



National Consumer Protection Week highlights the consumer education efforts of local, state, and federal agencies that were created to protect consumers. Each agency listed works diligently throughout the year to educate the public on consumer issues. Please contact them for more information on how to avoid fraud and scams in the marketplace.

### Hawaii Agencies

#### **Department of Commerce and Consumer Affairs (DCCA)**

[www.hawaii.gov/dcca](http://www.hawaii.gov/dcca)

DCCA promotes a strong and healthy business environment while protecting the community from unfair and deceptive business practices.

#### **DCCA-Business Registration (BREG) Securities Branch**

[www.seb@dcca.hawaii.gov](mailto:www.seb@dcca.hawaii.gov)

Investigates investor fraud and securities violations and regulates licensing and registration of broker, investment advisers and sales representatives. 586-2740

#### **DCCA-Cable Television Division (CATV)**

[www.hawaii.gov/dcca/areas/catv/](http://www.hawaii.gov/dcca/areas/catv/)

Issues franchises to Hawaii cable companies, monitors the quality of service, and handles consumer complaints in cable matters. 586-2620

#### **DCCA-Division of Consumer Advocacy (DCA)**

[www.hawaii.gov/dcca/areas/dca/](http://www.hawaii.gov/dcca/areas/dca/)

Protects and advances the interests of Hawaii's consumers of regulated public utilities and transportation services. 586-2800

#### **DCCA-Division of Financial Institutions (DFI)**

[www.hawaii.gov/dcca/areas/dfi/](http://www.hawaii.gov/dcca/areas/dfi/)

Regulates and supervises all state-chartered and state licensed financial institutions and escrow depositories through various programs of licensing, enforcement and examinations. 586-2820

#### **DCCA-Insurance Division (INS)**

[www.hawaii.gov/dcca/areas/ins/](http://www.hawaii.gov/dcca/areas/ins/)

Oversees the Hawaii insurance industry; issues licenses, examines the fiscal condition of Hawaii-based companies, reviews rate and policy filings, investigates insurance related complaints. 586-2790

#### **DCCA-Office of Consumer Protection (OCP)**

[www.hawaii.gov/dcca/areas/ocp/](http://www.hawaii.gov/dcca/areas/ocp/)

Investigates consumer complaints alleging unfair or deceptive trade practices, in a broad range of areas, including advertising, refunds, motor vehicle rentals, door-to-door sales, credit practices. 586-2630

#### **DCCA-Professional and Vocational Licensing (PVL)**

[www.hawaii.gov/dcca/areas/pvl/](http://www.hawaii.gov/dcca/areas/pvl/)

Oversees regulatory activities of 25 boards and commissions. 586-3000

#### **DCCA-Regulated Industries Complaints Office (RICO)**

[www.hawaii.gov/dcca/areas/rico/](http://www.hawaii.gov/dcca/areas/rico/)

Investigates and prosecutes complaints relating to the industries regulated by DCCA. Administers the State Certified Arbitration Program (SCAP) for "lemon" vehicles. 587-3222

#### **City and County Elderly Affairs Division**

[www.elderlyaffairs.com/](http://www.elderlyaffairs.com/)

The Area Agency on Aging for Oahu assists older persons to live independently in the community through a coordinated system of services and information. 523-4545

#### **Executive Office on Aging/Sage Watch**

[www4.hawaii.gov/ea/](http://www4.hawaii.gov/ea/)

EOA coordinates a comprehensive range of social, health and long-term care services, which are designed to enhance the independence and self-reliance of persons who are no longer able to care for themselves. 586-0100

#### **Sage PLUS**

[www4.hawaii.gov/ea/programs/sage\\_plus/index.html](http://www4.hawaii.gov/ea/programs/sage_plus/index.html)

Provides statewide health insurance information counseling and referrals to people with Medicare, their family, caregivers and professionals. Trained volunteer counselors provide consultations and presentations at no charge to the public. 586-7299 or toll-free 1-888-875-9229

#### **Senior Fraud Squad**

Serves as an educational resource in the community. Volunteers are trained by representatives of partnering agencies. They then go out in the community to train peers to detect and report incidences of fraud, theft and abuse. The Senior Fraud Squad encourages seniors to become self-advocates, protecting themselves, families and their communities from financial, consumer and healthcare fraud.

#### **University of Hawaii Cooperative Extension Service**

[www.ctahr.hawaii.edu/ctahr2001/](http://www.ctahr.hawaii.edu/ctahr2001/)

College professionals provide a variety of educational outreach activities that empower people to make more informed choices about professional and personal life. Many of these efforts are conducted from our CES offices across the state. Contact your local CES office or call 956-8139.

#### **United States Postal Inspection Service (USPIS)**

[www.usps.com/postalinspectors/is-pubs.htm](http://www.usps.com/postalinspectors/is-pubs.htm)

Links to all of USPIS' consumer publications.

