

RESOURCES WHERE CONSUMERS CAN GET HELP FOR FRAUD, PERSONAL PRIVACY, AND IDENTITY THEFT CHALLENGES

Contact your State's Attorney General's Office for help with information on the reputation of sellers, handling consumer fraud question, and resolving problems with fraud. Offices of the Illinois Attorney General are: <http://www.ag.state.il.us/>

CHICAGO

100 W. Randolph St.
Chicago, IL 60601
800-386-5438
TTY: 800-964-3013

SPRINGFIELD

500 South Second Street
Springfield, IL 62706
800-243-0618
TTY: 877-844-5461

CARBONDALE

1001 East Main
Carbondale, IL 62901
800-243-0607
TTY: 877-675-9339

Information about the reputation of sellers, honesty of offers, or to resolve a problem check with:
RESOURCE **TYPE OF ASSISTANCE NEEDED**

Council of Better Business Bureaus, Inc.

4200 Wilson Boulevard, 8th Floor
Arlington, VA 22203
703-276-0100

<http://www.bbbonline.org>

BBB NATIONAL WEB SITE:

<http://www.bbb.org>

Illinois Better Business Bureaus:

Serving Chicago and Rockford, IL
330 N. Wabash Avenue, Suite 2006
Chicago, IL 60611
312-832-0500 or

<http://www.chicagobb.org/>

Serving Central IL
413 SW Washington St.
Peoria, IL 61602
309-688-3741

<http://spock.usshurdman.com/~peoria/>

Serving East Missouri and Southern, IL
12 Sunnen Drive, Suite 121
St. Louis, MO 63143
314-645-3300

<http://www.stlouis.bbb.org/>

Social Security Administration

1-800-772-1213 or Web Site:

<http://www.ssa.gov>

The Council of BBB, Inc. is the umbrella organization for the BBBs, also provides programs and publications for consumers. BBB Council assist with complaints about the truthfulness and accuracy of the national advertising claims, including children's advertising; and provide reports on national soliciting charities. They will evaluate online business for their reliability, trustworthiness, and online privacy compliance. They also committed to protecting children's privacy.

The National BBB's system provides consumer programs, publications, and news releases. You will find all the local state BBB addresses in the **Consumer Action Handbook** (see page 3 for addresses)

Consumer complaints about businesses can be filed at the various Illinois offices via phone (usually a fee charged) or via their Web sites, usually with no fee charged.

SSA will answer your questions on Social Security.

RESOURCES

DIRECT MAIL/MARKETING ASSOC.:

Mail Order Action Line

1111 19th Street NW, Suite 1100
Washington, D. C. 20036-3603
Phone: 212-768-7277 or 202-955-5030
1-900-725-7200

<http://www.dmaconsumers.org/consumerassistance.html>

Telephone Preference Service - DMA

Attn: Dept 11813482
P. O. Box 1559
Carmel, NY 10512

Mail Preference Service - DMA

P. O. Box 643
Carmel, NY 15012

E-mail Preference Service:

<http://www.dmaconsumers.org/offemailist.html>

3 MAIN CREDIT REPORTING SYSTEMS:

Equifax Information Service Center

P. O. Box 105873
Atlanta, GA 30348
800-685-1111 or 800-997-2493
<http://www.equifax.com>

Experian (formerly TRW)

Consumer Assistance
P.O. Box 2104
Allan, TX 75013-2104
800-682-7654 or 888-397-3742
<http://www.experian.com>

Trans Union LLC

Consumer Disclosure Center
P.O. Box 1000
Chester, PA 19022
800-888-4213
<http://www.transunion.com>

TO GET OFF CREDIT BUREAU MAILING LISTS CALL: 1-888-5OPTOUT (1-888-567-8688)

TYPE OF ASSISTANCE OFFERED

Assists consumers in resolving mail order problems.

Removes names from telephone lists. Requests in writing are at no charge. Requests via the DMA's Web Site cost \$5.00 per request.

Removes names from mailing lists. Requests in writing are at no charge. Requests via the DMA's Web Site cost \$5.00 per request.

Removes e-mail addresses.

To determine the accuracy of your credit history they usually ask for the following: full name, including junior or senior; current address; former address; Social Security number; date of birth; day and evening telephone number; copy of driver's license or utility bill to verify current address. **First be sure to call or access via Internet, the credit bureaus to find out what information they need from you.**

Costs for the credit report vary state to state. Illinois residents pay about **\$9.00 per report.** Please call the credit reporting company or go to their Web site to get your state's cost.

With one call, you can register to opt-out for 2 years or permanently.

RESOURCES

National Charities Information Bureau

19 Union Square West
New York, NY 10003-3395
Phone: 212-929-6300

Internet Fraud Watch

800-876-7060
<http://www.fraud.org>

National Fraud Information Center

Consumer Fraud Hotline
800-876-7060 (9am-5:00 p.m. EST)

Consumer Action Handbook (formerly Consumer's Resource Handbook)

Consumer Information Center
Pueblo, CO 81009

"Cybershopping"

Consumer Information Center
Pueblo, CO 81009

FEDERAL TRADE COMMISSION

Consumer Response Center-CRC-240
600 Pennsylvania Avenue, N.W.
Washington, D. C. 20580

To file a complaint call:

202-382-4357

For Identity Theft call:

877-ID-Theft (438-4338)

National Do Not Call List - To Sign Up:

Call 1-888-382-1222 or Go to Web site

<http://www.donotcall.gov/>

FTC General Information Web site:

<http://www.ftc.gov/privacy>

<http://www.consumer.gov/idtheft/>

FTC Identity Theft Complaint Web site:

<http://www.ftc.gov/ftc/complaint.htm>

Federal Communications Commission

445 12 Street SW
Washington, D. C.
888-CALL-FCC (225-5322)
TTY: 888-TELL-FCC (835-5322)
<http://www.fcc.gov/>

TYPE OF ASSISTANCE NEEDED

Provides information on national charities.

For consumers to report suspected fraud on the Internet or ask about a specific business.

Provides advice on telephone fraud. The Center does not have Spanish-speaking representatives.

Free book contains buying information, consumer tips, how to write a complaint letter, and consumer assistance directory of national consumer organizations, BB Bs, and corporate consumer contacts.

Free booklet contains information about fraud on the Internet.

It is illegal for a telemarketer or a debt collector to call you before 8:00 a.m. and after 9:00 p.m. It is illegal for telemarketers to call consumers again after being asked to place their name and number on a "do not call list." If the telemarketer calls again, tell them you are reporting them to the FTC. Sign up for the **OPTOUT** program which is good for 5 years.

FCC is responsible for regulating interstate and international communications by radio, television, wire, satellite, and cable.

RESOURCES

Medical Information Bureau

P.O. Box 105
Essex Station
Boston, MA 02112
617-426-3660 or
<http://www.mib.com/>

TYPE OF ASSISTANCE OFFERED

MIB is a nonprofit organization and maintains a data bank of medical information for insurance companies. The insurance companies use this information to help process potential insurance applicants and to help detect and curb fraud on insurers and their policyholders. Your medical files with MIB cost **\$ 9.00 per request**. To obtain your medical files call to request disclosure form or download it from their Web site. Sometimes MIB sends your medical file to your primary care doctor.

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Prepared by:
K. Reuter, Extension Educator
Consumer and Family Economics
University of Illinois Extension
6438 Joliet Road
Countryside, IL 60525

Phone: 708-352-0109



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College of Agricultural, Consumer and Environmental Sciences

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