

CONSUMER EMPOWERMENT WORKSHOP

MARCH 2014

A collaboration between Boulder County DHHS Housing and Community Education Program and the Students of the University of Colorado School of Law



TOPICS

- ~ Student Debt ~*
- ~ Medical Debt ~*
- ~ Improving and Maintaining Your Credit ~*
- ~ Internet Safety ~*
- ~ Privacy Issues for Consumers ~*
- ~ Consumer Complaint Process & Consumer Arbitration ~*



Student Debt

Misam Ali
Colorado Law

Overview:

1. Informed financial decisions about student debt.
2. True or False?
3. Planning on attending college?
4. Repaying student loans.
5. Public Service Loan Forgiveness
6. Helpful tips



True or False?



Since 1982, the cost of college tuition has gone up by more than 400%.

True or False?



Approximately 50% of all college students graduate with student loans.

True or False?



More than 40 million Americans have student loan debt, amounting to roughly \$1.2 trillion in outstanding debt.

STAY INFORMED!



“How can I finance my education?”



- <http://www.consumerfinance.gov/paying-for-college/>
- “Compare financial aid and college cost” -> Click on “Get Started”
- <http://www.consumerfinance.gov/paying-for-college/choose-a-student-loan/#o1>
- “Understanding college finance” -> Click on “Choose a loan” and I recommend “Managing your college money”

HAVE YOU EVER FELT THIS WAY?



- “I am confused.”
- “I am behind on my payments.”
- “I should have never gone to college.”
- “Look at the economy.”
- “I feel stuck.”

REPAYING STUDENT LOANS



1. MAKE a list of your loans, as well as the required monthly payment amounts.
2. Are your student loans federal or private (non-federal), or a mixture of both?



FEDERAL V. PRIVATE LOANS?

- **Federal loans:** Typically have names such as Stafford, Grad PLUS, Direct, or Perkins
- **Private (non-federal) loans:** Are often issued by a bank, a credit union, your school, or another lending institution;
 1. They might use names like “private” or “alternative”; and
 2. Can be issued by a non-profit or state agency.
 3. If you’re not sure whether you have non-federal loans, contact your school’s financial aid office since they may have this information on file.

HAVE YOU MISSED ONE OR MORE PAYMENTS ON YOUR STUDENT LOANS?



- Missing payments on your federal or private student loans **can hurt** your credit rating and your financial future. Missing a single payment on a student loan can result in late fees, additional interest charges, and can increase the cost of repayment over the lifetime of your loan.
- Missing multiple payments can significantly increase the fees and charges and may cause you to default on your loans.

ARE YOU CURRENTLY IN DEFAULT?



- If you have missed any student loan payments, **immediately contact your servicer and find out what steps you can take to avoid default.** Your servicer is required to work with you to help you repay your student loan. Ask your servicer about alternative payment arrangements, including Income-Based Repayment (IBR) and the Pay As You Earn Repayment Plan for federal loans, which may lower your monthly payment substantially.
- If you have gone more than 9 months (270 days) without making a payment on your federal student loans, you may be in default.
- Unlike federal student loans, many private student loans go into default as soon as you are 120 days late. In some cases, a borrower may default by missing just one or two payments.

Income-Based Repayment (IBR)



- <http://www.consumerfinance.gov/paying-for-college/repay-student-debt/#Module-3:-IBR>

Pay As You Earn Repayment Plan



- <http://studentaid.ed.gov/repay-loans/understand/plans/pay-as-you-earn>

YOU HAVE RIGHTS!



- The Federal Trade Commission (FTC), the nation's consumer protection agency, enforces the Fair Debt Collection Practices Act (FDCPA), which prohibits debt collectors from using abusive, unfair, or deceptive practices to collect from you.

If you are currently serving on active-duty



- If you are currently serving on active-duty you are eligible to have the interest rate **lowered to 6%** on all student loans taken out prior to your military service. This benefit applies to both your federal and private (non-federal) student loans and is available for all active-duty servicemembers, regardless of where you serve.
- **MILITARY DEFERMENT:** You are eligible to have federal loans deferred for a certain period of time if you are an active-duty member of the military serving in a military operation or national emergency.

Public Service Loan Forgiveness



- The PSLF Program is intended to encourage individuals to enter and continue to work full-time in public service jobs. Under this program, borrowers may qualify for forgiveness of the remaining balance of their Direct Loans after they have made 120 qualifying payments on those loans while employed full time by certain public service employers.
- *You must make 120 on-time, full, scheduled, monthly payments on your Direct Loans. Only payments made after October 1, 2007 qualify.
- <http://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/public-service>

Helpful Tips



- Consider contacting your loan servicer to set up direct debit.
- Consider making a payment for more than what is required.
- If you do pay more than the minimum payment, be sure to apply these payments to your loan with the highest interest rate first.
- Remember, you might also have other options. The best way to learn about all of them is to contact your servicer.

Thank you!





MEDICAL DEBT

What You Need To Know As A Consumer Of Health Care

Presented by: Carmen Feldman

+ Medical Debt in Perspective



- 2012 → 75 million people with medical debt
 - 42% received lower credit rating
- Emergency room visits are at an all time high
- Up to 50% of emergency room visits are for non-urgent care

+ Find the *right* ER



- Nonprofit hospitals in Boulder Area
 - Boulder Community Hospital
 - Exempla Good Samaritan Medical Center
 - Longmont United Hospital
 - Avista Adventist Hospital

- Affordable Care Act requirements
 - Financial Assistance Policy
 - [Boulder Community Financial Assistance Policy](#)
 - No extraordinary collections actions (ECA)
 - Reporting to Collection Agencies counts as ECA



Avoid the Emergency Room



- Preventive Care is Covered!
 - Blood Pressure Screening
 - Cholesterol Screening
 - Diabetes Screening
 - Immunizations Vaccines for adults (includes Flu Shot)
 - Obesity Screening
 - Mammograms
 - Colonoscopy
 - Contraception
 - Well Woman Visits

+ Fight the Insurance Company!



- Know what is covered!
 - Summary of Benefits and Coverage
- Internal Appeal
- External Review of Appeal
 - Affordable Care Act
- Division of Insurance
 - Consumer Assistance

+ Questions???





Improving and Maintaining Your Credit

**Cam Passmore
JD Candidate, 2014**

Your Credit Rights...



Under the Fair Credit Reporting Act You have the right to:

-Be told if information in your report has been used against you.

-You have the right to know what is in your file.

(Free disclosure if)

(1) a person has taken adverse action against you because of information in your credit report

(2) you are the victim of identify theft and place a fraud alert in your file;

(3) your file contains inaccurate information as a result of fraud;

Your Credit Rights (Cont.)

-You have the right to know what is in your file.

(Free disclosure if)

(4) you are on public assistance;

(5) you are unemployed but expect to apply for employment within 60 days.

-You have the right to ask for a credit score under certain circumstances.

-You have the right to dispute incomplete or inaccurate information.

-Identity theft victims and active duty military personnel have additional rights.

(Source: <http://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>)

Ordering a Credit Report



WARNING WARNING 

WARNING

The following slides contain visual aids from Experian.
ALWAYS obtain your free credit report from:

www.annualcreditreport.com

This is the only way to obtain a truly free credit report. Using Experian's direct website is not free, and you will be automatically enrolled in a service that is billed monthly and frustrating to cancel.



WHAT'S YOUR EXPERIAN CREDIT SCORE?

FIND OUT NOW FOR **FREE** WHEN YOU CHECK YOUR CREDIT REPORT FOR **\$1**

- ✓ Checking your own credit report will **NOT** lower your score
- ✓ Review your credit report for potential inaccuracies
- ✓ Toll-free support available 7 days a week
- ✓ Fast and easy

[Get Your Credit Report and Score](#) 

Existing Members



Get your credit report once a year for free
from: www.annualcreditreport.com



Your Credit Report and Score

Step 1 of 2



Your personal information is required in order for us to retrieve your credit report and score. All of the information you provide will be transferred to us through a private, secure connection.

First Name

Last Name

Generation (optional)

Email

Send me important credit information and special offers from ConsumerInfo.com, Inc. and other Experian companies

Street Address

Apt, Unit, Bldg, Ste (optional)

ZIP Code

City

State

Have you lived at your current address for more than 6 months? Yes No

What is the main reason you are checking your credit?

SUBMIT AND CONTINUE



Your \$1 Experian credit report and FREE score includes:

- Instant online access to your Experian credit report and score
- Your credit risk level and what factors raise and lower your score
- Access to Experian's online dispute process
- Toll-free support available 7 days a week



TESTED 16-MAR



powered by VeriSign

Get your credit report from: www.annualcreditreport.com



Your Credit Report and Score

Step 2 of 2



Your personal information is required in order for us to retrieve your credit report and score. All of the information you provide will be transferred to us through a private, secure connection.

Verification Information — Needed to retrieve your credit report and score

Social Security Number

••• - •• - •••• [Why do we need this?](#)

Date of Birth

September ▾ ▾ ▾

Login Information — Required to view your credit report and score

Username (We recommend using your email)

Password (Case sensitive 6 to 35 characters)

Confirm Password

Credit/Debit Card Information

Card Number

Expiration Date

January ▾ 2014 ▾

Privacy Policy Notice

ConsumerInfo.com, Inc.'s policy on how your personal information is used and disclosed is contained in our [Privacy Policy](#) and [Ad Targeting Policy](#). This product is Web-based and you agree to accept this notification, revisions and the provision of an annual notice electronically through this website if required.



Your Order

Experian Credit Report \$1.00

Experian Credit Score FREE

Order Total: \$1.00

Includes 7-day trial membership in Experian Credit Tracker. You may cancel your trial membership at any time within 7 days without charge.



Your card will be immediately charged a non-refundable \$1.00 fee, plus any applicable sales tax for your credit report.

Get your credit report from: www.annualcreditreport.com





Verify Your Identity

Please complete within 10 minutes

Authentication Questions

1. According to your credit profile, you may have opened an auto loan in or around July 2013. Please select the lender for this account. If you do not have such an auto loan, select 'NONE OF THE ABOVE/DOES NOT APPLY'.

