

BOULDER COUNTY
District Attorney's Office
Stanley L. Garnett, District Attorney

CONSUMER RESOURCE MANUAL
2015

Justice Center
1777 6th Street
Boulder, CO 80302
303-441-3700
303-441-4703 Fax
www.bouldercounty.org/da

Consumer Division Staff

Jane Walsh, Deputy District Attorney, Director
Felisa Marcia, Deputy District Attorney
Claire Hunter, Consumer Specialist

The following manual is used as a guide when experiencing consumer problems. The manual will not necessarily provide THE definitive answer on any questions, but may help guide you to an answer. It is not to be used as a substitute for legal advice.

Most of the resources listed have exceptional websites that can provide you with important details. Please consult these for current information whenever possible. Contact our office for additional help or to file a complaint.

To review current state law regarding consumer protection, you may access the **Colorado Consumer Protection Act** online at this location:
<http://www.lexisnexis.com/hottopics/colorado/>

We try our best to keep this manual updated, but if you find information that has changed, please call us at 303-441-3700 with corrections. Thank you.

A

ABANDONED PROPERTY

Property owners should contact their local law enforcement agency having jurisdiction over the private property where property has been abandoned.

Per *C.R.S. 38-20-116* definitions:

1. Property is presumed abandoned if the owner has failed to contact the lien holder for a period of not less than thirty days and the lien holder, in good faith, is without knowledge of any evidence indicating that the owner does not intend to abandon the property.
2. At least fifteen days prior to selling or otherwise disposing of abandoned property, the lien holder shall notify the owner of the proposed manner and date of disposition by transmitting said notice to the owner's last known address by registered or certified mail, return receipt requested, signed by the addressee only. The lien holder shall maintain in his records for a period of one year a copy of said notice together with the return receipt signed by the addressee, or, if said notice is returned unclaimed, said notice and the proof of return unclaimed shall be so maintained. If the written notice is returned unclaimed, the lien holder shall publish said notice at least one day in a newspaper in the county in which the property is located or, if no newspaper is published in that county, then a newspaper in some adjoining county.

Per *C.R.S. 42-4-2102(1)* abandoned motor vehicle definitions:

Any motor vehicle left unattended on private property for a period of 24 hours, or longer or for such other period as may be established by local ordinance, without the consent of the owner or lessee of such property or the owner's or lessee's legally authorized agent.

Any motor vehicle stored in an impound lot at the request of its owner or the owner's agent and not removed from the impound lot according to the agreement with the owner or agent.

Any motor vehicle that is left on private property without the property owner's consent, towed at the request of the property owner, and not removed from the impound lot by the vehicle owner within 48 hours.

See Colorado Revised Statutes at <http://www.lexisnexis.com/hottopics/colorado/> and search for the above statute.

ACCOUNTANTS

To contact the state regulatory agency that handles complaints against accountants and accounting firms:

Colorado Department of Regulatory Agencies (DORA)
State Board of Accountancy
1560 Broadway, Room 1350
Denver, Co 80202
303-894-5961 *Information only; verbal complaints not accepted.*
www.dora.colorado.gov

ACUPUNCTURE

To contact the state regulatory agency that handles complaints against acupuncturists:

Colorado Department of Regulatory Agencies (DORA)
Acupuncture Board
1560 Broadway, Room 1350
Denver, Co 80202
303-894-7800 *Information only; verbal complaints not accepted.*
www.dora.colorado.gov

ADAMS COUNTY DISTRICT ATTORNEY'S OFFICE – 17th JUDICIAL DISTRICT

100 Judicial Center Drive, Suite 100
Brighton, CO 80601
303-659-7720
303-8335-5522 Fax
www.adamsbroomfieldda.org

ADULT PROTECTIVE SERVICES

To contact the county agency that investigates reports of abuse, neglect or financial exploitation of at-risk adults and elders:

Boulder County Adult Protective Services
P.O. Box 471
Boulder, CO 80306
303-441-1309
303-441-1523 Fax
www.bouldercounty.org/family/seniors/pages/hhsadultprotrsrserv.aspx

Boulder County APS staff is dedicated to protecting elders and at-risk adult citizens who are unable to protect themselves due to a physical or mental limitation. APS staff will assess the need for protective services and provide services to reduce the identified risk to the adult. These services may include case coordination, short-term case management, guardianship or representative payee, and information and referral.

ADVANCE FEE LOAN SCHEMES

Per *C.R.S. 18-15-109*, it is illegal for any person serving as a lender, or holding himself out as capable of obtaining a loan, to charge or collect any fee from a borrower until a borrower actually receives the agreed-upon loan. However, there are exceptions and exemptions to this

law. See Colorado Revised Statutes at <http://www.lexisnexis.com/hottopics/colorado/> and search for the above statute.

ADVERTISING

Advertising goods or services with intent not to sell them as advertised and making false representations of fact are types of advertising which are prohibited under the Colorado Consumer Protection Act.

Instances of false advertising may be reported to the District Attorney's Community Protection Division. Always check with the business first to determine whether it was a legitimate mistake.

See AUTOMOBILE ADVERTISING section of this manual regarding automobile dealer advertising complaints.

