

What To Do When You Feel You've Been Ripped-Off

At some time or another, everyone feels they've been taken advantage of. It may be a product that does not perform as promised; a product you feel is unsafe; a misrepresentation in an advertisement.

Whatever the cause of your discontent, you're probably looking for someone who can help you resolve the problem; someone who can make things right.

While there are many ways in which we at Consumer Debt Counselors, Inc. can help you, we recognize that there are areas in which someone else is far more qualified than we to help you. This document is designed to provide information that we hope will point you to those individuals or agencies that can best help you when you feel that you've been ill-treated.

The Problem Came In The Mail

In today's busy world, many people shop, and buy, through the U.S. Postal Service. The product may have been advertised in a magazine that arrived in the mail. Perhaps the product was sold through a mail order catalogue. Regardless of how the Postal Service came to be involved, they may well be able to help.

The person to contact is your local postal inspector. This individual can often be found in the "white pages" of your local telephone directory. If you can't find the postal inspector there, try contacting the federal office at

USPS Inspection Services
475 L'Enfant Plaza SW
Washington, DC 20260
800-275-8777

Alternatively, you can correspond with the inspectors through the postal service's website at

www.usps.gov

Trains, Planes, Buses, and Baggage

It was supposed to be a dream vacation but turned into a nightmare instead. Now, you want satisfaction; but, who do you turn to?

The Department of Transportation has jurisdiction over all forms of interstate transportation. The department can be contacted at

Department of Transportation
Office of Consumer Affairs
400 7th Street SW
Washington, DC 20590
866-377-8642

You can also contact the department through its website at

www.dot.gov

No One Should Get Hurt

Sometimes products that were designed with care develop a problem that could, or did, hurt someone. It's not the way things are supposed to happen, but ...

When you have a problem with a product that is, or has become unsafe, the people to get in touch with are at the Consumer Product Safety Commission. They can be contacted at

U.S. Consumer Product Safety Commission
4330 East West Highway
Bethesda, MD 20814
800-638-2772

They, too, have a website at

www.cpsc.gov

TV & Radio Infomercials And Telephone Solicitations

It's not "bad enough" that the telephone call that sold you the product came just as you were sitting down to dinner. You're not already frustrated enough that your sleepless night caused you to sit through a thirty minute commercial. Now, the product that you bought doesn't work like they promised it would! You want help and you want it *now*.

When this happens, the "go to guys and gals" are at the Federal Communications Commission. The FCC regulates the airways and those who are licensed to transmit through them by issuing and renewing the licenses of those who broadcast the advertisement. They can be reach at

Federal Communications Commission
Consumer & Governmental Affairs Bureau
445 12th Street, SW
Washington, D.C. 20554
1-888-225-5322

The Federal Communication Commission's website address is

www.fcc.gov

Identity Theft

When people steal your good name, you can feel violated. Accounts may be opened in your name and debts created that you know nothing about. Suddenly, your good name, your good credit, has been destroyed. When this occurs, there are three things you should do immediately:

- 1) Place a fraud alert on your credit reports at all three major reporting bureaus. If you call one bureau, that bureau is required to notify the other two. Then, review the report from each to look for unauthorized activities. Each bureau is required to provide you with a copy of their version of your report at no cost when you place the fraud alert on your report.
- 2) Close the accounts that have been opened fraudulently; or, that you believe have been opened without your consent. If the identity thief has incurred charges on these, or any other, accounts, dispute them immediately with the creditor.
- 3) File a complaint with the Federal Trade Commission. The FTC has a wealth of good information and sample letters on its website, the address for which is noted below.

Always A Good Idea To Contact

The Federal Trade Commission oversees federal consumer product warranty law, advertisers, door-to-door sellers, mail-order companies, credit bureaus, and retailers. It is always a good idea to let them know about the problem you've encountered.

The FTC can be reached at

Federal Trade Commission
600 Pennsylvania Avenue NW
Washington, DC 20580
877-382-4357

Their website is

www.ftc.gov

Not Sure Who To Call?

If you're still not sure who is best positioned to help you, the U.S. Office of Consumer Affairs can refer you to the appropriate agency. Contact them at

Federal Trade Commission
CRC-240
Washington, D.C. 20580
1-877-382-4357

Consumer Debt Counselors, Inc. is an accredited, licensed, and bonded non-profit corporation that provides financial literacy programs that promote the prudent stewardship of financial resources. CDC provides financial crisis counseling on a low-cost/no cost basis and serves as a community resource. CDC helps reduce financial stress that individuals and families face by providing the tools needed to resolve the issues creating that stress. These may include low-cost/no-cost Debt Management Programs where appropriate and where the individual/family qualifies for such a program.