

Tennessee Consumer Calendar 2016 – 2017

ADVOCATE | EDUCATE | PROTECT



Department of
**Commerce &
Insurance**

Consumer Affairs

Every day is a great day to live in Tennessee.

The Tennessee Department of Commerce & Insurance's Division of Consumer Affairs wants to make it even better through outreach, education and protection for Tennessee consumers 365 days a year. We are devoted to protecting consumers against unfair business practices through advocacy and consumer education.

Being a smart consumer is perfect for all seasons—spring, summer, fall or winter. Though the weather and the scenery may change, we're always ready to help all Tennesseans—from Memphis to Kingsport or Murfreesboro to Mountain Home.

We hope you'll enjoy the beautiful Tennessee scenery and use the 16 months of tips, reminders and ideas to help better yourself and be a savvy Tennessee consumer.

WHAT WE DO

The Consumer Affairs Division serves as a clearinghouse for complaints by Tennessee consumers alleging fraudulent, deceptive or dangerous practices. In 2015, the Division of Consumer Affairs successfully mediated over **40%** of cases through our **FREE** mediation service.



Department of
**Commerce &
Insurance**

Consumer Affairs

Consumer Resources

TENNESSEE HIGHWAY PATROL

Identity Theft Crime Unit
Phone: 615-251-5185
Email: Safety.IdentityCrime@tn.gov
Website: www.tn.gov/safety

CONSUMER FINANCIAL PROTECTION BUREAU

Phone: 855-411-2372
Website: www.consumerfinance.gov

FEDERAL TRADE COMMISSION

Consumer Resources: www.consumer.ftc.gov
Report ID Theft: www.ftc.gov/idtheft

INTERNET CRIME COMPLAINT CENTER (IC3)

Website: www.ic3.gov

CREDIT BUREAUS

Equifax

Website: www.equifax.com
Report Credit Fraud: 800-525-6285
Request Credit Report: 800-685-1111

TransUnion

Website: www.transunion.com
Report Credit Fraud: 800-680-7289
Request Credit Report: 800-888-4213

Experian (TRW)

Website: www.experian.com
Report Credit Fraud: 888-397-3742
Request Credit Report: 888-567-8688

TENNESSEE SECRETARY OF STATE

sos.tn.gov

TENNESSEE DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT

tn.gov/workforce

BETTER BUSINESS BUREAU

tn.gov/commerce/topic/consumer-resources

TENNESSEE ATTORNEY GENERAL

attorneygeneral.tn.gov

CONSUMER INSURANCE SERVICES

tn.gov/commerce/section/insurance

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

tennessee.gov/tdfi/

JUMPSTART COALITION

jumpstart.org/states-tennessee.html

TENNESSEE HIGHWAY PATROL - IDENTITY THEFT CRIMES UNIT

tn.gov/safety/article/icu

TENNESSEE DEPARTMENT OF HEALTH

tn.gov/health/topic/healthy-homes



New Year, New You!

Remodeling or selling your home? Before you sign the dotted line, you should confirm that your professional is actively licensed with the State of Tennessee at www.verify.tn.gov.

WHEN HIRING A CONTRACTOR...

Ask the contractor about the building permit for inspections. If the contractor says one is not needed or that the homeowner is responsible, this should be a "RED FLAG" to not use this contractor.

Be cautious of door-to-door solicitations. After a storm, it's common for unlicensed contractors to take advantage of those in need of repairs due to storm damage.

Always get a contract in writing. Make sure the contract includes valid contact information with the contractor's phone number and physical business address. Read the terms for the payment schedule, materials, subcontractor payments, and terms for contract termination.

NEVER pay cash. In some instances, paying with a credit card can offer extra protection.

Never pay for all the work upfront. You should never pay more than 1/3 of the quoted price before work begins.

Visit www.tn.gov/commerce for more tips offered by the Board for Licensing Contractors.

January 2016

500 James Robertson Parkway
Davy Crockett Tower | Nashville, Tennessee 37243
(615) 741-4737 | consumer.affairs@tn.gov



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	31 NEW YEAR'S EVE	1 NEW YEAR'S DAY	2
3	4	5	6	7	8	9
10	11	12	13 DON'T FORGET! <i>Today is a good day to check the status of your insurance policies!</i>	14	15	16
17	18 MARTIN LUTHER KING, JR. DAY	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6



Getting Dolled Up for Your Valentine?