AGING ISSUES

For information about assisting older adults residing in the Boulder area, contact:

Boulder County Area Agency on Aging
3482 Broadway Street
Boulder, CO 80304
303-441-3570
bcaaa@bouldercounty.org

ARCH Information and Assistance Call Center
303-441-1617 (English and Spanish)
<http://boulder.co.networkofcare.org/aging/index.aspx>

For additional resources regarding aging, contact:

Colorado Commission on Aging
1575 Sherman Street
Denver, CO 80203
303-866-5288
888-866-4243 Toll Free
303-866-2696 Fax

AIDS/HIV/STD HOTLINE

Colorado STD/HIV Hotline
Boulder (Spanish): 303-444-7181
Denver only: 303-692-2777
Colorado: 877-478-3448 (Toll Free)
www.thebody.com

AIRLINE SAFETY ISSUES

To report safety concerns to the Federal Aviation Administration:

866-835-5322

www.faa.gov

AIRLINE SECURITY ISSUES

To report concerns about aviation security to the Transportation Security Administration (TSA):

866-289-9673

TSA-ContactCenter@dhs.gov Email

www.tsa.gov

AIRLINE SERVICE COMPLAINTS

For details about Aviation Consumer “Fly-Rights” (a consumer guide to air travel):

<http://airconsumer.dot.gov/publications/flyrights.htm>

For complaints other than safety and security (such as tickets, baggage, bumping, etc.), file a complaint online with the Department of Transportation:

Aviation Consumer Protection Division, C-75

U.S. Department of Transportation

1200 New Jersey Avenue, S.E.

Washington, D.C. 20590

202-366-2220 Airline Service Complaints Line

TTY 202-366-0511

<http://airconsumer.dot.gov/escomplaint/es.cfm>

AMBULANCE SERVICES

To contact the state regulatory agency that handles complaints against ambulance services:

Colorado Department of Public Health & Environment

HREMS-A2

4300 Cherry Creek Drive South

Denver Co 80246-1530

303-692-2980

303-691-7720 Fax

www.coems.info

AMBULATORY SURGICAL CENTER

To contact the State agency that inspects health care entities, to find and compare healthcare facilities, or to file a complaint about an assisted living facility:

Colorado Department of Public Health and Environment

Health Facilities and Emergency Medical Services Division

4300 Cherry Creek Drive South

Denver CO 80246-1530

303-692-2800 Health Facilities Main
303-692-2827 Ambulatory Surgical Center Complaints
health.facilities@state.co.us Email
<http://www.colorado.gov/cs/Satellite/CDPHE-HF/CBON/1251583470236>

AMERICAN CIVIL LIBERTIES UNION

To pursue civil liberties issues, contact the local ACLU affiliate:

ACLU of Colorado
303 E. 17th Avenue, Suite 350
Denver, CO 80203-1256
303-777-5482
www.aclu-co.org

APPLIANCES

For appliance recall information:

www.recalls.gov

ARAPAHOE COUNTY DISTRICT ATTORNEY'S OFFICE

6450 S. Revere Parkway
Centennial, Co 80111
720-874-8500
720-874-8501
www.da18.org

ARBITRATION

For information about arbitrations, mediations and other dispute resolution options:

American Arbitration Association
Denver Regional Office
1400 16th Street, Suite 400
Denver, 80202
720-932-8134
www.adr.org

ARCHITECTS/ENGINEERS/LAND SURVEYORS

To contact the state regulatory agency that handles complaints against architectural, engineering and land survey firms:

Colorado Department of Regulatory Agencies (DORA)
Architects, Engineers & Land Surveyors Board
1560 Broadway, Room 1350
Denver, Co 80202
303-894-7800 *Professions and Occupation Information Line.*
www.dora.colorado.gov

ASCAP

For information about ASCAP royalties:

American Society of Composers and Publishers
One Lincoln Plaza
New York, NY 10023
212-621-6219
Email: info@ascapfoundation.com
www.ascap.com

Royalties are usage-based payments made by one party to another for the right to ongoing use of an asset, sometimes an intellectual property, in this case music. Businesses which play music for customers are required to pay these fees to ASCAP, which in turn pays musicians. ASCAP's right to charge music users to collect these fees has upheld by the Supreme Court.

ASIAN PACIFIC CENTER

For Asian and Asian-American residents for whom English is not their first language seeking legal advice:

Asian Pacific Center
1544 Elmira St.
Aurora, CO 80010
303-365-2959
Extension 114 for Colorado Language Connection
www.apdc.org

ASSESSOR

For information on Boulder County properties:

Boulder County Assessor
PO Box 471 (for all mailings)
Boulder, CO 80306-0471
303-441-3530 Main
303-441-4830 Alternate
<http://www.bouldercountyassessor.org>

Office Locations:

Boulder
1325 Pearl St., 2nd floor
Longmont
529 Coffman Street, Suite 120
Lafayette
400 E. Simpson, Suite 105A

ASSISTED LIVING FACILITIES

To contact the State agency that inspects health care entities, to find and compare healthcare facilities, or to file a complaint about an assisted living facility:

Colorado Department of Public Health and Environment
Health Facilities and Emergency Medical Services Division
4300 Cherry Creek Drive South
Denver CO 80246-1530
303-692-2800 Health Facilities Main
303-691-4045 Assisted Living Residence Complaints
health.facilities@state.co.us Email
<http://www.colorado.gov/cs/Satellite/CDPHE-HF/CBON/1251583470236>

The Division encourages complainants to try to resolve concerns first through the health care entity's grievance process because very often this is the quickest way to address the problem.

For assisted living residences and nursing homes, complainants may also wish to contact the facility's Long-Term Care Ombudsman. To learn about this program, visit the Boulder County Department of Human Services website page:

www.bouldercounty.org/family/seniors/pages/lcambud.aspx

Every licensed long-term facility is required to display a poster with the facility's assigned ombudsman's name and contact information. If you are a resident or family member of a resident in a facility, call the ombudsman listed on the poster. You may also call your local Area Agency on Aging and ask to speak with a long-term care ombudsman, or:

Boulder County Health Department
Long-Term Care Ombudsman
303-441-1173 Confidential Line

AT-RISK ADULT ABUSE

Report any suspected abuse, including financial exploitation, of an elder or at-risk adult to local law enforcement department immediately.