- FIRST SECURITY BK
- MITSUBISHI MOTORS CRED OF AMERICA
- VOLVO FIN
- FIFTH THIRD BANK
- NONE OF THE ABOVE/DOES NOT APPLY

2. Please select the county for the address you provided.

- LAKE
- SAN MIGUEL
- BOULDER
- YUMA
- NONE OF THE ABOVE

SUBMIT AUTHENTICATION



Get your credit report from:
www.annualcreditreport.com





Complete Your Profile

Security Questions

Select Security Question

What street did you grow up on?

Security Question Answer

Phone Number (555-555-5555)

- -

Mother's Maiden Name

CONTINUE



Get your credit report from:
www.annualcreditreport.com





Welcome to Your New Experian Membership

WOULD YOU LIKE TO ADD YOUR EQUIFAX® AND TRANSUNION® CREDIT REPORTS AND SCORES?

The information on each of your credit reports can be different. View your complete credit history now for a **discounted member price of \$32.95**.

PAYMENT INFORMATION

When you click the "Yes, Show Me All 3 of My Credit Reports & Scores" button, your credit card on file will be charged \$32.95 once we confirm your identity and deliver your report. If we can't provide this report, we won't charge your credit card. This transaction is nonrefundable.

Click "Yes, Show Me All 3 of My Credit Reports & Scores" to accept and agree to the [Terms and Conditions](#), [Privacy Policy](#), and [Ad Targeting Policy](#) and confirm your authorization for ConsumerInfo.com, Inc., an Experian company, to obtain your credit reports and submit your secure order.

Yes, Show Me All 3 of My Credit Reports & Scores

Account Name	Account #	Account Type	Balance	Date Opened	Experian Score	Equifax Score	TransUnion Score
AMERICAN EXPRESS	XXXX-XXXX-XXXX-1234	Credit Card	\$4,860.00	6/12/2011	767	779	767
Banana Republic	XXXX-XXXX-XXXX-1212	Revolving	\$2,500.36	06/14/02			
Banana Republic	XXXX-XXXX-XXXX-1212	Revolving					
BANK OF AMERICA	XXXX-XXXX-XXXX-8745	Real Estate	\$86.45	12/02/94			

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Get your credit report from: www.annualcreditreport.com



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ID PROTECTION

SAVINGS

RESOURCES

[Report Center](#) | [Monthly Statement](#) | [Credit Report](#) | [Get All 3 Reports & Scores](#)

Experian Credit Report

Prepared for CAMERON W PASSMORE on 3/16/2014

[Printable Version](#) Correct errors in your Credit Report — [Initiate Online Dispute](#) 

Table of Contents

- 1 Personal Information**
- [2 Report Summary](#)
- [3 Bankruptcy & Court Judgments](#)
- [4 Credit Inquiries](#)
- [5 Credit Cards, Loans & Other Debt](#)
- [6 Credit Score](#)
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1: Personal Information

Here you will find your personal information, including your legal name(s), year of birth, current and previous addresses, and current and previous employers.


Have questions about your Credit? Get answered during a one-on-one call with an Experian Credit Advisor*. [Schedule an appointment today.](#)

*Services Provided by Experian Credit Advisors, Inc., an Experian sister-company.

**See All 3! 3 Credit reports and 3 scores.** Experian *Equifax TransUnion*

Get all 3 of my national credit reports and all 3 scores. Check for potential inaccuracies. See who's been viewing my reports.

Fast, secure delivery online!

See My 3!  Experian

Equifax


TransUnion

Get your credit report from:
www.annualcreditreport.com



Challenging Credit Errors





AMEX
Current

800-874-2717

Mailing Address: PO BOX 297871
FORT LAUDERDALE, FL 33329

[Close Account Details](#)


Account Name	AMEX
Account #	349991459236XXXX
Account Type	Credit Card
Balance	\$ [REDACTED]
Date Opened	7/1/2007
Account Status	Open
Mo. Payment	
Past Due	
Payment Status	Current
High Balance	[REDACTED]
Limit	
Terms	Revolving
Comments	

Your other 2 Credit Reports and Scores are ready for your review!

[See My 3!](#)

24-Month Payment History

	2012												2013												2014	
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB		
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
Equifax																										
TransUnion																										



CAP ONE
Current

No Phone Provided

[More Account Details](#)

Account Name	CAP ONE
Account #	41470987XXXX
Account Type	Flexible Spending Credit Card
Balance	\$ [REDACTED]
Date Opened	9/1/2007

Your other 2 Credit Reports and Scores are ready for your review!

[See My 3!](#)

Does anything look incorrect?



Challenging Report Items

- Both the credit **bureau** and the provider of the false information are responsible for correcting false information.
 - Credit Repair Agencies cannot do anything you do not already have the power to do.
- 1) Tell the credit **bureau** (or the information provider, or both) company what is wrong with your credit report (in writing): provide your information, circle the item on your report that is wrong, include supporting documentation, send certified mail. Make copies for yourself.
 - 2) In about 30 days the **bureau** will notify you that your challenge is frivolous, or conclude their investigation and take action.

Challenging Report Items

- 3) Credit **bureau** will relay your info to the provider of the negative information. The provider has a duty to investigate and report back to the credit reporting company.
- 4) Credit **bureau** will notify you of their results, and include a new credit report if a change occurs.
- 5) Upon request, the credit **bureau** must send new reports to anyone they provided a report to in the last six months.
- 6) If you lose: you can attach a statement of dispute to your credit report.

(Source: <https://www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports>)

Credit Repair Agencies





An Overview...

1) The Laws in Colorado

2) The Principal Conflict

3) Specific Scams

4) Resources

Colorado Law



Legislative declaration: § 12-14.5-102(1)(b)

“Certain advertising and business practices of some credit services organizations have worked a financial hardship upon the people of this state, often those who are of limited economic means and inexperienced in credit matters. Credit services organizations have significant impact upon the economy and well-being of this state and its people.”

Colorado Law



**Prohibited acts § 12-14.5-104(1)(a)
(15 USC § 1679b(b) under federal law)**

(CRAs may not)

“Charge or receive any money or other valuable consideration prior to full and complete performance of the services the credit services organization has agreed to perform for the buyer;”

Colorado Law



**Prohibited acts § 12-14.5-104(1)(d)
(15 USC § 1679b(a) under federal law)**

(CRAs may not)

“Make, counsel, or advise any buyer to make a request to a credit reporting agency to verify information contained in a consumer credit report, unless the buyer states in writing to the credit services organization that the buyer believes the information to be verified is incorrect or inaccurate, and states specifically the basis of the inaccuracy or incorrectness of each disputed item of information.”

Principal Conflict



By delaying payment until the end, CRAs realistically only get paid when they produce change in a credit report.

- Decreases volume of business;**
- Threatens payment;**
- Limits ability to advocate; &**
- Encourages sophistry among bad actors.**



Specific Scams



Using a “guarantee plan” to sell a credit repair service.

-United States v. Cornerstone Wealth Corporation, Inc., 549 F.Supp.2d 811 (N.D.Tex 2008)

Charging for “advice” not governed by law.

-Hillis v. Equifax Consumer Services, Inc., 237 F.R.D. 491 (N.D.Ga. 2006)

***Both cases decided under federal law.**

Resources



Get your credit report: www.annualcreditreport.com

**Colorado Credit Services Organization Act:
-C.R.S. § 12-14.5-101, et seq.**

**For more information on challenging your credit report:
-<https://www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports>.**

Report a CRA: 720-508-6010 (Colorado AG)

Report a Credit Bureau: 877-FTC-HELP (382-4357)

Internet Safety: Protect Yourself and Your Kids

Stephanie E. Minnock
University of Colorado Law

Quiz Time! Scam or Not?

Nice to Know You

• Naomi Surugaba [azlin@moa.gov.my]



Actions ▾

Inbox

Monday, March 10, 2014 1:18 PM

Dear Beloved Friend,

I know this message will come to you as surprised but permit me of my desire to go into business relationship with you.

I am Miss Naomi Surugaba a daughter to late Al-badari Surugaba of Libya whom was murdered during the recent civil war in Libya in March 2011, before his death my late father was a strong supporter and a member of late Moammar Gadhafi Government in Tripoli. Meanwhile before the incident, my late Father came to Cotonou Benin republic with the sum of USD4, 200,000.00 (US\$4.2M) which he deposited in a Bank here in Cotonou Benin Republic West Africa for safe keeping.

I am here seeking for an avenue to transfer the fund to you in only you`re reliable and trustworthy person to Investment the fund. I am here in Benin Republic because of the death of my parent`s and I want you to help me transfer the fund into your bank account for investment purpose.

Please I will offer you 20% of the total sum of USD4.2M for your assistance. Please I wish to transfer the fund urgently without delay into your account and also wish to relocate to your country due to the poor condition in Benin, as to enable me continue my education as I was a medical student before the sudden death of my parent`s. Reply to my alternative email:missnaomisurugaba2@hotmail.com, Your immediate response would be appreciated.

Remain blessed,

Miss Naomi Surugaba.



Please Update Your Account

Dear valued **PayPal** member:

It has come to our attention that your **PayPal** account information needs to be updated as part of our continuing commitment to protect your account and to reduce the instance of fraud on our website. If you could please take 5-10 minutes out of your online experience and update your personal records you will not run into any future problems with the online services.

However, failure to update your records will result in account suspension. Please update your records on or before **Jan 30, 2008**.

Once you have updated your account records, your **PayPal** session will not be interrupted and will continue as normal.

To update your **PayPal** records click on the following link:
https://www.paypal.com/cgi-bin/webscr?cmd=_login-run

PayPal, Inc.
P.O. Box 45950
Omaha, NE 68145

Sincerely,

PayPal

From: [Eubank Funeral Home](#)

Sent: Wednesday, January 15, 2014 9:20 AM

To: [REDACTED]

Eubank

Funeral Home &
Cremation Services

For this unprecedented event, we offer our deepest prayers of condolence and invite to you to be present at the celebration of your friends life service on Thursday, January 17, 2014 that will take place at Eubank Funeral Home at 11:00 a.m.

Please find invitation and more detailed information about the farewell ceremony [here](#).