The Board of Cosmetology and Barber Examiners has more than 67,000 licensees in the State of Tennessee. To verify their licensure, visit www.verify.tn.gov.

REMEMBER THESE TIPS WHEN YOU VISIT THE SALON

- A manager or managing owner must be on site when the shop is open for business.
- Everyone providing a service must have an active license at all times.
- Instruments must be sanitized after every use.
- Footbaths must be cleaned and disinfected after every use.
- In every shop, a current Tennessee license and graded inspection sheet should be posted for the public to view.

For more tips and information about the Tennessee Board of Cosmetology and Barber Examiners, visit www.tn.gov/commerce.

February 2016

500 James Robertson Parkway
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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
31	1 <i>February is Black History Month</i>	2 GROUNDHOG DAY	3	4	5	6
7	8	9	10	11	12	13
14 VALENTINE'S DAY	15 PRESIDENTS' DAY <i>Don't forget to update your voter registration!</i>	16	17	18	19	20
21	22	23	24	25	26	27
28	29	1	2	3	4	5



Be a Savvy Consumer in 2016

National Consumer Protection Week is a coordinated campaign that encourages consumers nationwide to take full advantage of their consumer rights and make better-informed decisions. For information in 2016, visit www.ncpw.gov.

TOP 5 CONSUMER TIPS

1. **Trust your gut.** Remember that if an offer seems too good to be true, it often is.
2. **Read the fine print.** It's important for consumers to read – and understand – all the terms and conditions before signing off.
3. **Do your homework.** Before making a purchase, shop around to compare the product, the cost, warranties and more. If you're hiring a service provider, ask for references and do a little research of your own.
4. **Stick to a budget.** Be realistic about what you can afford and determine if the purchase is really a “need” or a “want.”
5. **Know where to get help.** For more information about consumer rights and responsibilities in Tennessee, or if you're unsure who to contact for help, visit our website at www.tn.gov/commerce

DID YOU KNOW?

The Tennessee Attorney General is the chief legal officer for the State. The Attorney General's Consumer Advocate and Protection Division enforces Tennessee statutes on behalf of the Tennessee Division of Consumer Affairs in the name of the State of Tennessee. For more information on how the Tennessee Attorney General is working to protect consumers, visit www.tn.gov/attorneygeneral.

March 2016

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	1	2	3	4 EMPLOYEE APPRECIATION DAY	5
6	7	8	9	10	11	12
13 SPRING FORWARD! <i>Don't forget to set your clock ahead one hour and change the batteries in your smoke alarms!</i>	14	15	16	17 ST. PATRICK'S DAY	18	19
20	21	22	23	24	25 GOOD FRIDAY	26
27 EASTER	28	29	30	31	1	2



Tax Time Tips

The IRS uses your Social Security number to make sure your filing is accurate and complete, and that you get any refund you are due. If someone has misused your personal or financial information, you can call one of the three national credit reporting companies and ask for an initial fraud alert on your credit report. This alert stays on your report for at least 90 days. The initial credit reporting company you call must inform the other two companies about the alert. A fraud alert is free, but you must provide proof of your identity. When you have an alert on your report, a business may try to contact you because it must verify your identity before it issues credit.

DID YOU KNOW?

Basic tax preparation services don't require a CPA and a tax preparer is not required to be a Certified Public Accountant. In order to become a CPA, the Tennessee Board of Accountancy requires the individual to complete a rigorous examination process and meet specific education and experience requirements. Visit www.verify.tn.gov to ensure your CPA is licensed and in good standing.

April 2016

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 (615) 741-4737 | consumer.affairs@tn.gov



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	31	1 APRIL FOOL'S DAY <i>Don't get fooled by someone unlicensed... check verify.tn.gov</i>	2
3	4	5	6	7	8	9
10	11	12	13	14	15 TAX DAY	16
17	18	19	20	21	22 EARTH DAY	23 MONEY SMART WEEK BEGINS
24	<i>Money Smart Week is a public campaign designed to help consumers better manage their personal finances. For more information, visit www.moneysmartweek.org</i>					30



Car Shopping?

“Curbstoning” is an unlawful practice in Tennessee. Curbstoning is generally, selling a car without a properly endorsed title or without a motor vehicle dealer license if required. You will find these vehicles advertised on Craigslist and other social media sites or displayed at shopping centers, vacant property, busy street corners, gas stations, and other high traffic areas. Anyone who sells over five (5) cars in a 12 month period must have a Tennessee license. If you are car shopping and find that a dealer is unlicensed, then contact the Tennessee Motor Vehicle Commission at motor.vehicle@tn.gov.

