.
- **Check refueling policies and charges.**

Home

Home Improvement

Most home improvement loans are secured by a mortgage on your home. It's better not to finance expensive credit insurance (see page 15) or to consolidate other debts into this loan. Your home will be at risk for

every extra dollar you borrow. If you don't make your payments, you could lose your home.

- **Plan ahead.** Know what you want or need to have done before contacting a contractor.
- **Ask family and friends** for recommendations.
- **Get at least three written estimates** from contractors who have come to your home to evaluate what needs to be done. Be sure the estimates are based on the same work so that you can make meaningful comparisons.
- **Contact your local or state consumer agency and Better Business Bureau for information on contractors' licensing or registration requirements and complaint records.** Some states require licensees to pass tests for competency and scrutinize licensees for financial solvency. Some states also have a fund to cover some financial losses that result from problems with licensed contractors.
- **Get references** and talk to people for whom the contractor has done similar work.
- **Get the names of suppliers** and ask if the contractor makes timely payments.
- **Contact your local building inspection department** to check for permit and inspection requirements. Be wary if the contractor asks you to get the permit. It could mean the firm is not licensed.
- **Be sure your contractor has the required personal liability, property damage and worker's compensa-**

tion insurance for his/her workers and subcontractors. Check with your insurance company to find out if you are covered for any injury or damage that might occur.

- **Insist on a complete written contract.** Know exactly what work will be done, the quality of materials that will be used, warranties, time-tables, the names of any subcontractors, the total price of the job and the schedule of payments.
- **You have cancellation rights (usually three business days) in home improvement contracts.** Cancellation rights entitle you to get out of the contract without penalty, although you may be liable for any benefit received. You may be covered under both state and federal law.
- **Understand your payment options.** Compare the cost of getting your own loan vs. contractor financing.
- **Try to limit your down payment.** Find out if your state laws specify that only a certain percentage of the total cost may be made as a down payment.
- **Don't make final payment or sign an affidavit of final release until you are satisfied with the work and know that subcontractors and suppliers have been paid.** State lien laws may allow unpaid subcontractors and/or unpaid suppliers to attach your home.
- **Check to see if state or local laws limit the amount by which the final bill can exceed the**

estimate, unless you have approved the increase.

- **Pay by credit card when you can.** Under federal and state law, in most cases, you have the right to assert any claims or defenses you have against the seller of the goods or services against the credit card company. This generally means that if the goods or services are defective, you can refuse to pay the credit card company until the problem is corrected.
- **Be especially cautious if the contractor:**
 - comes door-to-door or seeks you out;
 - just happens to have material left over from a recent job;
 - tells you your job will be a "demonstration;"
 - offers you discounts for finding him/her other customers;
 - quotes a price that's out of line with other estimates;
 - pressures you for an immediate decision;
 - offers exceptionally long guarantees;
 - can only be reached by leaving messages with an answering service;
 - drives an unmarked van or has out-of-state plates on his/her vehicle; or
 - asks you to pay for the entire job up front.

Home Financing

When shopping for a mortgage to buy a house, educate yourself.

- Read the real estate section of your local newspaper to find out the current interest rates.

- Check the rates for 30-year mortgages, 15-year mortgages and adjustable rate mortgages. Ask the lending institution to explain the differences.
- Know your lending institution.
- Request information from the Federal Trade Commission (p. 122), the Federal Reserve Board (p. 122), and the Department of Housing and Urban Development (p. 117).
- Visit the numerous websites providing home buying information. Good gateways to these websites are www.pueblo.gsa.gov and www.consumerworld.org. Click on housing and/or money.

Home Equity Lending

- **Your first decision is whether you need a revolving line of credit or a one-time, closed-end loan.** A revolving line of credit enables the homeowner to choose when and how to borrow against the equity in the home. In a closed-end loan, the homeowner receives a lump sum for a particular purpose, such as remodeling or tuition.
- Although a home equity loan might allow you to take tax deductions you could not take with other types of loans, **your home will be at risk if you cannot make the monthly payments.**
- **When comparing home equity loan offers, ask:**
 - What is the minimum monthly payment?
 - Is there a maximum?

-What is the annual percentage rate?

-If the interest rate is adjustable, how much can it increase at one time?

-Is there a maximum rate?

- **Ask about** annual fees or transaction fees.
- How large a credit line is available for a revolving line of credit?
- How long is the term of the closed-end loan?
- What are the initiation fees for a closed-end loan?

Home Equity Fraud

Some companies offering home equity loans are only interested in how much money they can make. **To avoid becoming a victim of home equity fraud:**

- **Apply for a home equity loan through a bank first.** Bank loans are likely to cost less than loans offered by finance companies.
- **Be especially careful if responding to home solicitations.** Many home salespeople are very skilled at persuading you to buy things you don't need or want.
- **Read everything** before you sign it.
- **Keep a copy of everything you sign.**

Reverse Mortgages

- If you own your home, a reverse mortgage loan will pay you in monthly advances or through a line of credit. Reverse mortgages convert home equity into cash with no repayment required for as long as borrowers live in their homes. **Because you're drawing on the value of your home, there will be less**

equity for you and your heirs in the future.

- Because of the complex nature of reverse mortgages, you may wish to **seek the advice of an attorney, financial advisor or accountant before taking out this type of loan.**
- Interest rates on this type of loan may be higher and are charged on a compound basis. Application fees, points and closing costs also may be higher than other types of loans. Interest rates are not deductible on your income taxes until you repay the loan in full. **There can be dramatic differences between reverse mortgages, so shop around.**

For more information about home equity lending, fraud or reverse mortgages contact your state consumer protection office (see page 72), the HUD Housing Counseling Clearinghouse at 1-888-466-3487, the Federal Trade Commission (p.122), or the National Consumer Law Center (p. 137).

Investing Wisely - Commodity Futures

Only commodity brokers registered with the U.S. Commodity Futures Trading Commission (CFTC) can sell exchange-traded futures contracts and options on futures to the public lawfully. The National Futures Association (NFA), a CFTC-designated self-regulatory organization, has a **toll-free hotline at 1-800-676-4NFA (4632) to verify registration and disciplinary history (including customer complaints) of futures/options firms and salespersons.** From outside the United States, call 312-781-1410. See page 113 for

Avoiding Investment Fraud

Deceptive or fraudulent sales pitches for investments often misrepresent or leave out facts in order to promote fantastic profits with little risk. No financial investment is risk-free and a high rate of return means greater risk. Beware if a salesperson:

- Tells you to borrow money on a credit card, take out a mortgage on your home, or cash in your IRA to invest in commodities;
- Pressures you to invest immediately, and then sends an overnight courier service to pick up your check and give you forms to sign;
- Promises quick profits;
- Downplays the risk disclosure documents and statement, which are required by Federal law, as just a formality;
- Tells you to write false information on your account form, for example, to overstate your income;
- Sends information that is not printed on letterhead stationery or has typographical errors;
- Does not send your money promptly when you order the broker to close a trade and send you your balance;
- Offers to share inside information; or
- Uses words like "guarantee," "high return," "limited offer," or "as safe as a C.D."

how to contact CFTC and page 144 for NFA.

Securities

Before making a securities investment in stocks, bonds or mutual funds, you should get written financial information such as a prospectus or annual report. Select a broker or investment adviser who understands your financial objectives.

Interview two or three to compare experience, education and professional background. **Call the National Association of Securities Dealers, Inc.**

(NASD) toll-free on 1-800-289-9999 to find out about the disciplinary history of the broker.

Call your state securities regulator (see page 100) to see if the investment and the salesperson are registered in your state, and to obtain any disciplinary information.

- **Understand how the broker or investment adviser is paid.** What fees will you pay to purchase, sell or maintain the account?
- **If you have a problem** with your broker or your account, talk with the firm's manager. If you can't resolve the problem, contact the U.S. Securities and Exchange Commission (see page 124) or your state securities regulator (see page 100).
- **Read magazines** like Money, Kiplinger's Personal Finance and Fortune for investment advice.
- **Visit the numerous web sites** providing personal finance information. Good gateways to these web sites include: www.pueblo.gsa.gov and www.consumerworld.org. Click on money.

Day Trading

Unlike longer term investments for college or retirement, day trading seeks profits based on short-term fluctuations in the prices of stocks. You gamble on whether the price of a stock will rise or fall. **Unless you are extremely knowledgeable about stocks and how the stock market works, you should not engage in day trading.** For more information, call the U.S. Securities and Exchange Commission (see page 124) or your state securities regulator (see page 100).

Utilities

Electricity

Most consumers get their electric service from a local private or public utility company or from a cooperative. The electric utility industry is restructuring, however, and in several states consumers will be able to select an electric supplier. Contact your state utility commission (page 105) for information about your own state. **Ask:**

- Has our state restructured the electric industry?
- What protection do I have against slamming (unauthorized switching of providers)?
- Do you have consumer information to help me decide which service to purchase?
- Do you license sellers of electricity?
- Do you have a list of companies that can do business in our state?
- Where do I complain about unfair marketing, sales, and service practices?

If you have a choice in electric suppliers, ask:

- How much will it cost? How

long can I depend on this rate?

- Who do I call if I have a problem with service?
- What is your experience in providing reliable service?
- Can I have a sample of a bill I might receive if I purchase electricity from your company?
- What are the terms and conditions of service?
- Do you have a local customer service office?
- Do you have a privacy protection policy?

Natural Gas

Call your state utility commission (page 105) for a list of licensed suppliers. **Ask companies:**

- Does your price include distribution and sales tax, and are there any other fees I will be charged that are not included in this price?
- What are the terms and conditions of the agreement?
- What information do I have to provide you to enroll me? Do you have a privacy policy?
- Are there fees if I cancel my agreement before it is up? What are they?
- What are the cancellation terms?
- What is the length of the agreement, and what happens when it is over?
- Do you have a local customer service office?

Water

The majority of consumers rely on local utilities to produce a safe and ample supply of water. Your local water agency is

responsible for sending you an annual Consumer Confidence Report that should list the source of your water, what contaminants may be in the water, and information on the safety levels of contaminants and their effects on health. For more information **call the Environmental Protection Agency's Safe Drinking Water Hotline at 1-800-426-4791** or visit EPA's website at www.epa.gov/safewater.

Telephone Services

Now you can choose your long-distance carrier as well as your local toll and/or local phone service if there is competition in your area. An increasing number of companies sell optional services such as voice mail, call waiting, caller ID, paging, and wireless service. The National Consumers League maintains a web page to help you understand all of the charges on your phone bills and help you recognize fraud: www.ncl.net.org/phonebill/index.html.

Calling Plans and Other Services

Think first about how you use the telephone.

- Where do you call most often?
- What time of day or day of the week?
- Do you want to get messages and if so, do you need voice mail or will an answering machine do?
- Is it worth the cost for extra services like call waiting and caller ID?
- Do you need a wireless phone or pager?

With these answers, you can compare services and prices. You may want a package deal from one company or services

Don't Be Slammed or Crammed

Slamming is the illegal act of switching your long distance, local toll or local telephone company without your permission. On your phone bill, you may find:

- a different company name or
- phone charges that are much higher than normal.

Cramming is when companies add charges to your telephone bill for optional services you never agreed to such as voice mail or club memberships. You may not notice these monthly charges because they're relatively small - \$5 to \$30 dollars - and look like your regular phone charges.

from different companies.

- **Find out how companies' services work**, including whether there are minimum use, time-of-day or distance requirements, flat monthly fees, or special plans. For example, wireless service may be cheaper than regular local service if you don't make many calls.
- **Get the information in writing** and don't be pressured into an immediate decision.
- **Make sure you're comparing similar plans** and features to determine the best rates. The Telecommunications Research and Action Center (TRAC), a nonprofit group, offers information about residential and small business long-distance rates, and wireless service. Contact TRAC at P.O. Box 27279, Washington, DC 20005 or visit its website at www.trac.org.

Pre-paid Calling Cards

Many drug and grocery stores sell pre-paid calling cards, and they are sold online, too. Before buying one, know the following:

- per-minute rate;
- connection fee;

- maintenance fee; and
- expiration date.

To avoid being slammed or crammed:

- **Read fine print on contest entry forms and coupons.** You could be agreeing to switch your phone service or buy optional services.
- **Watch out for impostors.** Companies may falsely claim to be your regular phone company and offer some type of discount plan or bill consolidation. They may also say they're taking a survey or pretend to be a government agency!
- **Warn family members and employees.** Be sure that only those authorized talk to a company about telephone service.
- **Beware of "negative option notices."** You'll be switched or signed up for optional services unless you say no.
- **Look at your telephone bill carefully every month** especially the pages that show the details.

Fraudulent companies may switch your phone service or add new services to your bill as

a result of your calling a pay-per-call service (see page 13).

Resolving Slamming or Cramming Problems

Under Federal Communications Commission (FCC) rules, no telecommunications carrier can arrange to switch your service to its own without verifying that you agreed. **If you've been slammed:**

- **ask your local phone company to switch you back** to your original company at no charge;
- **tell the original company you're switching back**, and ask to be enrolled in your previous calling plan; and
- **contact the company that slammed you**, whose name and number is on the bill, to exercise your rights regarding those charges.

that you plan to deduct them from your bill payment; and

- **if the service provider insists that the charges are valid**, contact your local or state consumer protection agency (see page 72) or state public utilities department (see page 105).

Your phone service cannot be shut off for refusal to pay for unauthorized services. For more information about FCC rules, call 1-888-225-5322 or go to its website at www.fcc.gov and click on Consumer Info.

Pay-Per Call Services

You can get everything from recorded sports scores to live psychic readings by calling 900 numbers that provide information or entertainment services. These numbers are sometimes also used to conduct surveys or

tisements for pay-per-call services to tell you:

- **the cost of the call.** It may be a flat rate, a per-minute charge, or calculated on some other basis. The ad must also state the most you can be charged, if that can be determined, and any minimum or additional charges that you might have to pay;
- **the odds of winning** or the factors that determine your chance of winning any sweepstakes, prizes or awards, and how you can enter any contest without calling the 900 number;
- **if it's a private company offering information about Federal programs** and that the company is not endorsed, approved or authorized by the government; and
- **for services directed primarily to children under the age of 18**, that they need their parents' consent to call the number.

The rules bar advertising pay-per-call services directed to children under age 12 unless they are for legitimate educational services.

If the charge for pay-per-call services will be more than \$2, you should hear the following information when you dial the number:

- The **company or organization name** and a description of services;
- **the cost of the call;**
- **a notice that you can hang up without any charge** within a certain time after a signal. You can't be charged for listening to the preamble; and

Pay-Per-Call Charges - Protect Yourself

- Don't make the call if you don't know the cost.
- Be wary of promises for free gifts or prizes.
- Find out how free minutes really work.
- Watch out for phony offers of financial assistance.
- Don't stay on hold, you'll be charged for that time.
- Don't respond to messages to call pay-per-call numbers. Fraudulent pay-per-call services may leave messages pretending to be calling about a family emergency, a prize or a debt.
- If you use a pay-per-call service, look for new unauthorized monthly charges on your phone bill. (See page 12, cramming.)

Generally, consumers can't be held liable for services they never agreed to buy. **If you've been crammed:**

- **call the number that appears on the page where the charges are detailed;**
- **tell your local phone company**, which provides the billing service, that you are disputing the charges and

contests, or for charitable fundraising. The "information provider," the company or organization you're calling, sets its own price for the service, and usually bills you through your local telephone company.

Consumer Rights

The Federal Telephone Disclosure and Dispute Resolution Act requires adver-

- a warning to kids under 18 that they need their parents' consent to stay on the line.

Toll-Free Numbers and Pay-Per-Call

Generally, 800, 888, or 877 numbers are toll-free. However, **charges for pay-per-call services through 800, 888, and 877 numbers are allowed if you:**

- **sign a written contract** that describes the service and how much it will cost, or;
- **agree verbally** providing your credit card, charge account, debit or calling card number to pay for the charges.

It's illegal to be connected to a 900 number pay-per-call service through a toll-free number, or for a pay-per-call service to call you back collect after you dialed a number that you thought was toll-free. Both the FCC and the FTC have rules concerning pay-per-call numbers. For contact information see page 122.

You have the right to dispute pay-per-call charges if:

- you didn't make the call;
- the amount you're billed is incorrect;
- the services were misrepresented;
- you are charged for calling a toll-free number without an agreement; or
- a credit you're owed doesn't show up on the bill.

Your local and long-distance telephone service cannot be disconnected if you refuse to pay for disputed pay-per-call charges.

- **Act promptly** - you generally have 60 days to dispute the charges. If they appear on your phone bill, call the local or toll-free number

that is listed on that page.

- **Note** who you spoke to and what was said.
- **Follow up with a letter**, keeping a copy that explains the problem and confirms your conversation.
- **Deduct the charges** you are disputing and pay the rest of your bill by the due date. You should hear back from the company within 40 days and the problem should be resolved within 90 days.
- **If the charges appear on your credit card bill**, follow the instructions on the bill for disputes. The information provider can pursue the matter through a collection agency or other legal means, including reporting the debt to a credit bureau. If you're contacted by a collection agency, explain in writing why you dispute the charges. You can also put a written explanation in your credit report.

You may have other rights according to state law. Check with your state or local consumer protection agency (see page 72) or state utilities department (see page 105). If the dispute concerns information services provided through a number that may not be covered by the pay-per-call rules, such as foreign phone numbers, find out if you have any protection under state law. You may have to work out a payment agreement with your long-distance company to avoid losing your service. **To prevent 900 number calls or foreign calls from being made, you can request "blocking" from your local phone company for free or for a reasonable charge.**

Foreign Phone Numbers Information and entertainment services can get around pay-per-call rules by using foreign phone numbers. Most foreign phone numbers require dialing 011 first, but some are dialed just like long-distance numbers in this country, beginning with 1 and then a three-digit area code such as 809 (the Dominican Republic) or 758 (St. Lucia). **If you don't know if a number is domestic or foreign, call the operator and ask.**

Money and Credit

Loans

A number of Federal state and local agencies regulate banks and other financial institutions. Check the table of contents or the index for specific information about how to reach these offices by mail, fax, telephone, E-mail and through the Internet. For information about: **mortgage loans** see Home Financing (page 8); **home improvement loans** see Home Improvement (page 7); **car loans** see Buying A Car: New or Used (page 4).

Payday Loans

In a typical payday loan, a consumer would write a personal check for \$115 to borrow \$100 for two weeks (until payday). The annual percentage rate (APR) in this typical example is 390%. In 19 states payday loans are illegal. **Avoid payday loans by:**

- asking for more time to pay a bill,
- seeking a traditional small loan, or
- using a cash advance on your credit card.

For more information about payday loans, contact your state banking authority (p. 92),

Here's an overview of which agencies regulate which financial institutions:

State chartered banks that are not members of the Federal Reserve System are regulated by the Federal Deposit Insurance Corporation. See page 122.

State chartered banks and trust companies that are members of the Federal Reserve System are regulated by the Federal Reserve System. See page 122.

Banks with national in the name or N.A. after the name are regulated by the Comptroller of the Currency, U.S. Department of the Treasury. See page 119.

Federally chartered credit unions are regulated by the National Credit Union Administration. See page 124.

Federal savings and loans and Federal savings banks are regulated by the Office of Thrift Supervision. See page 119.

State chartered banks are regulated by State banking authorities. See page 92.

Consumer Federation of America (p. 136) or U.S. Public Interest Research Group (p. 139).

Credit Insurance

Creditors have an incentive to sell credit insurance because they are the primary beneficiaries. They make money from the sale of insurance and they make money when you pay the insurance premium as part of your loan. **Four common abuses in selling credit insurance are:**

- involuntary or pressured sales,
- overcharging,
- incomplete coverage, and
- post-claim ineligibility determination.

For more information, contact the National Consumer Law Center (p. 137).

Credit Access and Use Equal Rights

The Equal Credit Opportunity Act guarantees you equal rights in dealing with anyone who regularly offers credit, including banks, finance companies, stores, credit card

companies and credit unions. A creditor is someone to whom you owe money. **When you apply for credit, a creditor may not:**

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

You have the right to:

- have credit in your birth name, your first name and

your spouse's last name, or your first name and a combined last name;

- have a co-signer other than your spouse if one is necessary;
- keep your own accounts after you change your name or marital status or retire, unless the creditor has evidence you are unable or unwilling to pay;
- know why a credit application is rejected; the creditor must give you the specific reasons or tell you of your right to find out the reasons if you ask within 60 days;
- have accounts shared with your spouse reported in both your names; and
- know how much it will cost to borrow money. **The Truth in Lending Act requires a lender to inform you of the cost to borrow**, so that you can compare the cost and terms of credit offered by various lenders.

Credit Cards

Choosing a Credit Card

Consider and compare all terms, including the following, before you select a card:

- **Annual Percentage Rate (APR)** -the cost of credit as a yearly rate.
- **Free or Grace Period** - allows you to avoid any finance charge by paying your balance in full before the due date. If there is no free period, you will pay a finance charge from the date of the transaction, even if you pay your entire balance when you receive your bill.
- **Fees and Charges** -most issuers charge an annual fee; some also might charge a fee for a cash advance or if you fail to make a payment on time or go over your credit limit.
- **Credit Card Insurance** - is unnecessary because it duplicates protections you already have under law in case your credit card is lost or stolen. (See page 15, Using a Credit Card.)

If you pay bills in full each month, the size of the annual fee or other fees will be more important. If you carry a balance, the APR and the method used to figure your balance are key.

- **Get all terms and fees in writing**, including whether a deposit is required.

If you want to be removed from lists for unsolicited credit and insurance offers, ask the credit reporting agency (see page 17 for the phone numbers of national credit bureaus) for a form to complete that will permanently keep your name off the lists drawn from credit file information.

- **See page 24 for Reducing Unwanted Mail, Telephone, or Online Solicitations.**

- **Apply directly to the card issuer.** Don't give money to a company that offers to get you a credit card for a fee. You may not get a card or your money back.
- **Beware of "credit cards" that only allow you to buy from their own catalogs.**
- **Avoid companies that promise instant credit** or guarantee you a credit card "even if you have bad credit history." No one can guarantee you credit in advance.
- **Be cautious of offers for secured credit cards.** These cards usually require you to set aside money in a separate bank account in an amount equal to the line of credit on the card to guarantee that you will pay the credit card debt. Some of these offers advertise that secured cards can be used to repair a bad credit record, but no matter how well you handle this account, your payment history on your past debts still will be taken into consideration when you apply for credit, employment or housing.

Using a Credit Card

Protect your credit record.

- **Pay bills promptly** to keep finance charges low and to protect your credit rating.
- **Keep track** of your charges and don't exceed your credit limit.

Credit Insurance

It is almost always better to insure yourself against income loss or death by purchasing regular life or disability insurance instead of credit insurance. When you finance cars, consumer goods, mobile home sales, and residential mortgages, salespeople may try to sell you four types of credit insurance:

- **credit property:** insures against damage or loss to whatever item secures the loan
 - **credit life:** pays the loan balance in case of death
 - **credit disability/accident and health:** temporarily makes loan payments in case of accident or ill health
 - **involuntary loss of income:** temporarily makes loan payments if you're laid off
- **Report any change** of address prior to moving, so that you receive bills promptly.

If your card is lost or stolen, you are not liable for any charges if you report the loss before the card is used. If the card is used before you report it missing, the most you will owe is \$50.

Credit Billing and Disputes

The Fair Credit Billing Act applies to credit card and charge accounts and to overdraft checking. It can be used for:

- billing errors;
- unauthorized use of your account;

Preventing Credit and Debit/Check Card Fraud

- Sign cards when they arrive, so no one can forge your signature on the cards and use them.
- Keep a record of your card numbers and expiration dates and the phone number of the card issuer in a safe place. If your card is stolen or missing, notify the card company immediately.
- Don't give your credit card number over the phone to unfamiliar companies or to people who say they need it to "verify" your identity in order to give you a prize.
- Destroy carbons and incorrect charge slips.
- Draw a line through blank spaces on charge slips. Do not sign a blank charge slip.
- Keep copies of all sales slips. Open credit card bills promptly and compare the sales slips with the charges on your bill.
- Report billing errors and unauthorized charges to your credit card company right away.

- goods or services charged to your account but not received or not provided as promised; and
- charges for which you request an explanation or written proof of purchase.

Using a Debit or Check Card

Using an Automated Teller Machine (ATM) or debit card and a personal identification number (PIN), consumers can withdraw cash, make deposits, or transfer funds between accounts and pay for retail purchases. **Although a debit card looks like a credit card, the money for the purchase is transferred immediately from your bank account to the store's account.** Some ATMs charge a fee if you are not a member of their network or are making a transaction at a remote location. ATMs must disclose the fee on the terminal screen or on a sign next to the screen. Purchases made with a debit card are handled in one of two ways: you enter your personal identification number or you sign for the purchase. **Ask**

for a debit card that must be used with a PIN to make it harder for thieves to use your lost or stolen cards or account numbers. Keep your PIN a secret. Don't write your PIN on the card or on a slip of paper kept with your card. **Take your ATM receipt after completing a transaction.**

Reconcile ATM receipts with bank statements promptly. **When you use a debit card for a point-of-sale purchase, these purchases will be shown on your periodic statement from your bank account.** If there is an error on your account, contact the issuer of the card (for example, the oil company) at the address or phone number the company provided. **When you use an electronic funds transfer,** federal law does not give you the right to stop payment. You must resolve the problem with the seller. **Stored-value cards** contain cash value stored electronically on the card itself. Stored-value cards and the transactions you make using them may not be covered by the Electronic Funds Transfer Act, which means you may not be

covered for loss or misuse of the card.

Protect Your Credit and Debit/Check Card Rights

- **Write to the creditor or card issuer within 60 days after the first bill containing the disputed charge is mailed to you.** (Even if more than 60 days have passed since you were billed for the item, you still might be able to dispute the charge if you only recently found out about the problem.)
- **Send your letter to the address provided on the bill;** do not send the letter with your payment.
- **Be specific.** In your letter, give your name and account number, the date and amount of the charge disputed, and a complete explanation of why you are disputing the charge.
- **To be sure your letter is received,** and so you will have a record, you might wish to send it by certified mail, with a return receipt requested.

If you follow these requirements, the creditor or card issuer must acknowledge your letter in writing within 30 days after it is received and conduct an investigation within 90 days. While the bill is being disputed and investigated, you need not pay the amount in dispute. The creditor or card issuer may not take action to collect the disputed amount, including reporting the amount as delinquent, and may not close or restrict your account. **If there was an error** or you do not owe the amount, the creditor or card issuer must credit your account and remove any finance charges or late fees relating to the amount not owed. For any amount still owed, you have the right to an explanation and copies of documents proving you owe the money. **If the bill is correct,** you must be told in writing what you owe and why. You will owe the amount disputed plus any finance charges.

Debit/Check Cards Report a lost or stolen ATM or debit/check card to the issuer immediately.

- If you report an ATM card missing before it's used without your permission, you are not responsible for any unauthorized withdrawals.
- Federal regulations limit your liability to \$50 if you report the loss within two business days after you realize your card is missing, and to \$500 if you report the loss between 2 and 60 days.
- Under Federal law you could lose all the money in your bank account and the unused portion of your line of credit established for overdrafts if you fail to report an unauthorized transfer or withdrawal with-

in 60 days after your bank statement is mailed to you.

- Self-imposed industry rules limit your liability to zero if you report the loss within two business days, and to \$50 if you report it more than two business days after realizing your card is missing.

Protect Your Credit Report

The Fair Credit Reporting Act controls how your credit history is kept, used and shared among lenders. It is designed to promote accuracy and ensure the privacy of the information used in credit reports. **The three major national credit bureaus have credit files on millions of consumers nationwide.**

Their toll-free numbers are:

Equifax 1-800-685-1111
Experian 1-888-397-3742
TransUnion 1-800-916-8800

Anyone who takes action against you in response to a report supplied by a credit reporting agency (CRA) -such as denying your application for credit, insurance, or employment- must give you the name, address, and telephone number of the CRA that provided the report.

- **You have a right to know what is in your credit report,** including medical information and, usually, the sources of the information. Make sure your report is accurate.
- **Get your report for free if a company takes adverse action against you** based on the report and you request your report within 60 days of receiving the notice of the action.
- **Request one free report a year if you can prove that you are unemployed** and plan to look for a job within

60 days, if you are on welfare, or if your report is inaccurate because of fraud. **Otherwise a CRA may charge you up to \$8 for a copy of your report.**

If you find inaccurate or incomplete information in your report:

- **contact both the CRA and the company** that provided the information to the CRA.
- **tell the CRA in writing** what information you believe is inaccurate. The information provider must investigate and report the results to the CRA. **If the information is incorrect, it must notify all nationwide CRAs to also correct your file.**
- **if the reinvestigation does not solve your dispute with the company, ask that your statement of the dispute be included in your file.** A notice of your dispute must be included anytime the CRA reports the item.

Who Has Access to My Report?

An employer or a prospective employer can only get your credit report if you give written consent. Creditors, employers, or insurers cannot get a report that includes medical information without your approval. Only people with a legitimate business need can get a copy of your report.

Negative Information

A CRA can report negative information for seven years, and bankruptcy information for ten years. Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer.

When Your Debt is Out of Control - Credit Counseling

Counseling services provide assistance to individuals having difficulty budgeting their money and/or meeting necessary monthly expenses. Many organizations, including credit unions, cooperative extension services, family service centers and religious organizations, offer free or low-cost credit counseling.

The National Foundation for Consumer Credit (NFCC) has 1,400 members that provide money management techniques, debt payment plans and educational programs to help consumers learn to budget and use credit wisely. Many of its members are locally managed, nonprofit agencies operating under the name Consumer Credit Counseling Service (CCCS). To locate the nearest NFCC member, call 1-800-388-2227 toll-free, 24 hours a day, or visit its website at www.nfcc.org. Myvesta.org is the nation's first, nonprofit, Internet-based debt counseling service. It assists families and individuals with debt, credit, money and financial problems through its website at www.myvesta.org, as well as through **one-on-one counseling at 1-800-680-DEBT**.

Debt Collection

The Fair Debt Collection Practices Act applies to those who collect debts owed to creditors for personal, family and household debts, including car loans, mortgages, charge accounts and money owed for medical bills. A debt collector is someone hired to collect money owed by you. **A debt collector may not:**

- contact you at unreasonable times or places, for example, before 8 a.m. or after 9 p.m., unless you agree, or at work if you tell the debt col-

lector your employer disapproves;

- contact you after you write a letter to the collection agency telling them to stop, except to notify you if the debt collector or creditor intends to take some specific action;
- contact your friends, relatives, employer or others, except to find out where you live and work, or tell such people that you owe money;
- harass you by, for example, threats of harm to you or your reputation, use of profane language or repeated telephone calls;
- make any false statement, including that you will be arrested; or
- 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.

If you are contacted by a debt collector, you have a right to a written notice, sent within 5 days after you are first contacted, telling you the amount owed, the name of the creditor, and what action to take if you believe you don't owe the money. **If you believe you do not owe the money** or don't owe the amount claimed, contact the creditor in writing and send a copy to the debt collection agency with a letter telling them not to contact you. **If you do owe the money** or part of it, contact the creditor to arrange for payment. **To file a complaint, contact your state or local consumer protection agency (see page 72) and the FTC (see page 122).**

Credit Repair

Credit repair companies advertise that they can erase bad

credit and create a new credit identity legally, all for a hefty fee. Don't believe it. No one can legally remove accurate and timely negative information from a credit report. No credit repair company can do anything you can't do for yourself for free. Only time, hard work, and a personal debt repayment plan will improve your credit report. Under the Credit Repair Organizations Act, **credit repair companies cannot require you to pay until they have completed promised services. They must:**

- provide a copy of the "Consumer Credit File Rights Under State and Federal Law" before you sign a contract;
- give you a written contract that spells out your rights and obligations; and
- give you 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 prosecuted for mail or wire fraud if you use the mail or telephone to apply for credit with false information. It is a federal crime to make false statements on a loan or credit application, to misrepresent your social security number, and to obtain an Employer Identification Number from the Internal Revenue Service (IRS) under false pretences. **Your state may have a law strictly regulating credit repair companies.** Contact your local consumer affairs office and state attorney general (see page 72), or the Federal Trade Commission (see page 122) if you have lost money to credit repair scams. The National Fraud Information Center accepts consumer complaints about telemarketing and Internet credit repair offers at 1-800-876-7060.

Insurance

When buying insurance of any kind - car, homeowners, renters, life, fire, flood - shop carefully. Check with your state's insurance department (page 96) to make sure the company is reputable and financially strong. See page 19 for health care coverage.

- **Make sure the insurance company is licensed** and covered by the state's guaranty fund, which pays claims in case of default.
- **Find out how the insurer's creditworthiness is rated** by agencies such as Standard & Poor's, A.M. Best Co. or Moody's Investors Services. Most public libraries have copies of these reports.
- **Make sure you receive a written policy** within 60 days after you paid your first premium. This ensures that the agent forwarded the premium to the insurance company.

For information, contact American Council of Life Insurers (page 141), Insurance Information Institute (page 143), Consumer Federation of America (page 136) and National Association of Insurance Commissioners (page 144). Visit these websites: www.pueblo.gsa.gov, insure.com and consumerworld.org (click on money).

To avoid fraud:

- Be wary about buying insurance from door-to-door or telephone sales people.
- Be wary if, after any kind of accident, a stranger contacts you to offer "quick cash" or to recommend a particular medical clinic, doctor or attorney. Report such contact to your police department.

- Protect your insurance identification numbers as you would your credit card numbers.
- Carry a disposable camera in your glove compartment. If you are in an accident, take as many pictures as possible of the damage and of all the people involved. Get any passengers' names and telephone numbers along with the driver's license.

If you suspect fraud, call the National Insurance Crime Bureau's hotline at (800) TEL-NICB (835-6422). For more information, go to www.insurancefraud.org.

Health Care

Most consumers have health care coverage from their employer, others from government programs including Medicare, Medicaid, or the Veterans Administration. Even those who have insurance have to pay for some services such as prescription drugs or care from a specialist. Some people who are not insured have to pay for all of their own care.

- **Managed care plans** are run by health maintenance organizations (HMOs) or preferred provider organizations (PPOs). Ask your state insurance department (page 96) for information to help compare plans and know how to complain.
- **Medicare beneficiaries** can choose a Medicare HMO. The Centers for Medicare & Medicaid Services (CMS) offers Medicare Compare, an online computer database at www.medicare.gov. You can use this service to compare HMO benefits in your area. For more information

about Medicare, call 1-800-MEDICARE.

- For information about **nursing homes and other elder care services** in your state, call the ElderCare Locator (page 115).
- **If you do not have insurance**, look in your phone book under Medicaid, Social Services, Medical Assistance, Human Services, or Community Service. Or call 1-800-633-4227 to find the right office in your state.

Choosing a Doctor

If you are part of a managed care plan, you will be given a list of providers from which to choose. You can also "go outside of the plan," but you may have to pay a portion or all of the costs.

- **Talk to friends and associates** for recommendations.
- **State medical and other professional societies** often provide lists of providers who have been licensed or certified in your state. **Check with your state or local occupational and professional licensing board (page 72)** about licensing of doctors, dentists, and other providers. It can also provide information about how to complain.

Choosing a Managed Care Plan

If you have a choice among plans, **ask:**

- Do I have the right to go to any doctor, hospital or clinic I choose?
- Does the plan cover home care or nursing home care?
- Can I go to any pharmacy?

Using a computer to buy online through the Internet is fast becoming a convenient way to shop for many consumers. As with making a purchase at a conventional store, on the phone or by mail, you will want to fully understand the seller's policies and check out its reputation before you buy.

- What is the deductible? Are there any co-payments?
- Are specialists, including dentists, covered?
- Does the plan cover all medications my physician may prescribe?
- What do I do if I want to complain about the service or a doctor?
- Is private arbitration mandatory?

The National Committee for Quality Assurance (NCQA) evaluates and accredits HMOs. It looks at quality, whether the HMO provides appropriate care, the credentials of doctors and other providers, member rights and responsibilities, preventive care services, and medical record keeping.

- **To check if your HMO has received NCQA accreditation**, call 1-888-275-7585. To find out what plans have been accredited in your state and to get a report card on your plan, go to the NCQA website at www.ncqa.org.

Another organization, the Joint Commission on Accreditation of Healthcare Organizations accredits hospitals, nursing homes, and other health care organizations.

- **File complaints** online at www.jcaho.org or call 1-800-994-6610 for information.

While federal and state laws may apply if a consumer in the U.S. deals by phone, mail or computer with a company in another country, it may be difficult to pursue claims. **Be especially careful in cross-border transactions.**

Information sources

For information to complement, not replace, what you receive from your physician, pharmacist, or other professional, here are some helpful web sites:

www.pueblo.gsa.gov,
www.healthfinder.gov,
www.ama-assn.org,
www.nejm.org, www.may-ohealth.org,
www.intelihealth.com and
www.ihealthcoalition.org. You can also get information from the U.S. Department of Health and Human Services (page 115) or your state health department.

Shopping from Home

You can order all kinds of products and services from companies in other states, or even in other countries, from the comfort of your own home. But use caution and know your rights when you do business long-distance.

Consumer Rights

When you order something by mail, phone, fax or computer, the Federal Trade Commission Mail or Telephone Order Merchandise Trade Regulation Rule requires the company to:

- **ship the merchandise within the time promised** or, if no specific delivery time was stated, within 30 days of receiving your order;
- **notify you if the shipment cannot be made on time** and give you the choice of waiting longer or getting a refund; and
- **cancel your order and return your payment** (or credit your account if you charged the purchase) if the

new shipping date cannot be met, unless you agree to another delay.

If you applied for a charge account with the merchant at the same time that you placed your order, the company has an extra 20 days to ship the merchandise to allow time for processing your application.

Exceptions

The rule only applies to the first shipment of magazine subscriptions and other merchandise that comes repeatedly. And it does not apply to orders for services (for example, photo finishing), sales of seeds and growing plants, collect-on-delivery (C.O.D.) orders, and transactions that are covered by the FTC Negative Option Rule, such as book and music clubs.

Additional Protections

There may also be laws or regulations in your state that apply to orders by mail, telephone, fax or computer. To find out, contact your state or local consumer protection agency.

Telemarketing

The FTC's Telemarketing Sales Rule requires telemarketers to:

- **disclose the total cost and other terms of sale** before you make any payment for the goods or services;
- **tell you if they don't allow refunds**, exchanges or cancellations;
- **provide the odds of winning a prize**, inform you that no purchase is necessary, and tell you how to get instructions for entering without buying anything; and

- **provide the seller's name**, disclose that it's a sales call, and tell you exactly what they're trying to sell.

It's **illegal** for telemarketers to:

- **misrepresent what they're offering**;
- **call before 8 a.m. or after 9 p.m.**;
- **threaten, intimidate or harass consumers**, or call again if you ask them not to; or
- **request advance payment** to help repair your credit record, recover money you lost to other telemarketers, or help you get credit or loans.

This FTC rule applies when you:

- **receive a call** from a telemarketer in another state or country or
- **make a call** to a company in another state or country in response to a mail solicitation.

The FTC rule 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 (with some exceptions);

- **to solicitations you received by fax or computer** for goods or services; or
- **to certain types of businesses**, including nonprofit organizations, investment brokers and advisors, banks, and financial institutions

Additional Protections

Under the Telephone Consumer Protection Act, Federal Communications Commission rules limit telemarketing calls to between 8 a.m. and 9 p.m. and require telemarketers to maintain "Do Not Call" lists of consumers who have asked not to be called again. FCC rules also prohibit:

- **automatic dialing machines and prerecorded voice message devices from calling emergency phone lines**, guest or patient rooms in a hospital, nursing home or similar establishment, paging or cellular phone numbers or any service for which the person called will be charged for the call;
- **prerecorded voice message devices from calling residential phone lines**

unless it's an emergency or the person being called has agreed in advance;

- **unsolicited advertisements from being sent by fax** to either a residence or a business; and
- **prerecorded calls using automatic dialing machines from tying up your phone line** for more than 5 seconds (or 25 seconds depending on your local telephone exchange) after you hang up.

These FCC rules apply no matter whether the calls are made within a state or between states. **Some states have registration and other requirements for telemarketers who solicit their residents.** Check with your state or local consumer protection agency (see page 72).

Youth Peddling

Selling themselves as programs to help youth, for-profit companies are scamming consumers who believe they are giving money to legitimate charities. The enterprises recruit young people to sell price-inflated goods because consumers tend to show good will toward young salespersons

MAIL

It is illegal to use the mail as part of a plan based on fraud or misrepresentation to steal money. This includes:

- sending solicitations to consumers;
- receiving consumers' payments;
- transmitting information from one company location to another;
- using private or commercial interstate delivery services, including to send lottery solicitations or tickets across state lines or from another country into the United States; and
- sending mail that looks like it's from a government agency when it isn't, or that looks like an invoice when nothing was ordered, unless it clearly states that it is not a bill but only a sales solicitation.

For more information, contact the U.S. Postal Service, page 125.

and anti-drug and youth empowerment programs. (See page 22, charities.)

- If you are solicited by youth selling items like candy and magazine subscriptions door-to-door, **ask for identification verifying the name, address and purpose.**
- If the representative can't provide the information, ask them to leave. **Report suspicious people** to your local police department and or contact your state labor department (child labor division).
- If you are satisfied with the information provided, **don't feel pressured to make a purchase or contribution.**

Cancellation Rights

- **State and federal laws may give you the right to cancel purchases** made in your home of \$25.00 or more.
- **The salesperson must tell you about your right to cancel the sale** and give you two dated copies of a cancellation form showing the salesperson's name and address and explaining your right to cancel.
- **To cancel, sign and date one of the cancellation notices provided to you. Send the notice by certified mail** before midnight of the 3rd business day following the sale; Saturday is considered a business day but Sunday and legally recognized holidays are not. Keep the other notice of cancellation for your records.
- **If you were not provided with a notice of cancellation form at the time of the sale, your three days don't start running until**

after you receive such notice from the seller. You may also write your own letter to cancel the order.

- **Once you have canceled you are entitled to a refund within 10 days.** The seller must also notify you of the date for product pick up, and return any trade-ins given as down payment.
- **Once you have canceled, the seller must pick up the product within 20 days.** If the seller does not pick up the product or provide a refund, you can keep the product until the seller complies, without any payment obligation.

stantially the same condition in which you received it.

Tips for Shopping Smart and Avoiding Fraud

The most common problems you might encounter when shopping on the phone, online or by mail order are delayed delivery, out of stock items, incorrect items shipped, damaged items received and price changes. To avoid these problems:

- **Know who you are dealing with.** If the company isn't familiar to you, check it out with your local or state consumer protection

CHARITIES

- Give only to charities you know. Some con artists use names similar to well-known charities or pretend to be raising money for state or local law enforcement agencies.
- Ask for written information, including how much of the money raised is actually used for charitable purposes.
- Check with your secretary of state to find out if a charity is registered to solicit in your state. (See page 21, youth peddling.)

- **If you paid by credit card,** canceled the contract within 3 days, have not yet paid the credit card bill and still have a problem getting a refund, dispute the charges with your credit card company.

No Cancellation If....

- You may not cancel the sale if **you signed any documents waiving your right to cancel.**
- You may not be able to cancel the sale if you **wait too long before you cancel.**
- You may not be able to cancel the sale if the **product can't be returned in sub-**

agency (see page 72) and the Better Business Bureau (see page 126).

- **Keep records.** Write down the company name, mailing address, website, or e-mail address, phone number, description of what you ordered, date, amount you paid, how you paid (check, money order, charge, etc.) and how you delivered your payment (mail, courier service, provided credit card number on phone or online, etc.).
- **Note the delivery period.** Keep any advertisements or materials that show a specific delivery time, or write the delivery time in your records if one was promised.

- **Keep track of your order.** If it's late, it is your choice whether to wait longer or cancel. If you cancel, your money must be refunded within 7 days (or your account must be credited within one billing cycle if you charged the order). The company can't substitute a merchandise credit for a refund.
- **When you use a credit card to pay for products or services, you have a right to dispute the charges** if the items were not delivered or were misrepresented. (See page 18.)
- **Never send cash** - you won't have any proof of payment.
- **Don't act immediately.** High pressure sales tactics are a danger sign of fraud. Get all the information and consider it carefully.
- **Don't believe promises of easy money.** No one can legitimately claim you'll make big earnings from business opportunities, promise high returns on investments, or guarantee that you will win a lottery or sweepstakes.
- **Be careful what information you provide.** Give your credit card, debit card, or bank account number **only if you're paying for a purchase using that account** - never to verify your identity. **Don't provide your social security number unless you're applying for credit or employment.** Using your personal information, crooks can steal from you and impersonate you to steal from others. (See privacy, page 26).
- **Do not do business with an unfamiliar company**

whose only address is a post office box. The company may be nothing but a mail drop that will give you little or nothing for your money and will be difficult or impossible to locate if you later have a complaint.

- **Be wary of requests to send your payment by private courier or wire service.** The company may be trying to avoid detection by postal inspectors or to get your money before you have a chance to change your mind.
- **Do not be taken in by lotteries, pyramid schemes, multi-level marketing schemes, or companies that ask for payment in advance, especially for employment referrals, credit repair, or providing a loan or credit card.**
- **Beware of recovery services.** These scams try to take your last dime by falsely offering to get money back that you lost to a fraudulent scheme - for a fee. **There is no charge for filing a complaint with a government agency.**
- **Walk away or hang up when you hear the following:** "Sign now or the price will increase;" "You have been specially selected...;" "You have won...;" "All we need is your credit card (or bank account) number-for identification only;" "All you pay for is postage, handling, taxes...;" "Make money in your spare time-guaranteed income...;" "We really need you to buy magazines (a water purifier, a vacation package, office products) from us because we can earn 15 extra credits...;" "I just happen to have some leftover material

Sweepstakes

Don't pay if it's free or you have won. It's another danger sign of fraud if you are asked to pay a fee to get something free, claim a prize or win a vacation. If you really won a sweepstakes, you pay taxes directly to the government, not through the company.

from a job down the street...;" "Be your own boss! Never work for anyone else again. Just send in \$50 for your supplies and...;" "A new car! A trip to Hawaii! \$2,500 in cash! Yours, absolutely free! Take a look at our...;" "Your special claim number entitles you to join our sweepstakes...;" or "We just happen to be in your area and have toner for your copy machine at a reduced price."

If you can't resolve your problem by working directly with the company, contact your state or local consumer protection agency for assistance (page 72). Report possible violations of FTC rules to that agency at the address on page 122. If the order was placed by mail, report the problem to the U.S. Postal Inspection Service by calling 1-800-654-8896. While federal agencies don't usually act on individual complaints, this information helps them identify patterns of abuse and take appropriate action.

Reporting Fraud

Reporting fraud promptly improves your chances of recovery and helps law enforcement authorities stop scams before others are victimized. Start by contacting your state or local consumer agency for advice and assistance.

Reducing Unwanted Mail, Telephone or Online Solicitations

- Remove your name from all mailing lists offered by the consumer credit reporting agencies: TransUnion, Equifax, Experian and Innovis by calling 1-888-5OPTOUT (1-888-567-8688) or writing: TransUnion LLC's Name Removal Option, P.O. Box 97328, Jackson MS 39288-7328. Include your full name, current and recent addresses, Social Security number, date of birth, and signature.
- Tell telemarketers who call you to put you on their "Do Not Call" lists and note the call. If a telemarketer calls again, note the date and report it to the proper authorities.
- Contact the Direct Marketing Association (DMA), which operates three free services to remove consumers from DMA members' telemarketing lists, mail lists and email lists. See DMA on page 142.
- Tell companies you do business with, including those online, to remove your name from customer lists that they may rent or sell to other marketers.
- Look for information about how to opt out of marketing lists on companies' sales materials, order forms and websites.
- Tell all marketers not to contact you again.

Report suspected violations of FTC rules to the **FTC Consumer Response Center, Washington, DC 20580, 1-877-FTC-HELP (382-4357)** or go to www.ftc.gov to file a complaint online. **For violations of FCC rules**, send a letter, along with copies of bills, correspondence or other documentation, to FCC, Common Carrier Bureau, Consumer Complaints, Mail Stop 1600A2, Washington, DC 20554. For **mail fraud** call the Postal Crime Hotline at 1-800-654-8896.

For advice about telemarketing fraud and to report it, contact the National Fraud Information Center operated by the National Consumers League, a nonprofit consumer organization. Call 1-800-876-7060 or visit the website at www.fraud.org.