Boulder County Sheriff:	303-441-4444
Boulder Police Department:	303-441-3333
Longmont Police Department:	303-651-8555
Louisville Police Department:	303-441-4444
Lafayette Police Department:	303-665-6311
Erie Police Department:	303-926-2810
Nederland Police Department:	303-258-3250

You may also contact:

Boulder District Attorney Community Protection: 303-441-3700

Boulder County Adult Protective Services: 303-441-1309
(Hotline – 24/7 including holidays)

Restraining Orders can be issued to prevent many kinds of abuse, including financial exploitation. Temporary orders will be followed by a hearing, at which time an order can be made permanent.

Please refer to the “Financial Exploitation Signs” brochure on our website for important information.

ATTORNEY GENERAL

The Colorado Attorney General’s Office represents and defends the legal interests of the people of the State of Colorado and its sovereignty. It has primary authority for enforcement of state and federal consumer protection laws.

Office of the Attorney General
Consumer Protection Section
1300 Broadway, 10th Floor
Denver, CO 80203
800-222-4444 Consumer Line
720-508-6000
720-508-6030 Fax

attorney.general@state.co.us Email

www.coloradoattorneygeneral.gov

www.coloradoattorneygeneral.gov/departments/consumer_protection

ATTORNEYS/LAWYERS

To verify that an attorney is licensed to practice law in the State of Colorado or to initiate an investigation of alleged unethical conduct by a licensed Colorado attorney:

Colorado Supreme Court
Office of Attorney Regulation Counsel
1300 Broadway, Suite 500
Denver, CO 80202
303-457-5800
877-888-1370
303-452-5801 Investigator Line (call with a complaint)

www.coloradosupremecourt.com

IMPORTANT: Do not file a complaint in writing before contacting the Office of Attorney Regulation Counsel by telephone.

To locate a Colorado Bar Association member attorney or to initiate a complaint concerning attorney fees and costs:

Colorado Bar Association
1900 Grant Street Suite 900
Denver, CO 80203
303-860-1115 or 800-332-6736
www.cobar.org

To locate a practicing lawyer in Boulder County:

Boulder County Bar Association
1942 Broadway, Suite 205
Boulder, Colorado 80302
303-440-4758
www.boulder-bar.org

AUCTIONEERS

The City of Boulder requires auctioneers to obtain a license, except in the cases of auctions conducted under any legal process or as part of fundraising events for local non-profit organizations. For information about auctioneer licenses within the City of Boulder, email the Licensing Division at licensing@bouldercolorado.gov or phone 303-441-4192.

AUDIOLOGY & HEARING AID PROVIDER

To contact the state regulatory agency that handles complaints about health and safety issues involving barbers or cosmetologists:

Colorado Department of Regulatory Agencies (DORA)
Audiology & Hearing Aid Provider Licensure
1560 Broadway, Room 1350
Denver, Co 80202
303-894-7800 *Information only; verbal complaints not accepted.*
www.dora.colorado.gov/professions

AUTOMATED DIALING

Per *C.R.S. 18-9-311*, automated dialing systems are prohibited in Colorado:

(1) No person shall utilize an automated dialing system with a prerecorded message for the purpose of soliciting another person to purchase goods or services, whether such solicitation occurs or is intended to occur during the prerecorded message or during some further communication initiated by or resulting from the prerecorded message, unless there is an existing business relationship between such persons and the person being called then consents to hear the prerecorded message. (2) Any person who violates this section commits a class 1 petty offense.

See Colorado Revised Statutes at <http://www.lexisnexis.com/hottopics/colorado/> and search for the above statute.

AUTOMOBILE ADVERTISING

To file a complaint against an automobile dealer:

Motor Vehicle Dealer's Administration
1881 Pierce Street, Suite 112
Lakewood, CO 80214
303-205-5746 (Dealer compliance/investigations)
303-205-5604 (Main # menu of options)
www.colorado.gov/revenue/AID

The Motor Vehicle Dealer Board handles complaints of this nature within the Auto Industry Division of the Colorado Department of Revenue.

AUTOMOBILE LEMON LAW

For assistance with vehicle warranty complaints and arbitration, as provided under Colorado's Lemon Law, *C.R.S. 42-10-101 through 42-10-107*, with participating manufacturers in the state:

BBB Denver Office
1020 Cherokee St.
Denver, Colorado 80204
303-758-2100 (Automated Info Line)
FAX: 303-577-8101

<http://www.bbb.org/us/colorado-lemon-law/>

Auto Line only handles manufacturing defect complaints. It does NOT handle disputes between consumers and dealerships, repair facilities, insurance companies, or other issues. It does not have arbitration arrangements with all manufacturers. Consumers owning Fords, who wish to pursue their rights under Colorado's Lemon Law, must call this number and request that forms be sent to them to start the dispute settlement process: 800-428-3718. Consult the website for further details.

AUTOMOBILE REPAIRS

To file a complaint against an auto repair business located in Boulder County, use Community Protection's online form or contact our office by phone or in person. You may wish to familiarize yourself with the Colorado Motor Vehicle Repair Act, which can be found at *C.R.S. 42-9-101 to 113*, before initiating a complaint. Some of the protections built into this Act include the following:

- Consumers are entitled to receive a written estimate prior to any repairs being made on their cars. Be cautious about what you sign. Some consumers inadvertently sign their rights away when they sign a box which says they do not wish to have an estimate.