TENNESSEE LEMON LAW

According to Tennessee law, a “lemon” is a new motor vehicle with a defect or condition that substantially impairs it, and whose manufacturer or authorized agent cannot repair after four attempts, or which is out of service for repairs for a cumulative total of 30 or more days during the term of protection. If you believe you purchased a lemon, contact the Tennessee Consumer Affairs Division to file a complaint or to read more about the Tennessee Lemon Law at www.tn.gov/consumer.

LOCKED OUT? DID YOU KNOW?

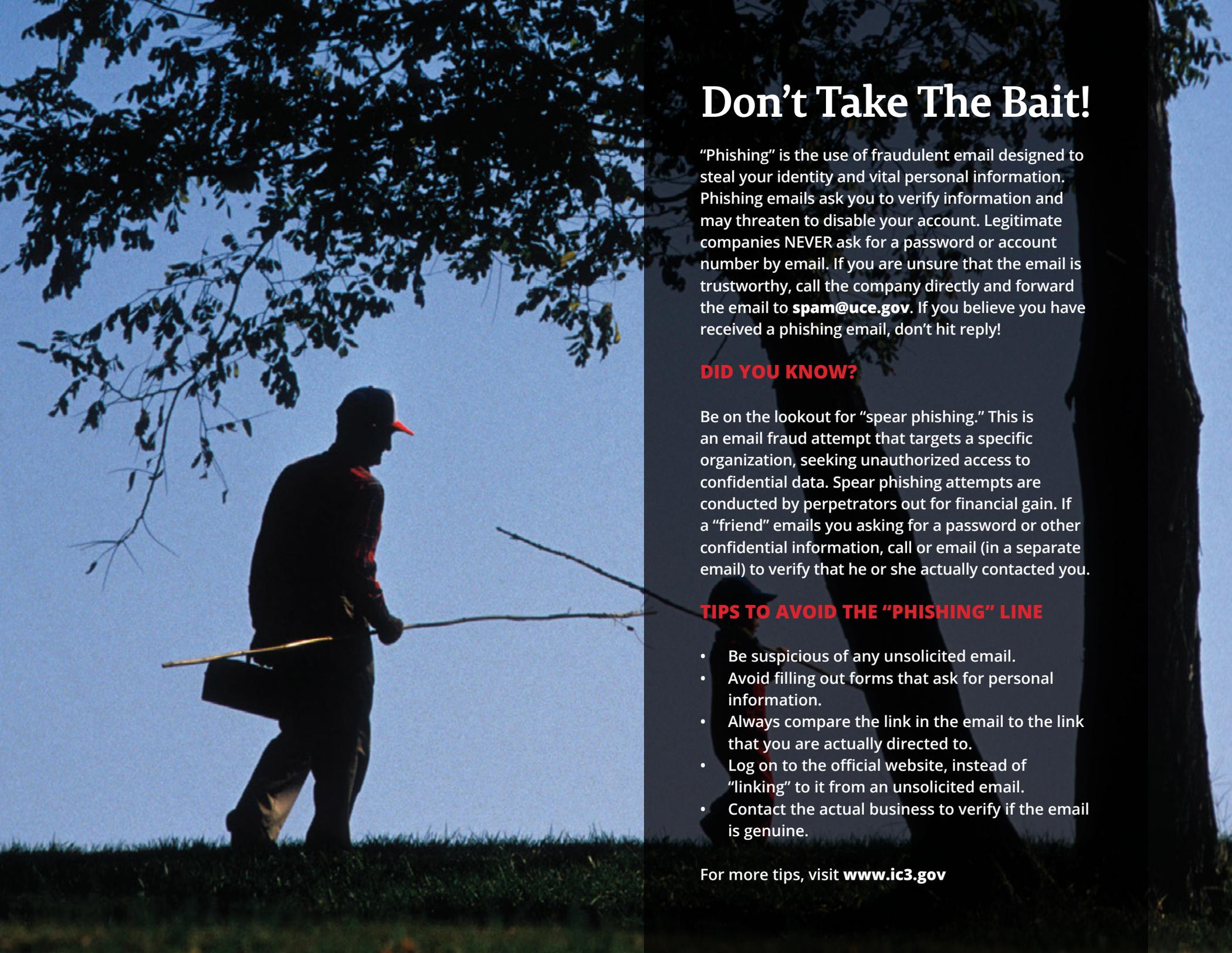
Anyone can unlock a vehicle in an emergency. Before you call a locksmith and pay big bucks, visit www.verify.tn.gov to make sure that individual is licensed with the State of Tennessee.