Smart Shopping Online

Here are some specific tips (in addition to those above) for buying online:

- If the seller is unfamiliar, **read more about the company**, often found in a section on the website called "About Us."

- **See if the seller has any reliable endorsement logos or seals on its homepage**, such as one from the Better Business Bureau. (Of course, this is only an indication of the seller's reputability, not a guarantee.)
- To see how other consumers rated the shopping experience at many online stores, **check BizRate at www.bizrate.com**.
- **Check the methods and prices for shipping**. A low sale price may no longer be a bargain after adding on high shipping charges.
- **Read the seller's privacy policy** so you understand how information about you may be used. "Opt-out" of additional mailings if you don't want to receive email or other offers.

Making a Secure Purchase

Some consumers are fearful about shopping online because they are afraid that their credit card number will be stolen. **The**

chances that your credit card will be misused are very remote, particularly if you transmit your number to the merchant in a secure manner. Most merchants use secure web sites, where your personal information is encrypted or scrambled, so that it cannot be easily intercepted. **Do not send your credit card number by email as opposed to a secure order form. Emails are not secure.** You can tell if you are entering your personal information on a secure page of a web site if:

- **A notice pops up** on the screen alerting you to that fact;
- **You see a closed lock** or unbroken key in the bottom corner of your screen; or
- The first letters of **the Internet address of the page you are viewing change to "https"**.

If you still do not feel comfortable providing your credit card number online, many sellers allow you to either call or fax it to them.

Placing Your Order

To help make sure you receive the right merchandise at the price you want, be sure to:

- **Understand if the product is new, used, or reconditioned.**
- **Compare the price** of the product you are considering at a variety of online stores by using several shopping “bots,” such as MySimon [www.mysimon.com]. A list of popular shopping bots can be found on the shopping page of www.consumerworld.org.
- **Check if the product is in stock** or how long a wait there is.
- After entering your order, **check that the total price**, including shipping and any taxes, is correct.
- **Make sure that any special discounts offered or coupons used are properly deducted** from your total before you finalize the order.
- **Print a copy of your order** confirmation screen, and check your email for any further confirmation.

Online Auctions and Private Sellers

Many private sellers on the Internet offer items through auctions, online classified ads, newsgroups and chat rooms. Many state and federal consumer protection laws don't apply to private sales, and pursuing claims can be difficult, especially when you are in one part of the country and the seller is in another. Auction sites on the Internet have become very popular. However, you may have to be even more careful in choosing one so that you do not become a victim of fraud. **Here are some questions to ask** before buying at an auction:

- What are the rules of the auction?
- Can I cancel a bid?
- Is the seller a business or a private individual?
- How can I reach the seller if there is a problem?
- Is the merchandise used?
- Does the seller take credit cards?

Check out the reputation of the seller, particularly if it is a private individual. Some auction sites rate sellers, so be sure to check their past selling history.

Or contact the seller's local BBB or government consumer office.

Use an escrow agent if you don't feel comfortable sending money for merchandise before you've seen it. Such an agent only passes on your money to the seller after you receive and are satisfied with your purchase. As in any auction, learn the value of the merchandise you are bidding on. That is the best way not to overbid, or to fall prey to an unscrupulous seller's use of “shills” to artificially raise the price.

If You Have a Problem...

In rare cases, the seller may have no intention of delivering the goods offered, may grossly misrepresent its products, or send you counterfeit goods such as pirated copies of software. **In these cases of fraud, notify** the National Fraud Information Center at www.fraud.org and the FTC at www.ftc.gov. For more information about shopping online, visit: www.safeshopping.org and www.ftc.gov/bcp/conline/pubs/online/payments.htm.

Identity Theft

Be especially careful with sensitive personal information. Your social security number should not be requested except by an employer, government agency, lender or credit bureau. If that information falls into the wrong hands, it can be used by someone to impersonate you in order to steal from your accounts or to steal from others in your name. Many states no longer use social security numbers on drivers' licenses. Some states offer random numbers as alternatives, and bar merchants from asking consumers to put their social security numbers on checks or credit card slips. **Check your credit report regularly.** Once a year should be enough, but you may want to check it more frequently if you believe that someone else has impersonated you in order to get credit or other benefits in your name. See Protect Your Credit Report on page 17. The Congress of the United States asked the Federal Trade Commission to provide information to consumers about identity theft and to take complaints from those whose identities have been stolen. **If you've been a victim of identity theft**, you can call the FTC's Identity Theft Hotline at 1-877-IDTHEFT (438-4338), or file a complaint online at www.consumer.gov/idtheft.

Children Online

Commercial web sites must now obtain parental consent before collecting, using, or disclosing personal information from children under 13. These are new rules that are part of the 1998 Children's Online Privacy Protection Act. For more information, contact the FTC (see page 122) or click on Kids Privacy at www.ftc.gov

Consumer Privacy

Privacy is an important principle. As a consumer, you benefit when information about you is used to approve your credit application. On the other hand, you may not want to receive unsolicited telemarketing calls or mail. And you could be treated unfairly, or even become a victim of crime, if your personal information is inaccurate or misused.

You have privacy rights for certain personal records such as your credit reports (see page 14), but many situations aren't covered by law. To address privacy concerns, some companies and industry groups have adopted voluntary policies. Look for those policies on sales literature, web sites, or forms companies ask you to fill out. If you don't see anything about how your personal information will be handled, ask. By doing business with companies whose privacy practices meet your approval, you can protect yourself from abuse and use your purchasing power to help promote good privacy policies.

In addition to various federal privacy laws, many states have their own privacy laws concerning telemarketing, employment, using social security numbers, credit card or checking account

numbers, medical records, mailing lists, credit reports, debt collection, computerized communications, insurance records and public data banks. Check with your state or local consumer agency (page 72) to find out where to get information about specific privacy rights.

Tips for Protecting Your Privacy

- **Don't provide information that isn't required.** For instance, most information requested on a warranty registration form isn't necessary for the warranty. But you may want to give your phone number so you can be contacted easily about product recalls.
- **Ask what information about you may be tracked** and how it is used. Supermarket scan cards enable you to get special sale prices, but your purchasing history could also be sold to other companies.
- **Guard your financial account numbers.** Only provide your credit card, charge card, debit card, calling card or bank account number if you're using that account to pay for a purchase or you're applying for credit. It isn't necessary to give that type of information for any other reason.
- **Screen your calls.** You can use an answering machine to listen to a caller and decide whether you want to pick up. There are also optional telephone services that you can buy to accept calls only from certain numbers, or to see the name and number of the person calling you (Caller ID). Check with your local telephone company.
- **Keep your phone number private.** You can buy a service to block others from using Caller ID to see your name and the number you're calling from. But be aware that this blocking may not work with every type of number you call. Ask your local phone company exactly how the service works. You can also get an unlisted or unpublished phone number for a fee.
- **Talk about privacy concerns with your children** and other household members. Everyone should understand what information you feel is and is not appropriate to provide on the phone, while using a computer, and in other situations.
- **Don't allow your credit record to be checked except for legitimate reasons.** A lender or employer can check your credit record. But, it's illegal for a business to check your record unless you're seeking financing. Too many inquiries can hurt your credit rating by making it appear that you are seeking too much credit.
- **Never give anyone your online password.** Con artists may try to trick you into providing your password by pretending to be your online service provider in order to use your access, at your expense. **Your service provider already has your password, and no one else should need it.**
- **Be aware of "cookies" on the Internet.** A web site can transfer a file, called a cookie, to the hard drive of your computer when you visit in order to track your activities on its site. This

How Financial Service Companies Share Your Personal Information

Under Federal law banks, insurance companies and stockbrokers may now combine businesses. This means they can share your information with each other. They are also allowed to share your information with third parties that provide marketing services for them or for joint ventures with other financial institutions. You can:

- "Opt out," or ask that your personal information not be shared with unaffiliated third parties. Even if you don't opt out, the actual account numbers for bank or credit card accounts may not be shared with unaffiliated third parties for marketing.

information is used for customer service or marketing, but you can usually specify you don't want to create a cookie.

- **Make sure it's safe** before you provide financial information online. (See Online Shopping, page 24.)

Health Privacy

With health care information being stored and shared on computers, it is a good idea to **be aware of who has your health information and how it is being used**. The U.S. Department of Health and Human Services recently announced the final regulation establishing the first-ever Federal privacy protections for the personal health information of all Americans. The rule includes standards to protect the privacy of individually identifiable health information and applies to all health care providers, hospitals, health plans, and clearinghouses that transmit health information in electronic form. It also covers identifiable health information in electronic or paper records, as well as oral communications. For the latest information go to www.hhs.gov/ocr or:

- **Contact the Health Privacy Project**, Institute for Health Care Research and Policy, Georgetown University Medical Center, 2233 Wisconsin Avenue, NW, Suite 525, Washington, DC 20007, 202-687-0880 www.healthprivacy.org.

Travel Tips

- **Deal with reputable travel agents or tour companies.** Ask if the business belongs to a professional association. Check with that group to see if the company is a member in good standing and if it participates in any program that protects you in case there are problems. Contact your state or local consumer protection agency (page 72) and the Better Business Bureau (page 126) to find out about the company's complaint history.
- **Make sure you understand the terms** of the travel offer. Find out exactly what's included in the price and what isn't.
- **Ask about the cancellation policy** and get all promises in writing. You may want to look into trip insurance for added protection.
- **Comparison shop.** Beware of unreasonably cheap prices or free trips - you usually get what you pay for! (See Sweepstakes on page 23.)
- **Be careful if you're paying for travel in advance.** It's not unusual to make a deposit or even pay in full for travel services before the trip. The safest way to pay may be by credit card because of your right to dispute the charges if the services were misrepresented

or never delivered. Don't be pressured into making a hasty decision by claims that you have to act now! You might pay processing or other fees upfront - and then find that a con artist has simply pocketed your money and left you high and dry.

- In some states, certain types of travel sellers have to be registered and insured, and advance payments for travel must be placed in an escrow account until services are provided. Prizes or "free" gifts may also be regulated.

Resolving Complaints

- Contact your **state or local consumer protection agency (page 72)** to find out about any laws that might protect you and to file complaints related to travel agents, and train or bus travel.
- The **American Society of Travel Agents** (page 141) helps resolve disputes with member agents.
- For problems with airlines, call, write or email the **Aviation Consumer Protection Division of the Department of Transportation (page 120)**.

Services and Resources for Consumers with Disabilities

Directory and Other Operator Services

Consumers who are deaf or hard of hearing, or who have a speech impairment, and use a text telephone (TTY) may receive operator and directory assistance for calls by calling toll free to 1-800-855-1155. Telephone companies may provide additional services for TTY users; these services will be listed in the introductory pages of local telephone directories. For a copy of the U.S. Government TTY Directory, please visit www.gsa.gov/frs/ on the World Wide Web or write to the address below:
Federal Consumer Information Center, Department TTY, Pueblo CO 81009.

Relay Services

Telecommunications relay services are a way to link telephone conversations between individuals who use standard, voice telephones and individuals who use TTYs. Relay services allow hearing and speaking individuals to call TTY numbers and allow individuals with hearing or speech impairments to call voice telephone numbers. Calls can be made from either type of telephone to the other type through the relay service.

Local Relay Services

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

Federal Relay Service (FRS)

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

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

Recording for the Blind & Dyslexic (RFB&D)

Recording for the Blind & Dyslexic, celebrating more than fifty years since its founding, is the only national nonprofit, volunteer-driven organization that provides recorded and computerized textbooks at all academic levels to people who cannot read standard print effectively because of a visual impairment, learning disability or other physical disability. RFB&D operates 33 recording studios and offices across the country. Our 80,000 volume library contains a broad selection of titles, from literature and history to math and the sciences, at all academic levels, from kindergarten through postgraduate and professional. RFB&D offers individual and institutional memberships, scholarship programs and a custom recording service. The cost of an individual membership is \$25 per year, plus a one time \$50 registration fee. Fees for institutional membership range from \$300 to \$800 annually depending on the level of membership and the number of books chosen. RFB&D also offers for nonprofit sale computer and professional books on disk, specially-adapted tape players and accessories. **For more information** or to request an application, call, write or visit the website:

Recording for the Blind & Dyslexic

20 Roszel Road
Princeton, NJ 08540
Toll free: 1-800-221-4792
Website: www.rfbd.org

National Library Service for the Blind and Physically Handicapped (NLS), Library of Congress

The National Library Service for the Blind and Physically Handicapped (NLS), Library of Congress, provides the free loan of recorded and braille books and magazines, music scores in braille and large print, and specially designed playback equipment to residents of the United States who are unable to read or use standard print materials because of visual or physical impairment. NLS administers the program nationally while direct service to eligible individuals and institutions is the responsibility of cooperating libraries in the various states, the District of Columbia, Puerto Rico, Guam and the Virgin Islands. Service is also extended to eligible American citizens residing abroad. Information about any aspect of the NLS/BPH free library service, including application forms and addresses of cooperating libraries may be obtained by contacting:

National Library Service for the Blind and Physically Handicapped (NLS)

Library of Congress
Washington, DC 20542
202-707-5100
Toll free: 1-800-424-8567
E-mail: nls@loc.gov
Website: lcweb.loc.gov/nls

Part II After You Buy

To avoid problems, read and follow product and service instructions. The way you use or take care of a product might affect your warranty rights. Save all contracts, sales receipts, canceled checks, owner's manuals and warranty documents.

How to Complain

- In some instances it will be best to **contact the business that sold you the item or performed the service**. In other cases, you may wish to go directly to the headquarters of the company or the manufacturer. Ask if they have a consumer affairs office and, if so, report the problem directly to them. Calmly and concisely describe the problem and what action you would like taken.
- **Keep a record of your efforts to resolve the problem**. When you write to the company, describe the problem, what you have done so far to resolve it and what solution you want. (See page 33 for sample complaint letter.) For exam-

ple, do you want your money back or the product repaired or exchanged? When you call, keep notes of whom you spoke with and what they said.

- **Allow time for the person you contacted to resolve your problem**. Keep notes of the date, what was agreed on, and the next steps to be taken. Save copies of all letters to and from the company. **Don't give up if you are not satisfied**. There are third-party dispute resolution programs, trade associations, media programs, national consumer organizations, and legal assistance programs listed throughout this publication that may be able to assist you.

Making A Complaint

Use the sample consumer complaint letter on page 33 as a guide. If you use e-mail, make sure to send a copy of the e-mail to other relevant organizations. You can also use the links at www.pueblo.gsa.gov to send your complaints to companies, agencies, etc.

Who To Contact and How To Find Them

- **Address letters, faxes or emails to the company consumer affairs department** or to the president if there is no consumer affairs office.
- **Call the company's toll free number**. Look for it on any documents you have received from the company, in a directory of toll-free telephone numbers available at your public library, by calling toll-free directory assistance at 1-800-555-1212 or by referring to the many corporate consumer contacts beginning on page 34.
- **Check the product label or warranty** for the name and address of the manufacturer or parent company.
- Because the name of the manufacturer or parent company is often different than the brand name, **check the following books in the reference section of your local library** for contact information: Standard & Poor's Register of Corporations, Directors and

Recalls

If you plan to buy a used car, truck, or other consumer product -- from a dealer, private individual, thrift or other retail store, or over the Internet -- check to be sure it hasn't been recalled for safety reasons. Contact the appropriate Federal agency below, using the contact information beginning on page 113.

- **Cars** - National Highway Traffic Safety Administration
- **Drugs, medical devices** - Food and Drug Administration
- **Food** - U.S. Department of Agriculture, Food and Drug Administration
- **Seafood** - Food and Drug Administration, U.S. Department of Commerce
- **Toy, baby, and play equipment, household products** - U.S. Consumer Product Safety Commission

Recalls are also posted regularly on the FCIC website: www.pueblo.gsa.gov

Executives; Standard Directory of Advertisers; Trade Names Dictionary; Brands and Their Companies; and the Dun & Bradstreet Directory.

- **Check the state agency** (possibly the corporation commission or secretary of state's office) that provides addresses for companies incorporated in that state.

What To Say

- **Include in a letter, fax, or email your name, address, home or work telephone numbers, and account number, if any.**
- **Make your written or telephone complaint brief.** Include the date and place you made the purchase, who performed the service, information about the product (such as the serial or model number, warranty terms), what went wrong, with whom you have tried to resolve the problem, and what you want done to correct the problem.
- **Be reasonable, not angry or threatening.** Type your letter, if possible, or make sure that your handwriting is neat and easy to read.
- **Include copies**, not originals, of all documents.

What To Do Next

- **You might want to send your complaint letter with a return receipt requested.** This will cost more, but it will give you proof that the letter was received and will tell you who signed for it.
- **Keep a copy** of your complaint letter, and all letters to and from the company.

Keep all copies of your letter, fax, or email, and all related documents. See the Sample Complaint Letter on page 33.

- **If you believe you have given the company enough time to resolve the problem, file a complaint** with your state or local consumer protection office, the Better Business Bureau, or the regulatory agency that has jurisdiction over the business, e.g., banking, insurance and utilities commissions. Their addresses can be found starting on pages 92, 96 105 respectively. Include information about what you have done so far to try to resolve your complaint. If you think a law has been broken, contact your local or state consumer protection agency right away.

Here are some sources of help with complaints.

Media Programs

Local newspapers and radio stations often have Action Lines or Hotline services. Many try to resolve all of the consumer complaints they receive. Others handle only the most serious cases or those that occur most frequently. **To find these services, check with your local newspapers, radio and television stations, or local library.**

Call for Action, Inc.

5272 River Road, Suite 300
Bethesda, MD 20816
301-657-7490 Fax: 301-657-2914
www.callforaction.org
TDD/TTY: 301-657-9462
Call for Action, Inc. is a thirty-seven year old international

nonprofit network of consumer hotlines, which operates in conjunction with broadcast partners to educate and assist consumers and small businesses with consumer problems. Listed below are hotlines in major markets staffed with trained volunteers who offer advice and mediate complaints at no cost to consumers. Consumers in all other locations should use the network information above.

WTAJ-TV Call For Action
Altoona, PA
814-944-9336

WXIA-TV Call For Action
Atlanta, GA
678-422-8466

WBZ- Radio Call For Action
Boston, MA
617-787-7070

WIVB-TV Call For Action
Buffalo, NY
716-879-4900

WJW-TV Call For Action
Cleveland, OH
216-578-0700

KKTV-TV Call For Action
Colorado Springs, CO
719-457-8211

KTVT-TV Call For Action
Dallas, TX
Toll free: 1-877-TEXAS11

WXYZ-TV & WJR Radio Call
For Action
Detroit, MI
248-827-3362

WINK-TV Call For Action
Fort Myers, FL
941-334-43570

WFMY-TV Call For Action
Greensboro, NC
336-680-1000

KCTV-5 Call For Action
Kansas City, MO
913-831-1919

WTMJ-TV Call For Action
Milwaukee, WI
414-967-5495

WABC Radio Call For Action
New York, NY
212-268-5626

WCAU-TV Call For Action
Philadelphia, PA
(opening soon)

KPNX-TV & KNAZ-TV Call for
Action
Phoenix/Flagstaff
602-260-1212

WTAE-TV Call For Action
Pittsburgh, PA
412-333-4444

KTVI-TV Call For Action
St. Louis, MO
314-282-2222

KTVX-TV Call For Action
Salt Lake City, UT
Toll free: 1-877-908-0444

WTOL-TV Call For Action
Toledo, OH
419-255-2255

WTOP AM & FM Call For Action
Washington, DC
301-652-4357

Network Hotline (all other
areas)
Bethesda, MD
301-657-7490

Legal Help

Some sources of help listed in the Consumer Action Handbook will decline complaints from consumers who have already taken legal action.

Small Claims Court

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

Enforcing a Decision

If the party bringing the suit wins the case, the party who lost will often follow the court's decision without additional legal action. If losing parties will not obey the decision, the winning party can go back to court and ask for the order to be enforced. Depending on local laws, the court might order property to be taken by law enforcement officials and sold. The winning party will get the money from the sale, up to the amount owed. Or, if the person who owes the money receives a salary, the court might order the employer to garnish or deduct money from each paycheck and give it to the winner of the lawsuit.

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

- Ask the clerk how to use the small claims court.

- Request educational material to prepare you for small claims court.
- Observe a small claims court session before taking your own case to court.

Dispute Resolution

Many small claims courts have dispute resolution programs to help citizens resolve their disputes before trial. These programs (e.g., mediation and conciliation) often simplify the process. In mediation, both people involved in the small claims dispute meet, and with the assistance of a neutral, third party mediator, discuss the situation and create their own agreement.

For additional information about dispute resolution, write to:

**American Bar Association
Section on Dispute
Resolution
740 15th Street, NW
Washington, DC 20005
202-662-1680.**

Finding a Lawyer

- Ask friends and family for a reference.
- Check with the Lawyer Referral Service of your state, city or county bar association listed in the telephone directory.

Free Legal Help

You might also be able to receive some free assistance from a law school clinical program where students, supervised by attorneys, handle a variety of legal matters. Some of these programs are open to all. Some limit their service to distinct groups, such as senior citizens or low-income persons. **Contact a law school in your area to find out if such a program is available.**

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

and telephone number of the Legal Aid office nearest to you.

For a directory of Legal Aid offices, contact:

National Legal Aid and Defender Association

1625 K Street, NW, 8th Floor,
Washington, DC 20006

202-452-0620

Fax 202-872-1031

E-mail: info@nlada.org

Web site: www.nlada.org

Congress created the Legal Services Corporation (LSC) in 1974 to provide financial support for legal assistance in noncriminal proceedings to low income consumers. There are LSC

offices in all 50 states, Puerto Rico, the Virgin Islands, Guam and Micronesia.

To find the LSC office nearest you, check the telephone directory, or call the Federal Consumer Information Center at 1-800-688-9889, or call the LSC Public Affairs Office at 202-336-8800. You can also write to:

LSC Public Affairs

750 1st Street, NE, 10th Floor,
Washington, DC 20002

202-336-8800

Web site: www.lsc.gov

Fax: 202-336-8959.

Sample Complaint Letter

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 contact person
Street Address
City, State, Zip Code

Dear (Contact Person):

Re: (account number, if applicable)

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

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

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

Sincerely,

Your name

Enclosures(s)

- describe purchase

- name of product, serial number

- include date and place of purchase

- state problem

- give history

- ask for specific action

- enclose copies of documents

- allow time for action

- state how you can be reached

Keep all copies of your letter, fax or email, and all related documents

Part III Consumer Assistance Directory

Corporate Consumer Contacts

This section will help you resolve a complaint about a service or product. In some instances it may be best to go back to the place where you bought the product or service. In other cases, it may be better to write or call the consumer affairs department at the company's headquarters. Even if you decide to go directly back to the seller, let the consumer affairs department of the company know about your complaint. These offices are set up within companies because they want to hear from you. This section lists the names and addresses of more than 650 corporate headquarters and, in many cases, the name of the person to contact. Many listings also include toll free numbers and TDD (Telecommunications Devices for the Deaf) numbers.

Many of the companies listed in the **Handbook** are members of the **Society of Consumer Affairs Professionals in Business (SOCAP)**. An international professional organization established in 1973, SOCAP provides training, conferences and publications to encourage and maintain the integrity of business in transactions with consumers; to encourage and promote effective communication and understanding among business, government and consumers; and to define and advance the consumer affairs profession. Today, SOCAP has 2,600 members representing more than 1,500 companies, including large national or multinational firms, as well as small to midsize companies, throughout the U.S. and Canada. Associate members represent Federal, state and local government agencies, universities, and con-

sumer organizations. SOCAP offers consumer affairs/customer service professionals networking opportunities, professional journals and newsletters, salary and job description surveys, and access to its resource center and bookstore.

The Society's goal is to improve the marketplace for consumers by addressing their concerns within the corporate structures. SOCAP members are identified in the Corporate Consumer Contacts section of the **Handbook** by a mobius strip, which is part of SOCAP's official logo, and symbolizes the unbroken connection between good business and customer satisfaction and loyalty. For more information, contact SOCAP at 675 North Washington St. Suite 200, Alexandria, VA 22314; 703-519-3700; Fax: 703-549-4886; e-mail: socap@socap.org or on the web at: <http://www.socap.org>.

If you do not find the name of the company you are looking for in this section, check the product label or warranty for the name and address of the manufacturer. Public libraries also have helpful information. The Standard & Poor's Register of Corporations, Directors and Executives; Trade Names Directory; Standard Directory of Advertisers; and Dun & Bradstreet Directory are four sources that list information about most firms. If you cannot find the name of the manufacturer, the Thomas Register of American Manufacturers lists the manufacturers of thousands of products.

A



AAMCO Transmissions, Inc.

Anna Wright, Administrator
One Presidential Boulevard
Bala Cynwyd, PA 19004-1034
610-668-2900
Toll free: 1-800-523-0401
Fax: 610-664-5897

ABC, Inc.

77 West 66th Street
New York, NY 10023
212-456-7477
E-mail: abcaudr@abc.com
www.abc.com



ACCO Brands Inc., Fortune Brands

Consumer Affairs
300 Tower Parkway
Lincolnshire, IL 60069
847-541-9500
Toll free: 1-800-989-4923
Fax: 800-247-1317
www.acco.com

ACCO Brands, Inc.

See: Swingline, Wilson Jones,
Kensington, Gravis, Apollo

Ace Hardware Corporation

2200 Kensington Court

Oak Brook, IL 60523
630-990-6600
Fax: 630-990-6856
www.acehardware.com

ACE USA Companies

Mark Whiter, Director,
Customer Services
1601 Chestnut Street
P.O. Box 41484
Philadelphia, PA 19101-1484
215-640-4555
Fax: 215-640-2489
E-mail: mark.whiter@ace-ina.com
www.ace-ina.com



Corporate Consumer Contacts

Adaptec

691 South Milpitas Blvd.
Milpitas, CA 95035
Toll free: 1-800-959-7274
Fax: 408-957-2546
E-mail: support@adaptec.com
www.adaptec.com



Adidas America

Carol Collins, Manager
Consumer Relations
9605 SW Nimbus Avenue
PO Box 4015
Beaverton, OR 97076
503-972-2300
Toll free: 1-800-448-1796
Fax: 503-906-4515
E-mail:
consumer.relations@adidasus.com
www.adidas.com



Admiral-Maytag Appliance Sales Co.

240 Edwards St.
Cleveland, TN 37311
Toll free: 1-800-688-9920
TDD toll free: 1-800-688-2080

Adobe Systems

345 Park Avenue
San Jose, CA 95110
408-536-6000
206-470-7000 (Seattle, WA)
Toll free: 1-800-685-3507
Toll free: 1-800-833-6687
Toll free: 1-800-879-3219
www.adobe.com

AETNA, Inc.

151 Farmington Ave.
Hartford, CT 06156
860-273-0123
Toll free outside CT: 1-800-US-
AETNA
TDD/TTY: 860-273-3081
Fax: 860-273-9806 (consumer
issues)
www.aetna.com

AFC Enterprises

America's Favorite Chicken Co.
6 Concourse Parkway, Suite
1700
Atlanta, GA 30328-5352
770-391-9500
Toll free: 1-800-222-5857
Fax: 770-353-3280
www.afc-online.com



Alamo Rent A Car

P.O. Box 22776
Ft. Lauderdale, FL 33335
954-522-0000
Toll free: 1-800-445-5664
www.goalamo.com

Alaska Airlines

Manager
P.O. Box 68900
Seattle, WA 98168
206-870-6062 (consumer affairs)
206-431-7428 (cargo/freight
claims)
206-431-7425 (baggage claims)
206-431-3753 (refunds/lost ticket
applications)
Toll free: 1-800-426-0333
(Reservations)
Fax: 206-439-4477
www.alaskair.com

Alberto Culver Co.

2525 Armitage Avenue
Melrose Park, IL 60160
708-450-3163
Fax: 708-450-3435
www.alberto.com

Albertson's, Inc.

Jenny Enochson, Corp.
Manager, Community Relations
Corporate Headquarters
250 Parkcenter Blvd
Boise, ID 83706
208-395-6392
Fax: 208-395-6773
albertson's.com

Albertsons, Inc.

Judith Decker, Manager Media
& Community Relations
P.O. Box 5008
San Leandro, CA 94577
510-678-5444
Fax: 510-678-5410
E-mail: DECKER.J@amstr.com



Alcon Laboratories, Inc.

Martha Siegel, Director
Consumer Affairs, Quality
Assurance
6201 South Freeway
Fort Worth, TX 76134-2099
817-551-8298
Fax: 817-551-3092

Allegheny Pharmacal Corp.

Arthur Gutowitz, Treasurer
277 Northern Blvd.
Great Neck, NY 11021
516-466-0660
Toll free: 1-800-645-6190



Allied Van Lines

P.O. Box 4403
Chicago, IL 60680
630-717-3590
Toll free: 1-800-470-2851
Fax: 630-717-3123
www.alliedvan.com



Allstate Insurance Co.

2775 Sanders Road
Northbrook, IL 60062
847-402-5448
Fax: 847-402-0169
www.allstate.com

Almaden Vinyards

Consumer Relations
12667 Road 24
Madera, CA 93639
Toll free: 1-800-726-9977



Aloha Airlines

Bonnie Horibata, Manager,
Customer Relations
P.O. Box 30028
Honolulu, HI 96820
808-836-4115
Toll free: 1-800-803-9454
Fax: 808-836-4206
E-mail: bhoribata@alohaair-
lines.com



Amana Appliances

Dixie Trout, Vice President of
Consumer Communications
2800 220th Trail
Amana, IA 52204
Toll free: 1-800-843-0304 (prod-
uct questions)
Toll free: 1-800-628-5782 (serv-
ice)
www.amana.com



America West Airlines

4000 East Sky Harbor Blvd.
Phoenix, AZ 85034
480-693-0800
Toll free: 1-800-235-9292
TDD toll free: 1-800-526-8077
Fax: 480-693-3707
www.americawest.com



Corporate Consumer Contacts



American Airlines, Inc.
P.O. Box 619612 MD 2400
Fort Worth, TX 75261-9612
817-967-2000
817-967-4162
Fax: 817-967-4162



American Automobile Association
Manager
Mailspace 61
1000 AAA Drive
Heathrow, FL 32746



American Express Co.
Peggy Haney, Vice President
777 American Express Way
Ft. Lauderdale, FL 33333
Toll free: 1-800-528-4800 (green card inquiries)
Toll free: 1-800-327-2177 (gold card inquiries)
Toll free: 1-800-525-3355 (platinum card inquiries)
www.americanexpress.com



American Family Publishers
P.O. Box 62000
Tampa, FL 33662-2000
Toll free: 1-800-AFP-2400



American Greetings Corp.
Sue Holiday, Consumer Correspondent
One American Road
Cleveland, OH 44144
216-252-7300, ext. 1281
Toll free: 1-800-777-4891
E-mail: sue.holiday@amgreetings.com
www.corporate.americangreetings.com



American Home Products Corp.
5 Giralda Farms
Madison, NJ 07940
973-660-5000
Toll free: 1-800-322-3129
www.ahp.com



American Standard, Inc.
Ronald Fojtlin, Manager
P.O. Box 6820
Piscataway, NJ 08855-6820
Toll free: 1-800-223-0068
Fax: 732-980-6170

American Stores Co
See: OSCO Drugs, Subsidiary of American Stores



Ameritech
225 West Randolph St., Room 30-D
Chicago, IL 60606
312-722-9411
Toll free: 1-800-244-4444 (customers only)
Toll free: 1-800-451-2761
www.ameritech.com



Amgen, Inc.
One Amgen Center Drive
Thousand Oaks, CA 91320
805-447-1000
Fax: 805-447-1010
Toll free: 1-800-28-AMGEN
www.amgen.com

Amway Corporation
Customer Service
North American Business Region
7575 East Fulton Road
Ada, MI 49355
Toll free: 1-800-544-7167
TDD toll free: 1-800-548-3878
www.amway.com



Andersen Windows, Inc.
Window Care Call Center
100 Fourth Avenue North
Bayport, MN 55003
651-430-5150
Toll free: 1-888-888-7020
Fax: 651-430-5827
www.andersenwindows.com



Anheuser-Busch, Inc.
Rosann Klaesner, Manager,
Customer Call Center
Marketing
One Busch Place
St. Louis, MO 63118
314-552-1305
314-552-1311
Toll free: 1-800-342-5283
Fax: 314-552-1311
E-mail: rosann.klaesner@anheuser-busch.com
www.budweiser.com



Aon Innovative Services
Joy A. Arnold, Call Center

Manager
13922 Denver West Parkway
Golden, CO 80020
303-271-2336
E-mail: j.arnold@innovativeservices.com
www.aon.com

Aon Corporation
John Roskopf, Vice President
Financial Relations
123 North Wacker Drive
Chicago, IL 60606
312-701-3000
312-701-3983
Fax: 312-701-3793
www.aon.com

Apollo
See: ACCO Brands, Inc.

Apple Computer, Inc.
One Infinite Loop
Cupertino, CA 95014
Toll free: 1-800-538-9696 (dealer information)
Toll free: 1-800-767-2775 (tech assistance)
Toll free: 1-800-646-7582 (per incident tech support)
www.apple.com

Appleseeps
30 Tozer Road
Beverly, MA 01915
978-922-2040
Toll free: 1-800-767-6666
www.appleseeps.com

Arizona Mail Order
3740 East 34th Street
Tucson, AZ 85713
520-748-8600
Fax: 520-750-6755
www.oldpueblotraders.com

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2001 Butterfield Road
Downers Grove, IL 60515
630-512-1000
Toll free: 1-800-325-7424 (Eckrich nutrition)
Fax: 630-512-1124



Armstrong World Industries, Inc.
Rita Battles, Manager,
Customer Service
P.O. Box 3001



Corporate Consumer Contacts

Lancaster, PA 17604
717-396-3040
Toll free: 1-800-233-3823
Fax: 717-396-4270
www.armstrongfloors.com

Artisoft, Inc.

Communications Software Group
One South Church Avenue
Suite 2200
Tucson, AZ 85701
520-670-7000
Toll free: 1-800-846-9726
Fax: 520-670-7101
www.artisoft.com

Asante Technologies

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San Jose, CA 95131
408-435-8388
Toll free: 1-800-622-7464
Fax: 408-432-1117
www.asante.com


The Associates, Texaco Portfolio

David Hogan, Vice President
330 Barker Cypress Road
Houston, TX 77094
281-754-1728
Toll free: 1-800-938-2267 (credit card department)
Fax: 281-754-1702

A. T. Cross Co.

Consumer Relations
One Albion Road
Lincoln, RI 02865
401-333-1200, ext. 380
Toll free: 1-800-AT CROSS (282-7677)
Fax: 401-334-4856
E-mail: calisk@cross.com

★ AT&T

 Claudia Jones, Consumer Affairs Director
Consumer Services
295 North Maple Avenue
Basking Ridge, NJ 07920
908-221-2000
908-221-5942
Toll free: 1-800-222-0300
TDD/TTY: 1-800-522-2880
Fax: 908-221-1211
www.att.com

ATI Technologies, Inc.

33 Commerce Valley Dr., East
Thornhill, ONTARIO L3T 7N6
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Fax: 905-882-0546
www.support.atitech.com;
www.atitech.ca

Atlantic Richfield Co., ARCO Products Co.

Manager
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La Palma, CA 90623
213-486-3511
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Claims Administration
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Fax: 812-421-7129
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Automobile Magazine (Division of K-III)

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North American Headquarters
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Kansas City, MO 64134-0627
816-966-4000
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Fax: 816-966-3860
www.hmri.com

Avis Rent-A-Car System

Barbara Pearson, Manager
4500 South 129th East Ave.
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Tulsa, OK 74134-3802
Toll free: 1-800-352-7900
Fax: 918-621-4819
E-mail: custserv.@avis.com
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Avon Products, Inc.

Lynn Baron, Director, Avon Information C & R
1251 Avenue of the Americas
New York, NY 10020
212-282-7571
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Toll free: 1-800-445-2866 (consumer information center)
Toll free: 1-800-FOR-AVON
www.avon.com

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Bacardi USA, Inc.

Frederick Wilson, General Counsel
2100 Biscayne Blvd.
Miami, FL 33137
305-573-8511
Toll free: 1-800-BACARDI
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www.Bacardi.com

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Ball Park Brands

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PO Box 19170
Detroit, MI 48219
248-355-1100
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Bally Entertainment

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Bank of America

Hugh McColl, Chairman and CEO
100 N. Tryon Street
Charlotte, NC 28255
Toll free: 1-888-279-3457
www.BankofAmerica.com



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Pat Stambaugh-Moretti, V.P.
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Corporate Consumer Contacts

Community Bank
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Houston, TX 77027
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pmoret@bankunited.com
www.bankunited.com

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2500 East Kearney
Springfield, MO 65898
417-873-5000
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TDD toll free: 1-800-442-5788
Fax: 417-873-5060
E-mail: webmgr@basspro.com
www.basspro.com

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36 Columbia Road
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Morristown, NJ 07962-1910
973-331-4536
Toll free: 1-800-331-4536
Fax: 973-408-8000


Bear Creek Corp.
2518 South Pacific Highway
P.O. Box 299
Medford, OR 97501
Toll free: 1-800-345-5655 (Harry and David)
Toll free: 1-800-872-7673 (Jackson and Perkins)
Fax: 541-776-2194
www.harryanddavid.com

 **Beatrice Cheese, Inc.**
770 North Springdale Road
Waukesha, WI 53186
414-782-2750
Toll free: 1-800-444-6101
Fax: 414-782-0760
www.beatricecheese.com

 **Becton Dickinson and Co.**
Gary Cohen, President
One Becton Drive
Franklin Lakes, NJ 07417
201-847-6658
Fax: 201-884-5487

Beech-Nut Nutrition Corporation
See: The Milnot Company

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Wilton Corporate Center
187 Danbury Road
Wilton, CT 06897
203-563-5800
Toll free outside CT: 1-800-233-2340
Fax: 203-563-5895

 **BellSouth Telecommunications, Inc.**
Executive Appeals Manager
37D57 BellSouth Center
675 West Peachtree St., NW
Atlanta, GA 30375
404-927-7400
Toll free: 1-800-346-9000 (Bell South Products)
TTY toll free: 1-800-251-5325 (TTY, VCO/HCO)
Fax: 404-584-6545
E-mail:
Hq.Appeals@bridge.bellsouth.com
www.bellsouth.com

 **Benckiser Consumer Products**
Gerry Luepke, Manager,
Consumer Info Service
Five American Drive
Greenwich, CT 06831
Toll free: 1-800-284-2023

Benckiser Consumer Products Inc.
See: Reckitt Benckiser Inc.

Benihana of Tokyo
Marci Kleinsasser, Director
8685 Northwest 53rd Terrace
Miami, FL 33166
305-593-0770
Toll free: 1-800-327-3369
Fax: 305-592-6371

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Berkeley, CA 94709
510-540-5535
425-746-5771 (technical support)
Fax: 510-540-5630
www.berksys.com

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Englewood Cliffs, NJ 07632-9976
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www.bestfoods.com

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Fax: 623-780-6199
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 **Binney & Smith, Inc.**
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 **Bissell**
Greg Durkee, Manager,
Consumer Services
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2345 Walker Ave., NW
Grand Rapids, MI 49544-2597
Toll free: 1-800-237-7691
E-mail: durkeeg@bissell.com
www.bissell.com

 **Black and Decker Power Tools**
626 Hanover Pike
Hampstead, MD 21074
410-239-5300
Toll free: 1-800-762-6672
www.blackanddecker.com

 **Block Drug Company, Inc.**
Alice McCann, Manager
Consumer Affairs
257 Cornelison Ave.
Jersey City, NJ 07302-9988



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Fax: 201-434-4186
E-mail: consumer_affairs@block-drug.com
www.blockdrug.com

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E-mail: bloomiessh@aol.com

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Washington, DC 20005
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Fax: 614-497-4330
E-mail: tammy.myers@bobevans.com
www.bobevans.com

Boca Research, Inc.

1601 Clint Moore Road
Boca Raton, FL 33487
561-241-8088 (customer service)
Fax: 561-997-2163
E-mail: support@bocaresearch.com
www.bocaresearch.com

Bojangles

Customer Relations
P.O. Box 240239
Charlotte, NC 28224
704-527-2675
Toll free: 1-800-366-9921
Fax: 704-522-8677
www.bojangles.com



Borden, Inc.

180 East Broad Street
Columbus, OH 43215
614-225-4511
Toll free: 1-800-727-8260
Fax: 614-225-7680
www.bordenfamily.com

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100 Enterprise Way
Scotts Valley, CA 95066
831-431-1000
Toll free: 1-800-523-7070
Fax: 408-431-4353
E-mail: customer-service@borland.com
www.borland.com



BP/Amoco Oil Co.

Richard Smith, Manager
28301 Ferry Road
Warrenville, IL 60555
Toll free: 1-800-333-3991
Toll free: 1-800-227-3329 (credit card)
Toll free: 1-800-782-7887 (club emergency services)
Fax: 630-836-4530



Braun

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Bridgestone/Firestone, Inc.

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Chicago, IL 60680-9534
Toll free: 1-800-367-3872
Fax: 800-760-7859
E-mail: firestone_consumer_affairs@fa-neuil.com



Bristol-Myers Squibb Pharmaceutical Group

Robert Laverty, Director
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Princeton, NJ 08543-4000
609-252-4000
Toll free: 1-800-332-2056 (customer relations)
www.bms.com



British Airways

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Jackson Heights, NY 11370
718-397-4000
Toll free: 1-800-247-9297 (Airways)
Fax: 718-397-4395
www.british-airways.com

Brown Shoe

Consumer Care
8300 Maryland Ave.
Clayton, MO 63105
314-854-4000
Toll free: 1-800-766-6465
Fax: 314-854-4274
E-mail: info@brownshoe.com
www.brownshoe.com

Brown-Forman Beverages Worldwide

Dianne Hall, Consumer Services Specialist
P.O. Box 1080
Louisville, KY 40201
502-585-1100
Toll free: 1-800-753-4567 (Canadian Mist)

Budget Gourmet

P.O. Box 10
Boise, ID 83707
Toll free: 1-800-488-0050
Fax: 208-383-6309



Budget Rent-A-Car Corp.

P.O. Box 111580
Carrollton, TX 75011-1580
Toll free: 1-800-621-2844
Fax: 972-404-7869

Bull & Bear Group, Inc.

11 Hanover Square
New York, NY 10005
212-363-1100
Toll free: 1-800-847-4200
Fax: 212-363-1103
E-mail: info@mutualfunds.net
www.mutualfunds.net



Bulova Watch Co.

Manager
26-15 Brooklyn Queens Expressway
Woodside, NY 11377
718-204-3300 (consumer relations)
718-204-3222 (service)



Corporate Consumer Contacts

Burlington Coat Factory Warehouse Corp.

Monroe Milstein, President
1830 Route 130 North
Burlington, NJ 08016
609-387-7800
Fax: 609-387-7071

Burlington Industries, Inc.

Gayle Turner, Public Relations
3330 West Friendly Avenue
Greensboro, NC 27410
336-379-2472
Fax: 336-379-4504
www.burlington.com

C

Cabela's, Inc.

Robyn Mowery, Manager -
Government & International
Sales
One Cabela Drive
Sidney, NE 69160
308-254-5505 x1190
Toll free: 1-800-242-1596
TDD/TTY: 1-800-695-5000
Fax: 308-254-6680
E-mail:
government@cabelas.com
www.cabelas.com

Caere Corporation

100 Cooper Court
Los Gatos, CA 95032
408-395-8319
Toll free: 1-800-654-1187
E-mail: opsales@caere.com
www.caere.com

Calcomp (plotters)

577 Burning Tree Road
Fullerton, CA 92833
Toll free: 1-800-225-2667



Calvin Klein

Emily Stone, Vice President
205 West 39th Street
10th Floor
New York, NY 10018
212-719-2600

Calvin Klein Cosmetics Company

See: Unilever Cosmetics
International



Campbell Soup Co.

Susan Baranowsky, Manager

Consumer Response and
Information Center
Campbell Place
P.O. Box 26B
Camden, NJ 08103-1799
856-342-6111
Toll free: 1-800-257-8443
Fax: 856-342-6449
www.campbellsoup.com



Canandaigua Wine Co.

Consumer Relations
116 Buffalo Street
Canandaigua, NY 14424
716-394-7900
Toll free: 1-888-659-7900
Fax: 716-393-6950

Canon Computer Systems

15955 Alton Parkway
Irvine, CA 92618
949-753-4000
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Toll free: 1-800-848-4123
Fax: 949-753-4239
www.ccsi.canon.com



Canon U.S.A., Inc.

One Canon Plaza
Lake Success, NY 11042
516-488-6700
Toll free: 1-800-828-4040



Carfax, Inc.

George Bounacos, Vice
President
Customer Operations
10304 Eaton Place, Suite 500
Fairfax, VA 22030
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Fax: 703-218-2853
E-mail:
websupport@carfax.com
www.carfax.com



Carrier Air Conditioning Co.

Customer Relations Manager
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Syracuse, NY 13221
315-432-7885
Toll free: 1-800-227-7437
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Toll free Day & Night Heating
and Air Conditioning: 1-800-428-
4326
Toll free Payne Heating & Air

Conditioning: 1-800-428-4326
Fax: 315-432-6620
www.carrier.utc.com



Carter-Wallace, Inc.

1345 Avenue of the Americas
New York, NY 10105
212-339-5000
Toll free: 1-800-833-9532
Fax: 212-339-5100

Carvel Corp.

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Farmington, CT 06032-2502
860-677-6811
Toll free: 1-800-322-4848
www.carvel.com

Casio, Inc.

570 Mt. Pleasant Avenue
Dover, NJ 07801
973-361-5400
Toll free: 1-800-962-2746
Fax: 973-361-3819
www.casio.com

CEC Entertainment, Inc.

4441 West Airport Freeway
Irving, TX 75062
972-258-8507
Fax: 972-258-8545
www.chuckecheese.com



Celestial Seasonings

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Boulder, CO 80301-3292
303-530-5300
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www.celestialseasonings.com

Ceridian Corp.

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Bloomington, MN 55425
612-853-8100

C.F. Hathaway

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207-873-4241
Toll free: 1-800-341-1003
Fax: 207-873-8390

Chanel, Inc.

Consumer Relations
9 West 57th Street
44th Floor
New York, NY 10019-2790
212-688-5055
Fax: 212-752-1851



Corporate Consumer Contacts

Chattem, Inc.

1715 West 38th Street
Chattanooga, TN 37409
423-821-4571
Toll free outside TN: 1-800-745-2429



Chesebrough-Pond's, USA

Linnea Johnson, Director
Consumer Services
800 Sylvan Avenue
Englewood Cliffs, NJ 07632
Toll free: 1-800-743-8640
Toll free: 1-800-786-5135
www.unilever.com



Chevron Products Co.

Tracey Rest, Supervisor
P.O. Box H
Concord, CA 94524
Toll free: 1-800-962-1223
Fax: 510-827-6820
www.chevron.com

Chicken of the Sea International

Dennis Mussell, President & CEO
4510 Executive Drive, Suite 300
San Diego, CA 92121
858-597-4242
Fax: 858-597-4566

Chuck E Cheese's Restaurants

See: CEC Entertainment, Inc.



Church & Dwight Company, Inc.

Nancy Sevinsky, Manager
469 North Harrison Street
Princeton, NJ 08543-5297
609-683-5900
Toll free: 1-800-524-1328
E-mail: website@churchd-wight.com
www.armhammer.com



CIBA Vision

Consumer Relations
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Duluth, GA 30045
770-418-5117
Toll free: 1-800-875-3001
www.cibavision.com

CIE America

Customer Service
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Tustin, CA 92780
714-753-2942
Toll free: 1-800-877-1421
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www.citoh.com

CIGNA Property and Casualty Companies

Mark Whiter, Director
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215-761-4555
215-761-2489



Circuit City Stores, Inc.

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Richmond, VA 23233
804-527-4000
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Fax: 804-342-6481

Citizen Watch Company of America

Executive Secretary
8506 Osage Avenue
Los Angeles, CA 90045
310-649-0991
Toll free: 1-800-321-1023



Clopay Building Products Co.

Sandy Stewart, Manager
312 Walnut Street, Suite 1600
Cincinnati, OH 45202-4036
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Fax: 513-762-3519
www.paydoor.com



Clorox Co.

Beverly Randolph, Consumer Services Manager
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Oakland, CA 94612-1888
510-271-7571
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Toll free: 1-800-426-6228 (insecticides)
Toll free: 1-800-242-7482 (water purification systems)
www.clorox.com



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Greenville, SC 29612-0229
864-877-8985
Toll free: 1-800-648-1479
www.coatsandclark.com



The Coca-Cola Co.

