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**CHECKLIST FOR CONSUMERS**

These referral agencies and organizations may be of assistance. Check a telephone directory for similar services outside the Denver-Metropolitan area.

**ATTORNEY COLLECTION PRACTICES** – Colorado Supreme Court, Office of Attorney Regulation, 1560 Broadway #1800, Denver, CO 80202, (303) 866-6400, or toll free 1 (877) 888-1370, [www.coloradosupremecourt.com/Regulation/Regulation.asp](http://www.coloradosupremecourt.com/Regulation/Regulation.asp)

**BUSINESS DISPUTES AND RELIABILITY REPORTS** - Call the Better Business Bureau in your area. Denver BBB, 1780 South Bellaire Street, #700, Denver, CO 80222; 1-800-222-4444.

**COLLECTION AGENCIES** Contact the Colorado Collection Agency Board, 1525 Sherman St. 7<sup>th</sup> Fl., Denver, CO 80203, (303) 866-5304, [www.ago.state.co.us/CADC/CADCmain.cfm](http://www.ago.state.co.us/CADC/CADCmain.cfm) or the Federal Trade Commission at (877) FTC-HELP, [www.ftc.gov/ftc/consumer.htm](http://www.ftc.gov/ftc/consumer.htm) .

**CREDIT CARDS** - Determine if the issuing bank is a National Bank or State Bank. If a National Bank, the name of the bank will include the initials "N.A." For national banks, contact the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney St. #3450, Houston, TX 77010-9050, 1-800-613-6743, [www.occ.treas.gov/customer.htm](http://www.occ.treas.gov/customer.htm). For state banks, contact either the Banking and Finance Office or the Attorney General in the state that issued the credit card.

**CREDIT REPORTING** - Call the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue N.W. #130, Washington, D.C. 20580; 1-877-FTC-HELP or 1-877-382-4357; Fax: (202) 326-2012, Website: [www.ftc.gov](http://www.ftc.gov).

**CREDIT COUNSELING** - Look under “Credit & Debt Counseling” in the yellow pages. You may wish to select a non-profit credit counseling organization.

**DENVER HOUSING INFORMATION AND REFERRAL SERVICE** - Community Housing Resources (303) 831-1935.

**FEDERAL CREDIT UNIONS** - National Credit Union Administration, 4807 Spicewood Springs Rd. #5200, Austin, TX 78759, (512) 349-4500, [www.ncua.gov](http://www.ncua.gov).

**FEDERAL SAVINGS BANKS, THRIFTS, and SAVINGS & LOANS** - Office of Thrift Supervision, Consumer Affairs Department, P.O. Box 619027, Dallas-Fort Worth, TX 75261-9027, (214) 281-2012, [www.ots.treas.gov](http://www.ots.treas.gov).

**IDENTITY THEFT** – Information: [www.ago.state.co.us/idtheft/IDTheft.cfm](http://www.ago.state.co.us/idtheft/IDTheft.cfm). Also contact your local police department and the Federal Trade Commission (FTC), 1-877-438-4338, [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft); Equifax Fraud Unit at 1-800-525-6285; Experian Information Solutions (formerly TRW) at 1-888-397-3742; TransUnion Fraud Unit at 1-800-680-7289; U. S. Postal Inspector (see federal government phone listing); Social Security Administration, Fraud Hotline at 1-800-269-0271.

**LEGAL RIGHTS AND LEGAL ASSISTANCE** - Justice Information Center, 1600 Downing, Denver, CO 80218, (303) 832-1220. Fees are based on ability to pay and donations. Bilingual services are available.

**LEGAL SERVICES TO PERSONS ON LIMITED INCOMES** - Check the telephone directory under "Legal Aid" (303) 837-1313, or the Thursday Night Bar, 1905 Sherman Street, Denver, CO 80203, (303) 830-8210, a Denver Bar Association organization. Call for initial consultation fee and fees for additional services that are based on your income.

**METROPOLITAN LAWYER REFERRAL SERVICE, INC.** - Logan Building, 899 Logan Street, Suite 408, Denver, CO 80203, (303) 831-8000, can refer you to an attorney experienced in dealing with your type of problem. Inquire about the fee and any fees for additional services.

**MORTGAGE BROKER COMPLAINTS** – Colorado Division of Real Estate, Attn: Mortgage Broker Complaint Department, 1560 Broadway # 925, Denver, CO. 80202, (303) 894-2166 or (303) 894-2185, [www.dora.state.co.us/real-estate/index.htm](http://www.dora.state.co.us/real-estate/index.htm). You may also contact the Colorado Association of Mortgage Brokers, 7000 Broadway #320, Denver, CO 80221, (303) 991-2240, [www.camb.org](http://www.camb.org).

**MORTGAGE LENDER COMPLAINTS** - Colorado Mortgage Lenders Association, 7000 E. Belleview Ave. #203, Greenwood Village, CO 80111, (303) 773-9565 x4 or (800) 611-4832 x4, [www.cmla.com](http://www.cmla.com)

**NATIONAL BANKS** - Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3710, Houston, TX 77010, 1-800-613-6743. (Washington D.C. Office: Comptroller of the Currency, Customer Assistance Unit, Mail Stop 3-9, Washington, DC 20219-0001, (202) 874-4820 or 1-800-613-6743), [www.occ.treas.gov/customer.htm](http://www.occ.treas.gov/customer.htm).

**SENIORS** - For help with medical insurance and other benefits, contact the Colorado Commission on Aging, (303) 866-5931 for referral to the appropriate agency in your area. To report financial fraud against seniors, contact AARP ElderWatch, (303) 222-4444 or (800) 222-4444, [www.aarpelderwatch.org/public/home.html](http://www.aarpelderwatch.org/public/home.html)

**SMALL CLAIMS COURT - DISPUTES UNDER \$7,500** – Contact your county court. There is a small filing fee but a lawyer is not required. Call the number for "Courts" in the appropriate county to obtain information.

**STATE CHARTERED BANKS** – Colorado Division of Banking, 1560 Broadway #1175, Denver, CO 80202, (303) 894-7575, [www.dora.state.co.us/banking/index.htm](http://www.dora.state.co.us/banking/index.htm), and Federal Deposit Insurance Corporation, 550 17th St. NW, Washington, D.C. 20429-9990, [www.fdic.gov](http://www.fdic.gov), (877) 275-3342 or (877) ASK-FDIC.

**STATE CREDIT UNIONS and SAVINGS & LOANS** – Colorado Division of Financial Services,  
1560 Broadway #1650, Denver, CO 80202 (303) 894-2336, [www.dora.state.co.us/financial-services/index.htm](http://www.dora.state.co.us/financial-services/index.htm).