May 2016

500 James Robertson Parkway
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(615) 741-4737 | consumer.affairs@tn.gov



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3 TEACHER APPRECIATION DAY	4	5 CINCO DE MAYO	6	7
8 MOTHER'S DAY	9	10	11	12	13	14
15	16	17	18 DON'T FORGET! <i>Today is a good day to check the status of your insurance policies!</i>	19	20	21
22	23	24	25	26	27	28
29	30 MEMORIAL DAY	31	1	2	3	4



Don't Take The Bait!

"Phishing" is the use of fraudulent email designed to steal your identity and vital personal information. Phishing emails ask you to verify information and may threaten to disable your account. Legitimate companies NEVER ask for a password or account number by email. If you are unsure that the email is trustworthy, call the company directly and forward the email to spam@uce.gov. If you believe you have received a phishing email, don't hit reply!

DID YOU KNOW?

Be on the lookout for "spear phishing." This is an email fraud attempt that targets a specific organization, seeking unauthorized access to confidential data. Spear phishing attempts are conducted by perpetrators out for financial gain. If a "friend" emails you asking for a password or other confidential information, call or email (in a separate email) to verify that he or she actually contacted you.

TIPS TO AVOID THE "PHISHING" LINE

- Be suspicious of any unsolicited email.
- Avoid filling out forms that ask for personal information.
- Always compare the link in the email to the link that you are actually directed to.
- Log on to the official website, instead of "linking" to it from an unsolicited email.
- Contact the actual business to verify if the email is genuine.

For more tips, visit www.ic3.gov

June 2016

500 James Robertson Parkway
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(615) 741-4737 | consumer.affairs@tn.gov



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	31	1	2	3	4
5	6 D-DAY	7	8	9	10	11
12	13	14 FLAG DAY	15	16	17	18
19 FATHER'S DAY	20	21	22	23	24	25
26	27	28	29	30	1	2



Fire Safety on the 4th

Fireworks cause an average of almost 20,000 reported fires per year. In 2013, sparklers caused 41% of fireworks injuries.

ENJOY YOUR HOLIDAY WITH A FEW SAFETY TIPS

- Leave fireworks to the professionals.
- The safest way to enjoy fireworks is to attend a public display conducted by trained professionals.
- Children should never pick up fireworks that may be left on the ground, as they may still be active.

In 2014, unattended cooking fires were the leading cause of fire deaths in Tennessee. **Before you light up the grill, read these fire safety tips!**

- Always stay in the kitchen when you are frying, boiling, grilling or broiling food inside.
- Use a timer to remind yourself that you're cooking.
- Stay alert! Avoid cooking if you're sleepy, consuming alcohol, or if you've taken medication that makes you drowsy.
- When grilling outside, keep your grill a safe distance from your house, play areas, or foot traffic. Never leave your grill unattended when in use.
- Use long-handled grilling tools, and periodically remove grease in the trays below the grill.

For more fire safety tips, visit www.tn.gov/commerce and view the State Fire Marshal's webpage.

July 2016

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	1	2
3	4 INDEPENDENCE DAY	5	6	7	8	9
10	11	12	13	14	15	16
17	18 NELSON MANDELA INTERNATIONAL DAY	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6



On the Move?

Many counties are covered by the Uniform Residential Landlord-Tenant Act. If you're looking to lease a residential property, review these tips below:

- Ask for a written rental agreement before moving in. This sets the expectations of both parties and can prevent future disputes about the duration of the lease, the amount and date rent is due.
- Keep a copy of the signed rental agreement and make sure to document in writing any repairs or renovations with anticipated dates for completion.
- Residential landlords requiring security deposits prior to occupancy are required to hold all security deposits in an account used only for that purpose. Landlords may not retain any portion of the security deposit if it has not been placed in such an account.
- The Tenant Act states that tenants shall not unreasonably withhold consent to the landlord to enter the premises for inspection, repairs, improvements, or to show the property to prospective purchasers. The landlord shall not abuse the right of access or use it to harass the tenant.
- The landlord may enter the dwelling without consent in the event of an emergency.
- A tenant shall not engage in any illegal activity on the premises.
- The landlord is responsible for providing working smoke alarms for rental units.
- A landlord shall comply with applicable building and house codes materially affecting the health and safety of the tenant.