Amanda Pace, Director
Industry and Consumer Affairs
P.O. Box 1734
Atlanta, GA 30301
404-676-2121
Toll free: 1-800-438-2653
TDD toll free: 1-800-262-2653
Fax: 404-676-4903
www.thecocacola.com

Coldwell Banker Corp

339 Jefferson Road
PO Box 3257
Parsippany, NJ 07054-3259
973-912-4000
Toll free: 1-800-732-5867
Fax: 973-912-4005



The Colgate-Palmolive Company



Jan Guifarro, Director,
Consumer Affairs
300 Park Avenue
New York, NY 10022
212-310-2000
Toll free: 1-800-468-6502
Toll free: 1-800-763-0246
Fax: 212-310-3243
www.colgate.com

Collins & Aikman Products Co.

P.O. Box 32665
Charlotte, NC 28232
704-547-8500
Fax: 704-548-2172

Colonial Penn Group, Inc.

Gregory Barstead, President
399 Market Street
5th Floor
Philadelphia, PA 19181
215-928-8000
Toll free: 1-800-523-1700 (auto customer service)
Toll free: 1-800-523-2800 (homeowner customer service)
Toll free: 1-800-523-4000 (health customer service)



Corporate Consumer Contacts

Toll free: 1-800-523-9100 (life customer service)



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P.O. Box 117
Columbus, OH 43216-0117
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TDD/TTY: 1-977-460-2443
Fax: 614-450-5502
www.columbiagasohio.com

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Terre Haute, IN 47811
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Toll free: 1-800-457-0866 (videos)
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www.columbiahouse.com



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Fax: 914-694-6320

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Houston, TX 77269
281-370-0670
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Fax: 970-282-9225
www.compaq.com

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918-838-7638
405-947-5600 (Oklahoma City)
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Fax: 918-836-5918
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TLH@dreyersoftware.com
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ConAgra Frozen Foods

Consumer Affairs
P.O. Box 3768
Omaha, NE 68103-0768
402-595-6000
Toll free: 1-800-722-1344
Fax: 402-595-7880
E-mail:
cffcr@conagrafrozen.com
www.conagra.com



ConAgra Grocery Products Company

P.O. Box 4800
Fullerton, CA 92833
714-680-1431



Congoleum Corp.

Brian Quigley, Director of Consumer Affairs
3705 Quakerbridge Rd, Suite 211
Mercerville, NJ 08619
609-584-3610
Toll free: 1-800-274-3266
Fax: 609-584-3521
www.congoleum.com

Consolidated Stores Corp.

Customer Relations
300 Phillipi Road
PO Box 28512
Columbus, OH 43228-0512
614-278-6800
Toll free: 1-800-877-1253
E-mail: talk2us@cnstores.com
www.cnstores.com



Consumer Credit Counseling Service of Greater Washington, Inc.

15847 Crabbs Branch Way
Rockville, MD 20855
301-590-1010
Toll free: 1-800-747-4222
E-mail: info@cccsdc.org
www.cccsdc.org



Continental Airlines, Inc.

P.O. Box 4607-HQ SCR
Houston, TX 77210-4607
Toll free: 1-800-932-2732
E-mail: custo@coair.com



Continental/General Tire, Inc.

Ron Forsyth, National Manager
- Product Services
Consumer Relations

1800 Continental Blvd.
Charlotte, NC 28273
Toll free: 1-800-847-3349
Fax: 1-888-TIREFAX (847-3329)
E-mail: tirefix@gentire.com
www.contigentire.com

Converse, Inc.

Customer Service Group
One Fordham Road
North Reading, MA 01864-2680
Toll free: 1-800-428-CONS (2667)
Fax: 508-664-7440
www.converse.com

Conwood Company, L.P.

813 Ridge Lake Blvd.
Memphis, TN 38120
901-761-2050
901-767-1302
Toll free: 1-800-238-5990



Coors Brewing Co.

Toni Houck, Group Manager,
Consumer Relations
311 10th Street - NH475
Golden, CO 80401
303-279-6565
Toll free: 1-800-642-6116
Fax: 303-277-5415



Corel Corporation

1600 Carling Avenue
Ottawa, ON K1Z 8R7 CANADA
Toll free: 1-800-772-6735
(Buffalo, NY)
Toll free: 1-877-422-6735
Fax: 613-728-0826, ext. 3080 (fax back); 613-761-9176 (customer service)
E-mail: custserv@corel.com

Craftmatic Organization, Inc.

2500 Interplex Drive
Trevose, PA 19053-6998
215-639-1310
Toll free: 1-800-677-8200 (service)
Toll free: 1-800-828-1033 (consumer affairs)
Fax: 215-639-9941

Creative Labs

1523 Cimarron Plaza
Stillwater, OK 74075
405-742-6622 or 6655
405-742-2160 (NT+052 users)
Toll free: 1-800-998-5227



Corporate Consumer Contacts

Toll free: 1-800-998-1000 (customer service)
Fax: 405-742-6633; 405-372-5227 (fax back)
E-mail: 72662.3046@compuser.com
www.creativelabs.com

Cuisinart (Division of Conair Co.)

Peter Cammarata, Director,
Sales & Marketing Operation
One Cummings Point Road
Stamford, CT 06904
203-975-4600
609-426-1300 (in NJ)
Toll free outside NJ: 1-800-726-0190
Toll free: 1-800-726-6247, ext. 4605
Fax: 203-975-4660
E-mail: cuisinart@conair.com
www.cuisinart.com

Culligan International Co.

Consumer Affairs
One Culligan Parkway
Northbrook, IL 60062
Toll free: 1-800-CULLIGAN
www.culligan.com

Cumberland Packing Corporation

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Sweet 'N Low
Two Cumberland Street
Brooklyn, NY 11205
718-858-4200
Fax: 718-260-9017
www.sweetnlow.com

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719-594-4100
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Fax: 719-531-6510
E-mail: droth@currentinc.com
www.currentcatalog.com

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Department
One CVS Drive
Woonsocket, RI 02895

401-765-1500
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Fax: 401-762-6949
www.cvs.com

Cyrix

2703 North Central Expressway
Richardson, TX 75080
972-968-8387
Toll free: 1-800-462-9749
Fax: 972-679-9857
www.cyrix.com

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7505 Metro Blvd.
Minneapolis, MN 55439-0286
612-830-0200
Fax: 612-830-0480
www.dairyqueen.com

★ The Dannon Co., Inc.

Eileen Troise, Consumer Affairs
Manager
P. O. Box 90296
Allentown, PA 18109-0296
Toll free: 1-877-DANNON US
Fax: 610-231-8597
E-mail: dannon@casupport.com

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Shelby Snyder
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York, PA 17405-7016
717-840-5817
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Fax: 717-840-5855

DAP Products, Inc.

Matt Stewart, Manager
Regulatory & Environmental
Affairs
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Baltimore, MD 21224
410-675-2100
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Fax: 410-558-1097
E-mail: mstewart@dap.com
www.dap.com

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Moline, IL 61265
309-765-8000
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Del Laboratories, Inc.

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516-844-2020
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E-mail: del1@dellabs.com
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San Francisco, CA 94119-3575
415-247-3000
Toll free: 1-800-543-3090
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Fax: 305-273-9069
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President
2101 East Via Arado
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310-604-0777
Fax: 310-537-3679



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Scottsdale, AZ 85254
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Toll free: 1-800-528-0849
www.dialcorp.com

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Fax: 408-325-7070
www.diamondmm.com

 **Diamond of California**
Donna Samelson, Manager
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Stockton, CA 95201
209-467-6260
Fax: 209-467-6205
E-mail: dsamelso@diamondof-california.com
www.diamondofcalifornia.com

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395 Springside Drive
Akron, OH 44333
330-665-5861
Fax: 330-666-2197

Digital Equipment Corp.
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Houston, TX 77070
Toll free: 1-800-332-4636
Toll free: 1-800-344-4825
(Digital)
www.digital.com

Dillard's, Inc.
1600 Cantrell Road
Little Rock, AR 72201
501-376-5200
Fax: 501-376-5917
www.dillards.com

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Fax: 303-649-2891
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Irvine, CA 92618

949-788-0805
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Fax: 949-753-7033
E-mail: tech@irvine.dlink.com
www.dlink.com

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Karen Brill, Manager, Consumer Center
One Dole Drive
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Fax: 818-874-4997
www.dole.com

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Customer Center
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918-669-3000
Toll free: 1-800-800-5252
Toll free: 1-800-800-6080
Fax: 918-669-8596
E-mail: cboyce@dollar.com
www.dollar.com

 **Domino's Pizza, Inc.**
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Indianapolis, IN 46268-0511
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Phillippa Dworkin, Vice President, Corporate Communications
5301 Legacy Drive
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Plano, TX 75024
972-673-7000
Toll free: 1-800-527-7096
Fax: 972-673-7171
E-mail: phillippa_dworkin@dpsu.com
www.drpepper.com

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Jane Lagusch, Vice President
155 Hidden Ravines Drive
Powell, OH 43065
740-548-7080, ext. 104
Fax: 740-548-6651
E-mail: jlagusch@drugemporium.com
www.drugemporium.com

 **Dunkin Donuts of America/Baskin Robbins**
Jack Shafer, Chairman of the Board
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Randolph, MA 02368
781-961-4000

Dunlop Tire Corp.
Bob Pokrzyk, Manager, Consumer Affairs
P.O. Box 1109
Buffalo, NY 14240-1109
716-639-5439
Toll free: 1-800-548-4714
Fax: 800-253-6702
E-mail: rpokrzyk@dunloptire.com
www.dunloptire.com

DuPont Co.
Barley Mill Plaza
Reeves Mill Building
Wilmington, DE 19880-0010
302-774-1000
Toll free: 1-800-441-7515

 **Duracell North America (Division of Gillette, Inc.)**
Duracell Drive
Bethel, CT 06801



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TDD/TTY toll free: 1-800-341-0654
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www.duracell.com

E



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Toll free: 1-800-242-2424
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TDD/TTY toll free: 1-800-760-4833
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www.elux.com



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408-541-1720

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www.gallo.com

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Toll free: 1-800-4ESPRIT
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Adair Sampogna, Vice
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Consumer Communications
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212-756-4801
Fax: 212-756-4810
E-mail: asampogn@estee.com
www.elcompanies.com



The Eureka Co.
Rick Gremer, Consumer
Relations Manager
307 North Main Street
Bloomington, IL 61701
309-823-5735
Toll free: 1-800-282-2886 (war-
ranty center)



Experian
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Toll free: 1-888-397-3742
www.experian.com



Exxon
ExxonMobil Customer Relations
436 Creamery Way, Suite 300
Exton, PA 19341
Toll free: 1-800-243-9966
www.exxonmobil.com



Corporate Consumer Contacts

F



Farallon Communications, Inc.

Customer Service
3089 Teagarden Street
San Leandro, CA 94577
510-346-8001
E-mail: userid@farallon.com
www.farallon.com

Family Circle Magazine

375 Lexington Avenue
New York, NY 10017-5514
212-499-2000

Farm Rich

See: Rich-Seapak Corporation



Faultless Starch/Bon Ami Co.

Consumer Affairs Department
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Kansas City, MO 64101-1200
816-842-1230
Fax: 816-842-4328

Federal Express Corp.

Glenn Pearson, Manager
P.O. Box 727
Department 1845
Memphis, TN 38194-1845
901-369-3600
Toll free: 1-800-238-5355
Fax: 901-395-4511
E-mail: webmaster@fedex.com

Federated Department Stores

Paula Coffey-Johnson,
Consumer Affairs Assistant
7 West Seventh Street
Cincinnati, OH 45202
513-579-7000
Fax: 513-579-7185
www.federated-fds.com

First Union National Bank

1525 West W.T. Harris Blvd.
Charlotte, NC 28212
Toll free: 1-800-733-3862
www.firstunion.com



Fisher-Price

Consumer Affairs Manager
636 Girard Avenue
East Aurora, NY 14052
716-687-3000

Toll free: 1-800-432-5437
TDD toll free: 1-800-382-7470
Fax: 716-687-3494
www.fisher-price.com

Florist Transworld Delivery Associates (FTD)

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Toll free: 1-800-669-1000

Flowers Industries, Inc.

Marta Turner, Vice President
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1919 Flowers Circle
Thomasville, GA 31757
912-226-9110
Fax: 912-226-1318
www.flowersindustries.com

Forma Quality/Forma Scientific

See: Thermo Quest



Fort James Corp

Ophelia Millon, Manager of
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Norwalk, CT 06856-6000
203-854-2458
Toll free: 1-800-243-5384



Foster & Gallagher, Inc.

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Peoria, IL 61632
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a.m.-5 p.m.)
309-691-3633 (Mon.-Fri. after 5:15
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Toll free: 1-800-447-0878
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610-459-6000
Toll free: 1-800-523-7622
Fax: 610-459-6040



Frigidaire Home Products

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706-860-4110
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Fax: 614-792-4092
www.frigidaire.com



Frito-Lay

Cathy Dial, Group Manager
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www.fritolay.com

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Janet Rosati, Director
Consumer Services
One Fruit of the Loom Drive
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270-781-6400
E-mail: consumer.srv@fruit.com
www.fruit.com

Fuji Photo Film U.S.A., Inc.

Marianne Salimbene, Manager,
Consumer Information Center
1100 King George Post
Edison, NJ 08837
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Fax: 732-857-3487
www.fujifilm.com

Fujitsu Computer Products of America

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G



Gallob Toys, Inc.

Manager



Corporate Consumer Contacts

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Fax: 650-952-7084
www.galooob.com

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www.generalmills.com

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www.gmacfs.com

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Alan Bobin, President
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Building Products)
Toll free: 1-800-635-6672
(Consumer Response Center,
Papers-imaging and Printing)
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Georgia-Pacific Corp.

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800-284-5347)
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 **Gerber Products Co.**

Consumer Response
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 **Giant Food, Inc.**

O'donna Mathews, Vice
President for Consumer Affairs
P.O. Box 1804
Department 597
Washington, DC 20013
301-341-4365
TDD: 301-341-4327
Fax: 301-618-4968
www.giantfood.com

 **Gillette Co.**

Ruth Cote, Manager, Consumer
Affairs
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 **GlaxoSmithKline
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Laurie Garvey, Manager,
Consumer Information
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GTCO Calcomp

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E-mail: etimmons@gtcocal-
comp.com
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Corporate Consumer Contacts

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Corporate Consumer Contacts


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Fax: 412-236-1818

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Toll free: 1-800-688-7660
Fax: 716-677-9531
www.mentholatum.com



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www.vizio.com (for Vizio watch-
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www.mony.com

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Scientific Affairs
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www.nationalfuelgas.com

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Fax: 515-223-6109
E-mail: lrothman@rvsc.com
www.roto-rooter.com

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Shannon Busby, Marketing
Coordinator
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Toll free: 1-800-241-3955
Fax: 678-461-3233

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Office Manager
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Union City, NJ 07087
Toll free: 1-800-962-6262

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www.safeway.com

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Carol Brown, Manager,
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201-529-3316 (service & repair)
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Customer Assistance
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Old Tappan, NJ 07675
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Boise, ID 83707
Toll free: 1-800-762-0228 (Weight Watchers frozen entrees and frozen desserts)
Toll free: 1-800-488-0050 (The Budget Gourmet frozen entrees, dinners, and side dishes)
www.weightwatchers.com

Wendy's International, Inc.
P.O. Box 256
Dublin, OH 43017-0256
614-764-3100
Toll free: 1-800-443-7266
Fax: 614-764-6707
www.wendys.com

The West Bend Company
Joanne Turchany, Manager of Consumer Information
400 Washington Street
West Bend, WI 53095
262-334-2311
Fax: 262-334-6800
www.westbend.com

Western Digital
8105 Irvine Center Drive
Irvine, CA 92618
Toll free: 1-800-832-4778 (customer support)
Toll free: 1-800-275-4932 (customer support)

Western Union Financial Services, Inc.
Karen Walters, Director
13022 Hollenberg Drive
Bridgeton, MO 63044
314-291-8000
Toll free: 1-800-634-1311
Fax: 314-291-5271
E-mail: karen.walters@firstdatacorp.com
www.firstdatacorp.com

WestPoint Stores
Jackie Smith, Consumer Affairs Coordinator
P.O. Box 609
West Point, GA 31833-0609
Toll free: 1-800-533-8229
Fax: 706-645-7783
www.martex.com

Wet Seal Inc., dba Contempo Casuals
26972 Borbank Road
Foothill Ranch, CA 92610
714-699-3900
Fax: 714-583-0715

 **Whirlpool Corp.**
2303 Pipestone Road
Benton Harbor, MI 49022-2427
616-923-7700
Toll free: 1-800-253-1301
Fax: 616-923-7829
www.whirlpool.com

 **Whitehall-Robins Health Care**
Carol R. Manley, Assoc. Director
P.O. Box 26609
Richmond, VA 23261-6609
Toll free: 1-800-322-3129
healthfront.com

Wilke/Thornton, Inc.
545 Metro Place South
Dublin, OH 43017
614-792-6900
Toll free: 1-800-860-6901



Corporate Consumer Contacts

Fax: 614-792-6901
E-mail: info@wilke-thornton.com
www.wilke-thornton.com

Williams-Sonoma

10000 Covington Cross Drive
Las Vegas, NV 89144
702-360-7000
Toll free: 1-800-541-1262
Fax: 702-360-7091

Wilson Jones

See: ACCO Brands Inc.

Winn-Dixie Stores, Inc.

Mickey Clerc, Director of Public Relations
Box B
Jacksonville, FL 32203
904-783-5000
www.winn-dixie.com

Winnebago Industries

Steven R. Evenson, Director of Parts and Service
605 W. Crystal Lake Road
P.O. Box 152
Forest City, IA 50436-0152
641-585-6252
Toll free: 1-800-537-1885
Fax: 641-585-6704
E-mail: or@winnebagoind.com
www.winnebagoind.com

Wrangler

P.O. Box 21488
Greensboro, NC 27420
336-332-3564
Fax: 336-332-3223
E-mail: wranglerweb@vfc.com
www.wrangler.com



Wm. Wrigley Jr. Co.

Barbara Zibell, Consumer Affairs Administrator
410 North Michigan Avenue
Chicago, IL 60611
312-644-2121
Fax: 312-644-0015
www.wrigley.com

WUIP International

5200 Keller Springs Road, Suite 1131
Dallas, TX 75248
972-233-0966

Wyse Technology

3471 North First Street
San Jose, CA 95134
408-473-1200
408-435-2770 (service and parts)
Fax: 408-473-1222

X



Xerox Corporation

P.O. Box 1600
800 Long Ridge Road
Stamford, CT 06904
203-968-3000
Toll free: 1-800-275-9376
Toll free: 1-800-822-2200 (supplies)
www.xerox.com

Xircom USA

2300 Corporate Center Drive
Thousand Oaks, CA 91320
805-376-9200
Fax: 805-376-9100
www.xircom.com

Y



Yamaha Motor Corporation

Lindsey Foster, Division Manager
6555 Katella Avenue
Cypress, CA 90630-5101
714-761-7435
Toll free: 1-800-962-7926
Fax: 714-761-7559
www.yamaha-motor.com

Yashica

See: Kyocera Optics, Inc.

Z

Zale Corporation

See: Gordon's Jewlers

Zenith Electronics Corp.

1000 Milwaukee Ave.
Glenview, IL 60025
256-772-1515
Toll free: 1-888-3 ZENITH
E-mail: Customer.Service@zenith.com
www.zenith.com



Car Manufacturers and Dispute Resolution Programs

If you have a problem with a car purchased from a local dealer, first try to work it out with the dealer. If the problem is not resolved, contact the manufacturer's regional or national office. Ask for the consumer affairs office. Many of these are listed in this section. If you are still unsuccessful, consider contacting the other organizations in this section that handle consumer complaints.

These programs are usually called alternative dispute resolution programs. Generally, there are three types: arbitration, conciliation and mediation. All three methods of dispute resolution vary. Ask for a copy of the rules of the program before you file your case. Generally, the decisions of the arbitrators are binding and must be accepted by both the customer and the business. However, in other forms of dispute resolution, only the business is required to

accept the decision. In some programs, decisions are not binding on either party.

Remember, before contacting one of these programs, try to resolve the complaint with the company. If you still cannot resolve your problem, contact one of the third-party resolution programs. Be sure to contact your local or state consumer agency to see if your state offers state-run dispute resolution programs. If you suspect you have a vehicle problem that might fall under your state's lemon law, call your local or state consumer protection agency to find out about your rights under the lemon law.

If you have a safety problem with your vehicle, report it to the National Highway Traffic Safety Administration Auto Safety Hotline. NHTSA also provides recall and crash test information, but does not handle complaints.

Acura

Customer Relations
Department
1919 Torrance Blvd. 500-2S-2A
Torrance, CA 90501-2746
Toll free: 1-800-382-2238
Toll free: 1-800-594-8500 (road-side assist)
Fax: 310-783-3535
www.acura.com

Alfa Romeo Distributors of North America, Inc.

7505 Exchange Drive
Orlando, FL 32809
407-856-5000
Fax: 407-856-5000
E-mail: info@isuzu.com
www.alfa-romeo.com



American Honda Motor Co., Inc.

American Honda Motor Co., Inc. (Corporate Office)
Consumer Affairs Department
1919 Torrance Blvd.
Torrance, CA 90501-2746
310-783-2000
Toll free: 1-800-999-1009
Fax: 310-783-3273

Michigan (except for Upper Peninsula), Indiana, Ohio, Kentucky
American Honda Motor Co., Inc. Central Zone 4
Customer Relations
Department
101 South Stanfield Road
Troy, OH 45373-8010
937-332-6250
Toll free: 1-800-999-1009
Fax: 937-332-1010
www.honda.com

Mid-Atlantic Zone
American Honda Motor Co., Inc.
Customer Relations
Department
902 Wind River Lane, Suite 200
Gaithersburg, MD 20878-1974
301-990-2020
Fax: 301-990-6808
www.honda.com

Maine, Vermont, New Hampshire, New York State (excluding NY City, its five boroughs, Long Island, Westchester County), Connecticut (excluding

Fairfield County), Massachusetts, Rhode Island
American Honda Motor Co., Inc. New England Zone 9
Customer Relations
Department
555 Old County Road
Windsor Locks, CT 06096-0465
860-623-3310
Toll free: 1-800-999-1009 (recalls)

Washington, Oregon, Idaho, Montana, Wyoming, North Dakota, South Dakota, Hawaii, Alaska
American Honda Motor Co., Inc. Northwest Zone 2
Customer Relations
Department
12439 NE Airport Way
Portland, OR 97220
503-256-0943
Fax: 503-251-1348
www.honda.com

Texas (excluding El Paso), Arkansas (excluding Fayetteville, Bentonville, Fort Smith, Jonesboro), Oklahoma (Lawton,



Car Manufacturers and Dispute Resolution Programs

Ardmore), Louisiana, Mississippi
American Honda Motor Co.,
Inc. South Central Zone 3
Customer Relations
Department
4529 Royal Lane
Irving, TX 75063-2583
972-929-5481
Fax: 972-929-5403
www.honda.com

Tennessee, Alabama, Georgia, Florida
American Honda Motor Co.,
Inc. Southeastern Zone 7
Customer Relations Dept.
1500 Morrison Parkway
Alpharetta, GA 30201-2199
770-442-2045
Toll free: 1-800-999-1009
(recalls)
Fax: 770-442-2443
www.honda.com

Utah, Arizona, Colorado, New Mexico, Nebraska, Kansas, Oklahoma, Nevada, Texas (El Paso)
American Honda Motor Co.,
Inc. West Central Zone 10
Customer Relations
Department
1600 South Abilene Street,
Suite D
Aurora, CO 80012.
303-696-3935
Fax: 303-696-3960
www.honda.com

Western Zone
American Honda Motor Co.,
Customer Relations
Department
700 Van Ness Blvd.
Torrence, CA 90509-2260
323-781-4565
www.honda.com

American Isuzu Motors, Inc.
Owner Relations Department
13340 183rd Street
Cerritos, CA 90702-6007
Toll free: 1-800-255-6727
Fax: 562-229-5455
www.isuzu.com



American Suzuki Motor Corp.
Customer Relations
Department
P.O. Box 1100
Brea, CA 92822-1100
714-996-7040, ext. 380 (motorcycles)
Toll free: 1-800-934-0934 (automotive only)
Fax: 714-524-2512
www.suzuki.com

Audi of America, Inc.
Client Relations
3800 Hamlin Road
Auburn Hills, MI 48326
Toll free: 1-800-822-2834
Fax: 248-340-5140
www.audiusa.com

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



Buick Division General Motors Corp.
Customer Assistance Center
PO Box 33136
Detroit, MI 48232-5136
Toll free: 1-800-521-7300
Toll free: 1-800-252-1112 (roadside assistance)
TDD toll free: 1-800-832-8425
www.buick.com

Cadillac Motor Car Division
Customer Assistance Center
P.O. Box 33169
Detroit, MI 48232-5169
Toll free: 1-800-458-8006
Toll free: 1-800-882-1112 (roadside assistance)
TDD toll free: 1-800-833-2622
www.cadillac.com

Chevrolet Motor Division, General Motors Corp.
Customer Assistance Center
P.O. Box 33170
Detroit, MI 48232-5170
Toll free: 1-800-222-1020
Toll free: 1-800-243-8872 (roadside assistance)
TDD toll free: 1-800-833-2438
Fax: 313-556-5108
www.chevrolet.com

Daihatsu America, Inc.
Consumer Affairs Department
20 Centerpointe Drive Ste 120
La Palma, CA 90623
714-690-4700
Toll free: 1-800-777-7070
Fax: 714-690-4720



Daimler Chrysler Motors Corp.
Chrysler Customer Center
P.O. Box 21-8004
Auburn Hills, MI 48321-8004
Toll free: 1-800-992-1997
Fax: 248-512-8084
www.chryslercorp.com

Ferrari North America Inc.
Corporate Office
250 Sylvan Avenue
Englewood Cliffs, NJ 07632
201-816-2600
Fax: 201-816-2626
E-mail:
administrative@ferrari.com
www.ferrari.com



Ford Motor Company
Ford Dispute Settlement Board
P.O. Box 5120
Southfield, MI 48086-5120
Toll free: 1-800-688-2429
Customer Assistance Center
16800 Executive Plaza Drive
P.O. Box 6248
Dearborn, MI 48121
Toll free: 1-800-392-3673 (all makes)
Toll free: 1-800-521-4140 (Lincoln and Merkur only)
TDD toll free: 1-800-232-5952
www.ford.com



Car Manufacturers and Dispute Resolution Programs

 **General Motors Corporation**
Corporate Affairs/Community Relations
100 Renaissance Center
Detroit, MI 48265
313-667-3800
313-556-5000

GMC Division General Motors Corp.
Customer Assistance Center
P.O. Box 33172
Detroit, MI 48232-5172
Toll free: 1-800-462-8782
Toll free: 1-800-223-7799 (road-side assistance)
TDD toll free: 1-800-462-8583
www.gmc.com

Honda
See: American Honda Motor Co., Inc.

Hyundai Motor America
Consumer Affairs
10550 Talbert Avenue
P.O. Box 20850
Fountain Valley, CA 92728-0850
714-965-3000
Toll free: 1-800-633-5151
Fax: 714-965-3861
E-mail: cmd@hma.service.com
www.hyundai.usa.com

Isuzu
See: American Isuzu Motors, Inc.


 **Jaguar Cars, Inc.**
Customer Relations Department
U.S. National Headquarters
555 MacArthur Blvd.
Mahwah, NJ 07430-2327
201-818-8500
Toll free: 1-800-452-4827
Fax: 201-818-9770
www.jaguar.com

Jeep/Eagle Division of Chrysler Corp.
Customer Relations
P.O. Box 21-8004
Auburn Hills, MI 48321-8004
Fax: 248-512-8084

 **Mazda Motor of America, Inc.**
Mazda N. American Operations
Customer Relations Manager
P.O. Box 19734
Irvine, CA 92623-9734
Toll free: 1-800-222-5500
www.mazdausa.com

Mercedes Benz of North America, Inc.
Mercedes Benz USA, Inc.
Customer Assistance Center
3 Paragon Drive
Montvale, NJ 07645
Toll free: 1-800-222-0100
Toll free: 1-800-367-6372 (800-FOR-MERC)
Fax: 201-476-6213

 **Mitsubishi Motor Sales of America, Inc.**
Customer Relations
6400 Katella Avenue
Cypress, CA 90630-0064
Toll free: 1-800-MITSU-2000

 **Nissan Motor Corp. in USA**
Nissan North America, Inc.
P.O. Box 191
Gardena, CA 90248-0191
310-532-3111
Toll free: 1-800-647-7261 (all consumer inquiries)
Fax: 310-771-2025
www.nissan-usa.com


Oldsmobile Division General Motors Corp.
Customer Assistance Network
P.O. Box 33171
Detroit, MI 48232-5171
Toll free: 1-800-442-6537
Toll free: 1-800-535-6537 (road-side assistance)
TDD toll free: 1-800-833-6537
www.oldsmobile.com

Peugeot Motors of America, Inc.
Consumer Relations
Overlook at Great Notch
150 Clove Road
Little Falls, NJ 07424
973-812-4444
Toll free: 1-800-345-5545

Fax: 973-812-2148
E-mail:
peugeot2@bellatlantic.net
www.peugeot.com

Pontiac Division, General Motors Corp.
Customer Assistance Center
P.O. Box 33172
Detroit, MI 48232-5172
Toll free: 1-800-762-2737 (1-800-PM-CARES)
Toll free: 1-800-762-3743 (1-800-ROADSIDE)
TDD toll free: 1-800-833-7668
www.gm.com

Porsche Cars North America, Inc.
Owner Relations
980 Hammond Drive Suite 1000
Atlanta, GA 30328
770-290-3500
Toll free: 1-800-545-8039
Fax: 770-360-3711
www.porsche.com

 **Saab Cars USA, Inc.**
Customer Assistance Center
4405-A International Blvd
Norcross, GA 30093
770-279-0100
Toll free: 1-800-955-9007
Fax: 770-279-6499
www.saabusa.com

Saturn Corp., Division of General Motors Corp.
Saturn Customer Assistance Center
100 Saturn Parkway
Spring Hill, TN 37174
931-486-5050
Toll free: 1-800-553-6000
TDD toll free: 1-800-833-6000
Fax: 931-486-5059
www.saturn.com

Schuman Carriage Subaru
1234 South Beretania Street
P.O. Box 2420
Honolulu, HI 96804
808-592-4464
Fax: 808-592-4494



Car Manufacturers and Dispute Resolution Programs



Subaru of America, Inc.

National Customer Service
Center
Subaru Plaza, PO Box 6000
2235 Route 70 West
Cherry Hill, NJ 08002
856-488-8500
Toll free: 1-800-782-2783
Fax: 856-488-0485
www.subaru.com



Toyota Motor Sales USA, Inc.

Customer Assistance Center
Department H200
19001 South Western Avenue
Torrance, CA 90509-2991
Toll free: 1-800-331-4331
TDD toll free: 1-800-443-4999
Fax: 310-618-7814
www.toyota.com

Volkswagen of America

Customer Relations
3800 Hamlin Road - 2F02
Auburn Hills, MI 48326
1-800-DRIVE VW
Toll free: 1-800-822-8987
Fax: 248-340-4660
www.vw.com



Volvo Cars of North America

Corporate Office
Customer Service
P.O. Box 915
7 Volvo Drive, Building A
Rockleigh, NJ 07647-0915
Toll free: 1-800-458-1552
Fax: 201-768-8695
www.volvocars.com

Automotive Dispute Resolution Programs

Automotive Consumer Action Program (AUTOCAP)

8400 Westpark Drive
McLean, VA 22102
703-821-7000
Toll free: 1-800-252-6232
Fax: 703-821-7075
www.nada.org

Center for Auto Safety (CAS)

1825 Connecticut Ave., NW Suite 330
Washington, DC 20009
202-328-7700
www.autosafety.org

BBB AUTO LINE

Council of Better Business
Bureaus, Inc.
4200 Wilson Blvd., Suite 800
Arlington, VA 22203-1838
703-276-0100
Toll free: 1-800-955-5100
TDD/TTY: 703-276-1862
Fax: 703-525-8277
E-mail: info@cbbb.bbb.org
www.bbb.org



State, County and City Government Consumer Protection Offices

State, county and city consumer protection offices provide consumers with important services. They mediate complaints, conduct investigations, prosecute offenders of consumer laws, license and regulate a variety of professionals, promote strong consumer protection legislation, provide educational materials and advocate in the consumer interest.

City and county consumer offices are familiar with local businesses, local ordinances and state laws. If there is no local consumer office in your area, contact your state consumer office. State offices, sometimes in a separate department of consumer affairs or the attorney general's or governor's office, are familiar with state laws and look for statewide patterns of problems. Consumer protection offices in the U.S. territories also are included. To save time, call the office before sending in a written complaint. Ask if the office handles the type of complaint you have or if complaint forms are provided. Many offices distribute consumer materials specifically geared to state laws and local issues. Call to obtain available educational information on your problem. This list is arranged in alphabetical order by state name. State, county and city jurisdictions also regulate banking, insurance, securities, utilities,

and weights and measures. A listing of these offices starts on page 109.

Also, many states and some cities and counties license or register members of professions such as doctors, lawyers and home improvement contractors, as well as certain types of businesses, including auto repair, debt collection and child day care. These boards issue rules and regulations, prepare and give examinations, issue, deny or revoke licenses, bring disciplinary actions, handle consumer complaints, and provide referral services or consumer education materials to help you select a professional or business.

If you contact a licensing agency about a complaint, the agency will contact the professional on your behalf and might conduct an investigation and take disciplinary action, including probation, license suspension, or license revocation.

To find an occupational or professional licensing board, check your local telephone directory for state, county and city listings under the profession or type of business. Your state or local consumer affairs office can also help you find the right agency.

Alabama

907-269-5100
Fax: 907-276-8554
www.law.state.ak.us

Noreen Matts, Assistant
Attorney General
Office of the Attorney General
Consumer Protection
400 West Congress South Bldg.,
Suite 315
Tucson, AZ 85701
520-628-6504
Toll free in AZ: 1-800-352-8431
Fax: 520-628-6532

State Offices

Ellen Leonard, Assistant
Attorney General
Office of the Attorney General
Consumer Affairs Section
11 South Union Street
Montgomery, AL 36130
334-242-7335
Toll free in AL: 1-800-392-5658
www.ago.state.al.us

Arizona

State Offices
Robert Zumoff, Chief Counsel
Consumer Protection and
Advocacy Section
Office of the Attorney General
1275 West Washington Street
Phoenix, AZ 85007
602-542-3702
602-542-5763 (consumer infor-
mation and complaints)
Toll free in AZ: 1-800-352-8431
TDD: 602-542-5002
Fax: 602-542-4579
www.ag.state.az.us

County Offices

Derick Rapier, County Attorney
Greenlee County Attorney's
Office
P.O. Box 1717
Clifton, AZ 85533
928-865-4108
Fax: 928-865-4665

Alaska

State Offices
Consumer Protection Unit
Office of the Attorney General
1031 West 4th Avenue
Suite 200
Anchorage, AK 99501-5903

State, County and City Consumer Protection Offices

Terence Hance, County Attorney
Coconino County Attorney's Office
110 East Chernue Avenue
Flagstaff, AZ 86001
928-779-6518
Fax: 928-779-5618

Robert Olson, Pinal County Attorney
Pinal County Attorney's Office
P.O. Box 887
Florence, AZ 85232
520-868-6271
Fax: 520-868-6521

James W. Hazel Jr., County Attorney
Gila County Attorney's Office
1400 East Ash Street
Globe, AZ 85501
928-425-3231 ext. 298
Fax: 928-425-3720

Melvin Bowers, County Attorney
Navajo County Attorney's Office
P.O. Box 668
Holbrook, AZ 86025
928-524-4026
Fax: 928-524-4244

William Ekstrom, County Attorney
Mohave County Attorney's Office
315 North 4th Street
P.O. Box 7000
Kingman, AZ 86402-7000
928-753-0719
Fax: 928-753-2669

Martha Chase, County Attorney
Santa Cruz County Attorney's Office
2150 North Congress Drive
Suite 201
Nogales, AZ 85621
520-375-7780
Fax: 520-761-7859

R. Glenn Buckelew, La Paz County Attorney
County Attorney's Office
1320 Kofa Avenue

P.O. Box 709
Parker, AZ 85344
928-669-6118
Fax: 928-669-2019

Shelia Sullivan Polk, County Attorney
Yavapai County Attorney's Office
Yavapai County Courthouse
255 East Gurley
Prescott, AZ 86301
520-771-3344
Fax: 520-771-3110

Kenneth A. Angle, County Attorney
Graham County Attorney's Office
Graham County Courthouse
800 West Main
Safford, AZ 85546
928-428-3620
Fax: 928-428-7200

Stephen Udall, County Attorney
Apache County Attorney's Office
P.O. Box 637
St. Johns, AZ 85936
928-337-4364, ext. 240
Fax: 928-337-2427

Patricia A. Orozco, County Attorney
Yuma County Attorney's Office
168 South Second Avenue
Yuma, AZ 85364
928-329-2270
Fax: 928-329-2284

City Offices

L. Michael Anderson, Deputy City Attorney
Consumer Affairs Division
Tucson City Attorney's Office
1501 N. Oracle Annex
P.O. Box 27210
Tucson, AZ 85705
520-791-4886
Fax: 520-791-4991

Arkansas

State Offices

Shelia McDonald, Deputy Attorney General

Consumer Protection Division
Office of the Attorney General
323 Center Street
Suite 200
Little Rock, AR 72201
501-682-2007
501-682-2341 Consumer Hotline
Toll free: 1-800-448-3014 Crime Victims Hotline
501-682-1334 Local Do Not Call Program
1-877-866-8225 In State Do Not Call Program
Toll free: 1-800-482-8982
TDD: 501-682-6073
Fax: 501-682-8118
E-mail:
consumer@ag.state.ar.us
www.ag.state.ar.us

Bermuda

Marisa C. A. Sharpe, Inspector
Department of Consumer Affairs
Ingham and Wilkinson Building
129 Front Street
Hamilton, Bermuda, BE HM 12
441-297-7627
Fax: 441-295-6892
E-mail: mcsharpe@bdagov@bm

California

State Offices

Bill Lockyer, Attorney General
Office of the Attorney General
Public Inquiry Unit
P.O. Box 944255
Sacramento, CA 94244-2550
916-322-3360
Toll free in CA: 1-800-952-5225
TDD: 916-324-5564
www.caag.state.ca.us

Doug Laue, Chief
Bureau of Automotive Repair
California Department of Consumer Affairs
10240 Systems Parkway
Sacramento, CA 95827
916-255-4565
Toll free in CA: 1-800-952-5210
TDD: 916-255-1369
www.smogcheck.ca.gov

State, County and City Consumer Protection Offices

Kathleen Hamilton, Director
California Department of
Consumer Affairs
400 R Street
Suite 3000

Sacramento, CA 95814
916-445-4465
916-445-2643 (Correspondence
and Complaint Review Unit)
Toll free in CA: 1-800-952-5210
TDD/TTY: 916-322-1700 or 1-
800-326-2297
www.dca.ca.gov

County Offices

Michael Yraceburn, Supervising
Deputy District Attorney
Criminal Division
Kern County District Attorney's
Office

1215 Truxtun Avenue
4th Floor

Bakersfield, CA 93301

661-868-2350

Fax: 661-868-2135

E-mail: ymichael@co.kern.ca.us

Criselda Gonzalez, Deputy

District Attorney
Consumer Affairs Unit
Solano County District
Attorney's Office

600 Union Avenue
Fairfield, CA 94533

707-421-6859

707-421-6800

Fax: 707-421-7986

Alan Yengoyan, Senior Deputy

District Attorney
Business Affairs Unit
Fresno County District
Attorney's Office

1250 Van Ness Avenue
2nd Floor

Fresno, CA 93721

559-488-3836

559-488-3156

Fax: 559-485-1315

Pastor Herrera, Jr., Director

Los Angeles County
Department of Consumer
Affairs
500 West Temple Street
Room B-96

Los Angeles, CA 90012-2706
213-974-1452
Fax: 213-687-0233
consumer-affairs.co.la.ca.us

James L. Sepulveda, Sr. Deputy
District Attorney
Contra Costa County District
Attorney's Office

651 Pine Street 12th floor

Martinez, CA 94553

925-646-4620

Fax: 925-646-4683

Consumer Fraud Unit
Stanislaus County District
Attorney's Office

P.O. Box 442

Modesto, CA 95353-0442

209-525-5550

Fax: 209-525-5545

www.stanislaus-da.org

Gary Lieberstien, Deputy
District Attorney
Consumer Affairs Division
Napa County District Attorney's
Office

931 Parkway Mall

P.O. Box 720

Napa, CA 94559

707-253-4211

707-253-4059

Fax: 707-253-4041

John Wilson, Deputy in Charge
Consumer & Environmental Unit
San Mateo County District
Attorney's Office

400 County Center

4th Floor

Redwood City, CA 94063

650-363-4651

M. Scott Prentice, Supervising
Deputy District Attorney
Consumer and Environmental
Protection Division

Sacramento County District

Attorney's Office

P.O. Box 749

906 G Street, Ste 700

Sacramento, CA 95812-0749

916-874-6174

Fax: 916-874-7660

Dean Flippo, Monterey County
District Attorney
Consumer Protection Division
P.O. Box 1131

Salinas, CA 93902

831-755-5073

Fax: 831-755-5608

Gregg McClain, Supervising
Deputy District Attorney
San Diego County District
Attorney's Office

P.O. Box 121011

San Diego, CA 92112-1011

619-531-4070

Fax: 619-531-4481

San Francisco County District
Attorney's Office

732 Brannan Street, #322

San Francisco, CA 94103

415-551-9595 (public inquiries)

Al Bender, Supervising Deputy
District Attorney

Santa Clara County District

Attorney's Consumer

Protection Unit

70 West Hedding Street

West Wing, 4th Floor

San Jose, CA 95110

408-792-2880 (consumer protec-
tion)

408-792-2881 (small claims advi-
sory)

Fax: 408-279-8742

[www.santaclara-da.org/con-
sumer.html](http://www.santaclara-da.org/consumer.html)

Robert Nichols, Deputy District
Attorney

Consumer Protection Division

Marin County District

Attorney's Office

Hall of Justice, Room 130

3501 Civic Center Drive

San Rafael, CA 94903

415-499-6450

Fax: 415-499-3719

E-mail: consumer@marin.org

www.marin.org/mc/da

Barbara Kob, Mediation

Coordinator

Marin County Mediation
Services

State, County and City Consumer Protection Offices

4 Jeannette Prandi Way
San Rafael, CA 94903
415-499-7454
Fax: 415-499-6978

Robert Gannon, Supervising
Deputy District Attorney
Consumer/Environmental
Protection Unit
Orange County District
Attorney's Office
405 West 5th Street, Suite 606
Santa Ana, CA 92701
714-834-3600

Allan Kaplan, Senior Deputy
District Attorney
Consumer Protection Unit
Santa Barbara County District
Attorney's Office
1105 Santa Barbara Street
Santa Barbara, CA 93101
805-568-2300
Fax: 805-568-2398

Robin Gysin, Coordinator
Division of Consumer Affairs
Santa Cruz County District
Attorney's Office
701 Ocean Street
Room 200
Santa Cruz, CA 95060
831-454-2050
TDD/TTY: 831-454-2123
Fax: 831-454-2920
E-mail: dat155@co.santa-cruz.ca.us
www.CO.Santa-Cruz.CA/US

Franklin Stephenson,
Supervising Deputy District
Attorney
San Joaquin County District
Attorney's Office
Consumer Affairs Prosecution
Unit
222 East Weber, Room 412
P.O. Box 990
Stockton, CA 95202
209-468-9321
Fax: 209-468-0314

Norman L. Vroman, District
Attorney
Mendocino County District
Attorney's Office
P.O. Box 1000

Ukiah, CA 95482
707-463-4211
Fax: 707-463-4687

Melodianne Duffy, Supervisor
Consumer Mediation Section
Ventura County District
Attorney's Office
800 South Victoria Avenue
Ventura, CA 93009
805-654-3110
Fax: 805-648-9255
www.ventura.org/vcda

Consumer Fraud and
Environmental Prosecution Unit
Tulare County District
Attorney's Office
221 S. Mooney Blvd., Room 224
Visalia, CA 93291
559-733-6411
Fax: 559-730-2658

City Offices

Donald Kass, Supervising
Deputy City Attorney
Consumer Protection Division
Los Angeles City Attorney's
Office
200 North Main Street
1600 City Hall East
Los Angeles, CA 90012
213-485-4515
Fax: 213-847-0402
E-mail: dkass@atty.lacity.org

Michael D. Rivo, Head Deputy
City Attorney
Consumer and Environmental
Protection Unit
San Diego City Attorney's
Office
1200 Third Avenue
Suite 700
San Diego, CA 92101-4106
619-533-5600
www.sannet.gov/city-attorney

Adam Radinsky, Deputy City
Attorney
Consumer Protection and Fair
Housing
1685 Main Street
Room 310
Santa Monica, CA 90401
310-458-8336
Fax: 310-395-6727

E-mail: consumers@ci.santa-monica.ca.us
pen.ci.santa-monica.ca.us/atty/consumer_protection/

Colorado

State Offices

Consumer Protection Division
Colorado Attorney General's
Office
1525 Sherman Street
5th Floor
Denver, CO 80203-1760
303-866-5189
303-866-5125
Toll free: 1-800-332-2071
Fax: 303-866-5443

County Offices

David Zook, Chief Deputy
District Attorney
Economic Crime Division
El Paso and Teller Counties
District Attorney's Office
105 East Vermijo, Suite 205
Colorado Springs, CO 80903-2083
719-520-6002
Fax: 719-520-6006
E-mail: david_zook@co.el-paso.co.us
www.co.el-paso.co.us/districtattorney/scam.htm

Phillip Parrott, Chief Deputy
District Attorney
Denver District Attorney's
Economic Crimes Unit
303 West Colfax Ave., Ste 1300
Denver, CO 80204
720-913-9179
TDD/TTY: 720-913-9182
Fax: 720-913-9177
www.denverda.org

Sarah Law, District Attorney
Archuleta, LaPlata and San
Juan Counties District
Attorney's Office
P.O. Drawer 3455
Durango, CO 81302
970-247-8850
Fax: 970-259-0200

State, County and City Consumer Protection Offices

A.M. Dominguez, District Attorney
Weld County District Attorney's Office
P.O. Box 1167
Greeley, CO 80632
970-356-4010
Fax: 970-352-8023

Gus Sandstrom, District Attorney
Pueblo County District Attorney's Office
201 West 8th Street, Suite 801
Pueblo, CO 81003
719-583-6030
Fax: 719-583-6666

Connecticut

State Offices

Philip Rosario, Assistant Attorney General
Consumer Protection
Office of Attorney General
110 Sherman Street
Hartford, CT 06105
860-808-5400
Fax: 860-808-5585
www.cslnet.ctstateu.edu/attgenl

James Flemming, Commissioner
Department of Consumer Protection
165 Capitol Avenue
Hartford, CT 06106
860-713-6300
Toll free in CT: 1-800-842-2649
Fax: 860-566-1531
www.state.ct.us/dcp/

City Offices

Philip Cacciola, Director of Consumer Protection
City of Middletown
245 DeKoven Drive
P.O. Box 1300
Middletown, CT 06457-1300
860-344-3491
TDD: 860-344-3521
Fax: 860-344-3561
E-mail: phil.cacciola@city-ofmiddleton.com

Delaware

State Offices

Eugene M. Hall, Director
Fraud and Consumer Protection Division
Office of the Attorney General
820 North French Street
5th Floor
Wilmington, DE 19801
302-577-8600
Toll free in DE: 1-800-220-5424
Fax: 302-577-6987
www.state.de.us/attgen/consumer.htm

Olha N.M. Rybakoff, Director,
Consumer Protection Unit
Office of Attorney General
820 North French Street
5th Floor
Wilmington, DE 19801
302-577-8600
Toll free in DE: 1-800-220-5424
Fax: 302-577-3090
www.state.de.us/attgen/consumer.htm

District of Columbia

Bennett Rushkoff, Senior Counsel
Office of the Corporation Counsel
441 4th Street NW
Suite 450-N
Washington, DC 20001
202-442-9828 (consumer hotline)
Fax: 202-727-6546

