

Message from Representative Cindy Evans:

Aloha! The Department of Commerce & Consumer Affairs (DCCA) held a resource fair at the State Capitol on February 04, 2015. Please read below for useful and important information I received from the resource fair. If you have any questions, please reach out to me by calling 808-586-8510.

National Do Not Call Registry

The Federal Trade Commission's (FTC) Telemarketing Sales Rule (TSR) puts consumers in charge of the number of telemarketing calls they get at home. The TSR established the National Do Not Call Registry, which makes it easier and more efficient for consumers to reduce the number of unwanted telemarketing sales calls they get.

You may register online at **donotcall.gov**, provided you have a working email address, or by phone, by calling toll-free **1-888-382-1222** from the number you wish to register. Registration is free.

You can expect fewer calls within 31 days of the date you sign up for the registry. The only identifying information that will be provided to telemarketers and other companies accessing the registry will be the phone number you register. The law requires telemarketers to search the registry every 31 days and avoid calling any phone numbers that are on the registry. A telemarketer who disregards the National Do Not Call Registry could be fined up to \$16,000 for each call.

Federal Trade Commission (2009). *You make the call: the ftc's telemarketing sales rule*. Federal Trade Commission, Bureau of Consumer Protection, Division of Consumer and Business Education: Handout.

How to Order Your Free Credit Report

Your credit report contains information about where you live, how you pay your bills, and whether you've been sued or arrested, or have filed for bankruptcy. Credit reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home. The federal Fair Credit Reporting Act (FCRA) promotes the accuracy and privacy of information in the files of the nation's credit reporting companies.

An amendment to the FCRA requires each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion – to provide you with a free copy of your credit report, at your request, once every 12 months. The three nationwide credit reporting companies have set up one website and toll-free telephone number through which you can order your free annual report. To order, visit **annualcreditreport.com** or call **1-877-322-8228**.

Do not contact the three nationwide credit reporting companies individually. The FCRA allows you to order one free copy from each of the nationwide credit reporting companies every 12 months. You need to provide your name, address, Social Security number, and date of birth.

Federal Trade Commission (2011). *Disputing errors on credit reports*. Federal Trade Commission: Information Booklet.

Consumer Dial

Consumer Dial is the Department of Commerce and Consumer Affairs (DCCA) of Hawai'i's 24-hour automated information service. It is your source of information on commonly asked consumer and business questions. The Consumer Dial has 7 menu options:

- Menu 1: Cars
- Menu 2: Landlord Tenant Information
- Menu 3: Financial and Consumer Issues
- Menu 4: General Retail Information
- Menu 5: Insurance Information
- Menu 6: Scams and Frauds
- Menu 7: Consumer Complaints

Each menu options has multiple messages for you to listen to when you call. For Oahu residents, call **808-587-1234**. To call toll-free from the neighbor islands, use a touch tone telephone. For the Big Island, call **808-974-4000**. When you hear the message, press **7-1234**, followed by the # sign.

Department of Commerce and Consumer Affairs. (2014). *Consumer Dial*. Department of Commerce & Consumer Affairs: Handout.

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