For more tips and information related to the Tennessee Uniform Residential Landlord and Tenant Act, visit www.tn.gov/commerce.

August 2016

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3



Be a Smart Consumer

CHECK YOUR CREDIT

A Social Security number can be used by identity thieves to apply for government benefits, open bank and credit card accounts, apply for a loan or utility service, or rent a place to live. Check for a credit report to see if you or your child's information is being misused. Several signs that can tip you off:

- Being turned down for government benefits because the benefits are being paid to another account
- Getting a notice from the IRS to pay income taxes, or that the Social Security number was used on another tax return
- Getting collection calls or bills for products or services you didn't receive

DID YOU KNOW?

In 2014 an estimated 17.6 million Americans were victims of identity theft. You can protect the credit report of a person under the age of 16 through a Security Freeze. This means the consumer reporting agency (e.g. TransUnion, Equifax, Experian) cannot release that person's credit report, or any other information regarding that person, unless the security freeze is removed. To request a Security Freeze, simply contact the consumer reporting agency to request the freeze be placed. The maximum fee for placing or lifting a freeze for a protected consumer is \$10 for each action. For more information on how to request a security freeze visit www.tn.gov/consumer.

September 2016

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(615) 741-4737 | consumer.affairs@tn.gov



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	31	1	2	3
4	5 LABOR DAY	6	7	8 INTERNATIONAL LITERACY DAY	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	1

Don't Get Tricked on Halloween this Year!

Scammers target polite people because they have a harder time saying no. If you feel pressured to make a decision, chances are you are being pressured. It may be hard, especially if it is a friend or relative, but just saying "No, I am not interested," may save you from being scammed. Tell them you're going to hang up, and then DO IT. For more consumer tips, visit www.tn.gov/consumer or www.consumerfinance.gov.

NATIONAL CELEBRATE PRO BONO MONTH

October is "National Celebrate Pro Bono Month" where free legal services are offered to those in need. This event includes legal advice clinics, education programs and public presentations. In 2014, more than 8,000 Tennessee attorneys reported 673,464 hours of pro bono service provided in the previous year. More information can be found at www.tncourts.gov.

DID YOU KNOW?

On average, 91 lives are lost in Tennessee each year due to accidental house fires. Over 70% of these deaths were in homes that didn't have a working smoke alarm installed. Tennessee's "Get Alarmed" program helped install free smoke alarms in over 20,000 homes since 2012, already saving at least 106 lives. Below are fire prevention tips that just might save your life.

- Always close the door behind you when escaping a fire. It helps prevent the fire from spreading and limits the amount of damage to your home.
- Maintain working smoke alarms in all areas of your home. Test the alarms monthly, and replace the alarms after 10 years.
- If you smoke, smoke outside. Never smoke in bed, and never smoke in a home when medical oxygen is used.
- When in doubt, just get out! After escaping, call 9-1-1. Do not re-enter the building or attempt to fight the fire on your own.

For more information about Fire Prevention Month, visit www.tn.gov/commerce.

October 2016

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Davy Crockett Tower | Nashville, Tennessee 37243
(615) 741-4737 | consumer.affairs@tn.gov



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
25	26	27	28	29	30	1
2	3	4	5	6	7	8
9 FIRE PREVENTION WEEK BEGINS	10 COLUMBUS DAY	11 YOM KIPPUR	12 YOM KIPPUR	13	14	15
16	17 BOSS'S DAY	18	19 HEAR THE BEEP WHEN YOU SLEEP <i>Every bedroom needs a working smoke alarm!</i>	20	21	22
23	24	25	26	27	28	29
30	31 HALLOWEEN	1	2	3	4	5

Holiday Shopping Tips

Avoid carrying a Social Security card, birth certificate, passport, bank information or paychecks when hitting the stores. Check your bank statements, credit card bills and credit reports often.

WHEN PAYING BY CREDIT CARD

Don't allow clerks to put your receipts in your bag; carry them in your wallet where they are safer. Watch cashiers and waiters, ensuring that they don't "skim" or save your card number.