Florida

State Offices

Jack Norris, Chief of Multi-State Litigation
Consumer Litigation Section
110 SE 6th Street
Fort Lauderdale, FL 33301
954-712-4600
Fax: 954-712-4706

Cecile Dykas, Assistant Deputy Attorney General
Economic Crimes Division
Office of the Attorney General
110 SE 6th Street
Republic Tower, 10th Floor

Fort Lauderdale, FL 33301
954-712-4600
Fax: 954-712-4904
www.legal.firn.edu

Jacqueline Dowd, Assistant Attorney General
Economic Crimes Division
Office of the Attorney General
135 West Central Blvd. 10th Floor
Century Plaza, Suite 1000
Orlando, FL 32801
407-999-5588
Fax: 407-245-0365

Les Garringer, Assistant Deputy Attorney General
Economic Crimes Division
Office of the Attorney General
The Capitol, Suite PL01
Tallahassee, FL 32399-1050
850-414-3300
Fax: 850-488-4483

James Kelly, Director of Division Consumer Services
Department of Agriculture & Consumer Services
407 South Calhoun Street
Mayo Building 2nd Floor
Tallahassee, FL 32399-0800
850-922-2966
Toll free in FL: 1-800-435-7352
Fax: 850-487-4177
www.fl-ag.com

County Offices

Sheryl Lord, Director
Pinellas County Office of Consumer Protection
15251 Roosevelt Blvd.
Suite 209
Clearwater, FL 33760
727-464-6200
TDD/TTY: 727-464-6088
Fax: 727-464-6129
www.co.pinellas.fl.us/bcc

Mona Fandel, Director
Broward County Consumer Affairs Division
115 South Andrews Avenue
Annex Room A460
Fort Lauderdale, FL 33301
954-765-5350, ext. 232

State, County and City Consumer Protection Offices

Fax: 954-765-5309
E-mail:
mfandel@co.broward.fl.us
www.co.broward.fl.us

Sheila Rushton, Director
Consumer Services
Department
Miami-Dade County
140 West Flagler Street
Suite 903
Miami, FL 33130
305-375-3677 (Consumer
Hotline)
TDD/TTY: 305-375-4177
Fax: 305-375-4120
E-mail: consumer@miami-
dade.gov
www.co.miami-dade.fl.us/csd

Frederic Kerstein, Chief
Dade County Economic Crime
Unit
Office of the State Attorney
1350 NW 12th Avenue
5th Floor, Graham Building
Miami, FL 33136-2111
305-547-0671
Fax: 305-547-0717
E-mail: kerstef@sa11.state.fl.us

Carol A. McCarthy, Investigator
Pasco County Consumer
Affairs Division
7530 Little Road
New Port Richey, FL 34654
727-847-8106
352-521-5179
Fax: 727-847-8191

Carlos J. Morales, Chief
Investigator
Orange County Consumer
Fraud Unit
415 North Orange Avenue
P.O. Box 1673
Orlando, FL 32802
407-836-2490
Fax: 407-836-2376
E-mail: fraudhelp@sao9.org
www.onetgov.net

James L. Sudberry,
Administrator Consumer
Protection Agency
Hillsborough County Consumer

Protection Agency
8900 N. Armenia Ave., Ste 222
Tampa, FL 33604-1067
813-903-3430
Fax: 813-903-3432
www.hillsboroughcounty.org

Dennis Moore, Director
Palm Beach County Division of
Consumer Affairs
50 South Military Trail, Suite 201
West Palm Beach, FL 33415
561-233-4820
Toll free: 1-800-930-5124 (Palm
Beach County)
Fax: 561-233-4838
E-mail: consumer@co.palm-
beach.fl.us

City Offices
Sandra Hull-Richardson, Chief
of Consumer Affairs
City of Jacksonville Division of
Consumer Affairs
St. James Building
117 West Duval Street, Suite M-
100
Jacksonville, FL 32202
904-630-3467
Fax: 904-630-3458
www.coj.net/pub/consumer/con-
sumer.htm

Nick Cox, Assistant Attorney
General
Economic Crimes Division
Office of the Attorney General
Westwood Center
2002 North Lois Ave, Suite 520
Tampa, FL 33607
813-801-0600
Fax: 813-871-7262

Georgia
Barry Reid, Administrator
Governor's Office of Consumer
Affairs
2 Martin Luther King, Jr. Drive
Suite 356
Atlanta, GA 30334
404-656-3790
Toll free in GA (outside Atlanta
area): 1-800-869-1123
Fax: 404-651-9018
www2.state.ga.us/gaoca

Hawaii

State Offices
Gene Murayama, Investigator
Office of Consumer Protection
Department of Commerce and
Consumer Affairs
345 Kekuanaoa Street, Room 12
Hilo, HI 96720
808-933-0910
Fax: 808-933-8845

Stephen Levins, Acting
Executive Director
Office of Consumer Protection
Department of Commerce and
Consumer Affairs
235 South Beretania Street
Room 801

Honolulu, HI 96813
808-586-2636
Fax: 808-586-2640

Colette Watanabe, Investigator
Office of Consumer Protection
Department of Commerce and
Consumer Affairs
1063 L Main Street, Ste. C-216
Wailuku, HI 96793
808-984-8244
Fax: 808-243-5807
www.state.hi.us/dcca/

Idaho

Brett De Lange, Deputy
Attorney General
Consumer Protection Unit
Idaho Attorney General's Office
650 West State Street
Boise, ID 83720-0010
208-334-2424
Toll free in ID: 1-800-432-3545
Fax: 208-334-2830
www.state.id.us/ag

Illinois

State Offices
Office of the Attorney General
1001 East Main Street
Carbondale, IL 62901
618-529-6400
Toll free in IL: 1-800-243-0607
(consumer hotline serving
southern Illinois)
TDD: 618-529-0607
Fax: 618-529-6416

State, County and City Consumer Protection Offices

Charles Fergus, Bureau Chief
Consumer Fraud Bureau
100 West Randolph
12th Floor
Chicago, IL 60601
312-814-3580
Toll free in IL: 1-800-386-5438
TDD: 312-814-3374
Fax: 312-814-2549 or 312-814-3806
www.ag.state.il.us

Patricia Kelly, Chief
Consumer Protection Division
of the Attorney General Office
100 West Randolph
12th Floor
Chicago, IL 60601
312-814-3000
TDD: 312-793-2852
Fax: 312-814-2593

Governor's Office of Citizens
Assistance
222 South College Room 106
Springfield, IL 62706
217-782-0244
Toll free in IL: 1-800-642-3112
Fax: 217-524-4049
E-mail: governor@state.il.us

County Offices

Sophia Lopez, Supervisor
Cook County State Attorney's
Office
Consumer Fraud Division
69 West Washington
Suite 700
Chicago, IL 60091
312-603-8700

William Haine, State's Attorney
Madison County Office of
State's Attorney
157 North Main Street, Suite 402
Edwardsville, IL 62025
618-692-6280
Fax: 618-656-7312

Deborah Hagan, Bureau Chief
of Consumer Fraud
Department of Consumer
Affairs serving Central Illinois
Office of the Attorney General
500 South Second Street
Springfield, IL 62706
217-782-1090
Toll free in IL: 1-800-243-0618

217-785-2771
Fax: 217-782-1097
E-mail:
agconsmr@mail.state.il.us
www.ag.state.il.us

City Office

Caroline Shoenberger,
Commissioner
Chicago Department of
Consumer Services
121 North LaSalle Street
Room 808
Chicago, IL 60602
312-744-4006
TDD: 312-744-9385
Fax: 312-744-9089
www.ci.chi.il.us/ConsumerServices/

Indiana

State Office

Allen K. Pope, Chief Counsel
and Director
Consumer Protection Division
Office of the Attorney General
Indiana Government Center
South
402 West Washington Street, 5th
Floor
Indianapolis, IN 46204
317-232-6201
Toll free in IN: 1-800-382-5516
Consumer Hotline
Fax: 317-232-7979
www.in.gov/attorneygeneral

County Office

Scott Newman, Marion County
Prosecuting Attorney
Marrion County Prosecuting
Attorney's Office
560 City-County Building
200 East Washington Street
Indianapolis, IN 46204-3363
317-327-3892
TDD/TTY: 317-327-5186
Fax: 317-327-5409
www.indygov.org

Iowa

William Brauch, Assistant
Attorney General
Consumer Protection Division
Office of the Attorney General
Director of Consumer

Protection Division
1300 East Walnut Street, 2nd
Floor
Des Moines, IA 50319
515-281-5926
Fax: 515-281-6771
E-mail:
consumer@ag.state.ia.us
www.IowaAttorneyGeneral.org

Kansas

State Offices

C. Steven Rarrick, Deputy
Attorney General
Consumer Protection Division
Office of the Attorney General
120 SW 10th, 4th Floor
Topeka, KS 66612-1597
785-296-3751
Toll free in KS: 1-800-432-2310
TDD/TTY: 785-291-3767
Fax: 785-291-3699
E-mail: cprotect@ksag.org
www.ink.org/public/ksag

John J. (Joe) Kisner, Jr.
Deputy District Attorney
Office of the District Attorney
Consumer Fraud & Economic
Crime Division
535 North Main St., 1st Floor
Wichita, KS 67203-3747
316-383-7921
Toll free in KS: 1-800-432-2310
Fax: 316-383-4669

County Office

Johnson County District
Attorney's Office
Consumer Protection Division
Johnson County Courthouse
100 North Kansas Ave.
Olathe, KS 66061
913-715-3003
Fax: 913-715-3040

Kentucky

State Offices

Todd Leatherman, Director
Consumer Protection Division
Office of the Attorney General
1024 Capital Center Drive
Frankfort, KY 40601
502-696-5389

State, County and City Consumer Protection Offices

Toll free in KY: 1-888-432-9257
Fax: 502-573-8317
E-mail:
consumerprotection@law.state.ky.us
www.kyattorneygeneral.com/cp

Harold Turner, Assistant
Attorney General
Consumer Protection Division
Office of the Attorney General
9001 Shelbyville Road
Suite 3
Louisville, KY 40222
502-425-4825
Fax: 502-573-8317

Louisiana

State Office

Isabel Wingerter, Chief
Consumer Protection Section
Office of the Attorney General
301 Main Street, Suite 1250
Baton Rouge, LA 70801
Toll free nationwide: 1-800-351-4889
Fax: 225-342-9637
www.ag.state.la.us

County Office

Andrea Ragas
Consumer Protection Section
Jefferson Parish District
Attorney
200 Derbigny Street
5th Floor Courthouse Annex
Gretna, LA 70053
504-368-1020
Fax: 504-368-4562

Maine

State Offices

Maine Attorney General's
Consumer Mediation Service
6 State House Station
Augusta, ME 04333
207-626-8800
www.state.me.us/ag

William Lund, Director
Office of Consumer Credit
Regulation
35 State House Station
Augusta, ME 04333-0035
207-624-8527

Toll free in ME: 1-800-332-8529
TDD/TTY: 207-624-8563
Fax: 207-582-7699
www.mainecreditreg.org

Francis Ackerman, Division
Chief
Public Protection Division
Office of the Attorney General
6 State House Station
Augusta, ME 04333
207-626-8849

Maryland

State Offices

William Leibovici, Chief
Consumer Protection Division
Office of the Attorney General
200 Saint Paul Place
16th Floor
Baltimore, MD 21202-2021
410-528-8662 (consumer complaint hotline)
410-576-6550 (consumer information)
TDD: 410-576-6372 (Maryland only)
Fax: 410-576-7040
E-mail:
consumer@oag.state.md.us
www.oag.state.md.us/consumer

Charles D. Schaub, Manager
Business Licensing &
Consumer Service
Motor Vehicle Administration
6601 Ritchie Highway, NE
Glen Burnie, MD 21062
410-768-7248
Fax: 410-768-7602

Regional Offices

Larry Munson, Administrator
Maryland Attorney General's
Office
Consumer Protection Division
138 East Antietam St, Ste 210
Hagerstown, MD 21740-5684
301-791-4780
410-576-6372
Fax: 301-791-7178

Emalu Myer, Consumer Affairs
Specialist
Eastern Shore Branch Office
Consumer Protection Division

Office of the Attorney General
201 Baptist Street
Suite 30
Salisbury, MD 21801-4976
410-543-6620
Fax: 410-543-6642
www.oag.state.md.us

County Offices

Stephen Hannan, Administrator
Howard County Office of
Consumer Affairs
6751 Columbia Gateway Drive
Columbia, MD 21046
410-313-6420
Fax: 410-313-6453
E-mail: shannan@co.ho.md.us

George Rose, Division Chief
Montgomery County Division of
Consumer Affairs
100 Maryland Avenue
Suite 330
Rockville, MD 20850
240-777-3636
TDD: 240-777-3679
Fax: 240-777-3768
www.co.mo.md.us/hca

Massachusetts

State Offices

Tom Reilly, Attorney General
Consumer Protection and
Antitrust Division
Office of the Attorney General
200 Portland Street
Boston, MA 02114
617-727-8400
The Consumer Hotline - information and referral to local county and city government consumer offices (listed below) that work in conjunction with the Department of the Attorney General.
Fax: 617-727-3265
www.ago.state.ma.us

Jennifer Davis Carey, Director
Executive Office of Consumer
Affairs and Business
Regulation
10 Park Plaza, Room 5170
Boston, MA 02116
617-973-8700 (general info)
617-973-8787 (consumer hotline)

State, County and City Consumer Protection Offices

Toll free in MA 1-888-283-3757
TDD/TTY: 617-973-8790
Fax: 617-973-8798
E-mail: consumer@state.ma.us
www.state.ma.us/consumer

Consumer Protection and
Antitrust Division
Office of the Attorney General
436 Dwight Street
Springfield, MA 01103
413-784-1240
Fax: 413-784-1244

County Offices

Mayor's Office of Consumer
Affairs and Licensing
Boston City Hall
Room 817
Boston, MA 02201
617-635-3834
617-635-4165
Fax: 617-635-4174

Cambridge Consumers' Council
831 Massachusetts Avenue
Cambridge, MA 02139
617-349-6150
Fax: 617-349-6148
www.ci.cambridge.ma.us/~Consumer

Fall River Consumer Program
One Government Center
Fall River, MA 02722
508-324-2672
Fax: 508-324-2626

Consumer Protection Division
North Western District
Attorney's Office
238 Main Street
Greenfield, MA 01301
413-774-5102
Fax: 413-773-3278

Consumer Protection Program
Haverhill Community Action,
Inc.
25 Locust Street
Haverhill, MA 01830
978-373-1971
Fax: 978-373-8966

Consumer Assistance Council,
Inc.
149 Main Street
Hyannis, MA 02601
508-771-0700
Toll free: 1-800-867-0701
Fax: 508-771-3011
www.consumercouncil.com

Greater Lawrence Community
Action Council, Inc.
Consumer Protection Program
350 Essex Street
Lawrence, MA 08140
978-681-4990
Fax: 978-681-4949
www.glcac.org

Middlesex Community College
Law Center
Local Consumer Program
33 Kearney Square Room 117
Lowell, MA 01852
978-656-3342
Fax: 978-656-3339
E-mail:
dunkn@middlesex.cc.ma.us

Consumer Assistance Office -
MetroWest, Inc.
209 West Central Street
Natick, MA 01760
508-651-8812
Fax: 508-647-0661

Newton-Brookline Consumer
Office
Newton City Hall
1000 Commonwealth Ave.
Newton, MA 02465
617-552-7205
Fax: 617-552-7027

Mass PIRG Consumer Action
Center
182 Green Street
North Weymouth, MA 02191
781-335-0280
Fax: 781-340-3991
E-mail:
jfoyconsumeraction2@juno.com

Berkshire County Consumer
Advocates, Inc.
150 North Street

Pittsfield, MA 01201
413-443-9128
Toll free: 1-800-540-9128
Fax: 413-496-9225

South Shore Community Action
Council, Inc.
265 South Meadow Road
Plymouth, MA 02360
508-747-7575 x226
Fax: 508-746-5140
E-mail: lmtilley@sscac.org

Mayor's Office of Consumer
Information
City of Springfield
1243 Main St.
Springfield, MA 01103
413-787-6437

Consumer Council of Worcester
County
484 Main Street
2nd Floor
Worcester, MA 01608-1690
508-754-1176
Fax: 508-754-0203
E-mail: dreilly@wcac.net

Michigan

State Offices

Stanley F. Pruss, Assistant in
Charge
Consumer Protection Division
Office of Attorney General
P.O. Box 30213
Lansing, MI 48909
517-373-1140 (complaint infor-
mation)
517-373-1110
Fax: 517-241-3771

Rodger James, Director
Bureau of Automotive
Regulation
Michigan Department of State
Lansing, MI 48918-1200
517-373-4777
Toll free in MI: 1-800-292-4204
Fax: 517-373-0964

County Offices

Mike Studders, Chief
Investigator
Bay County Consumer

State, County and City Consumer Protection Offices

Protection Unit
1230 Washington - Courthouse
Bay City, MI 48707-5994
517-895-4139
Fax: 517-895-4167

Margaret DeMuynck, Director
Consumer Protection
Department
Macomb County
Office of the Prosecuting
Attorney
Macomb County Administration
Bldg
One South Main Street 3rd FL
Mt. Clemens, MI 48043
810-469-5600
810-469-5350
Fax: 810-469-5609

City Offices

John Roy Castillo, J.D.,
Director
City of Detroit Consumer
Affairs Department
65 Cadillac Square
Suite 1600
Detroit, MI 48226
313-224-3508
313-224-6995 (complaints)
Fax: 313-224-2796
E-mail:
castillojr@cadtwr.ci.detroit.mi.us
www.ci.detroit.mi.us

Minnesota

State Office

Charles Ferguson, Manager
Consumer Services Division
Minnesota Attorney General's
Office
1400 NCL Tower
445 Minnesota Street
St. Paul, MN 55101
612-296-3353
Toll free: 1-800-657-3787
Fax: 612-282-5801
E-mail:
consumer.ag@state.mn.us
www.ag.state.mn.us/consumer

County Office

Roshan Rajkumar, Director,
Citizens Information Hotline
Hennepin County Citizen
Information Hotline

Office of Hennepin County
Attorney
C-2000 County Government
Center
Minneapolis, MN 55487
612-348-4528
TDD/TTY: 612-348-6015
Fax: 612-348-9712
E-mail:
citizeninfo@hennipin.mn.us
www.co.hennepin.mn.us/coat-
ty/hcatty.htm

City Office

James Moncur, Director
Division of Licenses &
Consumer Services
Minneapolis Department of
Regulatory Services
City Hall, Room 1C
350 South 5th Street
Minneapolis, MN 55415
612-673-2080
TDD/TTY: 612-673-3300/3360
Fax: 612-673-3399
E-mail:
opa@ci.minneapolis.mn.us
www.ci.minneapolis.mn.us

Mississippi

State Offices

Michael D. Rhodes, Director
Consumer Protection Division
of the Mississippi Attorney
General's Office
P.O. Box 22947
Jackson, MS 39225-2947
601-359-4230
Toll free in MS: 1-800-281-4418
Fax: 601-359-4231
www.ago.state.ms.us

Julie McLemoil, Director
Bureau of Regulatory Services
Department of Agriculture and
Commerce
121 North Jefferson Street
P.O. Box 1609
Jackson, MS 39201
601-359-1111
Fax: 601-354-6502
www.mdac.state.ms.us

Missouri

William J. Bryan
Deputy Chief Counsel

Consumer Protection and Trade
Offense Division
P.O. Box 899
1530 Rax Court
Jefferson City, MO 65102
573-751-6887
573-751-3321
Toll free in MO: 1-800-392-8222
TDD/TTY toll free in MO: 1-
800-729-8668
Fax: 573-751-7948
E-mail: attgenmail@moago.org
www.ago.state.mo.us

Montana

Dal Smilie, Chief Legal Counsel
Consumer Affairs Unit
Department of Administration
1424 Ninth Avenue
Box 200501
Helena, MT 59620-0501
406-444-4312 (Misc.)
406-444-9405 (Telemarketing)
406-444-1588 (Automotive)
Fax: 406-444-2903

Nebraska

Jason W. Hayes, Assistant
Attorney General
Department of Justice
2115 State Capitol
P.O. Box 98920
Lincoln, NE 68509
402-471-2682
Toll free in state: 1-800-727-6432
Fax: 402-471-0006
www.nol.org/home/ago

Nevada

State Offices

Bureau of Consumer Protection
555 E. Washington Avenue
Suite 3900
Las Vegas, NV 89101
702-486-3420

Patricia Jarman-Manning,
Commissioner
Nevada Consumer Affairs
Division
1850 East Sahara
Suite 101
Las Vegas, NV 89104
702-486-7355
Toll free: 1-800-326-5202

State, County and City Consumer Protection Offices

TDD: 702-486-7901
Fax: 702-486-7371
E-mail: ncad@fyiconsumer.org
www.fyiconsumer.org

Michael Hastings, Deputy Chief Investigator
Consumer Affairs Division
Department of Business and Industry
4600 Kietzke Lane, Building B, Suite 113
Reno, NV 89502
775-688-1800
Toll free in NV: 1-800-326-5202
TDD: 775-486-7901
Fax: 702-688-1803

New Hampshire

Consumer Protection and Antitrust Bureau
New Hampshire Attorney General's Office
33 Capitol Street
Concord, NH 03301
603-271-3641
TDD toll free: 1-800-735-2964
Fax: 603-271-2110
www.state.nh.us/nhdoj/Consumer/cpb.html

New Jersey

State Offices

Department of Law and Public Safety
Division of Consumer Affairs
P.O. Box 45025
Newark, NJ 07101
973-504-6200
Toll free: 1-800-242-5846
E-mail: askconsumeraffairs@smtp.lps.state.nj.us
www.state.nj.us/lps/ca/home.htm

County Offices

William Ross III, Director
Atlantic County Division of Consumer Affairs
1333 Atlantic Avenue
8th Floor
Atlantic City, NJ 08401
609-343-2376
609-345-6700

Fax: 609-343-2322
www.aclink.org/conshome.htm

Patricia Tuck-Davis, Director/Superintendent
Camden County Office of Consumer Protection/Weights and Measures
Jefferson House
Lakeland Road
Blackwood, NJ 08012
609-374-6161
609-374-6001
Toll free in NJ: 1-800-999-9045
Fax: 609-232-0748
E-mail: consumer@co.camden.nj.us
www.co.camden.nj.us

Louis Moreno, Director
Department of Consumer Affairs & Weights & Measures
Cumberland County
Department of Consumer Affairs and Weights and Measures
788 East Commerce Street
Bridgeton, NJ 08302
856-453-2203
Fax: 856-453-2206
E-mail: louismo@co.cumberland.nj.us

Michael P. Brogan, Director/Superintendent
Cape May County Consumer Affairs Weights and Measures
4 Moore Road
Cape May Court House, NJ 08210
609-463-6475
Fax: 609-465-4639
E-mail: mbrogan@co.cape-may.nj.us

Essex County Division of Consumer Action/Consumer Services
50 South Clinton Street
Suite 3201
East Orange, NJ 07018
973-395-8350
Fax: 973-395-8433

Dorothy H. Avallone, Director
Monmouth County Department of Consumer Affairs
50 East Main Street
P.O. Box 1255
Freehold, NJ 07728-1255
732-431-7900
Fax: 732-845-2037

Willie L. Flood, Director
Hudson County Division of Consumer Affairs
595 Newark Avenue
Jersey City, NJ 07306
201-795-6295
201-795-6163
Fax: 201-795-6462

Helen Mataka, Director
Hunterdon County Consumer Affairs
P.O. Box 283
Lebanon, NJ 08833
908-806-5174

Renee Borstad, Director/Superintendent
Burlington County Office of Consumer Affairs/Weights and Measures
49 Rancocas Road
P.O. Box 6000
Mount Holly, NJ 08060
609-265-5098 (Weights and Measures)
609-265-5054 (Consumer Affairs)
Fax: 609-265-5065

Eileen Popovich, Director
Division of Consumer Affairs
Somerset County
P.O. Box 3000
Somerville, NJ 08876-1262
908-231-7000, ext. 7400
Fax: 908-429-0670
E-mail: consumeraffairs@co.somerset.nj.us
www.co.somerset.nj.us

Kenneth J. Leake, Director
Ocean County Department of Consumer Affairs/Weights and Measures
1027 Hooper Avenue

State, County and City Consumer Protection Offices

P.O. Box 2191
Toms River, NJ 08754-2191
732-929-2105
Toll free in NJ: 1-800-722-0291
ext. 2105
Fax: 732-506-5330

Donna Giovannetti, Division
Chief
Mercer County Consumer
Affairs
640 South Broad St., Room 404
P.O. Box 8068
Trenton, NJ 08650-0068
609-989-6671
Fax: 609-989-6670

Ernest N. Salerno,
Superintendent
County of Passaic
Dept. of Law and Public Safety
Division of Weights and
Measures - CS
1310 Route 23 North
Wayne, NJ 07470
973-305-5750 (Weights &
Measures)
973-305-5881 (Consumer
Protection)
Fax: 973-628-1796
E-mail: pcca@advanix.net

Ernest Salerno, Superintendent
Passaic County Department of
Consumer Affairs
1310 Route 23 North
Wayne, NJ 07470
973-305-5881
Fax: 973-628-1796

Florence Peterson, Director
Union County Division of
Consumer Affairs
300 North Avenue East
P.O. Box 186
Westfield, NJ 07091
908-654-9840
Fax: 908-654-3082
E-mail: fpeterson@unioncountynj.org
www.unioncountynj.org

Joseph Silvestro, Director
Gloucester County Department
of Consumer
Protection/Weights and
Measures

152 North Broad Street
P.O. Box 337
Woodbury, NJ 08096
856-853-3349
856-853-3350
TDD: 856-848-6616
Fax: 609-853-6813
E-mail: jsilvest@co.gloucester.nj.us

City Offices

Bernidine Jacobs, Director
Livingston Consumer Affairs
357 South Livingston Avenue
Livingston, NJ 07039
973-535-7976
Fax: 973-740-9408

Mary Moseley, Director
Maywood Consumer Affairs
Borough of Maywood
459 Maywood Avenue
Maywood, NJ 07607
201-845-5749

Genevieve Ross, Director
Middlesex Borough Consumer
Affairs
1200 Mountain Avenue
Middlesex, NJ 08846
732-356-8090, ext. 250
Fax: 732-356-7954

Mildred Pastore, Director
Mountainside Consumer Affairs
1455 Coles Avenue
Mountainside, NJ 07092
908-232-6600

Max Moses, Deputy Mayor
Director Consumer Affairs
Township of North Bergen
Municipal Building
4233 Kennedy Blvd.
North Bergen, NJ 07047
201-392-2157 (community service)
201-330-7291 (consumer protection)
Fax: 201-392-8551

Anmarie Nicolette, Director
Nutley Consumer Affairs
Public Affairs Building
149 Chestnut Street
Nutley, NJ 07110

973-284-4975
Fax: 973-661-9411

Maria Sierra, Consumer Affairs
Investigator
Perth Amboy Consumer Affairs
Office of Social Services
Fayette and Read Streets
Perth Amboy, NJ 08861
732-826-4300
Fax: 908-826-6192

Rick Allen Smiley, Director
Plainfield Action Services
City Hall Annex
510 Watchung Avenue
Plainfield, NJ 07060
908-753-3519
Fax: 908-753-3540

Anthony Iacono, Town
Attorney
Secaucus Department of
Consumer Affairs
Municipal Government Center
1203 Patterson Plank Road
Secaucus, NJ 07094
201-330-2008

Marion Cramer, Director
Consumer Affairs Office
1976 Morris Avenue
Union, NJ 07083
908-851-5458
908-851-8501

Charles A. Stern, Director
Wayne Township Consumer
Affairs
475 Valley Road
Wayne, NJ 07470
201-694-1800, ext. 3290

John Weitzel, Director
Weehawken Consumer Affairs
400 Park Avenue
Weehawken, NJ 07087
201-319-6005
Fax: 201-319-0112

Herb Gilsenberg, Director
Woodbridge Consumer Affairs
Woodbridge Township
Municipal Building
One Main Street
Woodbridge, NJ 07095

State, County and City Consumer Protection Offices

732-602-6058
Fax: 732-602-6016

New Mexico

Robert E. Reyna, Director
Consumer Protection Division
Office of the Attorney General
P.O. Drawer 1508
407 Galisteo
Santa Fe, NM 87504-1508
505-827-6060
Toll free in NM: 1-800-678-1508
Fax: 505-827-6685
www.ago.state.nm.us

New York

State Offices

Thomas G. Conway, Bureau
Chief
Bureau of Consumer Frauds
and Protection
Office of the Attorney General
State Capitol
Albany, NY 12224
518-474-5481
Toll free in NY: 1-800-771-7755
(hotline)
Fax: 518-474-3618
www.oag.state.ny.us

C. Adrienne Rhodes,
Chairwoman and Executive
Director
New York State Consumer
Protection Board
5 Empire State Plaza
Suite 2101
Albany, NY 12223-1556
518-474-3514
518-474-8583 (capitol region)
Toll free: 1-800-697-1220
Fax: 518-474-2474
E-mail:
donna.ned@consumer.state.ny.us
www.consumer.state.ny.us

Dianne Dixon, Deputy Bureau
Chief
Consumer Frauds and
Protection Bureau
Office of the Attorney General
120 Broadway, 3rd FL
New York, NY 10271
212-416-8300

Toll free: 1-800-771-7755
Fax: 212-416-6003

Guy Mitchell, Assistant
Attorney General in Charge
Consumer Fraud and Protection
Bureau
New York State Office of the
Attorney General
Harlem Regional Office
163 West 125th Street
New York, NY 10027-8201
212-961-4475
Fax: 212-961-4003

Robert Glennon, Assistant
Attorney General in Charge
Plattsburgh Regional Office
Office of Attorney General
70 Clinton Street
Plattsburgh, NY 12901
518-562-3282
Fax: 518-562-3294

Gary Brown, Assistant Attorney
General in Charge
Consumer Fraud and Protection
Bureau
New York State Office of the
Attorney General
Westchester Regional Office
101 East Post Road
White Plains, NY 10601-5008
914-422-8755
Fax: 914-422-8706

Regional Offices

Dennis McCabe, Assistant
Attorney General
Binghamton Regional Office
New York State Office of the
Attorney General
State Office Building -17th
Floor
44 Hawley Street
Binghamton, NY 13901-4433
607-721-8771

Toll free: 1-800-771-7755
Fax: 607-721-8789
E-mail:
dennis.mccabe@oag.state.ny.us
www.oag.state.ny.us

Lois Booker-Williams,
Assistant Attorney General in
Charge

Brooklyn Regional Office
New York State Office of the
Attorney General
Consumer Fraud Bureau
55 Hanson Place, Room 732
Brooklyn, NY 11217
718-722-3949
Fax: 718-722-3951

Barbara Kavanaugh, Assistant
Attorney General in Charge
Buffalo Regional Office
New York State Office of the
Attorney General
Statler Towers
107 Delaware Avenue, 4th Floor
Buffalo, NY 14202
716-853-6271
Toll free: 1-800-771-7755
Fax: 716-853-8414

Denis McElligott, Assistant
Attorney General in Charge
Suffolk Regional Office
Office of the Attorney General
300 Motor Parkway, Suite 205
Hauppauge, NY 11788
516-231-2401
Fax: 516-435-4757

Nick Garin, Assistant Attorney
General
Poughkeepsie Regional Office
New York State Office of the
Attorney General
235 Main Street
Poughkeepsie, NY 12601
914-485-3920
Toll free: 1-800-771-7755
TDD/TTY Toll free: 1-800-788-
9898
Fax: 914-452-3303
www.oag.state.ny.us

Marian Payson, Assistant
Attorney General in Charge
Rochester Regional Office
Office of the Attorney General
144 Exchange Blvd., 2nd Floor
Rochester, NY 14614
716-546-7430
Toll free: 1-800-771-7755
TDD: 716-327-3249
Fax: 716-546-7514
E-mail:
marian.payson@oag.state.ny.us
www.oag.state.ny.us

State, County and City Consumer Protection Offices

Winthrop Thurlow, Assistant Attorney General in Charge
Syracuse Regional Office
Office of the Attorney General
615 Erie Blvd. West, Suite 102
Syracuse, NY 13204-2465
315-448-4848
Fax: 315-448-4851

Joel Marmalstein, Assistant Attorney General in Charge
Utica Regional Office
Office of the Attorney General
207 Genesee Street, Room 504
Utica, NY 13501
315-793-2225
Toll free: 1-800-771-7755
Fax: 315-793-2228
www.oag.state.ny.us

James O'Rourke, Assistant Attorney General in Charge
Office of the Attorney General
Watertown Regional Office
Dulles State Office Building
317 Washington Street
Watertown, NY 13601
315-785-2444
Toll free: 1-800-771-7755
Fax: 315-785-2294
www.oag.state.ny.us

County Offices

Janet McMahon, Confidential Secretary
Department of Consumer Affairs
Albany County Courthouse #40
Albany, NY 12207
518-487-5040
Fax: 518-487-5048
E-mail: jmcmahon@albanycounty.com
www.albanycounty.com

Barbra Kavanaugh, Assistant District Attorney in Charge
Consumer Fraud Bureau
Erie County District Attorney's Office
Statler Towers
107 Delaware Ave., 4th Floor
Buffalo, NY 14202
716-853-8404
Toll free in NY: 1-800-771-7755
Fax: 716-853-8414

Charles Gardner, Director
Suffolk County Executive's Office of Consumer Affairs
North County Complex, Bldg. 340
Veterans Memorial Highway
Hauppauge, NY 11788
516-853-4600
Fax: 516-853-4825

Jon Van Vlack, Consumer Affairs Director
Ulster County District Attorney's Consumer Fraud Bureau
20 Lucas Avenue
Kingston, NY 12401
914-340-3260

Ronald Turbin, Assistant Attorney General in Charge
Nassau County Office of Consumer Affairs
160 Old Country Road
Mineola, NY 11501
516-571-2600

James Farkas, Director
Rockland County Office of Consumer Protection
50 Sanatorium Road
Building P
Pomona, NY 10970
914-364-2681
Fax: 914-364-2694

Nelson Kranker, Director
Dutchess County Department of Consumer Affairs
94-A Peach Road
Poughkeepsie, NY 12601
914-486-2949
Fax: 914-486-2947

Douglas Briggs, Director
Schenectady County Consumer Affairs
64 Kellar Avenue
Schenectady, NY 12307
518-356-6795
518-356-7473
Fax: 518-357-0319

Frank Castaldi, Jr, Chief, Economic Crimes Bureau
Westchester County District Attorney's Office

111 Martin Luther King Jr. Boulevard
County Courthouse
White Plains, NY 10601
914-285-3303
Fax: 914-285-3594

Frank Castaldi, Jr., Chief Frauds Bureau
Westchester County District Attorney's Office
111 Grove Street
White Plains, NY 10601
914-285-3414
Fax: 914-285-3594

Elaine Price, Director
Westchester County Department of Consumer Protection
112 East Post Road
4th Floor
White Plains, NY 10601
914-285-2162
Fax: 914-285-3115
E-mail: epp4@co.westchester.ny.us

City Offices

Gini Faikia, Director
Queens Neighborhood Office
New York City Department of Consumer Affairs
120-55 Queens Blvd.
Room 301
Kew Gardens, NY 11424
718-286-2990
Fax: 718-286-2997

Stephen Pedone, Commissioner
Mt. Vernon Office of Consumer Protection
City Hall
11th Floor
Mount Vernon, NY 10550
914-665-2433
Fax: 914-665-2496

Jules Polonetsky, Commissioner
New York City Department of Consumer Affairs
42 Broadway
New York, NY 10004
212-487-4444
212-487-4481 (Spanish)
212-487-4488 (Chinese)

State, County and City Consumer Protection Offices

TDD: 212-487-4465
Fax: 212-487-4197
www.ci.nyc.ny.us/html/dca/home.html

Town of Colonial Consumer Protection
Memorial Town Hall
Newtonville, NY 12128
518-783-2790

Schenectady Bureau of Consumer Protection
City Hall, Room 204
Jay Street
Schenectady, NY 12305
518-382-5061
Fax: 518-382-5074

John McCullough, Executive Director
New Justice Conflict Resolution Services, Inc.
1153 West Fayette Street, Suite 301
Syracuse, NY 13204
315-471-4676
Fax: 315-475-0769

Stanley Alexander, Director
Office of Consumer Protection
City of Yonkers
87 Nepperhan Avenue
Yonkers, NY 10701
914-377-6808
Fax: 914-377-6811

North Carolina

Joshua Stein, Senior Deputy Attorney General
Consumer Protection Division
Office of the Attorney General
P.O. Box 629
Raleigh, NC 27602
919-716-6000
Fax: 919-716-6050
www.jus.state.nc.us/cpframe.htm

North Dakota

State Offices

Parrell D. Grossman, Director
Consumer Protection and Antitrust Division
Office of the Attorney General
600 East Boulevard Avenue
Department 125

Bismarck, ND 58505-0040
701-328-3404
Toll free in ND: 1-800-472-2600
TTY: 1-800-366-6888
Fax: 701-328-3535
E-mail: cpat@state.nd.us
<http://www.ag.state.nd.us/ndag/cpat/cpat.html>

Wayne Stenehjem, Attorney General
Office of the Attorney General
600 East Boulevard Avenue
Department 125
Bismarck, ND 58505-0040
701-328-2210
TTY: 1-800-366-6888
Fax: 701-328-2226
E-mail: ndag@state.nd.us
www.ag.state.nd.us

Ohio

State Offices

Robert Tongren
Ohio Consumers' Counsel
77 South High Street
15th Floor
Columbus, OH 43266-0550
614-466-8574 (outside OH)
Toll free in OH: 1-877-PICK-OCC (1-877-742-5622)
E-mail: occ@occ.state.oh.us
www.state.oh.us/cons/

Ohio Attorney General's Office
30 East Broad Street
25th Floor
Columbus, OH 43215-3428
614-466-8831
Toll free in OH: 1-800-282-0515
TDD: 614-466-1393
Fax: 614-728-7583
E-mail: consumer@ag.state.oh.us
www.ag.state.oh.us

County Offices

Maureen Callahan, Prosecuting Attorney
Summit County Office of Prosecuting Attorney
53 University Avenue
Akron, OH 44308-1680
330-643-2800
TDD/TTY: 330-643-8277 (criminal)
Fax: 330-643-2137 (civil)

Karl Kawakce, Director
Economic Crime
Franklin County Office of Prosecuting Attorney
369 South High Street
Columbus, OH 43215
614-462-3555
Fax: 614-462-6103

Victor Vigluicci, Prosecuting Attorney
Portage County Office of Prosecuting Attorney
466 South Chestnut Street
Ravenna, OH 44266-3000
330-296-4593
Fax: 330-297-3856

City Office

Department of Neighborhood Services
Cincinnati Office of Consumer Services
City Hall Room 126
801 Plum Street
Cincinnati, OH 45202
513-352-3971
Fax: 513-352-5241

Oklahoma

State Offices

Oklahoma Attorney General
Consumer Protection Unit
4545 N. Lincoln Avenue
Suite 260
Oklahoma City, OK 73105
405-521-2029
Toll free: 1-800-448-4904
Fax: 405-528-1867
www.oag.state.ok.us

Donald Hardin, Administrator
Department of Consumer Credit
4545 North Lincoln Blvd., #104
Oklahoma City, OK 73105
405-521-3653
Fax: 405-521-6740

Consumer Protection Division
Office of the Attorney General
440 South Houston, Suite 505
Tulsa, OK 74127-8913
918-581-2885
Fax: 918-581-2917
www.oag.state.ok.us

State, County and City Consumer Protection Offices

Oregon

State Offices

Cheryl Pellegrini, Attorney in Charge
Financial Fraud/ Consumer Protection Section
Department of Justice
1162 Court Street, NE
Salem, OR 97310
503-378-4732

503-378-4320 (hotline Salem only)
503-229-5576 (hotline Portland only)
Toll free in OR: 1-877-877-9392
TDD/TTY: 503-378-5939
Fax: 503-378-5017
www.doj.state.or.us

Pennsylvania

State Offices

Larry Otter, Senior Deputy Attorney General
Health Care Unit
Bureau of Consumer Protection
Office of the Attorney General
14th Floor Strawberry Square
Harrisburg, PA 17120
717-705-6938
Toll free in PA: 1-877-888-4877
Fax: 717-787-1190

Frank Donaghue, Director
Bureau of Consumer Protection
Office of Attorney General
14th Floor, Strawberry Square
Harrisburg, PA 17120
717-787-9707
Toll free in PA: 1-800-441-2555
Fax: 717-787-1190
www.attorneygeneral.gov

Irwin Popowsky, Consumer Advocate
Office of the Consumer Advocate
Office of the Attorney General
Forum Place, 5th Floor
Harrisburg, PA 17101-1921
717-783-5048 (utilities only)
Toll free in PA: 1-800-684-6560
Fax: 717-783-7152
E-mail: paoca@ptd.net
www.oca.state.pa.us

Regional Offices

Michael Butler, Deputy Attorney General
Bureau of Consumer Protection
Allentown Regional Office
Office of Attorney General
810 Hamilton Street
Fourth Floor
Allentown, PA 18101
610-821-6690
Fax: 610-821-6529

E. Barry Creany, Senior Deputy Attorney General
Bureau of Consumer Protection
Ebensburg Regional Office
Office of the Attorney General
171 Lovell Avenue
Suite 202
Ebensburg, PA 15931
814-471-1831
Fax: 814-471-1840

Darrel Vandevald, Deputy Attorney General
Bureau of Consumer Protection
Erie Regional Office
Office of the Attorney General
1001 State Street
Suite 1009
Erie, PA 16501
814-871-4371
Fax: 814-871-4848

Michael Farnan, Deputy Attorney General
Bureau of Consumer Protection
Harrisburg Regional Office
Office of the Attorney General
301 Chestnut Street, Suite 105
Harrisburg, PA 17101
717-787-7109
Fax: 717-772-3560

John Abel, Senior Deputy Attorney General
Bureau of Consumer Protection
Philadelphia Regional Office
Office of the Attorney General
21 South 12th Street
Second Floor
Philadelphia, PA 19107
215-560-2414
Fax: 215-560-2494

Marcia Telek DePaula, Deputy Attorney General
Bureau of Consumer Protection
Pittsburgh Regional office
Office of Attorney General
564 Forbes Avenue
6th Floor Manor Building
Pittsburgh, PA 15219
412-565-5135
Fax: 412-565-5475

J.P. McGowan, Senior Deputy Attorney General
Bureau of Consumer Protection
Scranton Regional Office
Office of Attorney General
214 Samter Building
101 Penn Avenue
Scranton, PA 18503
570-963-4913
Fax: 570-963-3418

County Offices

Sydney Elkin, Director
Beaver County Alliance for Consumer Protection
699 Fifth Street
Beaver, PA 15009-1997
724-728-7267
Fax: 724-728-6762

A. Courtney Yelle, Director/Chief Sealer
Bucks County Consumer Protection, Weights and Measures
50 North Main Street
Doylestown, PA 18901
215-348-7442
Fax: 215-348-4570

Evelyn Yancoskie, Director
Delaware County Consumer Affairs
201 West Front Street
Delaware County Courthouse
Media, PA 19063
610-891-4865
Fax: 610-566-3947

Montgomery County Consumer Affairs
Montgomery County Human Services Center
1430 DeKalb Street

State, County and City Consumer Protection Offices

Norristown, PA 19404-0311
610-278-3565
Fax: 610-278-5228

Bruce Sagel, Chief
Economic Crime Unit
Philadelphia District Attorney's
Office
1421 Arch Street
Philadelphia, PA 19102
215-686-8750
Fax: 215-686-8765

Mr. Andrioll, Director
Chester Consumer Affairs
601 Westtown Road, Suite 295
West Chester, PA 19382-4991
610-344-6150

Puerto Rico

Puerto Rico Offices
Angel E. Rotger, Secretary
Department of Justice
P.O. Box 902192
San Juan, PR 00902
787-721-2900
Fax: 787-725-2475

Jose Antonio Alicia Rivera,
Secretary
Department of Consumer
Affairs
Minillas Station
P.O. Box 41059
Santurce, PR 00940-1059
787-721-0940
Fax: 787-726-6570
E-mail: Jalicea@Caribe.net

Rhode Island

State Offices
Vivian Spencer, Director
Consumer Unit
Consumer Protection Unit
Department of Attorney
General
150 South Main Street
Providence, RI 02903
401-274-4400
Toll free in RI: 1-800-852-7776
Senior Line: 1-888-621-1112
TDD: 401-453-0410
Fax: 401-222-5110

Mel Stiller, Co-CEO with Bev
Tuttle
Consumer Credit Counseling
Services
535 Centerville Road
Suite 103
Warwick, RI 02886
Toll free: 1-800-208-2227
Fax: 401-732-0250
www.creditcounseling.org

South Carolina

State Offices
Philip Porter,
Administrator/Consumer
Avocate
SC Department of Consumer
Affairs
2801 Devine Street
P.O. Box 5757
Columbia, SC 29205-5757
803-734-4200
Toll free in SC: 1-800-922-1594
Fax: 803-734-4286
E-mail: scdca@infoave.net
www.state.sc.us/consumer

Haviard Jones, Senior
Assistant Attorney General
Office of the Attorney General
P.O. Box 11549
Columbia, SC 29211
803-734-3970
Fax: 803-734-4323
www.scattorneygeneral.org

Evelyn T. Williams, State
Ombudsman
Office of Executive Policy and
Program
1205 Pendleton Street
Room 308
Columbia, SC 29201
803-734-0457
Toll free in SC only: 1-800-686-
0040
Fax: 803-734-0546
www.state.sc.us

South Dakota

State Offices
Paul Cremer, Director of
Consumer Affairs
Office of the Attorney General
500 East Capitol

State Capitol Building
Pierre, SD 57501-5070
605-773-4400
Toll free in SD: 1-800-300-1986
TDD: 605-773-6585
Fax: 605-773-7163

Tennessee

State Offices

David McCollum, Director
Division of Consumer Affairs
5th Floor
500 James Robertson Parkway
Nashville, TN 37243-0600
615-741-4737
Toll free in TN: 1-800-342-8385
Fax: 615-532-4994
E-mail:
www.state.tn.us/consumer

Cynthia Kinser, Deputy
Attorney General
Consumer Advocate and
Protection
Tennessee Attorney General's
Office
P.O. Box 20207
Nashville, TN 37243-0491
615-741-1671
Fax: 615-532-2910

Texas

State Offices

Rod Bordelon, Public Counsel
Office of Public Insurance
Counsel
333 Guadalupe
Suite 3-120
Austin, TX 78701
512-322-4143
Fax: 512-322-4148
E-mail: rod.bordelon@mail.cap-net.state.tx.us
www.opic.state.tx.us

Paul Elliott, Assistant Attorney
General and Chief
Consumer Protection Division
Office of Attorney General
P.O. Box 12548
Austin, TX 78711-2548
512-463-2070
Fax: 512-463-8301

State, County and City Consumer Protection Offices

Esther Chavez, Assistant
Attorney General
Consumer Protection
Austin Regional Office
P.O. Box 12548
Austin, TX 78711-2548
512-463-2185
Fax: 512-463-8301
www.oag.state.tx.us

John Owens, Assistant
Attorney General
Consumer Protection
Houston Regional Office
Office of the Attorney General
808 Travis, Suite 812
Houston, TX 77002
713-223-5886, ext. 118
Fax: 713-223-5821
E-mail:
john.owens@oag.state.tx.us

Regional Offices

Joyce Iliya, Assistant Attorney
General
Consumer Protection Division
Dallas Regional Office
Office of the Attorney General
1600 Pacific Avenue, Suite 1700
Dallas, TX 75201-3513
214-969-5310
Fax: 214-969-7615

James A. Daross, Assistant
Attorney General
Consumer Protection
El Paso Regional Office
Office of the Attorney General
401 East Franklin St Suite 530
El Paso, TX 79901
915-834-5800
E-mail: jad2@oag.state.tx.us

Luke Jordan, Assistant
Attorney General
Consumer Protection
Lubbock Regional Office
Office of the Attorney General
916 Main Street, Suite 806
Lubbock, TX 79401-3410
806-747-5238
Fax: 806-747-6307
E-mail: lwj@aog.state.tx.us
www.oag.state.tx.us