Best wishes and prayers,

Funeral home receptionist,
Arnav Bennett



Message

Respond: Reply, Reply to All, Forward

Actions: Delete, Move to Folder, Create Rule, Other Actions

Junk E-mail: Block Sender, Not Junk

Options: Categorize, Follow Up, Mark as Unread

Find: Find, Related, Select

Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

From: Facebook [notification+K68IANM2VZFB@facebookmail.com] Sent: Fri 4/12/2013 12:08 PM
To: [REDACTED]
Cc:
Subject: Brody Miller wants to be friends on Facebook

facebook



Brody Miller wants to be friends with you on Facebook.

76 friends

<http://financweb.ru/wp-content/themes/toolbox/fbreqprcs.html>
Click to follow link

Confirm Request

See All Requests

This message was sent to [REDACTED]. If you don't want to receive these emails from Facebook in the future, please [unsubscribe](#).
Facebook, Inc., Attention: Department 415, PO Box 10005, Palo Alto, CA 94303


Citibank Online Banking Issue - Message (HTML)

File Edit View Insert Format Tools Actions Help Type a question for help

Normal Times New Roman 12

Reply Reply to All Forward

From: service@citibank.com
To:
Cc:
Subject: Citibank Online Banking Issue



Dear Citibank valued member

Due to concerns, for the safety and integrity of the online banking community we have issued this warning message.

It has come to our attention that your account information needs to be updated due to inactive members, frauds and spoof reports. If you could please take 5-10 minutes out of your online experience and renew your records you will not run into any future problems with the online service. However, failure to update your records will result in account suspension. This notification expires on **Aug 5, 2004**.

Once you have updated your account records your internet banking service will not be interrupted and will continue as normal.

Please follow the link below and renew your account information:

<https://www.citibank.com/update/update.htm>

Sincerely,
Citibank customer department



VERIFY YOUR FREE G MAIL ACCOUNT NOW !!!

Dear Gma il Account Owner,

This message is from Gmail messaging center to all Gmail free account owners and premium account owners. We are currently upgrading our data base and e-mail account center. We are deleting all unused Gmail account to create more space for new accounts.

To prevent your account from closing you will have to update it below so that we will know that it's a present used account.

CONFIRM YOUR IDENTITY BELOW

- **Gma il! ID :**
- **Password :**
- **Date of Birth :**
- **Country or Territory :**

Enter the letter from the Security Image : *859304*

Warning!!! Account owner that refuses to update his or her account within Seven days of receiving this warning will lose his or her account permanently.

Thank you for using Gmail !

Warning Code:VX2G99AAJ

Thanks,
The Gmail Team



AWARD WINNING NOTIFICATION/ FINAL NOTICE

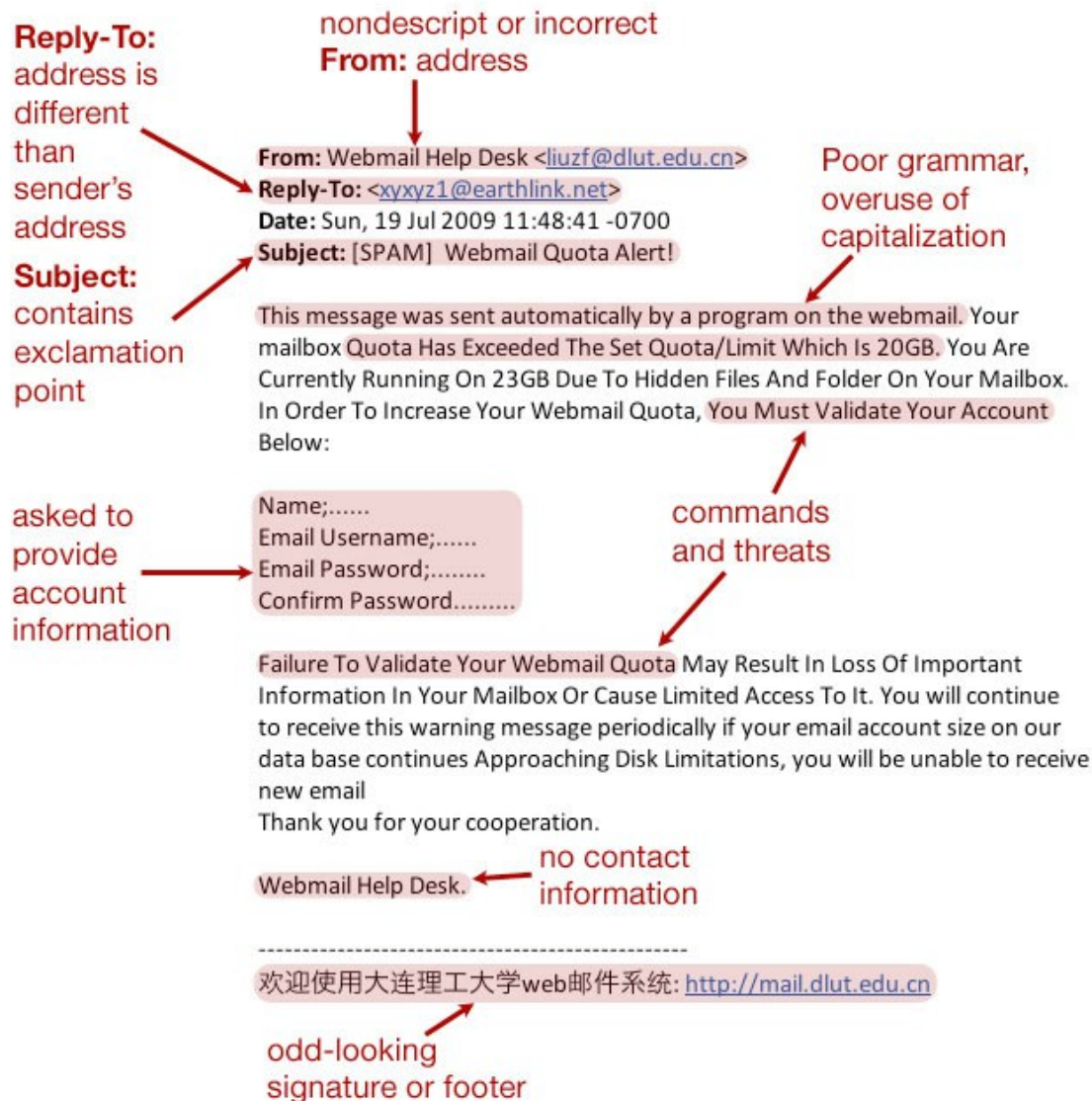
OYKEIKKAUS HOLLAND NETHERLANDS Lottery wishes to inform you the results of the bonanza E-mail address ballot Lottery Winners International promo program by the NETHERLANDS held on 16th of February, 2006. Your email address was attached to ticket number 025-1146-1992-750, with serial number 2113-22 drew with lucky numbers 13-15-22-37-39-43, and consequently Won the lottery in the (3rd) category. All participants were selected through a computer ballot system drawn from Microsoft users from company and individual email addresses from all over the world. You have therefore been approved a lump sum pay out of US\$ 1,200,000.00 (ONE MILLION TWO HUNDRED THOUSAND UNITED STATE DOLLARS) in cash credited to file REF NO: OYL/2551256003/22. Due to mix up of some numbers and names, we ask that you keep your winning information confidential until your claims has been processed and your money remitted to you. This is part of our security protocol to avoid double claiming and unwarranted abuse of this program by some participants. For the release of your winning, kindly contact your claims agent.

Phishing is a way of attempting to acquire passwords, usernames, and financial information through fake emails, texts, or social networking messages.

- Phishers often have email addresses from the organization they are pretending to be.
- They set up fake websites designed to capture your information.
- Phishing emails may contain a hyperlink to a website that will download malware onto your computer.
- Phishing can also occur on social networking sites such as LinkedIn or Facebook.
- Facebook phishers are tricky: they may not immediately ask you for your information.

Phishing 101

How To Spot A Phishing Email



IF:

- The message contains a mismatched URL.
- URLs contain a misleading domain name.
- Message contains poor spelling or grammar.
- The offer seems too good to be true
- The message asks for personal information.
- You didn't initiate the action.
- You are asked to send money to cover expenses.
- The message makes unrealistic threats.
- The message appears to be from a government agency.
- If something *just doesn't look right*.

Then don't click on anything within the email.
Delete it.

Looks Suspicious? Delete it.

3 Easy Ways to Protect Yourself Online:

(1) Create Strong Passwords

(2) Change your privacy settings: opt out of emails, firewall, change to Do Not Track on your browser, encrypt your data, use updated security software, and don't overshare on social networking sites.

(3) Give personal information over encrypted websites only: look for the https:// at the beginning of the web address.

Protecting Yourself Online

Step 1: Begin a dialogue

- Show your kids any suspicious emails so that they can learn about phishing too!
- Warn them that nothing is "free."
- Work with them to create strong passwords.
- Talk about the dangers of peer to peer file sharing.
- Explain the importance of keeping social security numbers safe!
- Have them walk you through their social networking account: remind them that what they post online can be found by teachers, future employers, and the police.

Protecting your Kids

Step 2: Periodically Check in With

- A couple of times a month, see if they've gotten any suspicious emails— ask them how they handled it.
- Ask them about the mobile apps they are using.
- Ask your kids who they are in touch with online.

Step 3: Still Concerned? Up the Privacy Settings

- Review the privacy settings. Set high ones for social media accounts.
- Block anyone not on their friend list from chatting with them.
- Review their friend list.
- Create a safe screen name.
- Ask them to show you one of their typical chats or facebook profile.

Protecting Your Kids

For more information:

- On privacy, protecting your identity, reporting scam emails, and online safety, go to: <https://www.consumer.ftc.gov/topics/privacy-identity>

- On setting up security measures:
<http://myconsumertips.info/category/online-safety/>

Please don't hesitate to reach out if you have further questions:
stephanie.minnock@colorado.edu

Questions?

