Consumer Protection Resources

» Federal Trade Commission

The Federal Trade Commission's <u>Bureau of Consumer Protection</u> strives to stop unfair, deceptive, and fraudulent business practices. The Bureau of Consumer Protection collects complaints, conducts investigations, brings charges against companies and individuals that break the law, develops rules to maintain a fair marketplace, and educates individuals and businesses about their various rights and responsibilities as consumers.

As the nation's consumer protection agency, the Federal Trade Commission (FTC) registers complaints about businesses that do not make good on their promises or attempt to cheat people out of their money or income. The FTC shares these complaints with partnering law enforcement agencies who uses them to investigate fraud and eliminate unfair business practices.

Consumer complaints can be registered online at: www.ftccomplaintassistant.gov.

The FTC also releases an annual <u>Consumer Sentinel Network Data Book</u> that provides information and statistics about the scam and fraud related complaints the FTC receives and registers.

» <u>State Government</u>

Arkansas Attorney General

The <u>Consumer Protection Division</u> assists Arkansas consumers when problems arise during consumer transactions. Attorney General staff may assist by contacting a business and mediating a positive resolution. In other instances, attorneys pursue lawsuits against those who violate the *Arkansas Deceptive Trade Practices Act*.

Arkansas consumers can file complaints:

- <u>online</u>
- email (<u>consumer@ArkansasAG.gov</u>)
- by phone (1-800-482-8982)

Missouri Attorney General

The <u>Consumer Protection Division</u> assists Missouri consumers when problems arise during consumer transactions. Attorney General staff may assist by contacting a business and mediating a positive resolution. In other instances, attorneys pursue lawsuits against those who violate the *Missouri Merchandising Practices Act*.

Missouri consumers can file complaints:

- <u>online</u>
- by phone (1-800-392-8222)







» Stopping Unsolicited Mail, Phone Calls, and Email

Consumer Reporting Companies

If consumers DO NOT want to receive pre-screened offers of credit and insurance, they have two choices:

- 1. opt out of receiving them for five (5) years
 - online <u>https://www.optoutprescreen.com</u>
 - by phone (1-888-567-8688)

The phone number and website are operated by the major consumer reporting companies.

- 2. opt out of receiving them permanently
 - online <u>https://www.optoutprescreen.com</u>

If consumers do not have access to the Internet, a written request may be sent to permanently opt out to each of the major consumer reporting companies:

Equifax, Inc. Options

P.O. Box 740123 Atlanta, GA 30374

Experian	TransUnion
Opt Out	Name Removal Option
P.O. Box 919	P.O. Box 505
Allen, TX 75013	Woodlyn, PA 19094

Direct Marketing

✓ <u>Telemarketing</u>

The federal government's *National Do Not Call Registry* is a free, easy way to reduce the telemarketing calls consumers experience.

If consumers DO NOT want to receive pre-screened telemarketing phone calls, they have two choices of registration:

- online <u>www.donotcall.gov</u>
- by phone (1-888-382-1222)

Consumers will experience fewer telemarketing calls within <u>31 days</u> of registering their telephone number. Telephone numbers on the registry will only be removed when they are disconnected and reassigned, or when consumers elect to remove a number from the registry.

✓ Mail and Email

Consumers can register at the Direct Marketing Association's (DMA) consumer website: <u>www.dmachoice.org</u> for a processing fee of \$2 for a period of ten (10) years. In addition, DMAchoice offers online registration for DMA's email *Preference Service* to reduce unsolicited commercial emails.

Mail-in registration: DMA PO Box 900 Cos Cob, CT 06807