Ric Madrigal, Assistant
Attorney General
Consumer Protection
McAllen Regional Office
Office of the Attorney General
3201 North McColl Road, Ste. B
McAllen, TX 78501
956-682-4547
Fax: 956-682-1957
www.oag.state.tx.us

Aaron Valenzuela, Assistant
Attorney General
Consumer Protection
San Antonio Regional Office
Office of the Attorney General
115 East Travis Street, Suite 925
San Antonio, TX 78205-1615
210-224-1007
Fax: 210-225-1075

County Offices

Linda Brown, Director
City of Dallas Economic
Development Department
City Hall
500 Marilla, Room 5C-South
Dallas, TX 75201
214-670-1685
Fax: 214-670-0158
E-mail: lsbrown@ci.dallas.tx.us

Beverly Weaver, Director
Department of Environmental
and Health Services
City Hall
1500 Marilla, Room 7A-North
Dallas, TX 75201
214-670-5216
Fax: 214-670-3863
E-mail: bweaver@gwsmtpl.ci.dal-
las.tx.us

Russel Turbeville, Chief
Harris County Consumer Fraud
Division
Harris County District
Attorney's Office
1201 Franklin
Suite 600
Houston, TX 77002-1901
713-755-5836
713-755-5840
Fax: 713-755-5262

Utah

Francine Giani, Director
Division of Consumer
Protection
Department of Commerce
160 East 300 South
Box 146704
Salt Lake City, UT 84114-6704
801-530-6601
Fax: 801-530-6001
E-mail:
commerce@br.state.ut.us
www.commerce.state.ut.us

Vermont

State Offices

Consumer Assistance Program
For Consumer Complaints &
Questions
104 Morrill Hall
UVM
Burlington, VT 05405
802-656-3183 (within Chittenden
County or out of state)
Toll free in VT: 1-800-549-2424
www.state.vt.us/atg

Henry Marckres, Supervisor
Consumer Assurance Section
Food and Market
Department of Agriculture
116 State Street
Montpelier, VT 05602
802-828-3456
Fax: 802-828-2361

Wendy Morgan, Chief
Public Protection Division
Office of the Attorney General
109 State Street
Montpelier, VT 05609-1001
802-828-5507
www.state.vt.us/atg

Virgin Islands

Department of Licensing and
Consumer Affairs
Golden Rock Shopping Center
Christiansted
St. Croix, USVI 00820
340-773-2226
Fax: 340-778-8250

State, County and City Consumer Protection Offices

Department of Licensing and
Consumer Affairs
Property Procurement Bldg
#1 Sub Base
Room 205
St. Thomas, USVI 00802
340-774-3130
Fax: 340-776-0675

Virginia

State Offices

Andres Alvarez, Program
Manager
Office of Consumer Affairs
Department of Agriculture and
Consumer Services
Washington Building, Suite 100
P.O. Box 1163
Richmond, VA 23219
804-786-2042
Toll free in VA: 1-800-552-9963
TDD: 800-828-1120
Fax: 804-371-7479
www.vdacs.state.va.us

David B. Irvin, Senior Assistant
Attorney General and Chief
Office of the Attorney General
Antitrust and Consumer
Litigation Section
900 East Main Street
Richmond, VA 23219
804-786-2116
Toll free: 1-800-451-1525
Fax: 804-786-0122
E-mail: mail@oag.state.va.us
www.oag.state.va.us

County Offices

Ardelle Butler, Acting Team
Leader
Office of Citizen and Consumer
Affairs
#1 Court House Plaza, Suite 310
2100 Clarendon Blvd.
Arlington, VA 22201
703-228-3260
Fax: 703-228-3295
E-mail:
abutle@co.arlington.va.us
www.co.arlington.va.us

Ronald Mallard, Director
Fairfax County Department of
Telecommunications and

Consumer Services
12000 Government Center
Parkway, Suite 433
Fairfax, VA 22035
703-222-8435
Fax: 703-322-9542

City Offices

Prescott Barbash, Consumer
Affairs Administrator
City of Alexandria
City Hall
P.O. Box 178
Alexandria, VA 22313
703-838-4350
TDD: 703-838-5056
Fax: 703-838-6426
E-mail:
prescott.barbash@ci.alexandria.va.us
www.ci.alexandria.va.us

Cathy Townsend Parks, Director
Consumer Affairs Division
Office of the Commonwealth's
Attorney
2425 Nimmo Parkway
Virginia Beach, VA 23456-9060
757-426-5836
Fax: 757-427-8779
www.virginia-beach.va.us/courts/oca/ca.htm

Washington

State Offices

Consumer Resource Center
Office of the Attorney General
103 East Holly Street, Suite 308
Bellingham, WA 98225-4728
360-738-6185

Consumer Resource Center
Office of the Attorney General
500 N. Morain Street, Suite 1250
Kennewick, WA 99336-2607
509-734-2967

Consumer Resource Center
Office of the Attorney General
905 Plum Street, Bldg 3
P.O. Box 40118
Olympia, WA 98504-0118
360-753-6210

Consumer Resource Center
Office of the Attorney General
900 Fourth Avenue, Suite 2000
Seattle, WA 98164-1012
206-464-6684
Toll free in WA: 1-800-551-4636
(Consumer Resource Centers)
Toll free TDD in WA: 1-800-276-9883
Fax: 206-464-6451
www.wa.gov/ago

Consumer Resource Center
Office of the Attorney General
1116 West Riverside Avenue
Spokane, WA 99201-1194
509-456-3123

Cynthia Lanphear, Program
Manager
Consumer Resource Center
Office of the Attorney General
Consumer Protection Division
1019 Pacific Avenue, 3rd Floor
Tacoma, WA 98402-4411
253-593-2904
Toll free: 1-800-551-4636
Toll free: 1-800-276-9883 (in state
only)
Fax: 253-593-2449
E-mail: [cynthial\[at\]atg.wa.gov](mailto:cynthial[at]atg.wa.gov)
www.wa.gov/ago

Consumer Resource Center
Office of the Attorney General
1220 Main Street, Suite 510
Vancouver, WA 98660
360-759-2150

City Offices

Craig Leisy, Consumer Affairs
Supervisor
Revenue and Consumer Affairs
Seattle Department of Finance
805 South Dearborn Street
Seattle, WA 98134
206-386-1298
Fax: 206-386-1129
E-mail: seattle.consumer-affairs@ci.seattle.wa.us
www.pan.ci.seattle.wa.us/esd/consumer

State, County and City Consumer Protection Offices

Ed Gonzaga, Consumer Affairs
Inspector
Revenue and Consumer Affairs
Section
Executive Services Department
Division of Finance
600 4th Avenue, #103
Seattle, WA 98104-1891
206-233-7837
Fax: 206-684-5170
E-mail:
edgonzaga@ci.seattle.wa.us

Patrick Sainsbury, Chief Deputy
Prosecuting Attorney
Fraud Division
900 4th Avenue, #1002
Seattle, WA 98164
206-296-9010
Fax: 206-296-9009
E-mail:
pat.sainsbury@metrokc.gov
www.metrokc.gov/proatty/

West Virginia

State Offices

Jill Miles, Deputy Attorney
General
Consumer Protection Division
Office of the Attorney General
812 Quarrier Street, 6th Floor
P.O. Box 1789
Charleston, WV 25326-1789
304-558-8986
Toll free in WV: 1-800-368-8808
Fax: 304-558-0184
E-mail: consumer@wvnet.edu
www.state.wv.us/wvag

Karl Angell, Jr., Director
Division of Weights and
Measures Section
570 MacCorkle Avenue
St. Albans, WV 25177
304-722-0602
Fax: 304-722-0605
E-mail: angellk@mail.wvnet.edu

Wisconsin

State Offices

Margaret Quaid, Regional
Supervisor
Division of Trade and Consumer
Protection
Department of Agriculture
Trade and Consumer Protection
3610 Oakwood Hills Parkway
Eau Claire, WI 54701-7754
715-839-3848
Toll free in WI: 1-800-422-7128
Fax: 715-839-1645

Judy Cardin, Regional
Supervisor
Wisconsin Department of
Agriculture Trade & Consumer
Protection
200 North Jefferson Street
Suite 146-A
Green Bay, WI 54301
920-448-5111
920-448-5114
Toll free in WI: 1-800-422-7128
Fax: 920-448-5118
www.badger.state.wi.us/agen-
cies/datcp

William Oemichen,
Administrator
Division of Trade and Consumer
Protection
Department of Agriculture
2811 Agriculture Dr.
P.O. Box 8911
Madison, WI 53708
608-224-4953
Toll free in WI: 1-800-422-7128
TTD/TTY: 608-224-5058
Fax: 608-224-4939
E-mail:
datephotonline@wheel.datep.stat
e.wi.us
www.datcp.state.wi.us

County Offices

Frederic Matestic, Assistant
District Attorney
Consumer Fraud Unit
Milwaukee County District
Attorney's Office
821 West State Street, Room 405
Milwaukee, WI 53233-2485
414-278-4585
Fax: 414-223-1955

Thomas Bauer, Consumer
Fraud Investigator
Racine County Sheriff's
Department
717 Wisconsin Avenue
Racine, WI 53403
262-636-3126
Fax: 626-637-5279

Wyoming

Christopher Petrie, Assistant
Attorney General
Office of the Attorney General
Consumer Protection Unit
123 State Capitol Building
Cheyenne, WY 82002
307-777-7874
Toll free in WY only: 1-800-438-
5799
Fax: 307-777-7956
E-mail: cpetri@state.wy.us
www.state.wy.us/~ag/con-
sumer.htm

State Banking Authorities

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 listing of "Selected Federal Agencies." Also see the information under "Money and Credit" on page 13.

Alabama

Norman B. Davis Jr.,
Superintendent of Banks
Center for Commerce
401 Adams Avenue, #680
Montgomery, AL 36130-1201
334-242-3452
Fax: 334-242-3500
www.legislature.state.al.us

Alaska

Franklin T. Elder
Director of Banking
Securities and Corporations
Department of Commerce
P.O. Box 110807
150 Third Street Rm 217
Juneau, AK 99811-0807
907-465-2521
TDD: 907-465-5437
Fax: 907-465-2549
E-mail: dbsc@dced.state.ak.us
www.dced.state.ak.us/bsc/bsc.htm

Arizona

Richard C. Houseworth,
Superintendent of Banks
Arizona State Banking
Department
2910 North 44th St., Suite 310
Phoenix, AZ 85018
602-255-4421
Toll free in AZ: 1-800-544-0708
Fax: 602-381-1225
www.azbanking.com

Arkansas

Frank White, Bank Commissioner
Arkansas State Bank
Department
Tower Building
323 Center Street, Suite 500
Little Rock, AR 72201-2613
501-324-9019
Fax: 501-324-9028
E-mail: asbdbanking.state.ar.us
www.state.ar.us/bank

California

Donald R. Meyer, Commissioner
Department of Financial
Institutions
State of California
111 Pine Street, Suite 1100
San Francisco, CA 94111-5613
415-263-8507
Toll free in CA: 1-800-622-0620
(for consumer complaints
against CA state-licensed
banks, the "800" number reaches the Consumer Services
Office, located in Sacramento,
CA.)
Fax: 415-989-5310
E-mail: consumer@dfi.ca.gov
www.dfi.ca.gov

Colorado

Richard Fulkerson
State Bank Commissioner
Department of Regulatory
Agencies, Division of Banking
1560 Broadway, Suite 1175
Denver, CO 80202
303-894-7575
Fax: 303-894-7570
E-mail:
banking@dora.state.co.us
www.dora.state.co.us/banking/

Connecticut

John P. Burke
Banking Commissioner
Connecticut Department of
Banking
260 Constitution Plaza
Hartford, CT 06103
860-240-8200
Toll free in CT: 1-800-831-7225
Fax: 860-240-8178
E-mail: john.burke@po.state.ct.us
www.state.ct.us/dob

Delaware

Robert A. Glen, State Bank

Commissioner

555 East Lockerman St., Ste. 210
Dover, DE 19901
302-739-4235
Fax: 302-739-3609
www.state.de.us/bank

District of Columbia

S. Kathryn Allen, Commissioner
of Banking and Financial
Institutions
Office of Banking & Finance
1400 L Street NW
Washington, DC 20005
202-727-1563
Fax: 202-727-1588
www.obfi.dcgov.org/

Florida

Robert Milligan
State Comptroller
Department of Banking and
Finance
101 E. Gaines Street
Tallahassee, FL 32399-0350
850-410-9370
850-410-9275 (investigations)
Toll free in FL: 1-800-848-3792
Fax: 850-410-9026
E-mail: dbf@mail.dbf.state.fl.us
www.dbf.state.fl.us

Georgia

Jenny L. Neville, Legal &
Consumer Affairs Specialist
State of Georgia (Dept. of
Banking & Finance)
2990 Brandywine Rd., Suite 200
Atlanta, GA 30341-5565
770-986-1633
E-mail: neville@dbf.state.ga.us

Hawaii

Lynn Y. Wakatsuki,
Commissioner
Financial Institutions
State of Hawaii

State Banking Authorities

P.O. Box 2054
1010 Richards Street, Rm 602A
Honolulu, HI 96805
808-586-2820
Toll free in Kauai: 1-800-274-3141
Toll free in Maui: 1-800-984-2400
Toll free in HI: 1-800-974-4000
Fax: 808-586-2818

Idaho

Gavin Gee, Director
State of Idaho Department of
Finance
700 West State St., 2nd Floor
Boise, ID 83720-0031
208-332-8000
Toll free in ID: 1-888-346-3376
Fax: 208-332-8098
E-mail: finance@fin.state.id.us
www.state.id.us/finance/dof.htm

Illinois

William Darr, Commissioner,
Office of Banks and Real Estate
310 South Michigan Avenue,
Suite 2130
Chicago, IL 60604
312-793-3000
Toll free: 1-877-793-3470
TDD: 312-793-0291
Fax: 312-793-7097
www.bre.state.il.us

William Darr, Commissioner,
Illinois Office of Banks and
Real Estate, Springfield Office
500 East Monroe Street
Springfield, IL 62701
217-782-3000
TDD: 217-524-6644
Fax: 217-524-5941
www.bre.state.il.us

Indiana

Charles Phillips, Director
Department of Financial
Institutions
402 West Washington Street
Room W-066
Indianapolis, IN 46204-2759
317-232-3955
Toll free in IN: 1-800-382-4880
Fax: 317-232-7655
E-mail: cphillips@dfi.state.in.us
www.dfi.state.in.us

Iowa

Holmes Foster, Superintendent
of Banking
Iowa Division of Banking
200 East Grand, Suite 300
Des Moines, IA 50309
515-281-4014
Toll free: 1-800-972-2018
Fax: 515-281-4862
E-mail: idob@max.state.ia.us
www.idob.state.ia.us

Kansas

Franklin W. Nelson, State Bank
Commissioner
Office of the State Bank
Commissioner
700 Jackson Street, Suite 300
Topeka, KS 66603-3714
785-296-2266
Fax: 785-296-0168
www.ink.org/public/osbc

Kentucky

Ella Robinson, Commissioner
Department of Financial
Institutions
1025 Capitol Center Drive
Suite 200
Frankfort, KY 40601
502-573-3390
Toll free: 1-800-223-2579
Fax: 502-573-8787
www.dfi.state.ky.us

Louisiana

Doris Gunn, Acting
Commissioner
LA Office of Financial
Institutions
P.O. Box 94095
Baton Rouge, LA 70804-9095
225-925-4660
Fax: 225-925-4524
E-mail: la_ofi@mail.premier.net
www.ofi.state.la.us

Maine

Howard R. Gray, Jr.,
Superintendent of Banking
36 State House Station
Augusta, ME 04333-0036
207-624-8570
Toll free: 1-800-985-5235
TDD: 207-624-8563
Fax: 207-624-8590
www.mainebankingreg.org

Maryland

Mary Louise Preis,
Commissioner of Financial
Regulation Division
500 North Calvert Street
Baltimore, MD 21202
410-333-6808
Toll free in MD: 1-888-784-0136
TTY: 410-767-2117
Fax: 410-333-0475
E-mail:
fin_reg@dllr.state.md.us
www.dllr.state.md.us/finance/

Massachusetts

Thomas Curry
Commissioner of Banks
MA Division of Banks
One South Station
Boston, MA 02110
617-956-1500
Toll free in MA: 1-800-495-2265
TDD: 617-956-1577
Fax: 617-956-1597
www.state.ma.us/dob

Michigan

Gary Mielock, Acting
Commissioner
Financial Institutions Bureau
Office of the Commissioner
333 S. Capitol Avenue Suite A
P.O. Box 30224 (48909)
Lansing, MI 48933
517-373-3460
Fax: 515-335-1109
www.cis.state.mi.us/fib

Minnesota

Kevin Murphy, Assistant
Commissioner
Minnesota Department of
Commerce
Financial Exams
133 East Seventh Street
St. Paul, MN 55101
651-296-2751
Fax: 651-296-8591
E-mail:
kevin.murphy@state.mn.us
www.commerce.state.mn.us

Mississippi

Theresa Brady, Director
Consumer Finance Division
Department of Banking and
Consumer Finance
P.O. Box 23729

State Banking Authorities

550 High Street , Suite 304
Walter Sillers Building
Jackson, MS 39205-3729
601-359-1031
Toll free in MS: 1-800-844-2499
Fax: 601-359-3557
E-mail:
tbrady@dbcf@state.ms.us
www.dbcf.state.ms.us

Missouri

Earl Manning, Acting
Commissioner of Finance
Department of Finance
P.O. Box 716
Jefferson City, MO 65102
573-751-3242
Toll free in MO: 1-800-735-2966
TDD toll free in MO: 1-800-735-2966
Fax: 573-751-9192
E-mail: finance@mail.state.mo.us
www.ecodev.state.mo.us/finance

Montana

Donald Hutchinson,
Commissioner, Division of
Banking & Financial Institutions
846 Front Street
P.O. Box 200546
Helena, MT 59620-0546
406-444-2091
Fax: 406-444-4186
www.commerce.state.mt.us/

Nebraska

Samuel Baird, Director
Department of Banking &
Finance
1200 N Street, Suite 311
PO Box 95006
Lincoln, NE 68509
402-471-2171
Fax: 402-471-3062
www.ndbf.org

Nevada

L. Scott Walshaw,
Commissioner
Department of Business &
Industry
Financial Institutions Division
406 East Second Street, Suite 3
Carson City, NV 89701-4758
775-687-4259
Toll free in NV: 1-800-521-0019
Fax: 775-687-6909
E-mail: swalshaw@govmail-

state.nv.us
www.state.nv.us/b&i

New Hampshire

State of New Hampshire
Banking Department
Consumer Credit
56 Old Suncook Road
Concord, NH 03301
603-271-3561
TTY/TDD: 1-800-735-2964
Fax: 603-271-1090
www.state.nh.us/banking

New Jersey

Karen RandallSutor, Acting
Commissioner
Department of Banking and
Insurance
20 West State Street
P.O. Box 325
Trenton, NJ 08625
609-292-3420 (banking)
Fax: 609-984-5273
www.naic.org/nj/NJHOME.PG.HTML

New Mexico

Financial Institutions Division
Regulation and Licensing Dept.
P.O. Box 25101
725 St. Michaels Drive
Santa Fe, NM 87501
505-827-7100
Fax: 505-827-7107
E-mail: rld@state.nm.us
www.state.nm.us

New York

Elizabeth McCaul, Acting
Superintendent of Banking
New York State Banking
Department
Two Rector Street
New York, NY 10006-1894
212-618-6553
Toll free in NY: 1-800-522-3330
(consumer services hotline)
Toll free in NY: 1-800-832-1838
(small business information)
Fax: 212-618-6599
www.banking.state.ny.us

North Carolina

Hal Lingerfelt, NC
Commissioner of Banks
North Carolina Commissioner
of Banks
4309 Mail Service Center

Raleigh, NC 27699-4309
919-733-3016
Fax: 919-733-6918
www.banking.state.nc.us

North Dakota

Gary Preszler, Commissioner
ND Department of Banking and
Financial Institutions
2000 Schafer Street, Suite G
Bismarck, ND 58501-1204
701-328-9933
TDD toll free in ND: 1-800-366-6888
Fax: 701-328-9955
E-mail: banking@state.nd.us
www.state.nd.us/bank

Ohio

Steven Gleeson, Training and
Communications Manager
Department of Commerce -
State of Ohio
Financial Institutions Division
77 South High Street, 21st Floor
Columbus, OH 43266-0121
614-728-8400
614-466-2932
Fax: 614-644-1631
www.som.state.oh.us/dfi

Oklahoma

Mick Thompson, Bank
Commissioner
OK State Banking Department
4545 North Lincoln Blvd., Ste. 164
Oklahoma City, OK 73105
405-521-2782
Fax: 405-522-2993
www.state.ok.us/~osbd

Oregon

Richard Nockleby,
Administrator
Department of Consumer &
Business Services
Division of Finance & Corporate
350 Winter Street, NE, Room 410
Salem, OR 97310-3881
503-378-4140
TDD: 503-378-4387
Fax: 503-947-7862
www.cbs.state.or.us/external/dfcs

Pennsylvania

David E. Zuern, Secretary of
Banking Department
333 Market Street, 16th Floor

State Banking Authorities

Harrisburg, PA 17101-2290
717-787-6991
Toll free in PA: 1-800-PA-BANKS
TDD toll free: 1-800-679-5070
Fax: 717-787-8773
www.banking.state.pa.us

Puerto Rico

Joseph O'Neill, Commissioner
of Department of Financial
Institutions
Fernandez Juncos Station
P.O. Box 11855
San Juan, PR 00917-3855
787-723-3131
Fax: 787-723-4042
www.cif.gov.pr

Rhode Island

Dennis F. Ziroli, Associate
Director and Superintendent
Banking
233 Richmond Street, Suite 231
Providence, RI 02903-4231
401-222-2405
401-222-2999
Fax: 401-222-5628

South Carolina

Louie Jacobs, Commissioner of
Banking
State Board of Financial
Institutions
1015 Sumter Street, Room 309
Columbia, SC 29201
803-734-2001
Fax: 803-734-2013

South Dakota

Richard Duncan, Director
S.D. Division of Banking
217 1/2 W. Missouri Avenue
Pierre, SD 57501-4590
605-773-3421
Fax: 605-773-5367
www.state.sd.us/banking

Tennessee

Bill Houston, Commissioner
Tennessee Department of
Financial Institutions
John Sevier Building
500 Charlotte Avenue, 4th Floor
Nashville, TN 37243-0705
615-741-2236
Fax: 615-741-2883
E-mail: tsmith@mail.state.tn.us
www.state.tn.us/financialinst/

Texas

Randall S. James, Banking
Commissioner
Texas Department of Banking
2601 North Lamar
Austin, TX 78705
512-475-1300
Toll free in TX: 1-877-276-5554
Fax: 512-475-1313
www.banking.state.tx.us

Utah

G. Edward Leary, Commissioner
Department of Financial
Institutions
P.O. Box 89
Salt Lake City, UT 84110-0089
801-538-8854
Fax: 801-538-8894
www.dfi.state.ut.us

Vermont

Ricka Dailey, Information Policy
& Program Chief
State of Vermont
Banking, Insurance, Securities
and Health Care Administration
89 Main Street, Drawer 20
Montpelier, VT 05620-3101
802-828-4872
802-828-3307 (banking)
Toll free: 1-800-964-1764 (all
insurance except health)
Toll free: 1-800-631-7788 (health
care)
Fax: 802-828-3306
E-mail: rdaily@bishca.state.vt.us
www.state.vt.us/bis

Virgin Islands

Gerard Luiz James II,
Lieutenant Governor
Commissioner of Insurance,
Chairman of Banking Board
Kongen's Gade, #18
Charlotte Amalie
St. Thomas, VI 00802
340-774-2991
Fax: 340-774-6953

Virginia

E.J. Face, Jr., Commissioner
Bureau of Financial Institutions
1300 East Main Street, Suite 800
P.O. Box 640
Richmond, VA 23218-0640
804-371-9657
Toll free in VA: 1-800-552-7945

TDD: 804-371-9206
Fax: 804-371-9416
www.state.va.us/scc

Washington

John Bley, Director
Department of Financial
Institutions
P.O. Box 41200
Olympia, WA 98504-1200
360-902-8707
Toll free: 1-800-372-8303
Fax: 360-586-5068
www.wa.gov/dfi

West Virginia

Sharon Bias, Commissioner
State Capitol Complex
Division of Banking
Building 3, Room 311
1900 Kanawha Blvd. East
Charleston, WV 25305-0240
304-558-2294
Toll free in WV: 1-800-642-9056
Fax: 304-558-0442
www.wvdob.org

Wisconsin

Richard Dean, Secretary
Department of Financial
Institutions
345 West Washington Avenue,
5th Floor
P.O. Box 7876
Madison, WI 53708-8861
608-261-1622
Toll free in WI: 1-800-452-3328
Fax: 608-264-7968
www.wdfi.org

Wyoming

L. Bruce Hendrickson,
Commissioner
Division of Banking
Herschler Building
3rd Floor, East
Cheyenne, WY 82002
307-777-7797
Fax: 307-777-3555
E-mail: banking@state.wy.us
audit.state.wy.us/banking/default.htm

State Insurance Regulators

Each state has its own laws and regulations for all types of insurance, including car, homeowner and health insurance. The officials listed below enforce these laws. Many of these offices can provide you with information to help you make informed insurance buying decisions. Your local library also has information that can help you compare insurance companies before making a purchase. If you have a question or complaint about your insurance company's policies, contact the company before you contact the state insurance regulator.

Alabama

David Parsons, Acting
Commissioner
Department of Insurance
201 Monroe Street, Suite 1700
P.O. Box 303351
Montgomery, AL 36104
334-269-3550
Fax: 334-241-4192
E-mail:
insdept@insurance.state.al.us
www.aldoi.org

Alaska

Robert Lohr, Director
Department of Community and
Economic Development
Division of Insurance
3601 C Street, Suite 1324
Anchorage, AK 99503-5948
907-269-7900
Fax: 907-269-7910
E-mail:
insurance@dced.state.ak.us
www.dced.state.ak.us/insurance

John Ference
Acting Deputy Director
Department of Community and
Economic Development
Division of Insurance
P.O. Box 110805
Juneau, AK 99811-0805
907-465-2515
TDD/TTY: 907-465-5437
Fax: 907-465-3422
E-mail:
insurance@dced.state.ak.us
www.commerce.state.ak.us

Arizona

Charles Cohen, Director
Arizona Dept. of Insurance
2910 North 44th St., Suite 210
Phoenix, AZ 85018-7256
602-912-8444
Toll free in AZ: 1-800-325-2548
Fax: 602-954-7008 (complaints)
www.state.az.us/id

Arkansas

Mike Pickens, Commissioner
Arkansas Dept. of Insurance
1200 West 3rd Street
Little Rock, AR 72201-1904
501-371-2640
Toll free in AR: 1-800-282-9134
Toll free: 1-800-282-5494
Fax: 501-371-2749
E-mail: insurance.con-
sumers@mail.state.ar.us
www.state.ar.us/insurance

California

Harry Low, Insurance
Commissioner
Department of Insurance
Executive Office
300 Capitol Mall, Suite 1500
Sacramento, CA 95814
916-492-3500
415-538-4010 San Francisco
213-897-8921 Los Angeles
Toll free in CA: 1-800-927-4357
www.insurance.ca.gov

Colorado

William Airven, Commissioner
Division of Insurance
1560 Broadway, Suite 850
Denver, CO 80202
303-894-7499, ext. 4311
Toll free in CO: 1-800-930-3745
TDD/TTY: 303-894-2900
Fax: 303-894-7455
www.dora.state.co.us/Insurance

Connecticut

Raymond T. Claytor, Director
Consumer Affairs
Department of Insurance
P.O. Box 816
Hartford, CT 06142-0816
860-297-3984
Toll free: 1-800-203-3447
Fax: 203-297-3872
www.state.ct.us/cid

Delaware

Donna Lee H. Williams,
Insurance Commissioner
Department of Insurance
841 Silver Lake Blvd. Rodney
Building
Dover, DE 19904
302-739-4251
Toll free in DE: 1-800-282-8611
Fax: 302-739-5280
www.state.de.us/inscom

District of Columbia

Lawrence Mirel, Commissioner
District of Columbia
Department of Insurance and
Securities Regulation
810 First Street, NW, Suite 701
Washington, DC 20002
202-727-8000
Fax: 202-535-1196
E-mail: disr@dcbgov.org

Florida

Bill Nelson, Commissioner
Department of Insurance
State Capitol, Plaza Level 11
Tallahassee, FL 32399-0300
850-922-3130
Toll free in FL: 1-800-342-2762
TDD toll free: 1-800-640-0886
www.doi.state.fl.us

Georgia

John Oxendine, Commissioner
Insurance and Fire Safety
Two Martin Luther King, Jr. Dr.
Atlanta, GA 30334
404-656-2070
Toll free in GA: 1-800-656-2298
TDD/TTY: 404-656-4031
Fax: 404-651-8719
www.inscomm.state.ga.us

Hawaii

Wayne Metcalf, Insurance
Commissioner
State of Hawaii, Department of

State Insurance Regulators

Commerce and Consumer Affairs, Insurance Division
250 South King Street, 5th Floor (96813)
P.O. Box 3614
Honolulu, HI 96811-3614
808-586-2790
808-586-2799
Fax: 808-586-2806
www.hawaii.gov/insurance

Idaho

Mary Hartung, Director
Idaho Department of Insurance
700 West State Street
P.O. Box 83720
Boise, ID 83720-0043
208-334-4250
Toll free in ID: 1-800-721-3272
Fax: 208-334-4398
www.doi.state.id.us

Illinois

Tim Cena, Office Manager and Staff Attorney
Department of Insurance
100 W. Randolph St., Ste. 15-100
Chicago, IL 60601
312-814-2420
Fax: 312-814-5435
www.state.il.us/ins

Nathaniel S. Shapo, Director
Department of Insurance
320 West Washington Street
Springfield, IL 62767
217-782-4515
Toll free: 1-877-527-9431 (Office of Consumer Health Insurance)
TDD: 217-524-4872
Fax: 217-782-5020
E-mail: director@ins.state.il.us
www.state.il.us/ins/

Indiana

Sally McCarty, Commissioner
Department of Insurance
311 W. Washington St., Ste. 300
Indianapolis, IN 46204-2787
317-232-2385
Toll free in IN: 1-800-622-4461
Toll free: 1-800-452-4800 (in-state senior health insurance information)
Fax: 317-232-5251
www.state.in.us/idoi/

Iowa

Therese Vaughan, Commissioner

Iowa Division of Insurance
330 Maple Street
Des Moines, IA 50319
515-281-5705
Fax: 515-281-3059
www.state.ia.us/government/com/ins/ins.htm

Kansas

Kathleen Sebelius, Commissioner
Insurance Division
420 SW 9th Street
Topeka, KS 66612-1678
785-296-7801
Toll free in KS: 1-800-432-2484
Fax: 785-296-2283
E-mail: ksebelius@ink.org
www.ink.org/public/kid

Kentucky

George Nichols, Commissioner
Department of Insurance
215 West Main Street
Frankfort, KY 40601
502-564-3630
Toll free: 1-800-595-6053
Fax: 502-564-1650
www.doi.state.ky.us/

Louisiana

James H. Brown, Commissioner
Department of Insurance
950 North Fifth Street
Baton Rouge, LA 70804-9214
225-343-4834
Toll free: 1-800-259-5300
Toll free: 1-800-259-5301
Fax: 254-342-5900
www.lidi.state.la.us

Maine

Alessandro Iuppa, Superintendent
Bureau of Insurance
34 State House Station
Augusta, ME 04333
207-624-8475
Toll free in ME: 1-800-300-5000
TDD: 207-624-8563
Fax: 207-624-8599
www.maineinsurancereg.org

Maryland

Steven B. Larsen, Insurance Commissioner
Maryland Insurance Administration
525 St. Paul Place
Baltimore, MD 21202
410-468-2000
410-468-2340 (property & casual-

ty complaints)
Toll free: 1-800-492-6116
Fax: 410-468-2020
www.mia.state.md.us

Massachusetts

Linda Ruthardt, Commissioner
Division of Insurance
South Station, 5th Floor
Boston, MA 02110
617-521-7794
TDD: 617-521-7490
Fax: 617-521-7772
www.state.ma.us/doi

Michigan

Frank Fitzgerald, Commissioner
Michigan Insurance Bureau
611 West Ottawa Street, 2nd Floor North, P.O. Box 30220
Lansing, MI 48933
517-373-0220
Toll free: 1-877-999-6442
Fax: 517-335-4978
www.cis.state.mi.us/ins

Minnesota

Gary A. LaVasseur, Deputy Commissioner of Enforcement and Licensing
Department of Commerce
133 East 7th Street
St. Paul, MN 55101
651-296-2488
Toll free: 1-800-657-3602
Fax: 651-296-4328
E-mail: enforcement@state.mn.us
www.commerce.state.mn.us

Mississippi

George Dale, Commissioner of Insurance, Dept. of Insurance
P.O. Box 79
Jackson, MS 39205
601-359-3569
Toll free in MS: 1-800-562-2957
Fax: 601-359-2474
www.doi.state.ms.us

Missouri

Keith Wenzel, Director
Missouri Dept. of Insurance
PO Box 690
301 West High Street, Room 630
Jefferson City, MO 65102
573-751-4126
573-751-2640

State Insurance Regulators

Toll free in MO: 1-800-726-7390
TTD/TTY: 573-526-4536
Fax: 573-751-1165
E-mail:
dsprings@mail.state.mo.us
www.insurance.state.mo.us

Montana

Mark O'Keefe, Commissioner
Department of Insurance
840 Helena Avenue
P.O. Box 4009
Helena, MT 59601
406-444-2040
Toll free in MT: 1-800-332-6148
Fax: 406-444-3497
www.state.mt.us/sao

Nebraska

L. Tim Wagner, Director
Department of Insurance
941 O Street, Suite 400
Lincoln, NE 68508-3690
402-471-2201
TDD toll free: 1-800-833-7351
Fax: 402-471-4610
www.nol.org/home/NDOI

Nevada

Division of Insurance
Consumer Service Section
1665 Hot Springs Road, #152
Carson City, NV 89706
775-687-7690
775-687-7650
Fax: 775-687-3937
www.doi.state.nv.us

New Hampshire

Paula Rogers, Commissioner
Department of Insurance
56 Old Suncook Road
Concord, NH 03301-7317
603-271-2261
Toll free in NH: 1-800-852-3416
TDD/TTY toll free in NH: 1-800-735-2964
Fax: 603-271-1406
E-mail: requests@ins.state.nh.us
www.state.nh.us/insurance

New Jersey

Karen L. Suter, Acting
Commissioner
Dept. of Banking and Insurance
20 West State Street
P.O. Box 325
Trenton, NJ 08625
609-633-7667

Fax: 609-984-5273
<http://states.naic.org/nj/NJHO>
MEPG.HTML

New Mexico

D. J. Leather, Superintendent
Department of Insurance
P.O. Box 1269
Santa Fe, NM 87504-1269
505-827-4601
Toll free in NM: 1-800-947-4722
Fax: 505-827-4734
www.nmprc.state.nm.us

New York

Consumer Services Bureau
NYS Insurance Department
Agency Bldg. 1-ESP
Empire State Plaza
Albany, NY 12257
518-474-6600
Fax: 518-474-6630
www.ins.state.ny.us

Consumer Services Bureau
NYS Insurance Department
65 Court Street #7
Buffalo, NY 14202
716-847-7618
Fax: 716-847-7925
www.ins.state.ny.us

North Carolina

James E. Long, Commissioner
Department of Insurance
Dobbs Building, 430 North
Salisbury Street
P.O. Box 26387
Raleigh, NC 27611
919-733-7349
919-733-7343
Toll free: 1-800-546-5664
Toll free: 1-800-662-7777
Fax: 919-733-6495
E-mail: bstevens@ncdoi.net
www.ncdoi.net

North Dakota

Glenn Pomeroy, Commissioner
North Dakota Insurance Dept.
600 E. Boulevard Ave., 5th Floor
Bismarck, ND 58505
701-328-2440
Toll free in ND: 1-800-247-0560
TTY/TDD: 1-800-366-6888
Fax: 701-328-4880
E-mail: insurance@state.nd.us
www.state.nd.us/ndins

Ohio

Nancy Colley, Consumer
Advocate/Assistant Director
Department of Insurance
Office of Consumer Services
2100 Stella Court
Columbus, OH 43215-1067
614-644-3378
Toll free: 1-800-686-1526 (con-
sumer hotline)
Toll free: 1-800-686-1527 (fraud
hotline)
Toll free: 1-800-686-3745 (senior
hotline)
614-644-3745
Fax: 614-752-0740
E-mail:
nancy.colley@ins.state.oh.us
www.state.oh.us/

Oklahoma

Carroll Fisher, Commissioner
Oklahoma Insurance Dept.
3814 North Santa Fe
P.O. Box 53408
Oklahoma City, OK 73118
405-521-2828
Toll free in OK: 1-800-522-0071
Fax: 405-521-6652
E-mail: okinsdpt@telepath.com
www.oid.state.ok.us

Oregon

Charles Nicoloff, Acting
Administrator
Oregon Insurance Division
350 Winter St., NE, Room 440-2
Salem, OR 97310-3883
503-947-7984
503-947-7983
Toll free in OR: 1-888-877-4894
Fax: 503-378-4351
E-mail: dcbs.insmail@state.or.us
www.cbs.state.or.us/ins

Pennsylvania

Carolyn Morris, Director Bureau
of Consumer Service
Insurance Department
1321 Strawberry Sq., 13th Floor
Harrisburg, PA 17120
717-787-2317
Toll free: 1-877-881-6388
E-mail: consumer@ins.state.pa.us
www.insurance.state.pa.us

State Insurance Regulators

Puerto Rico

Juan Antonio Garcia,
Commissioner of Insurance
Office of the Commissioner
Call Box 8330
Fernandez Juncos Station
Santurce, PR 00910-8330
787-722-8686
787-721-5848
Fax: 787-722-4402

Rhode Island

Alfonso E. Mastrostefano,
Superintendent
Insurance Division
233 Richmond Street, Suite 233
Providence, RI 02903-4233
401-222-2223
Fax: 401-222-5475

South Carolina

Ernst N. Csiszar, Director
S. C. Department of Insurance
Consumer Services
1612 Marion Street
P.O. Box 100105 (29202-3105)
Columbia, SC 29201
803-737-6180
Toll free in SC: 1-800-768-3467
Fax: 803-737-6231
E-mail:
cnsmmail@doe.state.sc.us
www.state.sc.us/doi/

South Dakota

Darla L. Lyon, Director
South Dakota Division of
Insurance, Department of
Commerce and Regulation
118 West Capitol
Pierre, SD 57501-2000
605-773-3563
Fax: 605-773-5369
E-mail: darlal@crpr1.state.sd.us
www.state.sd.us/insurance

Tennessee

Anne Pope, Commissioner
Department of Commerce and
Insurance
500 James Robertson Pkwy
5th Floor
Nashville, TN 37243-0565
615-741-2241
Toll free in TN: 1-800-342-4029
(consumer insurance services)
Toll free in TN: 1-800-525-2816
(counseling for seniors)

Fax: 615-532-6934
www.state.tn.us/commerce

Texas

Jose Monyemayor,
Commissioner of Insurance
Texas Department of Insurance
333 Guadalupe St. (Zip 78701)
P.O. Box 149104
Austin, TX 78614-9104
512-463-6169
Toll free in TX: 1-800-252-3439
(consumer help line)
Fax: 512-475-2005
www.tdi.state.tx.us

Utah

Merwin Stewart, Commissioner
Department of Insurance
State Office Building Rm 3110
Salt Lake City, UT 84114
801-538-3805
Toll free in UT: 1-800-439-3805
TDD: 801-538-3826
Fax: 801-538-3829
www.insurance.state.ut.us

Vermont

Elizabeth R. Costle,
Commissioner
Department of Banking,
Insurance, Securities and
Health Care Administration
89 Main Street, Drawer 20
Montpelier, VT 05620-3101
802-828-3302
Toll free in VT: 1-800-964-1784
Fax: 802-828-3301
www.state.vt.us/bis

Virgin Islands

Maryleen Thomas, Director of
Insurance
Kongen's Gade, #18
St. Thomas, VI 00802
340-774-7166
Fax: 340-774-9458
E-mail: vidoi001@aol.com

Virginia

Alfred W. Gross, Commissioner
Bureau of Insurance
State Corporation Commission
P.O. Box 1157
1300 East Main Street (23219)
(only for special delivery and
walk-ins)
Richmond, VA 23218
804-371-9967

Toll free in VA: 1-800-552-7945
TDD: 804-371-9349
www.state.va.us/scc

Washington

Deborah Senn, Commissioner
of Insurance, Office of the
Commssioner of Insurance
14th Avenue and Water Street
P.O. Box 40255
Olympia, WA 98504-0255
360-753-3613
Toll free in WA: 1-800-562-6900
TDD: 360-664-3154
Fax: 360-586-3535
E-mail: inscomr@aol.com
www.insurance.wa.gov

West Virginia

Hanley C. Clark, Commissioner
Department of Insurance
1124 Smith St. (25301)
P.O. Box 50540
Charleston, WV 25305-0540
304-558-3354
Toll free in WV: 1-800-642-9004
Fax: 304-558-0412
E-mail: wvins@wvnm.wvnet.edi
www.state.wv.us/insurance

Wisconsin

Connie O'Connell,
Commissioner
Office of the Commissioner of
Insurance
121 East Wilson Street (53702)
P.O. Box 7873
Madison, WI 53707-7873
608-266-0103
Toll free in WI: 1-800-236-8517
TDD/TTY toll free: 1-800-947-
3529
Fax: 608-266-9935
E-mail:
information@oci.state.wi.us
badger.state.wi.us/agencies/oci

Wyoming

John McBride, Commissioner
WY Department of Insurance
Herschler Building, 122 West
25th Street, 3rd Floor East
Cheyenne, WY 82002-0440
307-777-7401
Toll free in WY: 1-800-438-5768
Fax: 307-777-5895
E-mail: wyinsdep@state.wy.us
www.state.wy.us/~insurance/

State Securities Administrators

Each state has its own laws and regulations for securities brokers and for all types of securities, including stocks, mutual funds, commodities, real estate offerings, uninsured investment products sold by banks and others. The officials and agencies listed below enforce these laws and regulations. Many of these offices can provide you with information to help you make informed investment decisions. State securities agencies are responsible also for preventing fraud and abuse in the sale of all but the largest securities offerings. If you have a question or complaint about an investment you have made or are about to make, call the company or bank involved. If your complaint or question is not resolved, call the appropriate state securities agency and check the listings of Selected Federal Agencies on page 113.

Alabama

Joseph P. Borg, Director
Securities Commission
770 Washington Avenue
Suite 570

Montgomery, AL 36130-4700
334-242-2984

Toll free in AL: 1-800-222-1253
Fax: 334-242-0240

E-mail:
alseccom@dsm.dsm.dsm.state.al.us

Alaska

Vince Usera, Senior Examiner
Department of Commerce and
Economic Development
P.O. Box 110807

150 Third St., Room 217
Juneau, AK 99801

907-465-2521

Fax: 907-465-2549

www.dced.state.ak.us/bsc/bsc.h

Arizona

Frank Marley III, Attorney —
Coordinator of Investor
Education

Arizona Coporation
Commission
Securities Division
1300 West Washington
3rd Floor

Phoenix, AZ 85040
602-542-4242

Fax: 602-594-7470

E-mail:
accsec@ccsd.cc.state.az.us
www.ccsd.cc.state.az.us

Arkansas

Securities Division
Heritage West Building

201 East Markham, 3rd Floor

Little Rock, AR 72201-1692

501-324-9260

Toll free: 1-800-981-4429

Fax: 501-324-9268

E-mail:
securities@mail.state.ar.us

California

Demetrios A. Boutris,
California Corporations
Commissioner
Department of Corporations
1515 K Street, Suite 200

Sacramento, CA 95814-4052

916-445-7205

www.corp.ca.gov

Colorado

Fred Joseph, Securities
Commissioner

Colorado Division of Securities
1580 Lincoln Street, Suite 420

Denver, CO 80203-1506

303-894-2320

TDD: 303-894-7880

Fax: 303-861-2126

www.dora.state.co.us/securities

Connecticut

John Burke, Banking
Commissioner

Department of Banking
260 Constitution Plaza

Hartford, CT 06103-1800

860-240-8299

Toll free: 1-800-831-7225

Fax: 860-240-8178

www.state.ct.us/dob

Delaware

James Ropp, Securities
Commissioner

Department of Justice

Division of Securities
State Office Building
820 North French Street, 5th
Floor

Wilmington, DE 19801

302-577-8424

Fax: 302-577-6987

www.state.de.us/securities

District of Columbia

Karen Archer, Director - Office
of Consumer Services
D.C. Public Service
Commission

Office of Consumer Services
717 14th Street NW
Suite 200

Washington, DC 20005

202-626-9161

Florida

Robert F. Milligan, Comptroller
Division of Securities
101 East Gaines St.

