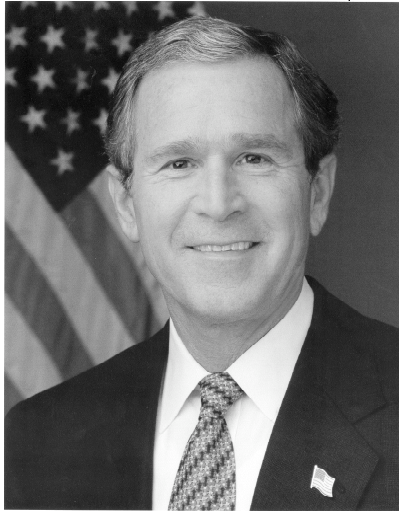


# 2004 Consumer Action Handbook

United States General  
Services Administration

Federal Citizen  
Information Center



THE WHITE HOUSE  
WASHINGTON

October 1, 2013

The Consumer Action Handbook published by the United States General Services Administration provides Americans with numerous resources for assistance with consumer questions and problems. Offering information about products, buying options, and fraud protection, this Handbook promotes educated decision-making and increases consumer confidence. I encourage you to explore the useful information in the Consumer Action Handbook.

Best wishes,



GSA Administrator

October 2013

Dear Consumer:

As Administrator of the U.S. General Services Administration (GSA), I'm proud to introduce the 2014 edition of our Consumer Action Handbook, one of the federal government's most popular and useful publications. The Handbook is published by the Federal Citizen Information Center within GSA's Office of Citizen Services and Communications.

FCIC is an important component of USA Services, the Presidential e-Gov initiative that improves citizen customer service across government. USA Services acts as your front door to federal government agencies, allowing citizens to get information and services quickly and conveniently. And it gives you a choice. You can go online and find your own answers at [www.FirstGov.gov](http://www.FirstGov.gov) or send an email and receive an answer within two business days. You can also call 1-800-FED-INFO and speak to a trained information agent, or write to Pueblo, CO, where consumers have gone for helpful publications for more than 30 years.

GSA is committed to improving and expanding this multi-channelled program. Whether you have a printed copy of the Consumer Action Handbook or use it online at [www.FirstGov.gov](http://www.FirstGov.gov), you're sure to get timely, accurate, and trustworthy help from GSA and USA Services.

Sincerely,

Stephen A. Perry  
Administrator

U.S. General Services Administration  
44th Street, 10th  
Washington, D.C. 20405  
www.gsa.gov



# CONTRIBUTORS

The Federal Citizen Information Center would like to express its gratitude to the partners listed below who helped make possible the publication of the 2004 Consumer Action Handbook.

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**The Dannon Company**

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**The Dial Corporation**

**Direct Marketing Association**

**Frito-Lay**

**Kellogg Company**

**Levi Strauss & Company**

**MetLife**

**Michelin**

**National Association of Consumer  
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**National Futures Association**

**National Home Equity Mortgage  
Association**

**Pfizer, Inc.**

**SOCAP International (Society of  
Consumer Affairs Professionals)**

**Sprint**

**Subaru of America, Inc.**

**Verizon**

**Visa**

Single copies of the current **Consumer Action Handbook** are available by writing Handbook, Federal Citizen 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](http://www.pueblo.gsa.gov), and viewed there free of charge.

The 2004 **Consumer Action Handbook** will be current through summer 2005. To place your name on a mailing list to receive the 2005 **Handbook**, please call 1-888-878-3256. For information that is updated weekly, visit the Consumer Action Website at [www.ConsumerAction.gov](http://www.ConsumerAction.gov).

The Federal Citizen Information Center (FCIC) wishes to extend special thanks to the National Association of Consumer Agency Administrators, the National Consumers League, and Economic Connections 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.

**We need your help to keep the Handbook up-to-date. Please report any changes to Handbook Update, Federal Citizen Information Center, 1800 F Street NW, Rm. G-142, Washington, DC 20405, or e-mail [action.handbook@gsa.gov](mailto:action.handbook@gsa.gov).**

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## Consumer Information Sources

### **FEDERAL CITIZEN INFORMATION CENTER (FCIC)**

Pueblo, CO 81009

Phone: 1-800-FED-INFO

Web: [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)

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

### **FIRSTGOV**

Web: [www.FirstGov.gov](http://www.FirstGov.gov)

Run by FCIC, FirstGov.gov is the official Web portal for the U.S. government, linking citizens to government representatives, services and information at the federal, state and local level. Citizens can get easy-to-understand information and services from the government 24 hours a day, seven days a week. These services are also available in Spanish via the newly launched Spanish language site [www.Espanol.gov](http://www.Espanol.gov).

### **CENTER FOR THE STUDY OF SERVICES**

733 15th Street, NW, Suite 820

Washington, DC 20005

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

Web: [www.checkbook.org](http://www.checkbook.org)

This nonprofit organization offers some free and some subscription information to help consumers choose and get the best prices on auto purchases, auto leasing, doctors, hospitals, and health care plans. Consumers in the Boston, Chicago, Delaware Valley, San Francisco Bay, Twin Cities, and Washington, DC areas can access information on many local services.

### **CONSUMERS UNION OF U.S., Inc. (CU)**

101 Truman Avenue

Yonkers, NY 10703-1057

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

Web: [www.consumerreports.org](http://www.consumerreports.org)

A nonprofit, independent organization, CU researches and tests a broad selection of

consumer goods and services. Reports on automobiles, appliances, food, clothing, luggage, insurance and many other products are published online and in the monthly magazine, Consumer Reports, as well as in other publications. Some information is free and some is by subscription.

### **CONSUMER WORLD**

Web: [www.consumerworld.org](http://www.consumerworld.org)

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

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

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

### **LIBRARIES**

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

### **U.S. GOVERNMENT PRINTING OFFICE (GPO)**

Washington, DC 20401

Phone: 202-512-1119 / Fax: 202-512-1432

Web: [www.gpo.gov](http://www.gpo.gov)

GPO is responsible for the production and distribution of federal government information. Individuals can access this information at more than 1,300 libraries throughout the U.S. that have been designated as Federal Depository Libraries. Documents can also be purchased via the Superintendent of Documents program.

## How To Use This Handbook

### Part I – Before You Buy

Read this section for advice on shopping for goods and services and how to avoid consumer problems. The index that begins on page 167 will help you find the specific information you are seeking.

### Part II – After You Buy

Turn to this section if you have a problem after making a purchase. There is a sample complaint form on page 43 to present your case most effectively. There are also suggestions about who may be able to help you resolve your problem, including finding legal help.

### Part III – Consumer Assistance Directory

Look here for names, addresses, telephone numbers, e-mail addresses, websites and other contact information for consumer organizations, corporations, trade groups, government agencies and other sources of assistance.

## Part I – Before You Buy

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. Auto sales, auto repair, and auto leasing are usually near the top of the list. Other frequent “winners” include home improvement, retail sales, credit and lending, and mail order. A recent addition to the list is the purchase of household goods such as appliances, computers and furniture.

To avoid problems during these and other consumer transactions, take the steps and heed the warnings set out below.

- Decide in advance exactly what you want and what you can afford. Don't buy on impulse or because a salesperson is pressuring you.
- Ask friends and family for recommendations based on their experience.
- Get advice and price quotes from several sellers. Remember, their goal is to make a sale.
- Review product test results and other information from consumer experts. See Consumer Information Sources on page vi.
- Check out a company's complaint record with your local consumer affairs office (p. 84) and the Better Business Bureau (p. 139). Ask about the number of complaints filed, and how the company responded. Compare the number of complaints to the company's volume of business.
- Make sure that the company has all appropriate state and local licenses. Occupational and professional licensing boards cover doctors, lawyers, home improvement contractors, and other businesses. See page 84.
- Read and understand any contract you are asked to sign. Make sure there are no blank spaces and that any verbal promises made by the salesperson are in the contract.
- Get a written copy of guarantees and warranties. Compare their features.
- Extended warranties or service contracts are very profitable for business. Decide whether the extra peace of mind is worth the price. To find out more, contact the Federal Trade Commission (p. 135) or your state or local consumer office (p. 84).
- Get the seller's refund and return policies.
- 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. See page 18.



## AUTOMOBILES

### AUTOMOBILES

When you are buying a new or used vehicle, these tips will help you get the best deal and avoid problems.

- Evaluate your needs and financial situation. What kind of vehicle best suits your lifestyle and budget?
- Consider a vehicle's fuel economy. A vehicle that gets more miles per gallon is good for your wallet as well as for the environment.
  - Use the Green Vehicle Guide ([www.epa.gov/emisweb](http://www.epa.gov/emisweb)) to search for the most fuel-efficient and clean motor vehicle.
  - Go to [www.fueleconomy.gov](http://www.fueleconomy.gov) to compare the miles-per-gallon ratings of different vehicle models manufactured since the mid-1980s. Go to [www.fueleconomy.gov/feg/savemoney.shtml](http://www.fueleconomy.gov/feg/savemoney.shtml) for annual fuel estimates.
- Check the complaint records of car dealers with your state or local consumer protection agency (p. 84) or Better Business Bureau (p. 139).
- Handle your car trade-in, purchase, and financing as three separate transactions to get the best deal on each. Get a written price quote before you talk about your trade-in or dealer financing.
- Shop in advance for the best finance deal at your credit union, bank or finance company. Look at the total finance charges, not just the monthly payment. To help you compare, the finance charge must be stated as an Annual Percentage Rate (APR).
- Read and understand every document you are asked to sign. Do not sign anything until you have made a final decision to buy. Keep in mind there is no automatic three-day right to cancel if you change your mind. See Your Rights: 3-Day Cooling-Off Rule on page 29.
- Don't take possession of the car until the financing paperwork is final.

#### CHOOSING A SAFE VEHICLE

The following organizations conduct crash tests to determine how well a vehicle is able to protect occupants if a crash occurs. Consumers can access the test results on the Internet.

#### The National Highway Traffic Safety

**Administration** ([www.nhtsa.dot.gov](http://www.nhtsa.dot.gov)).

Each year, NHTSA crashes vehicles head-on into a wall and bashes them broadside to test their ability to protect their occupants. The focus is on evaluating vehicle restraints such as air bags and safety belts.

#### The Insurance Institute for Highway Safety

([www.hwysafety.org](http://www.hwysafety.org)).

A different test by the IIHS uses offset-frontal car crashes to assess the protection provided by a vehicle's structure.

**Consumer Reports'** annual auto issue rates vehicles in terms of overall safety. Its safety score combines the crash test results with a vehicle's accident avoidance factors—emergency handling, braking, acceleration, and even driver comfort.

To find out whether a manufacturer has recalled a car for safety defects, click on the "Recalls" link at [www.nhtsa.dot.gov](http://www.nhtsa.dot.gov) or call NHTSA at 1-800-424-9393. If a vehicle has been recalled, ask the dealer for proof that the defect has been repaired.

Used vehicles should also have a current safety inspection sticker if required by your state.

#### BUYING A NEW CAR

- Check out different vehicles. Several Internet sites can help you compare features and prices on new motor vehicles. Visit [www.where-can-i-buy-a-car-online.com](http://www.where-can-i-buy-a-car-online.com) for links to these sites. A scorecard reports on the features of each site including whether quotes are free, the availability of financing, and site security. Two magazines offer information in print and online concerning vehicle performance, service and safety: Consumer Reports ([www.consumerreports.org](http://www.consumerreports.org)) and Motor Trend ([www.motortrend.com](http://www.motortrend.com)).
- Test drive vehicles before you make a final choice.
- Research the dealer's price for the car and options. It's easier to get the best price when you know what the dealer paid for a vehicle. The dealer invoice price is available at a number of websites and in printed pricing guides. Consumer Reports offers the wholesale price. Lower than the invoice price, this figure factors in dealer incentives from a manufacturer and is a more accurate estimate of what a dealer is paying for a vehicle.



- Find out if the manufacturer is offering rebates that will lower the cost. Two websites that offer this information are [www.carsdirect.com](http://www.carsdirect.com) and [www.autopedia.com/html/Rebate.html](http://www.autopedia.com/html/Rebate.html).
- Get price quotes from several dealers. Find out if the amounts quoted are the prices before or after the rebates are deducted.
- Avoid high-profit, low-value extras such as credit insurance, extended service contracts, auto club memberships, rust proofing and upholstery finishes. You do not have to purchase credit insurance in order to get a loan. See Credit Insurance on page 17.

### VEHICLE REPOSSESSIONS

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

- can repossess the vehicle if you miss a payment or in some other way violate the contract;
- can repossess with cause without advance notice;
- can insist you pay off the entire loan balance in order to get the repossessed vehicle back;
- can sell the vehicle at auction;
- might be able to sue you for the difference between the vehicle's auction price and what you owe; but
- cannot break into your home or physically threaten someone, in the course of repossession. This is called a "breach of peace."

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 (p. 84) for more information.

### BUYING A USED CAR

- Contact your state or local consumer protection office (p. 84) to find out what rights you might have.
- Contact your state's motor vehicle department. Find out in advance what paperwork you will need to register a vehicle.

### 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. See Your Rights: 3-Day Cooling-Off Rule on page 29.

- Check out the seller. For car dealers, consult your state or local consumer protection office. If it's an individual, check the title to make sure you're dealing with the vehicle owner. Also browse the classifieds for other auto ads with the same phone number—a sign of an unlicensed broker who sells used cars by posing as the owner.
- Take a test drive. Drive at different speeds and check for smooth right and left turns. On a straight stretch, make sure the wheels are aligned and the car doesn't pull to one side.
- Check prices of similar models using the NADA Official Used Car Guide ([www.nadaguides.com](http://www.nadaguides.com)) published by the National Automobile Dealer Association (p. 83) or the Kelly Blue Book ([www.kbb.com](http://www.kbb.com)). These guides are usually available at local libraries.
- Research the vehicle's history. Ask the seller for details concerning past owners, use, and maintenance. Next, find out whether the car has been damaged in a flood, involved in a crash, been labeled a lemon or had its odometer rolled back. The vehicle identification number (VIN) will help you do this.
  - Your state motor vehicle department can research the car's title history. Inspect the title for "salvage," "rebuilt," or similar notations. Get the written mileage disclosure statement from the seller that is required by federal law and make sure it matches the odometer reading on the car.
  - The websites [www.carfax.com](http://www.carfax.com) and [www.autocheck.com](http://www.autocheck.com) sell information on the history of vehicles gathered from state motor vehicle departments and other sources.
  - The National Highway Traffic Safety Administration ([www.nhtsa.dot.gov](http://www.nhtsa.dot.gov)) lists

## AUTOMOBILES

VINs of its crash-test vehicles and will let you search an online database of manufacturer service bulletins.

- The Center for Auto Safety ([www.autosafety.org](http://www.autosafety.org)) provides information on safety defects, recalls, lemons as well as service bulletins.
- Visit [www.safetyforum.com](http://www.safetyforum.com) for a free online search of its database of lemons registered by previous owners.
- Check the warranty. If a manufacturer's warranty is still in effect, contact the manufacturer to make sure you can use the coverage. In every used car and truck offered for sale, dealers are required by the Federal Trade Commission (FTC) to post a Buyers Guide that specifies whether the vehicle is being sold "as is" or with a warranty, and what percentage of repair costs a dealer will pay under the warranty. Keep in mind that private sellers generally have less responsibility than dealers for defects or other problems. Private sellers generally don't have to post information.
- Ask about the dealer's return policy. Get it in writing and read it carefully.
- Have the car inspected by your mechanic. Agree in advance with the seller that you'll pay for the examination if the car passes muster and the seller will pay if significant problems are discovered. A qualified mechanic should check the vehicle's frame, tire wear, air bags and undercarriage as well as the engine.
- Examine dealer documents carefully to make sure you are buying, not leasing, the vehicle. 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. A balloon payment and "base mileage" disclosures are warning signs you may have a lease.

### AUTO SERVICE WARRANTIES AND 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, the 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?
- Are there any exclusions or situations when coverage can be denied? Common repairs for parts like brakes and clutches generally are not included in service contracts. Failure to keep up manufacturer's recommendations for routine maintenance can void the service contract. The contract may also prohibit you from taking your car to an independent station for routine maintenance or performing the work yourself.

### SECRET WARRANTIES AND LEMON LAWS

On occasion, a company makes a mistake in the manufacturing of a motor vehicle. If dealers report a number of complaints about a certain part or vehicle, the manufacturer may allow dealers to repair the problem at no cost to the customer even if the warranty has expired. A service bulletin notifies the dealer of the problem and how to resolve it. Because these free repairs are not publicized, they are called "secret warranties." Some states have passed laws requiring vehicle owners be notified of secret warranties.

Sometimes vehicles have problems that just never seem to get fixed. States with new vehicle "lemon laws" help protect consumers by requiring a refund or replacement if a substantial problem is not fixed within a reasonable number of attempts or if the vehicle has been out of

service for a certain number of days. If you believe your car is a lemon:

- give the dealer a list of symptoms every time you bring it in for repairs;
- get and keep 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 (p. 80). Your owner's manual will list an address for the manufacturer.

Service bulletins from many manufacturers are on file with the National Highway Traffic Safety Administration (p. 132). Visit [www.nhtsa.dot.gov](http://www.nhtsa.dot.gov) to search NHTSA's Service Bulletin database. The Center for Auto Safety ([www.autosafety.org](http://www.autosafety.org)) gathers information and complaints concerning safety defects, recalls and service bulletins. It also has a section on state lemon laws. You can reach CAS by phone at 202-328-7700. Help other consumers avoid purchasing your lemon by registering it at [www.safetyforum.com](http://www.safetyforum.com).

Contact your state or local consumer protection office (p. 84) for information on protections you have in your state and the steps you must take to resolve a problem.

### RECALLS

If your car's problem is a safety hazard, check whether your vehicle has been recalled by the manufacturer. Click on Recalls at [www.nhtsa.dot.gov](http://www.nhtsa.dot.gov) or call NHTSA at 1-800-424-9393. Hazards that aren't listed should be reported to NHTSA. Use the agency's toll-free Auto Safety Hotline at 1-888-327-4236 or visit the agency's webpage for details on other reporting options: the Internet, fax and mail. There is no set number of reports needed before the agency will look into a problem. If a safety-related manufacturing defect exists, the maker must fix it at no cost to you—even if your warranty has expired. The company may also be asked to conduct a product recall. Follow-up by contacting the manufacturer's zone representative or the dealer's service department, page 80.

## LEASING A CAR

When you lease, you pay to drive someone else's vehicle. Monthly payments for a lease may be lower than loan payments, but at the end of the lease you have no ownership or equity in the car.

- Shop for a lease as if you're buying a car. To help you comparison shop, the Consumer Leasing Act requires leasing companies to disclose information concerning monthly payments and other charges. Check out [www.Edmunds.com](http://www.Edmunds.com), [Intellichoice.com](http://Intellichoice.com), and [www.Leasesource.com](http://www.Leasesource.com) for online information on leases including current lease deals.
- Negotiate all the lease terms including the price of the vehicle. Lowering the base price will help reduce your monthly payments.
- Ask for details on wear and tear standards. Dings that you may regard as normal wear and tear may be billed as significant damage at the end of your lease.
- Find out how many miles you can drive in a year. Most leases allow 12,000 to 15,000 miles a year. Expect a charge of 10 to 25 cents for each additional mile.
- Make sure the manufacturer's warranty covers the entire lease term and the number of miles you are likely to drive.
- Ask the dealer about early termination charges. Expect to pay a substantial charge if you give the car up before the end of your lease. Ask what happens if the car is totaled six months after the lease is signed.

### Credit and Sublease Brokers

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

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- Before you sign the deal, take a copy of the contract home and review it carefully away from any dealer pressure. Make sure you are getting credit for any trade-in. Look for any charges that were not disclosed at the dealership, like conveyance, disposition, and preparation fees.
- Get all the terms in writing. Every item of equipment should be listed on the lease to avoid being charged for “missing” equipment at the end of the lease.

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 standard definitions and are not equivalent to an APR.

## AUTO RENTALS

Federal law does not cover short-term car and truck rentals, but some state laws do. Contact your state or local consumer protection office (p. 84) for information or to report a complaint.

- Ask in advance if there are any charges that might increase the stated rental rate. For example, there may be airport surcharges and drop-off fees, insurance fees, fuel charges, mileage fees, taxes, additional-driver fees, underage-driver fees, and equipment rental fees (for items such as ski racks and car seats).
- Ask if the rental car company checks the driving records of potential customers. A company may check for violations when you arrive at the counter. You may be rejected even if you have a confirmed reservation.
- Check in advance to be sure you aren't duplicating insurance coverage. Collision Damage Waiver (CDW) 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 to the car. CDW does not pay for bodily injuries or damages to your personal property. Rental companies also may sell loss of use and liability insurance. If you're traveling on business, your employer may have insurance that covers you. Rental protections may also be provided through your personal auto insurance, a motor club membership, or the credit card you use to pay for rentals.

- Carefully inspect the vehicle and its tires before renting.
- Check refueling policies and charges.
- Ask if there is a refundable charge being made to your credit card. At the time you pick up your car, a company may make a charge of hundreds of dollars to your credit card. Most companies do not process the amount unless you fail to return the car as specified in your rental contract. If it is processed, your credit card spending limit may be reduced by the amount of the deposit bringing you near or over your credit card limit and creating problems when you try to make other transactions with the card. If you don't want to charge the deposit, companies may ask for the deposit in cash.

## AUTO REPAIR

Whenever you take a vehicle to the shop:

- Choose a reliable repair shop recommended by family, friends or an independent consumer rating organization. Check out the repair shop's complaint record with your state or local consumer protection office or Better Business Bureau (p. 139).
- Describe the symptoms. Don't try to 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. If the problem can't be diagnosed on the spot, insist that the shop contact you for authorization once the trouble has been found.
- Don't sign a blank repair order. Make sure the order reflects what you want done before you sign it.
- Follow the warranty instructions if a repair is covered under warranty.
- Ask the shop to keep the old parts for you.
- Get all repair warranties in writing.
- Keep copies of all paperwork.

Some states, cities and counties have special laws that deal with auto repairs. For information on the laws in your state, contact your state or local consumer protection office (p. 84).

## EDUCATION

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

- Does the school offer the courses and type of program you want?
- Does the school offer services you need and activities you're interested in?
- What are the school's completion and transfer-out rates? A school is required to disclose this information to prospective students.
- What percentage of recent graduates has been placed in jobs relevant to their course of study? If the school advertises its job placement rates, it must also publish the most recent employment statistics, graduation statistics, and any other information necessary to back up its claims.
- What is the school's loan default rate? In other words, what percentage of students who took out federal student loans later failed to repay their loans on time? You might not be able to get federal aid for a school that has a high default rate.
- What crimes are occurring on campus and what security programs are in place to insure your safety? The school must provide you with a summary of its annual security report. The Department of Education posts crime statistics for many schools at [www.ope.ed.gov/security](http://www.ope.ed.gov/security).
- What financial aid is available at the school? Request specifics such as application procedures and deadlines, how recipients are

### General Education Development (GED Tests)

States and other jurisdictions issue high school equivalency credentials to adult candidates who earn passing scores on GED tests. For more information, visit the American Council for Education (ACE) at [www.acenet.edu](http://www.acenet.edu).

### College Savings Plans

Many state governments have created programs to make it easier for families to save for the education of their children. Visit [www.collegesavings.org](http://www.collegesavings.org) for links to information on the various state programs.

selected, the types of assistance available, plus how and when aid will be received.

- What are the school's refund policies? If you enroll but never begin classes, you should get most of your money back. If you begin attending classes but leave before completing your coursework, you may be able to get part of your money back.

Most of this information is covered in a school's catalog or brochures. You can also find a lot of information on the Internet—many colleges and career schools have websites. If you know others who attend or attended a school you're considering, ask about their experiences and opinions.

Talk to a high school counselor, local employers, and the state higher education agency. You can also see if any complaints about the school have been filed with Better Business Bureau offices (p. 139). The state higher education agency and BBB offices are also the places to go when you have a complaint about a school.

Just because a school participates in federal student financial aid programs does not mean the school offers quality education.

### FINANCIAL ASSISTANCE

The Federal Student Aid Information Center in the U.S. Department of Education (p. 124) offers a variety of student financial aid programs. You can request application forms and information by calling 1-800-433-4234 or go online at [www.ed.gov](http://www.ed.gov) and click on "Financial Aid."

If you receive federal student aid and then don't finish your coursework or withdraw from school, you'll have to repay the loan funds you received, less any amount your school has returned to your lender.

Find information on financial assistance from both private and government sources at [www.finaid.org](http://www.finaid.org). This site also has calculators that can help you figure out how much school will cost, how much you need to save, and how much aid you will need.



### EMPLOYMENT

If you're looking for a job, you may come across ads from companies that promise results. While some firms are legitimate and helpful, others are not. The Federal Trade Commission (p. 135) sues businesses that fraudulently advertise employment openings and guarantee job placement. Be wary of:

- promises to get you a job and a guaranteed income,
- upfront fees, even when you are guaranteed a refund if you are dissatisfied,
- listing services and consultants whose ads read like job ads, and
- promotions of "previously undisclosed" government jobs. All federal jobs are announced to the public at [www.usajobs.opm.gov](http://www.usajobs.opm.gov).

Get a copy of the employment agency contract and review it carefully before you pay any money. All verbal promises made should be in the contract.

Check with your local consumer protection agency (p. 84) and the Better Business Bureau (p. 139) to see if complaints have been filed about a company.

### FOOD AND NUTRITION

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

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

To help you make healthy food choices, federal dietary guidelines are posted at [www.health.gov/dietaryguidelines](http://www.health.gov/dietaryguidelines). Federal regulations require many foods label their fat content, fiber and nutrients. For additional information on food shopping, food safety, nutrition, and related topics, contact the U.S. Department of Agriculture (p. 123), the Food and Drug Administration (p. 126), [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov) (Click on Food), and [www.nutrition.gov](http://www.nutrition.gov). Find other nutrition websites at [www.navigator.tufts.edu](http://www.navigator.tufts.edu).

### WEIGHT REDUCTION

If you need to lose weight, talk with your doctor about the weight loss options that are best for you. Most health experts agree that the best and safest way to lose weight is to modestly cut calories, eat a balanced diet, and be physically active each day. Steer clear of harmful "self help" weight loss tactics, such as smoking, fasting, purging, or abusing laxatives.

To make sure you safely lose pounds not just dollars, ask these questions:

- How does the product or service work? People usually do best when they reduce their usual calorie intake or increase the calories they use by 500 – 1,000 per day. This allows you to eat enough for good nutrition and, if followed daily, helps you lose about one to two pounds a week.
- How much will it cost? Ask for an itemized price list that includes membership fees, fees for weekly visits, and costs for items such as diagnostic tests, food, meal replacements, dietary supplements, and other products in the program.
- How well does it work? Ask to see studies that document success. Look for how many people completed the program, how much weight they lost, and how successfully they've kept the weight off over a one-year period or longer.
- What are the risks? Get details about side effects that can occur. Check with your doctor before you take prescriptions, over-the-counter weight loss drugs, or dietary supplements. Diets that require drastic food restriction should be under the supervision of a physician.
- How many calories will you eat each day? For diets under 1500 calories, be sure to check with your health care provider to make sure you meet all your nutrient needs.
- Does the program include regular physical activity?
- What are the staff qualifications? Ask about their training, experience and credentials.
- What type of attention will you receive? For example, will you get individual counseling or group support? How often?

Complaints concerning fraudulent weight loss claims should be directed to the Federal Trade Commission (p. 125).

## HEALTH CARE

Thousands of websites are now available to help you make health care decisions. Be wary of sites sponsored by companies that are trying to sell you a particular treatment. It is better to visit sites run by government agencies and by recognized organizations such as the Mayo Clinic or the American Medical Association (AMA). This information should complement, not replace, what you receive from health care professionals. Here are some sites that are generally recognized as sources of reliable information.

- **HealthFinder** ([www.healthfinder.gov](http://www.healthfinder.gov)): The federal government's gateway to information on health issues, health care programs, and organizations.
- **Intelihealth** ([www.intelihealth.com](http://www.intelihealth.com)): Information and practical advice on staying healthy from the Harvard Medical School.
- **Mayo Clinic** ([www.mayoclinic.com](http://www.mayoclinic.com)): An alphabetical index of diseases and Healthy Living Centers (for example, Women's Health, Diet and Health). Consult the Health Decisions Guide for information on medical tests and treatments.
- **Medical Library Association** ([www.mlanet.org](http://www.mlanet.org)): Websites identified as helpful by librarians.
- **Mental Help Net** ([www.mentalhelp.net](http://www.mentalhelp.net)): Links to centers on a broad range of mental health issues and disorders.
- **National Health Council** ([www.national-healthcouncil.org](http://www.national-healthcouncil.org)): Health information links organized by topic.
- **National Library of Medicine** ([www.nlm.nih.gov](http://www.nlm.nih.gov)): A government health information center offering answers to questions, links to research, news on clinical trials and more.

## HEALTH CARE PROVIDERS

Finding the right doctors and health care facilities is one of the most important steps in good health care. A good place to start is by asking friends and associates for recommendations. Visit [www.healthfinder.gov](http://www.healthfinder.gov) for help identifying providers and gathering information via the Internet.

- Find out whether the provider is licensed in your state. A state or local occupational and professional licensing board will be able to give you this information (p. 84).
- Research whether any doctor you are considering is board-certified in the appropriate specialty. The sites of the AMA ([www.ama-assn.org](http://www.ama-assn.org)) and American Board of Medical Specialties® ([www.abms.org](http://www.abms.org)) offer this information.
- For specialists, ask how often the doctor has performed the procedure you need and see if there is a measurement for success. For example, the Centers for Disease Control and Prevention publish a detailed report on the success rates and number of procedures performed by fertility clinics at [www.cdc.gov](http://www.cdc.gov). Some states collect outcome data on the success of heart-bypass surgery.
- Check whether there have been any complaints or disciplinary action taken against a provider. Two websites that can help are [www.docboard.org](http://www.docboard.org) and [www.healthcarechoices.org](http://www.healthcarechoices.org). There are also paid sites, such as [www.checkbook.org](http://www.checkbook.org), that provide ratings based on recommendations from other doctors and patients.

## HOSPITALS, NURSING HOMES, AND ELDERCARE SERVICES

The Joint Commission on Accreditation of Healthcare Organizations accredits hospitals, nursing homes, and other health care organizations. Specially trained surveyors evaluate each organization for compliance with a set of standards. At [www.jcaho.org](http://www.jcaho.org), you can check the performance of a local facility, including how it compares with similar ones around the nation. Complaints can also be posted on the website or by calling 1-800-994-6610.

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

- Nursing Home Compare (operated by the U.S. Department of Health and Human Services) will help you compare the quality of facilities in many states at [www.medicare.gov/nhcompare/home.asp](http://www.medicare.gov/nhcompare/home.asp).
- Eldercare Locator ([www.eldercare.gov](http://www.eldercare.gov)), another service of the U.S. Department of



## HEALTH CARE • HEALTH INSURANCE

Health and Human Services, provides information and referral services for those seeking local and state support resources for the elderly. Call 1-800-677-1116, Monday through Friday, 9 a.m. to 8 p.m., Eastern Time. Be prepared with a county and city name or zip code where the assistance is sought.

- The American Association of Homes and Services for the Aging ([www.aahsa.org](http://www.aahsa.org)) is a trade group that represents many nonprofit facilities. Phone: 202-783-2242.
- The Assisted Living Federation of America ([www.alfa.org](http://www.alfa.org)) represents both for-profit and non-profit assisted-living facilities. Phone: 703-691-8100.
- The Continuing Care Accreditation Commission ([www.ccaconline.org](http://www.ccaconline.org)) gives its seal of approval to facilities.

### PRESCRIPTION DRUGS

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

- Ask your physician and pharmacist if a generic drug may be appropriate. Generics usually cost less than brand name drugs.
- Consider using a mail-order pharmacy, especially if you will be taking a drug for a long time. The prices charged are often lower. The National Association of Boards of Pharmacy ([www.nabp.net](http://www.nabp.net)) has a program called VIPPS that certifies and lists online pharmacies.
- FDA's Center for Drug Evaluation and Research ([www.fda.gov/cder](http://www.fda.gov/cder)) has information on prescription and over-the-counter medicines and tips for buying medicines online.

## HEALTH INSURANCE

Most consumers have health care coverage from an employer. Others have medical care paid through government programs such as Medicare, Medicaid, or the Veterans Administration.

If you do not have insurance, look in your phone book under Medicaid, Social Services, Medical Assistance, Human Services, or Community

Service. Information about Medicare is available at 1-800-MEDICARE.

If you have lost group insurance coverage provided by a private employer as the result of unemployment, a death, divorce, or loss of "dependent child" status, you may have the right to temporary continuation of coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA). You, not the employer, pay the premium for this coverage. When one of these events occur, you must be given at least 60 days to decide whether you wish to purchase the coverage.

Some states may offer an insurance pool to provide insurance coverage for residents who are unable to obtain medical insurance because of health conditions. These pools may also provide health benefit portability coverage to individuals who have exhausted COBRA benefits and have no other portability options available to them. To find out if a pool is available in your state, check with your state department of insurance (p. 106). Children who do not have health insurance are likely to be eligible for free or low-cost health insurance through similar state programs. Visit [www.insurekidsnow.gov](http://www.insurekidsnow.gov) or call 1-877-KIDS-NOW for more information.

Traditional fee-for-service insurance plans are usually the most expensive way to pay for health care but they offer the most flexibility when choosing providers and may cover treatments the other plans do not. A health maintenance organization (HMO) is an alternative that offers lower co-payments and may cover the costs of more preventative care. Your choice of service providers, if there is a choice, is limited. A preferred provider organization (PPO) offers lower co-payments like an HMO, but it usually gives you more flexibility selecting a provider. A PPO gives you a list of providers you can choose from. If you go outside the HMO or PPO network of providers, you may have to pay a portion or all of the costs.

The National Committee for Quality Assurance (NCQA) evaluates and accredits HMOs. You can find out whether a managed health care plan is accredited in your state by calling 1-888-275-7585. You can also get accreditation information and a report card on hundreds of HMOs by visiting its website ([www.ncqa.org](http://www.ncqa.org)). Medicare beneficiaries can compare HMO programs at [www.medicare.gov](http://www.medicare.gov) and [www.HMOs4seniors.com](http://www.HMOs4seniors.com).

When choosing among different health care plans, you'll need to read the fine print and ask lots of questions.

- Do I have the right to go to any doctor, hospital, clinic or pharmacy I choose?
- Are specialists such as eye doctors and dentists covered?
- Does the plan cover special conditions or treatments such as pregnancy, psychiatric care and physical therapy?
- Does the plan cover home care or nursing home care?
- Will the plan cover all medications my physician may prescribe?
- What are the deductibles? Are there any co-payments?
- What are the maximum amounts I will have to pay out of my own pocket to cover expenses?
- Are there any caps on how much I can be reimbursed in a year? In my lifetime?
- If there is a dispute about a bill or service, how is it handled? In some plans, arbitration is mandatory.

### LONG-TERM CARE INSURANCE

Medical advances have resulted in an increasing need for nursing home care and assistance with activities of daily living. Traditional health care plans and Medicare severely limit or exclude long-term care. Long-term health care insurance can fill this gap. Here are some questions to ask when considering one of these plans.

- What type of care is covered? A policy may cover nursing home care, at-home care with the assistance of visiting nurses and therapists, or both. There may be restrictions on assisted-living facilities that provide less client care than a nursing home. In some cases these facilities are totally excluded. At-home care policies may provide coverage for homemaking assistance such as food preparation and housecleaning.
- What will the benefit amount be? Most plans are written to provide a specific dollar benefit per day. The benefit for home care is usually about half the nursing-home benefit. But some policies pay the same for both

forms of care. Some pay only the actual charges you incur while others pay the full daily benefit no matter what your expenses are.

- What is the benefit period? It is possible to purchase a policy with lifetime benefits but this option can be very expensive. Other options for coverage are from one to six years. The average nursing home stay is about two and one-half years.
- Is the benefit adjusted for inflation? If you buy a policy prior to age 60, you face a significant risk that inflation will render a set daily benefit inadequate by the time you need it.
- Is there a waiting period before benefits begin? A 20 to 100 day period is not unusual.
- What qualifies you for benefits? Some insurers say you must be unable to perform a specific number of the following activities of daily living: eating, walking, getting from bed to a chair, dressing, bathing, using a toilet and remaining continent.

### HOUSING

The U.S. Department of Housing and Urban Development (HUD) provides information on a full range of housing topics including renting, buying, selling, and home improvements at [www.hud.gov](http://www.hud.gov). Links to other information on housing are available at [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov).

If you believe you are being discriminated against in your search for a home on the basis of your race, color, nationality, religion, sex, familial status, or disability, contact HUD's Office of Fair Housing at 1-800-669-9777.

### BUYING A HOME

Real estate agents represent home sellers not buyers. You can often get a lower sale price on a house by employing a buyer-broker who works for you not the seller. Don't purchase any house until a home inspector that you selected has examined it.

# HOUSING

## Home Financing

When shopping for a mortgage to buy a house, ask for details on the same loan amount, loan term, and type of loan so that you can compare the information.

- Research current interest rates in the real estate section of your local newspaper, by using the Internet, or by calling at least six lenders for information. Ask for the APR, which takes into account not only the interest rate but also points, broker fees, and certain other credit charges that you may be required to pay, expressed as a yearly rate. Use the Mortgage Scorecard at [www.gomez.com](http://www.gomez.com) to help you find online sources for comparisons.
- You can also get information on the mortgage process at Fannie Mae's website [www.homepath.com](http://www.homepath.com), or at [www.privatemi.com](http://www.privatemi.com) and [www.stopmortgage-fraud.com](http://www.stopmortgage-fraud.com).
- Contact Fannie Mae for more information about the home loan process. Write to: Fannie Mae Corporate Headquarters, 3900 Wisconsin Ave. NW, Washington DC, 20016 or call 202-752-7000. You can also e-mail Fannie Mae at [headquarters@fanniemae.com](mailto:headquarters@fanniemae.com) or visit them online at [www.fanniemae.com](http://www.fanniemae.com).
- Check the rates for 30-year, 20-year and 15-year mortgages. You may be able to save thousands of dollars in interest charges by getting the shortest-term mortgage you can afford.
- Ask whether the rate is fixed or adjustable. The interest rate on adjustable rate mort-

## Mortgage Refinancing

Consider refinancing your mortgage if you can get a rate that is at least one percentage point lower than your existing mortgage rate and if you plan to keep the new mortgage for several years or more. Calculate how much your new mortgage (including up-front fees) will cost and whether, in the long run, it will cost less than your current mortgage. One way of saving on refinancing fees is to check first with the lender who holds your current mortgage. The lender may be willing to waive some of the fees, especially if the work relating to the mortgage closing is still current.

## Renting a Home

Do not limit your rental housing search to classified ads or referrals from friends and acquaintances. Contact building managers and owners of buildings where you would like to live to see if anything is available. Signing a lease usually obligates you to make all monthly payments for the term of the agreement.

gage loans (ARMs) can vary a great deal over the lifetime of the mortgage. An increase of several percentage points might raise payments by hundreds of dollars per month.

- If a loan has an adjustable rate, ask how your rate and loan payment will vary, including whether payments will be reduced when rates go down.
- Ask whether prepayment of a loan is allowed and if there is a penalty for doing so.
- Find out how much down payment is required. Some lenders require 20 percent of the home's purchase price as a down payment. But many lenders now offer loans that require less. In these cases, you may be required to purchase private mortgage insurance (PMI) to protect the lender.
- If PMI is required, ask what the total cost of the insurance will be. Also, how much will the monthly mortgage payment be when the PMI premium is added and how long you will be required to carry PMI.

The Real Estate Settlement Procedures Act (RESPA) requires lenders to give you information on all closing costs and escrow account practices. Any business relationships between the lender and closing service providers or other parties to the transaction must also be disclosed. Many of the fees are negotiable. More information is available from the Federal Trade Commission (p. 135), the Federal Reserve Board (p. 135), and the Department of Housing and Urban Development (p. 127).

## HOME IMPROVEMENT

Home repairs can cost thousands of dollars and are the subject of frequent complaints. When selecting a contractor:

- Get recommendations and references. Talk to friends, family and other people for whom the contractor has done similar work.
- 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.
- Make sure the contractor meets licensing and registration requirements with your local or state consumer agency. 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.
- 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.
- Check contractor complaint records with the Better Business Bureau (p. 139).
- 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 compensation insurance for his/her workers and subcontractors. Also check with your insurance company to find out if you are covered for any injury or damage that might occur.
- Insist on a complete written contract. Know exactly what work will be done, the quality of materials that will be used, warranties, timetables, the names of any subcontractors, the total price of the job, and the schedule of payments.
- Try to limit your down payment. State law may specify that only a certain percentage of the total cost may be made as a down payment.
- Understand your payment options. Compare the cost of getting your own loan versus contractor financing.
- 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.
- Pay by credit card when you can. Under federal and state law, in most cases, you have the right to withhold payment to the credit card company until problems are corrected (p. 18).
- 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 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 vehicles; or
  - asks you to pay for the entire job up front.

With most home improvements, federal law gives you three business days to cancel without penalty. Of course you would be liable for any benefit already received. State laws may also provide some protection. See *Your Rights: 3-Day Cooling-Off Rule* (p. 29). **If you finance home improvements with a home equity loan and don't make your payments, you could lose your home. See *Home Equity Loans* (p. 21).**

### INSURANCE

General sources of insurance information include the American Council of Life Insurers (p. 153), Insurance Information Institute (p. 156), National Association of Insurance Commissioners (p. 157), and your state insurance department (p. 106). You can also visit these websites: [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov), [www.insure.com](http://www.insure.com) and [www.consumerworld.org](http://www.consumerworld.org) (click on money).

Whether you're buying home, life, auto, or disability insurance, you should:

- Check several sources for the best deal. Getting quotes on an Internet site like [www.insweb.com](http://www.insweb.com) can help. An Insurance Marketplace Scorecard at [www.gomez.com](http://www.gomez.com) can help you identify other sites for quotes. Be aware that many online quote services provide prices for just a few companies. An independent insurance agent in your local area may be able to get you a better deal and always check prices compiled by your state insurance department.
- Make sure the insurance company is licensed and covered by the state's guaranty fund. The fund pays claims in case the company defaults. Your state insurance department (p. 106) can provide this information.
- Check the financial stability and soundness of the insurance company. Ratings from these sources are available on the Internet and at most public libraries: A.M. Best Ratings ([www.ambest.com](http://www.ambest.com)), Standard & Poor's ([www.standardandpoors.com](http://www.standardandpoors.com)), Moody's Investors Services ([www.moodys.com](http://www.moodys.com)), and Weiss Ratings, Inc. ([www.weissratings.com](http://www.weissratings.com)).
- Research the complaint record of the company. Contact your state insurance department or visit the website of the National Association of Insurance Commissioners. A database of complaints filed with state regulators is available at [www.naic.org](http://www.naic.org).
- Find out what others think about the company's customer service. For a scorecard evaluating insurance companies go to [www.gomez.com](http://www.gomez.com). You can find out how consumers rate homeowner insurance compa-

nies from J.D. Powers and Associates at [www.jdpower.com/homes/insuranceratings](http://www.jdpower.com/homes/insuranceratings).

- Once you pay your first insurance premium, make sure you receive a written policy within 60 days. This tells you the agent forwarded your premium to the insurance company.

### AUTO INSURANCE

Getting several quotes on insurance for a motor vehicle may save you hundreds of dollars a year.

- Consider raising your deductibles on collision and comprehensive coverages. If you have an old car, it may make sense to drop these coverages altogether.
- Take advantage of discounts. Some companies offer discounts to motorists who drive less than a certain amount of miles in a year. There may be other discounts for more than one car, insuring your vehicles and home with the same company, no moving vehicle violations or accidents in three years, drivers over 50 years of age, driver training courses, anti-theft devices, safety features such as air bags, and good grades for students.

### HOMEOWNER/RENTER INSURANCE

Your home's price, age and location all influence what you will pay for home insurance. Shopping around for insurance can save as much as several hundred dollars a year.

- Consider a higher deductible.
- Ask your insurance agent about security features that might reduce your premiums, such as dead-bolt locks, smoke detectors, an alarm system, storm shutters or fire retardant roofing material.
- Ask about discounts for persons over 55 years of age or long-term customers.
- Insure your house **NOT** the land under it. After a disaster, the land is still there. If you don't subtract the value of the land when deciding how much homeowner's insurance to buy, you will pay a higher premium than you should.
- Make certain you purchase enough coverage to replace what is insured. "Replacement" coverage lets you rebuild your home and its



contents. An “Actual Cash Value” policy is cheaper but pays what your property would cost to replace minus depreciation.

- Special coverage may be required for computers, cameras, jewelry, art, antiques, musical instruments, stamp collections, etc.

Remember that flood and earthquake damage are not covered by a standard homeowners policy. The cost of a separate earthquake policy will depend on the likelihood of earthquakes in your area. Homeowners who live in areas prone to flooding should take advantage of the National Flood Insurance Program. Call 1-888-CALL-FLOOD or visit [www.floodalert.fema.gov](http://www.floodalert.fema.gov).

## LIFE INSURANCE

The need for life insurance varies over the life cycle. For example, the arrival of children usually triggers a sharp increase in the amount needed. As children grow older and leave the nest, most parents eventually see a reduced need for protection.

Term policies are the least costly. They pay death benefits only—they have no cash value. Policies remain in effect for a specific term, such as one year, or until you reach a certain age. Visit [www.accuquote.com](http://www.accuquote.com) for online comparisons of term life insurance.

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

## DISABILITY INSURANCE

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

- How is disability defined? Some policies consider you disabled if you are unable to perform the duties of any job for which you are qualified. Better plans pay benefits if you are unable to do the usual duties of your own occupation.
- When do benefits begin? Most plans have a waiting period after an illness before payments begin.
- How long do benefits last? After the waiting period, payments are usually available to

age 65, though shorter or longer terms are also available.

- What are the benefits? What dollar amount is promised? Can it be reduced by Social Security disability and workers' compensation payments? Are the benefits adjusted for inflation? And will the policy provider continue making contributions to your pension plan so you have retirement benefits when the disability coverage ends?

For more information on disability insurance, visit [www.iii.org](http://www.iii.org) and [www.hiaa.org](http://www.hiaa.org). Also see “Long-term Care Insurance” on page 11.

## INSURANCE FRAUD

To avoid insurance fraud:

- Be wary of people selling insurance door-to-door and over the telephone.
- Be suspicious if, after an accident, a stranger contacts you to offer “quick cash” or recommends a particular attorney or health care provider. Report the incident to your police department.
- Don't give your insurance identification numbers to companies you don't know.
- Carry a disposable camera in your glove compartment. If you are in an accident, take 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 1-800-835-6422. For more information, check out [www.insurance-fraud.org](http://www.insurance-fraud.org).

## MONEY AND CREDIT

This section contains information on savings and checking accounts, loans, credit, debt collection, and investing.

## SAVINGS AND CHECKING ACCOUNTS

With the Internet, you can now compare local bank services and credit offers with those from financial institutions around the nation. For up-to-date interest rate reports on mortgages, auto loans, credit cards, home equity loans, savings and other banking products visit [www.bankrate.com](http://www.bankrate.com). For a rating of banks, credit cards, investment

## MONEY & CREDIT

brokers, insurance, mortgages, real estate brokers in the U.S. and Canada visit [www.gomez.com](http://www.gomez.com). When choosing a savings or checking account, you will want to:

- Consider the rate of interest the account will earn (if any);
- Look for a checking account that has a low (or no) minimum balance requirement that you can, and do, meet.

To compare checking accounts, request a list of fees that are charged on each. Some institutions will drop or lower checking fees if you have paychecks directly deposited by your employer. Direct deposit offers the additional advantages of convenience, security, and immediate access to your money.

Bank failures are rare these days, but they still happen. If your financial institution fails, you may not be covered if you have more than \$100,000 in any one bank. Look for a sign at your bank that says your money is protected by the Federal Deposit Insurance Corporation (FDIC). The FDIC (p. 134) provides information in print and on [www.fdic.gov](http://www.fdic.gov) that will help you determine whether your money is protected. Credit union accounts have similar protection from the NCUA (The National Credit Union Association, [www.ncua.gov](http://www.ncua.gov)).

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

### CHECKING/DEBIT CARDS

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

Retail purchases can also be made with a debit card. During the transaction you will have to enter your PIN or sign for the purchase. Although a debit card looks like a credit card, the money for the purchase is transferred immediately from your bank account to the store's

account. The purchase will be shown on your bank account statement.

Some stores are beginning to allow a new process of payment called electronic check conversion. With electronic check conversion, your check is used as a source of information—for the check number, your account number, and the number that identifies your financial institution. The information is then used to make a one-time electronic payment from your account—an electronic funds transfer.

When you use a debit card or an electronic funds transfer, federal law does not give you the right to stop payment. You must resolve the problem with the seller.

### CARD FRAUD AND THEFT

- 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.
- Keep your PIN numbers a secret. Don't write a PIN on a card or on a slip of paper kept with your card.
- Don't give your 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.
- Draw a line through blank spaces on credit slips. Never sign a blank slip.
- Take your receipts after completing a transaction.
- Destroy carbons and incorrect charge slips.
- Promptly compare receipts with bank statements to be sure there are no errors or unauthorized transactions. If there is a problem, contact the card company immediately at the address or phone number provided.



**GETTING CREDIT**

The Equal Credit Opportunity Act protects you when dealing with anyone who regularly offers credit, including banks, finance companies, stores, credit card companies and credit unions. When you apply for credit, a creditor may not:

- Ask about or consider your sex, race, national origin or religion;
- Ask about your marital status or your spouse, unless you are applying for a joint account or relying on your spouse’s income, or unless you live in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas and Washington);
- Ask about your plans to have or raise children;
- Refuse to consider public assistance income or regularly received alimony or child support; 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 also 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 lenders to give you information on the cost and terms of credit so you can compare different offers. The total finance charge is a dollar amount that includes all interest and fees that must be paid to get a loan. The annual percentage rate (APR) is the rate of interest paid over the term of the loan.

**CREDIT INSURANCE**

When you finance a car, home, or other large purchase, a salesperson may try to sell you credit insurance. Your credit card company may also encourage you to purchase credit insurance. The coverage may be promoted as a way for you to protect yourself if your property is

<p><b>Financial Institution Regulators</b></p> <p>A number of Federal, state and local agencies regulate financial institutions.</p>		
<p>State chartered banks and trust companies that are members of the Federal Reserve System are covered by the Federal Reserve System (p. 141).</p>	<p>State chartered banks that are not members of the Federal Reserve System are regulated by the Federal Deposit Insurance Corporation (p. 139).</p>	<p>State chartered banks are also regulated by state banking authorities (p. 108).</p>
<p>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 (p. 134).</p>	<p>Federal savings and loans and Federal savings banks are regulated by the Office of Thrift Supervision (p. 137).</p>	<p>Federally chartered credit unions are regulated by the National Credit Union Administration (p. 142).</p>

## MONEY AND CREDIT

damaged or lost. Other credit insurance promises to make loan payments if you are laid off, become disabled or die. It is almost always better to purchase regular property, life or disability insurance instead of credit insurance.

### CREDIT REPORTS

A credit report contains information on where you work and live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy. Consumer Reporting Agencies (CRAs) gather this information and sell it to creditors, employers, insurers, and other businesses. The information may be used when you apply for credit, housing, insurance, or a job.

The most common type of CRA is the credit bureau. The three major national credit bureaus are:

**Equifax:** 1-800-685-1111

**Experian:** 1-888-397-3742

**TransUnion:** 1-800-916-8800

The Fair Credit Reporting Act controls how your credit history is kept, used and shared. It is designed to promote accuracy and ensure the privacy of the information in credit reports.

- Only people with a legitimate business need can get a copy of your report.
- An employer or a prospective employer can only get your report with your written consent.
- Creditors, employers, or insurers need your approval to get any medical information.

Negative information concerning your use of credit can be kept in your report for seven years. A bankruptcy can be kept 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.

Anyone who takes adverse action against you such as denying your application for credit, insurance, or employment in response to a credit report must give you the name, address, and telephone number of the CRA that provided the report. See page 18 for how to remove or dispute incorrect information.

Under the Fair Credit Reporting Act, you also have the right to:

- Know what is in your credit report, including medical information and, usually, the sources of the information.
- Get a free report 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.
- Receive 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 \$9 for a copy of your report.

### RESOLVING CREDIT PROBLEMS

#### LOST AND STOLEN DEBIT/CHECK CARDS AND STORED-VALUE CARDS

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

- If you report an ATM card missing before it is 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.
- 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.

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. This means you may not be covered for loss or misuse of the card.

#### CREDIT BILLING DISPUTES

The Fair Credit Billing Act applies to problems with credit card and charge accounts and overdraft checking such as:

- billing errors,
- unauthorized use of your account,

- 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.

To dispute an amount, request proof of purchase, or complain regarding goods or services received:

- 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 may 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
- Send your letter by certified mail, with a return receipt requested, if you want to be sure it's received.

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 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, 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.

**NEGATIVE CREDIT INFORMATION IN YOUR CREDIT REPORT**

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

- Contact both the credit reporting agency (CRA) and the company that provided the information to the CRA.
- Tell the CRA in writing what information you believe is inaccurate.

Under The Fair Credit Reporting Act, the information provider is required to investigate and report the results to the CRA. If the information is found to be incorrect, it must notify all nationwide CRAs to also correct your file. If the investigation does not solve your dispute, 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. See Credit Reports on page 18.

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

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

- a copy of the "Consumer Credit File Rights Under State and Federal Law" before you sign a contract;
- a written contract that spells out your rights and obligations; and
- 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 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, or to obtain an Employer Identification Number from the Internal Revenue Service under false pretences.

Your state may also regulate credit repair companies. If you have lost money to credit repair scams, contact your state or local consumer affairs office (p. 84) or the National Fraud Center (p. 150).

**OUT OF CONTROL DEBT**

Counseling services provide assistance to persons having difficulty budgeting money and paying bills. Credit unions, cooperative extension offices, military family service centers and reli-

## MONEY AND CREDIT

rious organizations are among those that may offer free or low-cost credit counseling. Members of the National Foundation for Consumer Credit (NFCC) provide educational programs on money management and help in developing debt payment plans. These locally managed, nonprofit agencies operate under the name Consumer Credit Counseling Service (CCCS). To locate the nearest NFCC member, call toll-free, 24 hours a day, 1-800-388-2227 or visit [www.nfcc.org](http://www.nfcc.org).

Myvesta.org is a 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](http://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.

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 owe the money or part of it, contact the creditor to arrange for payment. If you believe you don't 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.

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 collector 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;
- Tell your friends, etc. 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.

To file a complaint, contact your state or local consumer protection agency (p. 84) and the Federal Trade Commission (p. 135).

### IDENTITY THEFT

In 2002, the Federal Trade Commission received more reports on identity theft than any other consumer complaint. How can someone steal your identity? They use your name, Social Security number, credit card number, or other personal information to commit fraud or theft. They might:

- Run up charges on your existing credit card accounts,
- Open new credit card accounts or cellular phone service using your name, or
- Open a bank account in your name and write bad checks on it.

Problems that result, such as unpaid bills, are reported on your credit report. Check your credit report once a year. Check it more frequently if you believe that someone has impersonated you in order to get credit or other benefits in your name. See Credit Reports on page 18.

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

While identity theft is on the rise, a growing number of firms are working together to prevent identity theft. Various healthcare firms have decided to eliminate the display of social security numbers from their ID cards and medical forms, and a few universities have followed suit with their student IDs. In addition, such firms

will notify one another when a victim requests that a fraud alert be posted on their credit report. This alert directs potential lenders to contact the applicant before authorizing credit. While the occurrence of identity theft is increasing, so is protection for consumers, which should help prevent them from becoming victims of this white-collar crime.

## LOANS

There are many different kinds of consumer loans available. It is important to understand the terms and conditions of any loan before you apply.

### PAYDAY AND TAX REFUND LOANS

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

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

### HOME EQUITY LOANS

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

Home equity loans can either be a revolving line of credit or a one-time, closed-end loan.

Revolving credit lets you choose when and how often to borrow against the equity in your home. In a closed-end loan, you receive a lump sum for a particular purpose, such as remodeling or tuition. Apply for a home equity loan through a bank first. Bank loans are likely to cost less than loans offered by finance companies. When comparing loan offers, read all material and ask the following questions before you sign:

- What is the minimum monthly payment?
- What is the annual percentage rate?

- If the interest rate is adjustable, how much can it increase at one time?
- What is the maximum interest rate?
- What are the annual and transaction fees?
- If the loan is for revolving credit, how large a credit line is available?
- What are the initiation fees for a closed end loan?