## National Agencies

### **AARP**

[www.aarp.org/money/wise\\_consumer](http://www.aarp.org/money/wise_consumer)

Tips and practical information on the AARP's website show you how to be a wise consumer.

### **Consumer Federation of America (CFA)**

[www.paydayloaninfo.org](http://www.paydayloaninfo.org)

Information on pay day loans

### **Federal Communications Commission (FCC)**

Answers questions about FCC rules, regulations and policies, and resolve informal complaints about issues regulated by the FCC. 1-888-CALL-FCC (1-888-225-5322); or via TTY: 1-888-TELL-FCC (1-888-835-5322). Consumers may also join the FCC's Consumer Registry to receive updates on FCC issues of interest at [www.fcc.gov/registry](http://www.fcc.gov/registry).

### **Federal Trade Commission (FTC)**

[www.onguardonline.gov](http://www.onguardonline.gov)

Onguardonline.gov provides practical tips to help you be on guard against Internet fraud, secure your computer, and protect your personal information.

[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

This site is a one-stop national resource with detailed information to help you *Deter, Detect, and Defend* against identity theft.

[www.ftc.gov](http://www.ftc.gov)

Get publications with advice on avoiding scams and rip-offs, as well as tips on other consumer topics.

### **Office of the Comptroller of the Currency (OCC)**

[www.occ.treas.gov/customer.htm](http://www.occ.treas.gov/customer.htm)

The OCC's Customer Assistance Group (CAG) is ready to help customers of national banks with questions or complaints they have about their financial institution. M-F, 7 a.m. to 7 p.m., Central Time. Customer Assistance Specialists by calling 1-800-613-6743.

### **Office of the Comptroller of the Currency (OCC) Consumer Protection Information**

The OCC offers a variety of information to help consumers protect themselves from fraud and other abuses at its Web site at [www.occ.gov](http://www.occ.gov). Topics range from identity theft to the risks of non-traditional mortgages.

For more, visit these pages:

- [www.occ.gov/fraudresources.htm](http://www.occ.gov/fraudresources.htm)  
Anti- Fraud Resources

- [www.occ.gov/Consumer/idtheft.htm](http://www.occ.gov/Consumer/idtheft.htm)  
Fighting Identity Theft
- [www.occ.gov/ftp/release/2004-108a.pdf](http://www.occ.gov/ftp/release/2004-108a.pdf)  
Gift Cards: OCC Provides Holiday Tips for Consumers
- [www.occ.gov/ftp/release/2006-117a.pdf](http://www.occ.gov/ftp/release/2006-117a.pdf)  
Interest-Only Payments and Payment-Option ARMS: Are They For You?
- [www.occ.gov/Consumer/phishing.htm](http://www.occ.gov/Consumer/phishing.htm)  
Phishing: Internet Pirates Are Trying to Steal Your Personal Financial Information
- [www.occ.gov/ftp/release/2004-95a.pdf](http://www.occ.gov/ftp/release/2004-95a.pdf)  
Protecting Yourself from Overdraft and Bounced-Check Fees
- [www.occ.gov/homeloan.htm](http://www.occ.gov/homeloan.htm)  
Putting Your Home on the Line
- [www.occ.gov/Consumer/checkwriting.htm](http://www.occ.gov/Consumer/checkwriting.htm)  
Writing a Check: Understanding Your Rights

### **United States Postal Inspection Service (USPIS)**

[www.usps.com/postalinspectors/is-pubs.htm](http://www.usps.com/postalinspectors/is-pubs.htm)

Links to all of USPIS' consumer publications.

## **Other Resources**

### **National Futures Association**

[www.nfa.futures.org](http://www.nfa.futures.org)

A self-regulatory organization for the futures industry that is overseen by the Commodity Futures Trading Commission to ensure that investors are fully informed of the risk and due diligence they should perform before considering a futures investment.

### **Opportunity and Risk: An Educational Guide to Trading Futures and Options on Futures**

[www.nfa.futures.org/investor/opprisk.asp](http://www.nfa.futures.org/investor/opprisk.asp)

An investor guide for any individuals considering trading futures or options on futures.

### **Investor Bill of Rights**

[www.nfa.futures.org/investor/BOR.asp](http://www.nfa.futures.org/investor/BOR.asp)

### **File a Complaint**

[www.nfa.futures.org/basicnet/complaint.aspx](http://www.nfa.futures.org/basicnet/complaint.aspx)

### **BASIC search background checks**

[www.nfa.futures.org/basicnet](http://www.nfa.futures.org/basicnet)

Investors can conduct background checks on firms or individuals by utilizing the BASIC Search. BASIC contains CFTC registration and NFA membership information as well as futures-related regulatory and non-regulatory actions about particular firms or individuals.