Tallahassee, FL 32399-0350

850-410-9805

Toll free in FL: 1-800-372-3792

Fax: 850-681-2428

www.dbf.state.fl.us

Georgia

Cathy Cox, Secretary of State
Division of Securities and
Business Regulation
Office of the Secretary of State
802 West Tower
Two Martin Luther King, Jr.
Drive

Atlanta, GA 30334

404-656-3920

Toll free: 888-733-7427

Fax: 404-657-8410

State Securities Administrators

E-mail:
securities@sos.state.ga.us
www.sos.state.ga.us

Hawaii

Ryan Ushijima, Commissioner
of Securities
Department of Commerce and
Consumer Affairs
Business Registration Division
1010 Richards Street
2nd Floor
Honolulu, HI 96813
808-586-2744
Fax: 808-586-2733
E-mail:
ryan_s_ushijima@dcca.state.hi.
us
www.hawaii.gov

Idaho

Marilyn Scanlan, Bureau Chief
Securities Bureau
P.O. Box 83720
Boise, ID 83720-0031
208-332-8004
Toll free in ID: 1-888-346-3378
Fax: 208-332-8099
E-mail:
mscanlan@fin.state.id.us
www.state.id.us/finance/dof.htm

Kelly Robison, Bureau Chief
Department of Finance
P.O. Box 83720
Boise, ID 83720-0031
208-332-8002
Fax: 208-332-8098
www.state.id.us/finance

Illinois

Illinois Secretary of State
Securities Department
520 South Second Street
Suite 200
Springfield, IL 62701
217-782-2256
217-524-0652
Toll free in IL: 1-800-628-7937
www.sos.state.il.us

Indiana

Bradley W. Skolnik, Securities
Commissioner
Securities Division
Office of the Secretary of State
302 West Washington
Room E-111

Indianapolis, IN 46204
317-232-6681
Toll free in IN: 1-800-223-8791
Fax: 317-233-3675
www.state.in.us/sos

Iowa

Iowa Securities Bureau
Enforcement Section
340 Maple Street
Des Moines, IA 50325
515-281-4441
Toll free: 1-800-351-4665
Fax: 515-281-3059
E-mail:
iowasec@max.state.ia.us
www.iid.state.ia.us/division/sec
urities/default.asp

Kansas

David Brant, Commissioner
Office of the Kansas Securities
Commissioner
618 South Kansas Avenue
2nd Floor
Topeka, KS 66603-3804
785-296-3307
Toll free in KS: 1-800-232-9580
Fax: 785-296-6872
E-mail:
ksec@cjnetworks.com
www.ink.org/public/ksec@

Kentucky

Ella D Robinson, Commissioner
Department of Financial
Institutions
1025 Capitol Center Dr., Ste. 200
Frankfort, KY 40601-3868
502-573-3390
Toll free: 1-800-223-2579
Fax: 502-573-8787
www.dfi.state.ky.us

Louisiana

Harry C. Stansbury, Deputy
Commissioner of Securities
Office of Financial Institutions
Securities Division
8660 United Plaza Blvd., 2nd
Floor
Baton Rouge, LA 70809
225-925-4512
Fax: 225-925-4548
www.ofi.state.la.us

Maine

Judith Dorsey, Supervisor of

Enforcement
Bureau of Banking
Securities Division
121 State House Station
Augusta, ME 04333-0121
207-624-8551
Toll free in ME only: 1-800-624-
8551
TDD/TTY: 207-624-8563
Fax: 207-624-8590
E-mail:
judith.a.dorsey@state.me.us
www.mainesecuritiesreg.org

Maryland

Melanie S. Lubin, Securities
Commissioner
Office of the Attorney General
Securities
200 Saint Paul Place, 20th Floor
Baltimore, MD 21202-2020
410-576-6360
TDD: 410-576-6372
Fax: 410-576-6532
E-mail:
securities@oag.state.md.us
www.securities.oag.state.md.us

Massachusetts

William Francis Galvin,
Secretary of the
Commonwealth
Securities Division
One Ashburton Place
Room 1701
Boston, MA 02108
617-727-3548
Toll free in MA: 1-800-269-5428
Fax: 617-248-0177
www.state.ma.us/sec/sct

Michigan

Joseph Webster, Director
Corporation, Securities & Land
Development Bureau
P.O. Box 30222
6546 Mercantile Way
Lansing, MI 48909
517-241-6370
Fax: 517-214-6371
E-mail:
joseph.l.webster@cis.state.mi.us
www.cis.state.mi.us/corp/

Minnesota

Steve Minn, Commissioner of
Commerce
Department of Commerce

State Securities Administrators

133 East Seventh Street
St. Paul, MN 55101
651-296-4026
Toll free in MN: 1-800-657-3602
TDD: 651-296-2860
Fax: 651-296-4328
www.commerce.state.mn.us

Mississippi

Leslie Scott, Assistant
Secretary of State
MS Secretary of State's Office
Business Services
P.O. Box 136
202 North Congress Street,
Suite 500
Jackson, MS 39202
601-359-6371
Toll Free: 1-800-256-3494
Fax: 601-359-2663
E-mail: lscott@sos.state.ms.us
www.sos.state.ms.us

Missouri

Douglas F. Wilburn,
Commissioner of Securities
P.O. Box 1276
Jefferson City, MO 65102
573-751-4136
Toll free in MO: 1-800-721-7996
Fax: 573-526-3124
www.mose.sos.state.mo.us

Montana

Mark O'Keefe, State Auditor &
Securities Commissioner
Securities Division
Office of the State Auditor
840 Helena Avenue
Helena, MT 59601
406-444-2040
Toll free in MT: 1-800-332-6148
Fax: 406-444-3497
www.state.mt.us/sao

Nebraska

Jack Herstein, Assistant
Director
Department of Banking &
Finance
Bureau of Securities
P.O. Box 95006
Suite 311, The Atrium 1200 N St.
Lincoln, NE 68509-5006
402-471-3445
E-mail: jackh@bkg.state.ne.us
www.ndbf.org

Nevada

Jackie Reese, Chief
Compliance Enforcement
Investigator
Securities Division
Office of the Secretary of State
555 East Washington Avenue
Suite 5200
Las Vegas, NV 89101
702-486-2440
Toll free nationwide: 1-800-758-
6440
Fax: 702-486-2452
E-mail: jackie@excite.com
www.sos.state.nv.us

Scott Balder, Criminal
Investigator III
Nevada Secretary of State
Securities Enforcement
1105 Terminal Way, Ste. 211
Reno, NV 89502
775-688-1855
Toll free: 1-800-758-6440
Fax: 775-688-1858
www.sos.state.nv.us

New Hampshire

Peter C. Hildreth, Director of
Securities
Bureau of Securities Regulation
Department of State
State House, Room 204
Concord, NH 03301-4989
603-271-1463
Fax: 603-271-7933

New Jersey

Franklin Widmann, Bureau
Chief
Department of Law and Public
Safety
Division of Consumer Affairs,
Bureau of Securities
P.O. Box 47029 (Zip: 07101)
153 Halsey Street, 6th Floor
Newark, NJ 07102
973-504-3600
Fax: 973-504-3601
www.state.nj.us/lps/ca/home.htm

New Mexico

William Verant, Acting Director
Regulation & Licensing
Department
Securities Division
725 St. Michaels Drive

Santa Fe, NM 87505-7605
505-827-7140 (general informa-
tion)
Fax: 505-984-0617
www.rld.state.nm.us

New York

Eric Dinallo, Bureau Chief
New York State Department of
Law
Bureau of Investor Protection
and Securities
Office of the Attorney General
120 Broadway, 23rd Floor
New York, NY 10271
212-416-8200 (securities, stock
and bonds only)
Fax: 212-416-8816
www.oag.state.ny.us

North Carolina

Elaine F. Marshall, Secretary of
State
Securities Division
300 North Salisbury Street
Raleigh, NC 27603-5909
919-733-3924
Toll free: 1-800-688-4507
(investor hotline)
Fax: 919-821-0818
www.state.nc.us/secstate/

North Dakota

Jacqui Ferderer, Administrative
Assistant
North Dakota Securities
Commissioner
State Capitol — 5th Floor
600 East Boulevard Avenue -
Dept 414
Bismarck, ND 58505-0510
701-328-2910
Toll free in ND: 1-800-297-5124
Fax: 701-255-3113
E-mail: seccom@state.nd.us
www.state.nd.us/securities

Ohio

Tom Geyer, Commissioner
Division of Securities
77 South High Street
22nd Floor
Columbus, OH 43215
614-644-7381
Toll free: 1-800-788-1194
(investor protection hotline)
Fax: 614-466-3316
www.securities.state.oh.us

State Securities Administrators

Oklahoma

Irving L. Faught, Administrator
Department of Securities
First National Center
120 North Robinson, Suite 860
Oklahoma City, OK 73102
405-280-7700
Fax: 405-280-7742
E-mail:
ods.general@oklaoss.state.ok.us
www.securities.state.ok.us

Oregon

Division of Finance and
Corporate Securities
Securities Section
350 Winter Street, NE, Suite 410
Salem, OR 97310
503-378-4140 (Corporate
Securities Section)
503-378-4387
Fax: 503-947-7862
E-mail:
dcbs.fcsmail@state.or.us
www.cbs.state.or.us/external/df
cs/index.html

Richard Nockleby,
Administrator
Division of Finance & Corporate
Securities
350 Winter Street, NE
Room 21
Salem, OR 97310
503-378-4387 (Corporate
Securities Section)
503-378-4140 (Finance Section)
Fax: 503-947-7862
E-mail:
dcbs.dfcsmail@state.or.us

Pennsylvania

Joseph Sheperd, Personnel
Director
Pennsylvania Securities
Commission
Management Services
Eastgate Office Building 2nd
Floor
1010 North 7th Street
Harrisburg, PA 17102-1410
717-783-4689
717-787-8061
Toll free in PA: 1-877-881-6388
Fax: 717-783-5125
E-mail: jsheperd@state.pa.us
www.psc.state.pa.us

Puerto Rico

Joseph P. O'Neil,
Commissioner
Securities Division
Office of the Commissioner of
Financial Institutions
Fernandez Juncos Station
P.O. Box 11855
San Juan, PR 00910-3855
787-723-3131
Fax: 787-723-4042
www.cif.gov.pr

Felipe B. Cruz, Assistant
Commissioner
Regulations Division
Office of the Commissioner of
Financial Institutions
Fernandez Juncos Station
P.O. Box 11855
San Juan, PR 00910-3855
Hotline: 787-723-8403
Fax: 787-723-4225
E-mail: felipec@cif.gov.pr
www.cif.gov.pr

Rhode Island

Maria D'Alessandro Piccirilli,
Associate Director and
Superintendent of Securities
Rhode Island Department of
Business Regulation
Securities Division
233 Richmond Street
Suite 232
Providence, RI 02903-4232
401-222-3048
TDD: 401-222-2999
Fax: 401-222-5629
E-mail: mpicciri@dbf.state.ri.us

South Carolina

David N. Janson, Deputy of
Securities Commissioner
Attorney General's Office
Securities Section, Rembert C
Dennis Office Building
1000 Assembly Street
Columbia, SC 29201
803-734-9916
Fax: 803-734-0032
www.lpitf.state.sc.us/code/stat-
mast.htm

South Dakota

Gail Sheppick, Director
Division of Securities

118 West Capitol Avenue
Pierre, SD 57501-2013
605-773-4823
Fax: 605-773-5953
www.state.sd.us/dcr/securities

Tennessee

Daphne D. Smith, Assistant
Commissioner
Tennessee Department of
Commerce and Insurance
Securities
Davy Crockett Tower, Suite 680
500 James Robertson Parkway
Nashville, TN 37243
615-741-2947
615-741-5900
Toll free in TN: 1-800-863-9117
www.state.tn.us/commerce/

Texas

Denise Voigt Crawford,
Securities Commissioner
State Securities Board
P.O. Box 13167
Austin, TX 78711-3167
512-305-8300
Fax: 512-305-8310
www.ssb.state.tx.us

Utah

S. Anthony Taggart, Director
Utah Department of Commerce
Division of Securities
160 East 300 South, 2nd Floor
P.O. Box 146760
Salt Lake City, UT 84114-6760
801-530-6600
Toll free in UT: 1-800-721-7233
Fax: 801-530-6980
E-mail: security@br.state.ut.us
www.commerce.state.ut.us

Vermont

Blythe McLaughlin, Deputy
Commissioner for Securities
Vermont Department of
Banking, Insurance, Securities,
& Health Care Administration
Securities Division
89 Main Street
Drawer 20
Montpelier, VT 05620-3101
802-828-3420
Fax: 802-828-2896
www.state.vt.us/bis

State Securities Administrators

Virginia

Ron Thomas, Director
Division of Securities and
Retail Franchising
State Corporation Commission
P.O. Box 1197

Richmond, VA 23218

804-371-9051

Toll free in VA: 1-800-552-7945

TDD: 804-371-9203

Fax: 804-371-9911

www.state.va.us/scc/division/srf

Wyoming

Joseph B. Meyer, Secretary of
State
Securities Division
State Capitol Building
200 West 24th Street

Cheyenne, WY 82002-0020

307-777-7370

TDD: 307-777-5351

Fax: 307-777-5339

E-mail: securities@state.wy.us

soswy.state.wy.us

Washington

Deborah Bortner, Administrator
Department of Financial
Institutions
Securities

P.O. Box 9033

Olympia, WA 98507-9033

360-902-8760

TDD: 360-664-8126

Fax: 360-586-5068

www.wa.gov/dfi/securities

West Virginia

Chester Thompson, Deputy
Commissioner of Securities
Securities Division
State Auditor's Office
106 Dee Drive

Charleston, WV 25311

304-558-2257

Toll free: 1-888-509-6567

Fax: 304-558-4211

www.wvauditor.com

Wisconsin

Patricia Struck, Administrator
Division of Securities
Department of Financial
Institutions
P.O. Box 1768

Madison, WI 53702-1768

608-266-3432

Toll free in WI: 1-800-47-CHECK

Fax: 608-256-1259

www.wdfi.org

State Utility Commissions

State utility commissions regulate consumer service and rates for gas, electricity and a variety of other services within your state. These services include rates for telephone calls and moving household goods. In some states, the utility commissions regulate water and transportation rates. Rates for utilities and services provided between states are regulated by the Federal government.

Many utility commissions handle consumer complaints. Sometimes, if a number of complaints are received about the same utility matter, they will conduct investigations.

Alabama

James Sullivan, President
Public Service Commission
P.O. Box 991

Montgomery, AL 36101-0991
Toll free in AL: 1-800-392-8050
(Consumer Services office)
Fax: 334-242-0727 (Consumer
Services office)
www.psc.state.al.us

Alaska

G. Nanette Thompson, Chair
Regulatory Commission of
Alaska

1016 West 6th Avenue, Suite 400
Anchorage, AK 99501-1963
907-276-6222
Toll free in AK: 1-800-390-2782
TDD: 907-276-4533
Fax: 907-276-0160
E-mail: rca-mail@state.ak.us
www.state.ak.us/rca

Arizona

Carl Kunasek, Chairman
Arizona Corporation
Commission
1200 West Washington Street
Phoenix, AZ 85007
602-542-3933
Toll free in AZ: 1-800-222-7000
TDD: 602-542-2105
Fax: 602-542-5560
E-mail:
ckunasek@cc.state.az.us
www.cc.state.az.us

Arkansas

Jim Von Gremp, Chairman
Public Service Commission
P.O. Box 400
Little Rock, AR 72203-0400
501-682-1453
Toll free in AR: 1-800-482-1164

(complaints)
Fax: 501-682-5731
www.state.ar.us/psc

California

Richard Bilas, President
Public Utilities Commission
505 Van Ness Ave., Room 5218
San Francisco, CA 94102
415-703-2782
Toll free in CA: 1-800-649-7570
(complaints)
TDD: 415-703-2032
Fax: 415-703-2532
www.cpuc.ca.gov/

Colorado

Ray Gifford, Chairman
Public Utilities Commission
1580 Logan Street, Room 201
Denver, CO 80203
303-894-2000
Toll free in CO: 1-800-888-0170
TDD: 303-894-2512
Fax: 303-894-2065
E-mail:
PUConsumer.Complaints@dora.state.co.us
www.dora.state.co.us/puc/

Connecticut

Donald W. Downes, Chairman
Department of Public Utility
Control
10 Franklin Square
New Britain, CT 06051
860-827-1553
Toll free in CT: 1-800-382-4586
TDD: 860-827-2837
Fax: 860-827-2613
www.state.ct.us/dpuc/

Christine Lewis, Director
Connecticut Dept. of Social
Services, Elderly Services

25 Sigourney Street
Hartford, CT 06106
860-424-5277
Toll free in CT: 1-800-443-9946
Fax: 860-424-4966
E-mail:
christine.lewis@po.state.ct.us

Delaware

Arnetta McRae, Commissioner
Public Service Commission
Cannon Building #100
861 Silver Lake Blvd.
Dover, DE 19904
302-739-4247
Toll free in DE: 1-800-282-8574
TDD: 302-739-4333
Fax: 302-739-4849
www.state.de.us/delpsc

District of Columbia

Edward M. Meyers, Acting
Chairperson
Public Service Commission of D.C.
7171 14th St., NW
2nd Floor
Washington, DC 20005
202-626-5120 (Consumer
Services Division)
Fax: 202-393-1389

Florida

Joe Garcia, Chairman
Public Service Commission
2540 Shumard Oak Blvd.
Tallahassee, FL 32399-0850
850-413-6330
Toll free in FL: 1-800-342-3552
TDD/TTY: 1-800-521-5247
Fax: 850-487-1716
E-mail: contact@psc.state.fl.us
www.floridapsc.com

Georgia

Bob Durden, Chairperson
Public Service Commission

State Utilities Commissions

47 Trinity Avenue
Atlanta, GA 30334
404-656-4501
Toll free in GA: 1-800-282-5813
Fax: 404-463-6683
E-mail:
bdurden@psc.state.ga.us
www.psc.state.ga.us

Hawaii

Yukio Naito, Chairman
Public Utilities Commission
465 South King St., Room 103
Honolulu, HI 96813
808-586-2020
Fax: 808-586-2066
E-mail: hipuc@lava.net

Idaho

Dennis Hansen, President
Public Utilities Commission
P.O. Box 83720
Boise, ID 83720-0074
208-334-0300
Toll free in ID: 1-800-432-0369
TDD/TTY: 1-800-223-3131
Fax: 208-334-3762
E-mail: ipuc@puc.state.id.us
www.puc.state.id.us

Illinois

Richard L. Mathias, Chairman
Illinois Commerce Commission
527 East Capitol Avenue
P.O. Box 19280
Springfield, IL 62794-9280
217-782-7295
Toll free in IL: 1-800-524-0795
TDD/TTY: 1-800-858-9277
Fax: 217-782-1042
www.icc.state.il.us

Indiana

Faith Goff, Director, Consumer
Affairs
Indiana Utility Regulatory
Commission
Consumer Affairs
302 West Washington Street
Suite E-306
Indianapolis, IN 46217
317-232-2712
Toll free in IN: 1-800-851-4268
TDD: 317-232-8556
Fax: 317-233-2410
E-mail: fgoff@vrc.state.in.us
www.ai.org/iurc

Iowa

Allan T. Thoms, Chairperson
Iowa Utilities Board
350 Maple Street
Des Moines, IA 50319-0069
515-281-5979
Toll free in IA: 1-877-565-4450
Fax: 515-281-5329
www.state.ia.us/iub

Kansas

John Wine, Chairman
Kansas Corporation
Commission
1500 SW Arrowhead Road
Topeka, KS 66604-4027
785-271-3140
Toll free in KS: 1-800-662-0027
Fax: 785-271-3111
E-mail:
public.affairs@kcc.state.ks.us
www.kcc.state.ks.us

Kentucky

Martin J. Huelsmann, Chairman
Public Service Commission
211 Sower Blvd
P.O. Box 615
Frankfort, KY 40602
502-564-3490
Toll free in KY: 1-800-772-4636
(complaints only)
TDD/TTY: 1-800-648-6056
Fax: 502-564-3460
www.psc.state.ky.us

Louisiana

Don Owen, Commissioner
Public Service Commission
P.O. Box 91154
Baton Rouge, LA 70821-9154
225-342-4404
Toll free in LA: 1-800-256-2387
Fax: 225-342-2831
www.lpsc.org

Maine

Thomas L. Welch, Chairman
Public Utilities Commission
242 State Street
Augusta, ME 04333
207-287-3831
Toll free in ME: 1-800-452-4699
TTY toll free relay: 1-800-437-
1220
Fax: 207-287-1039
E-mail: maine.puc@state.me.us
www.state.me.us/mpuc/

Maryland

Glenn F. Ivey, Chairman
Public Service Commission
6 St. Paul Street, 16th Floor
Baltimore, MD 21202-6806
410-767-8000
Toll free in MD: 1-800-492-0474
TDD toll free in MD: 1-800-735-
2258
Fax: 410-333-6495
E-mail: mpssc@psc.state.md.us
www.psc.state.md.us/psc/

Massachusetts

Department of
Telecommunications and
Energy
1 South Station, 12th Floor
Boston, MA 02110
617-305-3500
TDD toll free: 1-800-323-3298
Fax: 617-345-9101
www.magnet.state.ma.us/dpu

Michigan

Laura Chappelle, Chairperson
Public Service Commission
6545 Mercantile Way, Suite 7
P.O. Box 30221
Lansing, MI 48909
517-241-6180
Toll free in MI: 1-800-292-9555
Fax: 517-241-6181
www.cis.state.mi.us/mpsc

Minnesota

Gregory Scott, Chairman
Public Utilities Commission
121 7th Place East, Suite 350
St. Paul, MN 55101-2147
651-296-0406
Toll free: 1-800-657-3782
TDD: 651-297-1200
Fax: 651-297-7073
E-mail:
CAOstaff@puc.state.mn.us
www.puc.state.mn.us

Mississippi

Neilsen Cochran, Chairman
Public Service Commission
Northern District
P.O. Box 1174
Jackson, MS 39215
601-961-5430
Toll free in MS: 1-800-356-6428
Fax: 601-961-5464
www.psc.state.ms.us

State Utilities Commissions

Missouri

Sheila Lumpe, Chairman
Public Service Commission
P.O. Box 360
Jefferson City, MO 65102
573-751-9300
Toll free in MO: 1-800-824-7541
TDD toll free in MO: 1-800-735-2966
Fax: 573-526-7341
www.ecodev.state.mo.us/psc/

Montana

Dave Fisher, Chairman
Public Service Commission
1701 Prospect Avenue
P.O. Box 202601
Helena, MT 59620-2601
406-444-6199
Toll free in MT: 1-800-646-6150
TDD: 406-444-6199
Fax: 406-444-7618
www.psc.state.mt.us

Nebraska

Frank Landis, Chairman
Public Service Commission
300 The Atrium, 1200 N Street
P.O. Box 94927 (68508-4927)
Lincoln, NE 68509
402-471-3101
Toll free in NE: 1-800-526-0017
TDD: 402-471-0213
Fax: 402-471-0254
E-mail: celton@navix.net
www.nol.org/home/NPSC

Nevada

Don Soderberg, Chairman
Public Utilities Commission
1150 East William Street
Carson City, NV 89701
775-687-6001
702-486-2600 (Las Vegas office)
Toll free in NV: 1-800-992-0900
Fax: 775-687-6110
www.puc.state.nv.us

New Hampshire

Douglas L. Patch, Chairman
Public Utilities Commission
8 Old Suncook Rd. Bldg. No. 1
Concord, NH 03301
603-271-2431
Toll free in NH: 1-800-852-3793
TDD toll free in NH: 1-800-735-2964
Fax: 603-271-3878
www.puc.state.nh.us

New Jersey

Herbert H. Tate, President
Board of Public Utilities
Two Gateway Center
Newark, NJ 07102
973-648-2823
Toll free in NJ: 1-800-624-0241
Fax: 973-648-2836
www.njin.net/njbpu/index.html

New Mexico

Molly Whitted, Director
New Mexico Public Regulation
Commission
Consumer Relations Division
P.O. Drawer 1269
Santa Fe, NM 87504-1269
505-827-4593
505-827-4660
Toll free in NM: 1-800-663-9782
Toll free in NM: 1-800-947-4722
TDD: 505-827-6911
Fax: 505-827-6973
E-mail: mwhitted@state.nm.us
www.prc.state.nm.us

New York

Ronald Cerniglia, Director
Public Service Commission
Consumer Education &
Advocacy
3 Empire State Plaza
Albany, NY 12223-1350
518-474-1540
Toll free in NY: 1-877-342-3377
(complaints - gas, electric, tele-
phone)
Toll free: 1-877-661-9223
(Business Advocates)
Fax: 518-474-1691
E-mail:
ronald_cerniglia@dps.state.ny.us
www.dps.state.ny.us

North Carolina

North Carolina Utilities
Commission Public Staff
Consumer Services
4326 Mail Service Center
Raleigh, NC 27699-4326
919-733-9277
Fax: 919-733-4744
E-mail:
consumer.services@ncmail.net
www.ncuc.commerce.state.nc.us/

North Dakota

North Dakota Public Service

Commission

600 E. Boulevard Ave., Dept. 408
12th Floor
Bismarck, ND 58505-0480
701-328-2400
TDD in ND: 1-800-366-6888
Fax: 701-328-2410
E-mail:
sab@oracle.psc.state.nd.us
www.psc.state.nd.us

Ohio

Alan Schriber, Chairman
Public Utilities Commission of
Ohio
180 East Broad Street
Columbus, OH 43215-3793
614-466-3292
Toll free in OH: 1-800-686-7826
TDD toll free in OH: 1-800-686-1570
Fax: 614-752-8351
www.puc.state.oh.us

Oklahoma

Bob Anthony, Chairman
Oklahoma Corporation
Commission
P.O. Box 52000-2000
Oklahoma City, OK 73152-2000
405-521-2211
Toll free in OK: 1-800-522-8154
TDD: 405-521-3513
Fax: 405-521-2087
www.occ.state.ok.us

Oregon

Ron Eachus, Chairman
Public Utility Commission
550 Capitol St., NE, Suite 215
Salem, OR 97301-2551
503-378-6611
Toll free in OR: 1-800-522-2404
(consumer services only)
Toll free in OR: 1-800-553-9600
Fax: 503-648-3458
www.puc.state.or.us

Pennsylvania

John M. Quain, Chairman
Public Utility Commission
P.O. Box 3265
Harrisburg, PA 17105
717-783-7349
Toll free in PA: 1-800-782-1110
Fax: 717-787-5813
puc.paonline.com

State Utilities Commissions

Puerto Rico

Nydia E. Rodriguez Martinez,
Chairman
Public Service Commission
P.O. Box 190870
San Juan, PR 00919-0817
787-756-1425
Fax: 787-758-3418
E-mail: nydiardz@prtc.net

Rhode Island

Public Utilities Commission
100 Orange Street
Providence, RI 02903
401-222-3500
Toll free in RI: 1-800-341-1000
TDD: 401-277-3500
Fax: 401-222-2626
www.ripuc.org

South Carolina

Phillip Bradley, Chairman
Public Service Commission
P.O. Drawer 11649
Columbia, SC 29211
803-896-5100
Toll free in SC: 1-800-922-1531
TDD toll free in SC: 1-800-735-2905
Fax: 803-737-5199
www.psc.state.sc.us

South Dakota

Leni Healy, Director
Public Utilities Commission
Consumer Affairs
500 East Capitol Avenue
Pierre, SD 57501-5070
605-773-3201
Toll free: 1-800-332-1782 (consumer affairs only)
Fax: 605-773-3809
www.state.sd.us/state/executive/puc/puc.htm

Tennessee

Melvin Malone, Chairman
Tennessee Regulatory Authority
460 James Robertson Parkway
Nashville, TN 37243-0505
615-741-3668
Toll free: 1-800-392-8359
Fax: 615-741-5015
www.state.tn.us/tra

Texas

Sara Lee Tiede, Chairman
Public Utility Commission

1701 North Congress Avenue
P.O. Box 13326
Austin, TX 78711-3326
512-936-7000
Toll free: 1-888-PUC-TIPS (782-8477)
TDD/TTY toll free: 1-800-735-2989
Fax: 512-936-7138
E-mail:
customer@puc.state.tx.us
www.puc.state.tx.us

Utah

Stephen F. Mecham, Chairman
Public Service Commission
160 East 300 South
Salt Lake City, UT 84111
801-530-6716
Toll free in UT: 1-800-874-0904
TDD: 801-530-6716
Fax: 801-530-6796
E-mail: sfmecham@state.ut.us
www.psc.state.ut.us

Vermont

Michael H. Dworkin, Chairman
Vermont Public Service Board
112 State Street
Montpelier, VT 05620-2701
802-828-2358
TDD toll free in VT: 1-800-253-0191
Fax: 802-734-8390
E-mail: clerk@psb.state.vt.us
www.state.vt.us/psb

Virgin Islands

Sedonie Halbert, Commissioner
Public Services Commission
Koud Horsen Complex, Bldg. A
1303 Hospital Ground
St. Thomas, VI 00802
340-774-1166
340-774-0930
Fax: 340-774-3466
E-mail: dhs@islands.vi

Virginia

Theodore V. Morrison Jr.,
Chairman
State Corporation Commission
P.O. Box 1197
Richmond, VA 23218
804-371-9141 (general information)
Toll free in VA: 1-800-552-7945
TDD: 804-371-9206

Fax: 804-371-9211
www.state.va.us/scc

Washington

Marilyn Showalter, Chairman
Utilities and Transportation
Commission
1300 S. Evergreen Park Dr., SW
Olympia, WA 98504
360-664-1173
Toll free in WA: 1-800-562-6150
TTY: 360-586-8203
Fax: 360-586-1150
www.wutc.wa.gov

West Virginia

Charlotte R. Lane, Chairman
Public Service Commission
201 Brooks Street
Charleston, WV 25301
304-340-0482
Toll free in WV: 1-800-344-5113
TDD: 304-340-0300
Fax: 304-340-0325
www.state.wv.us/psc

Wisconsin

Public Service Commission
Consumer Affairs Unit
610 North Whitney Way (Zip: 53705)
P.O. Box 7854
Madison, WI 53707-7854
608-266-2001
Toll free: 1-800-225-7729
TDD: 608-267-1479
Fax: 608-266-3957
E-mail: lawrej@psc.state.wi.us
www.psc.state.wi.us

Wyoming

Steven Ellenbecker, Chairman
Public Service Commission
2515 Warren Avenue, Suite 300
Cheyenne, WY 82002
307-777-7427
Toll free in WY: 1-888-570-9905
TTY: 307-777-7427
Fax: 307-777-5700
E-mail:
sellen@missc.state.wy.us
psc.state.wy.us

State Weights and Measures Offices

State Weights and Measures offices enforce laws and regulations about the labeling, weight, measure or count of such packaged items as food and household products. These offices also check the accuracy of weighing and measuring devices, for example, supermarket scales, gasoline pumps, taxicab meters and rental car odometers. Some city and county offices have weights and measures functions in addition to the state offices listed below. Contact the state office or check our local telephone directory under the governmental listings for your local weights and measures office. The office might be listed under either the city or county bureau of standards, agriculture or consumer protection.

Alabama

Steadman Hollis, Director
Weights and Measures Division
Department of Agriculture
P.O. Box 3336

Montgomery, AL 36109-0336
334-240-7133

Toll free in AL: 1-800-321-0018

Fax: 334-240-7175

www.agri-ind.state.al.us

Alaska

Aves Thompson, Director
Division of Measurement
Standards and Commercial
Vehicle Enforcement
Department of Transportation
and Public Facilities
Huffman Buisness Park, Bldg.
O, #6, 12050 Industry Way

Anchorage, AK 99515
907-345-7750

Toll free in AK: 1-800-478-7636

Fax: 907-345-6835

Arizona

Sandy Williams, Director
Department of Weights and
Measures

4425 West Olive Ave., Suite 134
Glendale, AZ 85302-3844
602-255-5211

Toll free in AZ: 1-800-277-6675
(outside Phoenix Metro area)

Fax: 602-255-1950

E-mail:

swilliams@wm.state.az.gov

www.weights.az.gov

Arkansas

James M. Hile, Director
Bureau of Standards
4608 West 61st Street

Little Rock, AR 72209

501-225-1598

Fax: 501-562-7605

E-mail:

mike.hile@aspb.state.ar.us

California

Barbara Bloch, Director
Division of Measurement
Standards, Department of Food
and Agriculture

8500 Fruitridge Road
Sacramento, CA 95826

916-229-3000

Fax: 916-229-3026

www.cdfa.ca.gov

Colorado

David Wallace, Chief
Measurements Standards
Section, Department of
Agriculture

3125 Wyandot Street

Denver, CO 80211

303-477-4220

303-477-4613

303-477-4818

Fax: 303-477-4248

www.ag.state.co.us/ics/Measurement/Measurement_Standards.html

Connecticut

John F. McGuire, Director
Weights and Measures Division
Department of Consumer
Protection, State Office Bldg.

165 Capitol Avenue, Room 165

Hartford, CT 06106

860-713-6168

860-713-6160

Fax: 860-713-7244

E-mail:

jack.mcguire@po.state.ct.us

www.state.ct.us/dcp

Delaware

Steven Connors, Administrator
Office of Weights and Measures

Department of Agriculture
2320 South DuPont Highway
Dover, DE 19901-5515

302-739-4811

Fax: 302-697-4749

District of Columbia

Jeffrey Mason, Chief
Weights and Measures
Department of Consumer and
Regulatory Affairs

Market Branch

1110 U Street, SE

Washington, DC 20020

202-698-2130

Fax: 202-698-2148

Florida

Max Gray, Chief, Bureau of
Weights and Measures
Department of Agriculture and
Consumer Services

Division of Standards

3125 Conner Blvd.

Mail Stop L-29, Building #2

Tallahassee, FL 32399-1650

850-488-9140

Fax: 850-922-6655

E-mail:

graym@doacs.state.fl.us

Georgia

Bill Truby, Assistant
Commissioner

Georgia Department of
Agriculture, Division of Weights
and Measures

Capitol Square

Atlanta, GA 30334

404-656-3605

Toll free in GA: 1-800-282-5852

Fax: 404-656-9380

E-mail: btruby@agr.state.ga.us

www.agr.state.ga.us

State Weights and Measures Offices

Hawaii

Samuel Camp, Administrator
Measurement Standards
Branch
Department of Agriculture
725 Ilalo Street
Honolulu, HI 96813-5524
808-586-0886
Fax: 808-586-0889

Idaho

Tom Schafer, Chief
Bureau of Weights and
Measures and Warehouse
Control
Department of Agriculture
2216 Kellogg Lane
Boise, ID 83712
208-332-8690
Fax: 208-334-2378
E-mail: tschafe@agri.state.id.us

Illinois

Sid Colbrook, Chief
Illinois Department of
Agriculture, Bureau of Weights
and Measures
P.O. Box 19281
State Fairgrounds
Springfield, IL 62794-9281
217-785-8301
Toll free in IL: 1-800-582-0468
TTD/TTY: 217-524-6858
Fax: 217-524-7801
E-mail:
scolbrook@agr.state.il.us
www.agr.state.il.us

Indiana

Larry Stump, Director, Weights
& Measures - motorfuel pro-
gram, State of Indiana
Weights and Measures Division
2525 North Shadeland Avenue
Indianapolis, IN 46229-1787
317-356-7078
TDD/TTY: 317-356-7139
Fax: 317-351-2877
E-mail: lstump@isdh.isdh1
www.state.in.us/isdh/regsvcs/w
tmsr/welcome.html

Iowa

Darryl Brown, Bureau Chief
Weights and Measures
Department of Agriculture and
Land Stewardship
H.A. Wallace Building

Des Moines, IA 50319

515-281-5716
Fax: 515-281-6800

Kansas

Constantine Cotsoradis,
Director, Weights and Measures
Division, Kansas Department of
Agriculture
P.O. Box 19282
Topeka, KS 66619-0282
785-862-2415
Fax: 785-862-2460
E-mail:
ccotsora@kda.state.ks.us
www.ink.org/public/kda/weights
/index.html

Kentucky

Larry Hatfield, Director
Division of Regulation and
Inspection
Department of Agriculture
106 West Second Street
Frankfort, KY 40601
502-564-4870
Toll free: 1-800-833-6289
Fax: 502-564-5669

Louisiana

Ronald Harrell, Director
Division of Weights and
Measures
Department of Agriculture
P.O. Box 91081
Baton Rouge, LA 70821-9081
225-925-3780
Fax: 225-922-0477
www.ldaf.state.la.us

Maine

David E. Gagnon, Director
Quality Assurance and
Regulations Division
State House Station 28
Augusta, ME 04333-0028
207-287-3841
Fax: 207-287-5576
www.state.me.us/agriculture

Maryland

Louis E. Straub, Chief, Weights
and Measures Section
Maryland Department of
Agriculture
Weights and Measures Section
50 Harry S. Truman Parkway
Annapolis, MD 21401

410-841-5790
Fax: 410-841-2765
www.mda.state.md.us

Massachusetts

Charles Carroll, Assistant
Director of Standards
State Division of Standards
One Ashburton Place
McCormick Building, Room 1115
Boston, MA 02108
617-727-3480
Toll free: 1-888-283-3757
Fax: 617-727-5705
www.state.ma.us/standards/ind
ex.htm

Michigan

Patrick Mercer, Director
Weights and Measures
Michigan Department of
Agriculture
Motor Fuels Quality
940 Venture Lane
Williamston, MI 48895
517-655-8202
Fax: 517-655-8303
E-mail: mercerp@state.mi.us
www.mda.state.mi.us

Minnesota

Phil Smith, Manager
Division of Weights and
Measures
Department of Commerce
121 7th Place East, Suite 200
St. Paul, MN 55101-2145
651-296-5175
Toll free: 1-800-657-3710
Fax: 651-296-0201
www.dpsv.state.mn.us

Mike Blacik, Manager
Department of Public Service
Energy Informaton Center
121 7th Place, #200
Roseville, MN 55101-2145
651-639-4010
Toll free: 1-800-657-3710
TDD: 651-639-4017
Fax: 651-296-0201
www.dpsv.state.mn.us

Mississippi

Russell E. Robbins Jr., Director
Weights and Measures Division
Department of Agriculture
121 North Jefferson Street

State Weights and Measures Offices

P.O. Box 1609
Jackson, MS 39201
601-359-1149
Fax: 601-354-6502
E-mail:
rusty@mdac.state.ms.us
www.state.ms.us

Missouri

Roy Humphreys, Division
Director
Weights and Measures Division
Department of Agriculture
P.O. Box 630
Jefferson City, MO 65102-0630
573-751-4316
Fax: 573-751-0281
www.mda.state.mo.us

Montana

Jack Kane, Bureau Chief
Bureau of Weights and
Measures
Department of Commerce
1424 9th Avenue
Helena, MT 59620
406-444-3164
Fax: 406-444-4305
E-mail: jkane@state.mt.gov
www.commerce.state.mt.us/wgh
t&msrs/index.html

Nebraska

Steven A. Malone,
Administrator, Nebraska
Department of Agriculture
Weights and Measures
301 Centennial Mall South
P.O. Box 94757
Lincoln, NE 68509-4757
402-471-4292
Fax: 402-471-2759
E-mail:
stevenam@agr.state.ne.us
www.agr.state.ne.us

Nevada

Edward M. Hoganson,
Administrator
Department of Business and
Industry
Measurement Standards
Weights and Measures
2150 Frazier Avenue
Sparks, NV 89431
775-688-1166
Fax: 775-688-2533

New Hampshire

Stephen Taylor, Commissioner
Bureau of Weights and
Measures
Department of Agriculture,
Markets and Food
P.O. Box 2042
Concord, NH 03302-2042
603-271-3700
Fax: 603-271-1109

New Jersey

Louis E. Greenleaf, State
Superintendent
Office of Weights and Measures
1261 Route 1 and 9 South
Avenel, NJ 07001-1647
732-815-4840
Fax: 732-382-5298

New Mexico

Gary West, Director
Standards and Consumer
Services
Department of Agriculture
MSC 3170, P.O. Box 30005
Las Cruces, NM 88003-8005
505-646-1616
Fax: 505-646-2361
nmdaweb.nmsu.edu

New York

Ross Andersen, Director
Bureau of Weights and
Measures, Department of
Agriculture and Markets
1 Winners Circle
Albany, NY 12235
518-457-3146
Fax: 518-457-5693
E-mail: agmweigh@nysnet.net
www.agmkt.state.ny.us/

North Carolina

David Smith, Standards
Division Director
North Carolina Department of
Agriculture & Consumer
Services, Standards Division
P.O. Box 27647
Raleigh, NC 27611
919-733-3313
Fax: 919-715-0524
E-mail: standards@ncmail.net
www.agr.state.nc.us/standard/

North Dakota

Alan Moch, Director

North Dakota Public Service
Commission
Testing and Safety Division
600 East Boulevard Avenue
Department 408
Bismarck, ND 58505-0480
701-328-2413 or 701-328-3337
TDD toll free: 1-800-336-6888
Fax: 701-324-2410
E-mail:
agm@oracle.psc.state.nd.us
www.psc.state.nd.us

Ohio

Leanard Hubert, Chief
Ohio Department of Agriculture
Division of Weights and
Measures
8995 East Main Street
Reynoldsburg, OH 43068-3399
614-728-6290
Toll free: 1-800-282-1955
TDD/TTY toll free: 1-800-750-
0750
Fax: 614-728-6424
E-mail:
hubert@odant.agri.state.oh.us
www.state.oh.us/agr/

Oklahoma

Sancho Dickinson, III, Director
Plant Industry and Consumer
Services
Department of Agriculture
2800 North Lincoln Blvd.
P.O. Box 528804
Oklahoma City, OK 73105-8804
405-522-5879
405-522-5968
Fax: 405-522-4584
E-mail:
sdickins@oda.state.ok.us
www.state.ok.us/~okag/main/di
vs/pics/picshome.html

Oregon

George Shefcheck,
Administrator
Measurement Standards
Department of Agriculture
635 Capitol Street, NE (mail
only)
Salem, OR 97301-2532
503-986-4670
TTD: 503-986-4762
Fax: 503-986-4784
E-mail:

State Weights and Measures Offices

gshelcheck@oda.state.or.us
www.oda.state.or.us/Measurement_Standards/MSDINFO.html

Pennsylvania

Charles Bruckner, Director
Bureau of Ride and
Measurement Standards
Department of Agriculture
2301 North Cameron Street
Harrisburg, PA 17110-9408
717-787-9089 or 717-787-6772
Fax: 717-783-4158
E-mail: cbruckn@state.pa.us
www.pda.state.pa.us

Puerto Rico

Francisco F. Aponte, Aide to the
Secretary, Department of
Consumer Affairs P.R.
Office of the Secretary
Centro Gubernamental Minillas
P.O. Box 41059 Minillas Station
San Juan, PR 00940-1059
787-721-0940 or 787-721-0960

Rhode Island

Lynda L. Maurer, Supervising
Metrologist, Mercantile Weights
and Measures Division Dept. of
Labor and Training
610 Manton Avenue
Providence, RI 02909
401-457-1867
Fax: 401-457-1873

South Carolina

Carol P. Fulmer, Assistant
Commissioner
Consumer Services Division
Department of Agriculture
P.O. Box 11280
Columbia, SC 29211-1280
803-737-9690
Fax: 803-737-9703
E-mail:
cfulmer@scda.state.sc.us
www.scda.state.sc.us/consumer.htm

South Dakota

Joe Hjermstad, Director
Division of Commercial
Inspection and Regulation
118 West Capitol
Pierre, SD 57501-2036
605-773-3697
Fax: 605-773-6631

Tennessee

Robert Williams, Standards
Administrator, Weights and
Measures, Dept. of Agriculture
P.O. Box 40627
Melrose Station
Nashville, TN 37204
615-827-5109
Toll free: 1-800-628-2631
Fax: 615-837-5015
E-mail:
fwilliams@mail.state.tn.us
www.state.tn.us/agriculture

Texas

Stephen Pahl, Coordinator for
Weights and Measures, Texas
Department of Agriculture
Regulatory Division
P.O. Box 12847
Austin, TX 78711
512-463-7483
TDD/TTY toll free: 1-800-735-
2989
Fax: 512-463-8225
www.agr.state.tx.us

Utah

Kyle R. Stephens, Director
Division of Regulatory Services
State Department of
Agriculture
P.O. Box 146500
Salt Lake City, UT 84114-6500
801-538-7150
Fax: 801-538-7126
www.ag.state.ut.us

Vermont

Henry Marckres, Supervisor
Consumer Assurance Section
Department of Agriculture
Food & Markets
116 State Street, Drawer 20
Montpelier, VT 05620-2901
802-828-3456 or 802-828-2436
Fax: 802-828-2361
E-mail: henry@agr.state.vt.us
www.state.vt.us

Virgin Islands

Maurice Illidge, Director,
Consumer Protection Services
Weights and Measures Division
Dept. of Licensing and
Consumer Affairs
Golden Rock Shopping Center
Christiansted

St. Croix, VI 00820

340-773-2226
Toll free: 1-888-800-3522
Fax: 340-778-8250
www.usvi.org

Virginia

J. Alan Rogers, Program
Manager, Virginia Department
of Agriculture & Consumer
Services, Office of Product and
Industry Standards
Consumer Protection
1100 Bank Street
Room 402
Richmond, VA 23219
804-786-2476
Toll free: 1-800-552-9963
Fax: 804-786-1571
E-mail:
jrogers@dacs.state.va.us
www.vdacs.state.va.us/consumer/index.html

Washington

Jerry Buendel, Program
Manager, Weights and
Measures, Department of
Agriculture
P.O. Box 42560
Olympia, WA 98504-2560
360-902-1857
Fax: 360-902-2086
E-mail: jbuendel@agr.wa.gov
www.wa.gov

West Virginia

Karl Angell, Jr., Director
Weights and Measures Section
Division of Labor
570 West MacCorkle Avenue
St. Alban, WV 25177
304-722-0602
Fax: 304-722-0605
E-mail: angelk@mail.wvnet.edu

Wyoming

Jim Bigelow, Technical Services
Manager, Wyoming Department
of Agriculture,
Consumer/Compliance
2219 Cary Avenue
Cheyenne, WY 82002-0100
307-777-6590
Fax: 307-777-6593
www.wyagric.state.wy.us

Selected 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 have fact sheets, booklets and other information which might be helpful in making purchase decisions and dealing with consumer problems. If you wish to access Federal agencies electronically, the websites and/or e-mail addresses are listed for a number of them.

If you need help in deciding whom to contact with your consumer problem, check the index at the end of this book or call the Federal Information Center (FIC) toll free on 1-800-688-9889.

The Federal agencies listed below respond to consumer complaints and inquiries.

Architectural and Transportation Barriers Compliance Board (ACCESS Board)

1331 F Street, NW, Suite 1000
Washington, DC 20004-1111
202-272-5434
Toll free: 1-800-872-2253
TDD: 202-272-5449; TDD/TTY
toll free: 1-800-993-2822
Fax: 202-272-5447
E-mail: info@access-board.gov
www.access-board.gov

Commodity Futures Trading Commission (CFTC)

Office of Public Affairs
Lafayette Center
1155 21st Street, NW
Washington, DC 20581
202-418-5080
Fax: 202-418-5525
E-mail: opa@cftc.gov
www.cftc.gov

Consumer Product Safety Commission (CPSC)

Washington, DC 20207
Toll free: 1-800-638-CPSC (2772)
(Product Safety Hotline)
TDD toll free: 1-800-638-8270
Fax: on demand: 301-504-0051
E-mail: info@cpsc.gov
www.cpsc.gov
CPSC oversees the safety of over 15,000 kinds of consumer

products, including toys and nursery equipment, appliances, sports, yard and playground equipment, furniture, clothing, computers, and fireworks. It announces about 250 recalls a year of potentially unsafe products. To get information on product recalls or report a hazardous product or product-related injury, call CPSC's hotline (Spanish-speaking staff available), visit its website, or send an e-mail. To order free publications, visit the website or write to the address above, Attention: Publications Request.

Department of Agriculture (USDA)

Public Affairs
Animal and Plant Health Inspection Service
Department of Agriculture (USDA)
4700 River Road, Unit 51
Riverdale, MD 20737
301-734-7799
Fax: 301-734-5221
www.aphis.usda.gov

Center for Nutrition Policy and Promotion

Department of Agriculture (USDA)
3101 Park Center Drive, 10th Floor
Alexandria, VA 22302-1594
703-605-4266

202-606-8000 (publication order line)
Fax: 703-605-0809
E-mail: cnpp-web@www.usda.gov
www.cnpp.usda.gov

Cooperative State Research, Education, and Extension Service

U. S. Department of Agriculture
1400 Independence Avenue, SW
Washington, DC 20250-2215
202-720-7947
Fax: 202-690-3162
www.reeusda.gov
Or consult county government listings in your local telephone directory for the number of your local Cooperative Extension

Meat and Poultry Hotline

Department of Agriculture (USDA)
1400 Independence Avenue, SW, Room 2925 South
Washington, DC 20250
Washington D.C. area: (202) 720-3333
Toll free: 1-800-535-4555
TDD/TTY: 1-800-256-7072
www.fsis.usda.gov

Office of Communications

Department of Agriculture (USDA)
1400 Independence Avenue, SW
Room 506-A
Washington, DC 20250
202-720-2791

Selected Federal Agencies

Department of Commerce

Bureau of the Census

Department of Commerce
Customer Services
Washington, DC 20233
301-763-INFO (4636)
Fax: 301-457-4714
E-mail: webmaster@census.gov
www.census.gov

National Institute of Standards

Metric Program
Department of Commerce
100 Bureau Drive, Mail Stop 2000
Gaithersburg, MD 20899-2000
301-975-3690
Fax: 301-948-1416
E-mail: metric_prg.@nist.gov
www.nist.gov/metric
The metric program educates the public and offers free resources to facilitate greater awareness and understanding of the metric system of measurement.

Office of Weights and Measures

National Institute of Standards and Technology
Department of Commerce
Room 223, Building 820
Gaithersburg, MD 20899
301-975-4004
Fax: 301-926-0647
E-mail: owm@nist.gov
www.nist.gov/owm
The Office of Weights and Measures of the National Institute of Standards and Technology promotes uniformity in U.S. weights and measures laws, regulations, and standards to achieve equity between buyers and sellers in the marketplace.

Seafood Inspection Program

National Oceanic and Atmospheric Administration
Department of Commerce
1315 East-West Highway, F/SI

Room 10842
Silver Spring, MD 20910
301-713-2355
Toll free: 1-800-422-2750
Fax: 301-713-1081
seafood.nmfs.noaa.gov

U.S. Patent and Trademark Office

Department of Commerce
Patents: Commissioner for Patents (Zip: 20231)
Trademarks: 2900 Crystal Drive (Zip: 22202)
Arlington, VA 22202
703-305-4357
Toll free: 1-800-786-9199
TDD/TTY: 703-305-7785
Fax: 703-308-5258
www.uspto.gov/

★ Department of Defense

National Committee for Employer Support of the Guard and Reserve

Department of Defense
1555 Wilson Blvd., Suite 200
Arlington, VA 22209-2405
703-696-1400
Toll free outside DC: 1-800-336-4590
Fax: 703-696-1411
www.esgr.com
Provides assistance with employer/employee problems for members of the Guard and Reserve and their employers. See page 124 for Family and Community Service Centers.

Department of Education

Toll-Free Information Phone Numbers

Department of Education
www.ed.gov
1-800-USA-LEARN
(1-800-872-5327)
TTY/TDD: 1-800-437-0833
email: USA_LEARN@ed.gov
www.ed.gov/offices/OIIA/IRC
Use this phone number to obtain information on the Department of Education's programs and major initiatives;

publications, videos, and other materials; directory assistance; and referrals to specialists or other experts.