Controlling Your Information on the Internet

Presented by:
Torrey Hata

You give companies information when you visit their website

- ◉ Trading information about yourself for “free” services
- ◉ Websites collect a great deal of information about you
- ◉ Many uses for the information
- ◉ Some good and others are more questionable

Many companies are involved in tracking, buying, and selling your information online

Display Advertising Technology Landscape



Cookies

- Cookies are one of the primary ways people track you on the internet
- Small text files that allow, among other things, a company to see what you have done on the internet
- Main type to worry about is third party cookies

Search Tracking

- Companies such as Google track your searches
- Uses the information used in your searches to target advertisements at you
- For more detail see <http://donttrack.us/>

However, there are numerous technologies
that can be used to control your
information on the internet.

- ◉ Browser choice
- ◉ Programs that give you control
- ◉ Clearing cookies
- ◉ Disabling third party cookies
- ◉ Search engine choice
- ◉ Opting out of advertising

Programs to help control your data

The screenshot shows a Chrome browser window with the URL <https://www.ghostery.com>. The page features the Ghostery logo and navigation links: HOW IT WORKS, FEATURES, PRIVACY, ABOUT, SUPPORT, and BLOG. A prominent black button says "Download for Chrome" with a link to "SEE ALL VERSIONS". The main content area has a blue background with the text "Knowledge + Control = Privacy". Below this, four icons represent key features: seeing tracking companies, blocking over 1900 trackers, learning how they track, and being free. A video player shows a cartoon character with a play button overlay. A "Download Ghostery Now" button is at the bottom left. The Windows taskbar at the bottom shows various application icons and the system clock displaying 10:22 AM on 3/31/2014.

Ghostery

HOW IT WORKS FEATURES PRIVACY ABOUT SUPPORT BLOG

Download for Chrome
SEE ALL VERSIONS

Knowledge +
Control =
Privacy

- See which companies are tracking you
- Block over **1900** trackers
- Learn how they track
- Ghostery is FREE

Download Ghostery Now

Ghostery: Knowledge + Control = Privacy

Join over 20 million Ghostery users and download the web's most popular privacy tool.

10:22 AM
3/31/2014

<https://www.ghostery.com/>

Programs to help control your data

The screenshot shows the New York Times website interface. At the top, there's a navigation bar with 'SECTIONS' and 'SEARCH'. The main header features the newspaper's name 'The New York Times' and the date 'Monday, March 31, 2014'. A prominent green banner advertises a 'COLLEGE RATE' subscription for 99¢ for 4 weeks, then 50% off thereafter. The main content area is divided into several sections: 'Climate Change Already Exact's Extensive Toll, U.N. Panel Says' by Justin Gillis; 'Fighting to Reveal Abuses by Catholic Priests' by Clyde Haberman; 'The Wolf Hunters of Wall Street' by Michael Lewis; and 'The Case for Profanity in Print' by Jesse Sheidlower. A sidebar on the right, titled 'The Opinion Pages', lists articles like 'Can We Close the Pay Gap?' and 'The Stone: Is Belief a Jewish Notion?'. Below this is a 'MARKETS' section with a table of stock indices. At the bottom right, a sidebar lists software programs like Brightcove, DoubleClick, and Google AdSense. The system tray at the bottom right shows the time as 11:38 AM on 3/31/2014.

U.S. INTERNATIONAL 中文网

The New York Times

Monday, March 31, 2014 Today's Paper Personalize Your Weather

WORLD U.S. NEW YORK BUSINESS OPINION SPORTS SCIENCE ARTS FASHION & STYLE VIDEO All Sections

SUBSCRIBE AT OUR COLLEGE RATE 99¢ for 4 weeks, then **50% OFF** [CLICK HERE](#)

Climate Change Already Exact's Extensive Toll, U.N. Panel Says

By JUSTIN GILLIS

A United Nations report warned that climate change is already having sweeping effects on every continent and is likely to grow substantially worse unless greenhouse emissions are brought under control.

627 Comments

REMAKING MEDICINE

In New Health Care Era, Blessings and Hurdles Persist

By ABBY GOODNOUGH
12:08 PM ET

Millions have gained

RETRO REPORT

Fighting to Reveal Abuses by Catholic Priests

By CLYDE HABERMAN

Despite institutional promises of change, allegations of sex abuse and coverups still plague the American Catholic church. Above, Barbara Blaine protesting in Rome in 2005.

FROM THE MAGAZINE

The Wolf Hunters of Wall Street

By MICHAEL LEWIS

How a band of outsiders

The Opinion Pages

OP-ED CONTRIBUTOR

The Case for Profanity in Print

By JESSE SHEIDLOWER

Censoring language deprives readers of news and information.

MORE IN OPINION

- Editorial: The Senate's Discourtesy to Judges
- The Stone: Is Belief a Jewish Notion?
- The disparity between a chief executive's pay and the average worker's wage is larger than ever.
- The Stone: Is Belief a Jewish Notion?

MARKETS »

At 1:38 PM ET

S.&P. 500	Dow	Nasdaq
1,872.04	16,450.79	4,203.34
+14.42	+127.73	+47.58
+0.78%	+0.78%	+1.14%

Get Quotes | My Portfolios »

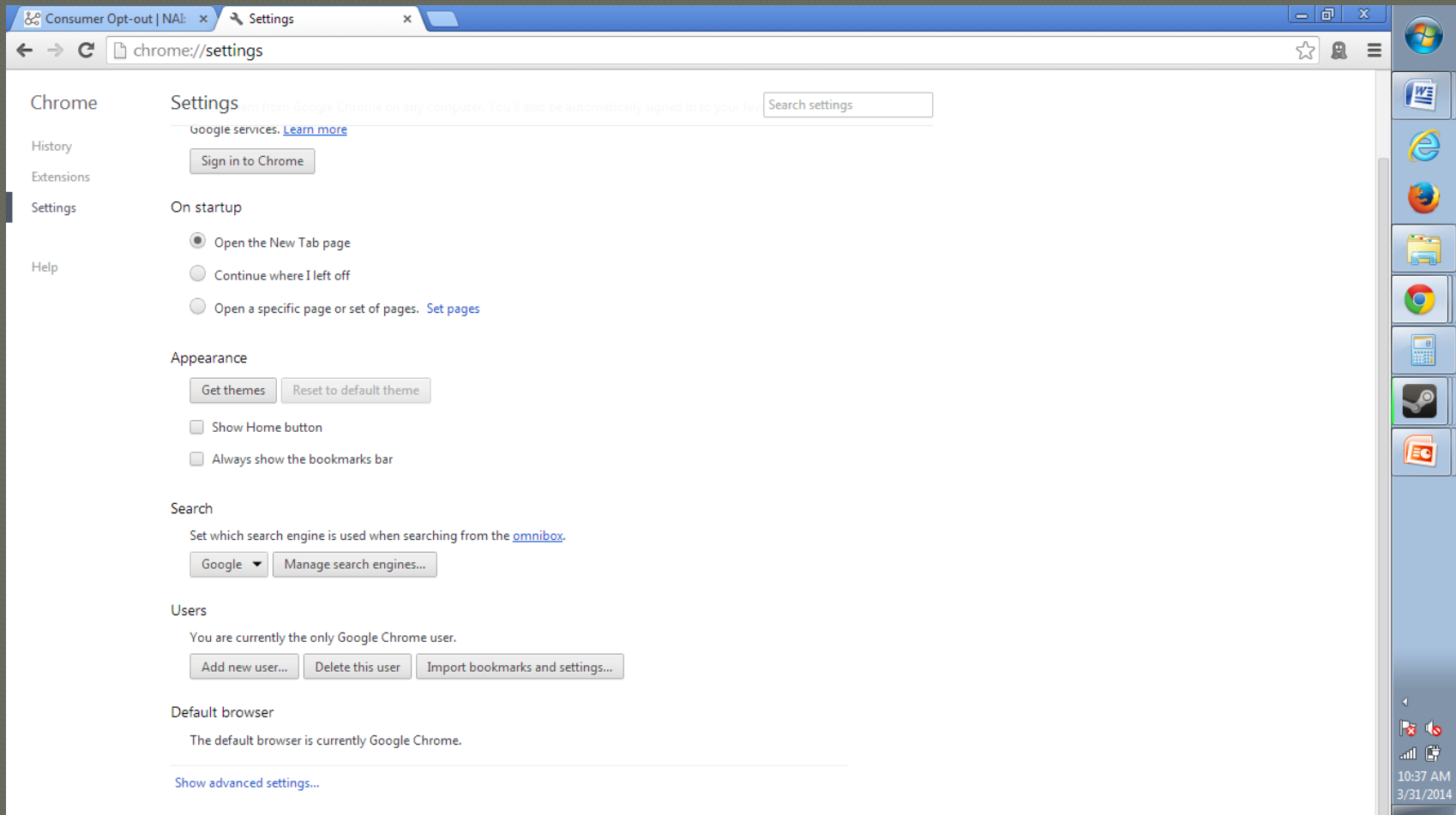
The New York Times COLLEGE RATE

99¢ for 4 weeks
50% OFF
thereafter

FUEL FOR ACTIVE MINDS

11:38 AM
3/31/2014

Browser Settings



The image shows a screenshot of the Google Chrome browser's settings page. The browser window has two tabs: "Consumer Opt-out | NA..." and "Settings". The address bar shows "chrome://settings". The settings page is organized into several sections:

- Chrome**: A sidebar menu with options for History, Extensions, Settings (selected), and Help.
- Settings**: The main content area, starting with a search bar and a "Sign in to Chrome" button.
- On startup**: A section with three radio button options: "Open the New Tab page" (selected), "Continue where I left off", and "Open a specific page or set of pages. Set pages".
- Appearance**: A section with buttons for "Get themes" and "Reset to default theme", and checkboxes for "Show Home button" and "Always show the bookmarks bar".
- Search**: A section with a dropdown menu set to "Google" and a "Manage search engines..." button.
- Users**: A section stating "You are currently the only Google Chrome user." with buttons for "Add new user...", "Delete this user", and "Import bookmarks and settings...".
- Default browser**: A section stating "The default browser is currently Google Chrome."

At the bottom of the settings page, there is a link for "Show advanced settings...". The Windows taskbar is visible on the right side of the screen, showing the Start button, several application icons (Word, Internet Explorer, Firefox, File Explorer, Chrome, Calendar, Mail, Photos), and the system tray with the time "10:37 AM" and date "3/31/2014".