## INVESTING

When choosing where to invest your money, you must do your homework. Investors today have a wide range of investment options, including stocks, bonds, mutual funds and other investment companies, Treasury securities (including savings bonds), options, commodity futures, real estate investment trusts (REITs), variable annuities and many others. Investigate before you invest, and remember that every investment involves some degree of risk. Unlike savings vehicles, such as deposit bank accounts, most securities are not FDIC insured—even if you purchase them through your bank. Make sure you have answers to all of these questions before you invest:

- How—and how quickly—can you get your money back? Getting money from a savings account in a bank can be fast and easy. Stocks and bonds can usually be sold at any time, but you could experience a loss if the value of the investment is down when you sell. Similarly, though mutual funds tend to be liquid investments, you may have to pay a substantial fee if you sell your shares before the end of a set holding period. Other investments such as limited partnerships, often restrict your ability to cash out your holdings.
- What can you expect to earn on your money? While bank savings accounts, CDs and bonds generally promise a fixed return, earnings on stocks, mutual funds, futures contracts, and other securities go up and down with the market. Keep in mind that just because an investment has done well in the past is no guarantee it will do well in the future. Changes in management and economic conditions could lead to very different results.



## MONEY AND CREDIT

- What type of earnings can you expect? Will you get income in the form of interest, dividends or rent payments? What is the potential for the value of your investment over time? Some investments, such as stocks and real estate, have the potential for both generating earnings and growing in value.
- How much risk is involved? With any investment, there is always the chance that you won't get your money back or the earnings promised. Usually there is a trade-off between risk and reward—the higher the potential yield or return on the investment, the greater the risk. The federal government typically backs up bank savings accounts (see FDIC on p. 134), but most investment options have no such protection. U.S. Treasury securities (including savings bonds) are the sole exception to the extent that they are backed by the full and faith credit of the U.S. government. However, the returns on these securities tend to be lower over time than the returns on corporate bonds or stocks. Promises of higher returns should be a warning sign of higher risk and possible fraud.
- Are your investments diversified? Some investments perform better than others in certain economic conditions. For example, when interest rates go up, bond prices tend to go down. One industry may struggle while another prospers. Putting your money in a variety of investment options can help to reduce your risk of loss.
- Are there any tax advantages to a particular investment? U.S. Savings Bonds are exempt from state and local taxes. Municipal bonds are exempt from federal income tax and, sometimes, state income tax as well. For special goals, such as paying for college and retirement, tax-deferred investments are available that let you postpone or even eliminate payment of income taxes

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

- Standard & Poor's  
([www.standardandpoors.com](http://www.standardandpoors.com))
- Moody's Investors Services  
([www.moody.com](http://www.moody.com))
- Weiss Ratings ([www.weissratings.com](http://www.weissratings.com))

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

For stocks, get a prospectus from the company that describes the investment and provides a history of performance over a period of years. The Securities and Exchange Commission requires public companies to disclose financial and other information to help investors make sound decisions. The text of these files is available at [www.sec.gov/edgar.shtml](http://www.sec.gov/edgar.shtml) or at [www.FreeEDGAR.com](http://www.FreeEDGAR.com).

### FINANCIAL BROKERS AND ADVISORS

When selecting a broker or investment advisor:

- Research the person's education and professional history as well as the firm they work for. Have they worked with others who have circumstances similar to yours? Are they licensed in your state? Have they had any run-ins with regulators or received serious complaints from investors? You can check out the disciplinary history of a broker or advisor quickly—and for free—using the SEC's and NASD's online databases at [www.sec.gov/investor/brokers.htm](http://www.sec.gov/investor/brokers.htm) or by calling NASD at 1-800-289-9999.
- Understand how they are paid. Is it an hourly rate, a flat fee, or a commission that depends on the investments you make? Do they get a bonus from their firm for selling you a particular product?
- Ask what fees you will pay for establishing, changing, and servicing your account.

If you are seeking more information or have an investment problem that you are unable to resolve directly, you can contact the following organizations:

- The Securities and Exchange Commission (p. 137) has an online database with information on brokers and brokerage firms.
- The National Association of Securities Dealers provides information on brokerage firms as well as individual brokers. Go to [www.nasdr.com](http://www.nasdr.com) or call 1-800-289-9999 to find out about disciplinary actions taken against a broker.
- Your state securities regulator (p. 110) lists individuals and firms that are registered in your state. Ask if the regulatory office has any other background information.

- [www.Bankrate.com](http://www.Bankrate.com) offers a semi-annual rating of the top online brokerage firms that trade stocks and mutual funds.
- [www.Validea.com](http://www.Validea.com) offers data on Wall Street analysts and their recent stock picks.
- The Commodity Futures Trading Commission (p. 122) provides consumer alerts and advisories in the “Consumer Protection” section at [www.cftc.gov](http://www.cftc.gov).
- Also try the The North American Securities Administrators Association (p. 158), or the National Futures Association (p. 157).

For more information on credit, see Home Financing (p. 12) and Buying a Car (p. 2). Other sources of information include the HUD Housing Counseling Clearinghouse at 1-888-466-3487, the FTC (p. 135), the National Consumer Law Center (p. 150) and the Money link at [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov).

#### 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. Before investing in stocks, bonds or mutual funds, get written financial information such as a prospectus or annual report. Beware if a salesperson:

- Tells you to borrow money or cash in retirement funds to invest;
- Pressures you to invest immediately and offers to send an overnight courier to pick up your check and give you forms to sign;
- Promises quick profits;
- Says that the risk disclosure documents and statements required by Federal law are just a formality;
- Tells you to write false information on your account form, for example, to overstate your income;
- Sends material not printed on letterhead stationery or with 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 CD.”

### Beware: Online Investing

Online investing isn't a surefire way to get rich. In fact, research shows that the vast majority of day traders—those who make frequent online trades—lose money. The North American Securities Administrators Association offers information about online investing, online broker ratings, investor rights, and a complaint center at [www.investingonline.org](http://www.investingonline.org).

#### PERSONAL FINANCIAL INFORMATION

The Federal Deposit Insurance Corporation (p. 134) and other federal regulators require certain financial institutions to explain to you their privacy policies when you open an account and at least once a year thereafter.

Institutions covered under the law include banks, insurance companies, brokerage firms and even some retailers and auto dealers who share personal information about consumers to whom they extend or arrange credit. You must be told:

- the kinds of information being collected;
- how the confidentiality and security of this information will be protected; and
- what types of businesses may be provided this information.

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

## PRIVACY

You benefit when information that has been collected about you speeds approval of a credit application or medical care. On the other hand, if the information collected is inaccurate or misused, you could be treated unfairly, or even become a victim of crime. You also may not want to be on lists for unsolicited telemarketing calls and mail.

While federal law protects some of your personal information and how it is used—for example credit reports (p. 18)—other situations aren't



## PRIVACY

covered. Some companies and industry groups have adopted voluntary policies to address privacy concerns. Many states have their own privacy laws concerning telemarketing; employment; use of Social Security, 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 (p. 84) to find out where to get information about specific privacy rights. Here are some general tips on protecting your privacy.

- Look for privacy policy statements on sales materials, websites, and forms that 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.
- Never give anyone your passwords or PIN numbers. Con artists may try to trick you into providing this information by pretending to be your service provider.
- Do not give out personal information to people or companies you don't know. A credit card number, savings or checking account number, or Social Security number in the wrong hands can be used to steal from you or to steal from others in your name. See Identity Theft on page 20.
- Don't give retailers information that isn't required. You don't have to give numbers other than the one you are using for payment. Some states bar merchants from asking consumers to provide additional information on checks or credit card slips.
- Give your Social Security number to employers, government agencies, lenders and credit bureaus **only**.
- Be selective in what information you include on warranty registration forms. Many questions can be ignored. The company only needs the purchase date, model/serial numbers, and how you can be contacted if there is a product recall.
- 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.
- Screen your calls. You can use an answering machine to listen to a caller and decide whether you want to pick up. Your local telephone company may offer 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).
- Talk about privacy issues 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.

## UNWANTED MAIL, TELEPHONE AND ONLINE SOLICITATIONS

- Tell companies you do business with to remove your name from customer lists 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.
- Contact the three free services provided by the Direct Marketing Association to remove

### Charitable Giving

Investigate before you donate. 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.
- Ask your Secretary of State if the charity is registered to solicit in your state.

Check the Better Business Bureau (p. 145) and others for information on charities: [www.give.org](http://www.give.org), [www.charitywatch.org](http://www.charitywatch.org), and [www.guidestar.org](http://www.guidestar.org). See also Youth Peddling on page 29.

yourself from most national telemarketing lists, mail lists and e-mail lists (p. 155).

- Tell each telemarketer who calls you to put you on their “Do Not Call” list. Note the name of the person you spoke with, the organization they represent and the date of the call. The Federal Communications Commission requires telemarketers (except tax-exempt non-profit organizations) to maintain a record of your request not to receive future telephone calls. The record must be maintained for ten years. If you get another call from the same person or organization, report the date and source to the FCC (p. 134).
- Ask a credit reporting agency for a form to complete that will permanently keep your name off the lists drawn from credit file information. This will reduce the number of unsolicited credit and insurance offers you get. See page 18 for the phone numbers of these agencies.
- Contact your state consumer protection office (p. 84) or public utilities commission (p. 114) to find out if your state has a “no-call” list for state residents. Some states permit you to sue violators with awards of \$500 in damages or actual monetary loss, whichever is greater. This amount may be tripled if you are able to show that the caller willfully and knowingly violated do-not-call requirements.
- Under U.S. Postal Service (USPS) rules, it is illegal to send mail that looks like it is 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. Report violations of this rule to the USPS (p. 138).

## TELEMARKETING

### The Federal Trade Commission 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;

- Give 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.; and
- Threaten, intimidate or harass you, or call again if you ask them not to.

### 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 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); or
- To solicitations you receive by fax or e-mail for goods or services; or to certain types of businesses, including nonprofit organizations, investment brokers and advisors, banks, and financial institutions.

File complaints concerning this rule with the Federal Trade Commission (p. 135). To file electronically, choose the “File a Complaint Online” link at [www.ftc.gov](http://www.ftc.gov). You can also report telemarketing fraud to the National Fraud Information Center operated by the National Consumers League, a nonprofit consumer organization. Call 1-800-876-7060 or visit [www.fraud.org](http://www.fraud.org).

### NATIONAL DO NOT CALL REGISTRY

The Federal Government has created the National Do Not Call Registry—the free, easy way to reduce the telemarketing calls you get at home. To register, or to get information, visit [www.donotcall.gov](http://www.donotcall.gov), or call 1-888-382-1222 from the phone you want to register. Within three months of registering your number, you will receive fewer telemarketing calls. Your number will stay in the registry for five years or until it is disconnected or you take it off the registry. After five years, you will be able to renew your registration. If you get restricted telemarketing calls

## PRIVACY

after your number has been in the national registry for three months, you can file a complaint at [www.donotcall.gov](http://www.donotcall.gov) or by calling 1-888-382-1222.

Placing your number on the National Do Not Call Registry will stop most telemarketing calls, but not all. Calls from political organizations, charities, telephone surveyors, and the business of insurance, to the extent that it is regulated by state law, are permitted.

Even if your name is on the National Do Not Call Registry, organizations with which you have an established relationship can call you for up to 18 months after your last purchase, payment, or delivery. Companies to which you have made an inquiry or submitted an application can call you for up to three months. Whether or not you are listed on the National Do Not Call Registry, if you ask a company to put your number on its own do not call list, it must honor your request, regardless of an established business relationship.

### Pre-recorded Messages

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

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

Generally, you may put an end to prior consent or previous relationships by telling the caller not to place any more solicitation calls to your home. See *Unwanted Mail, Telephone and Online Solicitations* on page 24 for more details.

The protections that follow apply when an automatic dialer is used in combination with an artificial or pre-recorded voice message.

- The beginning of the message must identify who is calling.

- During or after the message, the caller's telephone number or address must be given. The phone number cannot be that of the auto dialer or prerecorded message player that placed the call. It also cannot be a 900 number or any other number with charges that exceed local or long distance charges.
- The called party's telephone line must be released within 5 seconds of the time that the calling system receives notification the party has hung up. Your local telephone company can tell you if there is a delay before you can get a dial tone again in your area.

Submit suspected violations to the Federal Communication Commission (p. 134). File a complaint via e-mail ([fccinfo@fcc.gov](mailto:fccinfo@fcc.gov)) or at [www.fcc.gov/cgb/complaints.html](http://www.fcc.gov/cgb/complaints.html).

### Junk Faxes

Unsolicited advertisements known as "junk faxes" sent to both business and residential fax machines are also prohibited by the Federal Communications Commission. Check with your state or local consumer protection agency (p. 84) to find out whether you have any additional protections.

## THE TROUBLE WITH SPAM

Spam has become one of the most serious inconveniences of e-mail and Internet usage. In some cases, spam is not only unwanted but also offensive, as in the pornographic spam that provokes many consumer complaints. Though it's nearly impossible to track spam, there are ways to decrease the number of spam e-mails you receive. Below are some tips to help.

### 8 Ways to Block Spam\*

- Do not buy anything promoted through spam. Even if the offer isn't a scam, you are helping to finance spam.
- If you're e-mail has a "preview pane," disable it to prevent the spam from reporting to its sender that you've received it.
- Use one email address for friends and family, another for everyone else. Or pick up a free one from Hotmail, Yahoo!, or a disposable forwarding address like [www.SpamMotel.com](http://www.SpamMotel.com). When one address attracts too much spam, abandon it for a new one.

- Use a provider that filters email, such as AOL, Earthlink, or MSN. If you get lots of spam, your ISP may not be filtering effectively. Find out its filtering features and compare them with competitors'.
- Report spam to your ISP. To help the Federal Trade Commission (FTC) control spam, forward it to [uce@ftc.gov](mailto:uce@ftc.gov) ("uce" stands for unsolicited commercial email).
- If you receive spam that promotes a brand, complain to the company behind the brand by postal mail, which makes more of a statement than e-mail.
- If your email program offers "rules" or "filters," use one to spot messages whose header contains one or more of these terms: html, text/html, multipart/alternative, or multipart/mixed. This can catch most spams but may also catch most of the legitimate emails that are formatted to look like Web pages.

**6 Mistakes to Avoid\***

- Posting your email address on a public webpage, such as eBay. If you must post it, you can thwart spammers' harvesting software by using "janedoe at isp.com," not "janedoe@isp.com." Or display your address as a graphic image, not text.
- Using your regular email address in a chat room. Instead use a different, disposable screen name. If it attracts too much spam, discard it.
- Using an easy to guess email like "JimSmith@isp.com." Instead use a harder-to-guess one with embedded digits, such as "Jim8mith2@isp.com."
- Clicking on an e-mail's "unsubscribe" link. That can inform the sender you're there. Don't do it unless you trust the sender.
- Disclosing your address to a site without checking its privacy policy. And don't forget to uncheck any check boxes that grant the site or its partners permission to send you anything nonessential.
- Forwarding chain letters, petitions, or virus warnings. All could be a spammers ploy to collect addresses.

**CHILDREN ONLINE**

Commercial websites 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 p. 139) or click on Kids Privacy at [www.ftc.gov](http://www.ftc.gov).

**ONLINE PRIVACY**

Good websites will tell you how they protect the personal information they collect.

- Look for a privacy policy statement or seal that indicates the site abides by privacy standards set by self-regulatory programs. Since programs vary, find out what the standards are; don't assume they provide the level of privacy you want.
- Look for signals that you are entering personal information on a secure webpage. A secure site encrypts or scrambles personal information so it cannot be easily intercepted. Signals include a screen notice that says you are on a secure site, a closed lock or unbroken key in the bottom corner of your screen, or the first letters of the Internet address you are viewing changes from "http" to "https".

**HEALTH PRIVACY**

People share sensitive, personal information with their doctors. This information is sometimes shared with others, such as insurance companies, pharmacies, researchers, and employers. The Medical Information Bureau is a data bank used by insurance companies. You can request a copy of your file to make sure the information it contains is correct. Write to MIB, Inc., PO Box 105, Essex Station, Boston, MA 02112, or call 617-436-3660. There is a service fee required to obtain a copy of your file.

The U.S. Department of Health and Human Services has issued major protections for patient privacy. For the latest news, go to [www.hhs.gov/ocr](http://www.hhs.gov/ocr) or the website of the Health Privacy Project ([www.healthprivacy.org](http://www.healthprivacy.org)).

\*"How to Stop Spam from Stalking You" #61667; 2003 by Consumers Union of U.S., Inc. Yonkers, NY 10703-1057, a nonprofit organization. Reprinted

## SHOPPING FROM HOME

### SHOPPING FROM HOME

You can order all kinds of products and services from the comfort of your own home using the telephone, mail, or a computer. Common problems encountered with these kinds of purchases are delayed delivery, out-of-stock items, incorrect items shipped, damaged items received and price changes. These tips will help you avoid problems and resolve difficulties you do encounter. For more information, see *Your Rights: 3-Day Cooling-Off Rule* (p. 29).

- Hang up or close the door if you are told you must decide immediately or the price will increase.
- Check that the seller has all the appropriate licenses. Contact your local or state consumer protection agency (p. 84) and the Better Business Bureau (p. 139) to check the seller's complaint history.
- 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 have a complaint.
- Consider whether the item comes with a warranty, and where you'll get follow-up service if you need it. Some sellers don't have the expertise or facilities to provide service for the goods they sell.
- Check the seller's return policy. Can you return the item for a full refund if you're not satisfied? If you return it, are you required to pay shipping costs or a restocking fee?
- Ask whom to contact if you have any questions or problems. Write down the company name, along with contact information (mailing address, website, e-mail address and phone number).
- Make sure the total price is correct, including shipping, handling and taxes. Will the seller pay to insure the shipment, or is it your expense? Coupons and other discounts should be properly deducted.
- Keep other transaction details. Record the item you ordered, date, amount you paid, and how you paid (check, money order, charge, etc.). Save information you were provided

such as product description, delivery date, cancellation policy, privacy policy, warranties, and the purchase confirmation the seller gives you.

- Use a credit card to pay for your purchase. This gives you the right to dispute the charges if there is a problem. Never send cash—you won't have proof of payment. See *Resolving Credit Problems* (p. 18).
- Be careful what information you provide. Give your credit card, debit card, or bank account number only if you're paying using that account – never to verify your identity.
- Keep track of your order. If it's late, see below, *Your Rights: Shopping from Home*.
- Be extra careful if the seller is in another country. While federal and state laws may apply, it may be difficult to pursue claims.

If you experience a problem and are not able to resolve it by working directly with the company, contact your state or local consumer protection agency for assistance (p. 84).

In rare cases, sellers have no intention of delivering what is sold, misrepresent items, or send counterfeit goods such as pirated copies of software. In these cases, see *Reporting Fraud* on page 41.

#### **YOUR RIGHTS: SHOPPING FROM HOME**

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

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

If you cancel, your money must be refunded within seven 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. 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.



### **Beware: Youth Peddling**

Some for-profit companies use young salespersons to sell magazines and other items door-to-door. They trick consumers into believing they are giving money to legitimate charities, because consumers tend to support young persons and youth programs. If a young person solicits you, ask for identification verifying the organization's name, address and purpose.

If the representative can't provide this information, ask them to leave. Report suspicious people to your local police department and/or contact the child labor division of your state labor department listed in the phone book.

If you are satisfied with the information provided, you should still not feel pressured to make a purchase or contribution. See also Charitable Giving on page 24.

This FTC rule only applies to the first shipment of magazine subscriptions or other merchandise that comes repeatedly. Orders for services (for example, photo finishing), sale of seeds and growing plants, collect-on-delivery (C.O.D.) orders, and transactions such as books and music clubs are covered by a different FTC rule.

There may also be laws or regulations in your state that apply. Report suspected violations to your state or local consumer protection agency (p. 84) and to the FTC (p. 135).

### **YOUR RIGHTS: 3-DAY COOLING-OFF RULE**

If you buy something at a store and later change your mind, your ability to return the merchandise depends upon store policy and any product guarantees or warranties. But if you buy an item in your home you may have three days to cancel. This Cooling-Off Rule also applies to sales purchases of \$25 or more at a buyer's workplace or dormitory and at places rented by a seller on a temporary basis, such as hotel or motel rooms, convention centers, fairgrounds and restaurants. Enforced by the Federal Trade Commission (p. 135), the Cooling-Off Rule requires salespersons to tell you that you have three business days after the sale to change your mind. At the time of the sale, the seller must give you:

- two dated copies of a cancellation form (one to keep and one to send); and

- a copy of your contract or receipt showing the salesperson's name and address and explaining your right to cancel. The contract or receipt must be in the same language that's used in the sales presentation.

To cancel a purchase, sign and date one of the cancellation notices and send it by certified mail postmarked before midnight of the third business day following the sale. Saturday is considered a business day, but Sunday and legally-recognized holidays are not. Keep the other notice of cancellation for your records.

If you were not provided with the cancellation form at the time of the sale, your three days doesn't start until after you receive the form 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 of any trade-ins given as down payment. Within 20 days, the seller must either pick up the items left with you, or reimburse you for mailing expenses, if you agree to send back the items.

If you paid by credit card, canceled the contract within three 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. See Resolving Credit Problems on page 18.

There are situations where the Cooling-Off Rule does not apply:

- The sale was made entirely by mail or telephone.
- The sale was the result of prior negotiations at the seller's permanent business location where the product is regularly sold.
- If a document has been signed waiving the right to cancel.
- Sale of goods and services not primarily intended for personal, family or household use.
- Transactions involving real estate, insurance, securities, or motor vehicles are involved.
- The product can't be returned in substantially the same condition in which you received it.
- Sale of arts or crafts sold at fairs, shopping malls, civic centers, or schools.

## SHOPPING FROM HOME

### SHOPPING ONLINE

Here are some specific tips for buying online:

- Research the seller. Company websites often provide information in a section called "About Us." Some online sellers participate in programs such as BBBOnLine that help resolve problems. Look for a logo or endorsement seal on the company website. This is an indication, but not a guarantee, of the seller's reliability.
- Check [www.bizrate.com](http://www.bizrate.com) to see how other consumers rated online stores. Some auction sites post ratings of sellers based on comments by buyers. This may give you some idea of how you'll be treated, but beware of too many glowing testimonials that might be placed by sellers themselves.
- Comparison shop at a variety of online stores. Shopping "bots" such as [www.mysimon.com](http://www.mysimon.com) may help. Other feature and price comparisons can be found using the shopping page of [www.consumerworld.org](http://www.consumerworld.org).
- Make sure you are clear on the condition of the product. Look for words like "refurbished," "reconditioned," "close-out," "discontinued," or "off-brand," especially when shopping for computer gear or electronic equipment.
- Never send your credit card number by e-mail because e-mails are not secure.
- Save all transaction details. Print out or make note of the seller's identification, the item description and the time, date and price you paid or bid on the item. Print and save copies of your order confirmation screen and all e-mail communications.
- Use a secure website to help protect your credit card from misuse. The Online Privacy section (p. 27) offers more information on secured websites. If you are not comfortable providing your credit card number online, many sellers allow you to call or fax it to them.

For more information about shopping online, visit [www.ftc.gov/bcp/conline/pubs/online/payments.htm](http://www.ftc.gov/bcp/conline/pubs/online/payments.htm) and [www.safeshopping.org](http://www.safeshopping.org).

### ONLINE AUCTIONS AND PRIVATE SELLERS

Many private sellers sell items on the Internet through auctions, classified ads, newsgroups, and chat rooms. If you are in one part of the country and the seller is in another, it can be difficult resolving a dispute. Be aware that government agencies may not be able to help resolve disputes since many state and federal consumer protection laws don't apply to sales between individuals. Follow this advice as well as the general tips on online shopping and shopping at home.

- Check how the auction works. Can you cancel a bid? Don't assume that the rules used by one Internet auction site apply to another. Some sites offer step-by-step tutorials that will take first-time buyers through the bidding process.
- Find out what protections the auction site offers buyers. Does the site provide free insurance or guarantees for items that are not delivered or what the seller claimed?
- Follow the strategies used in any auction. Learn the value of the merchandise you are bidding on. Establish your top price and stick to it. This is the best way not to overbid or fall prey to an unscrupulous seller.
- Don't bid on an item you don't intend to buy. Remember that if you're the highest bidder, you are obligated to follow through with the transaction. Auction companies often bar non-paying bidders—those who back out of a deal—from future bidding.
- If the seller can't accept payment by credit card, use an escrow service. Your money is held by a third-party until you receive your purchase and have approved release of the payment to the seller. There is a small fee, but the peace of mind is worth it. Be wary of sellers who insist you use a specific escrow service, especially if you have never heard of that particular escrow service before.

According to the Federal Trade Commission, auction scams are the most prevalent type of Internet fraud. Before bidding, learn the signs of an online auction scam:

- \* Dealing with overseas sellers is risky. Don't send money to addresses not listed in the original ad.

- \* Check stores and comparison shop for realistic prices. Be wary of really low prices.
- \* Don't be lured away from auction sites with promises of a better deal.
- \* Don't disclose personal information unless you know why it is being collected and how it will be used and protected.
- \* The safest method of payment is with a credit card since there is a charge back protection. Beware of sellers who want you to conduct a wire transfer. Wire transfers have no safeguards.
- Comparison shop. Determine the complete cost of the trip in dollars, including all service charges, taxes, processing fees, etc. Beware of unreasonably cheap prices or free trips—you usually get what you pay for! A free airfare or free accommodations may disguise the fact that the total price is still higher than that of a regular package tour. See Contests and Sweepstakes on page 35.
- Make sure you understand the terms of the travel offer. Find out exactly what is included in the price and what is not. If you are told that you've won a free vacation, ask if you have to buy something else in order to get it. Some packages promote free airfare, but you may have to buy expensive hotel arrangements. Others include a free hotel stay, but no airfare. If the destination is a beach resort, ask the seller how far the hotel is from the beach. Then ask the hotel.

## TRAVEL

The Internet has greatly expanded options for making travel arrangements. While travel agents may save you time finding arrangements that best serve your needs, you can also do research and make reservations on your own via telephone or computer. Here are some tips that will help you get a travel deal that delivers what you are promised.

- Plan as far ahead as you can. Some airlines set aside only a few seats on each flight at the lower rates. The real bargains often sell out very quickly. On the other hand, air carriers sometimes make more discount seats available later. If you had decided against a trip because the discount fare you wanted was not available on the desired date, try again, especially just before the advance-purchase deadline.
- Be flexible in your travel plans. The best deals may be limited to travel on certain days of the week or particular hours of the day. After you get a fare quote, ask the reservations agent if you could save money by leaving a day earlier or later, by taking a different flight on the same day or using a different airport. A connection (change of planes) or a one-stop flight is sometimes cheaper than a nonstop flight.
- Research the background of any new travel agent or tour company. Ask if they belong to a professional association, then check to see if the company is a member in good standing and ask about consumer protection programs. Contact your state or local consumer protection agency (p. 84) and the Better Business Bureau (p. 139) to find out about the company's complaint history.
- Ask about cancellation policies and get all promises in writing. You may want to look into trip insurance for added protection. InsureMyTrip.com offers pricing and policy information on plans from different companies and describes the different forms of policies available.
- Get a confirmed departure date, in writing, before you pay anything. Don't believe that an acceptable date or reservation will be arranged later.
- Pay by credit card. It's not unusual to make a deposit or even pay in full for travel services before the trip. A credit card gives you the right to dispute charges for services that were misrepresented or never delivered. Being told you can't leave for at least two months should raise a red flag, because the deadline for disputing a credit card charge is 60 days, and most scam artists know this. (See Resolving Credit Problems on p. 18).
- Don't be pressured into making a hasty decision by claims that you have to act immediately. You might pay processing or other fees up front, and then find that a conartist has pocketed your money and left you high and dry.

In some states, 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

## TRAVEL

also be regulated. Contact your state or local consumer protection agency (p. 84) 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 (p. 153) will also help resolve disputes with member agents.

### TRAVEL SAFETY INFORMATION SOURCES

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

- The U.S. Department of Transportation (p. 131) at [www.dot.gov](http://www.dot.gov) offers airline, highway and rail safety information. For example, you can look up crash-safety reports on cars or find out how weather is affecting air travel and road conditions.
- The U.S. Department of State (p. 130) at [www.state.gov/travel](http://www.state.gov/travel) tells what to do before, during, and when you return from a trip overseas. This agency also offers warnings on locations to be avoided and what to do in an overseas emergency.
- The Centers for Disease Control and Prevention (p. 122) at [www.cdc.gov/travel](http://www.cdc.gov/travel) offer health-related travel information on subjects such as diseases, vaccination requirements, and avoiding illnesses associated with food and water. Inspection scores on specific cruise ships are also available.

## RESOLVING AIR TRAVEL PROBLEMS

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

### DELAYED AND CANCELLED FLIGHTS

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

Each airline has its own policies about what it will do for delayed passengers; there are no federal requirements. If you are delayed, ask the air-

line if they will pay for meals or a phone call. Contrary to what many people believe, airlines are not required to compensate passengers whose flights are delayed or canceled.

### OVERBOOKED FLIGHTS

Overbooking is not illegal, and most airlines overbook their scheduled flights to a certain extent in order to compensate for "no-shows." Passengers are sometimes left behind or "bumped" as a result. When seats are oversold, the U.S. Department of Transportation requires airlines to ask people to give up their seats voluntarily, in exchange for compensation. Airlines set guidelines for what to offer passengers—money, a free trip, food, or lodging.

Federal rules protect you if you have been bumped against your will on most domestic flights or outbound international flights. The airline must give you a statement describing your rights. If the airline is not able to get you to your final destination within one hour of your original scheduled arrival time, you are entitled to an on-the-spot payment as compensation. The amount depends on the price of the ticket and the length of the delay. An airline may offer you free transportation on a future flight in place of a check for denied boarding compensation, but you have the right to insist on a check.

However, to be eligible for compensation, you must have a confirmed reservation—an "OK" in the status box of your ticket. You must also meet the airline's deadlines for ticketing and check-in.

### DELAYED OR DAMAGED BAGS

If your bags don't come off the conveyor belt, report this to the airline before you leave the airport. Insist that they fill out a form and give you a copy, even if they say the bag will be in on the next flight. Also make sure you know:

- the name of the person who filled out the form;
- a phone number for follow up.

Confirm that the airline will deliver the bag to you without charge when it is found; ask them about this as well.

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

If a suitcase arrives damaged—the airline will usually pay for repairs. If an item can't be fixed, they will negotiate a settlement to pay you its depreciated value. The same holds true for belongings packed inside. Of course, airlines may decline to pay for damage caused by the fragile nature of the broken item or inadequate packing, rather than the airline's handling.

### LOST BAGS

If your bag is declared officially lost, you will have to submit a second, more detailed form within a set time period established by the airline. The information you submit is used to estimate the value of your lost belongings. Airlines consider the depreciated value of your possessions, not their original price or the replacement costs. They can invoke a ceiling of \$1250 per passenger on the amount of money they'll pay. When your luggage and its contents are worth more than that, you may want to purchase "excess valuation," if available, from the airline when you check in. The airline may refuse to sell excess valuation on some items that are especially valuable or breakable, such as antiques, musical instruments, jewelry, manuscripts, negotiable securities and cash. On international trips, the airline's liability limit is \$9.07 per pound.

Keep in mind that these limits are maximums. If the depreciated value of your property is worth less than the liability limit, the airline will offer this lower amount. If the airline's settlement doesn't fully cover your loss, check your homeowner's or renter's insurance to see if it covers losses away from home. Some credit card companies and travel agencies offer optional or even automatic supplemental baggage coverage.

## UTILITIES

In many states, consumers can choose their telephone and energy services provider. Contact your state utility commission (p. 114) and ask:

- Do you have consumer information to help me decide which firm(s) to do business with?
- Do you license all utility companies?
- 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?

## ELECTRICITY AND NATURAL GAS

If you have a choice in suppliers, ask:

- How much will it cost? How long can I depend on this rate? Are there any other fees I will be charged?
- Where do I call if I have a problem with service? Do you have a local customer service office?
- May I have a sample of a bill I might receive if I contract with your company?
- What are the terms and conditions of service? For example, is there a fee if I cancel my agreement before the service period is up?

## TELEPHONE SERVICE

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

Think first about how you use the telephone. Once you have answers to these questions, you can compare services and prices. Your best buy may be a package deal from one company or services from different companies.

- Where do you call most often?
- What time of day or day of the week do you call?
- Do you want to get messages and if so, do you need voicemail or will an answering machine do?
- How often do you need call waiting and/or caller ID?
- Do you get urgent messages when you're away from home?

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

- Get the information in writing.



## TELEPHONE SERVICE

- Don't be pressured into an immediate decision.
- Make sure you're comparing prices on similar plans and features. The nonprofit Telecommunications Research and Action Center ([www.trac.org](http://www.trac.org)) offers information about residential and small business long-distance rates, and wireless service.

The Federal Communications Commission (p. 134) offers consumer information on regulatory changes, how to choose a long-distance carrier, how to understand new fees and taxes on phone services, what to do if you're "slammed" and more at [www.fcc.gov/cib](http://www.fcc.gov/cib). The National Consumers League also maintains a web page ([www.nclnet.org/phonebill/index.html](http://www.nclnet.org/phonebill/index.html)) to help you understand all of the charges on your phone bills and help you recognize fraud.

Compare plans and rates at [SaveOnPhone.com](http://SaveOnPhone.com), [LowerMyBills.com](http://LowerMyBills.com), [ABTolls.com](http://ABTolls.com) and [PhoneBillCentral.org](http://PhoneBillCentral.org). Another website, [10-10Phonerates.com](http://10-10Phonerates.com), focuses on rates from 10-10 dial-around long-distance services.

### SLAMMING AND CRAMMING

"**Slamming**" is the illegal act of switching your long distance, local toll or local telephone company without your permission. You may not know

### Reducing Energy Costs

You may be able to save hundreds of dollars a year on your home energy bills.

- Conduct a home energy audit. The U.S. Department of Energy (p. 127) offers many tips in its publications and on its website about how to save gas and electricity. Ask your electric or gas utility how much they charge to do an audit.
- Buy appliances, especially air conditioners and furnaces, that are energy-efficient. Information on the energy-efficiency of major appliances is found on Energy Guide Labels required by federal law.
- Enroll in load management programs and off-hour rate programs offered by your electric utility.

Use the Home Energy Saver web page at [hes.lbl.gov/hes](http://hes.lbl.gov/hes) to compare your household's energy costs to the average in your locale.

until you find a different company name on your bill, or your phone charges are much higher than normal. If you've been slammed:

- Ask your local phone company to switch you back to your original company at no charge;
- Tell the original company you're switching back, and ask to be enrolled in your previous calling plan; and
- Contact the company that slammed you, whose name and number is on the bill, to exercise your rights not to pay those charges.

If you're unable to resolve your complaint, contact the Federal Communications Commission (p. 134).

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

To avoid being a victim:

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

Your phone service cannot be shut off for refusal to pay for unauthorized services. For help, contact your local or state consumer protection agency (p. 84), state public utilities commission (p. 114), or the FCC (p. 134).

**PRE-PAID CALLING CARDS**

Many stores sell pre-paid calling cards. They are sold online, too. Before buying one, know the:

- per-minute rate;
- connection fee;
- maintenance fee; and
- expiration date.

For help finding the best deals on prepaid phone cards, try [www.PhoneShark.com](http://www.PhoneShark.com) as well as the websites listed previously.

**PAY-PER-CALL SERVICES**

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

- Sign a written contract that describes the service and how much it will cost;
- Agree verbally and provide 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 Federal Communications Commission (p. 134) and the Federal Trade Commission (p. 135) have rules concerning pay-per-call numbers.

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

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

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 whom you spoke to and what was said.
- Follow up with a letter. Keep a copy that explains the problem and confirms your conversation.

**Beware: Contests and Sweepstakes**

"You have been specially selected..."

"You have won..."

"A new car! A trip to Hawaii! \$2,500 in cash! Yours, absolutely free! Take a look at our..."

"Your special claim number lets you join our sweepstakes..."

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

Anytime you hear these words, you should watch for a scam. Don't pay if you are asked to give money to get something free, claim a prize or win a vacation. If you have really won a sweepstakes, you pay taxes directly to the government, not through the company.

- 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 of financial assistance.
- 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. See *Resolving Credit Problems* on page 18.

You may have other rights according to state law. Check with your state or local consumer protection agency (p. 84) or state utility commission (p. 114).

**PROTECT YOURSELF: PAY-PER-CALL SERVICES**

You can get all sorts of information and entertainment services by calling 900 numbers. These numbers are sometimes also used to conduct surveys or contests, or for charitable fundraising. The "information provider" you're calling sets its own price for the service, and usually bills you through your local telephone company.

## TELEPHONE SERVICE • WATER

Be aware that some of these services get around the federal consumer protections 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.

- 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.
- Don't make the call if you don't know the cost.
- Be wary of promises for free minutes, gifts or prizes.
- 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 that claim to be 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.

### YOUR RIGHTS: PAY-PER-CALL SERVICES

Federal law requires advertisements 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 the private company offering information about Federal programs is not endorsed, approved or authorized by the government; and

- If the service is 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 introduction); and
- a warning to kids under the age of 18 that they need their parents' consent to stay on the line.

## 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](http://www.epa.gov/safewater).

## Services and Resources for Consumers with Disabilities

### 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. Check the introductory pages of local telephone directories for additional TTY services. For a copy of the U.S. Government TTY Directory, please visit [www.gsa.gov/frs/](http://www.gsa.gov/frs/) or write to Federal Citizen Information Center, Department TTY, Pueblo, CO 81009.

### Relay Services

Telecommunications relay services link telephone conversations between individuals who use standard, voice telephones and those who use TTYs. Relay services allow hearing and speaking individuals to call TTY numbers, and allow those 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 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 for that area.

### Federal Relay Service (FRS)

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

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

### 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 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, Fax: 202-707-0712  
Toll free: 1-800-424-8567  
e-mail: [nls@loc.gov](mailto:nls@loc.gov)  
Website: [lcweb.loc.gov/nls](http://lcweb.loc.gov/nls)  
For faster service, telephone, fax, or e-mail your request for application forms or other information.

### 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. Their 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, and 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](http://www.rfbd.org)

## Part II – After You Buy

### HOW TO COMPLAIN

Save all contracts, sales receipts, canceled checks, owner's manuals and warranty documents. 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.

The first step in resolving a consumer problem is usually to contact the business that sold you the item or performed the service. If you 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. Otherwise, communicate with a manager or the president of the business.

See page 45 for contact information on several hundred corporations. If you don't find the company you are looking for, check the product label, warranty or other papers you received at the time of purchase. These reference books at your public library also have helpful information:

- The Standard & Poor's Register of Corporations, Directors and Executives
- Trade Names Directory
- Standard Directory of Advertisers
- Dun & Bradstreet Directory
- Thomas Register of American Manufacturers

Keep in mind the name of the manufacturer or parent company is often different than the brand name. You may also be able to get a corporation's address from the Attorney General's office in the state where the company is incorporated.

### NEXT STEPS

If you think a law has been broken, contact your local or state consumer protection agency right away (p. 88). Violations of Federal law should be reported to the government agency responsible for enforcement. Throughout the "Before You Buy" section of this Handbook, you will find references to your rights. The Federal agency you contact for more information is usually the agency to be contacted with your complaint as well. See Reporting Fraud on page 41 for more information.

Don't give up if you are not satisfied. If you believe you have given the company enough time to resolve the problem, file a complaint with one or more of these organizations.

- State or local consumer protection offices (p. 88). These government agencies mediate complaints, conduct investigations, and prosecute offenders of consumer laws.
- The regulatory agency that has jurisdiction over the business. For example, some banking and securities, insurance, and utilities are regulated at the state level. State Weights and Measures Offices (p. 124) enforce consumer protections concerning the labeling, weight, and measure or count of packaged goods. They also check the accuracy of weighing and measuring devices such as supermarket scales, gasoline pumps, taximeters and rental car odometers.
- State and local licensing agencies. Doctors, lawyers, home improvement contractors, auto repair shops, debt collectors, and child-care providers are required to register or be licensed. The board or agency that oversees this process may handle complaints and have the authority to take disciplinary action (p. 88).
- Better Business Bureaus (p. 145). This network of nonprofit organizations supported by local businesses tries to resolve buyer complaints against sellers. Records are kept on unresolved complaints as a source of information for the seller's future customers. The umbrella organization for the BBBs assists with complaints concerning the truthfulness of national advertising and helps settle disputes with automobile manufacturers through the BBB AUTO LINE program (p. 87).
- Trade associations. Companies selling similar products or services often belong to an industry association that will help resolve problems between their members and consumers (p. 156).
- Media programs. Local newspapers, radio stations, and television stations often have Action Lines or Hotline services that try to resolve consumer complaints they receive. Some handle only the most serious cases or those that occur most frequently. To find these services, check with your local news-



## HOW TO COMPLAIN • LEGAL RECOURSE

papers or broadcast stations. See the box below for members of Call for Action.

- National consumer organizations (p. 151)

### DISPUTE RESOLUTION PROGRAMS

The auto industry has many of these programs (p. 87). The National Association of Security Dealers offers a program designed to resolve investment-related disputes.(p. 161). Some small claims courts also offer a dispute resolution program as an alternative to a trial.

Mediation, arbitration, and conciliation are three common types of dispute resolution. During mediation, both sides involved in the dispute meet with a neutral third party and create their own agreement jointly. In contrast, in arbitration the third party decides how to settle the problem. Request a copy of the rules of the program before making a decision to participate in any of them. Because the opposing sides may not be satisfied with the decision, ask in advance:

- Is the decision binding? Some programs do not require both parties to accept the decision.
- Does participation in the program place any restrictions on your ability to take other legal action?

The American Bar Association (p. 156) publishes a directory of state and local dispute resolution programs.

## LEGAL RECOURSE

### 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

**CALL FOR ACTION, INC.**  
**5272 RIVER ROAD, SUITE 300**  
**BETHESDA, MD 20816**  
**PHONE: 301-657-8260**  
**FAX: 301-657-2914**  
**WEBSITE: WWW.CALLFORACTION.ORG**

**Call for Action, Inc.** is a nonprofit network of consumer hotlines that educate and assist consumers with consumer problems. Listed below are hotlines in major markets staffed with trained volunteers who offer advice and mediate complaints at no cost to consumers. Consumers in locations not listed should call the Network Hotline at 301-657-7490.

WTAJ-TV Altoona, PA 814-944-9336	WXYZ-TV & WJR Radio Detroit, MI 248-827-3362	KPNX-TV & KNAZ-TV Phoenix/Flagstaff, AZ 1-866-260-1212 (toll free)
WXIA-TV Atlanta, GA 678-422-8466	WINK-TV Fort Myers, FL 941-334-4357	WTAE-TV Pittsburgh, PA 412-333-4444
WBZ Radio Boston, MA 617-787-7070	WFMY-TV Greensboro, NC 336-680-1000	KTVI-TV, St. Louis, MO 636-282-2222 1-800-782-2222 (Illinois only)
WIVB-TV Buffalo, NY 716-879-4900	KCTV-5 Kansas City, MO 913-831-1919	KTVX-TV Salt Lake City, UT 1-877-908-0444 (toll free)
WJW-TV Cleveland, OH 216-578-0700	WTMJ-TV Milwaukee, WI 414-967-5495	WTOL-TV Toledo, OH 419-255-2255
KKTV-TV Colorado Springs, CO 719-457-8211	WABC Radio New York, NY 212-268-5626	WTOP AM&FM Washington, DC 301-652-4357

## LEGAL RECOURSE

case. Typically, you will not need a lawyer, and some states do not permit them.

If you live in a state that allows lawyers and if the party you are suing brings one, do not be intimidated. 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.

If you file a case and win, the losing party may give you what the court says you are owed without further action on your part. But some losers refuse to follow the court's directions. When this happens, you 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. You will get the money from the sale, up to the amount owed. Officials may also be directed to take money from a bank account or business cash register. If the person who owes the money receives a salary, the court might order an employer to garnish (deduct money from) each paycheck and give it to you.

Check your local telephone book under the municipal, county or state government headings for small claims court offices. Ask the clerk how to use the small claims court. Before taking your own case to court:

- Request educational material to help you prepare your presentation.
- Observe a small claims court session.

## LEGAL INFORMATION AND HELP

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

Free assistance may be available from a law school program where students, supervised by attorneys, handle a variety of legal matters. Some of these programs are open to all. Others limit their service to 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.

Websites such as [www.abalawinfo.org](http://www.abalawinfo.org) (American Bar Association), [www.uslaw.com](http://www.uslaw.com), [www.thelaw.com](http://www.thelaw.com), [www.freeadvice.com](http://www.freeadvice.com), [www.thelawyerpages.com](http://www.thelawyerpages.com), and [nolo.com](http://nolo.com) may

### **Beware: Recovery Services**

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

help you with answers to general legal questions. For information on state-specific legal questions, try the website of the National Association of Consumer Agency Administrators ([www.nacaanet.org](http://www.nacaanet.org)).

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

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

National Legal Aid and Defender Association  
1625 K Street, NW, 8th Floor  
Washington, DC 20006  
202-452-0620  
Fax: 202-872-1031  
e-mail:[info@nlada.org](mailto:info@nlada.org)  
Website: [www.nlada.org](http://www.nlada.org)

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

LSC Public Affairs  
750 1st Street, NE, 10th Floor  
Washington, DC 20002  
202-336-8800  
Fax: 202-336-8959  
Website: [www.lsc.gov](http://www.lsc.gov)

## REPORTING FRAUD

People who have no intention of delivering what is sold, who misrepresent items, send counterfeit goods or otherwise try to trick you out of your money are committing fraud. Reporting fraud promptly improves your chances of recovering what you have lost, and helps law enforcement authorities stop scams before others are victimized.

- Start by contacting your state or local consumer agency (p. 88) and local law enforcement officers for advice and assistance.
- Report suspected violations of Federal Trade Commission rules by contacting the FTC Consumer Response Center, Washington, DC 20580, calling toll-free 1-877-FTC-HELP (1-877-382-4357) or going online to [www.ftc.gov](http://www.ftc.gov).
- Notify the National Fraud Center (p. 154) at [www.fraud.org](http://www.fraud.org).
- Scams that used the mail or interstate delivery service should also be reported to the U.S. Postal Inspection Service (p. 144). It is illegal to use the mail to misrepresent or steal money.
- Complaints about e-commerce across international borders can be filed at [www.ecommerce.gov](http://www.ecommerce.gov).

## Product Safety Recalls

If you think you have an item that poses a safety hazard or 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. Sometimes sale of the item is banned. These agencies also work with manufacturers to reduce product dangers. A manufacturer may establish a recall program that asks consumers to return the defective item for replacement or repair. In some situations, the seller provides a part that reduces the danger of using the product. Ask the agency if your product has been recalled or covered under some other safety program.

- **Automobiles**—National Highway Traffic Safety Administration (p. 137)
- **Drugs, medical devices**- Food and Drug Administration (p. 131)
- **Food**—U.S. Department of Agriculture (p. 129), Food and Drug Administration (p. 131)
- **Seafood**—Food and Drug Administration (p. 131), U.S. Department of Commerce (p. 129)
- **Toys, baby and play equipment, household products**—U.S. Consumer Product Safety Commission (p. 128)

Two websites post information on current recalls:

- **[www.Recalls.gov](http://www.Recalls.gov)**—This site lists government-initiated recalls, streamlining access to information from six different federal agencies, including those listed above.
- **[www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)**—The FCIC website includes the most comprehensive listing of both government- and industry-initiated recalls.

## 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 specific contact.)  
Street Address  
City, State, Zip Code

Dear (Contact Person):

Re: (account number, if applicable)

- describe purchase

- name of product, serial number

- include date and place of purchase

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.).

- state problem
- give history

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

- ask for specific action

- enclose copies of documents

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).

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

Sincerely,

Your name

Enclosure(s)

**Keep copies of all of your letters, faxes, e-mails, and 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.

Many of the companies listed in the Handbook are members of **SOCAP International (Society of Consumer Affairs Professionals)**. An international professional organization established in 1973, SOCAP International 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 International 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 consumer organizations. SOCAP International 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 International members are identified in the Corporate Consumer Contacts section of the Handbook by a mobius strip, which is part of SOCAP International's official logo, and symbolizes the unbroken connection between good business and customer satisfaction and loyalty. For more information, contact SOCAP International at 675 North Washington St., Suite 200, Alexandria, VA 22314; 703-519-3700; Fax: 703-549-4886; e-mail: [socap@socap.org](mailto:socap@socap.org) or on the web at [www.socap.org](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.**

One Presidential Blvd.  
Bala Cynwyd, PA 19004-1034  
610-668-2900 ext. 224  
Toll free: 1-800-292-8500  
Fax: 610-668-1308  
E-mail:  
[awright@AAMCO.com](mailto:awright@AAMCO.com)

##### **ABC, Inc.**

77 West 66th St.  
New York, NY 10023  
212-456-7477  
E-mail: [abcaudr@abc.com](mailto:abcaudr@abc.com)  
[www.abc.com](http://www.abc.com)



##### **ACCO Brands, Inc. Fortune Brands**

Consumer Affairs  
300 Tower Pkwy.  
Lincolnshire, IL 60069  
847-541-9500  
Toll free: 1-800-989-4923  
Fax: 800-247-1317  
[www.acco.com](http://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](http://www.acehardware.com)

##### **ACE USA Companies**

1601 Chestnut St.  
PO Box 41484  
Philadelphia, PA 19101-1484  
215-640-4555  
Fax: 215-640-2489  
E-mail: [mark.whiter@ace-ina.com](mailto:mark.whiter@ace-ina.com)  
[www.ace-ina.com](http://www.ace-ina.com)

##### **Adaptec**

691 South Milpitas Blvd.  
Milpitas, CA 95035  
Toll free: 1-800-959-7274  
Fax: 408-957-2546  
E-mail: [support@adaptec.com](mailto:support@adaptec.com)  
[www.adaptec.com](http://www.adaptec.com)



## Corporate Consumer Contacts



### Adidas America

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

### Aerus Electrolux Corporation

Customer Service  
300 East Valley Dr.  
Bristol, VA 24201  
Toll free: 1-800-243-9078  
Fax: 540-645-2863  
E-mail:  
customerservice@aerisonline.com  
www.aerisonline.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 Company  
6 Concourse Pkwy., 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

200 Andrews Ave.  
Ft. Lauderdale, FL 33301  
954-320-4000  
800-837-0032  
Toll free: 1-800-445-5664  
www.goalamo.com

### Alaska Airlines

PO 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.alaskaair.com

### Alberto Culver Co.

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

### Albertsons Inc.

Corporate Headquarters  
250 Parkcenter Blvd.  
Boise, ID 83706  
208-395-6392  
Fax: 208-395-6773  
www.albertsons.com



### Alcon Laboratories, Inc.

Technical Consumer Affairs, QA  
6201 South Freeway  
Fort Worth, TX 76134-2099  
817-551-8454  
Fax: 817-551-3092

### Allegheny Pharmacal Corp.

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



### Allied Van Lines

PO 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 Rd.  
Northbrook, IL 60062  
847-402-5448  
Fax: 847-402-0169  
www.allstate.com

### Alltel Corporation

Customer Relations  
1 Allied Dr.  
Little Rock, AR 72202  
501-905-8000  
Toll free: 1-800-255-8351  
Toll free: 1-877-446-3628  
Fax: 501-905-5444  
www.alltel.com

### Almaden Vinyards

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



### Aloha Airlines

PO Box 30028  
Honolulu, HI 96820  
808-836-4115  
Toll free: 1-800-803-9454  
Fax: 808-836-4206  
E-mail: bhoribata@alohaairlines.com



### Amana Appliances

2800 220th Trail  
Amana, IA 52204  
Toll free: 1-800-843-0304 (product questions)  
Toll free: 1-800-628-5782 (service)  
www.amana.com

## Corporate Consumer Contacts

### **Amazon.com**

Customer Service  
PO Box 81226  
Seattle, WA 98108-1226  
206-266-1000  
Toll free: 1-800-201-7575  
Fax: 206-266-1821  
www.amazon.com

### **America Online, Inc.**

22265 Pacific Blvd.  
Dulles, VA 20166  
703-265-1000  
Toll free: 1-800-827-6364  
www.aol.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

### **American Airlines, Inc.**

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

### **American Automobile Association**

1000 AAA Dr., Mailspace 61  
Heathrow, FL 32746  
407-444-8391  
www.aaa.com

### **American Express Co.**

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 Greetings Corp.**

One American Rd.  
Cleveland, OH 44144

216-252-7300, ext. 1281  
Toll free: 1-800-777-4891  
E-mail: sue.holiday@amgreetings.com  
www.corporate.american-greetings.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.**

PO 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 Dr.  
Thousand Oaks, CA 91320-1799  
805-447-1000  
805-447-1010  
Toll free: 1-800-28-AMGEN  
www.amgen.com

### **Amway Corporation**

North American Business Region  
7575 East Fulton Rd.  
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 Ave. North  
Bayport, MN 55003  
651-264-5150  
Toll free: 888-888-7020  
Fax: 651-264-5827  
www.andersenwindows.com

### **Anheuser-Busch, Inc.**

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 Corporation**

Financial Relations  
123 North Wacker Dr.  
Chicago, IL 60606  
312-701-3000  
312-701-3983  
Fax: 312-701-3793  
www.aon.com

### **Aon Innovative Solutions**

13922 Denver West Pkwy.  
Golden, CO 80401  
Toll free: 1-800-528-6280  
E-mail: Sharon\_Campbell@aon.com  
http://www.aoninnovativesolutions.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

## Corporate Consumer Contacts

### Appleseed's

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

### Arizona Mail Order

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

### Armour Swift Eckrich

2001 Butterfield Rd.  
Downers Grove, IL 60515  
630-512-1000  
Toll free: 1-800-325-7424  
(Eckrich nutrition)  
Fax: 630-512-1124  
www.conagrafoods.com/index.jsp

### Armstrong World Industries, Inc.

PO Box 3001  
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 Ave.  
Suite 2200  
Tucson, AZ 85701  
520-670-7000  
Toll free: 1-800-846-9726  
Fax: 520-670-7101  
www.artisoft.com

### Asante Technologies

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

### A.T. Cross Co.

One Albion Rd.  
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

 Consumer Services  
340 Mt. Kemble Avenue,  
Room N208  
Morristown, NJ 07962  
973-326-5379  
Toll free: 1-800-222-0300  
TDD/TTY: 1-800-522-2880  
Fax: 973-326-2467  
www.att.com

### AT&T Wireless Services, Inc.

PO Box 97061  
Redmond, WA 98073  
425-580-6000  
Toll free: 1-800-888-7600  
Toll free: 1-866-429-7889  
www.attws.com

### Ateco, Inc.

Consumer Affairs Department  
PO Box 606  
Shenandoah, PA 17976  
(570) 462-2745  
toll free: 800-233-3170  
www.pierogies.com

### ATI Technologies, INC.

33 Commerce Valley Dr., E  
Markham, ONT L3T 7X6,  
CANADA  
905-882-2600  
www.ati.com

### Atlantic Richfield Co., ARCO Products Co.

4 Center Point Dr.  
La Palma, CA 90623  
213-486-3511  
Toll free: 1-800-322-2726  
www.arco.com

### Atlas Van Lines, Inc

PO Box 509  
Evansville, IN 47703-0509  
812-424-2222  
Toll free: 1-800-252-8885  
Fax: 812-421-7129

E-mail: janmar2@atlasvanlines.com  
www.atlasvanlines.com

### Automobile Magazine (Division of K-III)

575 Lexington Ave., 24th Floor  
New York, NY 10022  
212-891-6360

### Aventis Pharmaceuticals

North American Headquarters  
300 Summerset Corporate Blvd.  
Bridge Water, NJ 08807  
9082314000  
Toll free: 1-800-552-3656  
www.aventis.com

### Avis Rent-A-Car System

4500 South 129th East Ave.  
Suite 100  
Tulsa, OK 74134-3802  
Toll free: 1-800-352-7900  
Fax: 918-621-4819  
E-mail: custserv@avis.com  
www.avis.com

### Avon Products, Inc.

1251 Ave. of the Americas  
New York, NY 10020  
212-282-7571  
Toll free: 1-800-367-2866  
Toll free: 1-800-445-2866 (consumer information center)  
Toll free: 1-800-FOR-AVON  
www.avon.com

## B

### Bacardi USA

2100 Biscayne Blvd.  
Miami, FL 33137  
305-573-8511  
Toll free: 1-800-BACARDI  
Fax: 305-573-2730  
www.Bacardi.com

### Bali (Division of Sara Lee Corp.)


3330 Healy Dr.  
P.O. Box 5100 (27113)  
Winston-Salem, NC 27113


## Corporate Consumer Contacts

336-519-6053  
Toll free: 1-800-225-4872  
www.balinet.com


 **Ball Park Brands**  
Consumer Affairs  
PO Box 19170  
Detroit, MI 48219  
248-355-1100  
Toll free: 1-800-317-5867  
Fax: 248-355-3436  
www.ballparkfranks.com

