CONSUMER RESOURCES

Provided by Congresswoman Lynn Woolsey
November 2011

The federal government, the State of California, and the Counties of Marin and Sonoma all provide consumers with valuable information and, in some situations, resolve consumer complaints.

If your problem concerns not a product or service, but a federal agency itself, please view my advice on "Help with a Federal Agency" at woolsey.house.gov/index.cfm?sectionid=75. You can also phone my office for assistance, in Marin at (415) 507-9554, or in Sonoma at (707) 542-7182.

GENERAL CONSUMER RESOURCES

Federal Trade Commission – www.ftc.gov/bcp – (877) FTC-HELP

The Federal Trade Commission (FTC) is responsible for most consumer protection services at the federal level. The FTC Bureau of Consumer Protection provides helpful consumer information about making various kinds of important purchases. FTC also tracks consumer complaints against domestic businesses and foreign businesses, and it operates a complementary service for tracking complaints submitted by members of the military community. After a complaint is submitted, it may be used as part of the evidence leading to an investigation or prosecution. However, it is important to remember that FTC does not *resolve* individual consumer complaints.

Consumer Action – www.consumeraction.gov – (202) 501-1794

ConsumerAction.gov, an initiative of the US General Services Administration, offers information about making purchases and filing complaints. Consumer Action publishes this information in its annual Consumer Action Handbook, which can be downloaded or ordered for free directly from its website.

California Department of Consumer Affairs – www.dca.ca.gov – (800) 952-5210

The California Department of Consumer Affairs (DCA) is responsible for most consumer protection services within California. DCA provides an invaluable Consumer Resource and Referral Guide that includes strategies for resolving consumer complaints and extensive lists of California trade associations, licensing agencies, and consumer publications.

Attorney General of California – www.oag.ca.gov/consumers – (800) 952-5225

The office of the Attorney General of California offers advice on resolving disputes. The office also accepts online complaints against businesses, although it does not represent individual Californians in their legal disputes, but rather the people of California as a whole.

Marin County District Attorney	Sonoma County District Attorney
http://www.co.marin.ca.us/da	www.sonoma-county.org/da
(415) 499-6450	(707) 565-3161

In Marin County, the District Attorney's Consumer Protection Unit accepts complaints regarding local businesses and may assist in mediation to reach a resolution. In Sonoma County, the District Attorney's Environmental and Consumer Law Division accepts consumer complaints. District Attorneys, like the Attorney General, do not represent individuals.

If you need legal advice or wish to pursue a legal case on your own, you may wish to contact local legal aid services:

Legal Aid of Marin	State Bar of California	Legal Aid of Sonoma County
www.legalaidmarin.org	www.calbar.ca.gov/ Public/LawyerReferralServicesLRS.aspx	www.legalaidsc.org
(415) 499-6450	(866) 442-2529	(707) 542-1290

If you have any questions regarding consumer issues, or if you encounter difficulties with a federal agency, please contact my office for assistance. For difficulties with a State or local agency, you may wish to contact your State or local representatives.

FREQUENTLY REQUESTED TOPICS

Air Travel

If you have experienced inappropriate security delays while checking in at an airport, passing a security screening, or a boarding a plane, you may wish to contact the Department of Homeland Security (DHS) for assistance. The DHS Traveler Redress Inquiry Program (TRIP) assists individuals who are regularly subjected to security delays, denials, or secondary screenings. DHS TRIP accepts online inquiries at www.dhs.gov/trip. You will then be assigned a Redress Control Number. This number will allow you to track your case and, after a resolution is reached, may be used to facilitate future travel.

If you have complaints about the service you received from a specific air carrier, or if you believe you were subjected to discriminatory treatment by an air carrier, you can direct your concerns to the Aviation Consumer Protection Division (ACPD) at the US Department of Transportation. ACPD can be reached online at airconsumer.ost.dot.gov, or by phone at (202) 366-2220. If you have concerns about the safety of an air carrier, you should phone the Federal Aviation Administration directly at (866) 835-5322.

Automobile Safety

The National Highway Traffic Safety Administration (NHTSA) provides a comprehensive list of resources on automobile safety, as well as recall information, at www.safercar.gov. The NHTSA website also offers a complaint mechanism. NHTSA's Automobile Safety Hotline provides similar information and accepts complaints at (888) 327-4236. NHTSA's jurisdiction covers all cars, trucks, and motorcycles, as well as tires and children's car seats.

Banks & Financial Services

See also:

- Credit Cards
- Home Refinancing or Foreclosure
- Student Loans

Complaints against a financial institution are handled by different federal or State regulators depending on the type of institution. Please consult the chart below to determine which regulator resolves complaints for your institution. If you are still unsure which regulator is appropriate, contact my office for further assistance, or submit your complaint directly to the Federal Reserve Board at www.federalreserveconsumerhelp.gov, or by phone at (888) 851-1920.