1-800-424-1616
TTY/TTD: 202-219-1699
email: Library@inet.ed.gov
www.ed.gov/NLE
Use this phone number to reach the National Library of Education (NLE) to obtain information about education statistics, research, and publications published by the Office of Educational Research and Improvement.

1-800-LET-ERIC
Use this phone number to find out about the Educational Resources Information Center (ERIC) and the world's largest database of educational materials. Call to learn about new materials or receive referrals to other agencies.

EDInfo Electronic Newsletter

E-mail: peter_kickbush@ed.gov
www.ed.gov/MailingLists/EDInfo/ei-annou.html
Join the EDInfo mailing list by:
1. Addressing an email message to listproc@inet.ed.gov
2. Writing this (and nothing else) in the message: subscribe EDInfo yourfirstname yourlastname (for example "subscribe EDInfo John Doe"). If you have a signature block please turn it off.

National Clearinghouse for Bilingual Education (NCBE)

Department of Education
The George Washington University
1118 22nd Street, NW
Washington, DC 20037
202-467-0867
Toll free outside DC: 1-800-321-NCBE (6223)
Fax: 1-800-531-9347 or 202-467-4283

Selected Federal Agencies

E-mail: askncbe@ncbe.gwu.edu
www.ncbe.gwu.edu
NCBE is funded by the Office of Bilingual Education and Minority Languages Affairs (OBEMLA) to collect, analyze, synthesize and disseminate information related to the education of bilingually and culturally diverse students in the U.S.

Office of Intergovernmental and Interagency Affairs

Department of Education
400 Maryland Ave., SW
Room 5E301
Washington, DC 20202
202-401-0404
Fax: 202-401-8607

Office of Public Affairs

Department of Education
400 Maryland Ave., SW
Room 7E231
Washington, DC 20202
202-401-1576
Fax: 202-401-3130

Office of Special Education and Rehabilitative Services (OSERS)

Department of Education
330 C Street, SW, Room 3132
Washington, DC 20202-2524
202-205-8241
TDD: 202-205-4208
www.ed.gov/offices/OSERS

Publications Center (EDPUBS)

Department of Education
P.O. Box 1398
Jessup, MD 20794-1398
Toll free: 1-877-4ED-PUBS (1-877-433-7827)
TTY/TDD: 1-877-576-7734
Fax: 301-470-1244
E-mail: edpubs@inet.ed.gov
www.ed.gov/pubs/edpubs.html
ED Pubs is the Education Publications Center for the US Department of Education. You can contact ED Pubs to find out what's available on topics of interest to you and to order free

copies of publications, video-tapes, CD-ROMS, posters, bookmarks, and other products. Many Department publications can be acquired instantly in electronic form via the Internet. You can order copies of publications using one of the ways listed above.

Federal Student Aid Information Center

Department of Education
Toll free: 1-800-4FED-AID (433-3243) Use this phone number to receive information about how to apply for federal student aid.
TTY/TDD: 1-800-730-8913
Fax: 202-708-7970
E-mail: OPE_SFA@ed.gov
www.ed.gov/finaid.html
If the student has already filed a free Application for Federal Student Aid, he or she can check the status of the application by calling (319) 337-5665. For Direct Loan toll-free services, including information about repayment options call:
Direct Loan Origination Center
Applicant Services: 1-800-557-7394; Consolidation: 1-800-557-7392; TDD: 1-800-555-7395;
School Relations: 1-800-848-0978. Additional websites for students: www.ed.gov/studentaid for financial professionals: iafap.ed.gov for Direct Loans: www.ed.gov/DirectLoan

Department of Energy

Energy Efficiency and Renewable Energy Clearinghouse

Department of Energy
P.O. Box 3048
Merrifield, VA 22116
Toll free: 1-800-DOE-3732
TDD toll free: 1-800-273-2957
www.eren.doe.gov
For information about conservation and renewable energy.

Office of Energy Efficiency and Renewable Energy

Department of Energy
Washington, DC 20585
202-586-4074
Fax: 202-586-1233
For inquiries about weatherization assistance.

Office of Building Technology, State and Community Programs

Department of Energy
Washington, DC 20585
202-586-1510
Fax: 202-586-5145

Office of Scientific and Technical Information

Department of Energy
P.O. Box 62
Oak Ridge, TN 37832
865-576-1188
865-576-8401 (document requests)
Fax: 865-576-2865
www.osti.gov

★ Department of Health and Human Services (HHS)

www.dhhs.gov

Administration on Aging

Wilbur J. Cohen Building
330 Independence Ave., SW
Washington DC 20201
Eldercare Locator toll free: 1-800-677-1116 (M-F, 9 a.m. to 8 p.m. EST)
The Eldercare Locator is run by the DHHS and two associations for the aged. Set up to locate community assistance for senior citizens, its trained volunteers can provide you with the names and phone numbers of local organizations that can help you and the person you have been caring for.

Centers for Disease Control and Prevention

General Inquiries
Mailstop F07
1600 Clifton Road NE

Selected Federal Agencies

Atlanta, GA 30333
Toll free: 1-800-311-3435
www.cdc.gov
www.cdc.gov/spanish (Spanish)

CDC National STD and AIDS Hotline

Centers for Disease Control and Prevention
CDC National STD Hotline: 1-800-227-8922
Toll free: 1-800-342-AIDS (2437) (24 hrs.)
TDD toll free: 1-800-243-7889 (for deaf and hard of hearing callers)
www.cdcnpin.org

National Clearinghouse on Child Abuse and Neglect Information

Department of Health and Human Services (HHS)
330 C Street, SW
Washington, DC 20447
703-385-7565 (8:30 a.m. - 5:30 p.m., M-F)
Toll free outside DC: 1-800-394-3366 (8:30 a.m. - 5:30 p.m., M-F, automated system off-hours)
E-mail: nccanch@calib.com
www.calib.com/nccanch

Food and Drug Administration (FDA)

5600 Fishers Lane, Room 1675
Rockville, MD 20857
Toll free: 1-888-463-6332 (10 a.m. - 4 p.m. ET)
www.fda.gov

Center for Food Safety and Applied Nutrition Information Line

Food and Drug Administration
Toll free: 1-888-SAFEFOOD (1-888-723-3366) [10:00 a.m.-4:00 p.m.]
www.cfsan.fda.gov

Center for Beneficiary Choices

Centers for Medicare & Medicaid Services (CMS)
Department of Health and Human Services (HHS)
7500 Security Boulevard

Baltimore, MD 21244-1850
Toll free: 1-800-MEDICARE
TDD: 1-877-486-2048
www.medicare.gov
Call 1-800-MEDICARE to get help with your questions about Medicare. You can order Medicare publications (english, spanish, audi-tape, braille), get detailed information about the Medicare managed care plans in your area, order Medicare health plan quality and customer satisfaction information, and listen to recorded questions and answers on topics such as Medicare health plan choices and health plan quality information. CMS runs the Medicare, Medicaid, Clinical Laboratories (under the CLIA program), and Children's Health Insurance programs, and works to make sure that the beneficiaries in these programs are able to get high quality health care.

Office of the Inspector General - Fraud Hotline

Department of Health and Human Services (HHS)
P.O. Box 23489
Washington, DC 20026
Toll free: 1-800-HHS-TIPS (1-800-447-8477)
TTY toll free: 1-800-377-4950
Fax: 1-800-223-8164 (cover sheet required/10 page max.)
E-mail: https@os.dhhs.gov

National Cancer Institute (NCI)

Department of Health and Human Services (HHS)
Toll free: 1-800-4-CANCER (422-6237)
www.cancer.gov

National Health Information Center

Department of Health and Human Services (HHS)
P.O. Box 1133
Washington, DC 20013-1133
301-565-4167 (Maryland)
Toll free: 1-800-336-4797
Fax: 301-984-4256

E-mail: info@nhic.org
www.health.gov/nhic or
www.healthfinder.gov
A health information referral service which links consumers and health professionals who have health questions with organizations best able to provide answers.

National Institute of Mental Health (NIMH)

National Institutes of Health
Department of Health and Human Services (HHS)
6001 Executive Boulevard
Room 8184
Bethesda, MD 20892-9663
301-443-4513
301-443-8431
Fax: 301-443-4279
E-mail: nimhinfo@nih.gov
www.nimh.nih.gov
Fax on Demand: 301-443-5158 (Mental Health Fax 4U)
NIMH is the federal agency that conducts and supports research that seeks to understand, treat, and prevent mental illness. Contact NIMH for information on the symptoms, diagnosis and treatment of mental disorders, clinical trials and research. A publications ordering system is available on the NIMH website. Some publications are available in Spanish.

National Runaway Switchboard

Department of Health and Human Services (HHS)
3080 N. Lincoln Ave.
Chicago, IL 60657
773-880-9860
Toll free: 1-800-621-4000
1-800-621-0394
Fax: 773-929-5150
E-mail: info@nrscrisisline.org
www.nrscrisisline.org

Office of Civil Rights

Department of Health and Human Services (HHS)
26 Federal Plaza
New York, NY 10278
212-264-3313

Selected Federal Agencies

Toll free: 1-800-368-1019
TTY: 212-264-2355
Fax: 212-264-3039

Office of Civil Rights

Department of Health and Human Services (HHS)
200 Independence Avenue, SW
Room 515F
Mail Stop 506F
Washington, DC 20201
202-619-0403
Toll free: 1-800-368-1019
Fax: 202-619-3818
E-mail: execsec@os.dhhs.gov
www.dhhs.gov/ocr

Office of Child Support Enforcement

Department of Health and Human Services (HHS)
370 L'Enfant Plaza, SW, 4th Floor East
Washington, DC 20447
202-401-9373
Fax: 202-205-5927
www.acf.dhhs.gov/programs/cse/

President's Council on Physical Fitness and Sports

Department of Health and Human Services (HHS)
HHH Building, Room 738H
200 Independence Avenue, SW
Washington, DC 20201
202-690-9000
Fax: 202-690-5211
www.fitness.gov

Department of Housing and Urban Development

Home Improvement Branch

Department of Housing and Urban Development
451 Seventh Street, SW, Room 9272
Washington, DC 20410
202-708-6396
Fax: 202-401-8951
www.hud.gov/homeimpr.html

Home Mortgage Insurance Division

Department of Housing and Urban Development
451 Seventh Street, SW, Room 9272
Washington, DC 20410
202-708-2121

Inspector General's Fraud Hotline

Department of Housing and Urban Development
Office of Investigations
451 7th Street SW
Washington, DC 20410-4500
202-708-4200
Toll free outside DC: 1-800-347-3735
TDD toll free: 1-800-304-9597
E-mail: hotline@hudoig.gov
www.hud.gov/oig/oighot.html

Manufactured Housing & Standards Division

Office of Consumer & Regulatory Affairs
Department of Housing and Urban Development (HUD)
451 Seventh Street, SW, Room 9152
Washington, DC 20410
202-708-6423
Toll free: 1-800-927-2891
Fax: 202-708-4213
E-mail: mhs@hud.gov
www.hud.gov/fha/sfh/mhs/mhshome.html
The Manufactured Housing Program is a consumer protection program that regulates the construction of certain factory-built housing units called "manufactured homes", formerly known as "mobile homes". HUD works with 35 states to respond to consumer complaints.

Office of Affordable Housing Programs

Department of Housing and Urban Development
451 Seventh Street, SW, Room 7164
Washington, DC 20410
202-708-2685

Office of Fair Housing and Equal Opportunity

Department of Housing and Urban Development
451 Seventh Street, SW
Room 5100
Washington, DC 20410
202-708-4252
Toll free: 1-800-669-9777 (hotline complaints)

Real Estate Settlement Procedures Act Division

Department of Housing and Urban Development
451 Seventh Street, SW, Room 9146
Washington, DC 20410
202-708-0502
Toll free: 1-800-217-6970 (Home Buyer Assistance)
E-mail: hsg-respa@hud.gov
www.hud.gov/fha/sfh/res/respa_hm.html
Handles complaints and provides information regarding real estate loan transactions and borrower rights under the Real Estate Settlement Procedures Act (RESPA).

Department of the Interior

Bureau of Indian Affairs

Department of the Interior
1849 C Street, NW
Washington, DC 20240
202-208-3711
www.doi.gov/bureau-indian-affairs.html

Bureau of Land Management

Department of the Interior
1849 C Street, NW
Washington, DC 20240
202-452-5125
Fax: 202-452-5124
www.blm.gov

Fish and Wildlife Service

Department of the Interior
18th and C Streets, NW
Washington, DC 20240
202-208-4131
www.fws.gov

Selected Federal Agencies

Geological Survey

Department of the Interior
12201 Sunrise Valley Drive
Reston, VA 20192
703-648-4000
www.usgs.gov

National Park Service

Department of the Interior
1849 C Street, NW
Washington, DC 20240
202-208-4747 (public affairs
office)
Fax: 202-219-0190
www.nps.gov

Department of Justice

Americans with Disabilities Act (ADA) Information Line

Civil Rights
Department of Justice
P.O. Box 66738
Washington, DC 20035-6738
Toll free: 1-800-514-0301
TTY: 1-800-514-0383
www.usdoj.gov/crt/ada/ada-hom1.htm

Antitrust Division

Department of Justice
950 Pennsylvania Avenue, NW,
Room 3645
Washington, DC 20530
202-514-2401
Fax: 202-514-6543
E-mail: antitrust@usdoj.gov
www.usdoj.gov/atr

Civil Rights Division

Department of Justice
950 Pennsylvania Avenue, NW
Washington, DC 20530
202-514-2151
Fax: 202-514-0293
www.usdoj.gov/crt

Drug Enforcement Administration (DEA)

Department of Justice
Washington, DC 20537
202-307-1000
www.dea.gov

Federal Bureau of Investigation (FBI)

Department of Justice
935 Pennsylvania Avenue, NW
Washington, DC 20535
202-324-3000
Fax: 202-324-2020
www.fbi.gov

Department of Labor

Office of Disability Employment Policy

Department of Labor
1331 F Street, NW, Suite 300
Washington, DC 20004
202-376-6200
TDD: 202-376-6205
Fax: 202-376-6219
www.dol.gov/dol/odep/

Employment Standards Administration

Department of Labor
Room S2321
200 Constitution Avenue, NW
Washington, DC 20210
202-693-0200
202-693-0023 (public affairs
office)
[www.dol.gov/dol/esa/welcome.h
tml](http://www.dol.gov/dol/esa/welcome.html)

Employment and Training Administration

Office of Public Affairs
Department of Labor
200 Constitution Avenue, NW
Room S4206
Washington, DC 20210
202-693-3900
Fax: 202-693-3839
www.doleta.gov

Mine Safety and Health Administration

Department of Labor
Ballston Towers #3, 4015 Wilson
Blvd.
Arlington, VA 22203
703-235-1452
Toll free: 1-800-746-1554 (anony-
mous reporting of hazardous
working conditions in mine
area)
www.msha.gov

Occupational Safety and Health Administration (OSHA)

Office of Information and
Consumer Affairs
Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210
202-693-1999
Fax: 202-693-1634
www.osha.gov

Office of Public Affairs

Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210
202-693-4650 (news media
inquiries)
www.dol.gov

Pension and Welfare Benefits Administration

Office of Program Services
Department of Labor
200 Constitution Ave., NW
Room N-5619
Washington, DC 20210
202-219-8776
Toll free: 1-800-998-7542
www.dol.gov/dol/pwba
Provides information and
answers questions on private
sector, employer-sponsored
pension benefit and health ben-
efit plans.

Office of the Assistant Secretary

Veteran's Employment and
Training Service
Department of Labor
200 Constitution Avenue, NW
Room S1316
Washington, DC 20210
202-693-4700
Fax: 202-693-4755
E-mail: berg-gordon@dol.gov
www.dol.gov/dol/vets

Women's Bureau

Department of Labor
200 Constitution Ave., NW
Washington, DC 20210
202-693-6710
Toll free: 1-800-827-5335 (24
hours)
Fax: 202-693-6725

Selected Federal Agencies

www.dol.gov/dol/wb/

The Women's Bureau covers work issues such as sexual harassment, pregnancy discrimination, and family and medical leave, and dependent care (child and/or elder care) policies.

Department of State

Overseas Citizens Services

Department of State
Washington, DC 20520
202-647-5225 (emergencies and non-emergencies, Mon.-Fri., 8:15 a.m.-10 p.m.)
202-647-4000 (after hours emergencies, Sundays, holidays call and ask for the duty officer)
Fax: 202-647-2867
travel.state.gov

For help with emergencies and non-emergencies affecting private Americans abroad.

Office of Children's Issues
(international child abduction & adoption of foreign children)
202-736-7000
Fax: 202-663-2674

National Passport Information Center

Passport Services
Department of State
1-900-225-5674 These calls are \$1.05 a minute to speak with a Customer Service Representative and \$.35 per minute for automated service.
Toll free: 1-888-362-8668 (for credit card users) These calls require credit card payment for a flat fee of \$4.95 per call.
TDD: 1-900-225-7778, TDD toll free: 1-888-498-3648
travel.state.gov

For information on U.S. passports, including the status of pending applications, as well as the locations of the over 4,500 passport acceptance facilities.

Visa Services

Department of State
Washington, DC 20520
202-663-1225 (8:30 a.m. - 5:00 p.m., EST M-F)
Emergency after hours: 202-647-1512
Fax: 202-663-3897
E-mail: usvisa@state.gov
travel.state.gov/visa_services.html

For information on U.S. visas for foreigners.

Department of the Treasury

Bureau of Alcohol, Tobacco and Firearms
Department of the Treasury
650 Massachusetts Avenue, NW
Washington, DC 20226
202-927-7777
Fax: 202-927-7862
www.atf.treas.gov/

Bureau of Engraving and Printing

Office of External Relations
Department of the Treasury
14th and C Streets, SW, Room 533 M
Washington, DC 20228
202-874-3019
Fax: 202-874-3177
www.bep.treas.gov/

Office of the Commissioner

Bureau of the Public Debt
Department of the Treasury
999 E Street, NW, Room 500
Washington, DC 20239
202-691-3502
www.publicdebt.treas.gov

Customer Assistance Group

Comptroller of the Currency
Department of the Treasury
1301 McKinney St., Suite 3710
Houston, TX 77010
Toll free: 1-800-613-6743
www.occ.treas.gov

United States Customs Service

Department of the Treasury
1300 Pennsylvania Avenue, NW
Washington, DC 20229
202-354-1000
202-927-1350 (library and information center)
Fax: 202-927-1380
www.customs.gov/

Office of Legislative and Public Affairs

Financial Management Service
Department of the Treasury
Liberty Center 401, 14th St., SW
Room 555
Washington, DC 20227
202-874-6740
Fax: 202-874-7016
www.fms.treas.gov

Internal Revenue Service (IRS)

Department of the Treasury
Toll free: 1-800-829-1040 (information and problem resolution)
TDD: 1-800-829-4059
www.irs.gov

Office of Thrift Supervision

Compliance Policy
Department of the Treasury
1700 G Street, NW
Washington, DC 20552
Toll free: 1-800-842-6929
www.ots.treas.gov
The Office of Thrift Supervision handles complaints about Federal savings and loans and Federal savings banks.

Savings Bonds Marketing Office

Department of the Treasury
999 E Street NW, Ste. 313
Washington, DC 20239
202-691-3535
Toll free: 1-800-4US-BOND (toll free recording)
www.savingsbonds.gov

Customer Service Center

United States Mint
Department of the Treasury
10003 Derekwood Lane

Selected Federal Agencies

Lanham, MD 20706
Toll free: 1-800-872-6468
www.usmint.gov/

Department of Transportation (DOT)

United States Coast Guard

Navigation Center
Department of Transportation (DOT)
7323 Telegraph Road
Alexandria, VA 22315-3998
703-313-5900
Toll free: 1-800-368-5647
(Customer Information line)
www.navcen.uscg.gov

National Response Center

United States Coast Guard
Department of Transportation (DOT)
2100 Second Street, SW, Room 2611
Washington, DC 20593
Toll free: 1-800-424-8802
Fax: 202-267-2165
www.nrc.uscg.mil
NRC must be called immediately if there is environmental release of hazardous chemicals, biological, radiological or etiological agents or oil pollution; NRC provides the WMD hotline.

Federal Aviation Administration (ASY- 300)

Department of Transportation (DOT)
Washington, DC 20591
Toll free: 1-800-255-1111 (Air safety hotline for general public and aviation community to report unsafe aviation practices.)

Federal Aviation Administration

Department of Transportation (DOT)
800 Independence Avenue, SW
Washington, DC 20591
202-366-4000
Toll free: 1-800-FAA-SURE (322-7873) (consumer hotline other than safety issues, see

above, 8 am-4 pm, M-F)
www.faa.gov

Aviation Consumer Protection Division

Department of Transportation (DOT)
Washington, DC 20590
202-366-2220
www.dot.gov/airconsumer
Airline Service Complaints.

Office of Safety (RRS)

Federal Railroad Administration
Department of Transportation (DOT)
Office address: 1120 Vermont Ave., NW
Washington, DC 20005
202-493-6300
Fax: 202-493-6309
Railway Safety Mailing Address:
Federal Railroad Administration
400 Seventh Street, SW
Mail Stop 25
Washington DC 20590

National Highway Traffic Safety Administration (NHTSA)

Department of Transportation (DOT)
400 7th Street, SW, Room 5232
Washington, DC 20590
Toll free DOT Safety Hotline: 1-888-DASH 2 DOT (1-888-327-4236)
www.nhtsa.dot.gov
Auto Safety Hotline. NHTSA wants to hear from consumers regarding potential defects in their cars. NHTSA's hotline has information on safety recalls; crash test ratings; child safety seats; bicycles; air bags; and impaired driving prevention.

★ Department of Veterans Affairs (VA)

Toll free: 1-800-827-1000
For information about VA medical care or benefits, write, call or visit your nearest VA facility.

Consumer Affairs Service (075B)

Department of Veterans Affairs (VA)
810 Vermont Avenue, NW
Washington, DC 20420
202-273-5760
For consumer information or general assistance.

National Cemetery Administration (402B2)

Department of Veterans Affairs (VA)
810 Vermont Avenue, NW
Washington, DC 20420
202-273-5221
Fax: 202-273-6698
For information about burials, headstones or markers, State cemetery grants program, and presidential memorial certificates.

Veterans Benefits Administration (20S5)

Department of Veterans Affairs (VA)
810 Vermont Avenue, NW
Washington, DC 20420
202-273-7588 (for publications only)
Toll free: 1-800-827-1000
www.va.gov
For information about benefits.

Veterans Health Administration (10C3)

Department of Veterans Affairs (VA)
810 Vermont Avenue, NW
Washington, DC 20420
Toll free: 1-877-222-8387
Fax: 202-273-9609
For information about medical care.

Environmental Protection Agency (EPA)

Energy Star® Program
Environmental Protection Agency (EPA)
1200 Pennsylvania Avenue NW
Room 6202J
Washington, DC 20460

Selected Federal Agencies

Toll free: 1-888-STAR-YES (1-888-782-7937)

E-mail: info@energystar.gov
www.energystar.gov

The ENERGY STAR® label is awarded to products for the home and office that are highly energy efficient. Buying appliances, consumer electronics, lighting, heating and cooling equipment and other products that carry this label helps protect the environment and saves money as well.

Indoor Air Quality Information Clearinghouse (IAQ INFO)

Environmental Protection Agency (EPA)
P.O. Box 37133
Washington, DC 20013
703-356-4020

Toll free: 1-800-438-4318

E-mail: IAQINFO@aol.com

www.epa.gov/iaq/iaqline.html

The IAQ is an easily accessible, central source of information on indoor air quality, created and supported by the U.S.

Environmental Protection Agency.

Inspector General's Fraud, Waste and Abuse Hotline

Environmental Protection Agency (EPA)
1200 Pennsylvania Ave., NW
Mail Code 2410

Washington, DC 20460

202-260-3137

Fax: 202-260-0711

www.epa.gov/

EPA Headquarters Information Resources Center

Environmental Protection Agency (EPA)

Office location: 401 M Street, SW, Room M2904

Washington, DC 20460

202-260-5922 (general information)

Fax: 202-260-5153

E-mail: public-access@epa-mail.epa.gov

Mailing address: 1200 Pennsylvania Avenue, NW,
Mailcode 3201

Washington DC 20460

This is the EPA headquarters library, which provides assistance in locating EPA and environmental information, including general interest, non-technical publications on a variety of environmental topics.

National Pesticide Telecommunications Network (NPTN)

Environmental Protection Agency (EPA)

Oregon State University, 333 Weniger Hall

Corvallis, OR 97331-6502

Toll free: 1-800-858-7378 (United States, Puerto Rico, Virgin Islands)

Fax: 541-737-0761

E-mail: nptn@ace.orst.edu

ace.orst.edu/info/nptn/

A service that provides objective, science-based information about a wide variety of pesticide-related subjects, including: pesticide products, recognition and management of pesticide poisonings, toxicology, environmental chemistry.

Public Liaison Division

Environmental Protection Agency (EPA)

401 M Street, SW

Washington, DC 20460

202-260-4454

Fax: 202-260-0130 or 202-401-8150

www.epa.gov

Resource Conservation and Recovery Act (RCRA)

Environmental Protection Agency (EPA)

RCRA, Superfund and EPCRA Hotline

Washington, DC 20460

703-412-9810 (DC metro area)

Toll free outside DC: 1-800-424-9346

TDD toll free: 1-800-553-7672

Fax: 703-412-3333

E-mail: epahotline@bah.com

www.epa.gov/epaoswer/hotline

Safe Drinking Water Hotline

Environmental Protection Agency (EPA)

401 M Street, SW

MC 4604

Washington, DC 20460

Toll free: 1-800-426-4791

Fax: 703-285-1101

E-mail: hotline-sdwa@epa-mail.epa.gov

www.epa.gov/safewater

Answers questions on the Safe Drinking Water Act, rules and regulations, and consumer questions.

Toxic Substances Control Act Assistance Information Service Hotline (TSCA)

Environmental Protection Agency (EPA)

401 M Street, SW

Washington, DC 20024

202-554-1404

TDD: 202-554-0551

Fax: 202-554-5603

E-mail: tsca-hotline@email.epa.gov

Equal Employment Opportunity Commission (EEOC)

Office of Communications and Legislative Affairs

Equal Employment Opportunity Commission

1801 L Street, NW

Washington, DC 20507

202-663-4900

Toll free outside DC area: 1-800-669-4000 (file-a-charge information)

TDD toll free outside DC area: 1-800-669-3302 (file-a-charge information)

www.eeoc.gov

Selected Federal Agencies

Federal Communications Commission (FCC)

Consumer Information Bureau

Federal Communications Commission (FCC)
445 12th Street, SW
Washington, DC 20554
Toll free: 1-888-CALL-FCC (1-888-225-5322)
Toll free: 1-888-TELL-FCC (1-888-835-5322)
E-mail: fccinfo@fcc.gov
www.fcc.gov
Public inquiries, informal complaints, cable, radio, satellite, telephone, television and wireless.

★ **Federal Deposit Insurance Corporation (FDIC)**

Consumer Affairs Section

Compliance and Consumer Affairs Division
Federal Deposit Insurance Corporation (FDIC)
550 17th St., NW
Washington, DC 20429
202-942-3100
Toll free: 1-877-275-3342
TDD: 1-800-925-4618
Fax: 202-942-3098
www.fdic.gov/consumers/questions/customer/index.html
FDIC handles questions about deposit insurance coverage and complaints about FDIC-insured state banks which are not members of the Federal Reserve System.

Federal Emergency Management Agency (FEMA)

Federal Insurance Administration

Federal Emergency Management Agency (FEMA)
National Flood Insurance Program
500 C Street, SW

Washington, DC 20472
202-646-2780
Toll free: 1-888-CALL-FLOOD
TDD: 1-800-427-5593
Fax: 202-646-2531
www.fema.gov

U.S. Fire Administration

National Emergency Training Center (NETC)
Federal Emergency Management Agency (FEMA)
16825 South Seton Avenue
Emmitsburg, MD 21727
301-447-1117 (Office of the Superintendent, National Fire Academy)
301-447-1286 (Office of the Superintendent, Emergency Management Institute)
Toll free: 1-800-238-3358
www.usfa.fema.gov

Office of Emergency Information and Media Affairs

Federal Emergency Management Agency (FEMA)
202-646-4600
Fax: 202-646-4086
E-mail: opa@fema.gov (general inquiries)
www.fema.gov/about/eima.htm

Office of Inspector General

Federal Emergency Management Agency (FEMA)
Toll free: 1-800-323-8603
(Government Waste Hotline)
www.fema.gov/IG

Response and Recovery Directorate

Federal Emergency Management Agency (FEMA)
500 C Street, SW, Room 705
Washington, DC 20472
Toll free: 1-800-465-9029
TDD toll free: 1-800-462-7585
www.fema.gov/r-n-r
Disaster victims living in presidentially-declared major disaster area can find out if they are eligible to apply for disaster assistance by calling the toll free number.

Federal Maritime Commission

Office of Consumer Complaints
800 North Capitol Street, NW
Washington, DC 20573
202-523-5807
Fax: 202-275-0536
E-mail: complaints@fmc.gov
www.fmc.gov
Regulatory agency maintaining statutory authority over ocean carriers and certain other entities, operating in the waterborne foreign commerce of the United States. Our assistance is available to consumers engaged in disputes with transporting carriers as well as with cruise operators.

Federal Reserve System

Division of Consumer and Community Affairs

Board of Governors of the Federal Reserve System
20th & C Streets, NW
Washington, DC 20551
202-452-3693 (complaints only)
202-452-3204 (public affairs)
TDD: 202-452-3544
www.federalreserve.gov
The Board of Governors handles consumer complaints about state-chartered banks and trust companies which are members of the Federal Reserve System.

★ **Federal Trade Commission (FTC)**

Consumer Response Center

Federal Trade Commission (FTC)
600 Pennsylvania Avenue, NW
Washington, DC 20580
Toll free: 1-877-FTC-HELP (877-382-4357)
TDD/TTY: 202-326-2502
www.ftc.gov
The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to

Selected Federal Agencies

help consumers spot, stop, and avoid them. To file a complaint, or to get free information on any of 150 consumer topics, call toll-free, 1-877-FTC-HELP (1-877-382-4357), or use the complaint form at www.ftc.gov. The FTC enters Internet, telemarketing, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S and abroad.

★ **General Services Administration (GSA)**

Business Service Centers

General Services Administration
Toll free: 1-888-633-4472
www.gsa.gov
These centers provide practical information on contracting procedures for small businesses wishing to do business with GSA. Call 1-888-633-4472 for information on how to reach the center serving your area or access the GSA website at www.gsa.gov/oed.

Federal Consumer Information Center (FCIC)

Federal Consumer Information Center (FCIC)
General Services Administration (GSA)
Pueblo, CO 81009
719-948-4000
Toll free: 1-888-8PUEBLO (1-888-878-3256)
www.pueblo.gsa.gov (access to the **Catalog** and all FCIC publications. FCIC publishes the free **Consumer Information Catalog**, which lists more than 200 free and low-cost Federal booklets on a wide variety of consumer topics, and maintains a one-stop federal consumer information website at www.pueblo.gsa.gov. For more information, see page (1).

Federal Information Center (see page 2)

General Services Administration
Toll free: 1-800-688-9889
TTY toll free: 1-800-326-2996

Federal Information Relay Service (see page 28)

Surplus Federal Property Sales

General Services Administration (GSA)
GSA disposes of both personal property and real estate. GSA's Public Buildings Service sells most surplus government real estate. For information, you may call 1-800-472-1313 or access the GSA web site at : www.gsa.gov/pbs/pr/prhome.htm. GSA's Federal Supply Service manages the disposition of surplus Federal personal property. Such property may be (1) donated to public agencies or qualified nonprofit organizations, or (2) sold to the general public. For more information, you may access the GSA/FSS website at www.fss.gsa.gov.

Government Printing Office (GPO)

Superintendent of Documents

Government Printing Office (GPO)
P.O. Box 371954
Pittsburgh, PA 15250
202-512-1800
Toll free outside DC: 1-866-512-1800
Fax: 202-512-2250
E-mail: orders@gpo.gov
bookstore.gpo.gov
The Government Printing Office (GPO) sells many Government publications and subscriptions of interest to consumers. GPO accepts orders by mail, telephone, fax, and e-mail, and operates 24 bookstores nationwide. For a free catalog of new and popular

titles, which includes a list of the Government bookstores, write to: Free Catalog, P.O. Box 37000, Washington, DC 20013. To order publications and subscriptions, write to: Gov't Publications address in PA listed above.

Immigration and Naturalization Service

Department of Justice
Toll free: 1-800-375-5283
(National Customer Service Center)
TDD toll free: 1-800-767-1833
www.ins.usdoj.gov

National Archives and Records Administration

National Archives and Records Administration at College Park

8601 Adelphi Road
College Park, MD 20740-6001
301-713-6800
E-mail: inquire@nara.gov
www.nara.gov
NARA is an independent Federal agency that helps preserve our nation's history by overseeing the management of all Federal records. NARA's mission is to provide ready access to essential evidence that documents the rights of American citizens, the actions of Federal officials, and the national experience.

National Council on Disability (NCD)

1331 F Street, NW
Suite 850
Washington, DC 20004
202-272-2004
TDD: 202-272-2074
Fax: 202-272-2022
E-mail: mquigley@ncd.gov
www.ncd.gov
The National Council on Disability is an independent federal agency making recommendations to the President and Congress on policies affecting 54 million Americans with disabilities.

Selected Federal Agencies

National Credit Union Administration

1775 Duke Street
Alexandria, VA 22314-3428
703-518-6330
www.ncua.gov
The National Credit Union Share Insurance Fund provides Federal insurance for nearly 10,300 credit unions.

National Labor Relations Board

Office of the Executive Secretary
National Labor Relations Board
1099 14th Street, NW, Room 11600
Washington, DC 20570
202-273-1940
Fax: 202-273-4270
www.nlrb.gov

Nuclear Regulatory Commission (NRC)

Office of Consumer Affairs
Office of Public Affairs
U.S. Nuclear Regulatory Commission (NRC)
Washington, DC 20555
301-415-8200
Fax: 301-415-2234
E-mail: opa@nrc.gov
www.nrc.gov
The NRC regulates the commercial use of nuclear materials and nuclear power in the U.S. to protect public health and safety.

Pension Benefit Guaranty Corporation

Customer Service Division
Pension Benefit Guaranty Corporation
1200 K Street, NW
Washington, DC 20005-4026
202-326-4100
Toll free: 1-800-400-PBGC
TDD: 202-326-4115
Fax: 202-326-4156

E-mail: webmaster@pbgc.gov
www.pbgc.gov

Postal Rate Commission

Office of the Consumer Advocate (OCA)
Postal Rate Commission
1333 H Street, NW
Suite 300
Washington, DC 20268-0001
202-789-6839
TTY: (202) 789-6881
Fax: 202-789-6819
E-mail: prc-oca@prc.gov
www.prc.gov
The Commission holds hearings and makes recommendations to the Governors of the U.S. Postal Service on proposed changes in postal rates and mail classifications. The Office of the Consumer Advocate represents the interests of the general public in such cases. The Commission and the OCA are separate from the Postal Service and have no involvement in mail delivery or service.

Railroad Retirement Board

844 North Rush Street
Chicago, IL 60611-2092
312-751-4500
Toll free: 1-800-808-0772 (Helpline)
TDD/TTY: 312-751-4701
E-mail: help@rrb.gov
www.rrb.gov
The Railroad Retirement Board is an independent agency in the executive branch of the Federal Government. The Board's primary function is to administer comprehensive retirement-survivor and unemployment-sickness benefit programs for the nation's railroad workers and their families, under the Railroad Retirement and Railroad Unemployment Insurance Acts.

★ Securities and Exchange Commission (SEC)

Office of Investor Education and Assistance
Securities and Exchange Commission (SEC)
450 Fifth Street, NW
Washington, DC 20549-0213
202-942-7040 (information and complaints)
Toll free: 1-800-SEC-0330 (to order publications)
TDD: 202-628-9039
Fax: 202-942-9634 (information and complaints)
www.sec.gov/complaint.shtml

Small Business Administration (SBA)

Toll free: 1-800-U-ASK-SBA (827-5722) (information)
TDD: 704-344-6640
Fax: 202-481-6190
E-mail: answerdesk@sba.com
www.sba.gov
SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory.

Social Security Administration

Office of Public Inquiries
Social Security Administration
Windsor Park Building
6401 Security Blvd.
Baltimore, MD 21235
Toll free: 1-800-772-1213 (24 hours)
www.ssa.gov
The Social Security Administration provides retirement, survivors and disability benefits, as well as, administers Supplemental Security Income (SSI) payments. To report Social Security or SSI fraud, call toll free: 1-800-269-0271.

Selected Federal Agencies

Surface Transportation Board (STB)

1925 K Street, NW
Washington, DC 20423-0001
Complaints about railroad rates and services.

Office of Congressional and Public Services

Surface Transportation Board (STB)
1925 K Street, NW
Suite 840
Washington, DC 20423-0001
202-565-1592
Fax: 202-565-9016

Office of Press Services

Surface Transportation Board (STB)
1925 K Street, NW
Washington, DC 20423-0001
202-565-1596 (press releases)
Fax: 202-565-9016 (Press Releases.)

U.S. Postal Service (USPS)

Office of Consumer Advocate

U.S. Postal Service (USPS)
475 L'Enfant Plaza, SW
Room 5801
Washington, DC 20260-2202
202-268-2284
Toll free: 1-800-ASK-USPS (1-800-275-8777)
TTY toll free: 1-877-877-7833
www.usps.gov
For consumer convenience, all post offices and letter carriers have postage-free Consumer Service Cards for reporting mail problems, or for submitting comments and suggestions. If the problem cannot be resolved by local post office personnel or using the Consumer Service Cards, call or visit the website at www.usps.gov.

U.S. Postal Inspection Service

U.S. Postal Service (USPS)
475 L'Enfant Plaza, SW
Washington, DC 20260
www.usps.gov/postalinspectors
If you believe you have been the victim of a crime involving the U.S. mail or need assistance with postal-related problems of a law enforcement nature, you should contact your nearest Postal Inspection Service office. Addresses and telephone numbers can be found in the government pages of your telephone book or by visiting the Postal Inspection Service website.

Better Business Bureaus

Better Business Bureaus (BBBs) are nonprofit organizations supported primarily by local business members. The focus of BBB activities is to promote an ethical marketplace by encouraging honest advertising and selling practices, and by providing alternative dispute resolution. BBBs offer a variety of consumer services. For example, they provide consumer education materials; answer consumer questions; provide information about a business, particularly whether or not there are unanswered or unsettled complaints or other marketplace problems; help resolve buyer/seller complaints against a business, including mediation and arbitration services; and provide information about charities and other organizations that are seeking public donations.

BBBs usually request that a complaint be submitted in writing so that an accurate record exists of the dispute. The BBB will then take up the complaint with the company involved. If the complaint cannot be satisfactorily resolved through communication with the business, the BBB may offer an alternative dispute settlement process, such as mediation or arbitration. BBBs do not judge or rate individual products or brands, handle employer/employee wage disputes or give legal advice.

If you need help with a consumer question or complaint, call your local BBB to ask about its services. Those bureaus that provide information

via 1-900 telephone numbers charge \$3.80 for the first 4 minutes, \$.95 per minute thereafter, with a maximum charge of \$9.50. Some numbers require a major credit card to access information and charge a flat fee of \$3.80. Or you can contact the BBB online at www.bbb.org for consumer fraud and scam alerts, and information about BBB programs, services and locations.

BBBOnLine provides Internet users an easy way to verify the legitimacy of online businesses. Companies carrying the BBBOnLine seal have been checked out by the BBB, and agree to resolve customer concerns regarding goods or services promoted online. Visit www.bbbonline.org for a list of participating companies, complete program standards, and more.

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

In addition to the BBBs listed below, there are 16 BBBs in Canada. The Council of Better Business Bureaus can give you the addresses for Bureaus in Canada.

Council

Council of Better Business Bureaus, Inc.
4200 Wilson Boulevard
Suite 800
Arlington, VA 22203
703-276-0100
Fax: 703-525-8277
www.bbb.org

Bureaus

Alabama

P.O. Box 2307
Albertville, AL 35950
Toll free: 1-800-239-1642
E-mail:
info@northalabama.bbb.org
www.northalabama.bbb.org

P.O. Box 55268
Birmingham, AL 35255-5268
205-558-2222
Fax: 205-558-2239
E-mail: info@birmingham-al.bbb.org
www.birmingham-al.bbb.org

1310 2nd Ave., NW, Ste. A
Cullman, AL 35057
256-533-1640
Toll free in No. AL: 1-800-239-1642
E-mail: info@northalabama-abb.org
www.northalabama.bbb.org

2528 Spring Ave., SW
Decatur, AL 35601
Toll free: 1-800-239-1642

E-mail:
info@northalabama.bbb.org
www.northalabama.bbb.org

118 Woodburn
Dothan, AL 36305
334-794-0492
Fax: 334-794-0659
E-mail: info@dothan.bbb.org

205 South Seminary Street
Suite 114
Florence, AL 35630
256-533-1640
Toll free in AL: 1-800-239-1642
Fax: 256-740-8219
E-mail:
info@northalabama.bbb.org
www.northalabama.bbb.org

Better Business Bureaus

300 Gault Avenue North
Fort Payne, AL 35967
Toll-free: 1-800-239-1642
E-mail:
info@northalabama.bbb.org
www.northalabama.bbb.org

P.O. Box 383
Huntsville, AL 35804
256-533-1640
Fax: 256-533-1177
E-mail:
info@northalabama.bbb.org
www.northalabama.bbb.org

100 North Royal Street
Mobile, AL 36602
334-433-5494
Toll free in So. AL: 1-800-544-4714
Fax: 334-438-3191
E-mail: info@mobile.bbb.org
www.bbbsouthal.org

500 Eastern Boulevard
Suite 128
Montgomery, AL 36117
334-262-5606
Fax: 334-273-5546
E-mail:
info@montgomery.bbb.org

Alaska
2805 Bering St., Suite 5
Anchorage, AK 99503-3819
907-562-0704
Fax: 907-562-4061
E-mail: info@anchorage.bbb.org

Arizona
4428 North 12th Street
Phoenix, AZ 85014-4585
602-264-1721
Fax: 602-263-0997
E-mail: info@phoenix.bbb.org
www.phoenix.bbb.org

3620 North 1st Avenue, Suite 136
Tucson, AZ 85719
520-888-5353
Toll free in So. AZ: 1-800-696-2827
Fax: 520-888-6262
E-mail: info@tucson.bbb.org
www.tucson.bbb.org

Arkansas
1415 South University
Little Rock, AR 72204-2605
501-664-7274
Toll free: 1-800-482-8448
Fax: 501-664-0024
E-mail: info@bbbarkansas.org
www.arkansas.bbb.org

California
1601 H Street, Suite 101
Bakersfield, CA 93301-1311
661-322-2074
Fax: 661-322-8318
E-mail: info@bbbfresno.org
www.cencal.bbb.org

P.O. Box 970
Colton, CA 92324-0814
1-900-505-1000 (24 hrs., \$.95 min., So. CA Only)
1-909-835-6064 (outside CA, \$3.75 Rpt./Complaint)
Fax: 909-825-6246
E-mail: info@la.bbb.org
www.bbbsouthland.org

17609 Ventura Blvd., Ste. LL03
Encino, CA 91316
818-836-5514
Fax: 818-386-5513
E-mail: info@encino.bbb.org
www.bbbsouthland.org

2519 West Shaw, #106
Fresno, CA 93711
559-222-8111
Fax: 559-228-6518
E-mail: info@bbbfresno.org
www.fresno.bbb.org

3727 West Sixth Street, Suite 607
Los Angeles, CA 90020
1-900-505-1000 (24 hrs. \$0.95 min., So. CA Only)
213-251-9696 (outside CA, \$3.75 Rpt./Complaint)
Fax: 213-251-9986
E-mail:
info@losangeles.bbb.org
www.bbbsouthland.org

510 Broadway, Suite 200
Millbrae, CA 94030
(serving San Mateo)
650-552-9222

Fax: 650-652-1748
E-mail: info@sanmateo.bbb.org
www.sanmateo.bbb.org

510 16th Street, Suite 550
Oakland, CA 94612-1584
415-243-9999
510-238-1000
Fax: 510-238-1018
E-mail: info@oakland.bbb.org
www.oakland.bbb.org

550 W. Orangethorpe Avenue
Placentia, CA 92870
1-900-505-1000 (24 hrs. \$0.95 min., So. CA Only)
714-985-8922 (Outside CA, \$3.75 Rpt./Complaint)
Fax: 714-985-8920
E-mail: info@la.bbb.org
www.bbbsouthland.org

400 S Street
Sacramento, CA 95814-6997
916-443-6843
Fax: 916-441-3356
E-mail:
info@sacramento.bbb.org
www.sacramento.bbb.org

5050 Murphy Canyon, Ste. 110
San Diego, CA 92123
858-496-2131
Fax: 858-496-2141
E-mail: info@sandiego.bbb.org
www.sandiego.bbb.org

2100 Forest Avenue, Suite 110
San Jose, CA 95128
408-278-7400
Fax: 408-278-7444
E-mail: info@bbbsilicon.org
www.bbbsilicon.org

P.O. Box 129
Santa Barbara, CA 93102
805-963-8657
Fax: 805-962-8557
E-mail:
info@santabarbara.bbb.org
www.santabarbara.bbb.org

11 S. San Joaquin St., Suite 803
Stockton, CA 95202-3202
209-948-4880

Better Business Bureaus

Fax: 209-465-6302
E-mail: info@stockton.bbb.org
www.stockton.bbb.org

20280 S. Vermon,t Ste. 201
Torrance, CA 90502
310-771-1447
Fax: 310-771-1446
E-mail: info@la.bbb.org
www.bbbsouthland.org

Colorado

25 North Wahsatch
Colorado Springs, CO 80903
719-636-1155
Fax: 719-636-5078
E-mail:
info@coloradosprings.bbb.org
www.coloradosprings.bbb.org

1780 South Bellaire
Suite 700
Denver, CO 80222-4350
303-758-2100
Fax: 303-758-8321
E-mail: info@denver.bbb.org
www.denver.bbb.org

1730 South College Avenue
Suite 303
Fort Collins, CO 80525
970-484-1348
Fax: 970-221-1239
E-mail: info@rockymtn.bbb.org
www.rockymtn.bbb.org

119 West 6th Street
Suite 203
Pueblo, CO 81003-3119
719-542-6464
Fax: 719-542-5229
E-mail: info@pueblo.bbb.org
www.pueblo.bbb.org

Connecticut

821 North Main Street Ext.
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Boise, ID 83706

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E-mail:
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www.rhodeisland.bbb.org

South Carolina
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Columbia, SC 29202
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Texas

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www.bbbelpaso.com

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Fort Worth, TX 76102-5978
817-332-7585
Fax: 817-882-0566
E-mail: bbb@fwbbb.org
www.fortworth.bbb.org

5225 Katy Freeway, Suite 500
Houston, TX 77007
713-868-9500 (English/Spanish)
Fax: 713-341-6142
E-mail: bbbinfo@bbbhouston.org
www.bbbhouston.org

1125 Judson Road, Suite 114
Longview, TX 75601

903-758-3222
Fax: 903-758-3226

3333 66th Street
Lubbock, TX 79413-5711
806-763-0459
Fax: 806-744-9748
E-mail: info@bbbsouthplains.org
www.bbbsouthplains.org

P.O. Box 60206
Midland, TX 79706
915-563-1880
Toll free in TX: 1-800-582-4433
Fax: 915-561-9435
E-mail: info@bbbpb.org
www.midland.bbb.org

P.O. Box 3366
San Angelo, TX 76902-3366
915-949-2989
Fax: 915-949-3514
E-mail: sanangcb@gte.net
www.sanangelo.bbb.org

1800 Northeast Loop 410, Suite 400
San Antonio, TX 78217-5296
210-828-9441
Fax: 210-828-3101
E-mail: info@sanantonio.bbb.org
www.sanantonio.bbb.org

P.O. Box 6652
Tyler, TX 75711
903-581-5704
Fax: 903-534-8644
E-mail: contactus@tyler.bbb.org
www.tyler.bbb.org

2210 Washington Avenue
Waco, TX 76701-1019
254-755-7772
Fax: 254-755-7774
E-mail: info@waco.bbb.org
www.waco.bbb.org

P.O. Box 69
Weslaco, TX 78599-0069
956-968-3678
Fax: 956-968-7638
www.weslaco.bbb.org

Better Business Bureaus

4245 Kemp Boulevard
Suite 900
Wichita Falls, TX 76308-2830
940-691-1172
Fax: 940-691-1175
E-mail: info@bbbnorcentx.org
www.bbbnorcentx.org

Utah

5673 S. Redwood Rd., Suite 22
Taylorsville, UT 84123-5322
801-892-6009
Toll free: 1-800-456-3907
Fax: 801-892-6002
E-mail: info@utah.bbb.org
www.saltlakecity.bbb.org

Virginia

586 Virginian Drive
Norfolk, VA 23505
757-531-1300
Fax: 757-531-1388
E-mail: info@hamptonroads-bbb.org
www.norfolk.bbb.org

701 East Franklin, Suite 712
Richmond, VA 23219-2332
804-648-0016
Fax: 804-648-3115
E-mail: info@richmond.bbb.org
www.richmond.bbb.org

31 West Campbell Avenue
Roanoke, VA 24011-1301
540-342-3455
Fax: 540-345-2289
E-mail: info@roanoke.vabbb.org
www.vabbb.org

Washington

101 North Union, #105
Kennewick, WA 99336-3819
509-783-0892
Fax: 509-783-2893
E-mail: tricitybbbs@nwinfo.net
www.yakima.bbb.org

P.O. Box 68926
Sea Tac, WA 98168-0926
206-431-2222
Fax: 206-431-2211
E-mail: info@wwbbb.org
www.orwwa.bbb.org

508 West 6th Avenue, Suite 401
Spokane, WA 99204-2356

509-455-4200
Fax: 509-838-1079
E-mail: info@spokane.bbb.org
www.spokane.bbb.org

P.O. Box 1584
Yakima, WA 98907-1584
509-248-1326
Fax: 509-248-8026
E-mail: info@yakima.bbb.org
www.yakima.bbb.org

West Virginia

P.O. Box 2541
Charleston, WV 25329-9903
304-345-7502
Fax: 304-345-7511
E-mail: info@cantonbbb.org
www.westvirginiabbb.org

Wisconsin

P.O. Box 2190
Milwaukee, WI 53201
414-847-6000
Fax: 414-302-0355
E-mail: info@wisconsin.bbb.org
www.wisconsin.bbb.org

National Consumer Organizations

These organizations define their missions as consumer assistance, protection and/or advocacy. The descriptions below are based on information they provided. The services they provide vary. Those that assist individuals with marketplace problems are specified. Otherwise, these organizations do not assist consumers with individual complaints, although many are interested in hearing from consumers about problems, issues and trends in connection with their advocacy and consumer education activities. Most, though not all, develop and distribute consumer education and information materials; several are professional associations primarily or exclusively concerned with improving consumer protection or customer service; and many are engaged in advocacy of consumer interests before government, the courts and the news media. Where informational or educational materials are offered, there may be a charge; contact the organization to find out.