**Bally Entertainment**  
8700 West Bryn Mawr Ave.  
Chicago, IL 60631  
773-399-1300  
Fax: 773-693-2982  
www.ballyfitness.com

 **Bank of America**  
100 N. Tryon St.  
Charlotte, NC 28255  
Toll free: 1-800-299-2265  
www.BankofAmerica.com


 **Bank United**  
Community Bank  
3200 SW Freeway  
Houston, TX 77027  
713-543-7897  
E-mail:  
pmoret@bankunited.com  
www.bankunited.com

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

 **Bayer Consumer Care Division**  
36 Columbia Rd.  
PO Box 1910  
Morristown, NJ 07962-1910  
973-254-5000  
Toll free: 1-800-331-4536  
Fax: 973-408-8000

**Bear Creek Corp.**  
2518 South Pacific Hwy.  
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 Rd.  
Waukesha, WI 53186  
414-782-2750  
Toll free: 1-800-444-6101  
Fax: 414-782-0760  
www.beatricecheese.com

 **Becton Dickinson and Co.**  
1 Becton Dr. (M/C 376)  
Franklin Lakes, NJ 07417  
Toll free: 1-888-BDCARES (1-888-232-2737)  
www.bd.com

**Beech-Nut Nutrition Corporation**  
See: The Milnot Company

 **Beiersdorf, Inc.**  
Wilton Corporate Center  
187 Danbury Rd.  
Wilton, CT 06897  
203-563-5800  
Toll free outside CT: 1-800-233-2340  
Fax: 203-563-5895

 **BellSouth Telecommunications, Inc.**  
BellSouth Center  
675 West Peachtree St., NW,  
Suite 37D57  
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**  
Five American Dr.  
Greenwich, CT 06831  
Toll free: 1-800-284-2023

**Benckiser Consumer Products Inc.**  
See: Reckitt Benckiser Inc.

**Benihana of Tokyo**  
8685 Northwest 53rd Terrace  
Miami, FL 33166  
305-593-0770  
Toll free: 1-800-327-3369  
Fax: 305-592-6371  
www.benihana.com

**Berkeley Systems**  
See Sierra Entertainment

**Best Buy Company, Inc.**  
Consumer Relations  
PO Box 9312  
Minneapolis, MN 55440  
952-947-2000  
Toll free: 1-888-237-8289  
Fax: 952-947-2694  
www.bestbuy.com

**Best Foods**  
700 Silven Ave.  
Englewood Cliffs, NJ 07632-9976  
201-894-4000  
Toll free: 1-800-338-8831  
Fax: 201-894-2126  
www.bestfoods.com

**Best Western International**  
PO Box 10203  
Phoenix, AZ 85080-2007  
623-780-6181  
Toll free: 1-800-528-1238  
Fax: 623-780-6199  
www.bestwestern.com

**BF Goodrich Tires**  
PO Box 19001  
Greenville, SC 29602-9001  
864-458-5000



## Corporate Consumer Contacts

Toll free: 1-877-788-8899  
Fax: 864-458-6650  
www.bfgoodrichtires.com



### **BIC Corp.**

500 Bic Dr.  
Milford, CT 06460  
203-783-2000  
www.bicworld.com



### **Binney & Smith Inc.**

100 Church Lane  
Easton, PA 18042  
610-253-6272  
Toll free: 1-800-CRAYOLA  
www.crayola.com



### **Bissell**

Consumer services  
PO Box 1888  
2345 Walker Ave., NW  
Grand Rapids, MI 49544-2597  
Toll free: 1-800-237-7691  
E-mail: jandahrj@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.**

Consumer Affairs  
257 Cornelison Ave.  
Jersey City, NJ 07302-9988  
201-434-3000  
Toll free outside NJ: 1-800-365-6500  
Fax: 201-434-4186  
E-mail:  
consumer\_affairs@block-  
drug.com  
www.blockdrug.com

### **Bloomingdale's by Mail, Ltd.**

475 Knotter Dr.  
P.O. Box 593  
Cheshire, CT 06410-0593  
203-271-1313

Toll free: 1-800-777-0000 (mail  
order)

TDD/TTY toll free: 1-800-838-2892

Fax: 203-271-5321

E-mail: bloomiessh@aol.com

### **Blue Cross and Blue Shield Association**

1310 G St., NW  
12th Floor  
Washington, DC 20005  
202-626-4780  
Fax: 202-626-4833  
www.bluecares.com



### **Bob Evans Farms, Inc.**

3776 South High St.  
Columbus, OH 43207  
614-491-2225  
Toll free: 1-800-272-7675  
Fax: 614-497-4330  
E-mail: tammy.myers@bobevans.com  
www.bobevans.com

### **Boca Research, Inc.**

1601 Clint Moore Rd.  
Boca Raton, FL 33487  
561-241-8088 (customer serv-  
ice)  
Fax: 561-997-2163  
E-mail: support@bocare-  
search.com  
www.bocaresearch.com

### **Bojangles**

Customer Relations  
9432 Southern Pine Blvd.  
Charlotte, NC 28273  
704-527-2675  
Toll free: 1-800-366-9921  
Fax: 704-522-8677  
www.bojangles.com



### **Borden, Inc.**

180 East Broad St.  
Columbus, OH 43215  
614-225-4000  
Toll free: 1-800-727-8260  
Fax: 614-225-7680

### **Borland**

100 Enterprise Way  
Scotts Valley, CA 95066  
831-461-9190  
Toll free: 1-888-588-2230  
Fax: 831-431-4361  
E-mail: customer-  
service@borland.com  
www.borland.com



### **BP/Amoco Oil Co.**

28301 Ferry Rd.  
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**

1 Gillette Park  
Boston, MA 02127  
Toll free: 1-800-BRAUN11 (1-  
800-272-8611)  
www.braun.com



### **Bridgestone/Firestone, Inc.**

PO Box 7988  
Chicago, IL 60680-9534  
Toll free: 1-800-367-3872  
Fax: 800-760-7859  
E-mail:  
firestone\_consumer\_affairs@f-  
aneuil.com



### **Bristol-Myers Squibb Pharmaceutical Group**

PO Box 4000  
Princeton, NJ 08543-4000  
609-252-4000  
Toll free: 1-800-332-2056 (cus-  
tomer relations)  
www.bms.com



### **British Airways**

75-20 Astoria Blvd.  
Jackson Heights, NY 11370  
718-397-4000  
Toll free: 1-800-247-9297  
(Airways)  
Fax: 718-397-4395  
www.britishairways.com



## Corporate Consumer Contacts

### Brother International Corporation

100 Somerset Corp. Blvd.  
Bridgewater, NJ 08807  
908-704-1700  
Toll free: 1-800-284-4357  
Toll free: 1-800-276-7746  
Fax: 908-575-3810  
www.brother.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

PO Box 1080  
Louisville, KY 40201  
502-585-1100  
Toll free: 1-800-753-4567  
www.Brown-Forman.com

### Budget Gourmet

PO Box 16630  
Duluth, MN 55816  
Toll free: 1-800-488-0050

### Budget Rent-A-Car Corp.

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

### Bulova Watch Co.

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

### Burlington Coat Factory Warehouse Corp.

1830 Route 130 North  
Burlington, NJ 08016  
609-387-7800  
Fax: 609-387-7071  
www.coat.com

### Burlington Industries, Inc.

3330 West Friendly Ave.  
Greensboro, NC 27410  
336-379-2472  
Fax: 336-379-4504  
www.burlington.com

### Bush Brothers & Company

Consumer Relations  
1016 E. Weisgarber Rd. (37909)  
P.O. Box 52330  
Knoxville, TN 37950-2330  
(865) 558-5445  
E-mail: letters@bushbros.com  
www.bushbeans.com

## C

### Cabela's Government Outfitter

Government Sales  
One Cabela Dr.  
Sidney, NE 69160  
308-254-5505 x1347  
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 Rd.  
Fullerton, CA 92833  
Toll free: 1-800-225-2667

### Calvin Klein

205 West 39th St.  
10th Floor  
New York, NY 10018  
212-719-2600

### Campbell Soup Co.

 Consumer Response and Information Center

1 Campbell Place  
Camden, NJ 08103-1701  
Toll free: 1-800-257-8443  
www.campbellsoup.com

### Canandaigua Wine Co.

Consumer Relations  
116 Buffalo St.  
Canandaigua, NY 14424  
716-394-7900  
Toll free: 1-888-659-7900  
Fax: 716-393-6950  
www.cwine.com

### Canon Computer Systems

15955 Alton Pkwy.  
Irvine, CA 92618  
949-753-4000  
Toll free: 1-800-423-2366  
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  
www.usa.canon.com

### CARFAX, Inc.


 Customer Operations  
10304 Eaton Place, Suite 500  
Fairfax, VA 22030  
Toll free: 1-800-274-2277  
Fax: 703-218-2853  
E-mail: carfaxwebsupport@carfax.com  
www.carfax.com

### Carrier Air Conditioning Company

PO Box 4808  
Syracuse, NY 13221  
315-432-7885  
Toll free: 1-800-227-7437  
Toll free Bryant Heating and Air Conditioning: 1-800-428-4326  
Toll free Day & Night Heating and Air Conditioning: 1-800-428-4326  
Toll free Payne Heating & Air

## Corporate Consumer Contacts

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

 **Carter-Wallace, Inc.**  
1345 Ave. of the Americas  
New York, NY 10105  
212-339-5000  
Toll free: 1-800-833-9532  
Fax: 212-339-5100

**Carvel Corp.**  
20 Batterson Park Rd.  
Farmington, CT 06032-2502  
860-677-6811  
Toll free: 1-800-322-4848  
www.carvel.com

**Casio, Inc.**  
570 Mt. Pleasant Ave.  
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**  
4600 Sleepytime Dr.  
Boulder, CO 80301-3292  
303-530-5300  
Toll free: 1-800-351-8175  
www.celestialseasonings.com


**Ceridian Corp.**  
3311 East Old Shakopee  
Bloomington, MN 55425  
952-853-8100  
www.ceridian.com

**C.F. Hathaway**  
10 Water St.  
Waterville, ME 04901  
207-873-4241  
Toll free: 1-800-341-1003  
Fax: 207-873-8390  
www.hathaway.com

**Chanel, Inc.**  
9 West 57th St.  
44th Floor  
New York, NY 10019-2790  
212-688-5055  
Fax: 212-752-1851  
www.chanel.com/nav/html/newframeset.php?zone\_lang=USAEN

 **Chattem, Inc.**  
1715 West 38th St.  
Chattanooga, TN 37409  
423-821-4571  
Toll free outside TN: 1-800-745-2429  
www.chattem.com

 **Chesebrough-Pond's, USA**  
Consumer Services  
800 Sylvan Ave.  
Englewood Cliffs, NJ 07632  
Toll free: 1-800-743-8640  
Toll free: 1-800-786-5135  
www.unilever.com

 **Chevron Products Co.**  
PO Box 42818  
Houston, TX 77242  
Toll free: 1-800-962-1223  
Fax: 713-219-5324  
www.chevroncreditcard.com

**Chicken of the Sea International**  
4510 Executive Dr., 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.**  
Consumer Relations  
469 North Harrison St.  
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  
11460 Johns Creek Pkwy.  
Duluth, GA 30045  
1-800-875-3001  
Toll free: 1-800-875-3001  
www.cibavision.com

**CIE America**  
2701 Dow Ave.  
Tustin, CA 92780  
310-643-9827x 305  
Toll free: 1-800-877-1421  
Fax: 714-368-4880  
www.citoh.com

**CIGNA Property and Casualty Companies**  
1601 Chestnut St.  
Philadelphia, PA 19101-1484  
215-761-1000  
215-761-2489  
www.cigna.com

**Cingular Wireless**  
Glenridge Highlands Two  
5565 Glenridge Connector  
Atlanta, GA 30342  
Toll free: 1-800-331-0500 (customer service)  
Toll free: 1-866-246-4852 (sales)  
TTY toll free: 1-866-241-6567  
Fax: 404-249-5599  
www.cingular.com

 **Circuit City Stores, Inc.**  
9950 Mayland Dr.  
Richmond, VA 23233  
804-527-4000  
Toll free: 1-800-627-2274  
Fax: 804-342-6481  
www.circuitcity.com

**Citizen Watch Company of America**  
1000 W. 190 St.  
Torrence, CA 90502  
310-649-0991  
Toll free: 1-800-321-1023  
www.citizenwatch.com

## Corporate Consumer Contacts



### **Clopay Building Products Co.**

312 Walnut St., Suite 1600  
Cincinnati, OH 45202-4036  
Toll free: 1-800-225-6729  
Fax: 513-762-3519  
www.clopay.com



### **Clorox Co.**

1221 Broadway  
Oakland, CA 94612-1888  
Toll free: 1-800-292-2200  
(laundry brands)  
Toll free: 1-800-835-4523  
(GLAD)  
Toll free: 1-800-227-1860  
(household surface cleaners)  
Toll free: 1-800-426-6228  
(insecticides)  
Toll free: 1-800-242-7482 (water  
purification systems)  
Toll free: 1-800-426-6228  
(insecticides)  
www.clorox.com



### **Coats & Clark Inc**

Craft & Yarn Division  
PO Box 12229  
Greenville, SC 29612-0229  
864-877-8985  
Toll free: 1-800-648-1479  
www.coatsandclark.com



### **The Coca-Cola Co.**

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

### **Coldwell Banker Corp**

339 Jefferson Rd.  
PO Box 259  
Parsippany, NJ 07054-3259  
973-912-4000  
Toll free: 1-800-732-5867  
Fax: 973-912-4005



### **The Colgate-Palmolive Company**

300 Park Ave.  
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.**

PO Box 32665  
Charlotte, NC 28232  
704-547-8500  
Fax: 704-548-2172

### **Colonial Penn Group, Inc.**

399 Market St.  
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)  
Toll free: 1-800-523-9100 (life  
customer service)  
www.colonialpenn.com



### **Columbia Gas of Ohio**

PO Box 117  
Columbus, OH 43216-0117  
Toll free: 1-800-344-4077  
TDD/TTY: 1-977-460-2443  
Fax: 614-450-5502  
www.columbiagasohio.com

### **The Columbia House Company**

1400 N. Fruitridge Ave.  
Terre Haute, IN 47811  
812-242-7500 (music)  
812-242-7913 (video and DVD)  
Toll free: 1-800-965-9665  
(audiobook)  
www.columbiahouse.com



### **Combe Incorporated.**

1101 Westchester Ave.  
White Plains, NY 10604-3503  
914-694-5454  
Toll free: 1-800-431-2610 (con-  
sumer affairs)  
Toll free: 1-800-873-7400 (prod-  
uct questions)  
Fax: 914-694-6320  
www.combe.com

### **Compaq Computer Corporation**

PO Box 692000  
Houston, TX 77269  
281-370-0670  
Toll free: 1-800-852-6672 (tech-  
nical support)  
Toll free: 1-800-345-1518 (prod-  
uct information)  
Fax: 970-282-9225  
www.compaq.com

### **CompUSA, Inc.**

Customer Service  
14951 N. Dallas Pkwy.  
Dallas, TX 75254  
972-982-4000  
Toll free: 1-800-266-7872  
Fax: 972-528-7902  
E-mail:  
customer\_service@compusa.com  
www.compusa.com

### **Computer Associates**

PO Box 3391  
Tulsa, OK 74101-3391  
918-838-7638  
405-947-5600 (Oklahoma City)  
Toll free: 1-800-722-9095  
Fax: 918-836-5918  
E-mail:  
TLH@dreyersoftware.com  
www.dreyersoftware.com



### **ConAgra Frozen Foods**

Consumer Affairs  
PO Box 3768  
Omaha, NE 68103-0768  
Toll free: 1-800-722-1344  
Fax: 402-595-7880  
E-mail:  
cfcfr@conagrafrozen.com  
www.conagrafoods.com

## Corporate Consumer Contacts

### **ConAgra Grocery Products Company**

PO Box 4800  
Fullerton, CA 92833  
714-680-1431

### **Congoleum Corp.**

3700 Quakerbridge Rd.  
Mercerville, NJ 08619  
609-584-3610  
Toll free: 1-800-274-3266  
Fax: 609-584-3521  
www.congoleum.com

### **Consolidated Stores Corp.**

300 Phillipi Rd.  
PO Box 28512  
Columbus, OH 43228-0512  
614-278-6800  
Toll free: 1-800-877-1253  
E-mail: talk2us@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@cccsc.org  
www.cccsc.org

### **Continental Airlines, Inc.**

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

### **Continental/General Tire, Inc.**

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.conti-online.com

### **Converse, Inc.**

One Fordham Rd.  
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  
www.cwdlp.com

### **Coors Brewing Co.**

Consumer Relations  
311 10th St. - NH475  
Golden, CO 80401  
303-279-6565  
Toll free: 1-800-642-6116  
Fax: 303-277-5415

### **Corel Corporation**

1600 Carling Ave.  
Ottawa, ON K1Z 8R7 CANA-  
DA  
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 Dr.  
Trevose, PA 19053-6998  
215-639-1310  
Toll free: 1-800-677-8200 (serv-  
ice)  
Toll free: 1-800-828-1033 (con-  
sumer affairs)  
Fax: 215-639-9941  
www.craftmatic.com

### **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  
Toll free: 1-800-998-1000 (cus-

tomerservice)  
Fax: 405-742-6633; 405-372-5227  
(fax back)  
E-mail: 72662.3046@com-  
puserv.com  
www.creativelabs.com

### **Cuisinarts (Division of Conair Co.)**

One Cummings Point Rd.  
Stanford, 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.**

Office of the President  
One Culligan Pkwy.  
Northbrook, IL 60062  
Toll free: 1-800-947-4759  
Fax: Toll free: 1-888-777-8715  
E-mail: consumeraffairs@culligan.com  
www.culligan.com

### **Cumberland Packing Corporation**

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

### **Current, Inc.**

1005 East Woodmen Rd.  
Colorado Springs, CO 80920  
719-531-2717  
719-594-4100  
Toll free: 1-800-525-7170  
Fax: 719-531-6510  
www.currentcatalog.com

### **CVS/pharmacy**

Customer Relations  
Department  
One CVS Dr.  
Woonsocket, RI 02895  
401-765-1500



## Corporate Consumer Contacts

Toll free: 1-800-746-7287  
Fax: 401-770-6949  
www.cvs.com

### Cyrix

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

## D



### Dairy Queen

PO Box 390286  
7505 Metro Blvd.  
Minneapolis, MN 55439-0286  
612-830-0200

Fax: 612-830-0480  
www.dairyqueen.com



### The Dannon Co., Inc.



P. O. Box 90296  
Allentown, PA 18109-0296  
Toll free: 1-877-DANNON US  
Toll free: 1-877-326-6668  
Fax: 610-231-8597  
E-mail:  
dannon@casupport.com  
www.dannon.com

### Danskin

PO Box 15016  
York, PA 17405-7016  
717-840-5817  
Toll free: 1-800-288-6749  
Fax: 717-840-5855



### DAP Products, Inc

Regulatory & Environmental  
Affairs  
2400 Boston St., Suite 200  
Baltimore, MD 21224  
410-675-2100  
Toll free: 1-800-543-3840  
Fax: 410-558-1097  
E-mail: mstewart@dap.com  
www.dap.com



### Deere & Company

1 John Deere Place  
Moline, IL 61265-8098  
309-765-8000  
www.deere.com



### Del Laboratories, Inc.

Consumer Relations  
565 Broad Hollow Rd.  
Farmingdale, NY 11735  
516-844-2020  
Toll free: 1-800-952-5080  
Toll free: 1-800-953-5080  
Fax: 516-293-1515  
E-mail: del1@dellabs.com  
www.dellabs.com



### Del Monte Foods

PO Box 193575  
San Francisco, CA 94119-3575  
415-247-3000  
Toll free: 1-800-543-3090  
Fax: 415-247-3080

### Dell Computer Corporation

1 Dell Way  
Round Rock, TX 78682  
512-338-4400  
Toll free: 1-800-624-9896  
Toll free: 1-800-624-9897  
Fax: 512-728-3653  
E-mail: csd@dell.com  
www.dellcustomer.com



### Delta Air Lines, Inc.



PO Box 20980  
Atlanta, GA 30320-2980  
404-715-1450  
Fax: 1-888-286-3163 (Toll free  
within U.S. and Canada)  
www.delta.com

### Delta Faucets Company

55 East 111th St.  
PO Box 40980  
Indianapolis, IN 46280  
317-848-1812  
317-574-5555  
Toll free: 1-800-345-3358  
www.deltafaucet.com

### Deneba Software

1150 NW 72nd Ave.  
Miami, FL 33126  
305-596-5644  
Toll free: 1-800-622-6827  
Fax: 305-273-9069  
E-mail: support@deneba.com  
www.deneba.com

### Denny's Inc.

203 East Main St.  
Spartanburg, SC 29319  
864-597-8000  
Toll free: 1-800-7DENNYS  
www.dennys.com

### Dep Corp.

2101 East Via Arado  
Rancho Dominguez, CA 90220-  
6189  
310-604-0777  
Fax: 310-537-3679



### The Dial Corporation



15101 North Scottsdale Rd.  
Scottsdale, AZ 85254-1619  
480-754-3425  
Toll free: 1-800-258-DIAL  
(3425)  
Toll free: 1-800-528-0849  
www.dialcorp.com

### Diamond Multimedia

835 Sinclair Frontage Rd.  
Milpitas, CA 95035  
541-967-2450  
Toll free: 1-800-727-8772  
Fax: 408-325-7070  
www.diamondmm.com



### Diamond of California

1050 South Diamond St.  
Stockton, CA 95201  
209-467-6260  
Fax: 209-467-6205  
E-mail: dsamelso@diamond-  
ofcalifornia.com  
www.diamondofcalifornia.com

### Diet Center Worldwide, Inc.

395 Springside Dr.  
Akron, OH 44333  
330-665-5861  
Fax: 330-666-2197  
www.dietcenterworldwide.com

### Digital Equipment Corp.

20555 State Hwy. 249  
Houston, TX 77070  
281-370-0670  
Toll free: 1-800-332-4636  
Toll free: 1-800-344-4825  
www.digital.com



## Corporate Consumer Contacts

### **Dillard's, Inc.**

1600 Cantrell Rd.  
Little Rock, AR 72201  
501-376-5200  
Fax: 501-376-5917  
www.dillards.com

### **Diners Club International**

7958 S. Chester  
Englewood, CO 80112  
303-799-9000  
Toll free: 1-800-234-6377  
Fax: 303-649-2891  
www.dinerclubus.com

### **DIRECTV Enterprises, Inc.**

2230 E. Imperial Hwy.  
El Segundo, CA 90245  
310-535-5000  
Toll free: 1-800-347-3288  
Fax: 310-535-5225  
www.DIRECTV.com

### **Dlink Systems**

53 Discovery Dr.  
Irvine, CA 92618  
949-788-0805  
Toll free: 1-800-326-1688  
Fax: 949-753-7033  
E-mail: tech@irvine.dlink.com  
www.dlink.com

### **Dole Food Company, Inc.**

One Dole Dr.  
Westlake Village, CA 91362-7300  
818-874-4000  
Toll free: 1-800-232-8888  
Fax: 818-874-4997  
www.dole.com

### **Dollar Rent A Car Systems, Inc.**

Customer Center  
CIMS 7082, 5330 East 31st St.  
P.O. Box 33167  
Tulsa, OK 74153-1167  
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.**

Customer Service  
PO Box 997  
30 Frank Lloyd Wright Drive  
Ann Arbor, MI 48106  
313-930-3030  
Toll free: 1-888-DOMINOS  
www.dominos.com

### **DowBrands**

Consumer Affairs  
PO Box 68511  
Indianapolis, IN 46268-0511  
317-260-2000  
Toll free: 1-800-428-4795  
Fax: 317-873-8564  
www.dowclean.com

### **Dr Pepper/Seven Up, Inc.**

5301 Legacy Dr.  
P.O. Box 869077 (75086-9077)  
Plano, TX 75024  
972-673-7000  
Toll free: 1-800-527-7096  
Fax: 972-673-7171  
E-mail: phillippa\_dworkin@dpsu.com  
www.dpsu.com

### **Dunkin Donuts of America/Baskin Robbins**

PO Box 317  
Randolph, MA 02368  
781-961-4000  
www.dunkindonuts.com

### **Dunlop Tire Corp.**

PO 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 Bldg.  
Wilmington, DE 19880-0010  
302-774-1000  
Toll free: 1-800-441-7515  
www.dupont.com

### **Duracell North America (Division of Gillette, Inc.)**

Duracell Dr.  
Bethel, CT 06801  
203-796-4304  
Toll free: 1-800-551-2355  
TDD/TTY toll free: 1-800-341-0654  
Fax: 203-796-4565  
www.duracell.com

## E

### **EarthLink, Inc.**

1375 Peachtree St.  
Atlanta, GA 30309  
404-815-0770  
Toll free: 1-800-719-4660  
Fax: 404-815-8805  
E-mail: support@earthlink.net  
www.earthlink.net

### **Eastman Kodak Co.**

Americas Call Center  
Operations  
343 State St.  
Rochester, NY 14650-3103  
716-724-4000  
Toll free: 1-800-242-2424  
www.kodak.com

### **e-Bay, Inc.**

2145 Hamilton Ave.  
San Jose, CA 95125  
408-376-7400  
Toll free: 1-800-322-9266  
www.eBay.com

### **Eckerd Corporation**

Customer Service  
8333 Bryan Dairy Rd.  
P.O. Box 4689  
Clearwater, FL 33758  
727-395-6000  
Toll free: 1-800-325-3737  
TDD/TTY toll free: 1-800-760-4833  
Fax: 727-395-7063  
E-mail: eckcserv@eckerd.com  
www.eckerd.com

## Corporate Consumer Contacts

### **Eddie Bauer, Inc.**

15010 Northeast 36th St.  
Redmond, WA 98052  
425-755-6100  
Toll free: 1-800-426-6253  
Fax: 425-882-6383  
E-mail: eddiebauer@aol.com  
www.eddiebauer.com

### **Edmund Scientific Co.**

101 East Gloucester Pike  
Barrington, NJ 08007-1380  
856-547-3488  
Toll free: 1-800-728-6999  
Fax: 856-547-3292

### **Eizo Nanao Technologies**

5710 Warland Dr.  
Cypress, CA 90630  
Toll free: 1-800-800-5202  
Toll free: 1-800-416-3539 (fax on demand)  
Fax: 562-431-4811  
www.eizo.com

### **Eli Lilly & Co.**

Lilly Corporate Center  
Indianapolis, IN 46285  
317-276-2000  
Toll free: 1-800-545-5979  
www.lilly.com

### **Elizabeth Arden, Inc.**

Consumer Relations  
Department  
200 First Stamford Place, 3rd  
floor  
Stamford, CT 06902  
Toll free: 1-800-227-2445  
www.elizabetharden.com

### **E-Machines**

1211 Alderwood Ave.  
Sunnyvale, CA 94089  
408-541-1720

### **Emery Worldwide (A CNF Company)**

One Lagoon Dr.  
Redwood City, CA 94065  
650-596-9600  
Toll free: 1-800-227-1981  
Fax: 650-596-7983  
www.emeryworld.com

### **Encore Marketing International, Inc.**

4501 Forbes Blvd.  
Lanham, MD 20706  
301-459-8020  
Toll free: 1-800-638-0930  
Toll free: 1-800-444-9800  
(Customer Service)  
Fax: 301-731-0525  
www.encoremarketing.com/cor  
porate

### **Encyclopedia Britannica, Inc.**

310 South Michigan Ave.  
Chicago, IL 60604-4293  
312-347-7000  
Toll free: 1-800-747-8503 (prod-  
uct information)  
Fax: 312-347-7399  
www.eb.com

### **Epson**

3840 Kilroy Airport Way  
Long Beach, CA 90806  
310-782-0770  
Toll free: 1-800-GO-EPSON (1-  
800-463-7766)  
www.epson.com

### **The Equitable Co., Inc.**

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

### **Ernest & Julio Gallo Winery**

Consumer Relations  
PO Box 1130  
Modesto, CA 95353  
209-341-3161  
Fax: 209-341-6600  
www.gallo.com

### **Esprit de Corps**

900 Minnesota St.  
San Francisco, CA 94107-3000  
415-648-6900  
Toll free: 1-800-4ESPRIT  
Fax: 415-550-3960  
www.esprit.com

### **The Estee Lauder Companies, Inc.**

Consumer Communications  
767 Fifth Ave.  
New York, NY 10153  
646-602-7551  
646-602-7552  
Fax: 646-602-7553  
E-mail: asampogn@estee.com  
www.elcompanies.com

### **The Eureka Co.**

807 North Main St.  
Bloomington, IL 61701  
309-823-5735  
Toll free: 1-800-282-2886 (war-  
ranty center)  
www.eureka.com

### **Experian**

National Consumer  
Assistance Center  
PO Box 2002  
Allen, TX 75013  
Toll free: 1-888-397-3742  
www.experian.com

### **Exxon**

ExxonMobil Customer  
Relations  
PO Box 1537  
Exton, PA 19341  
Toll free: 1-800-243-9966  
www.exxonmobil.com

## F

### **Farallon Communications, Inc.**

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

### **Family Circle Magazine**

375 Lexington Ave.  
New York, NY 10017-5514  
212-499-2000  
www.familycircle.com

### **Farm Rich**

See: Rich-Seapak Corporation

## Corporate Consumer Contacts

-  **Faultless Starch/Bon Ami Co.**  
Consumer Affairs Department  
1025 West Eighth St.  
Kansas City, MO 64101-1200  
816-842-1230  
Fax: 816-842-4328  
www.agelong.com
- Federal Express Corp.**  
PO Box 727  
Department 1845  
Memphis, TN 38194-1845  
901-369-3600  
Toll free: 1-800-238-5355  
Fax: 901-911-1539  
E-mail: webmaster@fedex.com
-  **Federated Department Stores**  
7 West Seventh St.  
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**  
636 Girard Ave.  
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**  
3113 Woodcreek Dr.  
Downers Grove, IL 60515  
630-719-7800  
Toll free: 1-800-669-1000
- Flowers Industries, Inc.**  
PO Box 1338  
1919 Flowers Circle  
Thomasville, GA 31757  
912-226-9110  
Fax: 912-226-1318
- Forma Quality/Forma Scientific**  
See: Thermo Quest
-  **Fort James Corp.**  
PO Box 6000  
Norwalk, CT 06856-6000  
203-854-2458  
Toll free: 1-800-243-5384
-  **Foster & Gallagher, Inc.**  
6523 North Galena Rd.  
Peoria, IL 61632  
309-691-4610 (Mon.-Fri., 8:30 a.m.-5 p.m.)  
309-691-3633 (Mon.-Fri. after 5:15 p.m.)  
Toll free: 1-800-447-0878  
Fax: 309-589-2017
-  **The Franklin Mint**  
U.S. Route One  
Franklin Center, PA 19091  
610-459-6000  
Toll free: 1-800-523-7622  
Fax: 610-459-6040  
www.franklinmint.com
-  **Frigidaire Home Products**  
PO Box 212378  
Augusta, GA 30917  
706-860-4110  
Toll free: 1-800-451-7007  
Fax: 614-792-4092  
www.frigidaire.com
-  **Frito-Lay**  
 Consumer Affairs  
7701 Legacy Dr.  
Plano, TX 75024  
972-334-5022  
Toll free: 1-800-352-4477  
Fax: 972-334-5071  
www.fritolay.com
- Fruit of the Loom, Inc.**  
Consumer Services  
One Fruit of the Loom Dr.  
Bowling Green, KY 42102-9015  
270-781-6400  
Fax: 270-781-6400  
E-mail: consumer.srv@fruit.com  
www.fruit.com
- Fuji Photo Film U.S.A., Inc.**  
1100 King George Post  
Edison, NJ 08837  
Toll free: 1-800-800-FUJI (3854)  
Fax: 732-857-3487  
www.fujifilm.com
- Fujitsu Computer Products of America**  
2904 Orchard Pkwy.  
San Jose, CA 95134  
408-432-6333  
Toll free: 1-800-626-4686 (tech support)  
Fax: 408-894-1709  
www.fcpa.com
- Fuller Brush Co.**  
Customer Service  
PO Box 1247  
Great Bend, KS 67530-0729  
620-792-1711  
Toll free: 1-800-523-3794  
Fax: 620-793-4523  
www.fuller.com
- FWB Software**  
2722 Gough St.  
San Francisco, CA 94123  
415-345-4300  
Fax: 415-345-4358  
E-mail: info@fwb.com  
www.fwb.com

## G

-  **Galob Toys, Inc.**  
500 Forbes Blvd.  
South San Francisco, CA 94080  
415-508-2400  
Toll free: 1-800-934-8697  
Fax: 650-952-7084  
www.galob.com

- Gateway, Inc.**  
Letter of Complaint  
610 Gateway Dr.  
North Sioux City, SD 57049  
858-799-3401  
Toll free: 1-800-846-2000  
Fax: 858-799-3459  
www.gateway.com

## Corporate Consumer Contacts



### General Electric Co.

502-452-5783  
For information on GE consumer products and services, call: GE Answer Centerr service: 1-800-626-2000



### General Mills, Inc.

PO Box 1113  
Minneapolis, MN 55440-1113  
Toll free: 1-800-249-0562  
Fax: 763-764-8330  
www.generalmills.com



### General Motors Acceptance Corp. (GMAC)

PO Box 5008  
Troy, MI 48007-5008  
Toll free: 1-800-200-GMAC (4622)  
TDD toll free: 1-800-833-4622  
www.gmacfs.com

### The Generra Company

See Public Clothing Company



### Georgia-Pacific Corp.

PO Box 105605  
Atlanta, GA 30348-5605  
Toll free: 1-800-Build GP (Consumer Response Center, Building Products)  
Toll free: 1-800-635-6672 (Consumer Response Center, Papers-imaging and Printing)  
www.gp.com

### Georgia-Pacific Corp.

2300 Windy Ridge Pkwy.  
Atlanta, GA 30339  
404-652-4000  
Toll free: 1-800-BUILD-GP (1-800-284-5347)  
www.gp.com



### Gerber Products Co.

Consumer Response  
445 State St.  
Fremont, MI 49413  
231-928-2109  
Toll free: 1-800-4-GERBER  
Fax: 231-928-2423



### Giant Food, Inc.

PO Box 1804  
Department 597  
Washington, DC 20013  
301-341-4365  
TDD: 301-341-4327  
Fax: 301-618-4968  
www.giantfood.com



### Gillette Co.

PO Box 61  
Boston, MA 02199  
617-421-7000  
Toll free: 1-800-GILLETTE  
Fax: 617-463-3410  
www.gillette.com



### GlaxoSmithKline Consumer Healthcare

Consumer Healthcare  
PO Box 1467 (zip15205)  
Pittsburgh, PA 15230  
412-928-1000  
1-800-245-1040  
Fax: 412-928-5864  
www.GSK.com

### The Glidden Co.

925 Euclid Ave.  
Cleveland, OH 44115  
216-344-8000  
Toll free: 1-800-GLIDDEN  
Fax: 216-344-8900  
www.ici.com

### Global Village

1377 Clint Moore Rd.  
Boca Raton, FL 33487  
561-997-6227  
Toll free: 1-888-417-0555 (current versions of modems)  
Toll free: 1-800-336-2009 (customer service)  
Fax: 561-523-2546



### The Golden Grain Co.

PO Box 049003  
Chicago, IL 60604-9003  
Toll free: 1-800-421-2444  
www.ricearoni.com

### Goldstar (L.G. Electronics)

PO Box 6126  
Huntsville, AL 35824

256-772-8860  
Toll free: 1-800-243-0000  
Fax: 800-448-4026



### The Goodyear Tire & Rubber Co.

1144 East Market St.  
Akron, OH 44316  
Toll free: 1-800-321-2136  
E-mail: consumer\_relations@goodyear.com  
www.goodyear.com

### Gordon's Jewelers

A Subsidiary of Zale Corporation  
901 West Walnut Hill Lane  
Irving, TX 75038-1003  
972-580-4924  
Fax: 972-580-5286

### Gravis

See: ACCO Brands Inc.

### Greyhound Lines, Inc.

PO Box 660362  
Dallas, TX 75266-0362  
214-849-8000  
www.greyhound.com

### GTCO Calcomp

Digitizers & Scanners  
14555 North 82nd St.  
Scottsdale, AZ 85260  
480-948-6540  
Toll free: 1-800-458-5888  
Fax: 480-443-2254  
E-mail: etimmons@gtccalcomp.com  
www.calcomp.com



### GTE Corp.

One Stanford Forum  
Stanford, CT 06904  
Toll free: 1-800-643-0997  
www.gte.com

### Guess? Inc.

1444 South Alameda St.  
Los Angeles, CA 90021  
213-765-3100  
Toll free: 1-800-394-8377  
Fax: 213-744-0855  
www.guess.com



## Corporate Consumer Contacts

### Guinness UDV

Six Landmark Square  
Stanford, CT 06901-2704  
203-323-3311  
Toll free: 1-800-521-1591  
Fax: 203-359-7209  
www.guinness.com

## H

### H&R Block, Inc.

4400 Main St.  
Kansas City, MO 64111-9986  
816-753-6900  
Toll free: 1-800-829-7733  
Fax: 816-932-1800  
www.hrblock.com

### Hain Celestial Group

16007 Camino de la Cantera  
Irwindale, CA 91706-7811  
Toll free: 1-800-265-6453

### Hallmark Cards, Inc.

PO Box 419580  
2501 McGee Avenue  
Kansas City, MO 64141-6580  
816-274-5111  
Toll free: 1-800-425-6275  
Toll free: 1-800-425-5627  
www.hallmark.com

### Hanes and Hanes Her Way Underwear (Division of Sara Lee Corp.)

Consumer Services  
PO Box 3013 (Zip 27102)  
or 475 Corporate Square Drive  
Winston-Salem, NC 27105  
1-800-994-4348  
Fax: 336-519-4226  
www.hanes.com

### Hanes Hosiery (Division of Sara Lee Corp.)

PO Box 225  
401 Hanes Mill Rd.  
Toll free: 1-800-342-7070  
Fax: 336-519-2154  
www.haneshosiery.com

### Hartz Mountain Corp.

Consumer Relations  
400 Plaza Dr.

Secaucus, NJ 07094  
201-271-4800  
www.hartz.com

### Hasbro, Inc.

Consumer Affairs Department  
PO Box 200  
Pawtucket, RI 02862  
Toll free: 1-800-242-7276  
(Headquarters)  
Toll free: 1-800-255-5516  
Fax: 401-431-8082  
E-mail: Consumersupport@  
hasbro.com  
www.hasbro.com

### Hearth Technologies Incorporated

20802 Kensington Blvd.  
Lakeville, MN 55044  
952-985-6000  
Fax: 952-985-6007  
www.fireplaces.com

### Heinz North America

Consumer Resource Center  
Heinz 57 Center  
357 6th Ave.  
Pittsburgh, PA 15222-2530  
Toll free: 1-800-255-5750  
Fax: 412-237-5291  
www.heinz.com

### Hershey Food Corp.

100 Crystal A Dr.  
Hershey, PA 17033  
717-534-7622  
1-800-468-1714  
E-mail: pr@hersheys.com  
www.hersheys.com

### Hertz Corp.

Customer Relations  
225 Brae Blvd.  
Park Ridge, NJ 07656  
201-307-2000  
Toll free: 1-800-654-3131  
(reservations)  
Fax: 201-307-2928  
www.hertz.com

### Hewlett-Packard Co.

P. O. Box 10301  
Palo Alto, CA 94303  
650-857-1501

Fax: 650-813-3254  
E-mail:  
francesca\_rude@hp.com  
www.hp.com

### Highfalls Brewing Co., Inc.

445 St. Paul St.  
Rochester, NY 14605  
716-546-1030  
Toll free: 1-800-SAY-GENNY  
(729-4366)  
Fax: 716-546-5011  
www.highfalls.com

### Hillshire Farm & Kahn's

Consumer Affairs - Sara Lee  
Corp  
3241 Spring Grove Ave.  
PO Box 25111  
Cincinnati, OH 45225  
Toll free: 1-800-328-2426  
Fax: 513-853-1626  
www.hillshirefarm.com

### Hilton Hotels Corp.

 9336 Civic Center Dr.  
Beverly Hills, CA 90210  
310-278-4321  
Fax: 310-205-4437  
www.hilton.com

### Home Depot, Inc.

2455 Paces Ferry Rd., NW  
Atlanta, GA 30339  
770-433-8211  
Toll free: 1-800-553-3199  
Fax: 770-384-3440  
www.homedepot.com

### Home Shopping Network

One HSN Dr.  
St. Petersburg, FL 33729  
727-872-1000  
Toll free: 1-800-284-3900  
www.hsn.com

### Hometouch Mortgage

333 W. Wacker Dr. Suite 1410  
Chicago, IL 60606  
312-263-4663  
Toll free: 1-888-824-4663  
Fax: 877-325-4663



## Corporate Consumer Contacts

E-mail: [dthiel2425@aol.com](mailto:dthiel2425@aol.com)  
[www.hometouchmortgage.com](http://www.hometouchmortgage.com)

### Hoover Co.

101 East Maple  
North Canton, OH 44720  
330-499-9499  
Toll free: 1-800-944-9200  
Fax: 330-497-5065  
[www.hoover.com](http://www.hoover.com)



### Hormel Foods Co.

Consumer Affairs  
One Hormel Place  
Austin, MN 55912-9989  
507-437-5032  
Toll free: 1-800-523-4635  
Fax: 507-437-9852  
E-mail: [rakroc@hormel.com](mailto:rakroc@hormel.com)  
[www.hormel.com](http://www.hormel.com)

### Howard Johnson, Inc.

3400 NW Grand Ave.  
Phoenix, AZ 85017  
602-264-9164  
Fax: 602-264-7633  
[www.hojo.com](http://www.hojo.com)

### Huffy Bicycle Co.

Consumer Relations  
401 Pleasant Valley Dr.  
Springboro, OH 45066  
937-743-5011  
Toll free: 1-800-872-2453  
Fax: 937-743-5022  
E-mail:  
[customer.service@huffy-bikes.com](mailto:customer.service@huffy-bikes.com)  
[www.huffy.com](http://www.huffy.com)

### Humana Inc.

500 West Main St.  
P.O. Box 1438  
Louisville, KY 40201-1438  
502-580-1000  
Toll free: 1-800-664-4140  
[www.humana.com](http://www.humana.com)

### Hunt-Wesson, Inc.

See: Orville Redenbacher



### Hyatt Hotels & Resorts

200 West Madison St.  
30th Floor  
Chicago, IL 60606

312-750-1234  
Toll free: 1-800-228-3336  
Fax: 402-593-5151  
[www.hyatt.com](http://www.hyatt.com)



### IBM Computers

1500 Riveredge Pkwy.  
Atlanta, GA 30328  
919-517-2480  
770-858-5980  
Toll free: 1-800-426-7763 (PC  
help center)  
Toll free: 1-800-426-4968 (cus-  
tomer service)  
Fax: 770-644-5530  
[www.ibm.com](http://www.ibm.com)

### IBM International Support Center

1 New Orchard Rd.  
Armonk, NY 10504  
914-499-1900  
Toll free: 1-800-IBM-4YOU  
(426-4968)  
TDD/TTY toll free: 1-800-426-  
4832  
E-mail: [askibm@vnet.ibm.com](mailto:askibm@vnet.ibm.com)  
[www.ibm.com](http://www.ibm.com)

### Improvements

23297 Commerce Park  
Beachwood, OH 44122  
Toll free: 1-800-642-2112 (cus-  
tomer service)  
Fax: 513-704-5980  
[www.improvementscatalog.com](http://www.improvementscatalog.com)

### Inglenook Vineyards

Consumer Relations  
12667 Road 24  
Madera, CA 93639  
Toll free: 1-800-726-4422  
[www.inglenook.com](http://www.inglenook.com)

### Intel

1900 Prairie City Rd.  
Folsom, CA 95630  
916-356-8080 (switchboard)  
916-377-7000 (technical sup-  
port)  
Toll free: 1-800-628-8686 (cor-  
porate information)  
[www.intel.com](http://www.intel.com)

### Iomega

1821 West Iomega Way  
Roy, UT 84067  
801-778-1000 (headquarters)  
801-778-5875 (technical sup-  
port, 8-12 MST)  
801-629-7629  
Toll free: 1-800-450-5522  
Toll free: 1-888-4-IOMEGA  
(446-6342)  
Fax: 801-779-5632  
[www.iomega.com](http://www.iomega.com)

## J

### J. Baker, Inc.

555 Turnpike Street  
Canton, MA 02021  
781-828-9300  
Fax: 781-821-0614



### J.P. Morgan Chase and Company

270 Park Ave.  
New York, NY 10017  
212-270-6000  
[www.jpmorganchase.com](http://www.jpmorganchase.com)

### Jackson & Perkins Nursery Stock

2518 South Pacific Hwy.  
Medford, OR 97501  
Toll free: 1-800-872-7673  
Fax: 800-242-0329  
[www.jacksonandperkins.com](http://www.jacksonandperkins.com)

### Jameson Hospitality, LLC

Jameson Inns & Signature  
Inns  
8 Perimetre Center East  
Suite 8050  
Atlanta, GA 30346  
770-901-9020  
Fax: 770-901-9550  
[www.jamesoninns.com](http://www.jamesoninns.com)



### JCPenney Co., Inc.

See: Eckerd Corporation  
PO Box 10001  
Dallas, TX 75301-7303  
972-431-1000  
Fax: 972-431-9140  
[www.jcpenney.com](http://www.jcpenney.com)

## Corporate Consumer Contacts

-  **Jenn Air-Maytag Appliance Sales Company**  
240 Edwards St.  
Cleveland, TN 37311  
Toll free: 1-800-688-1100  
TDD toll free: 1-800-688-2080  
www.jennair.com
- Jenny Craig International**  
11355 North Torrey Pines Rd.  
LaJolla, CA 92037  
858-812-7000  
Fax: 858-812-2700  
www.jennycraig.com
-  **Jiffy Lube International, Inc.**  
PO Box 4458  
Houston, TX 77210  
713-546-3948  
Toll free: 1-800-344-6933  
Toll free: 1-800-344-6933  
Fax: 713-546-8366
- Jockey International, Inc.**  
2300 60th St.  
P.O. Box 1417 (53141-1417)  
Kenosha, WI 53140  
262-658-8111  
262-658-8111  
Fax: 262-658-1812  
www.jockey.com
-  **John Hancock Mutual Insurance Co.**  
PO Box 111  
Boston, MA 02117  
617-572-6385  
Toll free: 1-800-732-5543  
TDD toll free: 1-800-832-5282  
Fax: 617-572-8707  
www.jhancock.com
- Johnny Appleseed's, Inc.**  
30 Tozar Rd.  
Beverly, MA 01915  
978-922-2040  
Toll free: 1-800-767-6666  
Fax: 800-755-7557
- Johns-Manville Corporation**  
PO Box 5108  
Denver, CO 80217-5108  
303-978-2000  
Toll free: 1-800-654-3103  
Fax: 303-978-2318 (product information)  
www.jm.com
-  **Johnson & Johnson Consumer Products, Inc.**  
199 Grandview Rd.  
Skillman, NJ 08558  
908-874-1000  
www.jnj.com
- Johnson Publishing Co., Inc.**  
820 South Michigan Ave.  
Chicago, IL 60605  
312-322-9200 (written complaints only)  
www.ebony.com
- Jordache Enterprises, Inc.**  
1400 Broadway  
New York, NY 10018  
212-944-1330  
www.jordache.com
-  **Joseph E. Seagram & Sons, Inc.**  
3 Gannett Dr.  
Whitite Plains, NY 10604  
914-641-4218  
Fax: 212-572-1264  
E-mail: consumer\_relations@seagrams.com
-  **Jostens**  
148 E Broadway  
Owatonna, MN 55060  
507-455-6100  
Toll free: 1-800-854-7464  
www.jostens.com
- Juno Online Services**  
Customer Service  
75 9th Ave.  
4th Floor  
New York, NY 10011  
212-597-9000
- Toll free: 1-888-839-5866  
Fax: 212-597-9100  
E-mail:  
customerservice@juno.com  
www.juno.com
-  **Just Born, Inc**  
1300 Stefko Blvd.  
Bethlehem, PA 18017  
610-867-7568  
Toll free: 1-800-445-5787  
Fax: 1-800-543-4981  
E-mail: dburkit@justborn.com  
www.marshmallowpeeps.com
-  **Just My Size Clothing Co. (Division of Sara Lee Corp.)**  
PO Box 1938  
401 Hanes Mill Rd.  
Winston Salem, NC 27105  
Toll free: 1-888-567-3487  
www.justmysize.com
-  **Just My Size Panties (Division of Sara Lee Corp.)**  
Consumer Services  
PO Box 3013 (Zip 27102)  
475 Corporate Square Dr.  
Winston-Salem, NC 27105  
1-888-567-3487  
1-800-994-4348  
Fax: 336-519-4226
-  **JVC Company of America**  
Customer Relations  
1700 Valley Rd.  
Wayne, NJ 07494  
973-315-5000  
Toll free: 1-800-252-5722  
Fax: 973-315-5042  
E-mail:  
customerrelation@jvcamerica.com  
www.jvcservice.com
- K**
-  **Kawasaki Motor Corp., U.S.A.**  
PO Box 25252  
Santa Ana, CA 92799-5252  
949-770-0400

## Corporate Consumer Contacts

Fax: 949-460-5629  
www.kawasaki.com



**Keebler Company**  
Consumer Affairs  
PO Box 1 Hallow Tree Lane  
Elmhurst, IL 60126  
630-833-2900  
Fax: 630-833-6961  
www.keebler.com



**Kellogg Company**  
PO Box CAMB  
Battle Creek, MI 49016-1986  
616-961-2000  
Toll free: 1-800-962-1413  
Toll free: 1-800-962-1516  
Fax: 616-961-9033  
E-mail: emailus@kellogg.com  
www.kellogg.com



**Kelly Springfield Tire Co.**  
12501 Willow Brook Rd., SE  
Cumberland, MD 21502-2599  
301-777-6000  
Fax: 301-777-6008  
www.kelly-springfield.com



**Kemper Insurance Companies**  
1 Kemper Dr.  
11-SE  
Long Grove, IL 60049  
847-320-3237  
Toll free: 1-800-833-0355  
www.kemperinsurance.com

**Kenner**  
See:Hasbro, Inc.



**Kenner Products**  
PO Box 200  
Pawtucket, RI 02862  
1-800-242-7276 (headquarters)  
Toll free: 1-800-327-8264  
Fax: 401-431-8082  
E-mail:  
consumer\_support@hasbro.com  
www.hasbro.com

**Kensington**  
See:ACCO Brands Inc.

### **Kensington Technology Group**

2855 Campus Dr.  
San Mateo, CA 94403  
650-572-2700  
Toll free: 1-800-535-4242  
Fax: 650-572-9675  
www.kensington.com

### **Keytronic Corporation**

PO Box 14687  
Spokane, WA 99214  
509-928-8000  
Toll free: 1-800-262-6006 (technical support and sales)  
Fax: 509-927-5224  
www.keytronic.com



### **Kimberly-Clark Corporation**

401 North Lake  
Neenah, WI 54956  
920-721-8000  
Toll free: 1-800-544-1847  
Fax: 920-721-4766  
www.kimberly-clark.com

### **Kinetico Incorporated**

10845 Kinsman Rd.  
P.O. Box 193  
Newbury, OH 44065  
440-564-9111  
Toll free: 1-800-944-WATER  
Fax: 440-564-9541  
E-mail:  
custserv@kinetico.com  
www.kinetico.com



### **The Kirby Company**

Consumer Relations  
1920 West 114th St.  
Cleveland, OH 44212  
216-228-2400  
216-228-2403  
Toll free: 1-800-494-8586  
Fax: 216-529-6164  
E-mail:  
consumer@kirbywhq.com  
www.kirby.com



**Kmart Corp.**  
3100 West Big Beaver Rd.  
Troy, MI 48084  
248-643-1000

Toll free: 1-800-635-6278  
Fax: 248-614-1970

### **Kohler Co.**

444 Highland Dr.  
Mail Stop 10  
Kohler, WI 53044  
920-457-4441  
Toll free: 1-800-456-4537  
Fax: 920-459-1611

### **Kohl's Corp**

Customer Service  
N. 56 W 17000 Ridgewood Dr.  
Menomonee Falls, WI 53051  
262-703-7000  
Toll free: 1-800-694-2647  
Fax: 262-703-6198  
E-mail:  
customerservice@kohls.com  
www.kohls.com



### **Kraft Foods, Inc.**

1 Kraft Court  
Glenview, IL 60025  
Toll free: 1-800-323-0768  
Fax: 847-646-7853  
www.kraftfoods.com



### **Kroger Co.**

1014 Vine St.  
Cincinnati, OH 45202  
513-762-1589  
Toll free: 1-800-632-6900  
www.kroger.com



### **Kyocera Optics, Inc.**

2301-200 Cottontail Lane  
Somerset, NJ 08873  
732-560-0060  
Toll free: 1-800-526-0266  
Fax: 732-560-9221  
www.yasmica.com

L



### **Land O'Lakes, Inc.**

PO Box 64101  
St. Paul, MN 55164-0101  
651-481-2135  
Toll free: 1-800-328-4155  
Fax: 651-481-2959  
E-mail: cpatt@landolakes.com  
www.landolakes.com

## Corporate Consumer Contacts

### Land's End

Consumer Service  
PO Box 64101  
Dodgeville, WI 53595  
608-935-9341  
Toll free: 1-800-332-4700  
Toll free: 1-800-356-4444  
TDD/TTY toll free: 1-800-541-3459  
Fax: 608-935-6254  
E-mail:  
myorder@landsend.com  
www.landsend.com

### Lane Furniture

PO Box 151  
Tupelo, MS 38802  
662-566-3592  
Fax: 662-566-3187  
www.lanefurniture.com

### La-Z-Boy, Inc.

1284 North Telegraph Rd.  
Monroe, MI 48162-3309  
734-242-1444  
E-mail: cservice@la-z-boy.com  
www.la-z-boy.com

### Leap Wireless International, Inc.

10307 Pacific Center Ct.  
San Diego, CA 92121  
858-882-6000  
Toll free: 1-877-977-5327  
Fax: 858-882-6010  
www.leapwireless.com

### Lee Jeans

9001 West 67th St.  
Merriam, KS 66202  
913-384-4000  
www.leejeans.com

### L'eggs Products (Division of Sara Lee Corp.)

PO Box 450  
401 Hanes Mill Rd.  
Winston-Salem, NC 27105  
Toll free: 1-800-925-3447  
Fax: 336-519-2154  
www.leggs.com

### LEGO Systems Inc

Consumer Affairs  
555 Taylor Rd.  
PO Box 1600  
Enfield, CT 06083-1600  
Toll free: 1-800-422-5346  
Fax: 860-763-7754  
www.lego.com

### Leichtung Workshops, Inc.

1108 N. Glen Rd.  
Casper, WY 82601  
Toll free: 1-800-321-6840  
Fax: 1-800-853-9663  
www.leichtung.com

### Lennox Industries, Inc.

PO Box 799900  
Dallas, TX 75379-9900  
972-497-5000  
Fax: 972-497-5299  
www.davelennox.com

### Lever Brothers Co.

Consumer Services  
800 Sylvan Ave.  
Englewood Cliffs, NJ 07632  
Toll free: 1-800-598-1223  
Toll free: 1-800-598-5005  
www.unilever.com

### ★ Levi Strauss & Co.

1155 Battery St.  
San Francisco, CA 94111  
Toll free: 1-800-USA-LEVI  
www.levi.com

### Levolor Window Fashion

4110 Premier Dr.  
High Point, NC 27265  
336-812-8181  
Toll free: 1-800-LEVOLOR  
www.levolor.com

### Lexmark International

740 New Circle Rd.  
Bldg. 004-2  
Lexington, KY 40550  
606-232-3000  
Fax: 606-232-2873  
www.lexmark.com

### Liberty Mutual Insurance Group

175 Berkeley St.  
Boston, MA 02117-0140  
617-357-9500  
Toll free: 1-800-344-0197 ext. 41015  
Fax: 617-574-6688  
E-mail:  
PresidentialSvcTeam@LibertyMutual.com  
www.libertymutual.com

### Lillian Vernon Corp.

2600 International Pkwy.  
Virginia Beach, VA 23452  
757-430-1500  
Toll free: 1-800-285-5555 (orders)  
Toll free: 1-800-505-2250 (customer service)  
TDD/TTY toll free: 1-800-285-5536  
Fax: 757-430-1010  
E-mail: LVCcustsrv@aol.com  
www.lillianvernon.com