Type of Institution	Regulator
• Bank, federally chartered (banks with "National" or "N.A." in their corporate titles, including most large national banks) • Thrift or federal savings bank	Office of the Comptroller of the Currency (OCC) www.helpwithmybank.gov (800) 613-6743
• Credit union, federal (credit unions with "federal" or "F.C.U." in their formal titles)	National Credit Union Administration (NCUA) www.mycreditunion.gov (800) 755-1030
• Credit union, California • Trust or loan company, California • Issuers of money orders	California Department of Financial Institutions (DFI) www.dfi.ca.gov/consumers (800) 622-0620
• Bank, California chartered	California DFI **and** Federal Reserve Board (see contact info above)
• Residential mortgage lender • Finance or payday lender • Escrow company • Securities broker or financial planner	California Department of Corporations www.corp.ca.gov/enf (866) 275-2677

If you believe you have been a victim of financial fraud, report your case to the US Financial Fraud Enforcement Task Force at www.stopfraud.gov. For more information on protecting yourself against fraud, review the Federal Deposit Insurance Corporation guide at www.fdic.gov/consumers.

Credit Cards

Credit-card complaints are handled by the Consumer Financial Protection Bureau (CFPB), which was established in 2010 as part of the Dodd-Frank Wall Street Reform and Consumer Protection Act. You can reach CFPB online at www.consumerfinance.gov, or by phone at (855) 411-2372. After you submit your complaint, CFPB will assign you a claim number and contact your credit-card company on your behalf. See "Banks" to file a complaint against your financial institution itself.

To learn more about your consumer rights and the resources available to help you manage your credit, review the Federal Reserve Board consumer guide at www.federalreserve.gov/creditcard.

Elder Services

For information on planning for and selecting long-term care, visit www.longtermcare.gov. For more on your rights as a long-term care resident in California, or to make a complaint, contact the California Department of Public Health at www.cdph.ca.gov/programs/LnC, or at (916) 558-1784. Cases of elder abuse or misconduct at care facilities should be reported to County Protective Services. In Marin County, phone (415) 473-2774. In Sonoma County, phone (800) 667-0404. Phones operate 24/7.

Food Safety: See page 5.

Home Refinancing or Foreclosure

1 Distressed homeowners should first review their options under federal and State programs.

Making Home Affordable
US Department of Housing
and Urban Development (HUD)
www.makinghomeaffordable.gov
(888) 995-4673

Keep Your Home California
California Housing Finance Agency (CalHFA)
Mortgage Assistance Corporation
www.keepyourhomecalifornia.org
(888) 954-5337

You may also wish to review the information presented at the North Bay foreclosure prevention seminar I sponsored in July 2010, at www.youtube.com/watch?v=Lk_aumOKSAA.

2 After you have reviewed your options, consider speaking with a local HUD-approved housing counselor for one-on-one assistance. These are *free* services.

California Rural Legal Assistance
725 Farmers Lane, #10, Bldg. B, Santa Rosa
www.crla.org
(707) 528-9941

Catholic Charities of Santa Rosa
987 Airway Court, Santa Rosa
www.srcharities.org
(707) 528-8712

Fair Housing of Marin
615 B Street, San Rafael
www.fairhousingmarin.org
(415) 457-5025

Consumer Credit Counseling Service
595 Market Street, San Francisco
www.housingeducation.org
(800) 777-7526

In your interactions with your lender and your housing counselor, you should make every effort to ensure that you receive written copies of all important information and written confirmation of all important actions. It may also be useful to send critical correspondence by certified mail in the event a dispute arises over whether it was received, or if you later wish to file a complaint against your lender.

If you continue to encounter difficulties with a financial institution, you may wish to file a complaint with its regulator (see "Banks"). If you have further concerns, please contact my office for assistance.

Note that it is illegal in California for any person, including lawyers and real estate brokers, to request an advance fee for loan modification or forbearance services. For additional advice or to report fraud, contact the California Attorney General at (800) 952-5225 or at ag.ca.gov/loanmod. You may also file a report with the Federal Trade Commission at www.ftccomplaintassistant.gov or at (877) FTC-HELP.

Food Safety

At the federal level, food safety is primarily the responsibility of the Food and Drug Administration (FDA) and the US Department of Agriculture (USDA) Food Safety Inspection Service. FDA monitors food safety for all products other than meat, poultry, and eggs, which together fall under the jurisdiction of USDA. For general information about food safety, consult the agencies' joint consumer initiative at www.foodsafety.gov.