AARP

Consumer Protection
601 E Street, NW
Washington, DC 20049
202-424-3410
Fax: 202-434-6470
www.aarp.org

The Consumer Protection unit is charged by AARP to examine those consumer problems and issues that impact the financial security of people 50 years of age and older, and to help its members protect themselves from marketplace fraud and deception. To this end, Consumer Protection stays abreast of current and breaking consumer developments, and employs a variety of strategies to inform AARP members.

Alliance Against Fraud in Telemarketing and Electronic Commerce (AAFTEC)

National Consumers League
1701 K Street, NW
Suite 1200
Washington, DC 20006
202-835-3323
Fax: 202-835-0747
E-mail: info@nclnet.org
www.nclnet.org
The alliance, coordinated by the National Consumers League, is a coalition of public interest groups, trade associations, labor unions, businesses, law enforcement agencies, educators, and consumer protection

agencies. AAFTEC members promote efforts to educate the public about telemarketing and Internet fraud, and how consumers can shop safely by phone and online.

American Council on Consumer Interests (ACCI)

240 Stanley Hall
University of Missouri
Columbia, MO 65211
573-882-3817
Fax: 573-884-6571
E-mail: acc@showme.missouri.edu
www.consumerinterests.org
Serving the professional needs of consumer educators, researchers, and policymakers, ACCI publications and educational programs foster the production, synthesis, and dissemination of information in the consumer interest.

American Council on Science and Health (ACSH)

1995 Broadway
2nd Floor
New York, NY 10023-5860
212-362-7044
Fax: 212-362-4919
E-mail: acsh@acsh.org
www.acsh.org
A nonprofit public education group, ACSH has the goal to provide consumers with up-to-date scientifically sound information on the relationship

between human health and chemicals, foods, lifestyles, and the environment. Booklets and special reports on a variety of topics are available, as is a quarterly magazine, *Priorities*.

Center for Science in the Public Interest (CSPI)

1875 Connecticut Avenue, NW,
Suite 300
Washington, DC 20009
202-332-9110
Fax: 202-265-4954
E-mail: cspi@cspinet.org
www.cspinet.org
A nonprofit, membership organization, CSPI conducts research, education, and advocacy on nutrition, health, food safety and related issues, and publishes the monthly *Nutrition Action Healthletter* as well as other consumer information materials.

Center for the Study of Services

733 15th Street, NW
Washington, DC 20005
202-347-7283
Fax: 202-347-4000
www.checkbook.org
Nonprofit organization publishes books and pamphlets to help consumers select doctors, hospitals, and health plans. Publishes pamphlets and offers services to help consumers get good prices on new cars. Publishes information and maintains on-line database



National Consumer Organizations

to help consumers shop for good prices and desired features in big-ticket products — audio-video, major appliances, sporting goods, tires, home-office, etc.

Coalition Against Insurance Fraud

1012 14th Street NW, Suite 200
Washington, DC 20005
202-393-7330
Fax: 202-393-7329
www.InsuranceFraud.org
The Coalition Against Insurance Fraud is a national alliance of consumer groups, government agencies, and insurance companies dedicated to combating all forms of insurance fraud through advocacy and public information. It conducts research, develops public education programs and publishes a consumer brochure, *How to Avoid Becoming a Victim of Insurance Fraud*, which is available upon request. It also refers consumers to appropriate agencies to report incidences of insurance fraud.

Community Nutrition Institute (CNI)

910 17th Street, NW, Suite 413
Washington, DC 20006
202-776-0595
Fax: 202-776-0599
E-mail: cni@unidial.com
www.unidial.com/~cni
An advocate for programs and services to enable consumers to enjoy a diet that is adequate, safe, and healthy, CNI also works to increase citizen participation in the state and Federal policy and administrative processes to achieve these goals. CNI publishes *Nutrition Week*, a newsletter covering nutrition and food safety issues, as well as related legislative and regulatory actions.

Congress Watch

215 Pennsylvania Avenue, SE
Washington, DC 20003
202-546-4996
Fax: 202-547-7392
E-mail: congresswatch@citizen.org
www.citizen.org
An arm of Public Citizen, Congress Watch works for consumer-related legislation, regulation, and policies in such areas as health and safety, and campaign financing, and has publications available on the issues with which it deals.

Consumer Action

717 Market Street, Suite 310
San Francisco, CA 94103
415-777-9635 (consumer complaint hotline)
213-623-8327 (hotline)
TTY: 415-777-9456
Fax: 415-777-5267
E-mail: info@consumer-action.org
www.consumer-action.org
Consumer Action assists consumers with marketplace problems. An education and advocacy organization specializing in credit, finance, and telecommunications issues, Consumer Action offers a multi-lingual consumer complaint hotline, free information on its surveys of banks and long-distance telephone companies, and consumer education materials in as many as eight languages. Community based organizations can receive these free publications in bulk.

Consumer Alert

1001 Connecticut Avenue, NW
Suite 1128
Washington, DC 20036
202-467-5809
Fax: 202-467-5814
E-mail: info@consumeralert.org
www.consumeralert.org
Consumer Alert's mission is to inform the public about the consumer benefits of competitive enterprise and to expose the

flawed economic, scientific and risk data that underlie certain public policies. Consumer Alert has an active program of consumers with information to help them make every day decisions. The constituent of Consumer Alert is the real consumer who pays the bills.

Consumer Federation of America (CFA)

1424 16th Street, NW, Suite 604
Washington, DC 20036
202-387-6121
Fax: 202-265-7989
www.consumerfed.org
Comprised of more than 240 organizations representing a membership exceeding 50 million consumers, CFA is a consumer advocacy and education organization. Issues on which it currently represents consumer interests before Congress and Federal regulatory agencies include telephone service, insurance and financial services, product safety, indoor air pollution, health care, product liability, and utility rates. It develops and distributes studies of various consumer issues, as well as consumer guides in book and pamphlet form. In addition, CFA publishes several newsletters.

Consumers for World Trade (CWT)

2000 L Street, NW, Suite 200
Washington, DC 20036
202-785-4835
Fax: 202-416-1734
E-mail: cwt@cwt.org
www.cwt.org
A nonprofit organization, CWT supports trade expansion and liberalization to promote economic growth and increase consumer choice and price competition in the marketplace. Various publications are available.

National Consumer Organizations

Families USA Foundation

1334 G Street, NW, Suite 300
Washington, DC 20005-3169
202-628-3030
Fax: 202-347-2417

E-mail: info@familiesusa.org
www.familiesusa.org

A national, nonprofit membership organization committed to comprehensive reform of health and long-term care, Families USA works to educate and mobilize consumers on health care issues. In addition to its two grass roots advocacy networks — asap!, a network of health and long-term care reform activists and HealthLink USA, a nationwide health reform computer network for public interest groups — Families USA develops and distributes reports and other materials on health and long-term care issues.

HALT: An Organization of Americans for Legal Reform

1612 K Street, NW, Suite 510
Washington, DC 20006
202-887-8255
Toll free: 1-888-367-4258
Fax: 202-887-9699

E-mail: halt@halt.org
www.halt.org

HALT's mission is to enable Americans to handle their legal affairs affordably, equitably, and simply. HALT publishes a series of self-help legal manuals, operates a legal information clearinghouse, and advocates for legal reforms which will benefit consumers.

Health Research Group (HRG)

1600 20th Street, NW
Washington, DC 20009
202-588-1000

www.citizen.org/hrg

A division of Public Citizen, HRG works for protection against unsafe foods, drugs, medical devices, and workplaces, and advocates for

greater consumer control over personal health decisions. A monthly Health Letter and a monthly letter on prescription drugs are available

Jump\$tart Coalition for Personal Financial Literacy

919 18th Street, NW
Washington, DC 20006
202-466-8604

Toll free: 1-888-45-EDUCATE
Fax: 202-223-0321

E-mail: info@jumpstartcoalition.org

www.jumpstart.org

The Coalition's direct objective is to encourage curriculum enrichment to ensure that basic personal financial management skills are attained during the K-12 educational experience.

National Association of Consumer Agency Administrators (NACAA)

1010 Vermont Avenue, NW
Suite 514
Washington, DC 20005
202-347-7395

Fax: 202-347-2563

E-mail: nacaa@erols.com

www.nacaanet.org

An association of the administrators of local, state, and Federal Government consumer protection agencies, NACAA provides training programs, public policy studies and conferences, professional publications, and other member services.

National Coalition for Consumer Education

c/o National Consumers League
1701 K Street NW, Suite 1200
Washington, DC 20006
202-835-3323

Fax: 202-835-0747

E-mail: ncce@nclnet.org

www.lifesmarts.org

NCCE is a coalition coordinated by the National Consumers League. It develops and pro-

vides educational materials and resources to consumer educators through a network of state coordinators. The coalition sponsors LifeSmarts, a game-show competition open to all teens in the United States who are in the 9th through 12th grade.

National Community Reinvestment Coalition (NCRC)

733 15th Street, NW, Suite 540
Washington, DC 20005
202-628-8866

Fax: 202-628-9800

E-mail: member@ncrc.org

www.ncrc.org

NCRC was founded in 1990 with the goal of ending discriminatory banking practices and increasing the flow of private capital and credit into underserved communities across the country. NCRC has over 600 members in every state and major city in America as well as in many smaller cities and rural areas.

National Consumer Law Center (NCLC)

18 Tremont Street
Boston, MA 02108
617-523-8010

Fax: 617-523-7398

E-mail: consumerlaw@nclc.org

www.consumerlaw.org

NCLC is an advocacy and research organization focusing on the needs of low-income consumers. It represents the interests of consumers in court, before administrative agencies, and before legislatures. The Center also publishes *Surviving Debt: A Guide for Consumers* and the *Consumer Credit and Sales Legal Practice Series* consisting of thirteen desk reference manuals for attorneys.

National Consumer Organizations

National Consumers League (NCL)

1701 K Street NW
Suite 1200
Washington, DC 20006
202-835-3323
Fax: 202-835-0747
E-mail: info@nclnet.org
www.nclnet.org

Founded in 1899, the mission of the NCL is to identify, protect, represent, and advance the economic and social interests of consumers and workers. The league is a nonprofit membership organization working for health, safety, and fairness in the marketplace and workplace. Current principal issue areas include consumer fraud, food and drug safety, fair labor standards, child labor, health care, the environment, financial services and telecommunications. The league develops and distributes consumer education materials and newsletters

National Fraud Information Center/Internet Fraud Watch (NFIC/IFW)

P.O. Box 65868
Washington, DC 20035
Toll free: 1-800-876-7060 (9 a.m. - 5 p.m. M-F EST; TDD available)
TDD/TTY: 202-835-0778
Fax: 202-835-0767
www.fraud.org

NFIC/IFW assists consumers with recognizing and filing complaints about telemarketing and Internet fraud. A project of the National Consumers League, the hotline provides consumers with information to help them avoid becoming victims of fraud, and assistance in relaying consumers' reports about telemarketing and the Internet to the appropriate law enforcement agencies. Spanish-speaking counselors available.

National Institute for Consumer Education (NICE)

559 Gary Owen Building
Eastern Michigan University
Ypsilanti, MI 48197
734-487-2292
Fax: 734-487-7153
E-mail:
gwen.reichbach@emich.edu
www.nice.emich.edu

NICE is a consumer education resource and professional development center for K-12 classroom teachers, business, government, labor, and community educators. NICE conducts training programs, develops teaching guides and resource lists, and manages a national clearinghouse of consumer education materials, including videos, software programs, textbooks, and curriculum guides.

Professional Consumer Advocates, Inc.

P.O. Box 1948
Dover, DE 19903
302-672-7945
E-mail:
advantage@pcasafety.net
www.pcasafety.net
A consulting practice assisting consumers with the review of debt collection, telemarketing, and automobile and insurance practices. Professional Consumer Advocates is a membership organization encouraging consumers to be proactive.

Public Citizen, Inc.

1600 20th Street, NW
Washington, DC 20009
202-588-1000
Fax: 202-588-7799
www.citizen.org
A national, nonprofit membership organization representing consumer interests through lobbying, litigation, research, and publications, Public Citizen represents consumer interests in Congress, the courts, government agencies, and the media. Primary current areas of inter-

est include product liability, health care delivery, safe medical devices and medications, open and ethical government, and safe and sustainable energy use.

Self Help for Hard of Hearing People

7910 Woodmont Avenue
Suite 1200
Bethesda, MD 20814
301-657-2248
301-657-2249
Fax: 301-913-9413
www.shhh.org
The largest international consumer organization devoted to serving the interests of consumers with hearing loss through self help, advocacy, and education. Founded in 1979, SHHH is a non-profit membership association with over 250 chapters throughout the U.S. Publications include information on: hearing aids, cochlear implants, assistive listening devices, Americans with Disabilities Act, employment, travel, lip-reading, education, parenting, medical research, psychological stress and telephone and television strategies. Holds annual conventions and publishes Hearing Loss: The Journal of Self Help for Hard of Hearing People.

Society of Consumer Affairs Professionals in Business (SOCAP)

801 North Fairfax Street, Suite 404
Alexandria, VA 22314
703-519-3700
Fax: 703-549-4886
E-mail: socap@socap.org
www.socap.org
An international professional organization, SOCAP provides training, conferences and publications to encourage and maintain the integrity of business in transactions with consumers; to encourage and promote effective communication and under-



National Consumer Organizations

standing among business, government and consumers; and to define and advance the consumer affairs profession.

a quick, comprehensive determination of a person's eligibility for public benefits and assistance programs.

U.S. Public Interest Research Group (U.S. PIRG)

218 D Street, SE
Washington, DC 20003-1900
202-546-9707
Fax: 202-546-2461
E-mail: uspirg@pirg.org
www.pirg.org

U.S. PIRG is the national lobbying office for the state public interest research groups. The PIRGs are consumer environmental advocacy groups active in many states across the country. U.S. PIRG works on a variety of consumer and environmental protection issues, including bank fees, credit bureau abuses, clean air and clean water, right to know, campaign finance reform, and various other issues. U.S. PIRG does not handle individual consumer complaints directly but measures complaint levels to gauge the need for remedial legislation.

United Seniors Health Cooperative (USHC)

409 Third Street, S.W. Suite 200
Washington, DC 20024-3212
202-479-6973
Fax: 202-479-6660
E-mail: ushc@erols.com
www.unitedseniorshealth.org

USHC is a nonprofit membership organization that provides consumer tested information to help seniors achieve good health, independence, and financial security. Publications include books on long-term care planning, managing health care finances, and choosing an HMO. Professionals working with low-income persons of all ages will find USHC's benefit screening software valuable for

Trade and Professional Associations

Companies that manufacture similar products or offer similar services often belong to industry associations. These associations help resolve problems between their member companies and consumers. Most also provide consumer information and education materials through publications and on their websites. If you have a problem with a company and cannot resolve it by working directly with that firm, ask if the company is a member of an association. Then, check this section to see if the association is listed. If the association is not included here, your local library has reference materials to help you find the appropriate contact.

Accrediting Council for Independent Colleges and Schools (ACICS)

750 First Street, NE, Suite 980
Washington, DC 20002
202-336-6780

Fax: 202-842-2593

E-mail: acics@acics.org

www.acics.org

Association of accredited career schools training in business and business-related subjects.

★ **American Financial Services Association Education Foundation (AFSA)**

Susie Irvine, Executive Director
919 Eighteenth Street, NW
Washington, DC 20006
202-466-8611

E-mail: susie@afsamail.org

www.afsaef.org

The AFSA Education Foundation develops personal money management educational materials to help the public understand the credit process, seek help if credit problems occur, and realize the benefits of responsible money management.

Alliance of Automobile Manufacturers, Inc.

1401 H Street, NW, Suite 900
Washington, DC 20005
202-326-5500

Fax: 202-326-5567

www.autoalliance.org

The Alliance of Automobile Manufacturers, Inc. represents the common interests of its members on a broad range of public policy issues. Through

the Alliance, members are able to convey this commitment as well as the industry's accomplishments and its positions on issues to the public, the government, the media and other interested parties.

America's Community Bankers (ACB)

900 19th Street, NW, Suite 400
Washington, DC 20006
202-857-3103

Fax: 202-296-8716

E-mail: info@acbankers.org

www.acbankers.org

ACB is the national trade association for 2,000 savings and community financial institutions and related business firms. ACB makes information developed by its members on consumer financial services, housing, finance, and community development available free of charge.

American Apparel Manufacturers Association

Joan McNeal, Director, Member and Industry Relations
2500 Wilson Blvd., Suite 301
Arlington, VA 22201
703-524-1864

Toll free: 1-800-520-2262

E-mail: jmcneal@americanapparel.org

www.americanapparel.org

Membership: Manufacturers of clothing.

American Arbitration Association

Toni Griffin, Vice President,

Corporate Communications
355 Madison Avenue, 10th FL
New York, NY 10017

Toll free: 1-800-778-7879

www.adr.org

A nonprofit public service organization with 37 regional offices across the country. Provides consumer information on request. Check local telephone directory for listing. If there is no office in your area, write or call the office listed above.

American Bankers Association

1120 Connecticut Ave., NW
Washington, DC 20036
202-663-5000

Fax: 202-663-7578

www.aba.com

The American Bankers Association is the largest banking trade association in the country. Its membership includes community, regional, and money center banks as well as savings associations, trust companies, and savings banks. It will provide consumer education materials on request.

American Bar Association

Jack Hanna, Director, Section on Dispute Resolution
740 15th Street, NW
Washington, DC 20005
202-662-1680

Fax: 202-662-1683

E-mail: dispute@abanet.org

www.abanet.org/dispute

Publishes a directory of state and local alternative dispute resolution programs. Provides consumer information on request.

Trade and Professional Associations

American Council of Life Insurers

1001 Pennsylvania Avenue, NW
Suite 500 South
Washington, DC 20004-2599
202-624-2000
Toll free: 1-800-942-4242 (consumer helpline)
Fax: 202-624-2319

Trade association of over 500 insurance companies that provide life insurance, pensions and annuities, long-term care, and disability income insurance.

American Health Care Association

1201 L Street, NW
Washington, DC 20005-4014
202-842-4444
Toll free: 1-800-321-0343 (purchase publications only)
Fax: 202-842-3860

www.ahca.org
Membership: State associations of long-term health care facilities. Also, associate business membership program for health related businesses.

American Institute of Certified Public Accountants

Lisa Snyder, Director,
Professional Ethics Division
Harborside Financial Center
201 Plaza III
Jersey City, NJ 07311-3881
201-938-3175
Fax: 201-938-3367
E-mail: lsnyder@aicpa.org
Membership: Professional organization of accountants certified by the states and territories.

American Orthotic and Prosthetic Association

Robert T. Van Hook, CAE,
Executive Director
1650 King Street, Suite 500
Alexandria, VA 22314
703-836-7116
Fax: 703-836-0838
www.opoffice.org
The American Orthotic and Prosthetic Association is a

national trade association committed to providing high quality, unprecedented business services and products to O&P professionals. Since our founding in 1917, we have worked diligently to establish ourselves as the voice for O&P businesses. AOPA membership consists of over 1800 O&P companies, suppliers, and affiliates who design, fabricate, fit and supervise the use of orthoses (orthopedic braces) and prostheses (artificial limbs).

American Society of Travel Agents, Inc.

Linda High, Director, Consumer Affairs
1101 King Street, Suite 200
Alexandria, VA 22314
703-739-8739 (consumer hot line)
Fax: 703-684-8319
www.astanet.com
Membership: Travel agents.

American Textile Manufacturers Institute

Gail Raiman, Director,
Communications Division
1130 Connecticut Avenue, NW
Suite 1200
Washington, DC 20036
202-862-0500
www.atmi.org
Membership: Textile plants which produce a variety of textile products, including fabrics for apparel, home furnishings and industrial fabrics.

American Toy Institute

Marisa Gordon, Assistant
Communications Director
1115 Broadway, Suite 400
New York, NY 10010
212-675-1141
Fax: 212-633-1429
www.toy-tma.com
Membership: American toy manufacturers.

Better Hearing Institute (BHI)

P.O. Box 1840
Washington, DC 20013
703-644-3391

Toll free: 1-800-EAR-WELL
Voice/TDD: 1-888-HEAR-HELP
Fax: 703-684-6048
E-mail: MAIL@betterhearing.org
www.betterhearing.org
A nonprofit educational organization, BHI informs persons with impaired hearing and the general public about hearing loss and available help through medicine, surgery, amplification, and other rehabilitation. Membership: professionals and others who help persons with impaired hearing.

Blue Cross and Blue Shield Association

Consumer Affairs
1310 G Street, NW, 12th Floor
Washington, DC 20005
202-626-4780
Fax: 202-626-4833
www.bluecross.com
Local Blue Cross and Blue Shield plans in the United States, Canada and Jamaica.

Boat Owners Association of The United States, BOAT/ U.S.

Caroline Ajootian, Director,
Consumer Protection Bureau
880 South Pickett Street
Alexandria, VA 22304-0730
703-823-9550
www.boatus.com
The Consumer Protection Bureau serves as a mediator in disputes between boat owners and the marine industry, BOAT/U.S. also works closely with the U.S. Coast Guard to monitor safety defect problems.

Career College Association (CCA)

10 G Street NE, Suite 750
Washington, DC 20002
202-336-6700
E-mail: briann@career.org
career.org
Membership: Career-specific post secondary education institutions.

Trade and Professional Associations

Carpet and Rug Institute

Kathryn Sellers, Director of Communications
301 Holiday Avenue
P.O. Box 2048
Dalton, GA 30720
706-278-3176
Toll free: 1-800-882-8846
Fax: 706-278-8835
www.carpet-rug.com

Membership: Manufacturers of carpets, rugs, bath mats; suppliers of raw materials and services to the industry.

Cemetery Consumer Service Council

Robert Fells, Assistant Secretary
P.O. Box 2028
Reston, VA 20195-0028
703-391-8407
Fax: 703-391-8416

Industry-sponsored dispute resolution program. Other consumer information about cemetery practices and rules available on request.

Certified Financial Planner Board of Standards

Janis McCubbrey, Manager, Consumer Relations, Communication and Consumer Services
1700 Broadway, Suite 2100
Denver, CO 80290-2101
303-830-7500
Toll free: 1-888-237-6275
Fax: 303-860-7388
E-mail: mail@cfp-board.org
www.CFP-Board.org

The CFP Board is a nonprofit professional regulatory organization founded in 1985 to benefit the public by fostering professional standards in personal financial planning. Individuals who meet rigorous certification requirements are certified by the CFP Board to use its federally registered trademarks CFP® and Certified Financial Planner®. Consumers can call the CFP Board or visit its web site to confirm that a planner is

authorized to use the CFP trademarks, to learn if the CFP Board has publicly disciplined a planner, or to lodge a complaint against a CFP practitioner. The Board also provides consumer education information on financial planning, choosing a financial planner and other relevant topics.

Children's Advertising Review Unit (CARU)

Council of Better Business Bureaus, Inc.
845 Third Avenue
New York, NY 10022
212-705-0124
Fax: 212-308-4743
www.caru.org

Handles consumer complaints about truth and accuracy of advertising directed to children under 12 years of age.

Consumer Electronics Association (CEA)

2500 Wilson Boulevard
Arlington, VA 22201-3834
703-907-7600
Fax: 703-907-7601
www.ce.org

CEA, a sector of the Electronic Industries Alliance (EIA), represents more than 600 U.S. companies involved in the development, manufacturing and distribution of audio, video, mobile electronics, communications, information technology, multimedia and accessory products, as well as related services, that are sold through consumer channels. Combined, these companies account for more than \$60 billion in annual sales.

Credit Union National Association (CUNA)

Eva Cry, Information Manager
5710 Mineral Point Road
Madison, WI 53701
608-232-8256
Fax: 608-232-8240
E-mail: ecry@cuna.com
www.cuna.org

Serves more than 90% of credit unions through credit union leagues in all 50 states and the District of Columbia. Credit unions are cooperative non-profit financial institutions owned and controlled by members; they belong to credit union leagues, which belong to CUNA.

Direct Marketing Association (DMA)

 Consumer Affairs
1111 19th Street, NW, Suite 1100
Washington, DC 20036
202-955-5030
Fax: 202-955-0085
E-mail: consumer@the-dma.org
www.the-dma.org

Membership: Companies who market goods and services directly to consumers using direct mail, catalogs, telemarketing, magazine and newspaper ads, and broadcast on-line advertising. DMA operates the Consumer Line, Mail Preference Service and Telephone Preference Service.

ConsumerLine

1111 19th Street, NW, Suite 1100
Washington, DC 20036
202-955-5030
Fax: 202-955-085
E-mail: consumer@the-dma.org
www.the-dma.org
Handles complaints regarding both DMA members and non-members.

Mail Preference Service

P.O. Box 9008
Farmingdale, NY 11735-9008
Handles written requests for name removal from most national advertising mailing lists.

Sweepstakes Helpline

1111 19th Street NW
Washington, DC 20036
202-861-2475
E-mail: sweepstakes@the-dma.org
Handles complaints related specifically to sweepstakes



Trade and Professional Associations

advertising, including complaints from caregivers of older consumers.

Telephone Preference Service

P.O. Box 9014
Farmingdale, NY 11735-9014
Handles written requests for name and telephone number removal from most national telemarketing lists.



Direct Selling Association (DSA)



1275 Pennsylvania Ave., NW
Suite 800
Washington, DC 20004
202-347-8866
Fax: 202-347-0055
E-mail: info@dsa.org
www.dsa.org
Membership: Companies that manufacture and distribute consumer products person-to-person and through home-party plans using independent salespeople. All members comply with the DSA Code of Ethics which protects consumers of direct selling products as well as the sellers of the products and opportunities.

Distance Education and Training Council

Cindy Donahue, Meeting Coordinator
1601 18th Street, NW
Washington, DC 20009
202-234-5100
E-mail: detc@detc.org
Membership: Home study (correspondence) schools.

Financial Planning Association

Offices in Atlanta, Denver, and Washington
Toll free: 1-800-282-7526
Fax: 404-845-3660
E-mail: fpa@fpanet.org
www.fpanet.org
The Financial Planning Association (FPA) is the membership organization for the financial planning community.

Its members are dedicated to supporting the financial planning process in order to help people achieve their goals and dreams. FPA believes that everyone needs objective advice to make smart financial decisions and that when seeking the advice of a financial planner, the planner should be a CFP licensee.



Food Marketing Institute (FMI)



655 15th Street, N.W. Suite 700
Washington, DC 20005
202-452-8444
www.fmi.org
FMI conducts programs in research, education, industry relations and public affairs on behalf of its members - grocery retailers and wholesalers.

Household Goods Forwarders Association of America, Inc.

Terry R. Head, President
2320 Mill Road, Suite 102
Alexandria, VA 22314
703-684-3780
Fax: 703-684-3784
E-mail: HHGFAA@AOL.com
www.hhgfaa.org
The Household Goods Forwarders Association of America, Inc. represents movers and forwarders who handle commercial, government and military shipments of household goods. Founded in 1962, now with members in over 150 countries worldwide, HHGFAA is dedicated to fostering an industry-wide commitment to the highest standards of international household goods moving services.

Insurance Information Institute

Jeanne Salvatore, Vice President, Consumer Affairs Communications
110 William Street
New York, NY 10038
212-669-9241
Toll free: 1-800-331-9146

E-mail: jeannes@iii.org
www.iii.org
The National Insurance Consumer Helpline is a resource for consumers with automobile, homeowners and life insurance questions. The Helpline is open Monday through Friday from 8 a.m. to 8 p.m., eastern time. Spanish-speaking operators also available.

International Association of Lemon Law Administrators

Carol Roberts, Executive Director
89 Annabessacook Drive
Winthrop, ME 04364
www.ialla.net,
www.TheLemonLaw.org
This organization supports and promotes government agencies that administer motor vehicle warranty and related laws, through the publication of a newsletter, consumer and industry education, and other intergovernmental activities.

Monument Builders of North America

Greg Patzer, Executive Vice President
3158 South River Road, Ste 224
Des Plaines, IL 60018
847-803-8800
Fax: 847-803-8823
www.monumentbuilders.org
Membership: Cemetery monument retailers, manufacturers and wholesalers; bronze manufacturers and suppliers. Consumer brochures available on request.

Motorist Assurance Program (MAP)

Larry Hecker, President
7101 Wisconsin Ave., Suite 1200
Bethesda, MD 20814
301-634-4955
Fax: 202-318-0378
E-mail: map@motorist.org
www.motorist.org
MAP accredits those auto repair shops that apply and fol-



Trade and Professional Associations

low industry developed standards for inspecting vehicles as well as meet other requirements, handles inquiries/disputes between accredited shops and customers and offers information to consumers about how to locate a repair shop how to talk to a technician and how to gain satisfaction from auto repair shops.

National Advertising Division (NAD)

Andrea C. Levine, Director
A Division of the Council of Better Business Bureaus, Inc.
845 Third Avenue, 17th Floor
New York, NY 10022
212-754-1320

Fax: 212-832-1296

Handles complaints about the truth and accuracy of national advertising.

National Association of Consumer Protection Investigators (NACPI)

Cynthia Francis, NACPI
President, c/o Arizona Attorney
General's Office
400 West Congress, Suite 315
Tucson, AZ 85701

NACPI provides training and support for consumer protection investigators in government agencies at all levels. NACPI does not investigate individual consumer complaints, but helps investigators share information of mutual concern.

National Association of Funeral Directors

P.O. Box 486

Elm Grove, WI 53122-9486

Toll free: 1-800-662-7666

Third party dispute resolution program for complaints regarding funeral homes.

National Association of Home Builders

William Young, Director,
Consumer Affairs/Public
Liaison
1201 15th Street, NW

Washington, DC 20005

202-822-0409

Toll free: 1-800-368-5242 (outside
DC metro area)

www.nahb.com

Membership: Single and multi family home builders, commercial builders and others associated with the building industry.

National Association of Insurance Commissioners (NAIC)

David Wetmore, Director
Federal and International
Relations

444 North Capitol St., NW, #701

Washington, DC 20001

202-624-7790

Fax: 202-624-8579

www.naic.org

NAIC is the organization of insurance regulators from the 50 states, the District of Columbia and the four U.S. territories. One of its primary functions is consumer protection. It produces a number of guides which are distributed to insurance departments and directly to consumers upon request.

National Association of Personnel Services (NAPS)

Diane Callis, President

3133 Mt. Vernon Avenue

Alexandria, VA 22305

703-684-0180

Fax: 703-684-0071

www.napsweb.org

Membership: Private employment agencies.

National Association of Professional Insurance Agents

Ted Besesparis, Director Public
Relations

400 North Washington Street

Alexandria, VA 22314

703-836-9340

Fax: 703-836-4933

E-mail: tedbe@pianet.org

www.PIANET.com

Provides consumers practical

advice on personal insurance buying through its national outreach program.

National Association of Security Dealers

Office of Dispute Resolution

125 Broad Street, 36th Floor

New York, NY 10004

212-858-4400

Fax: 212-858-4429

Third-party dispute resolution for complaints about over-the-counter stocks and corporate bonds.

National Food Processors Association

Brian Folkerts, Vice President of
Government Affairs and
Communications

1401 New York Avenue, NW

Washington, DC 20005

202-639-5900

Fax: 202-639-5932

E-mail: nfpa@nfpa-food.org

www.nfpa-food.org

Membership: Commercial packers of such food products as fruit, vegetables, meat, poultry, seafood, and canned, frozen, dehydrated, pickled and other preserved food items.

★ **National Futures Association**

Larry Dyekman, Director of
Communications and Education

200 West Madison Street

Chicago, IL 60606-3447

312-781-1370

Toll free: 1-800-621-3570 (outside IL)

Fax: 312-781-1467

www.nfa.futures.org

Contact NFA regarding disputes with futures commission merchants, commodity trading advisors, commodity pool operators, introducing brokers, and associated individuals.

★ **National Home Equity Mortgage Association**

Jeff Zeltzer, Executive Director

1301 Pennsylvania Ave, NW,

Suite 500

Trade and Professional Associations

Washington, DC 20004
202-347-1210
Fax: 202-347-1171
E-mail: jzeltzer-de@nhema.org
www.nhema.org

Founded in 1974, NHEMA is committed to keeping consumers informed and able to take advantage of the benefits afforded by home equity mortgages. Today, NHEMA represents 350 member companies in all 50 states, employing tens of thousands of people and providing needed credit to millions of Americans. NHEMA has a free consumer website designed to help borrowers borrow smart and avoid problems: www.borrowsmart.com

National Institute for Automotive Service Excellence (ASE)

Nancy White, Director,
Communications
13505 Dulles Technology Dr., Ste. 2
Herndon, VA 20171-3421
703-713-3800
Fax: 703-713-0727
E-mail: nwhite@asecert.org
www.asecert.org

ASE is an independent, national nonprofit organization founded in 1972 to help improve the quality of automotive service and repair through the voluntary testing and certification of automotive repair professionals. More than 424,000 ASE-certified technicians work in dealerships, independent repair shops, service stations, auto parts stores, fleets and schools. ASE publishes several consumer publications about auto maintenance and repair.

National Turkey Federation

Sherrie Rosenblatt, Director,
Department of Public Relations
1225 New York Avenue, Suite 400
Washington, DC 20005
202-898-0100
Fax: 202-898-0203
E-mail: info@turkeyfed.org

www.eatturkey.com
Turkey growers, hatcheries, breeders, processors, marketers, and allied industry firms and poultry distributors.

North American Securities Administrators Association, Inc. (NASAA)

10 G Street, NE, Suite 710
Washington, DC 20002
202-737-0900
Fax: 202-783-3571
E-mail: general@nasaa.org
www.nasaa.org
NASAA is an international organization devoted to investor protection. Its membership consists of the 66 state, provincial and territorial securities administrators in the 50 states, the District of Columbia, Canada, Mexico and Puerto Rico. In the United States, NASAA is the voice of the 50 state securities agencies responsible for the grass-roots investor protection, investor education and efficient capital formation.

Photo Marketing Association

Craig Halverson, Assistant
Executive Director
3000 Picture Place
Jackson, MI 49201
517-788-8100
Toll free: 1-800-762-9287
Fax: 517-788-8371
E-mail: chalverson@pmai.org
www.pmai.org
Retailers of photo equipment, film and supplies; firms developing and printing film.

RV Consumer Group

P.O. Box 520
Quilcene, WA 98376
Order Desk: 1-800-405-3325
E-mail: rvgroup@rv.org
www.rv.org
A nonprofit organization dedicated to the safety of recreational vehicles. We are not aligned or affiliated with the RV industry. We offer books and member-

ships to help consumers with the selection of buying RVs.

Soap and Detergent Association

Nancy Bock, Director of
Consumer Affairs
1500 K St NW, Suite 300
Washington, DC 20005
202-347-2900
Fax: 202-347-4110
www.cleaning101.com
The Soap and Detergent Association is the non-profit trade association representing over 100 North American manufacturers of household, industrial and institutional cleaning products; their ingredients; and finished packaging. SDA members produce more than 90% of the cleaning products marketed in the U.S. Free/low cost educational materials are available to consumers and educators on handwashing, asthma education, fabric care, hard surface cleaning and the safe, effective and responsible use of household cleaning products.

Tire Association of North America

11921 Freedom Drive, Suite 550
Reston, VA 20190
703-736-8082
Toll free: 1-800-876-8372
Membership: Independent tire dealers and retreaders.

United States Tour Operators Association (USTOA)

Robert Whitley, President
342 Madison Avenue, Suite 1522
New York, NY 10173
212-599-6599
Fax: 212-599-6744
E-mail: USTOA@aol.com
Wholesale tour operators, common carriers, suppliers, and providers of travel services.

U.S. Military Family Centers

Family Centers, located on most military installations, provide information, life skills education, and support services to military members and their families. One of the primary functions of the Family Center is to link customers with appropriate services available in the local community or through state and federal assistance programs. In this role, the Family Center director develops working partnerships with organizations such as local health and human services, churches, school systems, employment assistance, law enforcement, recreation, and other service providers.

"Family Centers" is a generic term that includes all Military Departments. Each Service refers to the "Family Center" by a different name. If you cannot locate a Family Center, please contact your respective military branch's headquarters office listed below. The designation "DSN" preceding some of the phone numbers, refers to the military phone system and does not apply to the civilian sector.

Access to a directory of Family Centers by Service and by State is available through the Military Family Resource Center (MFRC) web site at <http://mfrc.calib.com>. If you have questions concerning other services of MFRC, visit the web site or email them at mfrc@hq.odedodea.edu.

Navy Family Service Center

Captain Grace Sheehan
HQ, FSC Support
NPC 660 FSC Branch
5720 Integrity Drive
Millington, TN 38085-6000
901-874-4328
DSN: 882-4328
Fax: 901-874-2785
DSN Fax: 882-2785
Web site: www.lifelines2000.org

Air Force Family Matters Office

Shontelle Rivers
HQ US Air Force, Force
Sustainment Division
HQ F/DPDF
1040 Air Force Pentagon, Room
5C238
Washington, DC 20330-1040
703-695-0242
DSN: 225-0242
Fax: 703-695-7262
DSN Fax: 225-7626
E-mail: shontelle.rivers@pentagon.af.mil
Web site:
www.afcrossroads.com

Marine Corps Personnel Services

Michael Schafer
Programs, Personnel & Family
Readiness (MRT)
3280 Russell Rd.
Quantico, VA 22134-5103
703-784-9546
DSN: 278-9501
Fax: 703-784-9816
DSN Fax: 278-9816
E-mail:
mjschafer@manpower.usmc.mil
Web site: www.usmc-mccs.org

U.S. Coast Guard Work/Life Program

Robert Skewer, Director
Commandant, U.S. Coast Guard
2100 Second St. SW, Room 6320
Washington, DC 20593
202-267-6263
Fax: 202-267-4798
Web site:
www.uscg.mil/css/worklife/default.html

U.S. Army Community and Family Support Center

Isaac Templeton, Director,
Soldier and Family Support
4700 King Street
Alexandria, VA 22302
703-681-7395
DSN: 761-5375
Fax: 703-681-7236
DSN Fax: 761-7236

U.S. Military Commissary and Exchange Offices

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

Army and Air Force Exchange Service

U.S. Headquarters

Supervisor, Customer Relations
Army and Air Force Exchange
Service Headquarters
P.O. Box 660202
Dallas, TX 75266-0202
214-312-3531
Fax: 214-312-2754
Web site: www.aafes.com

Coast Guard Exchange System

Corporate Headquarters

Loren A. Tschohl, Chief
Office of Exchange & Moral
870 Greenbrier Circle
Greenbrier Tower II, Suite 502
Chesapeake, VA 23320-2681
757-420-2480
Fax: 757-420-0286
E-mail: Ltschohl@CG-Exchange.com

Central Region

Judy Kelly, Region Director
Office c/o CG North Coast
Region
CAPT Otto Graham Exchange
13920 West Parkway Drive
Cleveland, OH 44135-4500
216-671-3267
Fax: 216-522-4098
E-mail: Jkelly@CG-Exchange.com

Northeast Region

Karen Ondayko, Region
Director
7323 Telegraph Road
Alexandria, VA 22314
703-313-5433
Fax: 703-313-5434
E-mail: Kondayko@CG-Exchange.com

Southeast Region

Sandy A. Jones, Region

Director
1301 Beach Drive, SE
St. Petersburg, FL 33701
727-502-9843
Fax: 727-502-9363
E-mail: Sjones@CG-Exchange.com

Western Region

Lloyd Yatogo, Region Director
USCG Integrated Support
Command
400 Sand Island Parkway
Honolulu, HI 96819-4326
808-541-2469
Fax: 808-832-2605
E-mail: Lyatogo@CG-Exchange.com

Defense Commissary Agency

DeCA Headquarters
Public Affairs Office
1300 E. Avenue
Fort Lee, VA 23801-1800
804-734-8134
Fax: 804-734-8248
Web site:
www.commissaries.com

DeCA Eastern Region

Public Affairs Office
5151 Bonney Road, Suite 201
Virginia Beach, VA 23462-4314
757-462-3500
Fax: 757-462-3592

DeCA Eastern Region, Northern Area

Northern Area Office
2257 Huber Road
Fort Meade, MD 20755-5220
301-677-9182
Fax: 301-677-9222

DeCA Eastern Region, Southern Area

Southern Area Office
60 West Maxwell Boulevard

Maxwell AFB, AL 36112-6307
334-953-6318
Fax: 334-953-3725

DeCA Midwest Region

300 AFCOMS Way, Bldg. 3030
Kelly Air Force Base, TX
78241-6132
210-925-2573
Fax: 210-925-2619

DeCA Western/Pacific Region

Public Affairs Office, Bldg. 950
3401 Acacia Street
McClellan AFB, CA 95652-1154
916-569-4839
Fax: 916-569-4939

DeCA European Region

Public Affairs Office
Unit 3060
APO, AE 09094
011-49-631-2523-105
Fax: 011-49-361-3523-110

Marine Corps Exchange Service

Headquarters Office

3044 Catlin Ave
Quantico, VA 22134-5099
703-784-3809
DSN: 278-3809
Fax: 703-784-5354
Cindy Whitman Lacy, Head of
Retail

Marine Corps Exchange
Marine Corps Logistics Base
814 Radford Blvd., Bldg. 7520
Albany, GA 31704-1128
912-439-5189
DSN: 567-5189
Fax: 912-439-0324
Dick French, Head of Retail

U.S. Military Commissary and Exchange Offices

Marine Corps Exchange
Marine Corps Logistics Base
Bldg. 44
Barstow, CA 92311-5018
760-256-8974
DSN: 282-8974
Fax: 760-258-7027
Gysgt Harris, Director, Retail

Marine Corps Exchange
Marine Corps Air Station
Bldg. 408
Beaufort, SC 29904-5003
843-228-7888
DSN: 335-7888
Fax: 843-228-7077
Michael Amarosa, Head of Retail

Marine Corps Exchange
Marine Corps Air Station
Bldg. 400
Cherry Point, NC 28544-8009
252-447-7041
Fax: 252-447-2922
Paran Wheeler, Head of Retail

Marine Corps Exchange
MWR Activity 1110 Marforlant
1251 Yalu Street
Norfolk, VA 23515-4693
757-423-1187
DSN: 565-1187
Fax: 757-423-5819
CWO4 Mike Gibson, Head of Retail

Marine Corps Exchange
Henderson Hall, Bldg. 26
P.O. Box 4009
Arlington, VA 22214-5003
703-979-8420
DSN: 224-8420
Fax: 703-979-0972
Penny Nichols-Stell, Head of Retail

Marine Corps Exchange
Marine Corps Air Station
Iwakuni
PSC 561, P.O. Box 1866
FPO AP, 96310-1866
011-81-6117-53-5641
Fax: 011-81-827-21-7363
Stuart Montalvo, Head of Retail

Marine Corps Exchange
Marine Corps Base Hawaii
P.O. Box 63073
Building 1404
Kanehoe Bay, HI 96863-3073
808-254-7522
Fax: 808-254-7508
Linda Gulosh, Head of Retail

Marine Corps Exchange
Marine Corps Base
Building 895
Camp Lejuene, NC 28542-5003
910-451-2434 or 35
DSN: 751-2434
Fax: 910-451-3355
Tom Bell, Head of Retail

Marine Corps Exchange
Marine Corp. Recruit
Depot/ERR
Bldg. 202, P.O. Box 5100
Parris Island, SC 29905-5003
843-525-3301
DSN: 832-3301
Fax: 843-525-2872
Bob Mullen, Head of Retail

Marine Corps Exchange
Marine Corps Base
Box 555020
Camp Pendleton, CA 92055-5020
760-725-6305
DSN: 365-6305
Fax: 760-385-0446
Joe Allison, Head of Retail

Marine Corps Exchange
Marine Corps Base
Building 3500, P.O. Box 229
Quantico, VA 22134-0229
703-640-8800
Toll free: 1-800-762-8762
Fax: 703-640-6708
Vicky Bartlett, Head of Retail

Marine Corps Exchange
3800 Chosin Avenue
San Diego, CA 92140-5196
619-297-2500
Fax: 619-543-9025
Roland Griffin, Head of Retail

Marine Corps Exchange
MCAGCC, Box 788150
Twentynine Palms, CA 92278-8150

760-830-6163
DSN: 957-6163
Fax: 760-830-7239
CWO5 Maggie Jones, Head of Retail

Marine Corps Exchange
Marine Corps Air Station
Box 99115
Yuma, AZ 85369-9115
520-341-2363
DSN: 951-2363
Fax: 520-344-1902
CWO4 Lamar Lumpkin, Head of Retail

Navy Exchange Service Centers

Marsha Brooks, General Manager
Navy Exchange Box 104
Jacksonville Naval Air Station
Jacksonville, FL 32212-0104
904-777-7200
Fax: 904-777-7221

Roger Blood, General Manager
Navy Exchange
1560 Mall Drive
Norfolk, VA 23511-3898
757-440-2200
Fax: 757-440-2131

Gary King, General Manager
Navy Exchange
Naval Station San Diego
Box 368036
San Diego, CA 92136-8036
619-544-2111
Fax: 619-231-7826

Michael Cottrell, General Manager
Hawaii District Navy Exchange
Building 693
1475 Pierce Street
Pearl Harbor, HI 96860-4677
808-423-3201
Fax: 808-422-7897

Europe
Gary Shirley, District Manager
PSC 810, Box 33
FPO AE, 09619-0033
011-39-081-724-4220
Fax: 011-39-081-724-4312

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This alphabetical index will help you find the right organization to contact for information or for assistance with your complaint. First, look for the specific topic, for example, Cars. Under this topic there will be one or more contacts followed by the Handbook page number(s). Sometimes you will be directed to "See" another entry for information and a list of contacts. "See also" references direct you to other topics that might be related to your problem and may help you locate the right contact. For company names see the alphabetical listings under "Corporate Consumer Contacts" and "Car Manufacturers and Dispute Resolution Programs."

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