### The Limited, Inc.

Three Limited Pkwy.  
Columbus, OH 43230  
614-415-7000  
www.limited.com

### Lincoln Electric Co.

Machine and Consumables  
22801 St. Claire Ave.  
Cleveland, OH 44117  
216-383-2519  
Toll free: 1-800-833-7353  
Fax: 216-481-2309  
E-mail: john.sichko@lincolnelectric.com  
www.lincolnelectric.com

### L.L. Bean, Inc.

Casco St.  
Freeport, ME 04033-0001  
207-865-4761  
Toll free: 1-800-341-4341  
TDD toll free: 1-800-545-0090  
E-mail: llbean@llbean.com  
www.llbean.com

## Corporate Consumer Contacts

### Long John Silver's Restaurants, Inc.

PO Box 11988  
101 Yorkshire Blvd.  
Lexington, KY 40579-1988  
859-543-6000  
www.ljsilvers.com

### The Longaberger Company

Customer Satisfaction  
1500 East Main St.  
Newark, OH 43055  
Toll free: 1-800-966-0374  
740-321-3770  
Fax: 740-321-3737  
E-mail: info@longaberger.com



### L'Oreal Cosmetics

Division of Cosmair, Inc.  
PO Box 98  
Westfield, NJ 07091-9987  
Toll free: 1-800-332-2036  
Toll free: 1-800-631-7358  
(L'Oreal Hair)  
Fax: 732-499-2599



### Los Angeles Times

202 W. First St.  
Los Angeles, CA 90012  
213-237-5000  
www.latimes.com

### Lotus Development Corp.

55 Cambridge Pkwy.  
Cambridge, MA 02142  
617-577-8500  
Toll free in MA: 1-800-205-9933  
Toll free: 1-800-223-0303 (training/resellers only)  
Toll free: 1-800-988-2500 (technical support)  
Toll free: 1-800-346-3508 (customer support)  
Toll free: 1-800-356-9866 (in Canada)  
www.lotus.com

## M

### Macromedia, Inc.

600 Townsend St.  
San Francisco, CA 94103  
415-252-2000 (general office)

415-252-9080 (technical support)  
Toll free: 1-800-470-7211  
Fax: 415-703-0924  
www.macromedia.com



### Macy's East

151 West 34th St.  
New York, NY 10001  
212-695-4400  
Toll free: 1-800-526-1202  
www.macys.com

### Macy's West

50 O'Farrell St.  
San Francisco, CA 94102  
Toll free: 1-800-877-2655  
www.macys.com



### Magic Chef-Maytag Appliance Sales Company

240 Edwards St.  
Cleveland, TN 37311  
Toll free: 1-800-688-1120  
TDD toll free: 1-800-688-2080



### Mannington Mills, Inc.

Consumer Affairs Department  
PO Box 30  
Salem, NJ 08079  
856-935-3000 ext. 5864  
Toll free: 1-800-356-6787  
Fax: 856-339-6099  
www.mannington.com

### Marine Midland Bank, N.A.

95 Washington St.  
Atrium 3 North  
Buffalo, NY 14273  
716-841-1000  
Fax: 716-841-2547



### Marriott Corporation

One Marriott Dr.  
Washington, DC 20058  
301-380-3000  
Toll free: 1-800-535-4028 (guest relations)  
www.marriott.com

### Massachusetts Mutual Insurance Co.

Customer Relations  
1295 State St.  
Springfield, MA 01111  
413-744-6165  
413-744-3143  
Toll free: 1-800-487-7844  
Toll free: 1-800-767-1000  
Fax: 413-744-8545  
E-mail:  
bhoffman@massmutual.com  
www.massmutual.com

### MasterCard International

(contact issuing bank)  
P.O. Box 28468-0968  
St. Louis, MO 63146-0968  
Toll free: 1-800-826-2181 (lost or stolen or questions about the MasterCard system)  
Toll free: 1-800-300-3069  
Fax: 314-542-3724  
www.mastercard.com



### Masterfoods

800 High St.  
Hackettstown, NJ 07840  
908-852-1000  
Toll free: 1-800-222-0293  
E-mail:  
lesleyverdi@effem.com  
www.masterfoods.com



### Matsushita Services Co. of America

1 Panasonic Way  
Secaucus, NJ 07094  
201-348-7000  
Toll free: 1-800-211-7262



### Mattel, Inc.

333 Continental Blvd.  
El Segundo, CA 90245-5012  
310-252-2000  
Toll free: 1-800-524-TOYS (8697)  
Fax: 310-252-4190  
E-mail: service@mattel.com



## Corporate Consumer Contacts

### **Maxicare Health Plans, Inc.**

1149 South Broadway  
Los Angeles, CA 90015  
213-742-0900  
Toll free: 1-800-234-6294 (member services only)  
Fax: 213-365-3499  
www.maxicare.com

### **Maxis**

2121 North California Blvd., #600  
Walnut Creek, CA 94596  
925-933-5630  
Toll free: 1-800-245-4525  
Fax: 925-927-3736  
www.maxis.com

### **Maxtor**

2191 Zanker Rd.  
San Jose, CA 95131  
303-678-2041 (customer service)  
Toll free: 1-800-262-9867  
Fax: 408-922-2085  
www.maxtor.com

### **May Department Stores Company**

Customer Service & Store Operations  
611 Olive St.  
St. Louis, MO 63101  
314-342-6300  
Fax: 314-342-3038  
www.maycompany.com

### **Maybelline, Inc.**

Division of Cosmair Inc  
PO Box 1010  
Clark, NJ 07066-1010  
Toll free: 1-800-944-0730

### **Mayflower Transit, Inc.**

PO Box 26150  
Fenton, MO 63026-1350  
636-326-3100  
Toll free: 1-800-428-1234  
www.mayflower.com

### **Maytag Appliance Sales Company**

240 Edwards St.  
Cleveland, TN 37311

Toll free: 1-800-688-9900  
TDD toll free: 1-800-688-2080  
www.maytag.com

### **McCormick & Co., Inc.**

211 Schilling Circle  
Hunt Valley, MD 21031  
410-527-6541  
Toll free: 1-800-632-5847  
Fax: 410-527-6005  
www.mccormick.com

### **McCrorry Stores, Inc.**

12 West Market St.  
York, PA 17405-7036  
717-699-4000  
Fax: 717-699-4194  
E-mail: gdpepple@aol.com

### **McDonald's Corp.**

Kroc Dr.  
Oak Brook, IL 60523  
630-623-6198  
www.McDonalds.com

### **McGraw-Hill, Inc.**

1221 Ave. of the Americas  
New York, NY 10020  
212-904-2000  
Toll free: 1-800-262-4729  
Fax: 614-759-3641  
www.books.mcgraw-hill.com

### **MCI**

701 S. 12th St.  
3rd Floor  
Arlington, VA 22202  
Toll free: 1-800-677-6580  
www.mci.com

### **McKee Foods Corp.**

PO Box 750  
Collegedale, TN 37315  
Toll free: 1-800-522-4499  
Fax: 423-238-7150  
www.mckeefoods.com

### **McKesson Water Products Co.**

3280 East Foothill Blvd., #400  
Pasadena, CA 91109  
818-585-1000  
Toll free: 1-800-4WATERS  
Fax: 818-585-8553

### **Medco Health Solutions Inc.**

Public Affairs  
100 Parsons Pond Dr.  
Franklin Lakes, NJ 07417  
201-269-3400  
www.medcohealth.com

### **Mercuriser**

3003 North Perkins Rd.  
Stillwater, OK 74075  
405-377-1200  
Fax: 405-743-6560

### **Melitta USA, Inc.**

13925 58th St. North  
Clearwater, FL 34624  
727-535-2111  
Toll free: 1-888-635-4882  
Fax: 727-530-7870

### **Mellon Financial Corp.**

One Mellon Bank Center  
Room 5135  
Pittsburgh, PA 15258-0001  
412-234-8552  
Fax: 412-236-1818

### **The Mentholatum Co., Inc.**

707 Sterling Dr.  
Orchard Park, NY 14127  
716-677-2500  
Toll free: 1-800-688-7660  
Fax: 716-677-9531  
www.mentholatum.com

### **Mercury Marine**

PO Box 1939  
Fond Du Lac, WI 54936-1939  
920-929-5040  
Fax: 920-929-5893  
www.mercurymarine.com

### **Merrill Lynch, Pierce, Fenner & Smith**

PO Box 9084  
Princeton, NJ 08543-9084  
609-282-6920

### **Mervyn's**

22301 Industrial Blvd.  
Hayward, CA 94541  
510-727-5208

## Corporate Consumer Contacts

### ★ Metropolitan Life Insurance Company



Corporate Consumer Relations  
500 Schoolhouse Rd.  
Jamestown, PA 15904  
814-269-8371  
Toll free: 1-800-638-5000  
Fax: 814-269-8022  
E-mail: bgriffin2@metlife.com  
www.metlife.com

### ★ Michelin North America, Inc.



PO Box 19001  
Greenville, SC 29602  
Toll free: 1-800-847-3435  
www.michelin-us.com

### Michigan Bulb Co.

1950 Waldorf, NW  
Grand Rapids, MI 49550  
616-453-5401  
Fax: 616-735-2628

### Microsoft Corp.

One Microsoft Way  
Redmond, WA 98052-6399  
425-882-8080  
206-635-7000 (Windows 95 Support)  
www.microsoft.com



### Midas International Corp.

1300 Arlington Heights Rd.  
Itasca, IL 60143  
Toll free: 1-800-621-0144  
Fax: 800-450-2207

### Mid-Michigan Surgical Supply

595 North Ave.  
Battle Creek, MI 49017  
616-962-9541  
Toll free: 1-800-445-5820  
Fax: 616-926-9650

### Miles Kimball Co.

41 West 8th Ave.  
Oshkosh, WI 54906-0002  
920-231-1992  
TDD: 920-231-5506  
Fax: 920-231-6915



### The Milnot Company

100 South Fourth St.  
St. Louis, MO 63102  
314-655-2100  
Toll free: 1-877-MILNOT1  
Toll free: 1-877-BEECH-NUT  
Fax: 314-655-2201  
www.milnot.com

### Milton Bradley

See: Hasbro, Inc.

### Milton Bradley Co.

PO Box 1247  
Pawtucket, RI 02862  
401-431-8697 (headquarters)  
413-525-6411  
Toll free: 1-888-836-7025  
Fax: 401-431-8082  
E-mail: consumersupport@hasbro.com  
www.hasbro.com



### Minolta Corp.

Consumer Products Group  
101 Williams Dr.  
Ramsey, NJ 07446  
201-825-4000  
www.minoltausa.com

### Minwax/Sherwin-Williams

10 Mountain View Rd.  
Upper Saddle River, NJ 07458-1934  
Toll free: 1-800-526-0495  
Fax: 201-818-7605  
www.minwax.com



### Mitsubishi Electronics America, Inc.

9351 Jeronimo Rd.  
Irvine, CA 92618  
Toll free: 1-800-332-2119  
Fax: 949-465-6147  
www.mitsubishi-tv.com



### Mobil

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

### Mobil Oil Credit Corp.

11300 Corporate Ave.  
Lenexa, KS 66219-1385  
Toll free: 1-800-344-4355

### Monet Group Inc. Crystal Brand Jewelry Group

3400 Pawtucket Ave.,  
East Providence, RI 02860  
401-434-4500

### The Money Group

1740 Broadway  
New York, NY 10019  
212-708-2000  
Toll free: 1-800-487-6669  
(D.I./Life/Medical)  
www.mony.com



### Monsanto Co.

800 North Lindbergh Blvd.  
St. Louis, MO 63167  
314-694-1000  
www.monsanto.com



### Morgan Stanley, Dean Witter, Discover & Co.

1585 Broadway  
New York, NY 10036  
212-397-4859  
Toll free: 1-800-733-2307



### Morton International

123 North Wacker Dr.  
Chicago, IL 60606  
312-807-2693  
Fax: 312-807-2899  
www.morton.com



### Motts, Inc.

PO Box 3800  
Stanford, CT 06905  
203-968-7500  
Toll free: 1-800-426-4891  
www.motts.com

### Movado Group, Inc.

650 From Rd.  
Paramus, NJ 07071  
201-460-4800  
Fax: 201-460-3832  
www.vizio.com

## Corporate Consumer Contacts

### **MSN Internet Services**

Consumer Advocate  
One Microsoft Way  
MSN-IA Consumer Advocate  
Redmond, WA 98052  
425-882-8080  
Toll free: 1-800-386-5550  
Fax: 425-706-7329  
www.msn.com

### **Mutual of Omaha Insurance Co.**

Customer Service  
Mutual of Omaha Plaza  
Omaha, NE 68175  
402-351-5625  
Toll free: 1-800-775-6000  
Fax: 402-351-3768  
E-mail:  
elizabeth.powell@mutualofomaha.com  
www.mutualofomaha.com/

## N

### **Nabisco Foods Group**

Department: Consumer & Scientific Affairs  
100 DeForest Ave.  
East Hanover, NJ 07936  
Toll free: 1-800-NABISCO  
Fax: 973-503-2202  
www.nabiscoworld.com

### **National Amusements, Inc.**

200 Elm St.  
Dedham, MA 02026  
781-461-1600  
Fax: 781-326-6899  
www.national-amusements.com

### **National Car Rental System, Inc.**

7700 France Ave., South  
Minneapolis, MN 55435  
612-893-6480  
Toll free: 1-800-468-3334  
Fax: 612-830-2936  
E-mail:  
barr@nationalcar.com

### **National Fuel Gas Company**

Quality Assurance department  
10 Lafayette Square  
Buffalo, NY 14203  
Toll free: 1-800-453-3513  
Fax: 716-857-7061  
www.nationalfuelgas.com

### **NBC**

30 Rockefeller Plaza  
New York, NY 10112  
212-664-2333

### **NCE Computer Group**

1975 Friendship Dr., Suite C  
El Cajon, CA 92020  
619-212-3000  
Toll free: 1-800-458-0300

### **Near East Food Products (Division of Quaker Oats)**

321 N. Clark St.  
Chicago, IL 60610  
312-222-7111  
www.quakeroats.com

### **Neiman-Marcus**

Customer Relations  
PO BOX 650589  
Dallas, TX 75265-0589  
214-761-2660  
Toll free: 1-800-685-6695  
Toll free: 1-888.888.4757  
Fax: 214-761-2650  
www.neimanmarcus.com

### **Nestle USA**

Consumer Services Center  
800 North Brand Blvd.  
Glendale, CA 91203  
Toll free: 1-800-225-2270  
Fax: 818-549-6330  
www.nestle.com/

### **Netopia, Inc.**

2470 Mariner Square Loop  
Alameda, CA 94501  
510-814-5100  
Fax: 510-814-5020  
www.netopia.com

### **NetZero**

Customer Service  
PO Box 3009  
Westlake Village, CA 91359  
805-418-2000  
Toll free: 1-866-841-1442  
Fax: 805-418-2026  
www.netzero.net

### **Neutrogena Corp.**

Consumer Information Center  
5760 West 96th St.  
Los Angeles, CA 90045  
Toll free: 1-800-582-4048  
Fax: 310-337-5564  
www.neutrogena.com

### **Nevada Bell**

645 East Plumb Lane  
Reno, NV 89502  
775-333-4339  
Fax: 775-333-2364

### **The New England**

501 Boylston St.  
Boston, MA 02116  
617-578-2810  
Fax: 617-578-5511  
www.nefn.com

### **New York Life Insurance Company**

Corporate Compliance Department  
51 Madison Ave., Room 1111  
New York, NY 10010  
212-576-8181  
Fax: 212-447-4131

### **New York Magazine (Division of Pre-Media)**

444 Madison Ave.  
New York, NY 10022  
212-508-0700  
www.newyorkmag.com

### **New York Times Co.**

Advertising Acceptability  
229 West 43rd St.  
New York, NY 10036  
212-556-7173

### **Newport News, Inc.**

5000 City Line Rd.  
Hampton, VA 23661

## Corporate Consumer Contacts

757-827-7010  
Fax: 757-825-4106

### **Newsweek, Inc.**

PO Box 59967  
Boulder, CO 80322  
Toll free: 1-800-631-1040 (subscriber service)  
Fax: 201-335-5971  
www.newsweek.com/

### **Nextel Communications, Inc.**

Customer Service  
2001 Edmund Halley Dr.  
Reston, VA 20191  
703-433-4000  
Toll free: 1-800-639-6111  
Toll free: 1-866-789-8292  
Fax: 703-433-4343  
www.nextel.com

### **Nexus Products Co.**

PO Box 1274  
Santa Barbara, CA 93116-9976  
805-968-6900  
Toll free: 1-800-444-6399  
Fax: 805-968-6540  
www.nexusproducts.com

### **Niagara Mohawk Power Corp.**

Dey's Centennial Plaza, 4th Floor  
P.O. Box 5300  
Syracuse, NY 13250-5300  
315-460-7050  
Fax: 315-460-7009  
E-mail: zimmermanl@niagramohawk.com  
www.niagramohawk.com

### **Nike, Inc.**

Nike/World Campus  
1 Bowerman Drive  
Beaverton, OR 97005-6453  
503-671-6453  
Toll free: 1-800-344-6453  
E-mail: www.nike.com

### **Nine West Group Inc.**

Customer Relations  
9 West Plaza  
1129 Westchester Ave.  
White Plains, NY 10604-3529

914-640-6400  
Toll free: 1-800-260-2227 (customer service)  
Fax: 914-640-6069  
www.ninewest.com

### **Nokia USA**

Office of the President  
7725 Woodland Center Blvd.  
Suite 150  
Tampa, FL 33614  
972-894-5000  
Toll free: 1-800-665-4228  
E-mail: customercare@nokia.com  
www.nokia.com

### **Norelco Consumer Products Co. (Division of Philips Electronics North America Corp.)**

1010 Washington Blvd.  
P.O. Box 120015  
Stanford, CT 06912-0015  
1\*-888-466-7352  
Toll free: 1-800-243-7884  
Fax: 203-975-1812  
www.norelco.com

### **Northwest Airlines**

C6590  
5101 Northwest Dr.  
St. Paul, MN 55111-3034  
612-726-2046  
Toll free: 1-800-225-2525  
TDD toll free: 1-800-328-2298 (reservations)  
www.nwa.com

### **Northwestern Mutual Life Insurance Co.**

720 East Wisconsin Ave.  
Milwaukee, WI 53202  
414-665-7179  
Fax: 414-299-2463  
www.northwesternmutual.com

### **Norwegian Cruise Line**

7665 Corporate Center Dr.  
Miami, FL 33126  
305-436-4000  
Toll free: 1-800-327-7030

### **Novartis Consumer Health, Inc.**

560 Morris Ave.  
Building F  
Summit, NJ 07901-1312  
Toll free: 1-800-452-0051 (Over-the-counter products)  
Fax: 908-598-7583  
www.novartis.com

### **Novartis Pharmaceuticals**

59 Route 10  
East Hanover, NJ 07936  
Toll free: 1-800-742-2422  
www.novartis.com

### **Novell, Inc.**

1555 North Technology Way  
Orem, UT 84097  
Toll free: 1-800-638-9273  
Toll free: 1-800-858-4000 (Tech Support)  
Fax: 801-228-5176

### **Nu Tone, Inc.**

4820 Redbank Rd.  
Cincinnati, OH 45227  
513-527-5231  
Fax: 513-527-5122  
E-mail: ask@nutone.com  
www.nutone.com

### **The NutraSweet/Equal Co.**

PO Box 2986  
Chicago, IL 60654-0986  
Toll free: 1-800-323-5316 (Equal)  
www.nutrasweet.com

### **Ocean Spray Cranberries Inc.**

One Ocean Spray Dr.  
Lakeville-Middleboro, MA 02349  
Toll free: 1-800-662-3263  
Fax: 508-923-0036  
www.oceanspray.com

## Corporate Consumer Contacts

### Office Depot, Inc.

Corporate Offices  
750 Park of Commerce Dr.  
Boca Raton, FL 33487  
561-438-4800  
Toll free: 1-888-463-3768  
Toll free: 1-800-937-3600 (store issues)  
Fax: 561-438-4001  
www.officedepot.com

### OfficeMax, Inc.

Customer Service  
3605 Warrensville Center Rd.  
Shaker Heights, OH 44122  
216-471-6900  
Toll free: 1-877-633-4236  
Fax: 216-471-4040  
www.officemax.com

### Okidata

Toll free: 1-800-OKIDATA  
(654-3282 24 hours a day, 7 days a week)

### Olan Mills, Inc.

4325 Amnicola Hwy.  
P.O. Box 23456  
Chattanooga, TN 37422-3456  
423-622-5141  
Toll free: 1-800-251-6320  
Fax: 423-499-3864  
E-mail: omcuserv.@cdc.net  
www.olanmills.com

### Olympus America

2 Corporate Center Dr.  
Melville, NY 11747  
516-844-5000  
Toll free: 1-800-622-6372  
Fax: 516-844-5262

### Ontrack Computer Systems

9023 Colombine Rd.  
Eden Prairie, MN 55347  
612-937-2121

### Orkin

2170 Piedmont Rd., NE  
Atlanta, GA 30324  
404-329-7400  
Toll free: 1-800-346-7546  
Fax: 404-633-2315  
www.orkin.com

### Orville Redenbacher

PO Box 4800  
Fullerton, CA 92834  
714-680-1431

### OSCO Drugs, Subsidiary of American Stores

PO Box 27447  
Salt Lake City, UT 84127-0447  
801-961-5600  
Toll free: 1-800-541-2863  
Fax: 801-531-0768

### Owens Corning World Headquarters

One Owens Corning Pkwy.  
Toledo, OH 43659-0001  
419-248-8000  
www.owenscorning.com

## P

### Pac-Fab, Inc.

1620 Hawkins Ave.  
Sanford, NC 27330  
919-774-4151  
919-775-4206  
Fax: 919-775-1127  
www.pentairpool.com

### Pacific Bell

Regulatory & Executive  
Customer Relations  
140 New Montgomery St.  
San Francisco, CA 94015  
Toll free in CA: 1-800-791-6661  
Toll free: 1-800-697-6500  
(nationwide)

### PaineWebber Inc.

1000 Harbor Blvd.  
7th Floor  
Weehawken, NJ 07087  
201-352-4936  
Toll free: 1-800-354-9103  
Fax: 201-902-5795

### Palm, Inc.

Customer Service  
400 N. McCarthy Blvd.  
Milpitas, CA 95054  
408-878-9000  
Toll free: 1-888-956-7256  
Fax: 408-503-2750  
www.palm.com

### Paper Direct, Inc

See:Current, Inc.

### Paramount Cards Inc

Customer Service  
400 Pine St.  
Pawtucket, RI 02860  
401-726-0800  
Toll free: 1-800-343-2239  
Fax: 401-726-0920  
E-mail:  
paramount\_cards@com-  
puserve.com  
www.paramountcards.com

### Parker Brothers

See:Hasbro, Inc.

### Pathmark Stores, Inc.

200 Milik St., M220  
Carteret, NJ 07008  
732-499-3500  
Fax: 732-499-6897

### Pella Corp.

102 Main St.  
Pella, IA 50219  
641-628-1000  
Fax: 515-628-6070

### Pennzoil-Quaker State Company

PO Box 2967  
Houston, TX 77252-2967  
713-546-4000  
Toll free: 1-800-990-9811  
Fax: 713-546-4325  
www.pennzoil-  
quakerstate.com

### Pepsi-Cola Co.

1 Pepsi Way  
Somers, NY 10589-2201  
Toll free: 1-800-433-2652  
Fax: 914-767-6177  
www.pepsico.com

### Perdue Farms

PO Box 1537  
Salisbury, MD 21802  
410-543-3000  
Toll free: 1-800-473-7383  
www.perdue.com



## Corporate Consumer Contacts



### **The Perrier Group**

777 West Putnam Ave.  
Greenwich, CT 06830  
203-531-4100  
Fax: 203-863-0256



### **Pfizer Consumer Group**

182 Tabor Rd.  
Morris Plains, NJ 07950  
Toll free: 1-800-223-0182 (Non-prescription consumer products)  
TDD toll free: 1-800-343-7805  
Fax: 973-385-6667  
www.prodhelp.com

### ★ **Pfizer Inc.**



235 East 42nd St.  
New York, NY 10017-5755  
(212) 573-2323  
www.pfizer.com



### **Pharmacia**

PO Box 5110  
Chicago, IL 60680  
847-982-7000  
Toll free: 1-800-253-8600  
Fax: 847-470-6633  
www.pharmacia.com



### **Pharmavite Corporation**

Consumer Affairs  
15451 San Fernando Mission Blvd.  
Mission Hills, CA 91346  
Toll free: 1-800-276-2878  
Toll free: 1-800-314-HERB  
Fax: 818-837-8609  
www.vitamin.com



### **Philip Morris USA**

Consumer Affairs  
120 Park Ave.  
New York, NY 10017  
917-663-2883  
Toll free: 1-800-343-0975  
Fax: 917-663-5362  
www.philipmorris.com



### **Philips Consumer Electronic North America**

64 Perimeter Center East  
P.O. Box 467300

Atlanta, GA 31146-7300  
Toll free: 1-800-531-0039  
Fax: (402) 536-4172  
www.philipsusa.com



### **Philips Lighting Company**

200 Franklin Square Dr.  
Somerset, NJ 08875-6800  
732-563-3081  
Toll free: 1-800-555-0050  
Fax: 732-563-3116  
www.lighting.philips.com/nam

### **Phillips Petroleum Co.**

16 Phillips Bldg.  
Bartlesville, OK 74004  
918-661-1215  
Fax: 918-662-2075  
www.phillips66.com

### **Phillips-Van Heusen Corp.**

1001 Frontier Rd., Suite 100  
Bridgewater, NJ 08807  
908-685-0050  
Fax: 908-704-8045

### **Pioneer Electronics Service, Inc.**

PO Box 1760  
Long Beach, CA 90810  
310-952-2561  
Toll free: 1-800-421-1404  
Fax: 310-952-2821  
www.pioneerelectronics.com

### **Pirelli Tire Corporation**

300 George St.  
New Haven, CT 06511  
203-784-2200  
Fax: 203-784-2408

### **Playskool**

See: Hasbro, Inc.



### **Playskool (Division of Hasbro)**

PO Box 200  
Pawtucket, RI 02862  
800-242-7276 (Headquarters)  
Toll free: 1-800-752-9755 (Consumer Affairs)  
Fax: 401-431-8082

E-mail:

consumersupport@hasbro.com  
www.hasbro.com



### **Playtex Products Inc.**

75 Commerce Dr.  
Allendale, NJ 07401  
Toll free: 1-800-222-0453 (Playtex Baby Feeding Products)  
Toll free: 1-800-451-7847 (Rug Cleaners - Woolite)  
Toll free: 1-888-GLOVES1 (Playtex Gloves)  
Toll free: 1-888-532-2229 (Baby Magic)  
Toll free: 1-899-723-3786 (Banana Boat Sun Care)  
Toll free: 1-888-724-7500 (Ogilvie Hair Care)  
Toll free: 1-800-843-6430 (Diaper Genie)  
Fax: 201-785-8202  
www.playtexproductsinc.com



### **Polaroid Corp.**

201 Burlington Rd.  
Bedford, MA 01730  
781-386-2000 (collect calls accepted within MA)  
Toll free outside MA: 1-800-343-5000  
Fax: 781-386-5605  
www.polaroid.com

### **Polo/Ralph Lauren Corp.**

4100 Beachwood Dr.  
Greensboro, NC 27410  
Toll free: 1-800-775-7656  
Fax: 910-632-9097



### **Price Chopper Supermarkets**

501 Duanesburg Rd.  
Schenectady, NY 12306  
518-356-9480  
518-355-5000  
Toll free: 1-800-666-7667  
Fax: 518-356-9595  
E-mail:  
joannegage@pricechopper.com  
www.pricechopper.com

## Corporate Consumer Contacts

 **PRIMEDIA Inc.**  
745 Fifth Ave.  
New York, NY 10151  
212-745-0100  
Fax: (212) 745-0121  
E-mail: [information@primedia.com](mailto:information@primedia.com)  
[www.primedia.com/](http://www.primedia.com/)

### Primedia Consumer Magazines

745 Fifth Ave.  
212-745-0100  
[www.primediainc.com](http://www.primediainc.com)

### Procom Technology

1821 East Dyer Rd.  
Santa Ana, CA 92705  
714-852-1000  
Toll free: 1-800-800-8600  
Fax: 714-852-1221

 **Procter & Gamble Co.**

Consumer Relations  
PO Box 599  
Cincinnati, OH 45201-0599  
513-983-1100  
(Toll free nos. appear on all labels)  
[www.pg.com](http://www.pg.com)

### Proteon

9 Technology Dr.  
Westborough, MA 01581  
508-898-3100

### Provident Mutual Life Insurance

1000 Chesterbrook Blvd.  
Berwyn, PA 19312-1181  
610-407-1717  
Toll free: 1-800-523-4681  
Fax: 610-407-1379

 **Prudential Insurance Co. of America**

Policyowner Relations Dept.  
PO Box 17100  
New Brunswick, NJ 08906  
Toll free: 1-800-837-3645  
Fax: 732-482-4601

### Prudential Property & Casualty Co.

23 Main St.  
P.O. Box 500  
Holmdel, NJ 07733  
908-946-6000  
Toll free: 1-800-437-5556  
Fax: 908-946-6245

### Prudential Securities Inc.

Client Relations Department  
One Seaport Plaza  
New York, NY 10292  
Toll free: 1-800-367-8701  
Fax: 212-778-2899

### Public Clothing Company

1407 Broadway, 38th Floor  
New York, NY 10018  
212-768-8440  
[www.publicclothing.com](http://www.publicclothing.com)

 **Publishers Clearing House**

382 Channel Dr.  
Port Washington, NY 11050  
516-883-5432  
Toll free: 1-800-337-4724  
Fax: 516-883-5769

## Q

 **Quaker Oats Co.**

321 North Clark St.  
Chicago, IL 60610  
312-222-7111  
[www.quakeroats.com](http://www.quakeroats.com)

### Quantum Corp.

525 Sycamore St.  
Milpitas, CA 95035  
Toll free: 1-800-826-8022

### Quark, Inc.

1800 Grant St.  
Denver, CO 80203  
303-894-8899 (technical support)  
Toll free: 1-800-676-4575  
Fax: 303-894-3398

 **QVC Incorporated**

Goshen Corporate Park  
1200 Wilson Dr.  
West Chester, PA 19380  
610-701-1000  
Toll free: 1-800-367-9444 (customer service)  
Fax: 610-701-1138  
[www.qvc.com](http://www.qvc.com)

### Qwest Communications International, Inc.

Corporate Headquarters  
1801 California St.  
Denver, CO 80202  
303-992-1400  
Toll free: 1-800-244-1111 (residential sales and billing)  
Toll free: 1-800-573-1311 (residential repair)  
Toll free: 1-800-899-7780 (corporate headquarters) (commercial repair)  
Toll free: 1-800-255-6920 (executive offices)  
TDD toll free: 1-800-955-5833  
Fax: 303-992-1724  
[www.qwest.com](http://www.qwest.com)

## R

 **Ralston Purina Co.**

Checkerboard Square  
St. Louis, MO 63164  
Toll free: 1-800-778-7462  
Fax: 314-982-4580  
[www.purina.com](http://www.purina.com)

### RDS Computers

2801 Yale St.  
Santa Ana, CA 92704  
714-751-2008  
Toll free: 1-800-827-3998  
Fax: 714-751-5522  
[www.maginnovision.com](http://www.maginnovision.com)

 **Readers Digest Association, Inc.**

Customer Service  
Readers Digest Rd.  
Pleasantville, NY 10570-7000  
914-238-1000  
Toll free: 1-800-234-9000  
Toll free: 1-800-846-2100  
TDD toll free: 1-800-735-4327

## Corporate Consumer Contacts

Fax: 914-238-4559  
www.readersdigest.com

**Reckitt & Colman Inc**  
See:Reckitt Benckiser Inc.

 **Reckitt Benckiser, Inc.**  
1655 Valley Rd.  
Wayne, NJ 07470  
Toll free: 1-800-228-4722  
Fax: 973-686-7270  
www.ReckittBenckiser.com

**The Regina Corporation, Division of Ventura**  
PO Box 638  
Long Beach, MS 39560  
Toll free: 1-800-847-8336

 **Reliance Insurance Co.**  
Three Pkwy.  
Philadelphia, PA 19102-1376  
215-864-4445  
Toll free: 1-800-441-1652  
Fax: 215-864-4640  
www.relianceinsurance.com

**Remington Arms, (Division of DuPont Co.)**  
PO Box 700  
Madison, NC 27025-0700  
Toll free: 1-800-243-9700  
Fax: 910-548-7801 (Parts Department)  
www.remington.com

**Remington Products Co.**  
60 Main St.  
Bridgeport, CT 06004  
203-367-4400  
Toll free: 1-800-736-4648  
www.remington-products.com

**Rhone-Poulenc Rorer Pharmaceuticals Inc.**  
500 Arcola Rd.  
Collegeville, PA 19426  
908-231-4000

 **Rich-Seapak Corporation**  
Corporate Quality Assurance  
PO Box 20670  
McKinnon Airport Rd.  
St. Simons Island, GA 31522  
912-638-5000  
Toll free: 1-888-732-7251  
www.rich-seapak.com

**Ricoh Corporation**  
5 Dedrick Place  
West Caldwell, NJ 07006  
973-882-2000  
Toll free: 1-800-327-8349  
Toll free: 1-800-637-4264  
Fax: 973-882-2506  
E-mail: tech@ricohdms.com  
www.ricoh-usa.com

**Rodale Press Inc.**  
33 East Minor St.  
Emmaus, PA 18098  
610-967-5171  
Toll free: 1-800-848-4735  
Fax: 610-967-8964  
E-mail: info@rodale.com

**Rolex Watch U.S.A. Inc.**  
665 Fifth Ave.  
5th Floor  
New York, NY 10022  
212-758-7700  
Fax: 212-980-2166  
www.rolex.com

**Roto-Rooter Corp.**  
300 Ashworth Rd.  
West Des Moines, IA 50265  
515-223-1343  
Fax: 515-223-6109  
www.roto-rooter.com

 **Royal Oak Sales, Inc.**  
1 Royal Oak Ave.  
Roswell, GA 30076  
678-461-3200  
Toll free: 1-800-241-3955  
Fax: 678-461-3233

**Royal Silk**  
6117 Harrison Place  
West New York, NJ 07087  
Toll free: 1-800-962-6262

 **Rubbermaid**  
Home Products  
1147 Akron Rd.  
Wooster, OH 44691-6000  
330-264-6464, ext. 2505  
Fax: 330-202-5445  
www.rubbermaid.com

**Ryder Truck Rental**  
PO Box 020816  
Miami, FL 33102-0816  
18002876620  
Toll free: 1-800-327-7777  
Fax: 305-593-4463

## S

 **Safeway, Inc.**  
5918 Stoneridge Mall Rd.  
Pleasanton, CA 94588-3229  
925-467-3000  
www.safeway.com

**Saks Fifth Avenue**  
12 East 49th St.  
3rd Floor  
New York, NY 10021  
212-940-5027  
Toll free: 1-800-239-3089  
Fax: 212-940-5031

**Samsonite Corporation**  
PO Box 90124  
Allentown, PA 18109  
Toll free: 1-800-262-8282  
(Samsonite, Lark, American Tourister)

 **Samsung Electronics America**  
Customer Service  
1 Samsung Place  
Ledgewood, NJ 07852  
973-691-6200  
Toll free: 1-800-SAMSUNG  
Toll free: 1-800-726-7864  
Fax: 973-691-6201  
www.sosimple.com

 **Sara Lee Corp.**  
Leggs Products, Inc.  
PO Box 450  
401 Hanes Mill Rd.  
Winston Salem, NC 27105  
Toll free: 1-800-925-3447  
Fax: 336-519-2207

## Corporate Consumer Contacts

E-mail: cabrown@slhnet.com  
www.leggs.com

### **Sara Lee Corp.**

See: Just My Size Panties,  
Hanes and Hanes Her Way  
Underwear, State Fair Foods,  
Inc., Hanes Hosiery, L'eggs

### **Sargento Foods, Inc.**

Consumer Affairs  
One Persnickety Place  
Plymouth, WI 53073  
920-893-8484  
Toll free: 1-800-243-3737  
Fax: 920-893-8399  
www.sargento.com

### **S.C. Johnson and Son, Inc.**

1525 Howe St.  
Racine, WI 53403  
262-260-2000  
Toll free: 1-800-558-5252  
Fax: 262-260-4805  
www.scjohnsonwax.com

### **Schering-Plough HealthCare Products, Inc.**

3030 Jackson Ave.  
Memphis, TN 38151-0001  
901-320-2998  
Toll free: 1-800-842-4090  
Fax: 901-320-2954

### **The Scotts Company**

Consumer Service  
14111 Scottslawn Rd.  
Marysville, OH 43041  
Toll free: 1-800-543-8873  
www.scotts.com

### **Scudder Kemper Investments, Inc.**

345 Park Ave.  
New York, NY 10154  
Toll free: 1-800-225-5163

### **Seagate Technology, Inc.**

920 Disc Dr.  
Scotts Valley, CA 95066  
405-936-1200 (customer serv-  
ice)  
Toll free: 1-800-732-4283 (tech-  
nical support)  
Fax: 405-429-6356  
www.seagate.com

### **Sealy Mattress Manufacturing Co.**

1 Office Pkwy.  
Trinity, NC 27370  
336-861-3500  
www.sealy.com

### **SeaPak**

See: Rich-Seapak Corporation

### **Sears Merchandise Group**

3333 Beverly Rd.  
Hoffman Estates, IL 60179  
847-286-2500  
Toll free: 1-800-549-4505  
Fax: 800-427-3049  
www.sears.com

### **Seiko Corporation of America**

1111 MacArthur Blvd.  
Mahwah, NJ 07430  
201-529-5730  
201-529-3316 (service & repair)  
Fax: 201-529-1548  
E-mail: custserv@scamah-  
wah.com  
www.seiko-corp.co.jp

### **Seiko Instruments USA**

1130 Ringwood Court  
San Jose, CA 95131  
408-922-1917  
Fax: 408-922-1959

### **Sempra Energy**

101 Ash St.  
San Diego, CA 92101-3017  
Toll free: 1-877-273-6772  
E-mail: Dkline@sempra.com  
www.sempra.com

### **Serta, Inc.**

325 Spring Lake Dr.  
Itasca, IL 60143  
630-285-9300  
Toll free: 1-800-426-0371  
Fax: 630-285-9330  
www.serta.com

### **Sharp Electronics Corp.**

1300 Naperville Dr.  
Romeoville, IL 60446  
Toll free: 1-800-237-4277  
www.sharp-usa.com

### **The Sharper Image**

650 Davis St.  
San Francisco, CA 94111  
18003440033  
Toll free: 1-800-344-5555  
Fax: 415-391-1584  
www.sharperimage.com

### **Shell Oil Co.**

PO Box 2482  
Department 210  
Houston, TX 77252-2463  
Toll free: 888-GO-SHELL (1-  
888-467-4355)  
Fax: 713-241-0581  
www.shellus.com

### **Sherwin-Williams**

Midland Bldg, 101 Prospect  
Ave., NW  
P.O. Box 647  
Cleveland, OH 44115  
2165662000  
Toll free: 1-800-647-9365 (cus-  
tomer service)  
www.sherwin-williams.com

### **Sherwin-Williams Co. Paint Stores Group**

Paint Stores Group  
101 Prospect Ave., NW  
Cleveland, OH 44115-1075  
216-566-2151  
Toll free: 1-800-4SHERWIN  
(474-3794)  
Fax: 216-566-1660  
E-mail:  
paintttutor@sherwin.com  
www.sherwin-williams.com

## Corporate Consumer Contacts



### Shoney's Inc.

1717 Elm Hill Pike  
Nashville, TN 37210  
615-391-5201  
Toll free: 1-800-522-9200  
Fax: 615-231-1604  
www.shoneys.com

### Showtime Networks Inc.

1633 Broadway  
17th Floor  
New York, NY 10019  
212-708-1600  
Fax: 212-708-1212  
www.sho.com

### Sierra Entertainment, Inc.

3060 139th Ave., SE  
Suite 500  
Bellavue, WA 98005  
425-649-9800  
310-649-8033  
www.sierra.com



### The Simmons Companies

1900 Beaver Ridge Circle  
Norcross, GA 30071  
Toll free: 1-877-399-9397  
Fax: 770- 613-5539

### Simon and Schuster

1230 Avenue of the Americas  
New York, NY 10020  
212-698-7000  
Fax: 212-698-7099  
E-mail:  
rickbates@prenhall.com

### Simple Technology

3001 Daimler St.  
Santa Ana, CA 92705  
Toll free: 1-800-847-4675

### Singer Sewing

Consumer Affairs  
PO Box 7017  
LaVergne, TN 37086  
Toll free: 1-800-474-6437  
E-mail:  
talktous@singerco.com  
www.singerco.com

### Slim-Fast Foods Co.

777 South Flagler Dr.  
West Tower, Suite 1400  
West Palm Beach, FL 33401  
561-833-9920  
Fax: 561-223-1248  
www.slimfast.com

### Smith Barney

77 Water St.  
19th Floor  
New York, NY 10005  
212-816-6000  
Fax: 212-723-2184

### Snapper Power Equipment

535 Macon Rd.  
McDonough, GA 30253  
770-954-2500  
770-957-9141  
Fax: 770-957-7981  
www.snapper.com



### Snapple Beverages

709 Westchester Ave.  
White Plains, NY 10604  
Toll free: 1-800-Snapple (762-7753)  
www.snapple.com

### Sonesta International Hotels Corp.

200 Clarendon St.  
Boston, MA 02116  
617-421-5451  
Toll free: 1-800-SONESTA  
(reservations)  
Fax: 617-927-7649  
www.sonesta.com



### Sony Corp. of America

Sony-CISC  
12451 Gateway Blvd.  
Fort Myers, FL 33913  
941-768-7600  
Toll free: 1-800-222-7669  
Fax: 941-768-7790  
www.sel.sony.com

### Southwest Airlines

Love Field  
P.O. Box 36647  
Dallas, TX 75235-1647  
214-792-4223

TDD toll free: 1-800-435-9792  
(reservations) Spanish 1-800-826-6667  
Fax: 214-792-5099  
www.southwest.com

### Spalding Sports Worldwide/Top Flite Professional Golf

425 Meadow St.  
P.O. Box 901  
Chicopee, MA 01021-0901  
413-536-1200  
Toll free: 1-800-225-6601  
Fax: 413-322-2673  
www.sports@spalding.com

### Speigel Catalog, Inc.

3500 Lacey Rd.  
Downers Grove, IL 60515-5432  
630-769-2311  
Toll free: 1-800-345-4500 (catalog orders)  
Toll free: 1-800-474-5555 (customer service)  
Fax: 630-769-2490  
www.spiegel.com

### Spencer Gifts, Inc

6826 Black Horse Pike  
Egg Harbor Township, NJ 08234  
609-645-3300  
Toll free: 1-800-762-0419

### Springs Industries Inc. Springmaid/Performance

104 West 40th St.  
New York, NY 10019  
212-556-6000  
803-547-1500  
Toll free: 1-800-537-0115  
Fax: 212-903-2115

### ★ Sprint

401 Ninth St., NW  
Suite 400  
Washington, DC 20004  
202-585-1948  
Toll free: 1-800-347-8988  
Fax: 202-585-1895  
www.sprint.com/consumerinfo



## Corporate Consumer Contacts

### **Stanley Hardware (Division of the Stanley Works)**

480 Myrtle St.  
New Britain, CT 06050  
860-225-5111  
Toll free: 1-800-622-4393

### **Staples, Inc.**

Consumer Affairs  
500 Staples Dr.  
Framingham, MA 01701  
508-253-5000  
Toll free: 1-800-378-2753  
Toll free: 1-800-338-0252 (store  
relations)  
Fax: 508-253-8989  
www.staples.com

### **State Fair Foods, Inc. (Division of Sara Lee)**

Consumer Affairs  
3900 Meacham Blvd.  
Haltom City, TX 76117  
817-427-7700  
Toll free: 1-800-294-3247  
Fax: 817-427-7777  
www.consumer@statefair-  
foods.com

### **State Farm Mutual Automobile Insurance Co.**

One State Farm Plaza  
Bloomington, IL 61710  
309-766-7870  
www.statefarm.com

### **Stokley USA, Inc.**

250 East 5th St.  
Cincinnati, OH 43202  
Toll free: 1-800-872-1110  
Fax: 414-569-3760

### **Stop & Shop Supermarket Co., Inc.**

PO Box 1942  
Boston, MA 02105  
Toll free: 1-800-767-7772  
Fax: 617-770-6033  
www.stopandshop.com

### **Storage Dimensions**

1656 MacArthur Blvd.  
Milpitas, CA 95035  
408-954-0710  
Fax: 408-944-1200

### **Sunbeam Consumer Affairs**

PO Box 948389  
Maitland, FL 32794  
18004588407  
Toll free: 1-800-597-5978  
Fax: 1-800-478-6737  
www.sunbeam.com

### **Sunset Magazine**

PO Box 60001  
Tampa, FL 33660-0001  
Toll free: 1-800-777-0117  
Fax: 813-979-6685  
www.sunset.com

### **Swatch Watch USA**

1817 William Penn Way  
Lancaster, PA 17604  
717-394-7161  
Fax: 717-399-2211

### **Swingline**

See: ACCO Brands Inc.

### **The Swiss Colony, Inc**

1112 Seventh Ave.  
Monroe, WI 53566  
608-324-4000  
Toll free: 1-800-544-9036  
Fax: 608-242-1001  
E-mail: swisscolony@sccom-  
panies.com  
www.swisscolony.com

### **Symantec Corporation**

20330 Stephens Creek Blvd.  
Cupertino, CA 95014  
408-253-9600  
Toll free: 1-800-441-7234  
Fax: 541-984-8020 (customer  
service; 175 W. Broadway,  
Eugene, OR 97401)  
www.symantec.com

### **Syngenta**

410 Swing Rd.  
Greensboro, NC 27409  
336-632-6000  
Toll free: 1-800-334-9481  
www.syngenta.com

## T

### **Talbots**

1 Talbots Dr.  
Hingham, MA 02043  
781-749-7600  
Toll free: 1-800-992-9010  
Toll free: 1-800-TALBOTS  
Toll free: 1-800-533-3201  
TDD toll free: 1-800-624-9179  
Fax: 781-741-4136

### **Tampax, Procter & Gamble**

PO Box 599  
Cincinnati, OH 45301  
Toll free: 1-800-523-0014  
(Procter & Gamble consumer  
relations service)  
Fax: 800-289-3510  
www.tampax.com

### **Tandy Corp./Radio Shack**

600 One Tandy Center  
Fort Worth, TX 76102  
Toll free: 1-800-843-7422  
Fax: 817-390-3292  
E-mail: rs.customer.rela-  
tions@tandy.com  
www.tandy.com

### **Target Stores**

P.O. Box 9350  
Minneapolis, MN 55440-9350  
612-307-9800  
TDD/TTY toll free: 1-800-347-  
5842  
Fax: 612-304-4996  
www.target.com

### **TEAC America, Inc.**

7733 Telegraph Rd.  
Montebello, CA 90640  
323-726-0303  
Fax: 323-727-7621  
www.teac.com

### **Teleflora**

11444 West Olympic  
4th Floor  
Los Angeles, CA 90064  
310-231-9199  
Toll free: 1-800-421-2815  
Fax: 800-232-3811

## Corporate Consumer Contacts



### **Tenneco, Inc.**

500 North Field Dr.  
Lake Forest, IL 60045  
847-482-5000  
www.tenneco-automotive.com



### **Tetley USA Inc.**

Consumer Affairs Department  
PO Box 856  
100 Commerce Dr.  
Shelton, CT 06484-0856  
203-929-9200  
Toll free: 1-800-728-0084  
Toll free: 1-800-732-3027  
Fax: 203-926-0876



### **Texas Instruments, Inc.**

7839 Churchill Way MS3962  
Dallas, TX 75251  
972-917-8324 (technical support)  
Toll free: 1-800-842-2737  
Fax: 972-917-0747  
www.ti.com



### **Thermo Forma**

PO Box 649  
401 Nillcreek Rd.  
Marietta, OH 45750  
740-373-4763  
Toll free: 1-800-848-3080  
Fax: 740-373-6770  
www.thermo.com

### **3COM Corporation**

5353 Betsy Ross Dr.  
Santa Clara, CA 95052  
408-764-5000  
Toll free: 1-800-876-3266  
Fax: 408-764-5001  
support.3com.com/index.htm



### **3M**

3M Center  
Building 225-1S-15  
St. Paul, MN 55144-1000  
651-737-6501  
Toll free: 1-800-364-3577 (3M HELP)  
Toll free: 1-800-713-6329 (Fax)  
Fax: 651-737-7117  
www.3m.com



### **Thrifty Rent A Car System, Inc.**

5310 East 31st St.  
Tulsa, OK 74135  
1-800-334-1705  
Fax: 918-669-2060  
E-mail:  
customercare@thrifty.com  
www.thrifty.com

### **Time Warner Inc.**

75 Rockefeller Plaza  
New York, NY 10019  
212-484-8000  
www.timewarner.com

### **Time, Inc.**

3000 University Center Dr.  
Tampa, FL 33612  
813-979-6105  
Toll free: 1-800-541-1000  
Fax: 813-979-6615  
www.time.com



### **Timex Corp.**

PO Box 2740  
Little Rock, AR 72203-2740  
501-372-1111  
Toll free: 1-800-448-4639  
Fax: 501-370-5747  
www.timex.com

### **TJX Companies (T.J. Maxx)**

770 Cochituate Rd.  
Framingham, MA 01701  
508-390-1000  
Toll free: 1-800-926-6299  
www.tjmaxx.com

### **T-Mobile Wireless**

PO Box 37380  
Albuquerque, NM 87176-7380  
325-653-4600  
Toll free: 1-800-937-8997  
Fax: 505-998-3775  
www.tmobile.com



### **Tone Brothers, Inc.**

Producers of Tone's, Durkee,  
Spice Islands, French's, Dec A  
Cake and Dromedary Products  
2301 S.E. Tone's Dr.  
Ankeny, IA 50021  
515-965-2711

1-800-247-5251  
Fax: 515-965-2800  
E-mail:  
spice\_advice@tones.com  
www.spiceadvice.com



### **Tonka Products (Division of Hasbro, Inc.)**

PO Box 200  
Pawtucket, RI 02861-0200  
Toll free: 1-800-255-5516  
1-800-327-8264  
Fax: 401-727-5901  
www.hasbro.com

### **Tops Friendly Market, Ohio Division**

17000 Rockside Rd.  
Maple Heights, OH 44137-4390  
216-518-6720  
Fax: 216-518-6022

### **The Toro Co.**

8111 Lyndale Ave., South  
Bloomington, MN 55420  
612-888-8801  
Toll free: 1-800-348-2424 x4001  
E-mail:  
consumer.service@toro.com  
www.toro.com

### **Toshiba America**

82 Totowa Rd.  
Wayne, NJ 07470  
Toll free: 1-800-631-3811  
E-mail: tacpsvc@aol.com  
www.toshiba.com

### **Totes/Isotoner**

9655 International Blvd.  
Cincinnati, OH 45246-5658  
513-682-8200  
Fax: 513-682-8606  
E-mail:  
consumeraffairs@totes.com  
www.totes.com

### **Tourneau, Inc.**

3 East 54th St.  
3rd Floor  
New York, NY 10022  
212-758-3265  
Toll free outside NY: 1-800-223-1288  
www.tourneau.com/

## Corporate Consumer Contacts

### **Toys "R" Us**

Guest Relations  
461 From Rd.  
Paramus, NJ 07652  
201-262-7800  
Toll free: 1-888-243-6337  
Fax: 201-599-8992  
www.toysrus.com

### **Trane/CAC, Inc.**

6200 Troup Hwy.  
Tyler, TX 75707  
903-581-3200 (residential)  
608-787-2000 (commercial)  
www.trane.com

### **TRANS UNION, LLC**

Regional Consumer Relations  
Center - West  
1561 East Orangethorpe  
Fullerton, CA 92631

### **TRANS UNION, LLC**

Consumer Relations  
PO Box 1000  
Chester, PA 19022  
Toll free: 1-800-888-4213

### **TRANS UNION, LLC**

Regional Consumer Relations  
Center - East  
2 Baldwin Place  
Crum Lynne, PA 19022  
610-546-4600  
Fax: 610-546-4605

### **The Travelers Companies**

Consumer Affairs  
One Tower Square 4GS  
Hartford, CT 06183-9079  
860-277-0111 (switchboard)  
860-954-2382  
Fax: 860-954-3956  
www.travelers.com

### **Tripp Lite**

Office of Consumer Affairs  
111 W. 35th St.  
Chicago, IL 60609  
773-869 1234  
773-869-1111  
Fax: 773-869-1351  
E-mail: pgalgan@tripplite.com  
www.triplite.com

### **TruServ Corporation**

8600 West Bryn Mawr  
Chicago, IL 60631-3505  
773-695-5000  
Fax: 773-695-5184  
www.truserv.com

### **Tupperware**

PO Box 2353  
Orlando, FL 32802-2353  
Toll free: 1-800-858-7221  
(Referral Center)  
Fax: 407-847-1897

### **Turtle Wax, Inc.**

5655 West 73rd St.  
Chicago, IL 60638-6211  
708-563-3600  
Toll free: 1-800-805-7695  
Fax: 708-563-4302  
www.turtlewax.com

### **TV Guide**

Four Radnor Corporate Center  
100 Matson Ford Rd.  
Radnor, PA 19088  
610-293-8500  
Toll free: 1-800-866-1400  
Fax: 610-687-6965  
www.tv.com

### **TXU**

TXU Electric and Gas  
Company  
1601 Bryan St.  
Dallas, TX 75201-3401  
972-791-2888  
Toll free: 1-800-242-9113  
Toll free: 1-800-460-3030  
Toll free: 1-800-468-3388  
Fax: 1-800-232-9448  
www.txu.com

### **Tyson Foods**

PO Box 2020  
Springdale, AR 72765-2020  
501-290-4714  
Toll free: 1-800-233-6332  
Fax: 501-290-7930  
E-mail: barberw@tyson.com  
www.tyson.com

## U

### **U-Haul International**

Customer Service  
PO Box 21502  
Phoenix, AZ 85036-1502  
602-263-6771  
Toll free: 1-800-528-0463  
Fax: 602-263-6984  
www.u-haul.com

### **Umax Technologies**

3561 Gateway Blvd.  
Freemont, CA 94538  
Toll free: 1-800-468-8629 (cus-  
tomer support)  
Fax: 1-800-286-6186 (fax back)

### **Uniden America Corporation**

Customer Service  
4700 Amon Carter Blvd.  
Fort Worth, TX 76155  
817-858-3300  
Toll free: 1-800-297-1023  
Toll free: 1-800-235-3874  
(repairs)  
Fax: 817-858-3927  
www.uniden.com

### **Unilever**

Consumer Services  
800 Sylvan Ave.  
Englewood Cliffs, NJ 07632  
Toll free: 1-800-621-2013  
Toll free: 1-800-782-8301  
www.unilever.com

### **Unilever Cosmetics International**

350 Clark Dr.  
Mt. Olive, NJ 07828  
Toll free: 1-800-715-4023  
Fax: 973-426-7764  
E-mail: consumer-  
affairs.uci@unilever.com

### **Uniroyal Tires**

PO Box 19001  
Greenville, SC 29602-9001  
864-458-5000  
Toll free: 1-877-458-5878  
Fax: 864-458-6650  
www.uniroyal.com

## Corporate Consumer Contacts

### **UNISYS Corp.**

Unisys Walk  
Blue Bell, PA 19424-0001  
215-986-4011  
Toll free: 1-800-328-0440  
Toll free: 1-800-874-8647  
Fax: 215-986-5669  
www.unisys.com



### **United Airlines**

Customer Relations  
PO Box 66100  
Chicago, IL 60666  
Toll free: 1-877-228-1327  
Fax: Toll free: 1-877-406-1059  
www.ual.com

### **United States Fidelity & Guarantee Co. (USF&G)**

5801 Smith Ave.  
Baltimore, MD 21209  
410-205-3000



### **United Van Lines, Inc.**

One United Dr.  
Fenton, MO 63026  
314-326-3100  
Toll free: 1-800-948-4885  
Fax: 314-326-3111  
www.unitedvanlines.com



### **US Airways**

Consumer Affairs  
PO Box 1501  
Winston-Salem, NC 27102  
336-661-8126  
Fax: 336-661-8187  
www.usairways.com

### **UST**

Public Relations  
100 West Putnam Ave.  
Greenwich, CT 06830  
203-661-1100  
Fax: 203-863-7235

## V



### **ValueStar**

Communications Division  
360 22nd St., 4th Floor  
Oakland, CA 94612  
510-808-1311  
510-808-1300  
Toll free: 1-800-310-6661

Fax: 510-808-1440  
E-mail:  
lsummers@valuestar.com  
www.valuestar.com



### **The Valvoline Company**

PO Box 14000  
Lexington, KY 40512  
606-357-7847  
Toll free: 1-800-354-9061  
Fax: 606-357-7918 or 800-682-6994  
www.valvoline.com

### ★ **Verizon**

1095 Ave. of the Americas  
New York, NY 10036  
212-395-2121 (main switchboard)  
Toll free: 1-800-621-9900  
For unresolved issues please contact Customer Relations:  
1-800-483-7988  
TTY toll free: 1-800-974-6006  
www.verizon.com

### **Verizon Wireless, Inc.**

180 Washington Valley Rd.  
Bedminster, NJ 07921  
908-306-7000  
Toll free: 1-800-922-0204  
www.verizonwireless.com

### **Viacom, Inc.**

Corporate Relations  
1515 Broadway  
52nd Floor  
New York, NY 10036  
212-258-6346  
www.viacom.com

### ★ **Visa USA, Inc.**

PO Box 8999  
San Francisco, CA 94128-8999  
650-432-3200  
TDD/TTY: 650-432-3200  
Fax: 650-432-4153, 3074 (cardholders should always call issuing bank first)  
www.visa.com



### **Vons Companies, Inc.**

618 Michillinda Ave.  
Arcadia, CA 91007  
626-821-7000 (corporate)

626-821-2525 (consumer affairs)  
Fax: 626-821-3654  
www.supermarkets.com

## W

### **Wagner Spray Tech Corp.**

1770 Fernbrook Lane  
Plymouth, MN 55447  
612-553-7000  
Toll free: 1-800-328-8251  
Fax: 612-509-7555



### **Walgreen Co.**

Consumer Relations  
200 Wilmot Rd.  
Deerfield, IL 60015  
847-914-2704  
Toll free: 1-800-289-2273  
Fax: 847-914-3105  
www.walgreens.com



### **Wal-Mart Stores, Inc.**

702 SW Eighth St.  
Bentonville, AR 72716-0117  
501-273-4000  
Toll free: 1-800-WAL-MART  
Fax: 501-621-2063  
E-mail: letters@wal-mart.com  
www.wal-mart.com

### **Walter Drake, Inc.**

4510 Edison Ave.  
Colorado Springs, CO 80915  
719-596-3140  
Toll free: 1-800-525-9291  
Fax: 719-637-4984  
www.walterdrake.com

### **Wang Laboratories, Inc.**

290 Concord Rd.  
Billerica, MA 01821-4130  
978-967-5000  
Toll free: 1-800-639-9264  
Fax: 978-967-0829



### **Water Pik Technologies**

1730 East Prospect Rd.  
Fort Collins, CO 80553-0001  
970-484-1352  
Toll free: 1-800-525-2774  
Fax: 970-221-8715  
www.waterpik.com

## Corporate Consumer Contacts

### **Weider Health and Fitness**

21100 Erwin St.  
Woodland Hills, CA 91367  
818-884-6800  
Fax: 818-704-5734

### **Weight Watchers Gourmet Food Company**

PO Box 10  
Boise, ID 83707  
Toll free: 1-800-762-0228  
(Weight Watchers frozen  
entrees and frozen desserts)  
www.weightwatchers.com

### **Wendy's International, Inc.**

PO 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**

400 Washington St.  
West Bend, WI 53095  
262-334-2311  
Fax: 262-334-6800  
www.westbend.com

### **Western Digital**

20511 Lake Forest Drive  
Lake Forest, CA 92630  
949-672-7000  
Toll free: 1-800-832-4778 (cus-  
tomer support)  
Toll free: 1-800-275-4932 (cus-  
tomer support)  
www.wdc.com

### **Western Union Financial Services, Inc.**

Customer Relations  
13022 Hollenberg Dr.  
Bridgeton, MO 63044  
314-291-8000  
Toll free: 1-800-634-1311  
Fax: 314-291-5271  
E-mail: karen.walters@first-  
datacorp.com  
www.westernunion.com

### **Western Wireless/Cellular One**

3650 131st Ave., S.E.  
Ste. 400  
Bellevue, WA 98006  
425-586-8700  
Toll free: 1-800-635-0304  
Fax: 425-586-8666  
www.wireless.com

### **WestPoint Stores**

PO 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 Burbank  
Foothill Ranch, CA 92610  
949-583-9029  
Fax: 714-583-0715  
www.wetseal.com

### **Whirlpool Corp.**

553 Benson Rd.  
Benton Harbor, MI 49022  
616-923-7700  
Toll free: 1-800-253-1301  
Fax: 616-923-7829  
www.whirlpool.com

### **The White Rain Company**

Lee Farm Corporate Park  
83 Wooster Heights Dr.  
Danbury, CT 06810  
Toll free: 1-800-575-7960  
www.whiterain.com

### **Whitehall-Robins Health Care**

PO 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  
Fax: 614-792-6901

E-mail:  
info@wilke-thornton.com  
www.wilke-thornton.com

### **Williams-Sonoma**

10000 Covington Cross Dr.  
Las Vegas, NV 89144  
702-360-7000  
Toll free: 1-800-541-1262  
Fax: 702-360-7091  
www.wsgc.com

### **Wilson Jones**

See: ACCO Brands Inc.