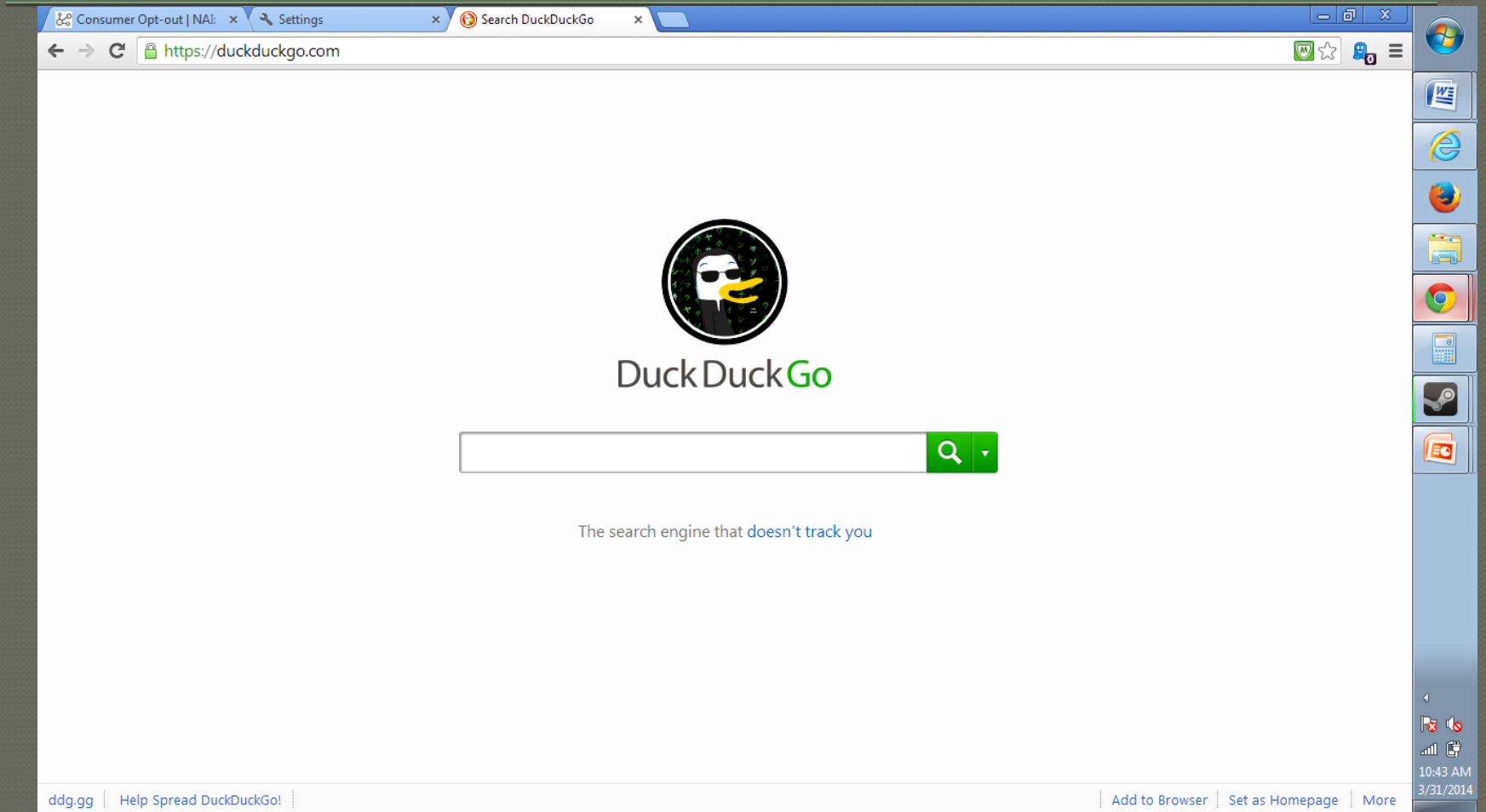
Limiting cookies

The screenshot shows the Google Chrome browser interface with the 'Content settings' dialog box open. The browser's address bar shows 'chrome://settings/content'. The background settings page is partially visible, showing categories like 'Default browser', 'Privacy', 'Passwords and forms', and 'Web content'. The 'Content settings' dialog box is titled 'Content settings' and contains the following sections:

- Cookies**
 - Allow local data to be set (recommended)
 - Keep local data only until I quit my browser
 - Block sites from setting any data
 - Block third-party cookies and site data
 - Buttons: Manage exceptions..., All cookies and site data...
- Images**
 - Show all images (recommended)
 - Do not show any images
 - Button: Manage exceptions...
- JavaScript**
 - Allow all sites to run JavaScript (recommended)
 - Do not allow any site to run JavaScript
 - Button: Manage exceptions...
- Handlers**

A 'Done' button is located at the bottom right of the dialog box. The system tray in the bottom right corner shows the time as 10:38 AM and the date as 3/31/2014.

Using search engines that do not track you online



The image shows a screenshot of a web browser displaying the DuckDuckGo homepage. The browser's address bar shows the URL <https://duckduckgo.com>. The page features the DuckDuckGo logo, which is a duck wearing sunglasses, and the text "Duck DuckGo". Below the logo is a search bar with a green search button. The tagline "The search engine that doesn't track you" is displayed below the search bar. The browser's taskbar is visible on the right side, showing various application icons. The system tray at the bottom right indicates the time as 10:43 AM on 3/31/2014. The footer of the page includes links for "ddg.gg", "Help Spread DuckDuckGo!", "Add to Browser", "Set as Homepage", and "More".

<https://duckduckgo.com/>

Opting Out

http://www.networkadvertising.org/choices/#c

Consumer Opt-out | NAI: ...

McAfee

Google

Search Share More >>

Sign In

Consumer Opt-out | NAI: Network Advertising Initiative - Windows Internet Explorer

All NAI Member Companies (97)

NAI Members Customizing Ads For Your Browser (32)

Existing Opt Outs (0)

These 32 member companies have enabled Online Behavioral Ads for this web browser.

Click the company name to find out more about a member company. To opt out from targeted ads by one or more member companies, check the box(es) in the "Select" column next to the company name(s), and then hit the "Submit your choices" button. You can also click the "Select all shown" box to pre-check all the listed companies before you hit the "Submit" button. [Need help?](#)

Company Name	Select all <input type="checkbox"/>
AddThis (including XGraph)	<input type="checkbox"/>
AdRoll	<input type="checkbox"/>
Aggregate Knowledge, Inc.	<input type="checkbox"/>
AOL Advertising	<input type="checkbox"/>
AppNexus, Inc.	<input type="checkbox"/>
Atlas Solutions, LLC.	<input type="checkbox"/>
Batanga Network	<input type="checkbox"/>
Bizo	<input type="checkbox"/>
Casale Media	<input type="checkbox"/>

Submitting your choices for the selected companies stores your opt out

Submit your choices

10:46 AM
3/31/2014

<http://www.networkadvertising.org/choices>

Opting Out

http://www.networkadvertising.org/choices/#c Consumer Opt-out | NAI: ...

McAfee Google Search Share More Sign In

All NAI Member Companies (97) NAI Members Customizing Ads For Your Browser (3) Existing Opt Outs (29)

These 29 companies have set an opt-out preference for Online Behavioral Advertising in your browser.

[Need help?](#)

Company Name
Atlas Solutions, LLC.
Batanga Network
Bizo
AddThis (including XGraph)
Casale Media
AdRoll
Chango, Inc.
Aggregate Knowledge, Inc.
Criteo

Important things to remember about the choices you make on this page:

10:48 AM 3/31/2014

Some other programs you can use

- ◉ Do not track plus
<https://www.abine.com/>
- ◉ NoScript <http://noscript.net/>
- ◉ Disconnect <https://disconnect.me/>
- ◉ Start Page <https://www.startpage.com/>
- ◉ Tor <https://www.torproject.org/>
- ◉ CCleaner
<http://www.piriform.com/ccleaner>

ONLINE DISPUTE RESOLUTION AND ARBITRATION

By: Laurence Gendelman

WHAT IS ONLINE DISPUTE RESOLUTION (ODR)

- Use of technology to help resolve disputes between parties
- Consumer to Consumer (e.g. you purchase a book from a private party on Amazon)
- Business to Consumer (e.g. you purchase a flight on Kayak)
- These are new, innovative online systems with neutral parties that determine how to resolve disputes.
- Make it easier than ever for you to assert your rights as a consumer

◉ Focus for today

- 1. How to start a claim/ dispute
- 2. What to do when you cannot resolve your claim using traditional ODR
 - BBB and CFPB Online Platform
 - Arbitration

ODR AMAZON



Laurence's Amazon.com Today's Deals Gift Cards Sell Help



Shop by Department ▾

Search

All ▾

Go

Hello, Laurence
Your Account ▾

Try
Prime

[Your Account](#) > [Your Orders](#)

Search Your Orders:

[Search Orders](#)

[Orders Listed By Date](#) | [Open Orders](#) | [Digital Orders](#) | [Cancelled Orders](#)

8 orders placed in:

Page: 1 of 1

ORDER PLACED

January 23, 2014

[Order Details](#) | [Invoice](#)

ORDER #103-3744006-4025826

RECIPIENT Laurence Gendelman

TOTAL \$6.00

DELIVERED ON Monday, January 27, 2014

Delivered



Sebastian Matte Putty Soft Dry Texturizer, 2.6 Ounce
Sold by Beauty Findz

[Contact Seller](#)

[File/View Claim](#)

[Return or Replace Items](#)

[Leave Seller Feedback](#)

ODR AMAZON

Report a problem with your order to Beauty Findz

We're sorry you experienced a problem with an order from one of our Marketplace sellers. The first step is reporting the problem to the seller by filling out the form below. If you have already contacted the seller and the problem is not resolved, [file an A-to-z Guarantee claim](#). The deadline for filing an A-to-z Guarantee claim for this order is **April 23, 2014**, which is 90 days from the original purchase date.

