

Consumer Resources

A more extensive resource list can be found by going to www.washingtonlawhelp.org and clicking on the link for Consumer & Debt. The below resource list, with live links, can be found through the NLC mobile site at: www.kcba.org/clinicmaterials

Better Business Bureau

(206) 431-2222

www.bbb.org

The Better Business Bureau serves Alaska, Oregon and Western Washington. The BBB promotes ethical business practices by providing these services:

- Issues reliability reports on businesses in response to inquiries.
- Investigates advertising appearing to violate regulations and seeks corrections.
- Mediates and arbitrates buyer-seller disputes.

Federal Trade Commission

(877) FTC-HELP

www.consumer.ftc.gov

The FTC's Bureau of Consumer Protection's mandate is to protect consumers against unfair, deceptive, or fraudulent practices. The Bureau enforces a variety of consumer protection laws enacted by Congress, as well as trade regulation rules issued by the Commission. Its actions include individual company and industry-wide investigations, administrative and federal court litigation, rulemaking proceedings, and consumer and business education. The Consumer Sentinel database and the Identity Theft Data Clearinghouse are the nation's repositories for consumer fraud and identity theft complaints, respectively. The FTC provides one stop for consumers to report their fraud and identity theft problems and receive helpful information.

Internet Crime Complaint Center (IC3)

www.ic3.gov

This agency partners with the FBI and the National White Collar Crime Center to address fraud committed over the Internet by providing an easy-to-use reporting mechanism that alerts authorities of a suspected criminal or civil violation. Offers a central repository for complaints related to Internet fraud.

King County Ombudsman

(206) 296-3452

www.kingcounty.gov/operations/Ombudsman.aspx

The Office of Citizen Complaint – Ombudsman investigates complaints about the administrative conduct of the executive branch agencies. They investigate complaints that assert a County agency or employees if they are acting in a manner that is unfair, arbitrary, inconsistent or contrary to the law. They *do not* have the authority to investigate: members/staff of King County Council, King County Executive & staff, Prosecuting Attorney & staff, Judges & staff, any city, state or federal agencies, any private business or non-profit agencies.

National Consumers League-Fraud.org

(800) 876-7060

www.fraud.org

Provides consumers with information about telephone solicitations; serves as a link to reporting telemarketing fraud to law enforcement; provides advice on Internet fraud.

Serves the public through its divisions, e.g., Consumer Protection, Lemon Law Administration, Antitrust Division, Public Counsel (utility regulation), and Counsel for the Environment. Does not represent all of those who complain; represents those whose cases affect many people. Maintains 6 local offices in WA.

Washington State Dept of Financial Institutions **(877) RING DFI (746-4334)** www.dfi.wa.gov

This division protects consumers from illegal and fraudulent lending practices. The division accomplishes its mission through licensing, conducting examinations of the books and records of licensees, investigating consumer complaints, and enforcing selected state and federal statutes and rules relating to lending practices. They regulate the business activities of consumer loan companies, mortgage brokers, escrow agents and officers, as well as check cashers and sellers, also known as "payday lenders." The division regularly reviews the books and records of consumer loan companies, check cashers and sellers, and escrow agents, for compliance with state and federal law. When a company is found to have collected inappropriate fees and charges, the division makes sure that refunds are made to customers.

Washington State Dept of Health www.doh.wa.gov/AboutUs/DepartmentofHealth/Fileacomplaint

Complaints for Hospitals/Home Health, 1-800-633-6828 & Hotel/Motel, 1-800-771-1204; State Directory for other contact information such as the Board of Environment Health 1-800-321-2808 (drinking water, immunizations, school safety, food handling, pesticides, indoor air quality).

Washington State Dept of Labor & Industries www.lni.wa.gov

Automated claims info (800) 547-8367 For injured workers, employers & medical providers.

Contractor Registration Verification (800) 647-0982 Learn if a contractor is currently registered, how long the contractor has been registered & whether action against the contractor's bond is pending or has been take in the past.

Crime Victims Compensation Program (800) 762-3716 Provides financial assistance to victims of violent crimes, such as assault, domestic violence or child abuse. Must meet eligibility requirements.

Report-a-Fraud (888) 811-5974 To report contactor, employer, workers' compensation, or medical provider fraud.

Washington Utilities and Transportation (UTC) **(800) 562-6150** www.wutc.wa.gov/consumer

The Commission protects public interest by ensuring that utility and transportation services are fairly priced, widely available, reliable and safe. The UTC provides a range of regulatory services for privately held or investor-owned companies and their customers, including setting rates, enforcing service quality and safety standards, and resolving customer disputes.

Washington State Office of the Insurance Commissioner **(800) 562-6900** www.insurance.wa.gov

Will investigate the complaint of any insurance consumer who feels they were treated unfairly by the carrier. Tracks complaints against companies & agents, including suspected illegal activity.

Washington Law Help www.washingtonlawhelp.org

The website includes self-help publications on consumer/debt issues.

United States Postal Inspector **(206) 442-6300** <https://postalinspectors.uspis.gov/>

Regulates & prosecutes postal theft or fraud, including identity theft & mail solicitations.