To report a food safety problem to FDA, contact the regional consumer complaint coordinator at (510) 337-6741, or use the FDA emergency line at (866) 300-4374. You can also submit a complaint online at www.safetyreporting.hhs.gov. To report a food safety problem concerning meat, poultry, or eggs, contact USDA at (888) 674-6854.

Identity Theft

For information about preventing identity theft, or if believe you have already become a victim of identity theft, consult the Federal Trade Commission (FTC) at www.ftc.gov/bcp/edu/microsites/idtheft. FTC offers advice on avoiding, detecting, and recovering from identity theft, as well as a complaint form for victims. FTC can also be reached by phone at (877) FTC-HELP.

The Attorney General of California provides a comprehensive review of identity theft resources at ag.ca.gov/idtheft. The California Office of Privacy Protection provides invaluable step-by-step guides for consumers and identity theft victims at www.privacy.ca.gov/consumer_information_sheet.htm.

Insurance Companies

Consumers with questions or complaints about their insurance company or Health Maintenance Organization (HMO) should direct their concerns to the appropriate California regulatory agency:

Complaints against HMOs:	**All other insurance complaints:**
California Department of Managed Health Care	California Department of Insurance
www.hmohelp.ca.gov	www.insurance.ca.gov
(888) 466-2219	(800) 927-4357

Both the Department of Insurance and the Department of Managed Health Care are empowered to assist consumers in resolving their insurance disputes. If you encounter difficulties with either State agency, please contact your State representatives for their assistance.

For answers about your new protections and rights to insurance under the Affordable Care Act, the federal healthcare reform signed into law in 2010, please consult www.healthcare.gov. You can also contact my office for help understanding the Affordable Care Act and how it may apply to your situation.

Medications

The Food and Drug Administration (FDA) is responsible for drug safety. It provides information and describes its complaint reporting procedure at www.fda.gov/Drugs/ResourcesForYou/Consumers. FDA can also be reached by phone at (888) 463-6332. Complaints about animal drug safety should be reported online at www.safetyreporting.hhs.gov.

Product Safety

The Consumer Product Safety Commission (CPSC) has responsibility for product safety at the federal level. CPSC provides information and accepts comments and complaints at www.saferproducts.gov, or by phone at (800) 638-2772. Bear in mind that CPSC does not have jurisdiction over auto, food, or medication safety. See above for more information on those issues.

Radio-Television

The Federal Communications Commission (FCC) is responsible for complaints regarding radio and television services and content. You can find more information, as well as the online complaint form, at www.fcc.gov/consumers. For assistance by phone, contact FCC at (888) 225-5322.

Student Loans

Student loans may be offered by government or by a private financial institution (see also "Banks"). There are several options for repaying or deferring federal student loans, which you are encouraged to review at studentaid.ed.gov. You can also discuss your options with Department of Education directly at (800) 433-3243. If you encounter difficulties, visit the Federal Student Aid Ombudsman at ombudsman.ed.gov, or phone (877) 557-2575. You can also contact my office for further assistance.

If you encounter difficulties with private student loans, first review the information provided by the Consumer Financial Protection Bureau at www.consumerfinance.gov or (855) 411-2372, then contact your loan servicer to discuss your options. If you reach an impasse, phone my office for further help.

Telemarketing

If you are receiving unwanted phone calls from telemarketers, you may wish to register your personal landline or cell number with the National Do Not Call Registry, a service provided by the Federal Trade Commission (FTC). For more information about the Do Not Call Registry, consult the FTC's list of frequently asked questions at www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt107.shtm. To register for the Do No Call Registry, or to report a violation, visit www.donotcall.gov or phone (888) 382-1222.

Please note that the Do Not Call Registry does not apply to business lines or faxes, and it does not prevent calls on behalf of charities, telephone survey organizations, or your creditors. There are, however, certain rules that creditors must follow when contacting you. For more information, consult the FTC guide to debt collection calls at www.ftc.gov/bcp/edu/pubs/consumer/credit/cre18.shtm.

Utilities

Public utilities in California—including electricity, natural gas, water, and local telecommunications service—fall under the jurisdiction of the California Public Utilities Commission (CPUC). CPUC is empowered to accept complaints and assist consumers in resolving their disputes. For more information, or to file a complaint, visit www.cpuc.ca.gov or phone (800) 649-7570. If you encounter difficulties with CPUC, you may also wish to contact your State representatives for their assistance.

The Federal Communications Commission (FCC) assists with complaints regarding certain telephone services, including wireless, long-distance, and other issues. Complaints can be submitted online at www.fcc.gov/consumers, or by phone at (888) 225-5322.