- Except when an estimate has been waived, no charge shall be made for labor and parts in excess of the estimate plus ten percent thereof, or \$25, whichever is less, without the consent of the customer to the additional charge. The garage must call a consumer and notify them of the increased amount and obtain authorization for the additional cost.
- No changes in the completion date may be made without prior authorization.
- If the car is towed in, it suspends your right to an estimate and the repair facility may do up to \$100 worth of work without notification to the consumer.
- If the vehicle is left at the garage, a storage fee may not be charged unless a written agreement is reached.
- The garage must specify whether any parts to be used will be new, used, reconditioned or rebuilt, and shall obtain the consent of the customer before any such parts are installed in the vehicle.
- The garage must return replaced parts to the customer at the time of the completion of the repairs *IF the customer requests their return at the time of consenting to the repairs*. Parts required to be returned to the manufacturer are exempt.

See Colorado Revised Statutes at <http://www.lexisnexis.com/hottopics/colorado/> and search for the above statute.

AUTOMOBILE SAFETY HOTLINE

To report or search for vehicle safety defects and recalls:

National Highway Traffic Safety Administration Region 8 Office
12300 West Dakota Avenue Suite 140
Lakewood, CO 80228-2583
720-963-3100
720-963-3124 Fax
RockyMountainRegion@dot.gov Email

NHTSA Office of Defects Investigation
1200 New Jersey Avenue, SE, West Building
Washington DC 20590
www.nhtsa.gov
888-327-4236 Vehicle Safety Hotline

AUTOMOBILE SALES—NEW

Before filing a complaint against a dealership about a new car purchase, you need to contact the dealership and provide management information concerning the problem. If a general manager or owner does not satisfactorily resolve the problem, then a complaint may be filed.

To file a complaint against an automobile dealer involving a new car purchase:

Motor Vehicle Dealer's Administration

1881 Pierce Street

Lakewood, CO 80214

303-205-5600

www.colorado.gov/revenue/AID

The Motor Vehicle Dealer's Administration handles most complaints involving new car sales when there has been any misrepresentation, improper paperwork, title delays, etc. Some helpful information on new car purchases in Colorado follows.

Before purchasing a new car, consider researching through:

CONSUMER REPORTS – information on choosing, buying & financing

NATIONAL AUTO DEALER'S ASSOCIATION "BLUE BOOK" – car reviews and values for new cars and trade-ins

EDMUNDS.COM – reviews and purchasing information

THERE IS NO THREE-DAY RIGHT TO CANCEL ON A CAR PURCHASE!

This is a common misperception. ONCE A CONSUMER SIGNS A CONTRACT TO PURCHASE A VEHICLE, THEY HAVE BOUGHT THE CAR. The only way out of the contract is if there is a failure to perform on one of the contract items, for instance: delivery date was not met; financing contingent upon co-signer did not come through; car is not as described, etc.

If a buyer backs out of a sale, the dealer may or may not hold the consumer accountable for the entire amount. This is at the dealer's discretion. If they do allow the contract to be voided, the dealer may keep only \$500.00 of the consumer's deposit, unless more can be substantiated.

A new car dealer is required to deliver title to a consumer within 45 days of the sale.

A car must be sold as used if it has over 1,500 miles on the odometer.

The Colorado Lemon Law may require the manufacturer of a new car to either replace or repurchase that car, if a defect or condition that substantially impairs the use and market value of the car cannot be corrected. See section of this manual titled AUTOMOBILE LEMON LAW for handling issues of this nature.

AUTOMOBILE SALES—USED

Before filing a complaint against a dealership about a used car purchase, you need to contact the dealership and provide details about the problem. If the general manager or owner does not satisfactorily resolve the problem, then a complaint may be filed.

To file a complaint against an automobile dealer involving a used car purchase:

Motor Vehicle Dealer's Administration

1881 Pierce Street

Lakewood, CO 80214

303-205-5600

www.colorado.gov/revenue/AID

If a consumer does not receive a title within 45 days from a private seller, they can refer to *C.R.S. 42-6-110(1) and (2)*. This provision can subject the seller to fines and misdemeanor charges if the title is not presented to the buyer. It also requires the buyer to apply for a new title within 45 days. See Colorado Revised Statutes at <http://www.lexisnexis.com/hottopics/colorado/> and search for the above statute.

See EMISSIONS section of this manual for information about emission testing at time of used automobile sale.

B

BAD CHECKS

The District Attorney's Office has a Bad Check Restitution Program established to obtain restitution and divert bad check writers from further involvement in the criminal justice system. Contact our bad check enforcement program, BounceBack, at 866-292-3587, for more information.

The program accepts checks for amounts up to \$1,500 that were issued in exchange for goods or services, at no cost to merchants. Checks must be reported within 90 days from the date the check was written. Bad checks over \$1,500 should be reported the local police agency having jurisdiction.

Per *C.R.S. 13-21-109*, consumers also have the right to sue the maker of the check for three times the amount of the check (but not less than \$100) if they can prove fraudulent intent. Notice must be given to the maker of the check that they have 15 days to pay after the certified notice was sent or they will be taken to court. See Colorado Revised Statutes at <http://www.lexisnexis.com/hottopics/colorado/> and search for the above statute.

BAIL BONDSMAN

To contact the state regulatory agency that handles complaints against bail bondsmen:

Colorado Department of Regulatory Agencies (DORA)

Colorado Division of Insurance

1560 Broadway, Suite 850

Denver, CO 80202

303-894-7499 General
303-894-7490 Consumer Line w/ menu of options
800-930-3745
303-894-7455 Fax
www.dora.state.co.us/insurance/ , then type “bail bonds” in search

BANKING

To determine which Federal or State agency supervises your financial institution, visit www.dora.state.co.us/banking/ , and click on “Who Supervises Your Institution” under the “Consumer” tab.

The Office of Comptroller of the Currency of the U.S. Treasury recommends that you attempt to resolve any complaint directly with your financial institution first. Please contact your financial institution to allow them the opportunity to resolve your issue before contacting a regulatory agency.

