



CONSIDER THIS & THAT

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University Extension

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Dear Readers,

Throughout the year and especially after the holidays finds many consumers with purchases that were not satisfactory. If you need to take action to resolve a consumer complaint, this month's newsletter has strategies you can use.

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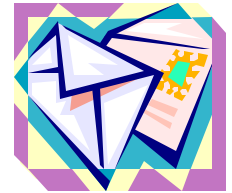
Steps to Resolving Consumer Problems

If you purchased the product locally, start with the salesperson with whom you did business. If the store has a consumer service department, take your complaint there. If you are not satisfied with the response, ask to see the manager. Usually a business will help you.

If the merchant cannot satisfy your complaint, you will need to contact the manufacturer. Every product must have the manufacturer's identification on it. The information may appear on the package or on a hang-tag, or be permanently attached to the item. If only a company name is given, you may be able to find an address through your local public library. Many companies also have a toll-free

telephone number. Call 1-800-555-1212 for toll-free directory assistance.

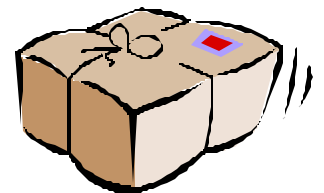
When writing to a manufacturer, clearly state your problem and what you would like done. Be brief. If you are unable to type the letter, make sure your handwriting is easy to read. Include the following information:



- Date and place of purchase
- Copies of records (receipt, guarantee, warranty, canceled check, contract, etc.)
- Description of why the product was unsatisfactory
- What you want (refund, exchange, repair)
- Model or serial number, if applicable

You may want to send your letter by certified mail, return receipt requested. The extra money this costs pays for your proof that the company received your letter and who signed for it.

Sending the faulty product (if it's a small item) along with the letter may bring a quick response. If you do this, make sure to insure the package. Attach your letter to the outside. That way, everything will arrive at the same time. Keep dated copies of any letters you send, as well as insurance receipts.



Consumer Resources

If the merchant or manufacturer fails to satisfy your complaint, the following organizations will be helpful to you.

Iowa State Attorney General Consumer Protection Division

Hoover Building, 1300 East Walnut
Des Moines, IA 50319
515-281-5926

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

You may file a written complaint online or download the file, print it, complete it and mail it to the Attorney General's Consumer Protection Division. You must include your full name, address and phone number. You must also mail in photocopies of any documents that may relate to your complaint claim (contracts, advertisements, correspondence, proof of payment, etc.)

Better Business Bureau

505 – 5th Avenue, Suite 950
Des Moines, IA 50309
Phone: (515) 243-8137, 24 hour automated system

Consumer Reps available M-F

9:00 am to 3:30 pm

Toll Free: 1-800-222-1600

Fax: (515) 243-2227

Email: info@dm.bbb.org

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



BBB Quad Cities Branch Office
2435 Kimberly Rd, Suite 175-N
Bettendorf, IA 52722-3520
Phone: (563) 355-6344
Fax (563) 355-0306

The BBB works to facilitate communication between the company and the consumer, to help both sides come to a satisfactory resolution to the complaint. In many cases, dispute resolution, including mediation and arbitration, may be available to help resolve the dispute.

Consumer World

www.consumerworld.org

This web site lists international, federal, state, local, and private consumer agencies as well as consumer organizations and professional associations.

Consumer Action Website

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

On this web site you will find a consumer assistance directory section with a listing of the most appropriate place(s) to file your complaint or ask a question. This section provides individual names, addresses, telephone numbers, TDD/TTY and fax numbers, e-mail addresses, and web sites for contacts in consumer organizations, corporations, trade associations, and government agencies at the city, county, state and Federal level. These sites have a "contact us" button to provide another way to send your message directly to the company or agency.



2004 Consumer Action Handbook

This free, 172-page publication provides help with consumer problems and complaints. It includes consumer contacts at hundreds of companies and trade associations, local, state, and federal government agencies, national consumer organizations, and more. Order your copy from the Consumer Action website or by calling 1-888-878-3256.

A Special Thank You

Jan Garkey, co-author of this newsletter, begins a new position in December as Special Materials Editor in the Center for Personal Finance at CUNA and Affiliates in Madison, Wisconsin. I thank her very much for all the valuable education she has provided through this newsletter and wish her only the best!

For more information regarding the content of this newsletter, contact Phyllis Zalenski (319-462-2791).