### **Winmill & Company**

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

### **Winn Dixie Stores, Inc.**

PO Box B  
Jacksonville, FL 32203  
904-783-5000  
www.winn-dixie.com

### **Winnebago Industries**

605 W. Crystal Lake Rd.  
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**

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

### **Wm. Wrigley Jr. Co.**

410 North Michigan Ave.  
Chicago, IL 60611  
312-644-2121  
Fax: 312-644-0015  
www.wrigley.com



## Corporate Consumer Contacts

### WUIP International

1409 South Lamar, Suite 1007  
Dallas, TX 75215  
972-233-0966

### Wyse Technology

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

## X



### Xerox Corporation

PO Box 1600  
800 Long Ridge Rd.  
Stamford, CT 06904  
203-968-3000  
Toll free: 1-800-275-9376  
Toll free: 1-800-822-2200 (sup-  
plies)  
[www.xerox.com](http://www.xerox.com)

### Xircom USA

2300 Corporate Center Dr.  
Thousand Oaks, CA 91320  
805-376-9200  
Fax: 805-376-9100  
[www.xircom.com](http://www.xircom.com)

## Y

### Yahoo! Online

701 First Ave.  
Sunnydale, CA 94089  
408-349-3300  
408-349-1572  
Fax: 408-349-3301  
E-mail: [help@yahoo.com](mailto:help@yahoo.com)  
[www.yahoo.com](http://www.yahoo.com)



### Yamaha Motor Corporation

6555 Katella Ave.  
Cypress, CA 90630-5101  
714-761-7435  
Toll free: 1-800-962-7926  
Fax: 714-761-7559  
[www.yamaha-motor.com](http://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  
[www.zenith.com](http://www.zenith.com)

### Zenith Packard Bell

8285 West 3500 South  
Magna, UT 84044  
Toll free: 1-800-227-3360  
[www.packardbell.com](http://www.packardbell.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 (p. 2). NHTSA also provides recall and crash test information, but does not handle complaints.

### **Acura**

Customer Relations  
Department  
1919 Torrance Blvd. 500-2N-7E  
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.**

7454 Brokerage  
Orlando, FL 32809  
407-856-5000  
Fax: 407-856-5000

### **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  
www.honda.com



### **American Isuzu Motors, Inc.**

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



### **American Suzuki Motor Corp.**

Customer Relations  
Department  
PO Box 1100  
3251 East Imperial Hwy.  
Brea, CA 92822-1100  
714-996-7040, ext. 380 (motor-  
cycles)  
714-572-1490  
Toll free: 1-800-934-0934 (auto-  
motive only)  
Fax: 714-524-2512  
www.suzuki.com



### **Aston Martin Jaguar Landrover**

Customer Relations  
Department  
U.S. National Headquarters  
1 Premier Place

Irvine, CA 92618  
949-341-6100  
Toll free: 1-800-452-4827  
Fax: 949-341-6152  
www.jaguar.com

### **Audi of America, Inc.**

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

### **BMW of North America, Inc.**

BMW of North America, Inc.  
Corporate Office  
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

## Car Manufacturers

313-556-5000  
Toll free: 1-800-521-7300  
Toll free: 1-800-252-1112 (road-side assistance)  
TDD toll free: 1-800-832-8425  
www.buick.com

### **Cadillac Motor Car Division**

Customer Assistance Center  
PO Box 33169  
Detroit, MI 48232-5169  
Toll free: 1-800-458-8006  
Toll free: 1-800-882-1112 (road-side assistance)  
TDD toll free: 1-800-833-2622  
www.cadillac.com

### **Chevrolet Motor Division, General Motors Corp.**

Customer Assistance Center  
PO Box 33170  
Detroit, MI 48232-5170  
Toll free: 1-800-222-1020  
Toll free: 1-800-243-8872 (road-side assistance)  
TDD toll free: 1-800-833-2438  
Fax: 313-556-5108  
www.chevrolet.com

### **Daihatsu America, Inc.**

Consumer Affairs Department  
28 Centerpointe Dr., Suite 120  
La Palma, CA 90623  
714-690-4700  
Toll free: 1-800-777-7070  
Fax: 714-690-4720  
www.daihatsu.com/

### **Daimler Chrysler Motors Corp**

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

### **Ferrari North America Inc.**

Ferrari North America Inc.  
Corporate Office  
250 Sylvan Ave.  
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  
PO Box 5120  
Southfield, MI 48086-5120  
Toll free: 1-800-428-3718  
Customer Relationship Center  
16800 Executive Plaza Dr.  
P.O. Box 6248  
Dearborn, MI 48121  
Toll free: 1-800-392-3673  
www.ford.com

### **General Motors Corporation !**

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

### **GMC Division General Motors Corp.**

GMC Division, General Motors Corp.  
Customer Assistance Center  
PO Box 33172  
Detroit, MI 48232-5172  
Toll free: 1-800-462-8782  
Toll free: 1-800-223-7799 (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 Ave.  
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.hyundaiusa.com

### **Isuzu**

**See:** American Isuzu Motors, Inc.

### **Jeep/Eagle Division of Chrysler Corp.**

Customer Relations  
PO Box 21-8004  
Auburn Hills, MI 48321  
1-800-992-1997  
Fax: 248-512-8084

### **Kia Motors America, Inc.**

Consumer Assistance Center  
PO Box 52410  
Irvine, CA 92619-2410  
Toll free: 1-800-333-4KIA  
Fax: (949) 470-2812  
www.kia.com

### **Lexus**

A Division of Toyota Motor Sales, U.S.A., Inc.  
Customer Satisfaction Department  
Mail Drop L203, 19001 South Western Ave.  
Torrance, CA 90509-2732  
Toll free: 1-800-25 LEXUS  
Fax: 310-468-2992  
www.lexus.com

### **Mazda Motor of America, Inc.**

Mazda N. American Operations  
Customer Relations Manager  
Jamboree Plaza  
4 Park Plaza, Suite 1250  
Irvine, CA 92614  
Toll free: 1-800-222-5500  
www.mazdausa.com

## Car Manufacturers

### **Mercedes Benz of North America, Inc.**

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

### **Mitsubishi Motor Sales of America, Inc.**

Mitsubishi Motor Sales of America  
Customer Relations  
6400 Katella Ave.  
Cypress, CA 90630-0064  
Toll free: 1-800-MITSU-2000  
www.mitsubishimotors.com

### **Nissan Motor Corp. in USA**

Nissan North America, Inc.  
Consumer Affairs Group  
PO 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  
PO Box 33171  
Detroit, MI 48232-5171  
Toll free: 1-800-442-6537  
Toll free: 1-800-535-6537 (roadside assistance)  
TDD toll free: 1-800-833-6537  
www.oldsmobile.com

### **Peugeot Motors of America, Inc.**

*Peugeot Motors of America, Inc.*  
Consumer Relations  
Overlook at Great Notch  
150 Clove Rd.  
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 (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 Dr., 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 Corporation, Division of General Motors Corp.  
Saturn Customer Assistance Center  
100 Saturn Pkwy.  
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**

*Hawaii*  
1234 South Beretania St.  
P.O. Box 2420  
Honolulu, HI 96804  
808-592-4464  
Fax: 808-592-4494

### **Subaru of America, Inc.**

 National Customer Service Center  
Subaru Plaza, PO Box 6000  
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 S. Western Ave.  
Torrance, CA 90509  
310-468-4000  
Toll free: 1-800-331-4331  
TDD toll free: 1-800-443-4999  
Fax: 310-468-7800  
www.toyota.com

### **Volkswagen of America**

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

### **Volvo Cars of North America**

Volvo Cars of North America  
Corporate Office  
Customer Service  
PO Box 914  
7 Volvo Dr., Bldg. A  
Rockleigh, NJ 07647-0915  
Toll free: 1-800-458-1552  
Fax: 201-768-8695  
www.volvocars.com

# Automotive Dispute Resolution Programs

## **Automotive Dispute Resolution Programs**

Center for Auto Safety (CAS)  
1825 Connecticut Ave., NW Suite 330  
Washington, DC 20009  
202-328-7700 ext. 107  
[www.autosafety.org](http://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](mailto:info@cbbb.bbb.org)  
[www.bbb.org](http://www.bbb.org)

## **DOT Auto Safety Hotline**

Office of Defects Investigation  
400 7th St., SW  
Washington, DC 20590  
1-888-DASH-2-DOT (1-888-327-4236)  
1-800-424-9153  
Fax: 202-366-7882  
[www.nhtsa.dot.gov/hotline](http://www.nhtsa.dot.gov/hotline)

## **International Association of Lemon Law Administrators**

E-mail: [ialla@ialla.net](mailto:ialla@ialla.net)  
[www.TheLemonLaw.org](http://www.TheLemonLaw.org)  
Motorist Assurance Program  
7101 Wisconsin Ave.  
Suite 1200  
Bethesda, MD 20814  
301-634-4954  
301-634-4955  
Fax: 202-318-0378  
E-mail: [map@motorist.org](mailto:map@motorist.org)  
[www.motorist.org](http://www.motorist.org)

## **National Automobile Dealers Association**

8400 Westpark Dr.  
McLean, VA 22102  
703-821-7000  
Toll free: 1-800-252-6232  
Fax: 703-821-7075  
[www.nada.org](http://www.nada.org)

## **National Institute for Automotive Service Excellence (ASE)**

101 Blue Seal Dr. SE, Suite 101  
Leesburg, VA 20175  
703-669-6600  
[www.asecert.org](http://www.asecert.org)  
RV Consumer Group  
PO Box 520  
Quilcene, WA 98376  
Order Desk: 1-800-405-3325  
E-mail: [rvgroup@rv.org](mailto:rvgroup@rv.org)  
[www.rv.org](http://www.rv.org)



# State, County and City 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. 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. State, county and city jurisdictions also regulate banking, insurance, securities, utilities, and weights and measures. A listing of these offices starts on page 104.

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

### State Offices

Assistant Attorney General  
Office of the Attorney General  
Consumer Affairs Section  
11 South Union St.  
**Montgomery, AL 36130**  
334-242-7335  
Toll free in AL: 1-800-392-5658  
[www.ago.state.al.us](http://www.ago.state.al.us)

## Alaska

### State Offices

Consumer Protection Unit  
Office of the Attorney General  
1031 West 4th Ave.  
Suite 200  
**Anchorage, AK 99501-5903**  
907-269-5100  
Fax: 907-276-8554  
[www.law.state.ak.us](http://www.law.state.ak.us)

## Arizona

### State Offices

Chief Counsel  
Consumer Protection and  
Advocacy Section  
Office of the Attorney General  
1275 West Washington St.  
**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](http://www.ag.state.az.us)

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

[www.ag.state.az.us](http://www.ag.state.az.us)

### County Offices

Cochise County Attorney's Office  
Post Office Drawer CA  
**Bisbee, AZ 85603**  
520-432-9377  
Fax: 520-432-4280

County Attorney  
Greenlee County Attorney's Office  
PO Box 1717  
**Clifton, AZ 85533**  
928-865-4108  
Fax: 928-865-4665

County Attorney  
Coconino County Attorney's Office  
110 East Cherry Ave.  
**Flagstaff, AZ 86001**

# State, County and City Consumer Protection Offices

928-779-6518  
Fax: 928-779-5618

Pinal County Attorney  
Pinal County Attorney's Office  
PO Box 887

**Florence, AZ 85232**  
520-868-6271  
Fax: 520-868-6521

County Attorney  
Gila County Attorney's Office  
1400 East Ash St.

**Globe, AZ 85501**  
928-425-3231 ext. 298  
Fax: 928-425-3720

County Attorney  
Navajo County Attorney's  
Office  
PO Box 668

**Holbrook, AZ 86025**  
928-524-4026  
Fax: 928-524-4244

County Attorney  
Mohave County Attorney's  
Office

315 North 4th St.  
P.O. Box 7000  
**Kingman, AZ 86402-7000**  
928-753-0719  
Fax: 928-753-2669

County Attorney  
Santa Cruz County Attorney's  
Office  
2150 North Congress Dr., Ste  
201

**Nogales, AZ 85621**  
520-375-7780  
Fax: 520-761-7859

County Attorney  
La Paz County Attorney  
1320 Kofa Ave.

**Parker, AZ 85344**  
928-669-6118  
Fax: 928-669-2019

County Attorney  
Yavapai County Attorney's Office  
Yavapai County Courthouse  
255 East Gurley

**Prescott, AZ 86301**  
928-771-3344  
Fax: 928-771-3110

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

County Attorney  
Apache County Attorney's  
Office

PO Box 637  
**St. Johns, AZ 85936**  
928-337-7560  
Fax: 928-337-2427

County Attorney  
Yuma County Attorney's Office  
168 South Second Ave.

**Yuma, AZ 85364**  
928-329-2270  
Fax: 928-329-2284

## Arkansas State Offices

Deputy Attorney General  
Consumer Protection Division  
Office of the Attorney General  
323 Center St.  
Suite 200

**Little Rock, AR 72201**  
501-682-2007  
501-682-2341 Consumer Hotline  
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

Inspector  
Dept. of Consumer Affairs  
Ingham and Wilkinson Building  
129 Front St.

**Hamilton, Bermuda, BE HM 12**  
441-297-7627  
Fax: 441-295-6892  
E-mail: mcsharp@bdagov.bm

## California

### State Offices

Attorney General  
Office of the Attorney General  
Public Inquiry Unit  
P.O. Box 94255

**Sacramento, CA 94244-2550**  
916-322-3360

Toll free in CA: 1-800-952-5225  
TDD: 916-324-5564  
www.caag.state.ca.us

Acting Chief  
Bureau of Automotive Repair  
California Department of  
Consumer Affairs  
10240 Systems Pkwy.

**Sacramento, CA 95827**  
916-255-4300

Toll free in CA: 800-952-5210  
TDD: 916-255-1369

www.autorepair.ca.gov

CA Dept. of Consumer Affairs  
400 R St.

Suite 3000 1080  
**Sacramento, CA 95814**

916-445-1254  
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

Supervising Deputy DA  
Criminal Division  
Kern County District Attorney's  
Office

1215 Truxtun Ave.  
3rd Floor

**Bakersfield, CA 93301**  
661-868-2350  
Fax: 661-868-2135

Criselda Gonzalez, Deputy  
District Attorney

Consumer Affairs Unit  
Solano County District  
Attorney's Office  
600 Union Ave.

**Fairfield, CA 94533**  
707-421-6859

707-421-6800  
Fax: 707-421-7986

## State, County and City Consumer Protection Offices

Senior Deputy District Attorney  
Business Affairs Unit  
Fresno County District  
Attorney's Office  
1250 Van Ness Ave.  
2nd Floor  
**Fresno, CA 93721**  
559-488-3836  
559-488-3156  
Fax: 559-495-1315

Director  
Los Angeles County  
Dept. of Consumer Affairs  
500 West Temple St.  
Room B-96  
**Los Angeles, CA 90012-2706**  
213-974-1452  
Fax: 213-687-0233  
[consumer-affairs.co.la.ca.us](http://consumer-affairs.co.la.ca.us)

Senior Deputy District Attorney  
Contra Costa County District  
Attorney's Office  
627 Ferry St.  
**Martinez, CA 94553**  
925-646-4620  
Fax: 925-646-4683

Consumer Fraud Unit  
Stanislaus County District  
Attorney's Office  
PO Box 442  
**Modesto, CA 95353-0442**  
209-525-5550  
Fax: 209-525-5545  
[www.stanislaus-da.org](http://www.stanislaus-da.org)

District Attorney  
Consumer Affairs Division  
Napa County DA's Office  
931 Parkway Mall  
P.O. Box 720  
**Napa, CA 94559**  
707-253-4211  
707-253-4059  
Fax: 707-253-4041

Deputy in Charge  
Consumer & Environmental Unit  
San Mateo County District  
Attorney's Office  
400 County Center  
3rd Floor  
**Redwood City, CA 94063**  
650-363-4651

Supervising Deputy DA  
Consumer and Environmental  
Protection Division  
Sacramento County District  
Attorney's Office  
PO Box 749  
906 G Street, Suite 700  
**Sacramento, CA 95812-0749**  
916-874-6174  
Fax: 916-874-7660

Monterey County DA  
Consumer Protection Division  
PO Box 1131  
**Salinas, CA 93902**  
831-755-5073  
Fax: 831-755-5608

Division Chief  
San Diego County District  
Attorney's Office  
330 W. Broadway, Suite 700  
**San Diego, CA 92101**  
619-531-4070  
Fax: 619-531-4481  
[www.sandiegoda.com](http://www.sandiegoda.com)

San Francisco County DA's Office  
732 Brannan St.  
**San Francisco, CA 94103**  
415-551-9595 (public inquiries)  
Fax: 415-551-9504  
[www.ci.sf.ca.us/casf/](http://www.ci.sf.ca.us/casf/)

Supervising Deputy DA  
Santa Clara County District  
Attorney's Consumer  
Protection Unit  
70 West Hedding St.  
West Wing, 4th Floor  
**San Jose, CA 95110**  
408-792-2880  
(consumer protection)  
408-792-2881  
(small claims advisory)  
Fax: 408-279-8742  
[www.santaclara-da.org](http://www.santaclara-da.org)

Director  
Economic Crime Division  
Consumer Fraud Department  
County Government Center  
1050 Monterey St., Room 235  
**San Luis Obispo, CA 93408**  
805-781-5856  
Fax: 805-781-1173  
[www.sloda.com](http://www.sloda.com)

Consumer Protection Division  
Marin County District  
Attorney's Office  
Hall of Justice, Room 130  
3501 Civic Center Dr.  
**San Rafael, CA 94903**  
415-499-6495  
Fax: 415-499-3719  
E-mail:  
[consumer@co.marin.ca.us](mailto:consumer@co.marin.ca.us)  
[co.marin.ca.us/depts/DA/main/  
index.cfm](http://co.marin.ca.us/depts/DA/main/index.cfm)

Mediation Coordinator  
Marin County Mediation  
Services  
4 Jeannette Prandi Way  
**San Rafael, CA 94903**  
415-499-7454  
Fax: 415-499-3673

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

Coordinator  
Division of Consumer Affairs  
Santa Cruz County District  
Attorney's Office  
701 Ocean St.  
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](mailto:dat155@co.santa-cruz.ca.us)  
[www.CO.Santa-Cruz.CA/US](http://www.CO.Santa-Cruz.CA/US)

Supervising Deputy DA  
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

# State, County and City Consumer Protection Offices

District Attorney  
Mendocino County District  
Attorney's Office  
PO Box 1000  
**Ukiah, CA 95482**  
707-463-4211  
Fax: 707-463-4687

Supervisor  
Consumer Mediation Section  
Ventura County District  
Attorney's Office  
800 South Victoria Ave.  
**Ventura, CA 93009**  
805-654-3110  
Fax: 805-648-9255  
[www.ventura.gov/vcda](http://www.ventura.gov/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

Supervising Deputy DA  
Consumer/Environmental  
Protection Unit  
Orange County District  
Attorney's Office  
401 Civic Center Dr.  
**West Santana, CA 92701**  
714-347-8706  
Fax: 714-568-1250

## City Offices

Supervising Deputy City Attorney  
Consumer Protection Division  
LA City Attorney's Office  
200 North Main St.  
500 City Hall East  
**Los Angeles, CA 90012**  
213-978-8070  
Fax: 213-978-8111  
E-mail: [dkass@atty.lacity.org](mailto:dkass@atty.lacity.org)

Head Deputy City Attorney  
Consumer and Environmental  
Protection Unit  
San Diego City Attorney's  
Office  
1200 Third Ave., Suite 700  
**San Diego, CA 92101-4106**  
619-533-5600  
[www.sannet.gov/city-attorney](http://www.sannet.gov/city-attorney)

Deputy City Attorney  
Consumer Protection and Fair  
Housing  
1685 Main St.  
Room 310  
**Santa Monica, CA 90401**  
310-458-8336  
Fax: 310-395-6727  
E-mail: [consumers@ci.santa-monica.ca.us](mailto:consumers@ci.santa-monica.ca.us)  
[pen.ci.santa-monica.ca.us/atty/consumer\\_protection/](http://pen.ci.santa-monica.ca.us/atty/consumer_protection/)

## Colorado State Offices

Consumer Protection Division  
CO Attorney General's Office  
1525 Sherman St.  
5th Floor  
**Denver, CO 80203-1760**  
303-866-5079  
Toll free: 1-800-222-4444  
Fax: 303-866-5443

## County Offices

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](mailto:david_zook@co.el-paso.co.us)  
[dao.elpasoco.com/default.asp](http://dao.elpasoco.com/default.asp)

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

District Attorney  
Archuleta, LaPlata and San  
Juan Counties District  
Attorney's Office  
PO Drawer 3455  
**Durango, CO 81302**  
970-247-8850  
Fax: 970-259-0200

District Attorney  
Weld County District Attorney's  
Office  
PO Box 1167  
**Greeley, CO 80632**  
970-356-4010  
Fax: 970-352-8023

District Attorney  
Pueblo County District  
Attorney's Office  
201 West 8th St., Suite 801  
**Pueblo, CO 81003**  
719-583-6030  
Fax: 719-583-6666

## Connecticut State Offices

Commissioner  
Department of Consumer  
Protection  
165 Capitol Ave.  
**Hartford, CT 06106**  
860-713-6300  
Toll free in CT: 1-800-842-2649  
Fax: 860-713-7239  
[www.state.ct.us/dcp](http://www.state.ct.us/dcp)

## City Offices

Director of Consumer Protection  
City of Middletown  
245 DeKoven Dr.  
PO Box 1300  
**Middletown, CT 06457-1300**  
860-344-3491  
TDD: 860-344-3521  
Fax: 860-344-3561  
E-mail: [phil.cacciola@city-ofmiddletown.com](mailto:phil.cacciola@city-ofmiddletown.com)

## Delaware State Offices

Director  
Fraud and Consumer Protection  
Division  
Office of the Attorney General  
820 North French St.  
5th Floor  
**Wilmington, DE 19801**  
302-577-8600  
Toll free in DE: 1-800-220-5424  
Fax: 302-577-6499  
[www.state.de.us/attgen/](http://www.state.de.us/attgen/)

# State, County and City Consumer Protection Offices

Director  
Consumer Protection Unit  
Office of Attorney General  
820 North French St., 5th Floor  
**Wilmington, DE 19801**  
302-577-8600  
Toll free in DE: 1-800-220-5424  
Delaware Residents Only  
Fax: 302-577-3090  
[www.state.de.us/attgen/](http://www.state.de.us/attgen/)

## District of Columbia

Office of the Attorney General  
for the District of Columbia  
Consumer & Trade Protection  
Section, Consumer Complaints  
441 4th St., NW  
Suite 450 North  
**Washington, DC 20001**  
202-442-9828  
Fax: 202-727-6546  
E-mail:  
[consumercomplaint.occ@dc.gov](mailto:consumercomplaint.occ@dc.gov)

## Florida

### State Offices

Office of the Attorney General  
110 SE 6th St.  
**Fort Lauderdale, FL 33301**  
954-712-4600  
Toll free: 1-866-966-7226  
Fax: 954-712-4658  
[myfloridalegal.com](http://myfloridalegal.com)

Office of the Attorney General  
135 West Central Blvd.  
Suite 1000  
**Orlando, FL 32801**  
407-999-5588  
Toll free in FL: 1-866-966-7226  
Fax: 407-245-0365  
[myfloridalegal.com](http://myfloridalegal.com)

Office of the Attorney General  
PL-01 The Capitol  
**Tallahassee, FL 32399**  
850-414-3600  
Toll free in FL: 1-866-966-7226  
Fax: 850-488-4483  
[myfloridalegal.com](http://myfloridalegal.com)

Office of the Attorney General  
PL-01 The Capitol  
**Tallahassee, FL 32399**  
850-414-3300  
Toll free in FL: 1-866-966-7226  
Fax: 850-410-2672  
[myfloridalegal.com](http://myfloridalegal.com)

Economic Crimes Division  
Office of the Attorney General  
Concourse Center 4  
3507 E. Frontage Rd., Suite 325  
**Tampa, FL 33607**  
813-287-7950  
Toll free in FL: 1-866-966-7226  
Fax: 813-287-7950  
[myfloridalegal.com](http://myfloridalegal.com)

Office of the Attorney General  
1515 N. Flagler Ave., Suite 900  
**West Palm Beach, FL 33401**  
561-837-5000  
Toll free in FL: 1-866-966-7226  
Fax: 561-837-5109  
[myfloridalegal.com](http://myfloridalegal.com)

### County Offices

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

Director  
Broward County Consumer  
Affairs Division  
115 South Andrews Ave.  
A460  
**Fort Lauderdale, FL 33301**  
954-765-5350, ext. 232  
Fax: 954-765-5309  
E-mail: [mfandel@broward.org](mailto:mfandel@broward.org)  
[www.broward.org/consumer](http://www.broward.org/consumer)

Chief, Assistant State Attorney  
Dade County Economic Crime  
Unit  
Office of the State Attorney  
1350 NW 12th Ave.  
5th Floor, Graham Building  
**Miami, FL 33136-2111**  
305-547-0671  
Fax: 305-547-0717

Director  
Consumer Services Dept.  
Miami-Dade County  
140 West Flagler St.  
Suite 903  
**Miami, FL 33130**

305-375-3677 (Consumer  
Hotline)  
TDD/TTY: 305-375-4177  
Fax: 305-375-4120  
E-mail:  
[consumer@miamidade.gov](mailto:consumer@miamidade.gov)  
[www.co.miami-dade.fl.us/csd](http://www.co.miami-dade.fl.us/csd)

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

Chief Investigator  
Orange County Consumer  
Fraud Unit  
415 North Orange Ave.  
P.O. Box 1673  
**Orlando, FL 32802**  
407-836-2490  
Fax: 407-836-1210  
E-mail: [fraudhelp@sao9.org](mailto:fraudhelp@sao9.org)  
[www.orangecountyfl.net](http://www.orangecountyfl.net)

Administrator Consumer  
Protection Agency  
Hillsborough County Consumer  
Protection Agency  
8900 N. Armenia Ave., Ste 226  
**Tampa, FL 33604-1067**  
813-903-3430  
Fax: 813-903-3432  
[www.hillsboroughcounty.org](http://www.hillsboroughcounty.org)

Director  
Palm Beach County Division of  
Consumer Affairs  
50 South Military Trail, Suite 201  
**West Palm Beach, FL 33415**  
561-712-6600  
Fax: 561-712-6610  
E-mail: [consumer@co.palm-beach.fl.us](mailto:consumer@co.palm-beach.fl.us)  
[www.pbcgov.com/consumer](http://www.pbcgov.com/consumer)

### City Offices

Chief of Consumer Affairs  
City of Jacksonville Division of  
Consumer Affairs  
St. James Building  
117 West Duval St., Suite M-100  
**Jacksonville, FL 32202**  
904-630-3467



# State, County and City Consumer Protection Offices

Fax: 904-630-3458  
www.coj.net/Departments/Neighborhoods/Consumer+Affairs/Filing+a+Complaint.htm

## Georgia

### State Offices

Administrator, Governor's  
Office of Consumer Affairs  
2 Martin Luther King, Jr. Dr.  
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

Investigator  
Office of Consumer Protection  
Department of Commerce and  
Consumer Affairs  
345 Kekuanaoa St., Room 12  
**Hilo**, HI 96720  
808-933-0910  
Fax: 808-933-8845

Executive Director  
Office of Consumer Protection  
Department of Commerce and  
Consumer Affairs  
235 South Beretania St.  
Room 801  
**Honolulu**, HI 96813  
808-586-2636  
Fax: 808-586-2640

Investigator  
Office of Consumer Protection  
Dept of Commerce and  
Consumer Affairs  
1063 Lower Main St., Ste C-216  
**Wailuku**, HI 96793  
808-984-8244  
Fax: 808-243-5807  
www.state.hi.us/dcca/

## Idaho

### State Offices

Deputy Attorney General  
Consumer Protection Unit  
Idaho Attorney General's Office  
650 West State St.  
**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 St.  
**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

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  
www.ag.state.il.us

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

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

Supervisor  
Cook County State Attorney's  
Office, Consumer Fraud Div.  
69 West Washington  
Suite 700  
**Chicago**, IL 60602  
312-603-8700

State's Attorney  
Madison County Office of  
State's Attorney  
157 North Main St., Suite 402

## Edwardsville, IL 62025

618-692-6280  
Fax: 618-656-7312

Bureau Chief of Consumer  
Fraud, Dept. of Consumer  
Affairs serving Central Illinois  
Office of the Attorney General  
500 South Second St.  
**Springfield**, IL 62706

217-782-1090  
Toll free in IL: 1-800-243-0618  
217-785-2771  
Fax: 217-782-1097  
E-mail:  
attorney\_general@atg.state.il.us  
www.ag.state.il.us

### City Offices

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

Administrator  
City of Des Plaines Consumer  
Protection Office  
City of Des Plaines  
1420 Miner St.  
**Des Plaines**, IL 60016  
847-391-5006  
Fax: 847-391-5378  
E-mail: admin@desplains.org

## Indiana

### State Offices

Chief Counsel and Director  
Consumer Protection Division  
Office of the Attorney General  
Indiana Government Center  
South  
402 West Washington St., 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

# State, County and City Consumer Protection Offices

## County Offices

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

## Iowa

### State Offices

Assistant Attorney General  
Consumer Protection Division  
Office of the Attorney General  
Dir. of Consumer Protection Div.  
1300 East Walnut St., 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

Deputy Attorney General  
Consumer Protection Division  
Office of the Attorney General  
120 SW 10th St., 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

### County Offices

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

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  
E-mail: consumer@sedgwick.gov

## Kentucky

### State Offices

Director  
Consumer Protection Division  
Office of the Attorney General  
1024 Capital Center Dr.  
**Frankfort, KY** 40601  
502-696-5389  
Toll free in KY: 1-888-432-9257  
Fax: 502-573-8317  
E-mail:  
consumerprotection@law.state.ky.us  
www.kyattorneygeneral.com/cp

Assistant Attorney General  
Consumer Protection Division  
Office of the Attorney General  
9001 Shelbyville Rd.  
Suite 3  
**Louisville, KY** 40222  
502-425-4825  
Fax: 502-573-8317 Lori

## Louisiana

### State Offices

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

### County Offices

Consumer Protection Section  
Jefferson Parish District Attorney  
100 Derbigny St.  
**Gretna, LA** 70053-5894  
504-368-1020  
Fax: 504-361-2899

## Maine

### State Offices

Division Chief  
Public Protection Division  
Office of the Attorney General  
6 State House Station  
**Augusta, ME** 04333-0006  
207-626-8800

Maine Attorney General's  
Consumer Mediation Service  
6 State House Station  
**Augusta, ME** 04333  
207-626-8849  
www.state.me.us/ag

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

## Maryland

### State Offices

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)  
410-528-1840 (health advocacy unit)  
TDD: 410-576-6372 (Maryland only)  
Fax: 410-576-7040  
E-mail:  
consumer@oag.state.md.us  
www.oag.state.md.us/consumer

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

### Regional Offices

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

# State, County and City Consumer Protection Offices

Consumer Affairs Specialist  
Eastern Shore Branch Office  
Consumer Protection Division  
Office of the Attorney General  
201 Baptist St., Suite 30  
**Salisbury, MD** 21801-4976  
410-543-6620  
Fax: 410-543-6642  
www.oag.state.md.us

## County Offices

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

Division Chief  
Montgomery County Division of  
Consumer Affairs  
100 Maryland Ave., 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

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  
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

Attorney General  
Consumer Protection and  
Antitrust Division  
Office of the Attorney General  
200 Portland St.  
**Boston, MA** 02114  
617-727-8400 The Consumer  
Hotline - information and refer-  
ral to local county and city gov-  
ernment consumer offices  
(listed below) that work in con-

junction with the Department of  
the Attorney General  
Fax: 617-727-3265  
www.ago.state.ma.us

Consumer Protection and  
Antitrust Division  
Office of the Attorney General -  
Springfield  
436 Dwight St.  
**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  
www.cityofboston.gov/  
consumeraffairs

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

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 St.  
**Greenfield, MA** 01301  
413-774-5102  
Fax: 413-773-3278

Consumer Protection Program  
Haverhill Community Action,  
Inc.  
25 Locust St.  
**Haverhill, MA** 01830  
978-373-1971  
Fax: 978-373-8966  
Consumer Assistance Council, Inc.

149 Main St.  
**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 St.  
**Lawrence, MA** 08140  
978-681-4990  
Fax: 978-681-4949  
www.glcac.org/consumer.htm

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

Medford Consumer Advisory  
Commission  
90 Main St.  
**Medford, MA** 02155  
781-393-2460  
Fax: 781-393-2342

Consumer Assistance Office -  
Metro West, Inc.  
209 West Central St.  
**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 St.  
**North Weymouth, MA** 02191  
781-335-0280  
Fax: 781-340-3991  
E-mail:  
jfoycconsumeraction2@juno.com

# State, County and City Consumer Protection Offices

Berkshire County Consumer Advocates, Inc.  
150 North St.  
**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 Rd.  
**Plymouth, MA 02360**  
508-747-7575 x226  
Fax: 508-746-5140  
E-mail: [lmtilley@sscac.org](mailto:lmtilley@sscac.org)

Norfolk District Attorney's Office  
10 Granite St.  
**Quincy, MA 02169**  
617-984-5600 ext. 118  
Fax: 617-769-6101

Revere Consumer Affairs Office  
City Hall 281 Broadway  
**Revere, MA 02151**  
781-286-8114  
Fax: 781-284-6999

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 St.  
2nd Floor  
**Worcester, MA 01608-1690**  
508-754-1176  
Fax: 508-754-0203  
E-mail: [dreilly@wcac.net](mailto:dreilly@wcac.net)

## Michigan State Offices

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

Assistant in Charge  
Consumer Protection Division  
Office of Attorney General  
PO Box 30213  
**Lansing, MI 48909**  
517-373-1140 (complaint information)  
517-373-1110  
Fax: 517-241-3771

**County Offices**  
Chief Investigator  
Bay County Consumer Protection Unit  
1230 Washington - Courthouse  
**Bay City, MI 48707-5994**  
517-895-4139  
Fax: 517-895-4167

Director  
Consumer Protection Dept.  
Macomb County  
Office of the Prosecuting Attorney  
Macomb County Admn. Bldg  
One South Main St., 3rd FL  
**Mt. Clemens, MI 48043**  
810-469-5600  
810-469-5350  
Fax: 810-469-5609

**City Offices**  
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](mailto:castillojr@cadtwr.ci.detroit.mi.us)  
[www.ci.detroit.mi.us](http://www.ci.detroit.mi.us)

## Minnesota State Offices

Manager  
Consumer Services Division  
MN Attorney General's Office  
1400 NCL Tower  
445 Minnesota St.  
**St. Paul, MN 55101**  
612-296-3353  
Toll free: 1-800-657-3787  
Fax: 612-282-5801

E-mail:  
[consumer.ag@state.mn.us](mailto:consumer.ag@state.mn.us)  
[www.ag.state.mn.us/consumer](http://www.ag.state.mn.us/consumer)

## County Offices

Director  
Citizens Info 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](mailto:citizeninfo@hennipin.mn.us)  
[www.co.hennepin.mn.us/coatty/hcatty.htm](http://www.co.hennepin.mn.us/coatty/hcatty.htm)

## City Offices

Director  
Division of Licenses & Consumer Services  
Minneapolis Department of Regulatory Services  
City Hall, Room 1C  
350 South 5th St.  
**Minneapolis, MN 55415**  
612-673-2080  
TDD/TTY: 612-673-3300/3360  
Fax: 612-673-3399  
E-mail:  
[opa@ci.minneapolis.mn.us](mailto:opa@ci.minneapolis.mn.us)  
[www.ci.minneapolis.mn.us](http://www.ci.minneapolis.mn.us)

## Mississippi State Offices

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](http://www.ago.state.ms.us)

Director  
Bureau of Regulatory Services  
Department of Agriculture and Commerce  
121 North Jefferson St.  
P.O. Box 1609  
**Jackson, MS 39201**

# State, County and City Consumer Protection Offices

601-359-1111  
Fax: 601-354-6502  
www.mdac.state.ms.us

## Missouri State Offices

Deputy Chief Counsel  
Consumer Protection and Trade  
Offense Division  
PO 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 State Offices

Montana Consumer Protection  
Office  
Department of Administration  
1219 8th Ave.  
PO Box 200151  
**Helena, MT 59620-0151**  
406-444-4500  
Fax: 406-444-9680  
www.state.mt.us/doa/consumer-  
protection

## Nebraska State Offices

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

Bureau of Consumer Protection  
555 E. Washington Ave.,  
Suite 3900  
**Las Vegas, NV 89101**  
702-486-3420

Commissioner  
Nevada Consumer Affairs  
Division  
1850 East Sahara, Suite 101  
**Las Vegas, NV 89104**

702-486-7355  
Toll free: 1-800-326-5202  
TDD: 702-486-7901  
Fax: 702-486-7371  
E-mail: ncad@fyiconsumer.org  
www.fyiconsumer.org

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 State Offices

Consumer Protection and  
Antitrust Bureau  
New Hampshire Attorney  
General's Office  
33 Capitol St.  
**Concord, NH 03301**  
603-271-3641  
TDD toll free: 1-800-735-2964  
Fax: 603-271-2110  
www.doj.nh.gov/consumer/index  
.html

## New Jersey State Offices

Department of Law and Public  
Safety  
Division of Consumer Affairs  
PO Box 45025  
**Newark, NJ 07101**  
973-504-6200  
Toll free: 1-800-242-5846  
E-mail: askconsumeraffairs@  
smtp.lps.state.nj.us  
www.state.nj.us/lps/ca/home.htm

## County Offices

Director  
Atlantic County Division of  
Consumer Affairs  
1333 Atlantic Ave.  
8th Floor  
**Atlantic City, NJ 08401**  
609-343-2376  
609-345-6700  
Fax: 609-343-2322  
www.aclink.org/law/mainpages/  
conshome.htm

Director/Superintendent  
Camden County Office of  
Consumer Protection/Weights  
and Measures  
Jefferson House  
Lakeland Rd.  
**Blackwood, NJ 08012**  
609-374-6161  
609-374-6001  
Toll free in NJ: 800-999-9045  
Fax: 609-232-0748  
E-mail:  
consumer@co.camden.nj.us  
www.co.camden.nj.us

Director  
Department of Consumer  
Affairs & Weight & Measures  
Cumberland County  
Department of Consumer  
Affairs and Weights and  
Measures  
788 East Commerce St.  
**Bridgeton, NJ 08302**  
856-453-2203  
Fax: 856-453-2206  
E-mail: louisimo@co.cumber-  
land.nj.us

Director/Superintendent  
Cape May County Consumer  
Affairs Weights and Measures  
4 Moore Rd.  
**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 St.  
Suite 3201  
**East Orange, NJ 07018**  
973-395-8350  
Fax: 973-395-8433

Office of Consumer Affairs  
County of Hunterdon  
PO Box 2900  
**Flemington, NJ 08822**  
908-806-5174  
Fax: 908-806-2057  
E-mail:  
jferrari@co.hunterdon.nj.us



# State, County and City Consumer Protection Offices

Director  
Monmouth County Department  
of Consumer Affairs  
50 East Main St.  
P.O. Box 1255  
**Freehold, NJ 07728-1255**  
732-431-7900  
Fax: 732-845-2037

Director  
Hudson County Division of  
Consumer Affairs  
595 Newark Ave.  
**Jersey City, NJ 07306**  
201-795-6295  
201-795-6163  
Fax: 201-795-6462

Director/Superintendent  
Burlington County Office of  
Consumer Affairs/Weights and  
Measures  
49 Rancocas Rd.  
P.O. Box 6000  
**Mount Holly, NJ 08060**  
609-265-5098  
Weights and Measures  
609-265-5054 Consumer Affairs  
Fax: 609-265-5065

Middlesex County Consumer  
Affairs  
Middlesex County  
Administration Building  
JFK Square, 2nd Floor, Suite 290  
**New Brunswick, NJ 08901**  
732-745-3875

Director  
Division of Consumer Affairs  
Somerset County  
PO Box 3000  
**Somerville, NJ 08876-1262**  
908-231-7000, ext. 7400  
Fax: 908-429-0670  
E-mail: [consumeraffairs@co.somerset.nj.us](mailto:consumeraffairs@co.somerset.nj.us)  
[www.co.somerset.nj.us](http://www.co.somerset.nj.us)

Director  
Ocean County Department of  
Consumer Affairs/Weights and  
Measures  
1027 Hooper Ave.  
PO Box 2191  
**Toms River, NJ 08754-2191**

732-929-2105  
Toll free in NJ: 1-800-722-0291  
ex. 2105  
Fax: 732-506-5330

Division Chief, Mercer County  
Consumer Affairs  
640 South Broad St Rm 404  
P.O. Box 8068  
**Trenton, NJ 08650-0068**  
609-989-6671  
Fax: 609-989-6670

Superintendent  
County of Passaic  
Dept of Law and Public Safety  
Div of Weights and Measures - CS  
1310 Route 23 North  
**Wayne, NJ 07470**  
973-305-5750 (Wts & Meas)  
973-305-5881 (Consumer Prot'n)  
Fax: 973-628-1796  
E-mail: [pcca@advanix.net](mailto:pcca@advanix.net)

Director  
Union County Division of  
Consumer Affairs  
300 North Ave. East  
**Westfield, NJ 07090**  
908-654-9840  
Fax: 908-654-3082  
E-mail: [fpeterson@unioncountynj.org](mailto:fpeterson@unioncountynj.org)  
[www.unioncountynj.org](http://www.unioncountynj.org)

Director  
Gloucester County Department  
of Consumer Protection/  
Weights and Measures  
152 North Broad St.  
PO 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](mailto:jsilvest@co.gloucester.nj.us)

## City Offices

Director  
Livingston Consumer Affairs  
357 South Livingston Ave.  
**Livingston, NJ 07039**  
973-535-7976  
Fax: 973-740-9408

Director  
Maywood Consumer Affairs  
Borough of Maywood  
459 Maywood Ave.  
**Maywood, NJ 07607**  
201-845-5749  
201-845-5749

Director  
Middlesex Borough Consumer  
Affairs  
1200 Mountain Ave.  
**Middlesex, NJ 08846**  
732-356-8090, ext. 250  
Fax: 732-356-7954

Director  
Mountainside Consumer Affairs  
1455 Coles Ave.  
**Mountainside, NJ 07092**  
908-232-6600

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

Consumer Affairs Investigator  
Perth Amboy Consumer Affairs  
Office of Social Services  
Fayette and Read St.s  
**Perth Amboy, NJ 08861**  
732-826-4300  
Fax: 908-826-6192

Director  
Plainfield Action Services  
City Hall Annex  
510 Watchung Ave.  
**Plainfield, NJ 07060**  
908-753-3519  
Fax: 908-753-3540

Town Attorney  
Secaucus Department of  
Consumer Affairs  
Municipal Government Center  
1203 Patterson Plank Rd.  
**Secaucus, NJ 07094**  
201-330-2008

# State, County and City Consumer Protection Offices

Director  
Consumer Affairs Office  
1976 Morris Ave.  
**Union, NJ 07083**  
908-851-5477  
Fax: 908-851-4697

Director  
Wayne Township Consumer  
Affairs  
475 Valley Rd.  
**Wayne, NJ 07470**  
201-694-1800, ext. 3290  
201-694-1800, ext. 3290

Director  
Weehawken Consumer Affairs  
400 Park Ave.  
**Weehawken, NJ 07087**  
201-319-6005  
Fax: 201-319-0112

Director  
Woodbridge Consumer Affairs  
Woodbridge Township  
Municipal Building  
One Main St.  
**Woodbridge, NJ 07095**  
732-602-6058  
Fax: 732-602-6016

## New Mexico State Offices

Director  
Consumer Protection Division  
Office of the Attorney General  
PO 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](http://www.ago.state.nm.us)

## New York State Offices

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](http://www.oag.state.ny.us)

Chairwoman and Executive  
Director  
NY 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: [webmaster@state.ny.us](mailto:webmaster@state.ny.us)  
[www.nysconsumer.gov](http://www.nysconsumer.gov)

Director  
Putnam County Department of  
Consumer Affairs/Weights and  
Measures  
110 Old Route 6 - Bldg 3  
**Carmel, NY 10512**  
845-225-2039  
Fax: 845-225-3403

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

## Regional Offices

Assistant Attorney General  
Binghamton Regional Office  
New York State Office of the  
Attorney General  
State Office Building, 17th Floor  
44 Hawley St.  
**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](mailto:dennis.mccabe@oag.state.ny.us)  
[www.oag.state.ny.us](http://www.oag.state.ny.us)

Asst. 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

Asst. Attorney General in Charge  
Buffalo Regional Office  
New York State Office of the  
Attorney General  
Statler Towers  
107 Delaware Ave., 4th Floor  
**Buffalo, NY 14202**  
716-853-8400  
Toll free: 1-800-771-7755  
Fax: 716-853-8414

Asst. Attorney General in Charge  
Suffolk Regional Office  
Office of the Attorney General  
300 Motor Pkwy., Suite 205  
**Hauppauge, NY 11788**  
516-231-2401  
Fax: 516-435-4757

Asst. Attorney General in Charge  
Consumer Fraud and Protection  
Bureau  
New York State Office of the  
Attorney General  
Harlem Regional Office  
163 West 125th St.  
**New York, NY 10027-8201**  
212-961-4475  
Fax: 212-961-4003

Asst. Attorney General in Charge  
Plattsburgh Regional Office  
Office of Attorney General  
70 Clinton St.  
**Plattsburgh, NY 12901**  
518-562-3282  
Fax: 518-562-3294

Assistant Attorney General  
Poughkeepsie Regional Office  
New York State Office of the  
Attorney General  
235 Main St.  
**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](http://www.oag.state.ny.us)

Asst. Attorney General in Charge  
Rochester Regional Office  
Office of the Attorney General  
144 Exchange Blvd., 2nd Floor  
**Rochester, NY 14614**  
716-546-7430

# State, County and City Consumer Protection Offices

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

Asst. 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

Asst. Attorney General in Charge  
Utica Regional Office  
Office of the Attorney General  
207 Genesee St., Room 504  
**Utica, NY 13501**  
315-793-2225  
Toll free: 1-800-771-7755  
Fax: 315-793-2228  
www.oag.state.ny.us

Asst. 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

Asst. Attorney General in Charge  
Consumer Fraud and Protection  
Bureau, NY Office of the  
Attorney General  
Westchester Regional Office  
101 East Post Rd.  
**White Plains, NY 10601-5008**  
914-422-8755  
Fax: 914-422-8706

## County Offices

Dept. 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

Asst. Attorney General in Charge  
Consumer Fraud Bureau  
Erie County DA'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

Consumer Affairs Commissioner  
Orange County Department of  
Consumer Affairs  
99 Main St.  
**Goshen, NY 10924**  
845-291-2400  
Fax: 845-291-2385

Director  
Suffolk County Executive's  
Office of Consumer Affairs  
N. County Complex, Bldg. 340  
Veterans Memorial Highway  
**Hauppauge, NY 11788**  
516-853-4600  
Fax: 516-853-4825

Consumer Affairs Director  
Ulster County District Attorney's  
Consumer Fraud Bureau  
20 Lucas Ave.  
**Kingston, NY 12401**  
845-340-3260

Asst. Attorney General in Charge  
Nassau County Office of  
Consumer Affairs  
160 Old Country Rd.  
**Mineola, NY 11501**  
516-571-2600

Director of Consumer Affairs  
Sullivan County Dept. of  
Consumer Affairs  
Sullivan County Government  
Center  
100 North St., PO Box 5012  
**Monticello, NY 12701-5012**  
845-794-3000  
Fax: 845-794-0230

Director  
Rockland County Office of  
Consumer Protection  
50 Sanatorium Rd., Building P  
**Pomona, NY 10970**  
914-364-2681  
Fax: 914-364-2694

Director  
Dutchess County Department  
of Consumer Affairs  
94-A Peach Rd.  
**Poughkeepsie, NY 12601**  
914-486-2949  
Fax: 845-486-2947

Director  
Schenectady County Consumer  
Affairs  
64 Kellar Ave.  
**Schenectady, NY 12307**  
518-356-6795  
518-356-7473  
Fax: 518-357-0319

Chief, Economic Crimes Bureau  
Westchester County District  
Attorney's Office  
111 Martin Luther King Jr. Blvd.  
County Courthouse  
**White Plains, NY 10601**  
914-285-3303  
Fax: 914-285-3594

Chief  
Frauds Bureau  
Westchester County District  
Attorney's Office  
111 Grove St.  
**White Plains, NY 10601**  
914-285-3414  
Fax: 914-285-3594

Director  
Westchester County  
Department of Consumer  
Protection  
112 East Post Rd., 4th Floor  
**White Plains, NY 10601**  
914-285-2162  
Fax: 914-285-3115  
E-mail:  
epp4@co.westchester.ny.us

## City Offices

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

# State, County and City Consumer Protection Offices

Commissioner  
Mt. Vernon Office of Consumer  
Protection  
City Hall, 11th Floor  
**Mount Vernon**, NY 10550  
914-665-2433  
Fax: 914-665-2496

Commissioner  
NYC Dept. of Consumer Affairs  
42 Broadway  
**New York**, NY 10004  
212-487-4444  
212-487-4481 (Spanish)  
212-487-4488 (Chinese)  
TDD: 212-487-4465  
Fax: 212-487-4197  
[www.ci.nyc.ny.us/html/dca/  
home.html](http://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

Executive Director  
New Justice Conflict  
Resolution Services, Inc.  
1153 West Fayette St., Suite 301  
**Syracuse**, NY 13204  
315-471-4676  
Fax: 315-475-0769

Director  
Office of Consumer Protection  
City of Yonkers  
87 Nepperhan Ave.  
**Yonkers**, NY 10701  
914-377-6808  
Fax: 914-377-6811

## North Carolina State Offices

Sr. Deputy Attorney General  
Consumer Protection Division  
Office of the Attorney General  
PO Box 629  
**Raleigh**, NC 27602

919-716-6000  
Fax: 919-716-6050  
[www.jus.state.nc.us/cpframe.htm](http://www.jus.state.nc.us/cpframe.htm)

## North Dakota State Offices

Attorney General  
Office of the Attorney General  
600 East Boulevard Ave.  
Department 125  
**Bismarck**, ND 58505-0040  
701-328-2210  
TTY 800-366-6888  
Fax: 701-328-2226  
E-mail: [ndag@state.nd.us](mailto:ndag@state.nd.us)  
[www.ag.state.nd.us](http://www.ag.state.nd.us)

Director  
Consumer Protection and  
Antitrust Division  
Office of the Attorney General  
600 East Boulevard Ave.  
Department 125  
**Bismarck**, ND 58505-0040  
701-328-3404  
Toll free in ND: 1-800-472-2600  
TTY 800-366-6888  
Fax: 701-328-3535  
E-mail: [cpat@state.nd.us](mailto:cpat@state.nd.us)  
[ndsl.lib.state.nd.us/Subject/con-  
sumer.html](http://ndsl.lib.state.nd.us/Subject/consumer.html)

## Ohio State Offices

Ohio Consumers' Counsel  
77 South High St., 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](mailto:occ@occ.state.oh.us)  
[www.state.oh.us/cons/](http://www.state.oh.us/cons/)

Ohio Attorney General's Office  
30 East Broad St., 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](mailto:consumer@ag.state.oh.us)  
[www.ag.state.oh.us](http://www.ag.state.oh.us)