To contact the Federal regulatory agency that supervises all **national** banks and federal savings associations (thrifts):

U.S. Department of the Treasury
Office of the Comptroller of the Currency
1301 McKinney Street, Suite 3450
Houston, TX 77010
800-613-6743 Customer Assistance
713-336-4301 Fax
713-658-0340 TDD
www.helpwithmybank.gov

To contact the Colorado State regulatory agency that supervises **state chartered** commercial banks, trust companies, industrial banks, and money transmitters in Colorado:

Colorado Department of Regulatory Agencies (DORA)
Division of Banking
1560 Broadway, Room 975
Denver, Co 80202
303-894-7575
303-894-7570 Fax

*IMPORTANT: The Colorado Division of Banking does **not** supervise national banks or credit unions.*

To contact the independent Federal regulatory agency that regulates, charters and supervises **credit unions** with the backing of the U.S. Government:

National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314
800-755-1030 Consumer Assistance Hotline
consumerassistance@ncua.gov Email

See **MORTGAGE** section for resources regarding mortgage loans.

BANKRUPTCY

To contact the court handling bankruptcy proceedings in the District of Colorado:

U.S. Bankruptcy Court
721 19th Street
Denver, CO 80202
720-904-7300 General Information
866-222-8029 Case Information System
www.cob.uscourts.gov

There are five main chapters under the U.S. Bankruptcy Code:

1. Chapter 7: A portion of the debtor's assets is liquidated and distributed among creditors by a court-appointed trustee.
2. Chapter 9: Applies only to municipalities.
3. Chapter 11: Reorganization plan for businesses. Business may continue operating under repayment plan.
4. Chapter 12: Protection for family farmers as they work their way out of debt.
5. Chapter 13: Debt-protection action for individuals who need to repay their debts from current assets and income.

Volunteers from the Colorado Bar Association present free public seminars on *pro se* (do-it-yourself) bankruptcy filing. Classes are currently offered twice a month at the Denver Court building. For details, call 303-860-1115.

For online bankruptcy classes and a free credit counseling session by phone offered by the nation's largest non-profit credit counseling agency:

Money Management International
14141 Southwest Freeway, Suite 1000
Sugar Land, TX 77478-3494
866.889.9347
www.moneymanagement.org

BARBERS/COSMETOLOGY

To contact the state regulatory agency that handles complaints about health and safety issues involving barbers or cosmetologists:

Colorado Department of Regulatory Agencies (DORA)
Barber and Cosmetology Licensure Board
1560 Broadway, Room 1350
Denver, Co 80202
303-894-7427 *Information only; verbal complaints not accepted.*
www.dora.colorado.gov

BETTER BUSINESS BUREAU

To investigate the reputation of Denver metro businesses and charities, including those in Boulder and Longmont, contact:

Denver/Boulder Better Business Bureau
1020 Cherokee Street
Denver, CO 80204
303-758-8200 (24-hour information line)
www.denver.bbb.org

The BBB monitors businesses' track records of delivering results in accordance with BBB standards and/or addressing customer concerns in a timely, satisfactory manner. BBB accepts consumer complaints online, notifies the business involved, and maintains reports of satisfactory/unsatisfactory solutions.

BINGO/RAFFLES

To obtain information regulation and licensing for bingo and raffles:

Colorado Secretary of State
Bingo & Raffle Section
1700 Broadway Suite 200
Denver, CO 80209
303-869-4910
303-869-4871 Fax
www.sos.state.co.us

Only non-profit organizations that have been in existence in Colorado for five or more years are eligible to be licensed and conduct bingo and/or raffles. The non-profit organization must obtain a license from the Secretary of State's office.

BODY ART – TATTOOS, PIERCINGS & PERMANENT MAKE UP

To verify or obtain license for a body art facility operating within the County:

Boulder County Public Health
3450 Broadway
Boulder, CO 80304
303-441-1564

www.BoulderCountyBodyArt.org

Boulder County Public Health department enforces the provisions of Colorado State and Boulder County rules and regulations per 6 CCR 1010-22 regarding body art.

BOULDER CITY ATTORNEY

The office of the Boulder City Attorney advises and represents the City Council of Boulder, Boards and Commissions, and City departments in all legal matters involving these entities. This office also drafts ordinances for the City Council's approval. Additionally, this office prosecutes violations of municipal ordinances.

Municipal Building

P.O. Box 791

1777 Broadway

Boulder, CO 80306

303-441-3020

www.bouldercolorado.gov/cao

BOULDER COUNTY ATTORNEY'S OFFICE

The County Attorney's Office advises and represents Boulder County government, including the Board of County Commissioners, Elected officials, and County departments. The Boulder County Attorney's Office also provides assistance to residents needing court-ordered intervention to address mental health, alcohol, or substance abuse issues.

Boulder County Courthouse

P.O. Box 471

Boulder, CO 80306

303-441-3190

www.bouldercounty.org

BOULDER COUNTY BAR ASSOCIATION

To locate a practicing lawyer in Boulder County or to obtain list of attorneys and a list of mediators and Arbitrators:

Boulder County Bar Association

1942 Broadway, Suite 205

Boulder, Colorado 80302

303-440-4758

www.boulder-bar.org

BOULDER COUNTY LEGAL SERVICES

Boulder County Legal Services

315 W. South Boulder Road, Suite 205

Louisville, CO 80027

303-449-7575

suep@bcls-clc.org Email

www.ColoradoLegalServices.org (For general information)

Boulder County Legal Services is a private, non-profit agency dedicated to providing access to high-quality, civil legal services for low-income and vulnerable residents throughout Boulder County. Consumers must meet BCLS' eligibility guidelines. It is affiliated with Colorado Legal Services.