WHEN PAYING BY CHECK

Never allow merchants to write your Social Security number on the check. Use a black gel ink pen to write checks, which will permeate the fibers and make it difficult for the check to be cleaned and reused.

WHEN SHOPPING ONLINE

- Be careful of wireless internet connections. Only use those that require a security key or certificate.
- Shop on secure, reputable sites only. "https:///" at the beginning of the URL indicates a secure site.
- Never offer personal information, especially your Social Security number.
- Read customer reviews before ordering.
- Only use a credit card. This protects your personal funds and prevents thieves from gaining access to your bank account.

DID YOU KNOW?

Some companies use "free trials" to sign you up for additional products and bill you every month until you cancel. What starts as a "free trial" might end up costing you real money. Learn more at www.consumer.ftc.gov.

November 2016

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(615) 741-4737 | consumer.affairs@tn.gov



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	31	1	2	3	4	5
6 FALL BACK! <i>Don't forget to set your clock back one hour and change the batteries in your smoke alarms!</i>	7	8 ELECTION DAY	9	10	11 VETERANS DAY	12
13	14	15	16	17	18	19
20	21	22	23	24 THANKSGIVING DAY	25 BLACK FRIDAY	26
27	28 CYBER MONDAY	29	30	1	2	3



What to do if You're a Victim of Identity Theft

If someone is using your identifying information (name, date of birth, Social Security number, etc.), then you are a victim of an identity crime.

1. IMMEDIATELY file a report with your local police department or sheriff's office. If you are a Tennessee victim, contact the Identity Crimes Unit at **615-251-5185** or visit **www.tn.gov/safety**.
2. File a complaint with the Federal Trade Commission. Call 1-877-ID-THEFT or visit **www.ftccomplaintassistant.gov**.
3. File a report with the three major credit bureaus: Equifax TransUnion Experian (TRW).
4. Make copies of all relevant documents.
5. Log all conversations, including dates, times, names, and telephone numbers. Keep your receipts.

If you believe you are a victim of tax-related identity theft, call the IRS Identity Protection Specialized Unit at **800-908-4490**.

For more information about identity theft visit **www.tn.gov/consumer**.

December 2016

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24 CHRISTMAS EVE HANUKKAH BEGINS
25 CHRISTMAS DAY	26	27	28	29	30	31



Debt Collection

The Consumer Financial Protection Bureau reported the most complained-about financial product or service was debt collection, representing about 32% of complaints submitted. The most common issue identified by consumers is continued attempts to collect debts the consumer contends are not due. For more information, visit www.consumerfinance.gov or to file a complaint in the State of Tennessee, visit www.tn.gov/commerce.

FREE CREDIT REPORT

Get a free credit report annually at annualcreditreport.com. To ensure you don't visit an impostor site visit www.badcredit.org/reviews/credit-report-alert/

DID YOU KNOW?

Consumer reporting companies collect information and provide reports on consumers that are used to decide whether consumers are eligible for credit. Credit reports and scores can determine everything from consumer eligibility for credit to the rates consumers pay for credit.

Credit service business means any person who, with respect to the extension of credit by others, sells, provides, or performs, or represents that such person can or will sell, provide, or perform any of the following services in return for the payment of money or other valuable consideration:

- Improving a consumer's credit record, history, or rating;
- Obtaining an extension of credit for a consumer; or
- Providing advice or assistance to a consumer with regard to either of these.

To learn more about Credit Service Businesses in the State of Tennessee, visit www.tn.gov/commerce.

January 2017

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1 NEW YEAR'S DAY	2 NEW YEAR'S DAY (OBSERVED)	3	4	5	6	7
8	9	10	11 DON'T FORGET! <i>Today is a good day to check the status of your insurance policies!</i>	12	13	14
15	16 MARTIN LUTHER KING, JR. DAY	17	18	19	20 INAUGURATION DAY	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

A hummingbird is shown in flight, its wings spread, against a vibrant red background. The bird is positioned in the upper left quadrant of the image. In the foreground, there are several red flowers on a stem, some in focus and some blurred. The overall scene is brightly lit, creating a warm, monochromatic red palette.

