

Grumble, Grumble

Make your consumer complaints count: the most effective ways to express your consumer grievances



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All of us have had legitimate consumer complaints at one time or another – receiving boatloads of SPAM e-mails, unwanted calls from telemarketers, and the ultimate consumer abuse, identity theft. Rather than complaining to friends, co-workers and family members who cannot do anything but listen to you rant and rave, make sure that authorities who can get to the root of the problem hear your complaint loud and clear.

If you would like to read others' actual complaints or post your own complaints for public viewing, check out www.complaints.com. You can browse by date and learn from reading other consumer complaints. In turn, you could help other consumers avoid the same problems and frustrations that you have experienced. It is also a great way to see how well a business performs or treats customers other than you.

If your complaint pertains to online transactions, SPAM, identity theft, or any other type of consumer fraud, the Federal Trade Commission (“FTC”) is an excellent resource. You can file your complaint through a various forms available on their website at www.ftc.gov. You can also e-mail your complaint to fccinfo@fcc.gov. Then the FTC will load it onto the Computer Sentinel, a secure online database available to hundreds of civil and criminal law enforcement agencies worldwide. With regard to SPAM, you can forward such unwanted messages to SPAM@UCE.GOV.

For violations of the National Do Not Call Registry, please go directly to www.donotcall.gov and register your complaint there. You are eligible to make a complaint once your number has been listed on the registry for three months. Authorities will need the date when you received the unauthorized call and either the name OR the telephone number of the company that contacted you inappropriately.

For complaints against a national bank, contact the Office of the Comptroller of the Currency at 1-800-613-6743 or visit their website at www.occ.treas.gov and look for instruction at the consumer assistance icon. For complaints against a state-chartered financial institution, including a public utility or an insurance company, contact the State Corporation Commission (“SCC”) at www.state.va.us/sc.

Additionally consumers should be aware of authentic-looking e-mails from someone posing as their bank or corporate representative. This e-mail will request credit card or other sensitive financial information usually on short notice, claiming that there is some sort of problem with your account. It will also direct you to a phony website that looks official, but the scammers actually operate it. This latest form of fraud is known as “phishing” or “spoofing” because the scammers are “fishing” for your personal information to use for identity theft. If you receive such a suspicious e-mail, contact your financial institution and see if it is authentic. Most likely, it is not.

If you have a complaint about a Virginia business, such as a car repair shop, a health spa, or a retail store, call the Office of Consumer Affairs at 786-2042 or 1-800-552-9963. However, if your complaint is against a business that does NOT operate in Virginia, then you must contact the Attorney General’s Office to file in the state where the business conducts its operations in order to file your complaint. You can find the appropriate state’s website by clicking on www.naag.org, the official site of the National Association of Attorneys General.

Should you think that you have a complaint that warrants the services of a lawyer, contact Virginia Lawyer Referral Services at 775-7977. They will ask you for a description of the problem. Next they may refer you to an appropriate local attorney for a half hour consultation at a fee of \$35. In the alternative if they determine that you do not in fact need a lawyer, they will provide you with the contact information for the agency that can assist you.

If you are still not sure where to file your consumer complaint, you can e-mail Attorney General Jerry Kilgore’s Office at Consumer@oag.state.va.us or call at 1-800-451-1525. Make sure that the roar of your complaint is heard!

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