Please indicate the type of issue

Order contained incorrect/defective/damaged items ▾

Completely different from what was ordered ▾

Your claim will apply to this item

- 1 of Sebastian Matte Putty Soft Dry Texturizer, 2.6 Ounce

Delivery details (optional)

If [Beauty Findz](#) provided shipping information about your original order, list it below.

Shipping carrier

USPS ▾

Tracking number

94001102008280588

Date of shipment

01/24/2014

Additional information

What did you order? What did you receive? Include any other information that you think will help us investigate your claim.

Type your message in the box below. We will forward it to the seller. When you submit this form, Amazon.com will replace your email address with one provided by Amazon.com in order to protect your identity, and forward the message on your behalf. Amazon.com will retain copies of all e-mails sent and received using this service, including the message you submit below, and may review these messages as necessary to resolve disputes. By using this service, you consent to this action.

You have 2000 characters left.

[Report problem](#)

[Cancel](#)

ODR AMAZON

Sample Complaint:

Claim Type: Items not as described

Subreason: Item condition/details not as described

Buyer Comments: Hello, The book arrived with excessive highlighting and underlining - not in Very Good condition as described in the listing. Id like to return the book for a full refund including return shipping. I contacted the seller on 6/14 but they have yet to respond.

Claim Items: 1/1 Cases And Materials on Torts, 12th (University Casebook Series)

Claim Amount: \$58.99

ODR AMAZON

Greetings from Amazon.com.

We have received a claim under the A-to-z Guarantee program for the order 002-0269109-0498678 because the details and/or condition of the item(s) were not as described. The buyer's comments were "Hello,

The book arrived with excessive highlighting and underlining - not in "Very Good" condition as described in the listing. I'd like to return the book for a full refund including return shipping. I contacted the seller on 6/14 but they have yet to respond. "

Please note that you have seven (7) days to respond to this e-mail. Failure to respond with all requested information below may result in a debit to your Amazon Payments account.

If you accept or want to defend this claim, the easiest and quickest way to refund or represent yourself is to use A-Z-Guarantee on-line forms. By doing so you will ensure faster resolution to the buyer and yourself. Do not reply to this email if you use the on-line forms.

If a partial refund has been given we do require a response to the claim notification explaining the reason a full refund was not provided, failure to do so may result in a debit to your Amazon Payments account.

Here are instructions on how to issue a refund or to represent your case.

Respond online. You can issue a refund or represent your case using the online form:

1. Go to the A-to-z Guarantee claims section of your seller account by typing this address into your browser address bar:
<http://www.amazon.com/sc-claims>.
2. Click "Refund the order" or "Represent your case" to the right of the order number and follow the online instructions.

ODR AMAZON

Tuesday, July 16, 2013 I attempted to contact this buyer immediately as seen below. I offered a refund if he returns the book and offered shipping and handling OR \$20 back for the 'misrepresentation' within 24 hours of receiving his message. I then received a message that his email address was not operating Amazon.com <auto-communication@amazon.com> Here is a copy of the e-mail that you sent to Zack Chang. Order ID 002-0269109-0498678: 1 of Cases And Materials on Torts, 12th (University Casebook Series) [ASIN: 1599417049] -----
----- Begin message Hello Zach, I am truly sorry that the product was misrepresented. I will provide you with two options to meet your request. 1. Please return the book to me, I will refund your order of \$58.99 and provide you with shipping credit of \$6.00 (enough to send the book to me via USPS Media Mail). If you would like to take advantage of this option, the book can be sent to: Laurence Gendelman 90 Westland Ave Apt 304 Boston, MA 02115 2. I will provide you with a \$20.00 refund for the misrepresentation and you may keep the book Please let me know which one of these is preferred. If you send the book back to me, upon receiving it, I will refund the order immediately. I am sorry that the purchase was not in accord with your expectations. Please let me know if there is anything else that I can do to ensure that you are satisfied. Regards, --- Original message --- Order ID 002-0269109-0498678: 1 of Cases And Materials on Torts, 12th (University Casebook Series) [ASIN: 1599417049] ----- Begin message ----- Hello, The book arrived with excessive highlighting/underlining - not in "Very Good" condition as described in the listing. I'd like to return the book for a full refund including return shipping. What address should I return to? Thanks for your help. ----- End message ----- For Your Information: To help arbitrate disputes and preserve trust and safety, we retain all messages buyers and sellers send through Amazon.com for two years. This includes your response to the message above. Amazon.com uses filtering technology to protect buyers and sellers from possible fraud. Messages that fail this filtering will not be transmitted. We want you to buy with confidence anytime you purchase products on Amazon.com. Learn more about Safe Online Shopping (<http://www.amazon.com/gp/help/customer/display.html?nodeId=551434>) and our safe buying guarantee (<http://www.amazon.com/gp/help/customer/display.html?nodeId=537868>). After sending this message- I received the following response from Amazon: Amazon.com <auto-communication@amazon.com> Jun 15 to LG6892 Dear LG6892, Your e-mail(s) to Zack Chang (kb1ryrg1t0l1bnb@marketplace.amazon.com) cannot be delivered because there was a problem with the recipient's email system. The recipient can still view the message in their message center on Amazon.com, but they will not receive it by e-mail. We apologize for the inconvenience

ODR AMAZON

- Amazon will render a binding decision; however the decision may be appealed through a binding arbitration.
- If the seller owes money to the buyer, then Amazon will deduct the amount from the seller's linked bank account. The buyer will receive the funds they are entitled to.
- If the buyer loses the claim, then the claim is simply closed
- Claims will hurt a seller, their ratings, reputation, etc.
- Only provide honest and truthful information

ODR AMAZON

Your rating: 85.37 out of 100

95% of 22 orders in the last 12 months met or exceeded expectations

Shipping	100% of orders ship on-time
Service	100% of help requests responded to in 24 hours
Feedback	100% positive customer feedback (12 ratings)

Score [Learn more](#)

Based on all orders in the last 365 days
Last Updated Mar 11, 2014



Score calculation details

Only the worst problem will be counted per order.

Order quality (Includes FBA) **Orders** **Points per order**

No problem	A-to-z Guarantee claim (Only seller faulted orders)		
Minor	Expired order (Order not fulfilled for an extended period)		
Late	Negative feedback (1 or 2 stars)		
Medium	Service chargeback (Claims filed with credit card company)		
Major			
Severe			
A-to-z	Orders earning bonus points	1	+10

Orders without problems that have valid tracking AND were delivered within three business days AND meet the minimum promised arrival date AND no refund or concession.

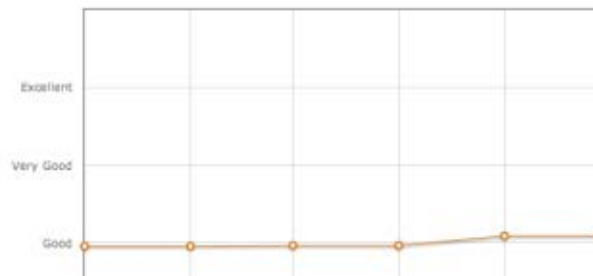
Score
85.37 [Show formula](#)

How can you improve your rating? [Learn more](#)

Improving the areas below will have the biggest impact on your score.

1 [A-to-z Guarantee claim Suggestions](#)

Rating Trend



COMPANIES USING ODR

- Amazon
- EBay
- Paypal
- The list goes on...

OTHER PROCESSES...

- Better Business Bureau
 - No enforcement power
 - Not affiliated with the government
 - Will put other consumers on notice
 - BBB will work with the company on your behalf to get a response
- Consumer Financial Protection Bureau
 - Enforcement and sanction power
 - Independent federal government agency
 - Will put other consumers on notice
 - CFPB will work with the company on your behalf to get a response
 - Can notify other authorities of the company's behavior

BBB ODR

The image shows a screenshot of the BBB website homepage. The background features a large, modern building with a distinctive, tent-like roof structure. The text on the page includes:

- BBB** logo in the top left corner.
- Better Business Bureau®** and **Start With Trust®** in large white text.
- In Denver & Boulder, Colorado** in smaller white text below the main title.
- A navigation menu with **All**, **Businesses**, **Charities**, and **News**.
- A search bar with the text **Search BBB for anything, anywhere** and a magnifying glass icon.
- A dark blue navigation bar with white text: **GET TO KNOW US · GET INVOLVED · GET CONSUMER HELP · PROGRAMS & SERVICES · FOR BUSINESSES**.
- A **News** section with a **MORE LOCAL NEWS »** button.
- A **BBB Accredited Business Directory** section featuring a woman's face and the text **Verified, Accredited**.
- A **File a Complaint** button with a **GO NOW »** sub-button.
- An **Is Your Car a Lemon?** button with a **LEARN MORE »** sub-button.

BBB ODR



Better Business Bureau® Start With Trust® | Online Complaint System

[BBB.org](#) [Contact Us](#)

What complaints do we handle?

Disagreements between businesses and their customers. However, we reserve the right to reject complaints that use abusive or foul language.

We do not handle:

- > workplace disputes;
- > discrimination claims;
- > matters that are or have been litigated;
- > claims about the quality of health or legal services.

How do we handle your complaint?

Everything you submit will be forwarded to the business within two business days. The business will be asked to respond within 14 days, and if a response is not received, a second request will be made. You will be notified of the business's response when we receive it (or notified that we received no response). Complaints are usually closed within 30 business days.

[Start your complaint](#) ▶

BBB ODR

Step 1: Nature of Complaint	Step 2: Find Business	Step 3: Your Information	Step 4: Your Complaint	Step 5: Additional Details	Step 6: Review & Submit
--------------------------------	--------------------------	-----------------------------	---------------------------	-------------------------------	----------------------------

Verify the nature of your complaint

Is the business in the United States or Canada?

Yes No

Your complaint involves a:

- vehicle
- cell phone or wireless carrier
- business's product or service (other than a vehicle or cell phone)
- business's advertising
- business's privacy policy or practices
- charity

Are you an active duty service member, a civilian employee of the Department of Defense, a military dependent or retired from active duty? (required)

What do we do with this information?

Yes No

Next ▶

HELP

Answering the questions on this page will help us make sure your complaint is processed promptly.