The types of cases accepted include: domestic relations, bankruptcy and consumer problems, housing issues (evictions, subsidized housing), administrative law (Social Security, AND, TANF, Food Stamps, Medicaid and other welfare programs). BCLS clients must reside or have a case pending in Boulder County and must meet financial guidelines, as well as case acceptance protocols. Some limited funding is available to serve senior citizens with certain legal issues regardless of income.

BOULDER COUNTY PUBLIC HEALTH

For information on public health issues:

Boulder County Public Health
3450 Broadway
Boulder, CO 80304
303-441-1564
www.BoulderCountyHealth.org

Boulder County Public Health (BCPH) works to protect, promote, and enhance the health and well-being of all people and the environment in Boulder County.

BOULDER COUNTY SHERIFF

Sheriff's Headquarters
5600 Flatiron Parkway
Boulder, CO 80301
303-441-3600 Main
303-441-4444 Alternate
www.bouldercounty.org/sheriff

The Sheriff's office provides law enforcement for unincorporated Boulder County and the municipalities of Superior and Lyons.

BOULDER POLICE DEPARTMENT

1805 33rd Street
Boulder, CO 80301
303-441-3300
303-441-3333 Non-Emergency Dispatch
www.bouldercolorado.gov

BOULDER PUBLIC DEFENDER

2555 55th Street Suite 200
Boulder, CO 80301
303-444-2322
303 449-6432 Fax

The mission of the Boulder County Office of the Colorado State Public Defender is to provide zealous and effective representation for indigent individuals who are charged with the commission of a crime in Colorado.

BROOMFIELD DISTRICT ATTORNEY'S OFFICE – 17TH JUDICIAL DISTRICT

17 Descombs Drive
Broomfield, CO 80020
720-887-2199
720-887-2189 Fax
www.adamsbroomfieldda.org

BUILDING DEPARTMENT – BOULDER COUNTY

For information regarding zoning and building planning, permits and inspections in the County of Boulder, contact:

Boulder County Land Use Planning Department
Courthouse Annex Building
2045 13th Street
Boulder, CO 80302
303-441-3930 Land Use Dept
303-441-3926 Building Dept
<http://www.bouldercounty.org/property/build/pages/luplanningmain.aspx>

See the “Before you Build” brochure posted separately on our website for important advice on avoiding conflicts between consumers and building contractors, and for contact information for building departments in individual cities within the county.

C**CABLE TV**

For issues with cable TV service in the Boulder County area, contact the provider:

Comcast Xfinity www.comcast.com

Boulder Office
2900 E Baseline
Boulder, CO 80303

Longmont Office
434 Kimbark Street
Longmont, CO 80501

All calls:

720-325-2304

800-934-6489

Within the City of Boulder, cable TV service is regulated under *Chapter 11-6 Boulder Cable Code* section of the Boulder Revised Code. Visit www.bouldercolorado.gov and search for Codes & Regulations details.

CARECONNECT

To obtain services that help keep Boulder County seniors and adults with disabilities safe and comfortable:

CareConnect

2540 Frontier Avenue #109

Boulder, CO 80302

303-443-1933

303-443-1899 Fax

www.careconnectbc.org

CareConnect coordinates volunteer teams to provide special services such as:

- escorting ambulatory seniors and people with disabilities to medical appointments
- providing free-of-charge minor home repairs, yard maintenance and snow removal
- providing free-of-charge grocery shopping and delivery services

Contact CareConnect to become a volunteer with their program.

CASHIER'S CHECK SCAMS

Fake cashier's checks are sent to an individual for services or goods advertised on internet. A fake check is sent for an amount more than an advertised price, then the sender claims a mistake was made and requests that the victim remit the overage paid. Because the cashier's checks are bogus, those who "pay back" the difference lose that amount. Complaints about this type of scam should be filed with Internet Crime Complaint Center (iC3), a partnership of the FBI & National White Collar Crime Center, at www.ic3.gov. If you do not have internet capabilities, contact the Community Protection Division and we will file the iC3 complaint on your behalf.

CATALOGUE MAILING OPT-OUT

To opt-out of receiving catalogs in the mail:

www.catalogchoice.org/

CELL PHONES

For information about consumer rights for cell phone customers:

www.fcc.gov/consumers

The Federal Communications Commission (FCC) regulates the wireless industry, including cell phones. Their website covers these important topics: bill shock, fraud, slamming, telemarketing, do-not-call lists and consumer safety issues.

CENTER FOR DISEASE CONTROL

1-800-CDC-INFO (1-800-232-4636)

www.cdc.gov

CENTER FOR PEOPLE WITH DISABILITIES

For resources, information and services to assist people with disabilities achieve independent living. Help is offered to understand the individual's rights under the Americans with Disabilities Act, Fair Housing Amendments, and other disability-related laws.

The Center for People with Disabilities

www.cpwd.org

Boulder

1675 Range Street

Boulder, 80301

303-442-8662

303-442-0502 Fax

Longmont

615 North Main Street

Longmont, CO 80501

303-772-3250

303-772-5125 Fax

CHAIN LETTERS & EMAILS

To read the Consumer Alert from the Federal Trade Commission on chain letters:

<http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt075.shtm>

There are three criteria for an illegal chain letter:

- The letter asks for money or items of value.
- There is an element of misrepresentation.
- The letter purports that you can expect to receive sums of money.

If you've been a target of a chain email scam, contact your Internet Service Provider and forward the email to the FTC at spam@uce.gov.

