

Good Consumer Information You May Need

- **Identity Theft**

Monitor your credit reports and be aware of Identity Theft, the fastest growing crime in America.

- Never give your personal information to any person calling you on the phone (social security number, driver's license number, bank account numbers, etc.)
- Do not carry your social security card with you, leave it at home in a safe place
- Destroy or shred credit card offers you receive, do not just put them out in your trash
- Mail your bills and payments at a post office, if possible
- Remove mail from your mail box promptly, if you will be out of town, have your mail held at the post office or have someone pick it up for you
- Do not throw away any receipts, paperwork, bank statements, checks, etc., with your personal information or credit card numbers on them
- If you find anything suspicious on one of your accounts, put a fraud alert on your credit report by contacting any one of the three major credit bureaus. Once you contact one bureau, it will automatically notify the other two.

Equifax – 1-800-525-6285

Experian – 1-888-397-3742

TransUnion – 1-800-680-7289

Online: www.consumer.gov/idtheft or 1-877-438-4338; TTY 1-866-653-4261

- If you suspect someone is fraudulently using your Social Security number, file a complaint with the Federal Trade Commission by: www.consumer.gov/idtheft

Telephone— 1-877-IDTHEFT (1-877-438-4338); TTY— 1-866-653-4261

- **Do Not Call List**

To eliminate telemarketing calls to your home, cell phone or business line:

- Register at the National “Do Not Call List” at www.donotcall.gov
Or call toll-free: 1-888-382-1222 (TTY 1-866-290-4236).
- You may also have a state “**Do Not Call List.**” Inquire at your state’s consumer information department.
- After you have registered at the “Do Not Call List” and need general information, referral services, or assistance in filing a telemarketing complaint, call the **National Fraud Information Center** at (800) 876-7060.

- **Telemarketing Fraud**

The best way to protect yourself is to identify fraudulent telemarketers before becoming a victim. Telemarketers may be con artists if they: use high-pressure tactics, offer you something “too good to be true”, won’t give you references or written material to back up

their claims, ask for your credit card, bank account or social security number to “verify” a “free gift or prize.”

Hang up the phone if you suspect the caller is a fraud. A telemarketer may not call consumers at home before 9 a.m. or after 9 p.m. on weekdays or Saturday, or before noon or after 9 p.m. on Sundays.

The **federal Fair Debt Collection Practices Act** specifically regulates collectors who work for professional debt collection agencies and attorneys hired to collect debts. Collectors cannot communicate with you before 8 a.m. or after 9 p.m. or call you at work if the collector has reason to know that your employer does not permit such calls.

- **Do you want to receive less “junk mail”?**

- You can choose to stop receiving “prescreened” offers of credit by calling toll free 1-888-5-OPT-OUT (888) 567-8688 or visit www.optoutprescreen.com
- Register for the Direct Marketing Association's Mail Preference Service (MPS) to reduce the amount of unsolicited national advertising you receive at home.

Note: The DMA does not provide marketers with consumer mailing lists or do consumer mailings. The Mail Preference Service is available to companies for the sole purpose of **removing your name and address from their mailing lists. This service does not apply to mail sent to your business address, or to "resident/occupant" mail.*

There is no charge for registering by mail; however, it may not take effect for 30 to 60 days because your data is manually added to the service. Mail a postcard or letter that includes your name, home address and signature to the following address:

Mail Preference Service
Direct Marketing Association
PO Box 643
Carmel, NY 10512

- Also, go to: <http://www.ciwmb.ca.gov/WPW/Home/JunkMail.htm>

- **Better Business Bureau (BBB)**

BBBs are non-profit organizations, sponsored by local businesses, meant to promote good relations between consumers and businesses. Though BBBs have no legal authority, they may contact a business involved in a dispute and offer some form of arbitration to settle the matter. You can request information about a business or company before doing business with them. Look on the web or in the phone book for the nearest BBB.

- **Consumer Product Safety Commission** (a federal agency) provides public information on consumer products. Visit: <http://www.cpsc.gov/> or call toll-free (800) 638-2772.

