

B

Consumer Agencies and Organizations

The following government agencies and private organizations can offer information and assistance on various financial planning and consumer purchasing areas. These groups can serve your needs when you want to

- Research a financial or consumer topic area.
- Obtain information for planning a purchase decision.
- Seek assistance to resolve a consumer problem.

Section 1 provides an overview of federal, state, and local agencies and other organizations you may contact for information related to various financial planning and consumer topic areas. Section 2 covers state consumer protection offices that can assist you in local matters.

Section 1

Most federal agencies may be contacted through the Internet; several Web sites are noted. In addition, consumer information from several federal government agencies may be accessed at www.consumer.gov.

Information on additional government agencies and private organizations available to assist you may be obtained in the *Consumer Action Handbook*, available at no charge from the Consumer Information Center, Pueblo, CO 81009 or online at www.pueblo.gsa.gov.

Exhibit B-1 Federal, State, and Local Agencies and Other Organizations

Topic Area	Federal Agency	State, Local Agency; Other Organizations
Advertising False advertising Product labeling Deceptive sales practices Warranties	Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-FTC-HELP (www.ftc.gov)	State Consumer Protection Office c/o State Attorney General or Governor's Office National Fraud Information Center Box 65868 Washington, DC 20035 1-800-876-7060 (www.fraud.org)
Air Travel Air safety Airport regulation Airline route	Federal Aviation Administration 800 Independence Avenue, SW Washington, DC 20591 1-800-FAA-SURE (www.faa.gov)	International Airline Passengers Association Box 660074 Dallas, TX 75266 1-800-527-5888 (www.iapa.com)

Exhibit B-1 (continued)

Topic Area	Federal Agency	State, Local Agency; Other Organizations
Appliances/Product Safety Potentially dangerous products Complaints against retailers, manufacturers	Consumer Product Safety Commission Washington, DC 20207 1-800-638-CPSC (www.cpsc.gov)	Council of Better Business Bureaus 4200 Wilson Boulevard Arlington, VA 22203 1-800-955-5100 (www.bbb.org)
Automobiles New cars Used cars Automobile repairs Auto safety	Federal Trade Commission (see above) National Highway Traffic Safety Administration 400 Seventh Street, SW Washington, DC 20590 1-800-424-9393 (www.nhtsa.gov)	AUTOCAP/National Automobile Dealers Association 8400 Westpark Drive McLean, VA 22102 1-800-252-6232 (www.nada.org) Center for Auto Safety 2001 S Street, NW Washington, DC 20009 (202) 328-7700 (www.autosafety.org)
Banking and Financial Institutions Checking accounts Savings accounts Deposit insurance Financial services	Federal Deposit Insurance Corporation 550 17th Street, NW Washington, DC 20429 1-877-275-3342 (www.fdic.gov) Comptroller of the Currency 15th Street and Pennsylvania Avenue, NW Washington, DC 20219 (202) 447-1600 (www.occ.treas.gov) Federal Reserve Board Washington, DC 20551 (202) 452-3693 (www.federalreserve.gov) National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 (703) 518-6300 (www.ncua.gov)	State Banking Authority Credit Union National Association Box 431 Madison, WI 53701 (608) 232-8256 (www.cuna.org) American Bankers Association 1120 Connecticut Avenue, NW Washington, DC 20036 (202) 663-5000 (www.aba.com) U.S. savings bond rates 1-800-US-BONDS (www.savingsbonds.gov)
Career Planning Job training Employment information	Coordinator of Consumer Affairs Department of Labor Washington, DC 20210 (202) 219-6060 (www.dol.gov)	State Department of Labor or State Employment Service

Exhibit B-1 (continued)

Topic Area	Federal Agency	State, Local Agency; Other Organizations
Consumer Credit		
Credit cards	Federal Trade Commission	100 Edgewood Avenue (#1800)
Deceptive credit advertising	600 Pennsylvania Avenue, NW	Atlanta, GA 30303
Truth-in-Lending Act	Washington, DC 20580	1-800-251-2227
Credit rights of women, minorities	(202) 326-2222 (www.ftc.gov)	(www.cccsatl.org)
		National Foundation for Credit Counseling
		801 Roeder Road (#900)
		Silver Spring, MD 20910
		(301) 589-5600
		(www.nfcc.org)
Environment		
Air, water pollution	Environmental Protection Agency	Clean Water Action
Toxic substances	Washington, DC 20024	4455 Connecticut Avenue, NW
	1-800-438-4318 (indoor air quality)	Washington, DC 20008
	1-800-426-4791 (drinking water safety)	(202) 895-0420
	(www.epa.gov)	(www.cleanwater.org)
Food		
Food grades	U.S. Department of Agriculture	Center for Science in the Public Interest
Food additives	Washington, DC 20250	1875 Connecticut Avenue, NW,
Nutritional information	1-800-424-9121 (www.usda.gov)	Suite 300
		Washington, DC 20009
	Food and Drug Administration	(202) 332-9110
	5600 Fishers Lane	(www.cspinet.org)
	Rockville, MD 20857	
	1-888-463-6332 (www.fda.gov)	
Funerals		
Cost disclosure	Federal Trade Commission (see above)	Funeral Service Help Line
Deceptive business practices		13625 Bishop's Drive
		Brookfield, WI 53005
		1-800-228-6332
		(www.nfda.org)
Housing and Real Estate		
Fair housing practices	Department of Housing and Urban Development	National Association of Realtors
Mortgages	451 Seventh Street, SW	(www.realtor.com)
Community development	Washington, DC 20410	(www.move.com)
	1-800-669-9777 (www.hud.gov)	
		National Association of Home Builders
		1201 15th Street, NW
		Washington, DC 20005
		(www.nahb.com)

