CONSUMER PROTECTION ORGANIZATIONS

MAIL & PHONE MARKETING

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.

National Fraud Information Center - For general information, referral services, or assistance in filing a telemarketing complaint, call the National Fraud Information Center at (800) 876-7060.

Opt Out Prescreen - 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. Register at the DMA website for $1. Visit www.dmaconsumers.org to find out more. 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
The **Federal Communications Commission** (www.fcc.gov) handles complaints concerning: obscene, profane and indecent broadcasts, slamming complaints, telemarketing, junk fax and email messages to wireless devices. To file a general complaint (forms are available at the website) contact fccinfo@fcc.gov or send a fax toll-free to 1-866-418-0232. If you have questions or need assistance filing a complaint, call Monday through Friday, 8 a.m. to 5:30 p.m. ET, Toll Free: 1-888-CALL-FCC (1-888-225-5322) voice, 1-888-TELL- FCC (1-888-835-5322) TTY.

Federal Communications Commission Consumer & Governmental Affairs Bureau Consumer Complaints
445 12th Street, SW Washington, D.C. 20554

CONSUMER CREDIT

The **National Foundation for Consumer Credit** has a toll-free reference line to locate an area member office of Consumer Credit Counseling Services, non-profit groups offering advice and

CONSUMER PROTECTION ORGANIZATIONS

debt management programs for little or no charge. To locate the nearest office, call (800) 388-2227.
If you find anything suspicious on one of your credit 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

You may also contact the **Consumer Financial Protection Bureau (CFPB)** if you have a complaint about an issue you have with a company about a consumer financial product or service. consumerfinance.gov/complaint/ (855) 411-2372

CONSUMER RESOURCES & PROTECTION

Better Business Bureaus (BBB) 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. Look in the phone book for the nearest BBB.

The **Consumer Product Safety Commission** (federal agency) provides public information on consumer products. Visit www.cpsc.gov or call, toll-free at 1-800-638-2772. The Consumer Action Handbook provides information on company and brand name products**.** Order the handbook by visiting ConsumerAction.gov or write them at Consumer Information Center, Pueblo, Colorado 81009.

The **Federal Trade Commission (FTC)** 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
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov
(202) 326-2222

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