## County Offices

Prosecuting Attorney  
Summit County Office of  
Prosecuting Attorney  
53 University Ave.  
**Akron**, OH 44308-1680  
330-643-2800  
TDD/TTY: 330-643-8277 (crimi-  
nal)  
Fax: 330-643-2137 (civil)

Director  
Economic Crime  
Franklin County Office of  
Prosecuting Attorney  
369 South High St.  
**Columbus**, OH 43215  
614-462-3555  
Fax: 614-462-6103

Prosecuting Attorney  
Portage County Office of  
Prosecuting Attorney  
466 South Chestnut St.  
**Ravenna**, OH 44266-3000  
330-296-4593  
Fax: 330-297-3856

## City Offices

Department of Community  
Development, Cincinnati Office  
of Consumer Services  
City Hall Room 126  
801 Plum St.  
**Cincinnati**, OH 45202  
513-352-6146  
Fax: 513-352-5241

## Oklahoma State Offices

Administrator  
Dept. of Consumer Credit  
4545 North Lincoln Blvd., #104  
**Oklahoma City**, OK 73105  
405-521-3653  
Fax: 405-521-6740

Oklahoma Attorney General  
Consumer Protection Unit  
4545 N. Lincoln Ave.  
Suite 260  
**Oklahoma City**, OK 73105  
405-521-2029  
Fax: 405-528-1867  
[www.oag.state.ok.us](http://www.oag.state.ok.us)

# State, County and City Consumer Protection Offices

## Oregon

### State Offices

Attorney in Charge, Financial  
Fraud/ Consumer Protection  
Section, Dept. of Justice  
1162 Court St., NE  
**Salem, OR 97310**  
503-378-4732  
503-378-4320 (Salem only)  
503-229-5576 (Portland only)  
Toll free in OR: 1-877-877-9392  
TDD/TTY: 503-378-5939  
Fax: 503-378-5017  
[www.doj.state.or.us](http://www.doj.state.or.us)

## Pennsylvania

### State Offices

Director  
Bureau of Consumer Protection,  
Office of the 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](http://www.attorneygeneral.gov)

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

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: [consumer@paoca.org](mailto:consumer@paoca.org)  
[www.oa.state.pa.us](http://www.oa.state.pa.us)

### Regional Offices

Deputy Attorney General,  
Bureau of Consumer Protection  
Allentown Regional Office  
Office of Attorney General  
810 Hamilton St., Fourth Floor  
**Allentown, PA 18101**  
610-821-6690  
Fax: 610-821-6529

Senior Deputy Attorney  
General, Bureau of Consumer  
Protection  
Ebensburg Regional Office  
Office of the Attorney General  
171 Lovell Ave.  
Suite 202  
**Ebensburg, PA 15931**  
814-471-1831  
Fax: 814-471-1840

Deputy Attorney General,  
Bureau of Consumer Protection  
Erie Regional Office  
Office of the Attorney General  
1001 State St., Suite 1009  
**Erie, PA 16501**  
814-871-4371  
Fax: 814-871-4848

Deputy Attorney General,  
Bureau of Consumer Protection  
Harrisburg Regional Office  
Office of the Attorney General  
301 Chestnut St., Suite 105  
**Harrisburg, PA 17101**  
717-787-7109  
Fax: 717-772-3560

Sr. Deputy Attorney General,  
Bureau of Consumer Protection  
Philadelphia Regional Office  
Office of the Attorney General  
21 South 12th St., Second Floor  
**Philadelphia, PA 19107**  
215-560-2414  
Fax: 215-560-2494

Deputy Attorney General,  
Bureau of Consumer Protection  
Pittsburgh Regional office  
Office of Attorney General  
564 Forbes Ave.  
6th Floor Manor Building  
**Pittsburgh, PA 15219**  
412-565-5135  
Fax: 412-565-5475

Sr. Deputy Attorney General,  
Bureau of Consumer Protection  
Scranton Regional Office  
Office of Attorney General  
214 Samter Building  
101 Penn Ave.  
**Scranton, PA 18503**  
570-963-4913  
Fax: 570-963-3418

## County Offices

Director  
Beaver County Alliance for  
Consumer Protection  
699 Fifth St.  
**Beaver, PA 15009-1997**  
724-728-7267  
Fax: 724-728-6762

Director/Chief Sealer  
Bucks County Consumer  
Protection, Weights and  
Measures  
50 North Main St.  
**Doylestown, PA 18901**  
215-348-7442  
Fax: 215-348-4570

Director  
Delaware County Consumer  
Affairs  
201 West Front St.  
Delaware County Courthouse  
**Media, PA 19063**  
610-891-4865  
Fax: 610-566-3947

Montgomery County Consumer  
Affairs  
Montgomery County Human  
Services Center  
1430 DeKalb St.  
**Norristown, PA 19404-0311**  
610-278-3565  
Fax: 610-278-5228

Chief  
Economic Crime Unit  
Philadelphia District Attorney's  
Office  
1421 Arch St.  
**Philadelphia, PA 19102**  
215-686-8750  
Fax: 215-686-8765

Director  
Chester Consumer Affairs  
601 Westtown Rd., Suite 295  
**West Chester, PA 19382-4991**  
610-344-6150

## Puerto Rico

### State Offices

Secretary  
Department of Justice  
PO Box 902192  
**San Juan, PR 00902**  
787-721-2900  
787-721-2175



# State, County and City Consumer Protection Offices

Dept. 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](mailto:Jalicea@Caribe.net)

## Rhode Island State Offices

Director, Consumer Unit  
Consumer Protection Unit  
Dept. of Attorney General  
150 South Main St.  
**Providence**, RI 02903  
401-274-4400  
Senior Line: 1-888-621-1112  
TDD: 401-453-0410  
Fax: 401-222-5110

Consumer Credit Counseling  
Services  
535 Centerville Rd., Suite 103  
**Warwick**, RI 02886  
Toll free: 1-800-208-2227  
Fax: 401-732-0250  
[www.creditcounseling.org](http://www.creditcounseling.org)

## South Carolina State Offices

Administrator/Consumer  
Avocate, SC Department of  
Consumer Affairs  
3600 Forest Drive, Suite 300  
PO Box 5757  
**Columbia**, SC 29250  
803-734-4200  
Toll free in SC: 1-800-922-1594  
Fax: 803-734-4286  
E-mail: [scdca@dca.state.sc.us](mailto:scdca@dca.state.sc.us)  
[www.state.sc.us/consumer](http://www.state.sc.us/consumer)

State Ombudsman, Office of  
Executive Policy and Program  
1205 Pendleton St., Room 308  
**Columbia**, SC 29201  
803-734-0457  
Toll free in SC: 1-866-300-9333  
Fax: 803-734-0799  
[www.myscgov.com](http://www.myscgov.com)

Sr. Assistant Attorney General  
Office of the Attorney General  
PO Box 11549  
**Columbia**, SC 29211  
803-734-3970  
Fax: 803-734-4323  
[www.scattorneygeneral.org](http://www.scattorneygeneral.org)

## South Dakota

### State Offices

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

Director  
Division of Consumer Affairs  
5th Floor  
500 James Robertson Pkwy.  
**Nashville**, TN 37243-0600  
615-741-4737  
Toll free in TN: 1-800-342-8385  
Fax: 615-532-4994  
[www.state.tn.us/consumer](http://www.state.tn.us/consumer)

Deputy Attorney General,  
Div. of Consumer Protection,  
Consumer Advocate and  
Protection  
TN Attorney General's Office  
PO Box 20207  
**Nashville**, TN 37243-0491  
615-741-1671  
Fax: 615-532-2910

## Texas

### State Offices

Public Counsel, Office of Public  
Insurance Counsel  
333 Guadalupe, Suite 3-120  
**Austin**, TX 78701  
512-322-4143  
Fax: 512-322-4148  
[www.opic.state.tx.us](http://www.opic.state.tx.us)  
Asst. Attorney General  
Consumer Protection Division  
Office of Attorney General  
PO Box 12548  
**Austin**, TX 78711-2548  
512-463-2070  
Fax: 512-463-8301

Assistant Attorney General  
Consumer Protection/ Austin  
Regional Office  
PO Box 12548  
**Austin**, TX 78711-2548

512-463-2185  
Fax: 512-463-8301  
[www.oag.state.tx.us](http://www.oag.state.tx.us)

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](mailto:john.owens@oag.state.tx.us)

### Regional Offices

Assistant Attorney General  
Consumer Protection  
Division/Dallas Regional Office  
Office of the Attorney General  
1600 Pacific Ave., Suite 1700  
**Dallas**, TX 75201-3513  
214-969-5310  
Fax: 214-969-7615

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](mailto:jad2@oag.state.tx.us)

Assistant Attorney General  
Consumer Protection/Lubbock  
Regional Office  
Office of the Attorney General  
916 Main St., Suite 806  
**Lubbock**, TX 79401-3410  
806-747-5238  
Fax: 806-747-6307  
E-mail: [lwj@aog.state.tx.us](mailto:lwj@aog.state.tx.us)  
[www.oag.state.tx.us](http://www.oag.state.tx.us)  
Assistant Attorney General  
Consumer Protection/McAllen  
Regional Office  
Office of the Attorney General  
3201 North McColl Rd, Suite B  
**McAllen**, TX 78501  
956-682-4547  
Fax: 956-682-1957  
[www.oag.state.tx.us](http://www.oag.state.tx.us)

# State, County and City Consumer Protection Offices

Assistant Attorney General  
Consumer Protection/San  
Antonio Regional Office  
Office of the Attorney General  
115 East Travis St., Suite 925  
**San Antonio, TX 78205-1615**  
210-224-1007  
Fax: 210-225-1075

## County Offices

Director, Dept. of Environmental  
and Health Services  
City Hall  
1500 Marilla, Room 7A-North  
**Dallas, TX 75201**  
214-670-5216  
Fax: 214-670-3863  
E-mail:  
bw.eaver@gwsmtmp.ci.dallas.tx.us

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

Chief  
Harris Co. Consumer Fraud Div.  
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

### State Offices

Director  
Division of Consumer  
Protection, Dept. 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

Chief  
Public Protection Division  
Office of the Attorney General  
109 State St.  
**Montpelier, VT 05609-1001**  
802-828-5507  
www.state.vt.us/atg

Supervisor  
Consumer Assurance Section  
Food and Market  
Department of Agriculture  
116 State St.  
**Montpelier, VT 05602**  
802-828-3456  
Fax: 802-828-2361

## Virgin Islands

Department of Licensing and  
Consumer Affairs  
Golden Rock Shopping Center  
Christiansted  
**St. Croix, VI 00820**  
340-773-2226  
Fax: 340-778-8250

Commissioner  
Department of Licensing and  
Consumer Affairs  
Property and Procurement Bldg.  
No. 1 Sub Base, Room 205  
**St. Thomas, VI 00802**  
340-774-3130  
Fax: 340-776-0675

## Virginia

### State Offices

Senior Assistant Attorney  
General and Chief  
Office of the Attorney General  
Antitrust and Consumer  
Litigation Section  
900 East Main St.  
**Richmond, VA 23219**  
804-786-2116

Fax: 804-786-0122  
E-mail: mail@oag.state.va.us  
www.oag.state.va.us

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

### County Offices

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

Director  
Fairfax County Department of  
Cable Communications and  
Consumer Protection  
12000 Government Center Parkway,  
Suite 433  
**Fairfax, VA 22035**  
703-222-8435 (consumer com-  
plaints)  
703-324-8484 (consumer services)  
Fax: 703-322-9542

### City Offices

Consumer Affairs & Cable  
Television Administrator  
City of Alexandria  
City Hall  
P.O. Box 178  
**Alexandria, VA 22313**  
703-838-4350  
TDD: 703-838-5056  
Fax: 703-838-6426  
ci.alexandria.va.us  
Director, Consumer Affairs  
Division, Office of the  
Commonwealth's Attorney  
2425 Nimmo Pkwy.  
**Virginia Beach, VA 23456-9060**  
757-426-5836  
Fax: 757-427-8779

# State, County and City Consumer Protection Offices

## Washington

### State Offices

Consumer Resource Center  
Office of the Attorney General  
103 East Holly St., Suite 308  
**Bellingham**, WA 98225-4728  
360-738-6185

Consumer Resource Center  
Office of the Attorney General  
500 N. Morain St., Suite 1250  
**Kennewick**, WA 99336-2607  
509-734-7140

Consumer Resource Center  
Office of the Attorney General  
905 Plum St., Bldg. 3  
PO Box 40118  
**Olympia**, WA 98504-0118  
360-753-6210

Consumer Resource Center  
Office of the Attorney General  
900 Fourth Ave., 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](http://www.wa.gov/ago)

Consumer Resource Center  
Office of the Attorney General  
1116 West Riverside Ave.  
**Spokane**, WA 99201-1194  
509-456-3123

Program Manager  
Consumer Resource Center  
Office of the Attorney General  
Consumer Protection Division  
1019 Pacific Ave., 3rd Floor  
**Tacoma**, WA 98402-4411  
253-593-2904  
Toll free: 1-800-551-4636  
Toll free in WA: 1-800-276-9883  
Fax: 253-593-2449  
E-mail: [cynthial@atg.wa.gov](mailto:cynthial@atg.wa.gov)  
[www.wa.gov/ago](http://www.wa.gov/ago)

Consumer Resource Center  
Office of the Attorney General  
1220 Main St., Suite 510  
**Vancouver**, WA 98660  
360-759-2150

### City Offices

Consumer Affairs Supervisor  
Revenue and Consumer Affairs  
Seattle Department of Finance  
805 South Dearborn St.  
**Seattle**, WA 98134  
206-386-1298

Fax: 206-386-1129  
E-mail: [seattle.consumer-affairs@ci.seattle.wa.us](mailto:seattle.consumer-affairs@ci.seattle.wa.us)  
[www.pan.ci.seattle.wa.us/esd/consumer](http://www.pan.ci.seattle.wa.us/esd/consumer)

Consumer Affairs Inspector  
Revenue and Consumer Affairs  
Section  
Executive Services Department  
Division of Finance  
600 4th Ave., #103  
**Seattle**, WA 98104-1891  
206-233-7837  
Fax: 206-684-5170  
E-mail: [edgonzaga@ci.seattle.wa.us](mailto:edgonzaga@ci.seattle.wa.us)

Chief Deputy Prosecuting  
Attorney, Fraud Division  
900 4th Ave., #1002  
**Seattle**, WA 98164  
206-296-9010  
Fax: 206-296-9009  
E-mail: [pat.sainsbury@metrokc.gov](mailto:pat.sainsbury@metrokc.gov)  
[www.metrokc.gov/proatty/](http://www.metrokc.gov/proatty/)

## West Virginia

### State Offices

Deputy Attorney General  
Consumer Protection Division  
Office of the Attorney General  
812 Quarrier St., 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](mailto:consumer@wvnet.edu)  
[www.state.wv.us/wvag](http://www.state.wv.us/wvag)

Director  
Division of Weights and  
Measures Section  
570 MacCorkle Ave.  
**St. Albans**, WV 25177  
304-722-0602  
Fax: 304-722-0605  
E-mail: [angellk@mail.wvnet.edu](mailto:angellk@mail.wvnet.edu)

## Wisconsin

### State Offices

Regional Supervisor  
Department of Agriculture  
Trade & Consumer Protection  
Division of Trade and Consumer  
Protection  
200 North Jefferson St.  
Suite 146A  
**Green Bay**, WI 54301  
920-448-5110  
Fax: 920-448-5118  
[datcp.state.wi.us](http://datcp.state.wi.us)

Administrator  
Dept. of Agriculture, Trade and  
Consumer Protection, Div. of  
Trade and Consumer Protection  
2811 Agriculture Dr.  
PO Box 8911  
**Madison**, WI 53708  
608-224-4953  
Toll free in WI: 1-800-422-7128  
TTD/TTY: 1-608-224-5058  
Fax: 608-224-4939  
E-mail: [datepho@wheel.datep.state.wi.us](mailto:datepho@wheel.datep.state.wi.us)  
[www.datcp.state.wi.us](http://www.datcp.state.wi.us)

### County Offices

Assistant District Attorney  
Consumer Fraud Unit  
Milwaukee County District  
Attorney's Office  
821 West State St., Room 405  
**Milwaukee**, WI 53233-2485  
414-278-4585  
Fax: 414-223-1955

Consumer Fraud Investigator  
Racine County Sheriff's Dept.  
717 Wisconsin Ave.  
**Racine**, WI 53403  
262-636-3126  
Fax: 626-637-5279

## Wyoming

### State Offices

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: 1-800-438-5799  
Fax: 307-777-7956  
E-mail: [agwebmaster@state.wy.us](mailto:agwebmaster@state.wy.us)

# 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 Federal Agencies beginning on page 124. Also see the information under "Money and Credit" on page 18.

## Alabama

Center for Commerce  
401 Adams Ave., #680  
**Montgomery**, AL 36130-1201  
334-242-3452  
Fax: 334-242-3500  
[www.legislature.state.al.us](http://www.legislature.state.al.us)

## Alaska

Division of Banking Securities  
and Corporations  
Department of Commerce  
150 Third St., Room 217  
**Juneau**, AK 99811-0807  
907-465-2521  
TDD: 907-465-5437  
Fax: 907-465-2549  
E-mail: [dbsc@dced.state.ak.us](mailto:dbsc@dced.state.ak.us)  
[www.dced.state.ak.us/bsc/bsc.htm](http://www.dced.state.ak.us/bsc/bsc.htm)

## Arizona

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](http://www.azbanking.com)

## Arkansas

Arkansas State Bank  
Department  
400 Hardin Rd.  
Suite 100  
**Little Rock**, AR 72201  
501-324-9019  
Fax: 501-324-9028  
E-mail:  
[asbd@banking.state.ar.us](mailto:asbd@banking.state.ar.us)  
[www.accessarkansas.org/bank](http://www.accessarkansas.org/bank)

## California

Department of Financial  
Institutions  
State of California  
111 Pine St., Suite 1100  
**San Francisco**, CA 94111  
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](mailto:consumer@dfi.ca.gov)  
[www.dfi.ca.gov](http://www.dfi.ca.gov)

## Colorado

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](mailto:banking@dora.state.co.us)  
[www.dora.state.co.us/banking/](http://www.dora.state.co.us/banking/)

## Connecticut

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  
[www.state.ct.us/dob](http://www.state.ct.us/dob)

## Delaware

Office of the State Bank  
Commissioner  
555 East Lockerman St.  
Suite 210  
**Dover**, DE 19901  
302-739-4235  
Fax: 302-739-3609  
[www.state.de.us/bank](http://www.state.de.us/bank)

## District of Columbia

Department of Banking &  
Financial Institutions  
1400 L St., NW  
**Washington**, DC 20005  
202-727-1563  
Fax: 202-727-1290  
[www.dbfj.dc.gov](http://www.dbfj.dc.gov)

## Florida

Department of Financial  
Services  
200 East Gaines St.  
**Tallahassee**, FL 323990300  
850-413-3100  
Toll free in FL: 1-800-342-2762  
TDD toll free: 1-800-640-0886  
Fax: 850-488-2349  
E-mail: [fldbf@dfs.state.fl.us](mailto:fldbf@dfs.state.fl.us)  
[www.fldfs.com](http://www.fldfs.com)

## Georgia

State of Georgia  
Dept of Banking & Finance  
2990 Brandywine Rd., Suite 200  
**Atlanta**, GA 30341-5565  
770-986-1653  
770-986-1633  
Fax: 770-986-1657  
E-mail:  
[complaints@dbf.state.ga.us](mailto:complaints@dbf.state.ga.us)  
[www.gadbf.org](http://www.gadbf.org)

# State Banking Authorities

## Hawaii

State of Hawaii Department of  
Commerce & Consumer Affairs  
Financial Institutions  
1010 Richards St., Room 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 Hawaii: 1-800-974-  
4000  
808-586-2820  
Fax: 808-586-2818

## Idaho

Idaho Department of Finance  
PO Box 83720  
**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](mailto:finance@fin.state.id.us)  
[finance.state.id.us/home.asp](http://finance.state.id.us/home.asp)

## Illinois

Office of Banks and Real Estate  
310 South Michigan Ave.,  
Suite 2130  
**Chicago**, IL 60604  
312-793-3000  
Toll free: 1-877-793-3470  
TDD: 312-793-0291  
Fax: 312-793-7097  
[www.obre.state.il.us](http://www.obre.state.il.us)

## Indiana

Department of Financial  
Institutions  
30 South Meridian Street  
Suite 300  
**Indianapolis**, IN 46204  
317-232-3955  
Toll free in IN: 1-800-382-4880  
Fax: 317-232-7655  
[www.in.gov/dfi](http://www.in.gov/dfi)

## Iowa

Iowa Division of Banking  
200 East Grand, Suite 300  
**Des Moines**, IA 503091827  
515-281-4014  
Toll free: 1-800-972-2018  
Fax: 515-281-4862  
E-mail: [idob@max.state.ia.us](mailto:idob@max.state.ia.us)  
[www.idob.state.ia.us](http://www.idob.state.ia.us)

## Kansas

Office of the State Bank  
Commissioner  
700 Jackson St., Suite 300  
**Topeka**, KS 66603-3714  
785-296-2266  
Fax: 785-296-0168  
[www.osbckansas.org](http://www.osbckansas.org)

## Kentucky

Department of Financial  
Institutions  
1025 Capitol Center Dr.  
Suite 200  
**Frankfort**, KY 40601  
502-573-3390  
Toll free: 1-800-223-2579  
Fax: 502-573-8787  
[www.dfi.state.ky.us](http://www.dfi.state.ky.us)

## Louisiana

LA Office of Financial  
Institutions  
PO Box 94095  
**Baton Rouge**, LA 70804-9095  
225-925-4660  
Fax: 225-925-4524  
E-mail: [la\\_ofi@mail.premier.net](mailto:la_ofi@mail.premier.net)  
[www.ofi.state.la.us](http://www.ofi.state.la.us)

## Maine

Maine Bureau of Financial  
Institutions  
36 State House Station  
**Augusta**, ME 04333-0036  
207-624-8570  
Toll free: 1-800-965-5235  
TDD: 207-624-8563  
Fax: 207-624-8590  
[www.mainebankingreg.org](http://www.mainebankingreg.org)

## Maryland

500 North Calvert St.  
**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](mailto:fin_reg@dllr.state.md.us)  
[www.dllr.state.md.us/finance/](http://www.dllr.state.md.us/finance/)

## Massachusetts

Massachusetts 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.mass.gov/dob](http://www.mass.gov/dob)

## Michigan

Office of Financial and Insurance  
Services  
Office of the Commissioner  
611 W. Ottawa St., 2nd Floor  
**Lansing**, MI 48933  
517-373-3460  
Fax: 517-335-4978  
[www.cis.state.mi.us/ofis](http://www.cis.state.mi.us/ofis)

## Minnesota

Deputy Commissioner  
Minnesota Department of  
Commerce  
Financial Examinations Division  
85 Seventh Place East, Suite 500  
**St. Paul**, MN 55101  
651-296-2715  
Fax: 651-296-8591  
E-mail:  
[kevin.murphy@state.mn.us](mailto:kevin.murphy@state.mn.us)  
[www.state.mn.us/cgi-bin/por-  
tal/mn/jsp/home.do?agency=Com  
merce](http://www.state.mn.us/cgi-bin/portal/mn/jsp/home.do?agency=Commerce)

## Mississippi

Department of Banking and  
Consumer Finance  
Consumer Finance  
PO Box 23729  
**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](mailto:tbrady@dbcf@state.ms.us)  
[www.dbcf.state.ms.us](http://www.dbcf.state.ms.us)

## Missouri

Department of Finance  
PO Box 716  
**Jefferson City**, MO 65102  
573-751-3242  
Fax: 573-751-9192  
E-mail: [finance@mail.state.mo.us](mailto:finance@mail.state.mo.us)  
[www.missouri-finance.org](http://www.missouri-finance.org)



# State Banking Authorities

## Montana

Division of Banking & Financial Institutions  
301 South Park, Suite 316  
**Helena, MT** 59620-0546  
406-841-2920  
Fax: 406-841-2930  
[www.discoveringmontana.com/doi/banking](http://www.discoveringmontana.com/doa/banking)

## Nebraska

Nebraska Department of Banking & Finance  
1200 N. St., Suite 311  
**Lincoln, NE** 68509  
402-471-2171  
Fax: 402-471-3062  
[www.ndbf.org](http://www.ndbf.org)

## Nevada

Department of Business & Industry  
Financial Institutions Division  
406 East Second St., Suite 3  
**Carson City, NV** 89701-4758  
775-684-1830  
Toll free in NV: 1-800-521-0019  
Fax: 775-684-1845  
E-mail: [swalshaw@govmail-state.nv.us](mailto:swalshaw@govmail-state.nv.us)  
[www.fid.state.nv.us](http://www.fid.state.nv.us)

## New Hampshire

State of New Hampshire  
Banking Department  
Consumer Credit  
64B Old Suncook Rd.  
**Concord, NH** 03301  
603-271-3561  
TTY/TDD: 1-800-735-2964  
Fax: 603-271-1090  
[www.state.nh.us/banking](http://www.state.nh.us/banking)

## New Jersey

Department of Banking and Insurance  
20 West State St.  
P.O. Box 325  
**Trenton, NJ** 08625  
609-292-3420 (banking)  
Fax: 609-984-5273  
[www.state.nj.us/dobi/](http://www.state.nj.us/dobi/)

## New Mexico

Financial Institutions Division  
Regulation and Licensing Dept  
725 St Michaels Drive  
**Santa Fe, NM** 87501  
505-827-7100  
Fax: 505-827-7107  
E-mail: [rld@state.nm.us](mailto:rld@state.nm.us)  
[www.rld.state.nm.us/FID/](http://www.rld.state.nm.us/FID/)

## New York

New York State Banking Department  
Two Rector St.  
**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](http://www.banking.state.ny.us)

## North Carolina

North Carolina Commissioner of Banks  
4309 Mail Service Center  
**Raleigh, NC** 27699-4309  
919-733-3016  
Fax: 919-733-6918  
[www.banking.state.nc.us](http://www.banking.state.nc.us)

## North Dakota

Department of Financial Institutions  
2000 Schafer St.  
Suite G  
**Bismarck, ND** 58501-1204  
701-328-9933  
TDD toll free in ND: 1-800-366-6888  
Fax: 701-328-9955  
E-mail: [dfi@state.nd.us](mailto:dfi@state.nd.us)  
[www.discovernd.com/dfi](http://www.discovernd.com/dfi)

## Ohio

Training and Communications Manager  
Department of Commerce - State of Ohio  
Financial Institutions Division  
77 South High St., 21st Floor  
**Columbus, OH** 432156120  
614-728-8400  
614-466-2932  
Fax: 614-644-1631  
[www.com.state.oh.us/ODOC/dfi](http://www.com.state.oh.us/ODOC/dfi)

## Oklahoma

Oklahoma State Banking Department  
4545 North Lincoln Blvd., Suite 164  
**Oklahoma City, OK** 73105  
405-521-2782  
Fax: 405-522-2993  
[www.osbd.state.ok.us](http://www.osbd.state.ok.us)

## Oregon

Department of Consumer & Business Services  
Division of Finance & Corporate  
350 Winter St., NE  
Room 410  
**Salem, OR** 97310  
503-378-4140  
Fax: 503-947-7862  
[www.oregondfcs.org](http://www.oregondfcs.org)

## Pennsylvania

The Pennsylvania Department of Banking  
333 Market St.  
16th Floor  
**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](http://www.banking.state.pa.us)

## Puerto Rico

Commissioner of Department of Financial Institutions  
Fernandez Juncos Station  
PO Box 11855  
**San Juan, PR** 00917-3855  
787-723-3131  
Fax: 787-723-4042  
[www.cif.gov.pr](http://www.cif.gov.pr)

## Rhode Island

Associate Director and Superintendent  
Division of Banking  
Banking  
233 Richmond St., Suite 231  
**Providence, RI** 02903-4231  
401-222-2405  
401-222-2999  
Fax: 401-222-5628

# State Banking Authorities

## South Carolina

Commissioner of Banking  
State Board of Financial  
Institutions  
1015 Sumter St.  
Room 309  
**Columbia, SC 29201**  
803-734-2001  
Fax: 803-734-2013

## South Dakota

Director  
S.D. Division of Banking  
217 1/2 W. Missouri Ave.  
**Pierre, SD 57501-4590**  
605-773-3421  
Fax: 605-773-5367  
[www.state.sd.us/banking](http://www.state.sd.us/banking)

## Tennessee

Tennessee Department of  
Financial Institutions  
The Nashville City Center  
511 Union Street, 4th Floor  
**Nashville, TN 37219**  
615-741-2236  
Fax: 615-741-2883  
E-mail:  
[kayce.stoker@state.tn.us](mailto:kayce.stoker@state.tn.us)  
[www.state.tn.us/financialinst/](http://www.state.tn.us/financialinst/)

## Texas

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](http://www.banking.state.tx.us)

## Utah

Department of Financial  
Institutions  
PO Box 146800  
**Salt Lake City, UT 841146800**  
801-538-8854  
Fax: 801-538-8894  
[www.dfi.utah.gov](http://www.dfi.utah.gov)

## Vermont

Information Policy & Program  
Chief  
State of Vermont  
Banking, Insurance, Securities  
and Health Care Administration  
89 Main St.  
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: [rmcNaughton@  
bishca.state.vt.us](mailto:rmcNaughton@bishca.state.vt.us)  
[www.bishca.state.vt.us](http://www.bishca.state.vt.us)

## Virgin Islands

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

Commissioner  
Bureau of Financial Institutions  
1300 East Main St., Suite 800  
**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](http://www.state.va.us/scc)

## Washington

Director  
Department of Financial  
Institutions  
PO Box 41200  
**Olympia, WA 98504-1200**  
360-902-8707  
Toll free: 1-800-372-8303  
Fax: 360-586-5068  
[www.wa.gov/dfi](http://www.wa.gov/dfi)

## West Virginia

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

## Wisconsin

Department of Financial  
Institutions  
345 West Washington Ave.  
5th Floor  
**Madison, WI 53708-8861**  
608-267-1709  
Toll free in WI: 1-800-452-3328  
Fax: 608-264-7968  
[www.wdfi.org](http://www.wdfi.org)

## Wyoming

Commissioner  
Division of Banking  
Herschler Bldg.  
3rd Floor, East  
**Cheyenne, WY 82002**  
307-777-7797  
Fax: 307-777-3555  
E-mail: [banking@state.wy.us](mailto:banking@state.wy.us)  
[audit.state.wy.us/banking](http://audit.state.wy.us/banking)

# 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

Commissioner  
Alabama Department of  
Insurance  
201 Monroe St., Suite 1700  
PO Box 303351  
**Montgomery**, AL 36104  
334-269-3550  
Fax: 334-241-4192  
E-mail:  
insdept@insurance.state.al.us  
www.aldoi.org

## Alaska

Director  
Department of Community and  
Economic Development  
Division of Insurance  
3601 C St., 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

Deputy Director  
Department of Community and  
Economic Development  
Division of Insurance  
PO 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.dced.state.ak.us/insurance

## Arizona

Director  
AZ Department 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

Commissioner  
Arkansas Department of  
Insurance  
1200 West 3rd St.  
**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

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

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: 303-894-7880  
Fax: 303-894-7455  
www.dora.state.co.us/Insurance

## Connecticut

Director  
Consumer Affairs  
Department of Insurance  
PO 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

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

Commissioner  
District of Columbia  
Department of Insurance and  
Securities Regulation  
810 First St., NW  
Suite 701  
**Washington**, DC 20002  
202-727-8000  
Fax: 202-535-1196  
E-mail: disr@dcbgov.org

## Florida

Department of Financial  
Services  
Office of Insurance Regulation  
200 East Gaines St.  
**Tallahassee**, FL 323990300  
850-413-3100  
Toll free in FL: 1-800-342-2762  
TDD toll free: 1-800-640-0886  
E-mail: fldbf@dfs.state.fl.us  
www.fldfs.com

## Georgia

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

# State Insurance Regulators

## Hawaii

Insurance Commissioner  
State of Hawaii, Department of  
Commerce and Consumer  
Affairs, Insurance Division  
250 South King St., 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](http://www.hawaii.gov/insurance)

## Idaho

Director  
Idaho Department of Insurance  
700 West State St.  
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](http://www.doi.state.id.us)

## Illinois

Office Manager and Staff  
Attorney, Dept. of Insurance  
100 West Randolph St.,  
Suite 15-100  
**Chicago**, IL 60601  
312-814-2420  
Fax: 312-814-5435  
[www.state.il.us/ins](http://www.state.il.us/ins)

Director  
Department of Insurance  
320 West Washington St.  
**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](mailto:director@ins.state.il.us)  
[www.state.il.us/ins/](http://www.state.il.us/ins/)

## Indiana

Commissioner  
Department of Insurance  
311 W. Washington St., Suite 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/](http://www.state.in.us/idoi/)

## Iowa

Commissioner  
State of Iowa, Div. of Insurance  
330 Maple St.  
**Des Moines**, IA 50319  
515-281-5705  
Fax: 515-281-3059  
[www.state.ia.us/government/co  
m/ins/ins.htm](http://www.state.ia.us/government/com/ins/ins.htm)

## Kansas

Commissioner  
Insurance Division  
420 SW 9th St.  
**Topeka**, KS 66612-1678  
785-296-7801  
Toll free in KS: 1-800-432-2484  
Fax: 785-296-2283  
E-mail: [ksebelius@ink.org](mailto:ksebelius@ink.org)  
[www.ink.org/public/kid](http://www.ink.org/public/kid)

## Kentucky

Commissioner  
Department of Insurance  
215 West Main St.  
**Frankfort**, KY 40601  
502-564-3630  
Toll free: 1-800-595-6053  
Fax: 502-564-1650  
[www.doi.state.ky.us/](http://www.doi.state.ky.us/)

## Louisiana

Commissioner  
Department of Insurance  
950 North Fifth St.  
**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](http://www.lidi.state.la.us)

## Maine

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

## Maryland

Insurance Commissioner  
Maryland Insurance Admin.  
525 St. Paul Place  
**Baltimore**, MD 21202  
410-468-2000

410-468-2340 (property & casualty  
complaints)  
Toll free: 1-800-492-6116  
Fax: 410-468-2020  
[www.mdinsurance.state.md.us](http://www.mdinsurance.state.md.us)

## Massachusetts

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](http://www.state.ma.us/doi)

## Michigan

Commissioner  
Michigan Office of Financial and  
Insurance Services  
611 West Ottawa St., 2nd Floor  
North  
P.O. Box 30220  
**Lansing**, MI 48933  
517-373-0220  
Toll free: 1-877-999-6442  
Fax: 517-335-4978  
[www.michigan.gov/cis/0,1607,7-  
154-10555--,00.html](http://www.michigan.gov/cis/0,1607,7-154-10555--,00.html)

## Minnesota

Deputy Commissioner of  
Enforcement and Licensing  
Department of Commerce  
133 East 7th St.  
**St. Paul**, MN 55101  
651-296-2488  
Toll free: 1-800-657-3602  
Fax: 651-296-4328  
E-mail: [enforcement@state.mn.us](mailto:enforcement@state.mn.us)  
[www.commerce.state.mn.us](http://www.commerce.state.mn.us)

## Mississippi

Commissioner of Insurance  
Department of Insurance  
PO 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](http://www.doi.state.ms.us)

## Missouri

Director  
Missouri Dept. of Insurance  
PO Box 690  
301 West High St., Room 630  
**Jefferson City**, MO 65102

# State Insurance Regulators

573-751-4126  
573-751-2640  
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

Commissioner  
Department of Insurance  
840 Helena Ave.  
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

Director  
Department of Insurance  
941 O St., 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 Rd., #152  
**Carson City, NV** 89706  
775-687-7690  
775-687-7650  
Fax: 775-687-3937  
www.doi.state.nv.us

## New Hampshire

Commissioner  
Department of Insurance  
56 Old Suncook Rd.  
**Concord, NH** 03301-7317  
603-271-2261  
Toll free in NH: 1-800-852-3416  
TTD/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

Commissioner  
Dept. of Banking and Insurance  
20 West State St.

P.O. Box 325  
**Trenton, NJ** 08625  
609-633-7667  
Fax: 609-984-5273  
www.state.nj.us/dobi/

## New Mexico

Superintendent  
Department of Insurance  
POBox 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 St. #7  
**Buffalo, NY** 14202  
716-847-7618  
Fax: 716-847-7925  
www.ins.state.ny.us

## North Carolina

Commissioner  
Department of Insurance  
Dobbs Bldg.,  
430 North Salisbury St.  
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

Insurance Commissioner  
North Dakota Insurance Dept.  
600 East 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

## Ohio

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  
(consumer 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

Insurance Commissioner  
Oklahoma Insurance Department  
3814 North Santa Fe  
PO Box 53408  
**Oklahoma City, OK** 73118  
405-521-2828  
Toll free in OK: 1-800-522-0071  
Fax: 405-521-6652  
E-mail: okindspt@telepath.com  
www.oid.state.ok.us

## Oregon

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

Director Bureau of Consumer  
Service  
Insurance Department  
1321 Strawberry Square  
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

Commissioner of Insurance  
Office of the Commissioner of Insurance  
Call Box 8330  
Fernandez Juncos Station  
**Santurce**, PR 00910-8330  
787-722-8686  
787-721-5848  
Fax: 787-722-4402

## Rhode Island

Superintendent  
Insurance Division  
233 Richmond St., Suite 233  
**Providence**, RI 02903-4233  
401-222-2223  
Fax: 401-222-5475

## South Carolina

Director  
S. C. Department of Insurance  
Consumer Services  
1612 Marion St.  
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@doi.state.sc.us  
www.doi.state.sc.us

## South Dakota

Director  
South Dakota Div. 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

Commissioner  
Dept. 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

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

Commissioner  
Department of Insurance  
State Office Bldg., Room 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

Commissioner  
Department of Banking,  
Insurance, Securities and  
Health Care Administration  
89 Main St., Drawer 20  
**Montpelier**, VT 05620-3101  
802-828-3302  
Toll free in VT: 1-800-964-1784  
Fax: 802-828-3301  
www.bishca.state.vt.us

## Virgin Islands

Director of Insurance  
Kongen's Gade #18  
**St. Thomas**, VI 00802  
340-774-7166  
Fax: 340-774-9458  
E-mail: vidoi001@aol.com

## Virginia

Commissioner  
Bureau of Insurance  
State Corporation Commission  
PO Box 1157  
1300 East Main St. (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

Commissioner of Insurance  
Office of the Commssioner of Insurance  
14th Ave. and Water St.  
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

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

Commissioner  
Office of the Commissioner of Insurance  
121 East Wilson St. (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

Commissioner  
Wyoming Dept. of Insurance  
Herschler Bldg., 122 West 25th St.  
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  
insurance.state.wy.us/

# 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 Federal Agencies on page 124.

## Alabama

Director  
Securities Commission  
770 Washington Ave.  
Suite 570  
**Montgomery, AL** 36130-4700  
334-242-2984  
Toll free in AL: 1-800-222-1253  
Fax: 334-242-0240  
E-mail:  
alseccom@dsmd.dsmd.state.al.us  
asc.state.al.us/

## Alaska

Senior Examiner  
Department of Commerce and  
Economic Development  
PO Box 110807  
150 Third St., Room 217  
**Juneau, AK** 99801  
907-465-2521  
Fax: 907-465-2549  
www.dced.state.ak.us/bsc/bsc.htm

## Arizona

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 Bldg.  
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

California Corporations  
Commissioner  
Department of Corporations  
1515 K St., Suite 200  
**Sacramento, CA** 95814-4052  
916-445-7205  
www.corp.ca.gov

## Colorado

Securities Commissioner  
Colorado Division of Securities  
1580 Lincoln St., Suite 420  
**Denver, CO** 80203-1506  
303-894-2320  
TDD: 303-894-7880  
Fax: 303-861-2126  
www.dora.state.co.us/securities

## Connecticut

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

Securities Commissioner  
Department of Justice  
Division of Securities  
State Office Bldg.  
820 North French St., 5th Floor  
**Wilmington, DE** 19801  
302-577-8424  
Fax: 302-577-6987  
www.state.de.us/securities

## District of Columbia

Commissioner  
District of Columbia  
Department of Insurance and  
Securities Regulation  
810 First St., NW  
Suite 701  
**Washington, DC** 20002  
202-727-8000  
Fax: 202-535-1196  
E-mail: disr@dcbgov.org

## Florida

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

Secretary of State  
Divison of Securities and  
Business Regulation  
Office of the Secretary of State  
802 West Tower  
Two Martin Luther King, Jr. Dr.  
**Atlanta, GA** 30334  
404-656-3920  
Toll free: 888-733-7427  
Fax: 404-657-8410  
E-mail:  
securities@sos.state.ga.us  
www.sos.state.ga.us

## Hawaii

Commissioner of Securities  
Department of Commerce and  
Consumer Affairs  
Business Registration Division  
1010 Richards St.  
2nd Floor  
**Honolulu, HI** 96813

# State Securities Administrators

808-586-2744  
Fax: 808-586-2733  
E-mail: ryan\_s\_ushijima  
@dcca.state.hi.us  
www.hawaii.gov

## Idaho

Bureau Chief  
Department of Finance  
700 W. State St., 2nd Fl.  
PO Box 83720  
**Boise, ID 83720-0031**  
208-332-8000  
Toll free: 1-888-346-3378  
Fax: 208-332-8097  
finance.state.id.us

## Illinois

Illinois Secretary of State  
Securities Department  
520 South Second St.  
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

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 St.  
**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

Commissioner  
Office of the Kansas Securities  
Commissioner  
618 S. Kansas Ave., 2nd Floor  
**Topeka, KS 66603-3804**

785-296-3307  
Toll free in KS: 1-800-232-9580  
Fax: 785-296-6872  
E-mail:  
ksecom@cjnetworks.com  
www.ink.org/public/ksecom

## Kentucky

Commissioner  
Department of Financial  
Institutions  
1025 Capitol Center Dr., Suite.  
200  
**Frankfort, KY 40601-3868**  
502-573-3390  
Toll free: 1-800-223-2579  
Fax: 502-573-8787  
www.dfi.state.ky.us

## Louisiana

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

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.maine securitiesreg.org

## Maryland

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.oag.state.md.us/Securities

## Massachusetts

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

Office of Financial and Insurance  
Services  
PO Box 30220  
**Lansing, MI 48909**  
517-373-0220  
Fax: 517-335-4978  
www.michigan.gov/cis/

## Minnesota

Commissioner of Commerce  
Department of Commerce  
133 East Seventh St.  
**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

Assistant Secretary of State  
MS Secretary of State's Office  
Business Regulation and  
Enforcement  
700 North Street  
**Jackson, MS 39202-3024**  
601-359-1633  
Toll Free: 1-800-256-3494  
Fax: 601-359-2663  
E-mail: jnelson@sos.state.ms.us  
www.sos.state.ms.us

## Missouri

Commissioner of Securities  
PO Box 1276  
**Jefferson City, MO 65102**  
573-751-4136  
Toll free in MO: 1-800-721-7996  
Fax: 573-526-3124  
ago.missouri.gov/divisions/con  
sumerprotection.htm

## Montana

State Auditor & Securities  
Commissioner, Securities Div.  
Office of the State Auditor  
840 Helena Ave.

# State Securities Administrators

**Helena, MT** 59601  
406-444-2040  
Toll free in MT: 1-800-332-6148  
Fax: 406-444-3497  
[www.state.mt.us/sao](http://www.state.mt.us/sao)

## Nebraska

Assistant Director  
Department of Banking & Finance  
Bureau of Securities  
PO Box 95006  
Suite 311, The Atrium 1200 N St.  
**Lincoln, NE** 68509-5006  
402-471-3445  
E-mail: [jackh@bkg.state.ne.us](mailto:jackh@bkg.state.ne.us)  
[www.ndbf.org](http://www.ndbf.org)

## Nevada

Chief Compliance Enforcement Investigator  
Securities Division  
Office of the Secretary of State  
555 East Washington Ave.  
Suite 5200  
**Las Vegas, NV** 89101  
702-486-2440  
Toll free: 1-800-758-6440  
Fax: 702-486-2452  
E-mail: [jackie@excite.com](mailto:jackie@excite.com)  
[www.sos.state.nv.us](http://www.sos.state.nv.us)

Criminal Investigator  
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](http://www.sos.state.nv.us)

## New Hampshire

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

Bureau Chief  
Dept. of Law and Public Safety  
Division of Consumer Affairs,  
Bureau of Securities  
PO Box 47029 (07101)

153 Halsey St., 6th Floor  
**Newark, NJ** 07102  
973-504-3600  
Fax: 973-504-3601  
[www.state.nj.us/lps/ca/home.htm](http://www.state.nj.us/lps/ca/home.htm)

## New Mexico

Director  
Regulation & Licensing Dept.  
Securities Division  
725 St. Michaels Dr.  
**Santa Fe, NM** 87505-7605  
505-827-7140 (general information)  
Fax: 505-984-0617  
[www.rld.state.nm.us](http://www.rld.state.nm.us)

## New York

Bureau Chief  
NY 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](http://www.oag.state.ny.us)

## North Carolina

Secretary of State  
Securities Division  
300 North Salisbury St.  
**Raleigh, NC** 27603-5909  
919-733-3924  
Toll free: 1-800-688-4507 (investor hotline)  
Fax: 919-821-0818  
[www.state.nc.us/secstate/](http://www.state.nc.us/secstate/)

## North Dakota

Administrative Assistant  
North Dakota Securities Commissioner  
State Capitol — 5th Floor  
600 East Boulevard Ave., 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](mailto:seccom@state.nd.us)  
[www.state.nd.us/securities](http://www.state.nd.us/securities)

## Ohio

Commissioner  
Division of Securities  
77 South High St.  
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](http://www.securities.state.oh.us)

## Oklahoma

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: [general@securities.state.ok.us](mailto:general@securities.state.ok.us)  
[www.securities.state.ok.us](http://www.securities.state.ok.us)

## Oregon

Division of Finance and Corporate Securities  
Securities Section  
350 Winter St., 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](mailto:dcbs.fcsmail@state.or.us)  
[www.cbs.state.or.us/external/dfcs/index.html](http://www.cbs.state.or.us/external/dfcs/index.html)

Administrator  
Division of Finance & Corporate Securities  
350 Winter St., 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](mailto:dcbs.dfcsmail@state.or.us)

## Pennsylvania

PA Securities Commission  
Management Services  
Eastgate Office Bldg., 2nd Floor  
1010 North 7th St.  
**Harrisburg, PA** 17102-1410

# State Securities Administrators

717-783-4689  
717-787-8061  
Toll free in PA: 1-877-881-6388  
Fax: 717-783-5125  
E-mail: [jsheperd@state.pa.us](mailto:jsheperd@state.pa.us)  
[www.psc.state.pa.us](http://www.psc.state.pa.us)

## Puerto Rico

Commissioner  
Securities Division  
Office of the Commissioner of  
Financial Institutions  
Fernandez Juncos Station  
PO Box 11855  
**San Juan**, PR 00910-3855  
787-723-3131  
Fax: 787-723-4042  
[www.cif.gov.pr](http://www.cif.gov.pr)

Assistant Commissioner  
Regulations Division  
Office of the Commissioner of  
Financial Institutions  
Fernandez Juncos Station  
PO Box 11855  
**San Juan**, PR 00910-3855  
Hotline: 787-723-8403  
Fax: 787-723-4225  
E-mail: [felipec@cif.gov.pr](mailto:felipec@cif.gov.pr)  
[www.cif.gov.pr](http://www.cif.gov.pr)

## Rhode Island

Associate Director and  
Superintendent of Securities  
Rhode Island Department of  
Business Regulation  
Securities Division  
233 Richmond St.  
Suite 232  
**Providence**, RI 02903-4232  
401-222-3048  
TDD: 401-222-2999  
Fax: 401-222-5629  
E-mail: [mpicciri@dbr.state.ri.us](mailto:mpicciri@dbr.state.ri.us)

## South Carolina

Deputy of Securities  
Commissioner  
Attorney Generals Office  
Securities Section, Rembert C  
Dennis Office Building  
1000 Assembly St.  
**Columbia**, SC 29201  
803-734-9916  
Fax: 803-734-0032  
[www.scsecurities.org/](http://www.scsecurities.org/)

## South Dakota

Director  
Division of Securities  
118 West Capitol Ave.  
**Pierre**, SD 57501-2013  
605-773-4823  
Fax: 605-773-5953  
[www.state.sd.us/dcr/securities](http://www.state.sd.us/dcr/securities)

## Tennessee

Assistant Commissioner  
Tennessee Department of  
Commerce and Insurance  
Securities  
Davy Crockett Tower, Suite 680  
500 James Robertson Pkwy.  
**Nashville**, TN 37243  
615-741-2947  
615-741-5900  
Toll free in TN: 1-800-863-9117  
[www.state.tn.us/commerce/](http://www.state.tn.us/commerce/)

## Texas

Securities Commissioner  
State Securities Board  
PO Box 13167  
**Austin**, TX 78711-3167  
512-305-8300  
Fax: 512-305-8310  
[www.ssb.state.tx.us](http://www.ssb.state.tx.us)

## Utah

Director  
Utah Department of Commerce  
Division of Securities  
160 East 300 South, 2nd Floor  
PO 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](mailto:security@br.state.ut.us)  
[www.commerce.state.ut.us](http://www.commerce.state.ut.us)

## Vermont

Deputy Commissioner for  
Securities  
Vermont Department of Banking,  
Insurance, Securities, & Health  
Care Administration  
Securities Division  
89 Main St.  
Drawer 20  
**Montpelier**, VT 05620-3101  
802-828-3420  
Fax: 802-828-2896  
[www.bishca.state.vt.us](http://www.bishca.state.vt.us)

## Virginia

Director  
Division of Securities and Retail  
Franchising  
State Corporation Commission  
PO 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](http://www.state.va.us/scc/division/srf)

## Washington

Administrator  
Dept. of Financial Institutions  
Securities  
PO Box 9033  
**Olympia**, WA 98507-9033  
360-902-8760  
TDD: 360-664-8126  
Fax: 360-586-5068  
[www.wa.gov/dfi/securities](http://www.wa.gov/dfi/securities)

## West Virginia

Deputy Commissioner of  
Securities  
Securities Division  
State Auditor's Office  
106 Dee Dr.  
**Charleston**, WV 25311  
304-558-2257  
Toll free: 1-888-509-6567  
Fax: 304-558-4211  
[www.wvauditor.com](http://www.wvauditor.com)

## Wisconsin

Administrator  
Division of Securities  
Dept. of Financial Institutions  
PO Box 1768  
**Madison**, WI 53702-1768  
608-266-3432  
Toll free in WI: 1-800-47-CHECK  
Fax: 608-256-1259  
[www.wdfi.org](http://www.wdfi.org)

## Wyoming

Secretary of State  
Securities Division  
State Capitol Bldg.  
200 West 24th St.  
**Cheyenne**, WY 82002-0020  
307-777-7370  
TDD: 307-777-5351  
Fax: 307-777-5339  
E-mail: [securities@state.wy.us](mailto:securities@state.wy.us)  
[soswy.state.wy.us](http://soswy.state.wy.us)



# State Utilities 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

President  
Public Service Commission  
PO 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](http://www.psc.state.al.us)

## Alaska

Chair  
Regulatory Commission of AK  
1016 West 6th Ave.  
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](mailto:rca-mail@state.ak.us)  
[www.state.ak.us/rca](http://www.state.ak.us/rca)

## Arizona

Chairman  
Arizona Corporation  
Commission  
1200 West Washington St.  
**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](mailto:ckunasek@cc.state.az.us)  
[www.cc.state.az.us](http://www.cc.state.az.us)

## Arkansas

Chairman  
Public Service Commission  
PO 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](http://www.state.ar.us/psc)

## California

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/](http://www.cpuc.ca.gov/)

## Colorado

Chairman  
Public Utilities Commission  
1580 Logan St., 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](mailto:PUConsumer.Complaints@dora.state.co.us)  
[www.dora.state.co.us/puc/](http://www.dora.state.co.us/puc/)

## Connecticut

Chairman  
Dept. 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/](http://www.state.ct.us/dpuc/)

Director  
Connecticut Dept. of Social Services  
Elderly Services  
25 Sigourney St.  
**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](mailto:christine.lewis@po.state.ct.us)

## Delaware

Commissioner  
Public Service Commission  
Cannon Bldg. #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](http://www.state.de.us/delpsc)

## District of Columbia

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

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](mailto:contact@psc.state.fl.us)  
[www.floridapsc.com](http://www.floridapsc.com)

## Georgia

Chairperson  
Public Service Commission  
47 Trinity Ave.  
**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](mailto:bdurden@psc.state.ga.us)  
[www.psc.state.ga.us](http://www.psc.state.ga.us)

# State Utilities Commissions

## Hawaii

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](mailto:hipuc@lava.net)

## Idaho

President  
Public Utilities Commission  
PO 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](mailto:ipuc@puc.state.id.us)  
[www.puc.state.id.us](http://www.puc.state.id.us)

## Illinois

Chairman  
Illinois Commerce Commission  
527 East Capitol Ave.  
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](http://www.icc.state.il.us)

## Indiana

Indiana Utility Regulatory  
Commission  
Consumer Affairs Division  
302 West Washington St.  
Suite E-306  
**Indianapolis**, IN 46204  
317-232-2712  
Toll free in IN: 1-800-851-4268  
TDD: 317-232-8556  
Fax: 317-233-2410  
E-mail:  
[jjohnson@urc.state.in.us](mailto:jjohnson@urc.state.in.us)  
[www.IN.gov/iurc](http://www.IN.gov/iurc)

## Iowa

Chairperson  
Iowa Utilities Board  
350 Maple St.  
**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](http://www.state.ia.us/iub)

## Kansas

Chairman  
Kansas Corp. Commission  
1500 SW Arrowhead Rd.  
**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](mailto:public.affairs@kcc.state.ks.us)  
[www.kcc.state.ks.us](http://www.kcc.state.ks.us)

## Kentucky

Chairman  
Public Service Commission  
211 Sower Blvd.  
P.O. Box 615  
**Frankfort**, KY 40602  
502-564-3940  
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](http://www.psc.state.ky.us)

## Louisiana

Commissioner  
Public Service Commission  
PO Box 91154  
**Baton Rouge**, LA 70821-9154  
225-342-4404  
Toll free in LA: 1-800-256-2397  
Fax: 225-342-2831  
[www.lpsc.org](http://www.lpsc.org)

## Maine

Chairman  
Public Utilities Commission  
242 State St.  
**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](mailto:maine.puc@state.me.us)  
[www.state.me.us/mpuc/](http://www.state.me.us/mpuc/)

## Maryland

Chairman  
Public Service Commission  
6 St. Paul St., 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: [mpsc@psc.state.md.us](mailto:mpsc@psc.state.md.us)  
[www.psc.state.md.us/psc/](http://www.psc.state.md.us/psc/)

## Massachusetts

Dept. 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](http://www.magnet.state.ma.us/dpu)

## Michigan

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](http://www.cis.state.mi.us/mpsc)

## Minnesota

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:  
[consumer.puc@state.mn.us](mailto:consumer.puc@state.mn.us)  
[www.puc.state.mn.us](http://www.puc.state.mn.us)

## Mississippi

Chairman  
Public Service Commission  
Northern District  
PO 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](http://www.psc.state.ms.us)

## Missouri

Chairman  
Public Service Commission  
PO Box 360  
**Jefferson City**, MO 65102  
573-751-9300  
Toll free in MO: 1-800-392-4211  
TDD toll free in MO: 1-800-735-2966  
Fax: 573-526-7341  
[www.psc.state.mo.us](http://www.psc.state.mo.us)

# State Utilities Commissions

## Montana

Chairman  
Public Service Commission  
1701 Prospect Ave.  
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](http://www.psc.state.mt.us)

## Nebraska

Chairman  
Public Service Commission  
300 The Atrium, 1200 N St.  
P.O. Box 94927 (68508-4927)  
**Lincoln, NE** 68509  
402-471-3101  
Toll free in NB: 1-800-526-0017  
TDD: 402-471-0213  
Fax: 402-471-0254  
E-mail: [celton@navix.net](mailto:celton@navix.net)  
[www.nol.org/home/NPSC](http://www.nol.org/home/NPSC)

## Nevada

Chairman  
Public Utilities Commission  
1150 East William St.  
**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](http://www.puc.state.nv.us)

## New Hampshire

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](http://www.puc.state.nh.us)

## New Jersey

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.bpu.state.nj.us](http://www.bpu.state.nj.us)

## New Mexico

Director  
New Mexico Public Regulation  
Commission  
Consumer Relations Division  
PO 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](mailto:mwhitted@state.nm.us)  
[www.nmprc.state.nm.us/](http://www.nmprc.state.nm.us/)