Exhibit B-1 (continued)

Topic Area	Federal Agency	State, Local Agency; Other Organizations
Insurance		
Policy conditions	Federal Trade Commission (see above)	State Insurance Regulator
Premiums		
Types of coverage	National Flood Insurance Program	American Council of Life Insurance
Consumer complaints	500 C Street, SW Washington, DC 20472 1-888-CALL-FLOOD	1001 Pennsylvania Avenue, NW Washington, DC 20004-2599 (www.acli.com)
		Insurance Information Institute 110 William Street New York, NY 10038 1-800-331-9146 (www.iii.org)
Investments		
Stocks, bonds	Securities and Exchange Commission	Investment Company Institute
Mutual funds	100 F Street, NE	1600 M Street, NW
Commodities	Washington, DC 20549	Washington, DC 20036
Investment brokers	(202) 551-6551 (www.sec.gov)	(202) 293-7700 (www.ici.org)
	Commodity Futures Trading Commission	National Association of Securities Dealers
	1155 21st Street, NW	1735 K Street, NW
	Washington, DC 20581	Washington, DC 20006
	(202) 418-5000 (www.cftc.gov)	(202) 728-8000 (www.nasd.com)
		National Futures Association
		200 West Madison Street
		Chicago, IL 60606
		1-800-621-3570 (www.nfa.futures.org)
		Securities Investor Protection Corp.
		805 15th Street, NW, Suite 800
		Washington, DC 20005
		(202) 371-8300 (www.sipc.org)
Legal Matters		
Consumer complaints	Department of Justice	American Arbitration Association
Arbitration	Office of Consumer Litigation	140 West 51st Street
	Washington, DC 20530	New York, NY 10020
	(202) 514-2401	(212) 484-4000 (www.adr.org)
		American Bar Association
		321 North Clark Street
		Chicago, IL 60610
		1-800-285-2221 (www.abanet.org)

Exhibit B-1 (continued)

Topic Area	Federal Agency	State, Local Agency; Other Organizations
Mail Order Damaged products Deceptive business practices Illegal use of U.S. mail	U.S. Postal Service Washington, DC 20260-2202 1-800-ASK-USPS (www.usps.gov)	Direct Marketing Association 1120 Avenue of the Americas New York, NY 10036 (212) 768-7277 (www.the-dma.org)
Medical Concerns Prescription medications Over-the-counter medications Medical devices Health care	Food and Drug Administration (see above) Public Health Service 200 Independence Avenue, SW Washington, DC 20201 1-800-336-4797 (www.usphs.gov)	American Medical Association 510 North State Street Chicago, IL 60610 1-800-621-8335 (www.ama-assn.org) Public Citizen Health Research Group 1600 20th Street, NW Washington, DC 20009 (202) 588-1000
Retirement Old-age benefits Pension information Medicare	Social Security Administration 6401 Security Boulevard Baltimore, MD 21235 1-800-772-1213 (www.ssa.gov)	AARP 601 E Street, NW Washington, DC 20049 (202) 434-2277 (www.aarp.org)
Taxes Tax information Audit procedures	Internal Revenue Service 1111 Constitution Avenue, NW Washington, DC 20204 1-800-829-1040 1-800-TAX-FORM (www.irs.gov)	Department of Revenue (in your state capital city) The Tax Foundation 2001 L Street, NW (#1050) Washington, DC 20036 (202) 464-6200 (www.taxfoundation.org) National Association of Enrolled Agents 1120 Connecticut Avenue, NW (#440) Washington, DC 20036 1-800-424-4339 (www.naea.org)
Telemarketing 900 numbers	Federal Communications Commission 445 12th Street, SW Washington, DC 20554 1-888-225-5322 (www.fcc.gov)	National Consumers League 1701 K Street, NW Washington, DC 20006 (202) 835-3323 (www.nclnet.org)
Utilities Cable television Utility rates	Federal Communications Commission 445 12th Street, SW Washington, DC 20554 1-988-225-5322 (www.fcc.gov)	State utility commission (in your state capital)

Section 2

State, county, and local consumer protection offices provide consumers with a variety of services, including publications and information before buying as well as handling complaints. This section provides contact information for state consumer protection agencies. In addition to the primary offices listed here, agencies regulating banking, insurance, securities, and utilities are available in each state. These may be located through a Web search or by going to the *Consumer's Resource Handbook* at www.pueblo.gsa.gov.

Many state consumer protection offices may be accessed through the Web site of the National Association of Attorneys General at www.naag.org or with a Web search for your state consumer protection office using “(state) consumer protection agency.”

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 departments of insurance may be accessed online at www.naic.org/state_web_map.htm.

The Web sites of state tax departments are available at www.taxadmin.org or www.aicpa.org/yellow/yptsgus.htm.