If mail is involved, contact The United States Postal Inspector Service:

877-876-2455

<https://postalinspectors.uspis.gov/>

CHAMBER OF COMMERCE

To contact area Chamber of Commerce offices:

Boulder	www.boulderchamber.com	303-442-1044
Lafayette	www.lafayettecolorado.com	303-666-9555
Longmont	www.longmontchamber.org	303-776-5295

The Chamber of Commerce supports and promotes business, facilitates innovative business practices, creates opportunities for peer interaction, and implements services that benefit Chamber members.

CHARITABLE FRAUD

To contact the state agency with which charities must register:

Colorado Secretary of State

Charities Registration

1700 Broadway

Denver, CO 80209

303-894-2200 & Press 2

303-869-4871 Fax

Email: charitable@sos.state.co.us

www.sos.state.co.us

Attorney General's Office

800-222-4444 Consumer Line

Before responding to a request for money, consumers should be familiar with the organization making the request and be able to look at written information before giving. To obtain information about giving safely to charities and to search for charities and solicitors registered with the State of Colorado:

www.sos.state.co.us (select Charities & Fundraising)

Other website locations that might be of help in making your decision:

www.bbb.org

www.charitywatch.org

www.guidestar.org

www.charities.org

www.charitynavigator.org

CHECKS -- See BAD CHECKS

CHIROPRACTORS

To contact the state regulatory agency that handles complaints against chiropractors:

Colorado Department of Regulatory Agencies (DORA)

Board of Chiropractic Examiners

1560 Broadway, Room 1350

Denver, CO 80202

303-894-7800 *For information only; verbal complaints not accepted.*

www.dora.state.co.us/licensing

CIVIL RIGHTS DIVISION

To contact the state agency that works to eliminate discrimination in employment, housing and places of public accommodation under Colorado Civil Rights Laws:

Colorado Department of Regulatory Agencies (DORA)

Colorado Civil Rights Division

1560 Broadway, Suite 1050

Denver, CO 80202

303-894-2997

800-262-4845

303-894-7830 Fax

Email: ccrd@dora.state.co.us

www.dora.state.co.us/civil-rights

The Civil Rights Division's Alternative Dispute Resolution (ADR) Unit provides neutral mediators who assist parties in attempting to resolve their dispute through mediation, including conciliation. Contact the Alternative Dispute Resolution Unit to request or get more information about mediation at 303-894-7804.

COLLECTION AGENCIES

To contact the agency that handles complaints against collection agencies that may be operating in violation of the Fair Debt Collection Practices Act:

Office of the Colorado Attorney General

Ralph L. Carr Colorado Judicial Center

1300 Broadway, 10th Floor

Denver, Colorado 80203

720-508-6000

720-508-6030 Fax

Attorney.General@state.co.us

Consumer Lines – How to file a complaint:

720-508-6000

Collection Agency Board

Email: cab@state.co.us

www.coloradoattorneygeneral.gov/departments/consumer_protection

One of the most common complaints concerns harassment by a collection agency. A debt collector may not contact the consumer if the consumer sends a letter telling the debt collector to stop. Collection agencies may not threaten or harass. Complaints should be directed to the Board.

Even if a collection agency is not located in the state of Colorado, if they are doing business in Colorado, they must comply with Colorado state law.

COLORADO BUREAU OF INVESTIGATION

To contact the Bureau:

303-239-4201

cbi.denver@cdps.state.co.us Email

www.colorado.gov

The mission of the CBI is to suppress crime, promote safety and security, and manage statewide criminal justice information.

To obtain criminal background checks for a small fee:

www.cbirecordscheck.com

To access CBI-maintained Colorado sex offender registry:

<http://sor.state.co.us/>

COLORADO LIFE TRAK

Life Trak Program

Boulder County Sheriff's Office

5600 Flatiron Parkway

Boulder, CO 80301

Main: 303-441-3643

www.bouldersheriff.org

This program is designed for children and adults who have the propensity to wander from their homes and who may get lost. Colorado LifeTrak is a radio transmission system designed to assist law enforcement and rescue agencies in locating lost or missing persons have conditions that may prohibit them from communicating personal information such as who they are or where they live.

COLORADO NO-CALL LIST – See TELEMARKETING

CONSTRUCTION

Please refer to the “Before You Build” brochure on our website for complete information. Disputes between homeowners and contractors are common during building or remodeling, but if you plan your project carefully, you can avoid many problems. First and foremost: Do not pay up front.

CONSUMER ACTION HANDBOOK

The U.S. General Services Administration annually publishes a handbook that combines valuable information from across many government agencies. This is available in traditional book and online forms.

To order the current Consumer Action Handbook or access sections online:

www.usa.gov/topics/consumer.shtml

To contact USA.gov phone representatives:

800-FED INFO (800-333-4636)

Specialists will answer government questions—in English or Spanish—between 8:00 AM and 8:00 PM ET, Monday through Friday, except federal holidays.

Recorded information on frequently requested subjects is always available.

CONSUMER CREDIT COUNSELING

For online bankruptcy classes and a free credit counseling session by phone offered by the nation’s largest non-profit credit counseling agency:

Money Management International
14141 Southwest Freeway, Suite 1000
Sugar Land, TX 77478-3494
866.889.9347

www.moneymanagement.org

There are many other debt consolidation companies out there that may simply increase the debt load of consumers – this is the only debt relief or debt consolidation company that this office recommends.

CONSUMER PRODUCT SAFETY COMMISSION

To report a dangerous product or serious product-related injury:

Toll-free Consumer Hotline:

800-638-2772 Mon-Fri 8 a.m. to 5:30 p.m. ET; messages can be left anytime
301-595-7054 TTY

General Information:

301-504-7923 Mon-Fri 8 a.m. to 4:30 p.m. ET

www.cpssc.gov

The U.S. Consumer Product Safety Commission is charged with protecting the public from unreasonable risks of injury or death from thousands of types of consumer products under the agency's jurisdiction. The CPSC is committed to protecting consumers and families from products that pose a fire, electrical, chemical, or mechanical hazard or can injure children.