## New York

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,  
telephone)  
Toll free: 1-877-661-9223  
(Business Advocates)  
Fax: 518-474-1691  
E-mail: [ronald\\_cerniglia@dps.state.ny.us](mailto:ronald_cerniglia@dps.state.ny.us)  
[www.dps.state.ny.us](http://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](mailto:consumer.services@ncmail.net)  
[www.ncuc.commerce.state.nc.us](http://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](mailto:sab@oracle.psc.state.nd.us)  
[www.psc.state.nd.us](http://www.psc.state.nd.us)

## Ohio

Chairman  
Public Utilities Commission of  
Ohio  
180 East Broad St.  
**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](http://www.puc.state.oh.us)

## Oklahoma

Chairman  
Oklahoma Corporation  
Commission  
PO 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](http://www.occ.state.ok.us)

## Oregon

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](http://www.puc.state.or.us)

## Pennsylvania

Chairman  
Public Utility Commission  
PO Box 3265  
**Harrisburg, PA** 17105  
717-783-7349  
Toll free in PA: 1-800-782-1110  
Fax: 717-787-5813  
[puc.paonline.com](http://puc.paonline.com)

## Puerto Rico

Chairman  
Public Service Commission  
PO Box 190870  
**San Juan, PR** 00919-0817  
787-756-1425  
Fax: 787-758-3418  
E-mail: [nydiardz@prtc.net](mailto:nydiardz@prtc.net)

# State Utilities Commissions

## Rhode Island

Public Utilities Commission  
100 Orange St.  
**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](http://www.ripuc.org)

## South Carolina

Chairman  
Public Service Commission  
PO 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](http://www.psc.state.sc.us)

## South Dakota

Director  
Public Utilities Commission  
Consumer Affairs  
500 East Capitol Ave.  
**Pierre**, SD 57501-5070  
605-773-3201  
Toll free: 1-800-332-1782  
(consumer affairs only)  
Fax: 605-773-3809  
[www.state.sd.us/puc/puc.htm](http://www.state.sd.us/puc/puc.htm)

## Tennessee

Chairman  
Tennessee Regulatory Authority  
460 James Robertson Pkwy.  
**Nashville**, TN 37243-0505  
615-741-3668  
Toll free: 1-800-342-8359  
Fax: 615-741-5015  
[www.state.tn.us/tra](http://www.state.tn.us/tra)

## Texas

Chairman  
Public Utility Commission  
1701 North Congress Ave.  
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](mailto:customer@puc.state.tx.us)  
[www.puc.state.tx.us](http://www.puc.state.tx.us)

## Utah

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](mailto:sfmecham@state.ut.us)  
[www.psc.state.ut.us](http://www.psc.state.ut.us)

## Vermont

Chairman  
Vermont Public Service Board  
112 State St.  
**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](mailto:clerk@psb.state.vt.us)  
[www.state.vt.us/psb](http://www.state.vt.us/psb)

## Virgin Islands

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](mailto:dhs@islands.vi)

## Virginia

Chairman  
State Corporation Commission  
PO 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](http://www.state.va.us/scc)

## Washington

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](http://www.wutc.wa.gov)

## West Virginia

Chairman  
Public Service Commission  
201 Brooks St.  
**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](http://www.state.wv.us/psc)

## Wisconsin

Public Service Commission of  
Wisconsin  
Consumer Affairs Unit  
610 North Whitney Way (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](mailto:lawrej@psc.state.wi.us)  
[www.wisconsin.gov/state/app/consumer?COMMAND=gov.wi.state.cpp.consumer.command.GetSubCategoryList&categoryId=29](http://www.wisconsin.gov/state/app/consumer?COMMAND=gov.wi.state.cpp.consumer.command.GetSubCategoryList&categoryId=29)

## Wyoming

Chairman  
Public Service Commission  
2515 Warren Ave., 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](mailto:sellen@missc.state.wy.us)  
[psc.state.wy.us](http://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 your 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

Director  
Weights and Measures Division  
Department of Agriculture  
PO Box 3336  
**Montgomery, AL** 36109-0336  
334-240-7133  
Toll free in AL: 1-800-321-0018  
Fax: 334-240-7175  
[www.agi.state.al.us/weights\\_measures.htm](http://www.agi.state.al.us/weights_measures.htm)

## Alaska

Director  
Div. of Measurement Standards  
and Commercial Vehicle  
Enforcement, Dept. of Transport.  
and Public Facilities  
Huffman Bus. 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

Director  
Dept. 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](mailto:swilliams@wm.state.az.gov)  
[www.weights.az.gov](http://www.weights.az.gov)

## Arkansas

Director  
Bureau of Standards  
4608 West 61st St.  
**Little Rock, AR** 72209  
501-225-1598  
Fax: 501-562-7605  
E-mail:  
[mike.hile@aspb.state.ar.us](mailto:mike.hile@aspb.state.ar.us)

## California

Director  
Div. of Measurement Standards  
8500 Fruitridge Rd.  
**Sacramento, CA** 95826  
916-229-3000  
Fax: 916-229-3026  
E-mail: [DMS@cdfa.ca.gov](mailto:DMS@cdfa.ca.gov)  
[www.cdfa.ca.gov](http://www.cdfa.ca.gov)

## Colorado

Chief  
Measurements Standards  
Section  
Department of Agriculture  
3125 Wyandot St.  
**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](http://www.ag.state.co.us/ics/Measurement/Measurement_Standards.html)

## Connecticut

Director  
Weights and Measures Division  
Dept. of Consumer Protection  
State Office Bldg., Room 165  
165 Capitol Ave.  
**Hartford, CT** 06106  
860-713-6168  
860-713-6160  
Fax: 860-713-7244  
E-mail:  
[jack.mcguire@po.state.ct.us](mailto:jack.mcguire@po.state.ct.us)  
[www.state.ct.us/dcp](http://www.state.ct.us/dcp)

## Delaware

Administrator  
Office of Weights and Measures  
Department of Agriculture  
2320 South DuPont Hwy.  
**Dover, DE** 19901-5515  
302-739-4811  
Fax: 302-697-4749

## District of Columbia

Chief  
Weights and Measures  
Department of Consumer and  
Regulatory Affairs  
Market Branch  
1110 U St., SE  
**Washington, DC** 20020  
202-698-2130  
Fax: 202-698-2148

## Florida

Chief, Bureau of Weights and  
Measures  
Department of Agriculture and  
Consumer Services  
Division of Standards  
3125 Conner Blvd.  
Mail Stop L-29 Bldg. #2  
**Tallahassee, FL** 32399-1650  
850-488-9140  
Fax: 850-922-6064  
E-mail:  
[graym@doacs.state.fl.us](mailto:graym@doacs.state.fl.us)

## Georgia

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](mailto:btruby@agr.state.ga.us)  
[www.agr.state.ga.us](http://www.agr.state.ga.us)

## Hawaii

Administrator  
Measurement Standards  
Branch  
Department of Agriculture  
725 Ilalo St.  
**Honolulu, HI** 96813-5524  
808-586-0886  
Fax: 808-586-0889



# State Weights and Measures Offices

## Idaho

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](mailto:tschafe@agri.state.id.us)

## Illinois

Chief  
Illinois Dept. of Agriculture  
Bureau of Weights and  
Measures  
PO 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](mailto:scolbrook@agr.state.il.us)  
[www.agr.state.il.us/](http://www.agr.state.il.us/)

## Indiana

Director, Weights & Measures -  
motorfuel program  
State of Indiana  
Weights and Measures Division  
2525 North Shadeland Ave.  
**Indianapolis**, IN 46229-1787  
317-356-7078  
TDD/TTY: 317-356-7139  
Fax: 317-351-2877  
[www.state.in.us/isdh/regsvcs/w  
tmsr/welcome.html](http://www.state.in.us/isdh/regsvcs/w<br/>tmsr/welcome.html)

## Iowa

Bureau Chief  
Weights and Measures  
Department of Agriculture and  
Land Stewardship  
H.A. Wallace Bldg.  
**Des Moines**, IA 50319  
515-281-5716  
Fax: 515-281-6800

## Kansas

Director  
Weights and Measures Division  
Kansas Dept. of Agriculture  
PO Box 19282  
**Topeka**, KS 66619-0282

785-862-2415  
Fax: 785-862-2460  
E-mail:  
[ccotsora@kda.state.ks.us](mailto:ccotsora@kda.state.ks.us)  
[www.accesskansas.org/kda/W&  
M/mainpage.htm](http://www.accesskansas.org/kda/W&<br/>M/mainpage.htm)

## Kentucky

Director  
Div. of Regulation and Inspection  
Department of Agriculture  
106 West Second St.  
**Frankfort**, KY 40601  
502-564-4870  
Toll free: 1-800-833-6289  
Fax: 502-564-5669

## Louisiana

Director  
Div. of Weights and Measures  
Department of Agriculture  
PO Box 91081  
**Baton Rouge**, LA 70821-9081  
225-925-3780  
Fax: 225-922-0477  
[www.ldaf.state.la.us](http://www.ldaf.state.la.us)

## Maine

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](http://www.state.me.us/agriculture)

## Maryland

Chief  
Weights and Measures Section  
Maryland Dept. of Agriculture  
Weights and Measures Section  
50 Harry S. Truman Pkwy.  
**Annapolis**, MD 21401  
410-841-5790  
Fax: 410-841-2765  
[www.mda.state.md.us](http://www.mda.state.md.us)

## Massachusetts

Assistant Director of Standards  
State Division of Standards  
One Ashburton Place  
McCormick Bldg., Room 1115  
**Boston**, MA 02108  
617-727-3480  
Toll free: 1-888-283-3757  
Fax: 617-727-5705  
[www.state.ma.us/standards/  
index.htm](http://www.state.ma.us/standards/<br/>index.htm)

## Michigan

Director  
Weights and Measures  
Michigan Dept. of Agriculture  
Motor Fuels Quality  
940 Venture Lane  
**Williamston**, MI 48895  
517-655-8202  
Fax: 517-655-8303  
E-mail: [mercerp@state.mi.us](mailto:mercerp@state.mi.us)  
[www.mda.state.mi.us](http://www.mda.state.mi.us)

## Minnesota

Manager  
Div. 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.state.mn.us/cgi-bin/por  
tal/mn/jsp/content.do?id=-  
536881375&agency=Commerce](http://www.state.mn.us/cgi-bin/por<br/>tal/mn/jsp/content.do?id=-<br/>536881375&agency=Commerce)

Manager  
Department of Public Service  
Energy Information 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.state.mn.us/cgi-bin/por  
tal/mn/jsp/content.do?id=-  
536881375&agency=Commerce](http://www.state.mn.us/cgi-bin/por<br/>tal/mn/jsp/content.do?id=-<br/>536881375&agency=Commerce)

## Mississippi

Director  
Weights and Measures Division  
Department of Agriculture  
121 North Jefferson St.  
P.O. Box 1609  
**Jackson**, MS 39201  
601-359-1149  
Fax: 601-354-6502  
E-mail:  
[rusty@mdac.state.ms.us](mailto:rusty@mdac.state.ms.us)  
[www.state.ms.us](http://www.state.ms.us)

## Missouri

Division Director  
Weights and Measures Division  
Department of Agriculture  
PO Box 630  
**Jefferson City**, MO 65102-0630

# State Weights and Measures Offices

573-751-4316  
Fax: 573-751-0281  
www.mda.state.mo.us

## Montana

Bureau Chief  
Bureau of Weights and Measures  
Department of Commerce  
1424 9th Ave.  
**Helena, MT** 59620  
406-444-3164  
Fax: 406-444-4305  
E-mail: jkane@state.mt.gov  
www.discoveringmontana.com/dli/bsd/wm/

## Nebraska

Administrator  
Nebraska Dept. 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/division/wam/wam.htm

## Nevada

Administrator  
Dept. of Business and Industry  
Measurement Standards  
Weights and Measures  
2150 Frazier Ave.  
**Sparks, NV** 89431  
775-688-1166  
Fax: 775-688-2533

## New Hampshire

Commissioner  
Bureau of Weights and Measures  
Department of Agriculture  
Markets and Food  
PO Box 2042  
**Concord, NH** 03302-2042  
603-271-3700  
Fax: 603-271-1109

## New Jersey

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

Director  
Standards and Consumer Services, Dept. of Agriculture  
MSC 3170, PO Box 30005  
**Las Cruces, NM** 88003-8005  
505-646-1616  
Fax: 505-646-2361  
nmdaweb.nmsu.edu

## New York

Director  
Bureau of Weights and Measures  
Dept. 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

Standards Division Director  
North Carolina Department of Agriculture & Consumer Services  
Standards Division  
PO 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

Director  
North Dakota Public Service Commission  
Testing and Safety Division  
600 East Boulevard Ave.  
Department 408  
**Bismarck, ND** 58505-0480  
701-328-2413  
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

Chief  
Ohio Department of Agriculture  
Div. of Weights and Measures  
8995 East Main St.  
**Reynoldsburg, OH** 43068-3399  
614-728-6290  
Toll free: 1-800-282-1955  
TDD/TTY Toll free: 1-800-750-

Fax: 614-728-6424  
E-mail:  
hubert@odant.agri.state.oh.us  
www.state.oh.us/agr/

## Oklahoma

Director  
Plant Industry and Consumer Services  
Department of Agriculture  
2800 North Lincoln Blvd.  
PO 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.odl.state.ok.us/sginfo/oksg/ok\_ag.htm

## Oregon

Administrator  
Measurement Standards  
Department of Agriculture  
635 Capitol St., NE (mail only)  
**Salem, OR** 97301-2532  
503-986-4670  
TTD: 503-986-4762  
Fax: 503-986-4784  
E-mail:  
gshelcheck@oda.state.or.us  
www.oda.state.or.us/Measurement\_Standards/MSDINFO.html

## Pennsylvania

Director  
Bureau of Ride and Measurement Standards  
Department of Agriculture  
2301 North Cameron St.  
**Harrisburg, PA** 17110-9408  
717-787-9089  
717-787-6772  
Fax: 717-783-4158  
E-mail: cbruckn@state.pa.us  
www.pda.state.pa.us

## Puerto Rico

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  
787-721-0960

# State Weights and Measures Offices

## Rhode Island

Supervising Metrologist  
Mercantile Weights and  
Measures Division  
Dept. of Labor and Training  
610 Manton Ave.  
**Providence**, RI 02909  
401-457-1867  
Fax: 401-457-1873

## South Carolina

Assistant Commissioner  
Consumer Services Division  
Department of Agriculture  
PO 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

## South Dakota

Director  
Division of Commercial  
Inspection and Regulation  
118 West Capitol  
**Pierre**, SD 57501-2036  
605-773-3697  
Fax: 605-773-6631

## Tennessee

Standards Administrator  
Weights and Measures  
Department of Agriculture  
PO 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

Coordinator for Weights and  
Measures  
Texas Dept. of Agriculture  
Regulatory Division  
PO 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

Director  
Division of Regulatory Services  
State Dept. of Agriculture  
PO Box 146500  
**Salt Lake City**, UT 84114-6500  
801-538-7150  
Fax: 801-538-7126  
www.ag.state.ut.us

## Vermont

Supervisor  
Consumer Assurance Section  
Department of Agriculture  
Food & Markets  
116 State St., Drawer 20  
**Montpelier**, VT 05620-2901  
802-828-3456  
802-828-2436  
Fax: 802-828-2361  
E-mail: henry@agr.state.vt.us  
www.state.vt.us

## Virgin Islands

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.dlca.gov.vi/

## Virginia

Program Manager  
Virginia Department of  
Agriculture & Consumer  
Services, Office of Product and  
Industry Standards  
Consumer Protection  
1100 Bank St.  
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/con-  
sumer/index.html

## Washington

Program Manager  
Weights and Measures  
Department of Agriculture  
PO Box 42560  
**Olympia**, WA 98504-2560  
360-902-1857  
Fax: 360-902-2086  
E-mail: jbuendel@agr.wa.gov  
agr.wa.gov

## West Virginia

Director  
Weights and Measures Section  
Division of Labor  
570 West MacCorkle Ave.  
**St. Alban**, WV 25177  
304-722-0602  
Fax: 304-722-0605  
E-mail: angelk@mail.wvnet.edu

## Wisconsin

Bureau of Consumer Protection  
Department of Agriculture  
Trade and Consumer Protection  
2811 Agriculture Dr.  
**Madison**, WI 53718  
Toll free in WI: 1-800-422-7128  
TTD/TTY: 608-224-5058  
Fax: 608-224-4939

## Wyoming

Dept. of Agriculture  
Consumer Compliance  
2219 Cary Ave.  
Cheyenne, WY 82002-0100  
307-777-6590  
Fax: 307-777-6593  
www.wyagric.state.wy.us

## 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 Citizen Information Center (FCIC) toll free on 1-800-333-4636.

The federal agencies listed below respond to consumer complaints and inquiries.

### Architectural and Transportation Barriers Compliance Board (ACCESS Board)

1331 F St., NW, Suite 1000  
Washington, DC 20004-1111  
202-272-0080  
Toll free: 1-800-872-2253  
TDD: 202-272-0082; TDD/TTY toll free: 1-800-993-2822  
Fax: 202-272-5447  
e-mail: [info@access-board.gov](mailto:info@access-board.gov)  
[www.access-board.gov](http://www.access-board.gov)

### Commodity Futures Trading Commission (CFTC)

Office of Public Affairs  
Lafayette Center  
1155 21st St., NW  
Washington, DC 20581  
202-418-5080  
Fax: 202-418-5525  
e-mail: [oea@ftc.gov](mailto:oea@ftc.gov)  
[www.cftc.gov](http://www.cftc.gov)  
Also, see CFTC Consumer Alerts/Advisories under "Customer Protection" on the CFTC web homepage at [www.cftc.gov](http://www.cftc.gov).

### Centers for Disease Control and Prevention (CDC)

**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](http://www.cdcnpin.org)

#### General Inquiries

Centers for Disease Control and Prevention  
1600 Clifton Rd.  
Atlanta, GA 30333  
Toll free: 1-800-311-3435  
[www.cdc.gov](http://www.cdc.gov)  
[www.cdc.gov/spanish](http://www.cdc.gov/spanish) (Spanish)

### ★ 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](mailto:info@cpsc.gov)  
[www.cpsc.gov](http://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 web site, or send an e-mail. To order free publications, visit the web site or write to the address above, Attention: Publications Request.

# Federal Agencies

## ★ Department of Agriculture (USDA) ★

### Public Affairs

Animal and Plant Health Inspection Service  
Department of Agriculture (USDA)  
4700 River Rd., 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 Dr., Room 1034  
Alexandria, VA 22302-1594  
703-305-7600  
Fax: 703-305-3400  
e-mail: info@cnpp.usda.gov  
www.cnpp.usda.gov

### Cooperative State Research, Education, and Extension Service

U. S. Department of Agriculture  
1400 Independence Ave., SW  
Washington, DC 20250-2215  
202-720-4651  
Fax: 202-690-0289  
www.reeusda.gov  
Or consult county government listings in your local telephone directory for the number of your local Cooperative

### Meat and Poultry Hotline

Department of Agriculture (USDA)  
1400 Independence Ave., SW, Room 2925 South  
Washington, DC 20250  
Washington D.C. area: 301-504-6316  
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 Ave., SW, Room 506-A  
Washington, DC 20250  
202-720-2791

## Department of Commerce (DOC)

### 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 Dr., 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, Bldg. 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 Hwy., 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  
The National Oceanic and Atmospheric Administration (NOAA) oversees fisheries management in the United States and provides a voluntary inspection service to the industry. The NOAA Seafood Inspection Program offers a variety of professional inspection services which assure compliance with all applicable food regulations. In addition, product quality evaluation, grading, and certification services on a product lot basis are also provided. Benefits include the ability to apply official marks, such as the U.S. Grade A, Processed Under Federal Inspection (PUFI) and Lot Inspection. These services can be provided



## Federal Agencies

*(Dept. of Commerce con't.)*

nationwide, in U.S. territories, and in foreign countries. All types of establishments such as vessels, processing plants, and retail facilities may receive these services.

### **United States Patent and Trademark Office**

Department of Commerce  
Patents: Commissioner for Patents ( 20231)  
Trademarks: 2900 Crystal Dr. (22202)  
Arlington, VA 22202  
703-308-4357  
Toll free: 1-800-786-9199  
TDD/TTY: 703-305-7785  
Fax: 703-308-5258  
[www.uspto.gov/](http://www.uspto.gov/)

### ★ **Department of Defense (DOD)** ★

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

### **Department of Education (ED)**

400 Maryland Ave., SW  
Washington, DC 20202  
[www.ed.gov](http://www.ed.gov)  
1-800-USA-LEARN  
(1-800-872-5327)  
TTY/TDD: 1-800-437-0833  
Fax: 202-401-0689  
e-mail: [USA\\_LEARN@ed.gov](mailto:USA_LEARN@ed.gov)  
<http://www.ed.gov/about/contacts/tollfree/index.html#geninfo>  
Use this phone number and website to obtain information on the Department of Education's programs and major initiatives; publications, videos, and other materials; directory assistance; and referrals to specialists or other experts. Comments or questions about No Child Left Behind:  
Telephone: 1-888-814-NCLB TTY: 1-800-437-0833  
Fax: (202) 401-0689

e-mail: [NoChildLeftBehind@ed.gov](mailto:NoChildLeftBehind@ed.gov)  
National Library of Education  
1-800-424-1616  
TTY/TTD: 202-219-1699  
e-mail: [Library@inet.ed.gov](mailto:Library@inet.ed.gov)  
[www.ed.gov/NLE](http://www.ed.gov/NLE)

Use this phone number to obtain information about education statistics, research, and publications published by the Office of Educational Research and Improvement.  
Educational Resources Information Center  
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](mailto:peter_kickbush@ed.gov)  
[www.ed.gov/MailingLists/EDInfo/ei-annou.html](http://www.ed.gov/MailingLists/EDInfo/ei-annou.html)  
Join the EDInfo mailing list by:  
1. Addressing an email message to [listproc@inet.ed.gov](mailto: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 English Language Acquisition (NCELA)**

Department of Education  
The George Washington University  
1118 22nd St., 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  
e-mail: [askncela@ncela.gwu.edu](mailto:askncela@ncela.gwu.edu)  
[www.ncela.gwu.edu](http://www.ncela.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 biligual 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

# Federal Agencies

(Dept. of Education con't.)

## 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 St., SW, Room 3132  
Washington, DC 20202-2524  
202-245-7488  
TDD: 202-205-4208  
[www.ed.gov/offices/OSERS](http://www.ed.gov/offices/OSERS)

## Publications Center (EDPUBS)

Department of Education  
PO 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](mailto:edpubs@inet.ed.gov)  
[www.ed.gov/pubs/edpubs.html](http://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, videotapes, CD-ROMS, posters, book-marks, 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  
TTY/TDD: 1-800-730-8913  
Fax: 202-708-7970  
e-mail: [OPE\\_SFA@ed.gov](mailto:OPE_SFA@ed.gov)  
[www.ed.gov/finaid.html](http://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 web sites:  
for students, [www.ed.gov/studentaid](http://www.ed.gov/studentaid)

for financial professionals, [iafap.ed.gov](http://iafap.ed.gov)  
for Direct Loans, [www.ed.gov/DirectLoan](http://www.ed.gov/DirectLoan)  
for information about our organization,  
[www.ed.gov/offices/OSFAP](http://www.ed.gov/offices/OSFAP)

## Department of Energy (DOE)

### Energy Efficiency and Renewable Energy Clearinghouse

Department of Energy  
PO Box 3048  
Merrifield, VA 22116  
202-586-1510  
Toll free: 1-800-DOE-3732  
TDD toll free: 1-800-273-2957  
[www.eren.doe.gov](http://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 Scientific and Technical Information

Department of Energy  
PO Box 62  
Oak Ridge, TN 37832  
865-576-1188  
865-576-8401 (document requests)  
Fax: 865-576-5728  
[www.osti.gov](http://www.osti.gov)

## Department of Health and Human Services (HHS)

### Administration on Aging

One Massachusettes Ave., NW  
Washington, DC 20201  
202-619-0724 (public inquiries)  
Eldercare Locator Toll free: 1-800-677-1116 (M-F, 9 a.m.-8 p.m. EST)  
Fax: 202-357-3555  
e-mail: [aoainfo@aoa.gov](mailto:aoainfo@aoa.gov)  
[www.aoa.gov](http://www.aoa.gov)  
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.  
[www.dhhs.gov](http://www.dhhs.gov)

# Federal Agencies

*(Dept. of Health and Human Services con't.)*

## **National Clearinghouse on Child Abuse and Neglect Information**

Department of Health and Human Services (HHS)  
330 C St., 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](mailto:nccanch@calib.com)  
[nccanch.acf.hhs.gov](http://nccanch.acf.hhs.gov)

## **Food and Drug Administration**

5600 Fishers Lane  
Rockville, MD 208570001  
Toll free: 1-888-463-6332 (10 a.m. - 4 p.m. ET)  
[www.fda.gov](http://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](http://www.cfsan.fda.gov)

## **Center for Beneficiary Choices**

Centers for Medicare and Medicaid Services (CMS)  
Department of Health and Human Services (HHS)  
7500 Security Blvd.  
Baltimore, MD 21244-1850  
Toll free: 1-800-MEDICARE (24 hours a day, 7 days a week)  
TDD: 1-877-486-2048  
[www.medicare.gov](http://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.

## **National Cancer Institute (NCI)**

Department of Health and Human Services (HHS)  
Toll free: 1-800-4-CANCER (422-6237)  
[www.cancer.gov](http://www.cancer.gov)

## **National Health Information Center**

Department of Health and Human Services (HHS)  
PO Box 1133  
Washington, DC 20013-1133  
301-565-4167 (Maryland)  
Toll free: 1-800-336-4797  
Fax: 301-984-4256  
e-mail: [healthfinder@nhic.org](mailto:healthfinder@nhic.org)  
[www.healthfinder.gov](http://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. Also maintains  
<http://www.health.gov/nhic/>

## **National Institute of Mental Health**

National Institutes of Health  
Department of Health and Human Services  
6001 Executive Blvd.  
Room 8184  
Bethesda, MD 20892-9663  
301-443-4513  
Toll free: 1-866-615-6464  
TTY: 301-443-8431  
Fax: 301-443-4279  
e-mail: [nimhinfo@nih.gov](mailto:nimhinfo@nih.gov)  
[www.nimh.nih.gov](http://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. Trained information specialists are available ~ 8:30 a.m. to 5:00 p.m. EST, Monday thru Friday. ~ 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](mailto:info@nrscrisisline.org)  
[www.nrscrisisline.org](http://www.nrscrisisline.org)

## **Office of Civil Rights**

Department of Health and Human Services (HHS)  
200 Independence Ave., SW  
Mail Stop 509F

# Federal Agencies

*(Dept. of Housing and Urban Development con't.)*

Washington, DC 20201  
202-619-0403  
Toll free: 1-800-368-1019  
Fax: 202-619-3818  
e-mail: [execsec@os.dhhs.gov](mailto:execsec@os.dhhs.gov)  
[www.dhhs.gov/ocr](http://www.dhhs.gov/ocr)

## Office of Civil Rights

Department of Health and Human Services (HHS)  
26 Federal Plaza  
New York, NY 10278  
212-264-3313  
Toll free: 1-800-368-1019  
TTY: 212-264-2355  
Fax: 212-264-3039

## Office of Child Support Enforcement

Department of Health and Human Services (HHS)  
370 L'Enfant Promenade, SW, 4th Floor East  
Washington, DC 20447  
202-401-9373  
Fax: 202-205-5927  
[www.acf.dhhs.gov/programs/cse/](http://www.acf.dhhs.gov/programs/cse/)

## President's Council on Physical Fitness and Sports

Department of Health and Human Services (HHS)  
Department W  
200 Independence Ave., SW  
Room 738-H  
Washington, DC 202010004  
202-690-9000  
Fax: 202-690-5211  
[www.fitness.gov](http://www.fitness.gov)

## HHS-TIPS Fraud Hotline

Department of Health and Human Services (HHS)  
PO Box 23489  
Washington, DC 20026  
Toll free: 1-800-HHS-TIPS (1-800-447-8477)  
Fax: 1-800-223-8164 (cover sheet required/10 page max.)  
e-mail: [htips@os.dhhs.gov](mailto:htips@os.dhhs.gov)

## Department of Homeland Security

Washington, DC, 20528  
202-282-2000  
[www.dhs.gov](http://www.dhs.gov)  
Terrorism Preparation Website: [www.ready.gov](http://www.ready.gov)

## Bureau of Citizenship and Immigration Services (BCIS)

Department of Justice  
Toll free: 1-800-375-5283 (National Customer Service Center)  
TDD: 1-800-767-1833  
[www.immigration.gov/graphics/index.htm](http://www.immigration.gov/graphics/index.htm)

## Customs and Border Protection

Department of the Treasury  
1300 Pennsylvania Ave., NW  
Washington, DC 20229  
202-354-1000  
Fax: 202-927-1380  
[www.customs.gov](http://www.customs.gov)

## United States Coast Guard

Navigation Center  
Department of Homeland Security  
2100 Second St., SW  
Washington, DC 205930001  
202-366-4000  
[www.uscg.mil](http://www.uscg.mil)

## National Response Center

United States Coast Guard  
Department of Homeland Security  
2100 Second St., SW, Room 2611  
Washington, DC 20593  
Toll free: 1-800-424-8802  
Fax: 202-267-2165  
[www.nrc.uscg.mil](http://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.

## United States Secret Service

950 H St., NW  
Washington, DC 20223  
202-406-5800  
e-mail: [www.secretservice.gov](http://www.secretservice.gov)

## Department of Housing and Urban Development (HUD)

### Home Improvement Branch

Department of Housing and Urban Development  
451 Seventh St., SW, Room 9272  
Washington, DC 20410  
202-708-6396  
Fax: 202-401-8951  
[www.hud.gov/homeimpr.html](http://www.hud.gov/homeimpr.html)

## Federal Agencies

*(Dept. of Housing and Urban Development con't.)*

### Home Mortgage Insurance Division

Department of Housing and Urban Development  
451 Seventh St., 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 St., 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](mailto:hotline@hudoig.gov)

[www.hud.gov/oig/oighot.html](http://www.hud.gov/oig/oighot.html)

### Office of Manufactured Housing Program

Office of Deputy Assistant Secretary for  
Regulatory Affairs and Manufactured Housing  
Department of Housing and Urban Development  
451 Seventh St., SW, Room 9152  
Washington, DC 20410  
202-708-6423

Toll free: 1-800-927-2891

Fax: 202-708-4213

e-mail: [mhs@hud.gov](mailto:mhs@hud.gov)

[www.hud.gov/offices/hsg/sfh/mhs/mhshome.cfm](http://www.hud.gov/offices/hsg/sfh/mhs/mhshome.cfm)  
(Also visit

[www.hud.gov/offices/hsg/sfh/mps/mpshome.cfm](http://www.hud.gov/offices/hsg/sfh/mps/mpshome.cfm))

The Manufactured Housing Program is a consumer protection program that regulates the construction of certain factory-built housing units called "manufactured homes", formerly known as "mobile homes". HUD works with 37 states to respond to consumer complaints. The Minimum Property Standards (MPS) establish certain minimum standards for buildings constructed under HUD housing programs. This includes new single-family homes, multi-family housing and health care type facilities.

### Office of Affordable Housing Programs

Department of Housing and Urban Development  
451 Seventh St., SW, Room 7164  
Washington, DC 20410  
202-708-2685

### Office of Fair Housing and Equal Opportunity

Department of Housing and Urban Development  
451 Seventh St., SW, Room 5100  
Washington, DC 20410  
202-708-4252  
Toll free: 1-800-669-9777 (hotline complaints)

### Office of RESPA and Interstate Land Sales

Office of the Deputy Assistant Secretary for  
Regulatory Affairs and  
Manufactured Housing  
451 7th St., SW, Room 9146  
Washington, DC 20410  
202-708-0502

Toll free: 1-800-217-6970 (Home Buyer Assistance)

e-mail: [hsg-respa@hud.gov](mailto:hsg-respa@hud.gov)

[www.hud.gov/offices/hsg/sfh/res/respa\\_hm.cfm](http://www.hud.gov/offices/hsg/sfh/res/respa_hm.cfm)

(Also visit:

[www.hud.gov/offices/hsg/sfh/ils/ilshome.cfm](http://www.hud.gov/offices/hsg/sfh/ils/ilshome.cfm)

(Interstate Land Sales)) Handles complaints and provides information regarding real estate loan transactions and borrower rights under the Real Estate Settlement Procedures Act (RESPA). The Interstate Land Sales program protects consumers from fraud and abuse in the sale or lease of land. The Interstate Land Sales Full Disclosure Act requires land developers to register subdivisions of 100 or more non-exempt lots with HUD and to provide each purchaser with a disclosure document called a Property Report. The Property Report contains relevant information about the subdivision and must be delivered to each purchaser before the signing of the contract or agreement.

## Department of Justice (DOJ)

### Americans with Disabilities Act (ADA) Information Line

Civil Rights  
Department of Justice  
PO Box 66738  
Washington, DC 20035-6738  
Toll free: 1-800-514-0301  
TTY: 1-800-514-0383  
[www.usdoj.gov/crt/ada/adahom1.htm](http://www.usdoj.gov/crt/ada/adahom1.htm)

### Antitrust Division

Department of Justice  
950 Pennsylvania Ave., NW, Room 3645  
Washington, DC 20530  
202-514-2481  
Fax: 202-514-6543  
e-mail: [antitrust@usdoj.gov](mailto:antitrust@usdoj.gov)  
[www.usdoj.gov/atr](http://www.usdoj.gov/atr)



# Federal Agencies

*(Dept. of Justice con't.)*

## **Civil Rights Division**

Department of Justice  
950 Pennsylvania Ave., NW  
Washington, DC 20530  
202-514-2151  
Fax: 202-514-0293  
[www.usdoj.gov/crt](http://www.usdoj.gov/crt)

## **Drug Enforcement Administration (DEA)**

Department of Justice  
Washington, DC 20537  
202-307-1000  
[www.dea.gov](http://www.dea.gov)

## **Federal Bureau of Investigation (FBI)**

Department of Justice  
935 Pennsylvania Ave., NW  
Washington, DC 20535  
202-324-3000  
Fax: 202-324-2020  
[www.fbi.gov](http://www.fbi.gov)

## **Department of Labor (DOL)**

### **Office of Disability Employment Policy**

Department of Labor  
Room S1303  
200 Constitution Ave., NW  
Washington, DC 20210  
1-866-4-USA-DOL (1-866-487-2365)  
TTY: 1-877-889-5627  
Fax: 202-693-7888  
[www.dol.gov/odep](http://www.dol.gov/odep)

### **Employment Standards Administration**

Department of Labor  
Room S2321  
200 Constitution Ave., NW  
Washington, DC 20210  
1-866-4US-WAGE (1-866-487-9243)  
TTY 1-877-889-5627  
[www.dol.gov/esa](http://www.dol.gov/esa)

### **Employment and Training Administration**

Office of Public Affairs  
Department of Labor  
Room S2307  
200 Constitution Ave., NW  
Washington, DC 20210  
Toll free: 1-877-US-2JOBS (1-877-872-5627)  
Fax: TTY toll free: 1-877-889-5627  
[www.doleta.gov](http://www.doleta.gov)

### **Mine Safety and Health Administration**

Department of Labor  
1100 Wilson Blvd., 21st Floor  
Arlington, VA 22209  
Toll free: 1-866-4 USA-DOL (1-866-487-2365)  
Toll free: 1-800-746-1554 (anonymous reporting of hazardous working conditions in mine area)  
[www.msha.gov](http://www.msha.gov)

### **Occupational Safety and Health Administration (OSHA)**

Office of Information and Consumer Affairs  
Department of Labor  
S2315  
200 Constitution Ave., NW  
Washington, DC 20210  
Toll free: 1-800-321-OSHA (1-800-321-6742)  
1-800-321-OSHA  
Fax: TTY toll free: 1-877-889-5627  
[www.osha.gov](http://www.osha.gov)

### **Office of Public Affairs**

Department of Labor  
S2514  
200 Constitution Ave., NW  
Washington, DC 20210  
202-693-4650 (news media inquiries)  
TTY toll free: 1-877-889-5627  
[www.dol.gov](http://www.dol.gov)

### **Employee Benefits Security Administration**

Office of Program Services  
Department of Labor  
Room S2524  
200 Constitution Ave., NW  
Washington, DC 20210  
Toll free: 1-866-444-3272  
TTY toll free: 1-877-899-5627  
[www.dol.gov/pwba](http://www.dol.gov/pwba)  
Provides information and answers questions on private sector, employer-sponsored pension benefit and health benefit

### **Women's Bureau**

Department of Labor  
S3002  
200 Constitution Ave., NW  
Washington, DC 20210  
Toll free: 1-800-827-5335  
TTY toll free: 1-877-889-5627  
Fax: 202-693-6725  
[www.dol.gov/wb/](http://www.dol.gov/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.

# Federal Agencies

*(Dept. of Labor con't.)*

## **Veteran's Employment and Training Service**

Room S1316  
200 Constitution Ave., NW  
Washington, DC 20210  
Toll free: 1-866-4-USA-DOL  
TTY toll free: 1-877-889-5627  
[www.dol.gov/vets](http://www.dol.gov/vets)

## **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](http://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  
Toll free: 1-877-4USA-PPT (1-877-487-2778)  
TDD/TTY Toll free: 1-888-874-7793  
[travel.state.gov](http://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](mailto:usvisa@state.gov)  
[travel.state.gov/visa\\_services.html](http://travel.state.gov/visa_services.html)  
For information on U.S. visas for foreigners.

## **Department of the Interior**

### **Bureau of Indian Affairs**

Department of the Interior  
1849 C St., NW  
Washington, DC 20240  
202-208-3711

### **Bureau of Land Management**

Department of the Interior  
1849 C St., NW  
Washington, DC 20240  
202-452-5125  
Fax: 202-452-5124

### **Fish and Wildlife Service**

Department of the Interior  
18th and C St.s, NW  
Washington, DC 20240  
202-208-4131

### **Geological Survey**

Department of the Interior  
12201 Sunrise Valley Dr.  
Reston, VA 20192  
1-888-ASK-USGS  
(1-888-275-8747)  
[www.usgs.gov](http://www.usgs.gov)

### **National Park Service**

Department of the Interior  
1849 C St., NW  
Washington, DC 20240  
202-208-4747 (public affairs office)  
[www.nps.gov](http://www.nps.gov)

## **Department of the Treasury**

### **Bureau of Alcohol, Tobacco and Firearms**

Department of the Treasury  
650 Massachusetts Ave., NW  
Washington, DC 20226  
202-927-7777  
Fax: 202-927-7862  
[www.atf.treas.gov/](http://www.atf.treas.gov/)

### **Bureau of Engraving and Printing**

Office of External Relations  
Department of the Treasury  
14th and C St.s, SW, Room 533 M  
Washington, DC 20228  
202-874-3019  
Fax: 202-874-3177  
[www.moneyfactory.com](http://www.moneyfactory.com)

### **Office of the Commissioner**

Bureau of the Public Debt  
Department of the Treasury  
999 E St., NW, Room 500  
Washington, DC 20239  
202-691-3502  
[www.publicdebt.treas.gov](http://www.publicdebt.treas.gov)

# Federal Agencies

*(Dept. of the Treasury con't.)*

## **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](http://www.occ.treas.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](http://www.fms.treas.gov)

## **Internal Revenue Service (IRS)**

Department of the Treasury  
General Information: 1-800-829-1040  
Automated Refund Information: 1-800-829-4477  
Taxpayer Advocate Service: 1-877-777-4778  
TDD: 1-800-829-4059  
[www.irs.gov](http://www.irs.gov)  
IRS e-file: IRS e-file is fast, easy, and safe; more than 46 million Americans chose IRS e-file to file their 2001 tax returns. Information about filing from your home computer is available at [www.irs.gov](http://www.irs.gov).  
IRS e-payment: IRS e-payment options offer secure, convenient payment of tax balances. Direct debits can be authorized on electronically filed returns. Credit card payments can be made through e-filing software, by phone, or via the Internet. For more information, go to [www.irs.gov](http://www.irs.gov) and [www.eftps.gov](http://www.eftps.gov).  
Refund Status: IRS has more options than ever for you to check the status of a federal income tax refund. Access the secure Web site [www.irs.gov](http://www.irs.gov) to find out if the IRS received your return and whether your refund was processed and sent to you. You can also call 1-800-829-4477 or 1-800-829-1040. Whichever method you choose, you'll need your social security number, filing status, and the refund amount.  
Employer Identification Numbers: Employer Identification Numbers (EIN) can be obtained by fax, mail, or phone. To get an EIN by fax or mail, download Form SS-4, Application for Employer ID Number, from [www.irs.gov](http://www.irs.gov) or order a copy from 1-800-829-3676. Complete the form and fax or mail it to the number or address shown on the form for your state.  
To get an EIN by phone, call toll-free 1-866-816-2065 Monday through Friday between 7:30 a.m. and 5:30 p.m. local time.

Frivolous Tax Arguments and Abusive Schemes: Don't fall victim to a frivolous tax argument or abusive scheme. Be on guard for tax scams and recognize that if something sounds too good to be true, it probably is.

## **Office of Thrift Supervision**

Compliance Policy  
Department of the Treasury  
1700 G St., NW  
Washington, DC 20552  
Toll free: 1-800-842-6929  
[www.ots.treas.gov](http://www.ots.treas.gov)  
The Office of Thrift Supervision handles complaints about Federal savings and loans and Federal savings banks.

## **Bureau of the Public Debt**

Marketing Office  
Department of the Treasury  
999 E St., NW, Ste. 313  
Washington, DC 20239  
202-691-3535  
Toll free: 1-800-4US-BOND (toll free recording of savings bond interest rates)  
[www.publicdebt.treas.gov](http://www.publicdebt.treas.gov)

## **Customer Service Center**

United States Mint  
Department of the Treasury  
10003 Derekwood Lane  
Lanham, MD 20706  
1-800-872-6468  
[www.usmint.gov](http://www.usmint.gov)

## **Department of Transportation (DOT)**

### **Federal Motor Carrier Safety Administration**

400 Seventh St.  
Washington, DC 20590  
202-366-2519  
[www.fmcsa.dot.gov](http://www.fmcsa.dot.gov)  
Household Goods Consumer Complaint and Safety Violation Hotline. Consumers may and are encouraged to submit household goods (HHG) commercial complaints to the Federal Motor Carrier Safety Administration by calling toll-free number, 1-888-368-7238 (DOT-SAFT). Additional information about rights and responsibilities when moving may be found at: [www.fmcsa.dot.gov/factsfigs/moving.htm](http://www.fmcsa.dot.gov/factsfigs/moving.htm). This same toll-free number may be used to report dangerous safety violations involving a commercial truck or bus.

## Federal Agencies

*(Dept. of Transportation con't.)*

### **Federal Aviation Administration**

Department of Transportation (DOT)  
800 Independence Ave., 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](http://www.faa.gov)

### **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)

### **AIR Consumer Protection Division**

Department of Transportation (DOT)  
C-75, Room 4107  
Washington, DC 20590  
202-366-2220  
e-mail: [airconsumer@dot.gov](mailto:airconsumer@dot.gov)  
[www.dot.gov/airconsumer](http://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 St., SW, Room 5232  
Washington, DC 20590  
Toll free DOT Safety Hotline: 1-888-DASH 2 DOT (1-888-327-4236)  
[www.nhtsa.dot.gov](http://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.

### **Transportation Security Administration**

Department of Transportation (DOT)  
400 7th St., SW  
Washington, DC 20590  
Toll free: 1-866-289-9673 (For complaints about the baggage screening process at airports. Also to report items damaged in screening.)  
[www.tsa.dot.gov](http://www.tsa.dot.gov)

## ★ Department of Veterans Affairs (VA) ★

Toll free: 1-800-827-1000  
[www.va.gov](http://www.va.gov)  
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 Ave., NW  
Washington, DC 20420  
202-273-5760  
For consumer information or general assistance.

### **National Cemetery Administration (402B2)**

Department of Veterans Affairs (VA)  
810 Vermont Ave., 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

### **Veterans Benefits Administration (20S5)**

Department of Veterans Affairs (VA)  
810 Vermont Ave., NW  
Washington, DC 20420  
202-273-7588 (for publications only)  
Toll free: 1-800-827-1000  
[www.va.gov](http://www.va.gov)  
For information about benefits.

### **Veterans Health Administration (10C3)**

Department of Veterans Affairs (VA)  
810 Vermont Ave., NW  
Washington, DC 20420  
1-877-222-8387  
Fax: 202-273-9609  
For information about medical care.

## Federal Agencies

### Environmental Protection Agency (EPA)

#### Energy Starr Program

Environmental Protection Agency (EPA)  
1200 Pennsylvania Ave., NW  
Room 6202J  
Washington, DC 20460  
Toll free: 1-888-STAR-YES (1-888-782-7937)  
e-mail: [info@energystar.gov](mailto:info@energystar.gov)  
[www.energystar.gov](http://www.energystar.gov)

The ENERGY STAR label is awarded to products for the home and office that are highly energy efficient. Buying appliances, consumer electronics, lighting, heating and cooling equipment and other products that carry this label helps protect the environment and saves money as well.

#### Indoor Air Quality (IAQ) Information Clearinghouse (IAQ INFO)

Environmental Protection Agency (EPA)  
PO Box 37133  
Washington, DC 20013  
703-356-4020  
Toll free: 1-800-438-4318  
e-mail: [IAQINFO@aol.com](mailto:IAQINFO@aol.com)  
[www.epa.gov/iaq/iaqxline.html](http://www.epa.gov/iaq/iaqxline.html)

The IAQ is an easily accessible, central source of information on indoor air quality, created and supported by the U.S. Environmental Protection Agency.

#### Inspector General's Fraud, Waste and Abuse Hotline

Environmental Protection Agency (EPA)  
1200 Pennsylvania Ave., NW, Mail Code 2410  
Washington, DC 20460  
202-566-2476  
Toll free: 1-888-546-8740  
Fax: 202-260-0711  
[www.epa.gov/oig/ombudsman-hotline.htm](http://www.epa.gov/oig/ombudsman-hotline.htm)

#### EPA Headquarters Information Resources Center

Environmental Protection Agency (EPA)  
1200 Pennsylvania Ave., NW  
Library and Mailcode 3404T  
Washington, DC 20460  
202-566-0556  
Fax: 202-556-0562  
e-mail: [public-access@epamail.epa.gov](mailto:public-access@epamail.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 Information Center

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: [npic@ace.orst.edu](mailto:npic@ace.orst.edu)  
[ace.orst.edu/info/npic](http://ace.orst.edu/info/npic)

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.

#### Resource Conservation and Recovery Act

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](mailto:epahotline@bah.com)  
[www.epa.gov/epaoswer/hotline](http://www.epa.gov/epaoswer/hotline)

#### Safe Drinking Water Hotline

Environmental Protection Agency (EPA)  
703-285-1103  
Toll free: 1-800-426-4791  
e-mail: [hotline-sdwa@epamail.epa.gov](mailto:hotline-sdwa@epamail.epa.gov)  
[www.epa.gov/safewater](http://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)  
202-554-1404  
Fax: 202-554-5603  
e-mail: [tsca-hotline@email.epa.gov](mailto:tsca-hotline@email.epa.gov)



# Federal Agencies

## Equal Employment Opportunity Commission

### Office of Communications and Legislative Affairs

Equal Employment Opportunity Commission  
1801 L St., 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](http://www.eeoc.gov)

## Federal Communications Commission (FCC)

### Consumer & Governmental Affairs Bureau (CGB)

Federal Communications Commission (FCC)  
445 12th St. SW  
Washington, DC 20554  
Toll free: 1-888-CALL-FCC (1-888-225-5322)  
TTY toll free: 1-888-TELL-FCC (1-888-835-5322)  
e-mail: [fccinfo@fcc.gov](mailto:fccinfo@fcc.gov)  
[www.fcc.gov](http://www.fcc.gov)  
Public inquiries, informal complaints, cable, radio, satellite, telephone, television and wireless

## Federal Deposit Insurance Corporation (FDIC)

### Consumer Affairs Branch

Compliance and Consumer Affairs Division  
Supervision and Consumer Protection Division  
550 17th St., NW  
Washington, DC 20429  
202-736-0000  
Toll free: 1-877-ASK-FDIC (1-877-275-3342) 8AM-8PM EST  
TDD: 1-800-925-4618  
e-mail: [www2.fdic.gov/starsmail/](http://www2.fdic.gov/starsmail/)  
<http://www.fdic.gov>  
FDIC handles questions about deposit insurance coverage and complaints about FDIC-insured state banks that are not members of the Federal Reserve System.

## Federal Emergency Management Agency (FEMA)

### Office of Inspector General

Federal Emergency Management Agency (FEMA)  
Toll free: 1-800-323-8603 (Government Waste Hotline)  
[www.fema.gov/ig/](http://www.fema.gov/ig/)

### Office of Public Affairs

Federal Emergency Management Agency (FEMA)  
500 C St., S.W.  
Washington, DC 20472  
202-646-4600  
Fax: 202-646-4086  
e-mail: [opa@fema.gov](mailto:opa@fema.gov) (general inquiries)  
[www.fema.gov](http://www.fema.gov)

### Federal Insurance Administration

Federal Emergency Management Agency (FEMA)  
National Flood Insurance Program  
500 C St., 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](http://www.fema.gov)

### United States Fire Administration

National Emergency Training Center (NETC)  
Federal Emergency Management Agency (FEMA)  
16825 South Seton Ave.  
Emmitsburg, MD 21727  
301-447-1117 (Office of the Superintendent, National Fire Academy)  
301-447-1286 (Office of the Superintendent, Emergency Management Institute)  
1-800-238-3358  
[www.usfa.fema.gov](http://www.usfa.fema.gov)

### Response and Recovery Directorate

Federal Emergency Management Agency (FEMA)  
500 C St., SW, Room 705  
Washington, DC 20472  
202-566-1600  
[www.fema.gov/about/respond.shtm](http://www.fema.gov/about/respond.shtm)  
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.  
Office of Consumer Complaints

# Federal Agencies

## Federal Maritime Commission

The Office of Consumer Complaints  
800 North Capitol St., NW  
Washington, DC 20573  
202-523-5725  
Fax: 202-523-5807  
e-mail: [Complaints@fmc.gov](mailto:Complaints@fmc.gov)  
[www.fmc.gov](http://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 St.s, NW  
Washington, DC 20551  
202-452-3693 (complaints only)  
202-452-3204 (public affairs)  
TDD: 202-452-3544  
[www.federalreserve.gov](http://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 Ave., NW  
Washington, DC 20580  
Toll free: 1-877-FTC-HELP (1-877-382-4357)  
TDD/TTY: 1-866-653-4261  
[www.ftc.gov](http://www.ftc.gov)  
The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit [www.ftc.gov](http://www.ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, 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](http://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 web site at [www.gsa.gov/oed](http://www.gsa.gov/oed).

### Federal Citizen Information Center (FCIC)

General Services Administration  
Pueblo, CO 81009  
719-948-4000  
Toll free: 1-800-FED-INFO for information about federal programs and services  
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](http://www.pueblo.gsa.gov). Consumers can access information through printed publications, by calling 1-800-FED-INFO, and through information posted on FCIC's family of websites: [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov), [www.info.gov](http://www.info.gov), [www.firstgov.gov](http://www.firstgov.gov), [www.kids.gov](http://www.kids.gov), [www.consumeraction.gov](http://www.consumeraction.gov), and [www.espanol.gov](http://www.espanol.gov).  
For more information, see page vi.

### Surplus Federal Property Sales

General Services Administration  
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](http://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 web site at [www.gsa.gov](http://www.gsa.gov).

# Federal Agencies

## Government Printing Office (GPO)

### Superintendent of Documents

Government Printing Office (GPO)

PO 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](mailto:orders@gpo.gov)

[bookstore.gpo.gov](http://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.

## National Archives and Records Administration

### National Archives and Records Administration at College Park

8601 Adelphi Rd.

College Park, MD 20740-6001

Toll free: 1-866-272-6272

e-mail: [inquire@nara.gov](mailto:inquire@nara.gov)

[www.nara.gov](http://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 St., NW, Suite 850

Washington, DC 20004

202-272-2004

TDD: 202-272-2074

Fax: 202-272-2022

e-mail: [mquigley@ncd.gov](mailto:mquigley@ncd.gov)

[www.ncd.gov](http://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.

## National Credit Union Administration

1775 Duke St.

Alexandria, VA 22314-3428

703-518-6300

[www.ncua.gov](http://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 St., NW, Room 11600

Washington, DC 20570

202-273-1940

Fax: 202-273-4270

[www.nlr.gov](http://www.nlr.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](mailto:opa@nrc.gov)

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

The NRC regulates the commercial use of nuclear materials and nuclear power in the U.S. to protect public health and

## Pension Benefit Guaranty Corporation

### Contact Center

Pension Benefit Guaranty Corporation

1200 K St., NW

Washington, DC 20005-4026

202-326-4100

Toll free: 1-800-400-PBGC

TTY/TDD users, call the federal relay service toll-free at 1-800-877-8339 and ask to be connected to the appropriate number.

Fax: 202-326-4156

[www.pb.gc.gov](http://www.pb.gc.gov)

Questions and comments about the website

should go to [webmaster@pb.gc.gov](mailto:webmaster@pb.gc.gov). Personal

Pension Inquiries should go to

[mypension@pb.gc.gov](mailto:mypension@pb.gc.gov).

There is a list of e-mails for the participants, plan administrators and others at [www.pb.gc.gov/contacts/allcontacts.htm](http://www.pb.gc.gov/contacts/allcontacts.htm).

# Federal Agencies

## Postal Rate Commission

### Office of the Consumer Advocate (OCA)

Postal Rate Commission  
1333 H St., NW  
Suite 300  
Washington, DC 20268-0001  
202-789-6839  
Fax: 202-789-6819  
e-mail: [prc-oca@prc.gov](mailto:prc-oca@prc.gov)  
[www.prc.gov](http://www.prc.gov)

The Commission holds hearings and makes recommendations to the Governors of the 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 matters.

## Railroad Retirement Board

### Railroad Retirement Board

844 North Rush St.  
Chicago, IL 60611-2092  
312-751-4500  
Toll free: 1-800-808-0772 (Helpline)  
TDD/TTY: 312-751-4701  
e-mail: [help@rrb.gov](mailto:help@rrb.gov)  
[www.rrb.gov](http://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 St., NW  
Washington, DC 20549-0213  
202-942-7040 (information and complaints)  
Toll free: 1-800-SEC-0330 (to order publications)  
TDD: 202-942-7114  
Fax: 202-942-9634 (information and complaints)  
[www.sec.gov/complaint.shtml](http://www.sec.gov/complaint.shtml)

## Small Business Administration (SBA)

### 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](mailto:answerdesk@sba.com)  
[www.sba.gov](http://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 Bldg.  
6401 Security Blvd.  
Baltimore, MD 21235  
Toll free: 1-800-772-1213  
[www.ssa.gov](http://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.

## Surface Transportation Board (STB)

1925 K St., NW  
Washington, DC 20423-0001  
Complaints about railroad rates and services.

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### Office of Congressional and Public Services

Surface Transportation Board (STB)  
1925 K St., NW  
Suite 840  
Washington, DC 20423-0001  
202-565-1592  
Fax: 202-565-9016

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### Office of Press Services

Surface Transportation Board (STB)  
1925 K St., NW  
Washington, DC 20423-0001  
202-565-1596 (press releases)  
Fax: 202-565-9016  
Press Releases.

## U.S. Postal Service

### Office of Consumer Advocate

U.S. Postal Service  
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: 1-877-877-7833  
[www.usps.gov](http://www.usps.gov)

In order to meet the real-time needs of consumers and better serve them, the Consumer Advocate's office provides three channels to gather feedback from its customers. Customers can: **SPEAK** to their local postmaster/management staff; **CALL** 1-800-ASK-USPS (275-8777); **VISIT** [www.usps.com](http://www.usps.com)

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### United States Postal Inspection Service

U.S. Postal Service  
475 L'Enfant Plaza, SW  
Washington, DC 20260  
[www.usps.gov/postalinspectors](http://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 Web site.