Beware of Telemarketing Scams

"RED FLAGS" TO HELP YOU SPOT TELEMARKETING SCAMS:

- You've been specially selected (for this offer)
- You'll get a free bonus if you buy our product
- You've won one of five valuable prizes
- You've won big money in a foreign lottery
- This investment is low risk and provides a higher return than you can get anywhere else
- You have to make up your mind right away
- You trust me, right?
- You don't need to check our company with anyone
- We'll just put the shipping and handling charges on your credit card

If you hear a line that sounds like this, say "No, thank you," hang up, and file a complaint with the Federal Trade Commission at www.ftc.gov/complaint.

STAY AWAY FROM A FOREIGN LOTTERY

It's illegal to play a foreign lottery, yet messages that tout your chances of winning a foreign lottery, or messages that claim you've already won, can be tempting. Inevitably, you have to pay "taxes," "fees," or "customs duties" to collect your prize. If you must send money to collect, you haven't won anything. For more information, visit www.consumer.ftc.gov.

February 2017

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29	30	31	1 <i>February is Black History Month</i>	2 GROUNDHOG DAY	3	4
5	6	7	8	9	10	11
12	13	14 VALENTINE'S DAY	15	16	17	18
19	20 PRESIDENTS' DAY <i>Don't forget to update your voter registration!</i>	21	22	23	24	25
26	27	28	1	2	3	4



Extended Warranties and Service Contracts

If you're buying a car, an electronic device, or a major appliance, you may be offered the chance to buy an "extended warranty" or service contract. Both service contracts and warranties provide repair or maintenance for a specific time. But there's an important difference: a warranty is included in the price of an item; a service contract costs extra. It's an add-on that might not be worth the price. Here are a few factors to consider before deciding to buy a service contract:

- **Is the Product Likely to Need Repairs?** You may not benefit from a service contract if the product isn't likely to need repairs or if the potential cost of repairs is low.
- **Does the Service Contract Really Provide Extra Coverage?** Compare the warranty coverage to the service contract to see if there's any benefit to additional coverage.
- **How Are Claims Handled?** Find out if the retailer or someone else takes care of the repairs. What's the process for a claim?
- **Who Is Responsible for the Contract?** Consumer Affairs often gets letters from consumers who ask what they can do if they have a service contract with a company that goes out of business and cannot repay claims. Unfortunately, there is little you can do if that happens. Before you sign a contract, think about the company's financial situation and consider whether the business is reputable.
- **Is There a Better Option?** Some consumer advocates suggest that people are better off skipping extended warranties, and putting the money they would've spent in a savings account. If you need repairs, you'll have your savings to fall back on. And if you don't need repairs, you'll have a little extra money in the bank.

March 2017

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Davy Crockett Tower | Nashville, Tennessee 37243
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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	1	2	3 EMPLOYEE APPRECIATION DAY	4
5	6	7	8	9	10	11
12 SPRING FORWARD! <i>Don't forget to set your clock ahead one hour and change the batteries in your smoke alarms!</i>	13	14	15	16	17 ST. PATRICK'S DAY	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1



Did You Know?

Help at the Tennessee Department of Commerce and Insurance can be found at tdcihelp.zendesk.com or by emailing us at consumer.affairs@tn.gov.

ONE-STOP LICENSING

Find information about regulated professions, licensing requirements and activities on our one stop licensing page at apps.tn.gov/licenses.

VERIFY

To ensure your working with an actively licensed professional – verify their licensure status at verify.tn.gov.

DISCIPLINARY ACTION REPORT

We compile the disciplinary actions of our Regulatory Boards as well as our Insurance division for public inspection. This includes details about regulatory actions taken against licensees and bad actors. Find the Disciplinary Action Report in our resources list at tn.gov/commerce.

GET NOTIFIED!

Sign up for email notices on law and rule changes about any profession at apps.tn.gov/notifyapp/sign_up.html.

April 2017

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	31	1 APRIL FOOL'S DAY <i>Don't get fooled...check our Buyer Beware List!</i>
2	3	4	5	6	7	8
9	10	11	12	13	14 GOOD FRIDAY	15
16 EASTER	17 TAX DAY	18	19	20	21	22 EARTH DAY
23	24	25	26	27	28	29
30	1	2	3	4	5	6

How to File a Consumer Complaint

CONTACT THE BUSINESS FIRST! Try talking to the manager or business owner. Most problems are resolved at this level. If you are still not satisfied after contacting the business, then you should file a complaint with the Tennessee Division of Consumer Affairs.

Consumer Affairs accepts complaints from residents of Tennessee, and from people who have had problems with a business in Tennessee. To file a complaint, visit www.tn.gov/consumer.