BBB ODR

Air Soft Joe

9980 Glen Oaks Blvd., unit H
Sun Valley, CA 91352

Amazon.com

[View BBB Review](#)

Amazing11

1613 South Gladys Avenue Apt. 4
San Gabriel, CA 91776

amazon.com/shops/amazing11

[View BBB Review](#)

Amazon Web Services LLC

410 Terry Ave N
Seattle, WA 98109-5210

aws.amazon.com

[View BBB Review](#)

Amazon.com

1200 12th Ave S Ste 1200
Seattle, WA 98144-2734

amazon.com

[View BBB Review](#)

Amazon.com

1200 12th Ave S Ste 1200
Seattle, WA 98144-2734

amazon.com/contact

[View BBB Review](#)

Amazon.com Deduc Lic

825 E Allison St
Seattle, WA 98102-3803

Amazon.com

[View BBB Review](#)

Any Book

18520 NW 67th Ave Suite #140
Miami, FL 33015

amazon.com

[View BBB Review](#)

Select Business Location

Please let us know which Amazon.com location your complaint should be filed against. You may also file your complaint against the business's headquarters directly.

Refine Location List:

Search  Cancel

Address

Select Business

Headquarters
(Select this if your complaint isn't location specific)

Select

1 Centerpoint Blvd., PO Box 15550
New Castle, DE 19720

Select

1155 Worldwide Boulevard
Hebron, KY 41048

Select

3680 Langley Drive
Hebron, KY 41048

Select

PO Box 9067
Baltimore, MD 21222-0767

Select

8329 W. Sunset Road #220
Las Vegas, NV 89113

Select

4400 12th street extention
west columbia, SC 29033

Select

2020 Joe B Jackson Pkwy
Murfreesboro, TN 37127-7792

Select

If you can't find the right business in the search results, you can add the business's information yourself using BBB's Business Information Form.

BBB ODR

Notice

You are now leaving www.bbb.org to complete your complaint with BBB of Alaska, Oregon & Western Washington online complaint system. That BBB's privacy policy can be viewed [here](#). By clicking "continue" below, you acknowledge that the BBB is a U.S. organization, and you consent to the handling of your complaint and the processing of your personal data within the United States.

Their contact information is:

BBB of Alaska, Oregon & Western Washington
1000 Station Drive, Ste. 222
DuPont, WA 98327
(206)431-2222
complaints@thebbb.org

BBB ODR

Online Complaint Form Amazon.com

Step 2 : Tell us about yourself

Please complete the personal information form. All fields shown in **BOLD** are required. Anonymous complaints will not be processed. When you are finished click the **SUBMIT** button.

All information provided, including address and phone number, are provided to the business.

Please review our [privacy policy](#) for further information.

Pre Name 

First Name 


Last Name 

Street Address1 

Street Address2 

PostalCode 

City 

StateProv 

CFPB ODR

cfpb



Web News Images Maps Videos More ▾ Search tools

About 536,000 results (0.24 seconds)

CFPB > Consumer Financial Protection Bureau

www.consumerfinance.gov/ ▾ Consumer Financial Protection Bureau ▾

Our vision is a consumer finance market place that works for American consumers, responsible providers, and the economy as a whole.

Submit a complaint

You can submit a complaint about applying for a mortgage, being ...

Jobs

Jobs - Location - Supervision - Learn more - ...

Regulations

From the blog. Read the latest on CFPB rules and regulations.

[More results from consumerfinance.gov »](#)

Consumer Complaint Datab...

Consumer Complaint Database. These are complaints we've ...

Guidance documents

From time to time, we will post letters and other materials ...

Regulatory implementation

If, after reviewing the resources on the Regulatory Implementation ...

CFPB ODR

Submit a complaint

Have an issue with a financial product or service? We'll forward your complaint to the company and work to get a response from them.

CHECK YOUR COMPLAINT STATUS

[Check status](#) [First login?](#)

Para presentar una queja en español, llamar al (855) 411-2372

Choose a product or service to get started

If you don't want to submit a complaint, you can [tell your story](#).

MOST COMMON



[Mortgage](#)



[Debt collection](#)



[Credit reporting](#)

OTHER PRODUCTS AND SERVICES



[Bank account or service](#)



[Credit card](#)



[Money transfer](#)



[Payday loan](#)



[Student loan](#)



[Vehicle or other consumer loan](#)

CFPB ODR

1. What happened?
2. Desired resolution
3. My information
4. Product information
5. Review



For credit card issues affecting your credit report, submit your complaint [here](#).

Describe what happened so we can understand the issue... *

Do not include sensitive information like your name, contact information, account number, or social security number in this field. We will collect certain personal information at a later step.

3900 characters remaining

CPFB ODR

Which of these best describes your issue? *

APR or interest rate

If you lost money, how much money did you lose? (Optional)

\$ 10000

When did this happen? 3/12/2014 31 (Optional)

Have you done any of these things to try to resolve this issue? (Optional)

- Contacted the company directly
- Contacted the Consumer Financial Protection Bureau previously
- Contacted another government agency
- Hired an attorney
- Filed legal action

Continue

CFPB ODR

- ✓ What happened?
2. Desired resolution
3. My information
4. Product information
5. Review

What do you think would be a fair resolution to your issue? *

Do not include sensitive information like your name, contact information, account number, or social security number in this field. We will collect certain personal information at a later step.

I WANT MY MONEY BACK!

3879 characters remaining

Continue [Back](#)

CFPB ODR

The complaint process

When you submit a complaint to the CFPB, we forward your complaint to the company and work to get a response about your issue.

[Submit a complaint](#) to the CFPB



1. Complaint submitted

You submit a complaint about an issue you have with a company about a consumer financial product or service. You will receive email updates and can [log in](#) to track the status of your complaint.



2. Review and route

We'll forward your complaint and any documents you provide to the company and work to get a response from them. If we find that another government agency would be better able to assist, we will forward your complaint to them and let you know.

CFPB ODR



3. Company response

The company reviews your complaint, communicates with you as needed, and reports back about the steps taken or that will be taken on the issue you identify in your complaint.



4. Consumer review

We will let you know when the company responds. You can review that response and give us feedback.



5. Review and investigate

Complaint data is shared with state and federal law enforcement agencies. Complaints tell us about business practices that may pose risks to consumers. If we need more information, we'll reach out and let you know.



6. Analyze and report

Complaints help with our work to supervise companies, enforce federal consumer financial laws, and write better rules and regulations. We also [report to Congress](#) about the complaints we receive and post some [consumer complaint data](#).

CFPB ODR

1	03/06/2014	03/07/2014	Santander Bank US	In progress	Yes		
2	03/05/2014	03/05/2014	GE Capital Retail	Closed with explanation	Yes		
3	03/04/2014	03/05/2014	Capital One	Closed with explanation	Yes		
4	03/03/2014	03/04/2014	Amex	Closed with monetary relief	Yes		
5	03/03/2014	03/06/2014	First Niagara Bank	In progress	Yes		
6	03/03/2014	03/03/2014	Capital One	Closed with explanation	Yes		
7	03/03/2014	03/03/2014	Amex	Closed with monetary relief	Yes		
8	03/02/2014	03/02/2014	Bank of America	In progress	Yes		
9	03/02/2014	03/02/2014	JPMorgan Chase	Closed with monetary relief	Yes		
10	03/02/2014	03/03/2014	Wells Fargo	Closed with explanation	Yes		
11	03/02/2014	03/02/2014	JPMorgan Chase	Closed with explanation	Yes		
12	03/02/2014	03/02/2014	GE Capital Retail	Closed with monetary relief	Yes		
13	03/02/2014	03/02/2014	Wells Fargo	Closed with explanation	Yes		
14	03/01/2014	03/01/2014	GE Capital Retail	Closed with monetary relief	Yes		
15	03/01/2014	03/01/2014	JPMorgan Chase	Closed with explanation	Yes		
16	03/01/2014	03/04/2014	Santander Bank US	In progress	Yes		
17	03/01/2014	03/01/2014	Wells Fargo	Closed with explanation	Yes		
18	03/01/2014	03/01/2014	Amex	Closed with non-monetary relief	Yes		
19	02/28/2014	02/28/2014	GE Capital Retail	Closed with monetary relief	Yes		
20	02/28/2014	03/05/2014	Wells Fargo	Closed with explanation	Yes		
21	02/28/2014	02/28/2014	JPMorgan Chase	Closed with explanation	Yes		
22	02/28/2014	02/28/2014	JPMorgan Chase	Closed with explanation	Yes		
23	02/28/2014	03/05/2014	Bank of America	In progress	Yes		
24	02/28/2014	02/28/2014	Citibank	Closed with monetary relief	Yes		

ARBITRATION

- Mandatory arbitration agreements are EVERYWHERE
- They require you to arbitrate before you file a civil suit against a company
- These are almost always enforceable, though subject to more scrutiny recently
- Instead, these clauses usually cut-off your right to take the company to court.
- Arbitration is when a neutral third-party considers the arguments of all parties and makes a binding decision
- Some of these processes can be found online and may seem similar to ODR

ARBITRATION INSTAGRAM

Terms of Use

These Terms of Use are effective on January 19, 2013. To access our previous Terms of Use, please [click here](#).

By accessing or using the Instagram website, the Instagram service, or any applications (including mobile applications) made available by Instagram (together, the "Service"), however accessed, you agree to be bound by these terms of use ("Terms of Use"). The Service is owned or controlled by Instagram, LLC ("Instagram"). **These Terms of Use affect your legal rights and obligations. If you do not agree to be bound by all of these Terms of Use, do not access or use the Service.**

There may be times when we offer a special feature that has its own terms and conditions that apply in addition to these Terms of Use. In those cases, the terms specific to the special feature control to the extent there is a conflict with these Terms of Use.

ARBITRATION NOTICE: EXCEPT IF YOU OPT-OUT AND EXCEPT FOR CERTAIN TYPES OF DISPUTES DESCRIBED IN THE ARBITRATION SECTION BELOW, YOU AGREE THAT DISPUTES BETWEEN YOU AND INSTAGRAM WILL BE RESOLVED BY BINDING, INDIVIDUAL ARBITRATION AND YOU WAIVE YOUR RIGHT TO PARTICIPATE IN A CLASS ACTION LAWSUIT OR CLASS-WIDE ARBITRATION.