- **Consumer Action Handbook** contains information on company and brand name products. Order the handbook at: <http://www.consumeraction.gov/>

Or write: Consumer Information Center
Pueblo, CO 81009

- For publications by the federal government on consumer issues contact the <http://www.pueblo.gsa.gov/> or call toll-free (888) 878-3256

- The **Federal Trade Commission (FTC)** (www.ftc.org/gov) deals with fraud and deceptive business practices, and has the legal authority to file lawsuits and freeze company assets. The FTC has a number of consumer protection publications available on the website or by writing to:

FTC, Public Reference Branch
Sixth Street and Pennsylvania Avenue, NW
Washington, D.C. 20580

Call (202) 326-2222

- The **Federal Communications Commissions** is charged with regulating interstate and international communications by radio, television, wire, satellite and cable. The FCC accepts complaints about telephone and cable companies.

Visit: <http://www.fcc.gov/aboutus.html>

For general information, inquiries & complaints: fccinfo@fcc.gov

Elections & political candidate matters: campaignlaw@fcc.gov

Or call: **1-888-225-5322** (1-888-CALL FCC) Voice: toll-free

1-888-835-5322 (1-888-TELL FCC) TTY: toll-free

(202) 418-1440 Elections & political candidate matters

- **Financial assistance with prescription drugs:**

If you're having trouble paying for your medications, go to this website and see what help might be available.

- **Partnership for Prescription Assistance**

www.pparx.org

Toll free: (888) 477-2669

- **SelectCare Benefits Network**

Toll-Free: 1-877-331-0362

Fax: (512) 996-9409

- **Assistance for Veterans**

Contact VA Benefits to locate the services and facility nearest you:
1-800-827-1000

- **Help with groceries and food**
<http://www.angelfoodministries.com/default.asp>

Angel Food Ministries is a non-profit, non-denominational organization dedicated to providing grocery relief to communities throughout the United States. Angel Food works through churches and community organizations in over 32 states.

Angel Food Ministries
1620 South Broad Street
Monroe, Georgia 30655
Telephone: 770-267-7015/888-819-3745
Fax: 770-267-8031 Hotline: 1-877-FOOD-MINISTRY

- **Support Groups**

- **Debtors Anonymous** <http://www.debtorsanonymous.org/>
Debtors Anonymous is a fellowship of men and women who share their experience, strength and hope with each other that they may solve their common problem and help others to recover from compulsive debting. The only requirement for membership is a desire to stop incurring unsecured debt. There are no dues or fees for D.A. membership, it is self-supporting through contributions. D.A. is not allied with any sect, denomination, politics, organization or institution; does not wish to engage in any controversy; neither endorses nor opposes any causes. It suggests you attend at least six meetings as soon as possible. If you do not like one meeting, attend another. Find one that suits you. The important thing is to keep coming back.

Debtors Anonymous
General Service Office
P.O. Box 920888
Needham, MA 02492-0009
Telephone: 781-453-2743
Fax: 781-453-2745

- **Gamblers Anonymous** <http://www.gamblersanonymous.org/>
Gamblers Anonymous is a fellowship of men and women who share their experience, strength and hope with each other that they may solve their common problem and help others to recover from a gambling problem. The only requirement for membership is a desire to stop gambling. There are no dues or fees for Gamblers Anonymous membership, it is self-supporting through contributions. Gamblers Anonymous is not allied with any is not allied with any sect, denomination, politics, organization or institution; does not wish to engage in any controversy; neither endorses nor opposes any causes. Our primary purpose is to stop gambling and to help other compulsive gamblers do the same.

Gamblers Anonymous
International Service Office
P.O. Box 17173
Los Angeles, CA 90017
Telephone: 213-386-8789 Fax: 213-386-0030
For Further information, E-mail isomain@gamblersanonymous.org

- **SCORE**
“Counselors to America’s Small Business” is America’s premier source of free and confidential small business advice for entrepreneurs. SCORE’s 10,500 volunteer counselors have more than 600 business skills. Volunteers are working or retired business owners, executives and corporate leaders who share their wisdom and lessons learned in business. <http://www.score.org>