## 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. Or you can contact the BBB online at [www.bbb.org](http://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](http://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 Blvd.  
Suite 800

**Arlington, VA 22203**

703-276-0100

Fax: 703-525-8277

### Alabama

600 College St.

**Albertville, AL 35950**

256-878-0041

PO Box 55268

**Birmingham, AL 35255-5268**

205-558-2222

Fax: 205-558-2239

2528 Spring Ave., SW

**Decatur, AL 35601**

256-533-1640

118 Woodburn Rd.

**Dothan, AL 36305**

334-794-0492

Fax: 334-794-0659

205 S. Seminary St., Ste. 114

**Florence, AL 35630**

256-533-1640

Fax: 256-740-8219

300 Gault Ave., North

**Fort Payne, AL 35967**

256-533-1640

P.O. Box 383

**Huntsville, AL 35804**

256-533-1640

107 Lincoln St.

**Huntsville, AL 35801**

256-533-1640

500 Eastern Blvd., Ste. 128

**Montgomery, AL 36117**

334-262-5606

Fax: 334-273-5546

### Alaska

719 E. 11th Ave., Suite A

**Anchorage, AK 99501**

907-562-0704

Fax: 907-562-4061

### Arizona

4428 North 12th St.

**Phoenix, AZ 85014-4585**

602-264-1721

Fax: 602-263-0997

434 S. Williams Blvd., Ste. 102

**Tucson, AZ 857117405**

520-888-5353

Toll free in S. AZ: 1-800-696-2827

Fax: 520-888-6262

To find more information or to contact your local BBB online, visit [www.bbb.org](http://www.bbb.org)

## Better Business Bureaus

### Arkansas

12521 Kanis Rd.  
**Little Rock**, AR 72211  
501-664-7274  
Toll free: 1-800-482-8448  
Fax: 501-664-0024

### California

1601 H St., Suite 101  
**Bakersfield**, CA 93301-1311  
661-322-2074  
Fax: 661-322-8318

315 North La Cadena Dr.  
PO Box 970  
**Colton**, CA 92324  
909-825-7280  
Fax: 909-825-6246

17609 Ventura Blvd., Ste. LL03  
**Encino**, CA 91316  
818-836-5510  
Fax: 818-386-5513

2519 West Shaw, #106  
**Fresno**, CA 93711  
559-222-8111  
Fax: 559-228-6518

510 Broadway, Suite 200  
**Millbrae**, CA 94030  
(serving San Mateo)  
650-552-9222  
Fax: 650-652-1748

510 16th St., Suite 550  
**Oakland**, CA 94612-1584  
415-243-9999  
510-238-1000  
Fax: 510-238-1018

550 W. Orangethorpe Ave.  
**Placentia**, CA 92870  
714-985-8922  
714-985-8922 (Outside CA,  
\$3.75 Rpt./Comp.)  
Fax: 714-985-8920

400 S St.  
**Sacramento**, CA 95814-6997  
916-443-6843  
Fax: 916-441-3356

5050 Murphy Canyon, Suite 110  
**San Diego**, CA 92123  
858-496-2131  
Fax: 858-496-2141

2100 Forest Ave., Suite 110  
**San Jose**, CA 95128  
408-278-7400  
Fax: 408-278-7444

PO Box 129  
**Santa Barbara**, CA 93102  
805-963-8657  
Fax: 805-962-8557

11 S. San Joaquin St., Ste. 803  
**Stockton**, CA 95202-3202  
209-948-4880  
Fax: 209-465-6302

20280 S. Vermont, Suite 201  
**Torrance**, CA 90502  
310-771-1447  
Fax: 310-771-1446

### Colorado

25 North Wahsatch  
**Colorado Springs**, CO 80903  
719-636-1155  
Fax: 719-636-5078

1020 Cherokee St.  
**Denver**, CO 80204  
303-758-2100  
Fax: 303-758-8321

1730 S. College Ave., Suite 303  
**Fort Collins**, CO 80525  
970-484-1348  
Fax: 970-221-1239

119 West 6th St., Suite 203  
**Pueblo**, CO 81003-3119  
719-542-6464  
Fax: 719-542-5229

### Connecticut

821 North Main St. Ext.  
**Wallingford**, CT 06492-2420  
203-269-2700  
Fax: 203-269-3124

### Delaware

1010 Concord Ave., Suite 101  
**Wilmington**, DE 19802  
302-594-9200  
Fax: 302-594-1052

### District of Columbia

1411 K St., NW, 10th Floor  
**Washington**, DC 20005-3404  
202-393-8000  
Fax: 202-393-1198

### Florida

151 S. Wymore Rd., Suite 100  
**Altamonte Springs**, FL 32714  
407-621-3300  
Fax: 407-786-2625

PO Box 7950  
**Clearwater**, FL 33758-7950  
727-535-5522  
Fax: 727-539-6301

7820 Arlington Exprwy, #147  
**Jacksonville**, FL 32211  
904-721-2288  
Fax: 904-721-7373

9050 Pines Blvd., Suite 358  
**Pembroke Pines**, FL 33024  
954-431-4900  
Fax: 954-431-7509

PO Box 1511  
**Pensacola**, FL 32597-1511  
850-429-0002  
Fax: 850-429-0006

1950 SE Port St. Lucie Blvd., Ste 211  
**Port St. Lucie**, FL 34952-5579  
772-878-201  
Fax: 772-335-9486

2924 N. Australian Ave.  
**West Palm Beach**, FL 33407  
561-842-1918  
(serves Miami and Ft.  
Lauderdale)  
Fax: 561-845-7234

To find more information or to contact your local BBB online, visit [www.bbb.org](http://www.bbb.org)

## Better Business Bureaus

### Georgia

PO Box 808  
**Albany, GA** 31702-0808  
229-883-0744  
Fax: 229-438-8222

PO Box 161447  
**Atlanta, GA** 30321  
404-766-0875  
Fax: 404-768-1085

P.O. Box 2085  
**Augusta, GA** 30903-2085  
706-722-1574  
Fax: 706-724-0969

P.O. Box 2587  
**Columbus, GA** 31902-2587  
706-324-0712  
Fax: 706-324-2181

277 Martin Luther King, Jr. Blvd.  
Suite 102  
**Macon, GA** 31201-3495  
478-742-7999  
Fax: 478-742-8191

6606 Abercorn St., Suite 108-C  
**Savannah, GA** 31405-5817  
912-354-7521 (24 hours)  
912-354-7522  
Fax: 912-354-5068

### Hawaii

1132 Bishop St., Suite 1507  
**Honolulu, HI** 96813-2822  
808-536-6956  
Fax: 808-523-2335

### Idaho

4619 Emerald St., Suite A2  
**Boise, ID** 83706  
208-342-4649  
Fax: 208-342-5116

1575 South Blvd.  
**Idaho Falls, ID** 83404-5926  
208-523-9754  
Fax: 208-524-6190

### Illinois

330 N. Wabash Ave. Suite 2006  
**Chicago, IL** 60611  
312-832-0500 (CC#: \$3.80/call))  
1-900-285-4222 (.95/min)  
Fax: 312-832-9985

413 SW Washington St.  
**Peoria, IL** 61602  
309-688-3741  
Fax: 309-681-7290

810 East State St., 3rd Floor  
**Rockford, IL** 61104-1001  
815-963-2222  
Fax: 815-963-0329

### Indiana

PO Box 405  
**Elkhart, IN** 46515-0405  
219-423-4433  
Fax: 219-266-2026

1139 Washington Square  
**Evansville, IN** 47715  
812-473-0202  
Toll free in service area only:  
1-800-359-0979  
Fax: 812-473-3080

1203 Webster St.  
**Fort Wayne, IN** 46802-3493  
219-423-4433  
Toll free in NE IN: 1-800-552-4631  
Fax: 219-423-3301

22 E. Washington St., Suite 200  
Victoria Center  
**Indianapolis, IN** 46204-3584  
317-488-2222  
Fax: 317-488-2224

6111 Harrison St., Suite 101  
(serving Gary)  
**Merrville, IN** 46410  
219-980-1511  
219-769-8053  
Fax: 219-884-2123

207 Dixie Way North, Suite 130  
**South Bend, IN** 46637-3360  
219-277-9121  
Toll free in service area only:  
1-800-439-5313  
Fax: 219-273-6666

### Iowa

2435 Kimberly Rd., Suite 175N  
**Bettendorf, IA** 52722-4100  
319-355-6344  
Fax: 319-355-0306

505 5th Ave., Suite 950  
**Des Moines, IA** 50309-2375  
515-243-8137  
Fax: 515-243-2227

505 6th St., Suite 300  
**Sioux City, IA** 51101  
712-252-4501  
Fax: 712-252-0285

### Kansas

501 Southeast Jefferson, Ste. 24  
**Topeka, KS** 66607-1190  
785-232-0454  
Fax: 785-232-9677

328 Laura  
**Wichita, KS** 67211  
316-263-3146  
Toll free in KS: 1-800-856-2417  
Fax: 316-263-3063

### Kentucky

1460 Newtown Pike  
**Lexington, KY** 40511  
859-259-1008  
Fax: 859-259-1639

844 South Fourth St.  
**Louisville, KY** 40203-2186  
502-583-6546  
Toll free in KY: 1-800-388-2222  
Fax: 502-589-9940

### Louisiana

5220C Rue Verdun  
**Alexandria, LA** 71303  
318-473-4494  
Fax: 318-473-8906

To find more information or to contact your local BBB online, visit [www.bbb.org](http://www.bbb.org)

## Better Business Bureaus

748 Main St.  
**Baton Rouge**, LA 70802  
225-346-5222  
Fax: 225-346-1029

5953 West Park Ave., Ste. 4005  
**Houma**, LA 70364  
504-868-3456  
Toll free in LA: 1-800-259-9766  
Fax: 504-876-7664

4007 West Congress St., Ste. B  
**Lafayette**, LA 70506  
337-981-3497  
Fax: 337-981-7559

PO Box 7314  
**Lake Charles**, LA 70606-7314  
337-478-6253  
Fax: 337-474-8981

141 Desiard St., Suite 808  
**Monroe**, LA 71201-7345  
318-387-4600  
Fax: 318-361-0461

1539 Jackson Ave., Suite 400  
**New Orleans**, LA 70130-5843  
504-581-6222  
Fax: 504-524-9110

3612 Youree Dr.  
**Shreveport**, LA 71105-2122  
318-868-5146  
Fax: 318-861-6426

**Maine**  
812 Stevens Ave.  
**Portland**, ME 041032648  
207-878-2715  
Fax: 207-797-5818

**Maryland**  
2100 Huntingdon Ave.  
**Baltimore**, MD 21211-3215  
410-347-3990 (CC# \$3.80/call)  
1-900-225-1222 (.95/min)  
Fax: 410-347-3936

**Massachusetts**  
235 West Central St., Suite 1  
**Natick**, MA 01760  
508-652-4800  
AC 802 Only: 1-800-422-2811  
Fax: 508-652-4833

293 Bridge St., Suite 409  
**Springfield**, MA 01103-1402  
413-734-3114  
Fax: 413-734-2006

PO Box 16555  
**Worcester**, MA 01601-6555  
508-755-2548  
Fax: 508-754-4158

**Michigan**  
40 Pearl, NW, Suite 354  
**Grand Rapids**, MI 49503  
616-774-8236  
Toll free in W MI: 1-800-684-3222  
Fax: 616-774-2014

30555 Southfield Rd., Ste. 200  
(serving Detroit)  
**Southfield**, MI 48076-7751  
248-644-9100  
Fax: 248-644-5026

**Minnesota**  
2706 Gannon Rd.  
**St. Paul**, MN 55116-2600  
651-699-1111  
Fax: 651-699-7665

**Mississippi**  
PO Box 12745  
**Jackson**, MS 39236-2745  
601-987-8282  
Fax: 601-987-8285

**Missouri**  
8080 Ward Pkwy., Suite 200  
**Kansas City**, MO 64114  
816-421-7800  
Fax: 816-472-5442

205 Park Central East, Ste. 509  
**Springfield**, MO 65806-1326  
417-862-4222  
Fax: 417-869-5544

12 Sunnen Dr., Suite 121  
**St. Louis**, MO 63143  
314-645-3300  
Fax: 314-645-2666

**Nebraska**  
3633 O St., Suite 1  
**Lincoln**, NE 68510-1670  
402-436-2345  
Fax: 402-476-8221  
2237 North 91st Court  
**Omaha**, NE 68134-6022  
402-391-7612  
Fax: 402-391-7535

**Nevada**  
2301 Palomino Lane  
**Las Vegas**, NV 89107  
702-320-4500  
Fax: 702-320-4560

PO Box 21269  
**Reno**, NV 89515-1269  
775-322-0657  
Fax: 775-322-8163

**New Hampshire**  
410 South Main St.  
**Concord**, NH 03301-3483  
603-224-1991  
Fax: 603-228-9035

**New Jersey**  
1721 Route 37 East  
**Toms River**, NJ 08753-8239  
732-270-5577  
Fax: 732-270-8739

1700 Whitehorse-Hamilton Sq.  
Suite D-5  
**Trenton**, NJ 08690-3596  
609-588-0808  
Fax: 609-588-0546

To find more information or to contact your local BBB online, visit [www.bbb.org](http://www.bbb.org)

## Better Business Bureaus

### New Mexico

2625 Pennsylvania, NE, Ste. 2050  
**Albuquerque**, NM 87110-3657  
505-346-0110  
Toll free in NM: 1-800-873-2224  
Fax: 505-346-0696

308 North Locke  
**Farmington**, NM 87401-5855  
505-326-6502  
Fax: 505-327-7731

### New York

741 Delaware, Suite 100  
**Buffalo**, NY 14209-2201  
716-881-5222  
Fax: 716-883-5349

266 Main St.  
**Farmingdale**, NY 11735-2618  
212-533-6200 (CC# \$3.80/min)  
1-900-555-4222 (.95 min)  
Fax: 516-420-1095

257 Park Ave. South  
**New York**, NY 10010-7384  
212-533-6200 (CC# \$3.80/min)  
1-900-555-4222 (.95/min)  
Fax: 212-477-4912

55 St. Paul St.  
**Rochester**, NY 14604  
716-881-5222

1153 W. Fayette, Suite 300  
**Syracuse**, NY 13204  
716-881-5222  
Fax: 315-475-0769

30 Glenn St.  
**White Plains**, NY 10603-3213  
212-533-6200  
1-900-555-4222  
Fax: 914-428-6030

### North Carolina

One West Pack Square, Ste. 1601  
**Asheville**, NC 28801-3408  
828-253-2392  
Fax: 828-252-5039

5200 Park Rd., Suite 202  
**Charlotte**, NC 28209  
704-527-0012  
Fax: 704-525-7624

106-A Bradfoot Ave  
**Fayetteville**, NC 28305  
910-436-1473  
Fax: 910-486-6229

3608 West Friendly Ave.  
**Greensboro**, NC 27410-4895  
336-852-4240  
Fax: 336-852-7540

5540 Munford Rd., Suite 130  
**Raleigh**, NC 27612  
919-277-4222  
Fax: 919-277-4221

500 West 5th St., Suite 202  
**Winston-Salem**, NC 27101-2728  
336-725-8348  
Toll free in NW NC: 1-800-777-8348  
Fax: 336-777-3727

### Ohio

222 West Market St.  
**Akron**, OH 44303  
330-253-4590  
Fax: 330-253-6249

PO Box 8017  
**Canton**, OH 44711-8017  
330-454-9401  
Toll free: 1-800-362-0494 (in OH and WV)  
Fax: 330-456-8957

898 Walnut St.  
**Cincinnati**, OH 45202-2097  
513-421-3015  
Fax: 513-621-0907

2217 East 9th St., Suite 200  
**Cleveland**, OH 44115-1299  
216-241-7678  
Fax: 216-861-6365

1335 Dublin Rd., Suite 30 A  
**Columbus**, OH 43215-1000  
614-486-6336  
Toll free: 1-800-759-2400  
Fax: 614-486-6631

40 West Fourth St., Suite 1250  
**Dayton**, OH 45402-1830  
937-222-5825  
Fax: 937-222-3338

PO Box 269  
**Lima**, OH 45801  
419-223-7010  
Fax: 419-229-2029

3103 Executive Pkwy.  
Suite 200  
**Toledo**, OH 43606-1310  
419-531-3116  
Fax: 419-578-6001

PO Box 1495  
**Youngstown**, OH 44503  
330-394-0628  
Fax: 330-744-7336

### Oklahoma

17 South Dewey Ave.  
**Oklahoma City**, OK 73102-2400  
405-239-6081  
Fax: 405-235-5891

4530 S. Sheridan, Suite 218  
**Tulsa**, OK 74145  
918-492-1266  
Fax: 918-492-1276

### Oregon

333 SW Fifth Ave., Suite 300  
**Portland**, OR 97204  
503-226-3981  
Fax: 503-226-8200

### Pennsylvania

528 North New St.  
**Bethlehem**, PA 18018-5789  
610-866-8780  
Fax: 610-868-8668



## Better Business Bureaus

29 East King St., Suite 322  
**Lancaster**, PA 17602-2852  
717-291-1151  
Fax: 717-291-3241

4099 Birney Ave.  
**Moosic**, PA 18507  
570-342-5714  
Fax: 570-342-1282

1608 Walnut St., Suite 402  
**Philadelphia**, PA 19103-0297  
215-985-9313  
Fax: 215-893-9312

300 Sixth Ave., Suite 100-UL  
**Pittsburgh**, PA 15222-2511  
412-456-2700  
Fax: 412-456-2739

**Puerto Rico**  
PO Box 363488  
**San Juan**, PR 00936-3488  
787-756-5400  
Fax: 787-758-0095

**Rhode Island**  
120 Lavan St.  
**Warwick**, RI 028881071  
401-785-1212  
Fax: 410-785-3061

**South Carolina**  
PO Box 8326  
**Columbia**, SC 29202  
803-254-2525  
Fax: 803-779-3117

307-B Falls St.  
**Greenville**, SC 29601-2829  
864-242-5052  
Fax: 864-271-9802

1601 North Oak St., Suite 101  
**Myrtle Beach**, SC 29577-1601  
843-626-6881  
Toll free in 843 AC only: 1-800-951-3569  
Fax: 843-626-7455

**Tennessee**  
PO Box 1178  
**Blountville**, TN 37617-1178  
423-325-6616  
Fax: 423-325-6621

1010 Market St., Suite 200  
**Chattanooga**, TN 37402-2614  
423-266-6144  
Fax: 423-267-1924

PO Box 1456  
**Clarksville**, TN 37041  
931-503-2222  
Fax: 931-503-2234

206 E College St.  
**Fayetteville**, TN 37334  
931-433-9501  
Fax: 931-433-7424

PO Box 31377  
**Knoxville**, TN 37930  
865-692-1600  
Fax: 865-692-1590  
PO Box 17036  
**Memphis**, TN 38120  
901-759-1300  
Fax: 901-757-2997

1231 NW Broad St.  
**Murfreesboro**, TN 37129  
615-242-4222  
Fax: 615-867-3905

PO Box 198436  
**Nashville**, TN 37219-8436  
615-250-4222  
Fax: 615-250-4245

**Texas**  
3300 South 14th St., Suite 307  
**Abilene**, TX 79605-5052  
915-691-1533  
Fax: 915-691-0309

PO Box 1905  
**Amarillo**, TX 79105-3905  
806-379-6222  
Fax: 806-379-8206

2101 South IH35, Suite 302  
**Austin**, TX 78741-3854  
512-445-2911  
Fax: 512-445-2096

PO Box 2988  
**Beaumont**, TX 77704-2988  
409-835-5348  
Fax: 409-838-6858

PO Box 3868  
**Bryan**, TX 77805-3868  
979-260-2222  
Fax: 979-846-0276

4301 Ocean Dr.  
**Corpus Christi**, TX 78412  
361-852-4949  
Fax: 361-852-4990

1600 Pacific Suite 2800  
**Dallas**, TX 75201-3093  
214-220-2000 (FFS \$9.50 complaint)  
Fax: 214-740-0321

221 N. Kansas, Suite 1101  
**El Paso**, TX 79901  
915-577-0191  
Fax: 915-577-0209

1612 Summit Ave., Suite 260  
**Fort Worth**, TX 76102-5978  
817-332-7585  
Fax: 817-882-0566

5225 Katy Freeway, Suite 500  
**Houston**, TX 77007  
713-868-9500  
(English/Spanish)  
713-862-4946  
Fax: 713-341-6142

1125 Judson Rd., Suite 114  
**Longview**, TX 75601  
903-758-3222  
Fax: 903-758-3226

3333 66th St.  
**Lubbock**, TX 79413-5711  
806-763-0459  
Fax: 806-744-9748

To find more information or to contact your local BBB online, visit [www.bbb.org](http://www.bbb.org)

## Better Business Bureaus

PO Box 60206  
**Midland, TX** 79706  
915-563-1880  
Toll free in TX: 1-800-582-4433  
Fax: 915-561-9435

PO Box 3366  
**San Angelo, TX** 76902-3366  
915-949-2989  
Fax: 915-949-3514

1800 Northeast Loop, 410,  
Suite 400  
**San Antonio, TX** 78217-5296  
210-828-9441  
Fax: 210-828-3101

PO Box 6652  
**Tyler, TX** 75711  
903-581-5704  
Fax: 903-534-8644

2210 Washington Ave.  
**Waco, TX** 76701-1019  
254-755-7772  
Fax: 254-755-7774

PO Box 69  
**Weslaco, TX** 78599-0069  
956-968-3678  
Fax: 956-968-7638

4245 Kemp Blvd., Suite 900  
**Wichita Falls, TX** 76308-2830  
940-691-1172  
Fax: 940-691-1175

### Utah

5673 S. Redwood Rd., Suite 22  
**Taylorsville, UT** 84123-5322  
801-892-6009  
Toll free: 1-800-456-3907  
Fax: 801-892-6002

### Virginia

4200 Wilson Blvd., Suite 800  
**Arlington, VA** 222031838  
703-525-8277

586 Virginian Dr.  
**Norfolk, VA** 23505  
757-531-1300  
Fax: 757-531-1388

701 East Franklin, Suite 712  
**Richmond, VA** 23219-2332  
804-648-0016  
Fax: 804-648-3115

31 West Campbell Ave.  
**Roanoke, VA** 24011-1301  
540-342-3455  
Fax: 540-345-2289

### Washington

101 North Union, #105  
**Kennewick, WA** 99336-3819  
509-783-0892  
Fax: 509-783-2893

PO Box 68926  
**Sea Tac, WA** 98168-0926  
206-431-2222  
Fax: 206-431-2211

508 West 6th Ave., Suite 401  
**Spokane, WA** 99204-2356  
509-455-4200  
Fax: 509-838-1079

### West Virginia

PO Box 2541  
**Charleston, WV** 25329-9903  
304-345-7502  
Fax: 304-345-7511

### Wisconsin

PO Box 2190  
**Milwaukee, WI** 53201  
414-847-6000  
Fax: 414-302-0355

To find more information or to contact your local BBB online, visit [www.bbb.org](http://www.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 St., NW  
Washington, DC 20049  
202-434-2222  
Fax: 202-434-6470  
[www.aarp.org](http://www.aarp.org)

The Consumer Protection unit is charged by AARP to examine those consumer problems and issues that impact the financial security of people 50 years of age and older, and to help its members protect themselves from marketplace fraud and deception. To this end, Consumer Protection stays abreast of current and breaking consumer developments, and employs a variety of strategies to inform AARP members.

### Alliance Against Fraud in Telemarketing and Electronic Commerce (AAFTEC)

National Consumers League  
1701 K St., NW  
Suite 1200  
Washington, DC 20006  
202-835-3323  
Fax: 202-835-0747  
E-mail: [info@nclnet.org](mailto:info@nclnet.org)  
[www.nclnet.org](http://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)

415 South Duff, Suite C  
Ames, IA 500106600  
515-956-4666  
Fax: 515-233-3101  
E-mail: [info@consumerinterests.org](mailto:info@consumerinterests.org)  
[www.consumerinterests.org](http://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](mailto:acsh@acsh.org)  
[www.acsh.org](http://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 Ave., NW, Suite 300  
Washington, DC 20009  
202-332-9110  
Fax: 202-265-4954  
E-mail: [cspi@cspinet.org](mailto:cspi@cspinet.org)  
[www.cspinet.org](http://www.cspinet.org)

A nonprofit, membership organization, CSPI



## National Consumer Organizations

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 St., 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 to help consumers shop for good prices and desired features in big-ticket products — audio-video, major appliances, sporting goods, tires, home-office, etc.

### ★ Certified Financial Planner Board of Standards

Communication and Consumer Services  
1670 Broadway  
Suite 600  
Denver, CO 802024809  
303-830-7500  
Toll free: 1-888-237-6275  
Fax: 303-860-7388  
E-mail: mail@cfp-board.org  
www.CFP-Board.org

Certified Financial Planner Board of Standards is a nonprofit regulatory organization that fosters professional standards in personal financial planning so that the public values, has access to and benefits from competent financial planning. CFPBoard regulates financial planners through trademark law by certifying individuals who meet its requirements to use the marks CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP (with flame logo). CFP Board provides free educational materials and workplace seminars. Call 1-888-237-6275 or go to www.CFP.net.

### Coalition Against Insurance Fraud

1012 14th St. NW, Suite 200  
Washington, DC 20005  
202-393-7330  
Fax: 202-393-7329  
E-mail: info@insurancefraud.org  
www.InsuranceFraud.org

The Coalition Against Insurance Fraud is a national alliance of consumer groups, government agencies, and insurance companies dedicated to combating all forms of insurance fraud through advocacy and public information. It conducts research, develops public education programs and 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)

41156 45th Ave.  
Wahkon, MN 56386  
320-676-8753  
Fax: 320-676-3066

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 Ave., 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 St., Suite 310  
San Francisco, CA 94103  
415-777-9635 (consumer complaint hotlines)  
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,

# National Consumer Organizations

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 Ave., NW  
Suite 1128

Washington, DC 20036  
202-467-5809

Fax: 202-467-5814

E-mail: [info@consumeralert.org](mailto:info@consumeralert.org)

[www.consumeralert.org](http://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 St., NW, Suite 604  
Washington, DC 20036  
202-387-6121

Fax: 202-265-7989

[www.consumerfed.org](http://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)

1001 Connecticut Ave., N.W.  
Suite 1110

Washington, DC 20036  
202-293-2944

Fax: 202-293-0495

E-mail: [cwt@cwt.org](mailto:cwt@cwt.org)

[www.cwt.org](http://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.

## Families USA Foundation

1334 G St., NW, Suite 300  
Washington, DC 20005-3169  
202-628-3030

Fax: 202-347-2417

E-mail: [info@familiesusa.org](mailto:info@familiesusa.org)

[www.familiesusa.org/site/PageServer](http://www.familiesusa.org/site/PageServer)

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 St. NW, Suite 510  
Washington, DC 20006  
202-887-8255

Toll free: 1-888-367-4258

Fax: 202-887-9699

E-mail: [halt@halt.org](mailto:halt@halt.org)

[www.halt.org](http://www.halt.org)

HALT's mission is to enable Americans to handle their legal affairs affordably, equitably, and simply. HALT publishes a series of self-help legal manuals, operates a legal information clearinghouse, and advocates for legal reforms which will benefit consumers.

## Health Research Group (HRG)

1600 20th St., NW  
Washington, DC 20009  
202-588-1000

[www.citizen.org/hrg](http://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.



# National Consumer Organizations

## Jump\$tart Coalition for Personal Financial Literacy

919 18th St., NW, Suite 300  
Washington, DC 20006  
202-466-8610  
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 Ave., 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.

## The National Association of Proactive Consumers (NAPC)

PO Box 1948  
Dover, DE 19903  
800-726-0727

## National Coalition for Consumer Education

c/o National Consumers League  
1701 K St., NW, Suite 1200  
Washington, DC 20006  
202-835-3323  
Fax: 202-835-0747  
www.nclnet.org  
NCCE is a coalition coordinated by the National Consumers League. It develops and provides educational materials and resources to consumer educators through a network of state coordinators. The coalition sponsors LifeSmarts, a game-show competition open to all teens in the United States who are in the 9th through 12th grade.

## National Community Reinvestment Coalition (NCRC)

733 15th St., 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.

## The National Council on the Aging (NCOA)

300 D St., Suite 801 SW  
Washington, DC 20024-3212  
202-479-1200  
TDD: 202-479-6674  
Fax: 202-479-0735  
e-mail: info@ncoa.org  
www.ncoa.org  
NCOA 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 NCOA's benefit screening software valuable for a quick, comprehensive determination of a person's eligibility for public benefits and assistance programs.

## National Consumer Law Center (NCLC)

77 Summer St., 10th Floor  
Boston, MA 02111-1006  
617-542-8010  
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

1701 K St., NW  
Suite 1200  
Washington, DC 20006  
202-835-3323  
Fax: 202-835-0747  
E-mail: [info@nclnet.org](mailto:info@nclnet.org)  
[www.nclnet.org](http://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 Center

1701 K St., NW, Suite 1200  
Washington, DC 20006  
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](http://www.fraud.org)  
NFC/IFW assists consumers with recognizing and filing complaints about telemarketing and Internet fraud. A project of the National Consumers League, the hotline provides consumers with information to help them avoid becoming victims of fraud, and assistance in relaying consumers' reports about telemarketing and Internet to the appropriate law enforcement agencies. Spanish-speaking counselors available.

## National Institute for Consumer Education (NICE)

G12 Boone Halle  
Eastern Michigan University  
Ypsilanti, MI 48197  
734-487-2292  
Fax: 734-487-7153  
E-mail: [gwen.reichbach@emich.edu](mailto:gwen.reichbach@emich.edu)  
[www.nice.emich.edu](http://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

## Professional Consumer Advocates Inc.

PO Box 1948  
Dover, DE 19903  
302-672-7945  
E-mail: [advantage@pcasafety.net](mailto:advantage@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 St., NW  
Washington, DC 20009  
202-588-1000  
Fax: 202-588-7799  
E-mail: [pcmail@citizen.org](mailto:pcmail@citizen.org)  
[www.citizen.org](http://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 interest 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 Ave.  
Suite 1200  
Bethesda, MD 20814  
301-657-2248  
301-657-2249  
Fax: 301-913-9413  
E-mail: [national@shhh.org](mailto:national@shhh.org)  
[www.shhh.org](http://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, SHH is a nonprofit 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.

## National Consumer Organizations

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

675 North Washington St., Suite 200  
Alexandria, VA 22314  
703-519-3700  
Fax: 703-549-4886  
E-mail: [socap@socap.org](mailto:socap@socap.org)  
[www.socap.org](http://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 understanding among business, government and consumers; and to define and advance the consumer affairs profession.

### **U.S. Public Interest Research Group (U.S. PIRG)**

218 D St., SE  
Washington, DC 20003-1900  
202-546-9707  
Fax: 202-546-2461  
E-mail: [uspirg@pirg.org](mailto:uspirg@pirg.org)  
[www.pirg.org](http://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)**

300 D St., Suite 801 SW  
Washington, DC 20024-3212  
202-479-1200  
Fax: 202-479-6660

E-mail: [ushc@unitedseniorshealth.org](mailto:ushc@unitedseniorshealth.org)  
[www.unitedseniorshealth.org](http://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 a quick, comprehensive determination of a person's eligibility for public benefits and assistance programs.

## 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 St., NE, Suite 980  
Washington, DC 20002  
202-336-6780  
Fax: 202-842-2593  
E-mail: [info@acics.org](mailto:info@acics.org)  
[www.acics.org](http://www.acics.org)  
Association of accredited career schools training in business and business-related subjects.

### ★ AFSA Education Foundation



Susie Irvine, President & CEO  
919 Eighteenth St., NW  
Washington, DC 20006  
202-466-8611  
E-mail: [susie@afsamail.org](mailto:susie@afsamail.org)  
[www.afsaef.org](http://www.afsaef.org)

The AFSA Education Foundation develops personal money management educational materials to help the public understand the credit process, seek help if credit problems occur, and realize the benefits of responsible money management.

### Alliance of Automobile Manufacturers

1401 H St., NW  
Suite 900  
Washington, DC 20005  
202-326-5500  
Fax: 202-326-5567  
[www.autoalliance.org](http://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.

### American Apparel Manufacturers Association

Joan McNeal, Director, Member and Industry Relations  
1601 North Kent St., Suite 1200  
Arlington, VA 22209  
703-524-1864  
Toll free: 1-800-520-2262

Fax: 703-522-6741  
E-mail: [jmcneal@apparelandfootware.org](mailto:jmcneal@apparelandfootware.org)  
[www.apparelandfootware.org](http://www.apparelandfootware.org)  
Membership: Manufacturers of clothing.

### American Arbitration Association

Kersten Norlin, Vice President, Corporate Communications  
335 Madison Ave., 10th FL  
New York, NY 10017  
Toll free: 1-800-778-7879  
[www.adr.org](http://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](http://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 St., NW  
Washington, DC 20005  
202-662-1680  
Fax: 202-662-1683  
E-mail: [dispute@abanet.org](mailto:dispute@abanet.org)  
[www.abanet.org/dispute](http://www.abanet.org/dispute)  
Publishes a directory of state and local alternative dispute resolution programs. Provides consumer information on request.

### American Collectors Association

Gary Rippentrop, CEO  
PO Box 39106  
Minneapolis, MN 55439-0106

## Trade and Professional Associations

952-926-6547

Fax: 952-926-1624

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

Membership: Collection services handling overdue accounts for retail professional and commercial credit grantors.

### **American Council of Life Insurers**

101 Constitution Ave., Suite 700

Washington, DC 200012133

202-624-2000

Toll free: 1-800-942-4242 (consumer helpline)

Fax: 202-624-2319

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

Trade association of over 500 insurance companies that provide life insurance, pensions and annuities, long-term care, and disability income insurance.

### **American Fence Association**

2336 Wisteria Dr., Suite 230

Snelville, GA 30078

678-344-6314

Toll free: 1-800-822-4342

Fax: 678-344-6299

E-mail: [afa@mindspring.com](mailto:afa@mindspring.com)

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

The AFA is a national trade association for the fence industry and has over 2000 members nationwide. Members are fence contractors, retailers, wholesalers, suppliers and manufacturers.

### **American Health Care Association**

1201 L St., NW

Washington, DC 20005-4014

202-842-4444

Toll free: 1-800-321-0343 (purchase publications only)

Fax: 202-842-3860

[www.ahca.org](http://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](mailto:lsnyder@aicpa.org)

[www.aicpa.org](http://www.aicpa.org)

Membership: Professional organization of accountants certified by the states and territories.

### **American Moving and Storage Association (AMSA)**

1611 Duke St.

1611 Duke St.

Alexandria, VA 22314

703-683-7410

[www.moving.org](http://www.moving.org)

The professional moving industry's national trade association offers a wealth of information on its consumer web site, including a new Mover Referral Service. It also sponsors an arbitration service (dispute settlement program) helping consumers resolve loss and damage claims on interstate moves.

### **American Orthotic and Prosthetic Association**

Robert T. Van Hook, CAE, Executive Director

330 John Carlyle St.

Alexandria, VA 22314

703-836-7116

Fax: 703-836-0838

[www.opoffice.org](http://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 St., Suite 200

Alexandria, VA 22314

703-739-2782

Fax: 703-684-8319

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

Membership: Travel agents.

### **American Textile Manufacturers Institute**

1130 Connecticut Ave., NW

Suite 1200

Washington, DC 20036

202-862-0500

[www.atmi.org](http://www.atmi.org)

Membership: Textile plants which produce a variety of textile products, including fabrics for apparel, home furnishings and industrial fabrics.



## Trade and Professional Associations

### **America's Community Bankers (ACB)**

900 19th St., NW, Suite 400  
Washington, DC 20006  
202-857-3103  
Fax: 202-296-8716  
E-mail: [info@acbankers.org](mailto:info@acbankers.org)  
[www.acbankers.org](http://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.

### **Better Hearing Institute (BHI)**

515 King St.  
Suite 420  
Alexandria, VA 22314  
703-684-3391  
Toll free: 1-800-EAR-WELL  
Voice/TDD: 1-888-HEAR-HELP  
Fax: 703-684-6048  
E-mail: [MAIL@betterhearing.org](mailto:MAIL@betterhearing.org)  
[www.betterhearing.org](http://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 St., NW  
12th Floor  
Washington, DC 20005  
202-626-4780  
Fax: 202-626-4833  
[www.bluecross.com](http://www.bluecross.com)

Membership: 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 Ajotian, Director, Consumer Protection Bureau  
880 South Pickett St.  
Alexandria, VA 22304-0730  
703-823-9550  
E-mail: [consumerprotection@boat.us](mailto:consumerprotection@boat.us)  
[www.boat.us](http://www.boat.us)

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 St., NE  
Suite 750  
Washington, DC 20002  
202-336-6700  
E-mail: [briann@career.org](mailto:briann@career.org)  
[www.career.org](http://www.career.org)

Membership: Career-specific post secondary education institutions.

### **Carpet and Rug Institute**

Stephen J. Phillips, Ph. D., Director, Issues Communications  
310 Holiday Ave.  
PO Box 2048  
Dalton, GA 30720  
706-278-3176  
Toll free: 1-800-882-8846  
Fax: 706-278-8835  
E-mail: [communications@carpet-rug.com](mailto:communications@carpet-rug.com)  
[www.carpet-rug.com](http://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  
PO 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.

### **Children's Advertising Review Unit (CARU)**

Council of Better Business Bureaus, Inc.  
845 Third Ave.  
New York, NY 10022  
212-705-0124  
Fax: 212-308-4743  
[www.caru.org](http://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 Blvd.  
Arlington, VA 22201-3834  
703-907-7600  
Fax: 703-907-7601  
[www.ce.org](http://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,

## Trade and Professional Associations

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 Rd.  
Madison, WI 53701  
608-232-8256  
Fax: 608-232-8240  
E-mail: [ecry@cuna.com](mailto:ecry@cuna.com)  
[www.cuna.org](http://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)**

Marsha Goldberger, Department of Ethics and Consumer Affairs  
Consumer Affairs  
1111 19th St., NW, Suite 1100  
Washington, DC 20036  
202-955-5030  
Fax: 202-955-0085  
E-mail: [consumer@the-dma.org](mailto:consumer@the-dma.org)  
[www.the-dma.org](http://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.

### **E-mail Preference Service (e-MPS)**

[www.dmaconsumers.org](http://www.dmaconsumers.org)  
The e-Mail Preference Service (e-MPS) is a free consumer service sponsored by The Direct Marketing Association (DMA) designed to cut down on the amount of unsolicited commercial e-mail consumers receive in their e-mail inboxes. Consumers can register online at [www.dmaconsumers.org](http://www.dmaconsumers.org).

### **Mail Preference Service**

PO Box 643  
Carmel, NY 10512  
202-861-2409  
[www.dmaconsumers.org](http://www.dmaconsumers.org)  
Handles written requests for name removal from most national advertising mailing lists.

### **Telephone Preference Service**

PO Box 1559  
Carmel, NY 10512  
[www.dmaconsumers.org](http://www.dmaconsumers.org)  
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](mailto:info@dsa.org)  
[www.dsa.org](http://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 St., NW  
Washington, DC 20009  
202-234-5100  
E-mail: [detc@detc.org](mailto:detc@detc.org)  
[www.detc.org](http://www.detc.org)  
Membership: Home study (correspondence) schools.

### **Financial Planning Association (FPA)**

Offices in Atlanta, Denver, and Washington  
3801 E. Florida Ave., Suite 708  
Denver, CO 802102544  
Toll free: 1-800-282-7526  
Fax: 404-845-3660  
E-mail: [fpa@fpanet.org](mailto:fpa@fpanet.org)  
[www.fpanet.org](http://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 St. N.W., Suite 700  
Washington, DC 20005  
202-452-8444  
[www.fmi.org](http://www.fmi.org)

## Trade and Professional Associations

FMI conducts programs in research, education, industry relations and public affairs on behalf of its members - grocery retailers and wholesalers.

### Funeral Consumers Alliance

PO Box 10  
Hinesburg, VT 05461  
802-482-3437  
800-765-0107  
Fax: 802-482-5246  
E-mail: [info@funerals.org](mailto:info@funerals.org)  
[www.funerals.org](http://www.funerals.org)

Funeral Consumers Alliance is a nonprofit educational organization protecting a consumer's right to choose a dignified, meaningful, affordable funeral. In addition to informing the public about their available options and rights, FCA will assist in mediating complaints. There are more than 100 local affiliates around the country, many of which work for better legislation, do funeral price surveys, and counsel members and the general public.

### Hearing Industries Association

Carole Rogin, President  
515 King St., Suite 420  
Alexandria, VA 22314  
703-684-5744  
Fax: 703-684-6048  
E-mail: [hiallears@aol.com](mailto:hiallears@aol.com)  
[www.hearing.org](http://www.hearing.org)

Membership: Companies engaged in the manufacture and/or sale of hearing aids, their components, parts, and related products and services.

### Household Goods Forwarders Association of America, Inc.

Terry R. Head, President  
2320 Mill Rd., Suite 102  
Alexandria, VA 22314  
703-684-3780  
Fax: 703-684-3784  
E-mail: [HHGFAA@AOL.com](mailto:HHGFAA@AOL.com)  
[www.hhgfaa.org](http://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 St.

New York, NY 10038  
212-346-5555  
Toll free: 1-800-331-9146  
E-mail: [jeannes@iii.org](mailto:jeannes@iii.org)  
[www.iii.org](http://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., EST. Spanish-speaking operators also available.

### Monument Builders of North America

Greg Patzer, Executive Vice President  
3158 South River Rd., Ste 224  
Des Plaines, IL 60018  
847-803-8800  
Fax: 847-803-8823  
[www.monumentbuilders.org](http://www.monumentbuilders.org)

Membership: Cemetery monument retailers, manufacturers and wholesalers; bronze manufacturers and suppliers. Consumer brochures available on request.

### Mortgage Bankers Association of America

Shirlene Datcher, Media Relations Coordinator  
Consumer Affairs  
1919 Penn. Ave., N.W.  
Washington, DC 20006  
202-557-2700  
[www.mbaa.org](http://www.mbaa.org)

Membership: Mortgage banking firms, commercial banks, life insurance companies, title companies, and savings and loan

### National Advertising Division (NAD)

Andrea C. Levine, Director  
A Division of the Council of Better Business Bureaus, Inc.  
845 Third Ave., 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 Funeral Directors

PO 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

Member Service Center  
1201 15th St., NW

## Trade and Professional Associations

Washington, DC 20005  
202-266-8200  
Toll free: 1-800-368-5242 (outside DC metro area)  
E-mail: [info@nahb.com](mailto:info@nahb.com)  
[www.nahb.com](http://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](http://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 Ave.  
Alexandria, VA 22305  
703-684-0180  
Fax: 703-684-0071  
[www.napsweb.org](http://www.napsweb.org)  
Membership: Private employment agencies.

### **National Association of Professional Insurance Agents**

Ted Besesparis, Vice President, Communications  
400 North Washington St.  
Alexandria, VA 22314  
703-836-9340  
Fax: 703-836-4933  
E-mail: [tedbe@pianet.org](mailto:tedbe@pianet.org)  
[www.PIANET.com](http://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 St.  
36th Floor  
New York, NY 10004  
212-858-4400  
Fax: 212-858-4429

E-mail: [ciletters@nasd.com](mailto:ciletters@nasd.com)  
[www.nasdadr.com](http://www.nasdadr.com)  
Third-party dispute resolution forum, including both arbitration and mediation solutions, for the resolution of monetary and business disputes between investors and securities firms.

### **National Food Processors Association**

Brian Folkerts, Vice President of Government Affairs and Communications  
1350 I. St. N.W., Suite 300  
Washington, DC 20005  
202-639-5900  
Fax: 202-639-5932  
E-mail: [nfpa@nfpa-food.org](mailto:nfpa@nfpa-food.org)  
[www.nfpa-food.org](http://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 St.  
Chicago, IL 60606-3447  
312-781-1370  
Toll free: 1-800-621-3570 (outside IL)  
Fax: 312-781-1467  
[www.nfa.futures.org](http://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  
Executive Director  
1301 Pennsylvania Ave. NW, Suite 500  
Washington, DC 20004  
202-347-1210  
Fax: 202-347-1171  
E-mail: [jzeltzer-de@nhema.org](mailto:jzeltzer-de@nhema.org)  
[www.nhema.org](http://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](http://www.borrowsmart.com)

## Trade and Professional Associations

### **National Turkey Federation**

Sherrie Rosenblatt, Director, Department of Public Relations

1225 New York Ave., Suite 400

Washington, DC 20005

202-898-0100

Fax: 202-898-0203

E-mail: [info@turkeyfed.org](mailto:info@turkeyfed.org)

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

Membership: Turkey growers, hatcheries, breeders, processors, marketers, and allied industry firms and poultry

### **North American Consumer Protection Investigators**

Michael A Kaiser, NACPI President

c/o Governors Office of Consumer Affairs

#2 M. L. King Jr. Dr., Suite 356

Atlanta, GA 30334

404-656-3006

Fax: 404-651-9018

NACPI provides training and support for consumer protection investigators in government agencies at all levels. NACPI does not investigate individual consumer complaints, but helps investigators share information of mutual concern.

### **North American Securities Administrators Association, Inc. (NASAA)**

10 G St., NE

Suite 710

Washington, DC 20002

202-737-0900

Fax: 202-783-3571

E-mail: [info@nasaa.org](mailto:info@nasaa.org)

[www.nasaa.org](http://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](mailto:chalverson@pmai.org)

[www.pmai.org](http://www.pmai.org)

Membership: Retailers of photo equipment, film and supplies; firms developing and printing film.

### **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](http://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 Dr., Suite 550

Reston, VA 20190

703-736-8082

Toll free: 1-800-876-8372

[www.tana.net](http://www.tana.net)

Membership: Independent tire dealers and retreaders.

### **Toy Industry Association Inc.**

Marisa Gordon, Asst. Communications Director

1115 Broadway, Suite 400

New York, NY 10010

212-675-1141

Fax: 212-633-1429

[www.toy-tia.org](http://www.toy-tia.org)

Membership: American toy manufacturers.

### **United States Tour Operators Association (USTOA)**

Robert Whitley, President

275 Madison Ave., Suite 2014

New York, NY 10016

212-599-6599

Fax: 212-599-6744

E-mail: [USTOA@aol.com](mailto:USTOA@aol.com)

Membership: 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 similar offices in each of the separate military branches. 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) website at <http://mfrc.calib.com>. If you have questions concerning other services of MFRC, visit the website or email them at [mfrc@hq.odedodea.edu](mailto:mfrc@hq.odedodea.edu).

## Navy Family Service Center

HQ, FSC Support  
Kit Decker  
NPC 660 FSC Branch  
5720 Integrity Dr.  
**Millington**, TN 38085-6000  
901-874-4328  
DSN: 882-4328  
Fax: 901-874-2785  
[www.lifelines.navy.mil](http://www.lifelines.navy.mil)

## Air Force Family Matters Office

HQ US Air Force  
Force Sustainment Division  
Linda Olivia Smith  
HQ F/DPPF  
1040 Air Force Pentagon,  
Room 5C238  
**Washington**, DC 20330-1040  
703-697-4720  
[www.afcrossroads.com](http://www.afcrossroads.com)

## Marine Corps Personnel Services

Programs, Personnel & Family  
Readiness (MRT)  
Bruce Barnes  
3280 Russell Rd.  
**Quantico**, VA 22134-5103  
703-784-0275  
DSN: 278-0275  
Fax: 703-784-9816  
[www.usmc-mccs.org](http://www.usmc-mccs.org)

## U.S. Coast Guard Work/Life Program

Daniel Riehm, Director  
Commandant  
U.S. Coast Guard  
2100 Second St., SW,  
Room 6320  
**Washington**, DC 20593  
202-267-6160  
Fax: 202-267-4798  
[www.uscg.mil/css/worklife/default.html](http://www.uscg.mil/css/worklife/default.html)

## U.S. Army Community and Family Support Center

Soldier and Family Support  
Isaac Templeton, Director  
4700 King St.  
**Alexandria**, VA 22302  
703-681-7395  
DSN: 761-5375  
Fax: 703-681-7236  
[www.armycommunityservice.org/home.asp?](http://www.armycommunityservice.org/home.asp?)

# 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  
P.O. Box 660202  
Dallas, TX 75266-0202  
214-312-3531  
Fax: 214-312-2754  
www.aafes.com

## Coast Guard Exchange System

### Corporate Headquarters

Office of Exchange & Moral  
Mark Rose, Chief  
870 Greenbrier Circle  
Greenbrier Tower II Suite 502  
Chesapeake, VA 23320-2681  
757-420-2480  
Fax: 757-420-0286  
e-mail:  
mrose@cg-exchange.com  
www.cg-exchange.com

### Central Region

Office c/o CG North Coast Region  
Judy Kelly, Region Director  
CAPT Otto Graham Exchange  
13920 West Parkway Dr.  
Cleveland, OH 44135-4500  
216-671-3267  
Fax: 216-522-4098  
e-mail:  
jkelly@CG-Exchange.com  
www.cg-exchange.com

### Northeast Region

Office c/o USCGTISCOM  
Karen Ondayko, Region Director  
7323 Telegraph Rd.  
Alexandria, VA 22314  
703-313-5433  
Fax: 703-313-5434

e-mail:  
Kondayko@CG-Exchange.com  
www.cg-exchange.com

### Southeast Region

Sandy A. Jones, Region Director  
1301 Beach Dr. SE  
St. Petersburg, FL 33701  
727-502-9843  
Fax: 727-502-9363  
e-mail:  
Sjones@CG-Exchange.com

### Western Region

USCG Integrated Support Command  
Lloyd Yatogo, Region Director  
400 Sand Island Pkwy.  
Honolulu, HI 96819-4326  
808-541-2469  
Fax: 808-832-2605  
e-mail:  
Lyatogo@CG-Exchange.com  
www.cg-exchange.com

## Defense Commissary Agency (DeCA)

### DeCA Headquarters

Corporate Communications  
1300 E. Ave.  
Fort Lee, VA 23801-1800  
804-734-8134  
Fax: 804-734-8248  
www.commissaries.com

### DeCA Eastern Region

Public Affairs Office  
5151 Bonney Rd., Suite 201  
Virginia Beach, VA 23462-4314  
757-284-3000  
Fax: 757-284-3109

### DeCA Midwest Region

300 AFCOMS Way, Bldg. 3030  
San Antonio, TX 78226-1330  
210-925-6655  
Fax: 210-925-2619

### DeCA Western Pacific Region

Public Affairs Office  
3401 Acacia St.  
McClellan, CA 95652-1002  
916-569-4697  
Fax: 916-569-4995

### DeCA European Region

Public Affairs Office  
Unit 3060  
APO, AE 09094  
011-49-631-3523-105  
Fax: 011-49-361-3523-110

## Marine Corps Exchange Personal and Family Readiness

Cindy Whitman Lacy, Head of Retail  
3044 Catlin Ave. (MRX)  
Quantico, VA 22134-5099  
703-784-3800  
DSN: 784-3800  
Fax: 703-784-5354  
www.usmc-mccs.org/  
shopping/shop\_main.html

### Marine Corps Exchange 0630

Marine Corps Logistics Base  
George Mettrick, Head of Retail  
814 Radford Blvd., Bldg. 7500  
Albany, GA 31704-1128  
229-888-6801  
DSN: 567-5189  
Fax: 229-439-0324

### Marine Corps Exchange 0190

Marine Corps Logistics Base  
Harry Sherman, Head of Retail  
Bldg. 319  
Barstow, CA 92311-5018  
760-256-8974  
DSN: 282-6014  
Fax: 760-256-7027

## U.S. Military Commissary and Exchange Offices

### **Marine Corps Exchange 0260**

Marine Corps Air Station  
Lou Prince, Head of Retail  
Bldg. 408

**Beaufort, SC** 29904-5003  
843-228-7751  
DSN: 335-7751  
Fax: 843-228-7077

### **Marine Corps Exchange 0220**

Marine Corps Air Station  
Kenneth Mansfield, Head of  
Retail  
PSC Box 8009

**Cherry Point, NC** 28533-0009  
252-463-1699  
DSN: 582-2549  
Fax: 252-463-356

### **Marine Corps Exchange 1110**

MWR Activity 1110 Marforlant  
CWO3 Jesse Griffin, Head of  
Retail  
1251 Yalu St.

**Norfolk, VA** 23515-4693  
757-423-1187 Ext 11  
DSN: 565-1187  
Fax: 757-423-5819

### **Marine Corps Exchange, HQ Battalion**

Douglas Baer, Head of Retail  
Henderson Hall, Bldg. 26, 0110  
PO Box 4009

**Arlington, VA** 22214-5003  
703-979-8420  
DSN: 224-8420  
Fax: 703-979-0972

### **Marine Corps Exchange 1450**

Marine Corps Air Station  
Iwakuni  
David Lewis, Head of Retail  
PSC 561, PO Box 1866

**FPO AP**, 96310-0029  
011-81-6117-53-5641  
DSN: 253-4017  
Fax: 011-81-827-21-7363

### **Marine Corps Exchange 0910**

Marine Corps Base Hawaii  
Linda Gulosh, Head of Retail  
Bldg. 1404 Box 63073

**Kanehoe Bay, HI** 96863-3073

808-254-7522

Fax: 808-254-6627

### **Marine Corps Exchange 0130**

Marine Corps Base  
Carlton Mencer, Head of Retail  
Bldg. 895

**Camp Lejuene, NC** 28542-5003  
910-451-2434 or 35  
DSN: 751-2434  
Fax: 910-451-3355

### **Marine Corps Exchange 0160**

Marine Corps Recruit  
Depot/ERR  
Bob Mullen, Head of Retail  
Bldg. 202, PO Box 5100

**Parris Island, SC** 29905-5003  
843-525-3302 Ext 7208/7307  
DSN: 832-3301  
Fax: 843-525-2872

### **Marine Corps Exchange 0830**

MCAS Miramar  
Gary Walls, Head of Retail  
45233 Antares Dr., Bldg. 2660  
**San Diego, CA** 92145

858-695-7217  
Fax: 858-695-7217

### **Marine Corps Exchange 0140**

Marine Corps Base  
Joe Allison, Head of Retail  
Box 555020

**Camp Pendleton, CA** 92055-  
5020  
760-725-6305  
DSN: 365-6305  
Fax: 760-385-0446

### **Marine Corps Exchange 0120**

Marine Corps Base  
Vicky Bartlett, Head of Retail  
Bldg. 3500, PO Box 229

**Quantico, VA** 22134-0229  
703-640-8800  
Fax: 703-640-6708

### **Marine Corps Exchange 0170**

MCRD San Diego  
Roland Griffin, Director  
Business Ops/Retail  
3800 Chosin Ave.

**San Diego, CA** 92140-5196

619-725-6263

Fax: 619-725-6205

### **Marine Corps Exchange 0150**

MCAGCC  
Maggie Jones, Head of  
Business Operations  
Box 788150

**Twentynine Palms, CA**  
92278-8150  
760-830-6163 Ext. 206  
DSN: 957-6163  
Fax: 760-830-7239

### **Marine Corps Exchange 0270**

Marine Corps Air Station  
Kathy Bausch, Head of Retail  
Box 99115

**Yuma, AZ** 85369-9115  
928-269-2362  
DSN: 951-2363  
Fax: 928-344-1902

## **Navy Exchange Service Centers**

### **NEXCOM Headquarters**

3280 Virginia Beach Blvd.  
**Virginia Beach, VA 23452-5724**  
Toll free: 1-800-NAV-EXCH  
[www.navy-nex.com](http://www.navy-nex.com)

### **NEX Mid-America District**

PO Box 33340  
Naval Air Station  
**Pensacola, FL** 32508  
850-458-3263  
Fax: 850-456-4655

### **NEX Northeast District**

NETC Newport  
1121 Meyercord Ave., 2nd Floor  
**Newport, RI** 02841  
401-841-2984  
Fax: 401-841-2983

### **NEX Mid-Atlantic District**

National Naval Medical  
Center, Bldg. 12  
8901 Wisconsin Avenue  
**Bethesda, MD** 20889-5604  
301-295-6332

# U.S. Military Commissary and Exchange Offices

## **NEX Southeast District**

Navy Exchange Mayport  
2292 Mayport Rd., #50  
**Atlantic Beach, FL 32233**  
904-247-5731  
Fax: 904-241-1671

## **NEX Southern California District**

Navy Exchange West Coast  
Office  
401 West 8th St., Bldg. 3155  
**National City, CA 91950**  
619-237-5602  
Fax: 619-237-5609

## **NEX Northwest District**

Navy Exchange Everett  
13904 45th Ave., NW  
**Marysville, WA 98271-7853**  
425-304-4911  
Fax: 425-304-4999

## **NEX Hawaii District**

Michael Cottrell, General  
Manager  
Building 693  
1025 Quincy Ave., Suite 1020  
**Pearl Harbor, HI 96860-4512**  
808-423-3201  
Fax: 808-422-7897

## **NEX Europe District**

Europe  
PSC 810, Box 33  
**FPO, AE 09619-0033**  
011-39-081-724-4220  
Fax: 011-39-081-724-4312

## **NEX Japan District**

PSC 473 Box 70  
**FPO, AP 96349-0003**  
011-81-616-043-7400  
Fax: 011-81-468-27-1342

## **NEX Guam District**

U.S. Naval Forces Marianas  
PSC 455, Box 178, Bldg. 258  
**FPO, AP 96540-1000**  
671-339-6594  
Fax: 671-339-6597

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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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