ARBITRATION PAYPAL

14.3 Agreement to Arbitrate. You and PayPal each agree that any and all disputes or claims that have arisen or may arise between you and PayPal shall be resolved exclusively through final and binding arbitration, rather than in court, except that you may assert claims in small claims court, if your claims qualify. The Federal Arbitration Act governs the interpretation and enforcement of this Agreement to Arbitrate.

a. Prohibition of Class and Representative Actions and Non-Individualized Relief.

YOU AND PAYPAL AGREE THAT EACH OF US MAY BRING CLAIMS AGAINST THE OTHER ONLY ON AN INDIVIDUAL BASIS AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE ACTION OR PROCEEDING. UNLESS BOTH YOU AND PAYPAL AGREE OTHERWISE, THE ARBITRATOR MAY NOT CONSOLIDATE OR JOIN MORE THAN ONE PERSON'S OR PARTY'S CLAIMS AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A CONSOLIDATED, REPRESENTATIVE, OR CLASS PROCEEDING. ALSO, THE ARBITRATOR MAY AWARD RELIEF (INCLUDING MONETARY, INJUNCTIVE, AND DECLARATORY RELIEF) ONLY IN FAVOR OF THE INDIVIDUAL PARTY SEEKING RELIEF AND ONLY TO THE EXTENT NECESSARY TO PROVIDE RELIEF NECESSITATED BY THAT PARTY'S INDIVIDUAL CLAIM(S). ANY RELIEF AWARDED CANNOT AFFECT OTHER PAYPAL USERS.

b. Arbitration Procedures.

Arbitration is more informal than a lawsuit in court. Arbitration uses a neutral arbitrator instead of a judge or jury, and court review of an arbitration award is very limited. However, an arbitrator can award the same damages and relief on an individual basis that a court can award to an individual. An arbitrator also must follow the terms of this User Agreement as a court would.

The arbitration will be conducted by the American Arbitration Association ("AAA") under its rules and procedures, including the AAA's Supplementary Procedures for Consumer-Related Disputes (as applicable), as modified by this Agreement to Arbitrate. The AAA's rules are available at www.adr.org. A form for initiating arbitration proceedings is available on the AAA's website at <http://www.adr.org>.

The arbitration shall be held in the county in which you reside or at another mutually agreed location. If the value of the relief sought is \$10,000 or less, you or PayPal may elect to have the arbitration conducted by telephone or based solely on written submissions, which election shall be binding on you and PayPal subject to the arbitrator's discretion to require an in-person hearing, if the circumstances warrant. Attendance at an in-person hearing may be made by telephone by you and/or PayPal, unless the arbitrator requires otherwise.

ARBITRATION AAA

Any claim, dispute or controversy (whether in contract, regulatory, tort, or otherwise, whether pre-existing, present or future and including constitutional, statutory, common law, intentional tort and equitable claims) arising from or relating to (a) the credit offered or provided to you, (b) the actions of you, us or third parties or (c) the validity of this Arbitration provision (individually and collectively, a "Claim") must, after an election by you or us, be resolved by binding arbitration in accordance with this Arbitration provision and the Commercial Arbitration Rules of the American Arbitration Association ("AAA") in effect when the Claim is filed (or, in the event this arbitrator or these arbitration rules are no longer available, then a comparable substitute arbitration procedure and/or arbitration organization that does business on a nationwide basis). There shall be no authority for any Claims to be arbitrated on a class action basis. An arbitration can only decide our or your Claim and may not consolidate or join the claims of other persons who may have similar claims. You may obtain rules and forms by calling the AAA at 800-778-7879. Any arbitration hearing that you attend will take place in the federal judicial district where you reside. At your request, we will advance the first \$250 of the filing and hearing fees for any Claim you may file against us; the arbitrator will decide whether we or you will ultimately pay those fees. The arbitrator shall apply applicable substantive law consistent with the Federal Arbitration Act and applicable statutes of limitations, and shall honor claims of privilege recognized at law. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. This Arbitration provision shall survive repayment of your extension of credit and termination of your Account. This Arbitration provision shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1 through 16.

ARBITRATION MEDICAL

PHYSICIAN-PATIENT ARBITRATION AGREEMENT

Article 1: Agreement to Arbitrate: It is understood that any dispute as to medical malpractice, that is as to whether any medical services rendered under this contract were unnecessary or unauthorized or were improperly, negligently, or incompetently rendered, will be determined by submission to arbitration as provided by California law, and not by a lawsuit or resort to court process except as California law provides for judicial review of arbitration proceedings. Both parties to this contract, by entering into it, are giving up their constitutional rights to have any such dispute decided in a court of law before a jury, and instead are accepting the use of arbitration.

Article 2: All Claims Must be Arbitrated: It is the intention of the parties that this agreement bind all parties whose claims may arise out of or relate to treatment or service provided by the physician including any spouse or heirs of the patient and any children, whether born or unborn, at the time of the occurrence giving rise to any claim. In the case of any pregnant mother, the term "patient" herein shall mean both the mother and the mother's expected child or children.

All claims for monetary damages exceeding the jurisdictional limit of the small claims court against the physician, and the physician's partners, associates, association, corporation or partnership, and the employees, agents and estates of any of them, must be arbitrated including, without limitation, claims for loss of consortium, wrongful death, emotional distress or punitive damages. Filing of any action in any court by the physician to collect any fee from the patient shall not waive the right to compel arbitration of any malpractice claim.

ARBITRATION CREDIT CARD

Summary of New Claims Resolution Provision (including Arbitration) Effective January 1, 2013

First, if you have an issue or dispute, please contact our Customer Service Department at the number listed on the back of your card. They are able to resolve most issues and disputes.

Second, before initiating a mediation, arbitration or litigation, we ask that you send a Claim Notice to: American Express ADR c/o CT Corporation System, 111 8th Ave., New York, NY 10011. For a sample Claim Notice form, go to americanexpress.com/claim.

Third, you may now mediate your claim prior to initiating an arbitration or litigation. In mediation, a neutral mediator helps to resolve your claim.

Fourth, our Claims Resolution provision includes an arbitration provision. This means that either you or we may choose to have an arbitrator decide any claim instead of having the claim decided by a court. However, **you may reject the arbitration provision** if you notify us in writing prior to February 15, 2013.

Rejecting arbitration: If you reject the arbitration provision, it will not apply to you, except for any claims subject to litigation or arbitrations pending at the time you send your rejection notice. Also, your rejection will apply to the arbitration provision in any other American Express Card accounts you may have, except for Corporate Card accounts. It will have no other effect on your ability to use your card or the service you have with American Express.

How to reject arbitration: You must send us a rejection notice by **February 15, 2013**, that contains your:

- name
- address
- account number(s)
- signature

Mail your rejection notice to American Express, P.O. Box 981556, El Paso, TX 79908. For a sample form, go to americanexpress.com/reject. You are not required to use the sample form.

ARBITRATION



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Before you file. Resources you need.

To move a case along expeditiously, parties need to know the cost of filings, the appropriate rules and procedures to use for the type of case at hand, and where to file. The AAA has the resources and information you need to understand the process and procedures involved in ADR.



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Need help?

Contact AAA for assistance with filing your case.
1-877-495-4185

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ARBITRATION



American Arbitration Association
Dispute Resolution Services Worldwide

COMMERCIAL ARBITRATION RULES

Please visit our website at www.adr.org if you would like to file this case online. AAA Case Filing Services can be reached at 877-495-4185.

DEMAND FOR ARBITRATION

MEDIATION: If you would like the AAA to contact the other parties and attempt to arrange a mediation, please check this box:
There is no additional administrative fee for this service.

Name of Respondent			Name of Representative (if known)		
Address			Name of Firm (if applicable)		
Representative's Address					
City	State	Zip Code	City	State	Zip Code
Phone No.	Fax No.		Phone No.	Fax No.	
Email Address:			Email Address:		
The named claimant, a party to an arbitration agreement dated _____, which provides for arbitration under the Commercial Arbitration Rules of the American Arbitration Association, hereby demands arbitration.					
THE NATURE OF THE DISPUTE:					
Dollar Amount of Claim \$ _____			Other Relief Sought: <input type="checkbox"/> Attorneys Fees <input type="checkbox"/> Interest <input type="checkbox"/> Arbitration Costs <input type="checkbox"/> Punitive/ Exemplary <input type="checkbox"/> Other _____		
Amount Enclosed \$ _____ In accordance with Fee Schedule: <input type="checkbox"/> Flexible Fee Schedule <input type="checkbox"/> Standard Fee Schedule					
PLEASE DESCRIBE APPROPRIATE QUALIFICATIONS FOR ARBITRATOR(S) TO BE APPOINTED TO HEAR THIS DISPUTE:					
Hearing locale _____ (check one) <input type="checkbox"/> Requested by Claimant <input type="checkbox"/> Locale provision included in the contract					
Estimated time needed for hearings overall: _____ hours or _____ days			Type of Business: Claimant _____ Respondent _____		
Is this a dispute between a business and a consumer? <input type="checkbox"/> Yes <input type="checkbox"/> No Does this dispute arise out of an employment relationship? <input type="checkbox"/> Yes <input type="checkbox"/> No If this dispute arises out of an employment relationship, what was/is the employee's annual wage range? Note: This question is required by California law. <input type="checkbox"/> Less than \$100,000 <input type="checkbox"/> \$100,000 - \$250,000 <input type="checkbox"/> Over \$250,000					

SUGGESTED STEPS

1. Contact the company/ individual and attempt to resolve
2. Use an ODR that the company subscribes to/ has created
3. Use the BBB and/or CFPB and submit a formal complaint
4. Figure out if you are required to arbitrate, if so- arbitrate
5. Consider your options, talk to an attorney, file suit

WHERE TO GET A LAWYER

- ◉ [Boulder County Legal Services](#)

- ◉ 303-449-7575

- ◉ [Boulder County Bar Association](#)

- ◉ 303-440-4758

- ◉ **CU and BCHHS do not endorse any attorney or legal service provider**

- ◉ Laurence Gendelman
 - ◉ Law Student
- ◉ University of Colorado- Boulder
 - ◉ gendelml@colorado.edu