Follow these steps to help prevent delays in processing your complaint:

1. Submit your complaint in writing and using the form provided by our office. Answer all questions on the complaint form. Briefly describe your complaint and include all important facts.
2. Provide copies of any documents that would support your complaint. **DO NOT MAIL ORIGINAL DOCUMENTS;** these will not be returned.
3. Take the time to black out sensitive information, such as Social Security numbers, bank and credit card numbers.
4. Remember to date and sign the complaint form before faxing, mailing or submitting over the internet.

For more information about the Tennessee Consumer Protection Act and consumer news, visit www.tn.gov/commerce/topic/consumer-news-information.

May 2017

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	1	2 TEACHER APPRECIATION DAY	3	4	5 CINCO DE MAYO	6
7	8	9	10	11	12	13
14 MOTHER'S DAY	15	16	17 DON'T FORGET! <i>Today is a good day to check the status of your insurance policies!</i>	18	19	20
21	22	23	24	25	26	27
28	29 MEMORIAL DAY	30	31	1	2	3



Legal Resources

HELP4TN

HELP4TN is a web portal designed to provide Tennesseans with a broad range of legal and social services resources in a one-stop venue. Talk to an experienced Tennessee attorney for free legal advice and referrals.

Phone: 844-HELP4TN (435-7486)

Email: help@tals.org

Website: www.HELP4TN.org

ONLINE TENNESSEE JUSTICE

OnlineTNJustice is a joint project of the Tennessee Alliance for Legal Services and the Tennessee Bar Association. These entities share the goal of increasing access to legal advice to those who cannot afford it. Visit www.onlinetnjustice.org for more information.

NASHVILLE BAR ASSOCIATION

Contact with this service puts you in touch with a pre-screened attorney with whom you may schedule a 1/2 hour appointment for a \$40.00 fee (instead of the normal hourly fee). This fee is waived for personal injury, medical malpractice, workers' compensation, victim compensation, and Social Security disability.

Phone: 615-242-6546

Website: www.nashvillebar.org

National Consumer Organizations

CALL FOR ACTION

Phone: 240-747-0229

Website: www.callforaction.org

Call for Action is a nonprofit network of consumer hotlines. Their trained volunteers assist consumers to resolve problems with businesses, government agencies and other organizations.

CONSUMER ACTION

Phone: 415-777-9635

Email: hotline@consumer-action.org

Website: www.consumer-action.org

Consumer Action is an education and advocacy organization specializing in finance, privacy, insurance, and healthcare issues. Consumer Action offers a multi-lingual consumer complaint hotline, and consumer education materials in several languages. Community-based organizations can receive these free publications in bulk quantities.

CONSUMER FEDERATION OF AMERICA (CFA)

Phone: 202-387-6121

Email: cfa@consumerfed.org

Website: www.consumerfed.org

CFA is a consumer advocacy and education organization. It represents consumer interests on issues such as telephone service, insurance and financial services, product safety, health care, product liability, and utilities. It develops and distributes studies of various consumer issues, as well as printed consumer guides.

CONSUMER REPORTS

Phone: 914-378-2000

Toll free: 800-666-5261 (Consumer Reports magazine)

Toll free: 800-333-0663 (ConsumerReports.org)

Email: customerservice@cr.consumer.org

Website: www.consumerreports.org

Consumer Reports publishes a magazine of the same name. It is an independent, nonprofit testing and information organization serving only consumers. Consumer Report is a comprehensive source for unbiased advice about products and services, personal finance, health and nutrition, and other categories based on their independent tests.

NATIONAL CONSUMERS LEAGUE (NCL)

Phone: 202-835-3323

Websites:

www.nclnet.org

www.fakechecks.org

www.fraud.org

www.lifesmarts.org

The NCL provides government and businesses with the consumer's perspective on consumer issues and workplace concerns. The League sponsors the LifeSmarts competition, which is designated to develop the consumer and marketplace knowledge of teenagers. NCL also provides consumers with information to avoid becoming victims of fraud and to convey their complaints to law enforcement.

NATIONAL COUNCIL ON AGING

Phone: 202-479-1200

Website: www.ncoa.org

NCOA is a national voice for older adults, especially those who are vulnerable and at disadvantage, and the community organizations that serve them.



Department of
**Commerce &
Insurance**

Consumer Affairs

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