CONTRACTORS/CONTRACTOR DISPUTES – See CONSTRUCTION CORPORATE CONSUMER CONTACTS

Most sizeable corporations have consumer affairs departments that handle consumer questions and concerns. Hundreds of these contacts are listed in the Corporate Consumer Contacts section of the Consumer Action Handbook, published by the U.S. General Service's Administration. To order a printed copy of this book, or to access key sections online, visit www.U.S.A.gov/consumer .

COSMETOLOGISTS AND BARBERS

To contact the state regulatory agency that handles complaints about health and safety issues involving cosmetologists or barbers:

Colorado Department of Regulatory Agencies (DORA)
Barber and Cosmetology Licensure Board
1560 Broadway, Room 1360
Denver, Co 80202
303-894-7800 *Information only; verbal complaints not accepted.*
www.dora.colorado.gov

COUNTY COURT

For information and resources, visit the Colorado Courts self-help website:

www.courts.state.co.us (Then click on "Self Help/Forms")
303-441-3750 Boulder
720-564-2522 Longmont

County court handles claims involving amounts up to \$15,000. Mediation with the other party is a required component of County Court. See also SMALL CLAIMS COURT section of this manual.

CREDIT

A credit report is a report compiled and issued by a consumer reporting agency which lists activity which may affect your credit standing, including your creditors, the amount of your debts, your credit limits, late payments, defaults, charge-offs, repossessions and bankruptcies.

To obtain a free credit report:

www.AnnualCreditReport.com

Annual Credit Report Request Service

P.O. Box 105283

Atlanta, GA 30348-5283

877-322-8228

As part of the Fair and Accurate Credit Transactions Act, the Federal Trade Commission provides this central source for consumers to get a one free credit report once each year from each of the big three credit reporting agencies. This is a secure site and you will be asked for personal information to verify your identity. If applying for a credit report by mail, you must first request a form by phone or download and print one.

With identity theft at epidemic levels, we recommend consumers take advantage of this resource to make sure there are no problems or discrepancies in their credit report. Our recommendation is to order from one of the big three credit reporting agencies every few months instead of all three at once. This will give you an opportunity to scout for problems throughout the year. In addition, check your credit report PRIOR to applying for credit/making a large purchase, so you have a chance to fix any problems you might encounter.

To report fraud, contact one of the big three credit reporting agencies. Fraud alerts will be forwarded to the other agencies.

Equifax — www.equifax.com

800-525-6285 (Fraud Assistance Service Center)

Atlanta, GA

Experian — www.experian.com

888-397-3742

Allen, TX

TransUnion — www.transunion.com

800-680-7289

888-909-8872 Security Freeze Line

Chester, PA

If the credit-reporting agency fails to correct a mistake, consumers can challenge their report in court and receive the greater of actual damages or \$1000 for each inaccurate entry that was disputed. Ten days after a court ruling, fines to the credit-reporting agency accrue at the rate of \$1000 per day, per mistake.

If a report is revised to delete negative information that is inaccurate, consumers may request the credit-reporting agency send a copy of the revised report to anyone who requested the disputed information in the last 12 months.

Under Colorado law, credit-reporting agencies must notify a consumer that she/he may receive a free copy of her/his credit report in any 12-month period if three or more inquiries are made, or if the credit reporting agency received any negative information.

Once your credit file is accurate, consider placing a security “freeze” on your credit files if you do not anticipate applying for credit in the near future or at all. Notify all three credit reporting agencies in writing. The first freeze is free, subsequent removals or having a freeze reinstated will require a \$10 fee. See the “FREEZE” YOUR CREDIT link on the Boulder District Attorney’s website for full details:

www.bouldercounty.org/da

After checking your credit record, you may want to reduce the amount of pre-screened/pre-approved offers of credit or insurance that you receive in your name for either five years or permanently. To stop credit offers:

<https://www.optoutprescreen.com/?rf=t>

888-567-8688

CREDIT CARDS

The Credit Card Responsibility and Disclosure Act is intended to help protect consumers from abusive fees, penalties, interest rate increases and other unwarranted changes in account terms. The provisions range from prohibiting the issuance of credit cards to consumers under 21 to requiring monthly billing statements be mailed at least 21 days prior to payment due date. We encourage consumers to review the FDIC summary to best understand their new rights.

To read the FDIC’s key facts about credit, debit and pre-paid cards:

www.fdic.gov/consumers/consumer/information/ncpw/cardstopten.html

Consumers often receive credit card offerings through the mail. The rule of thumb here is to read the fine print. The use of a card may be listed as free, while the interest rate is high. Consumers should be extremely wary of any offer made over the phone. If the company cannot provide free and complete information in writing, do not pursue the offer.

To dispute an unauthorized credit card charge:

Consumers need to notify their credit card company within 60 days of an unauthorized charge appearing on their bill. Instructions for such a dispute are written on the back of the credit card bill. Consumers are protected from unauthorized charges if they are reported within this time period.

If a card issuer denies a disputed claim on an unauthorized charge, demand documentation of the denial, then file a complaint with:

Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street
Suite 3450
Houston, TX 77010
800-613-6743
713-658-0340 TDD

To contact the state agency that investigates complaints about lenders and creditors, licenses non-bank lenders such as finance companies and deferred deposit lenders, and takes appropriate disciplinary or legal action when a creditor has violated the law:

Colorado Department of Law
Office of the Attorney General
Consumer Protection Section
1300 Broadway, 10th floor
Denver, CO 80203
P: 720-508-6000
800-222-4444 Consumer Line
www.coloradoattorneygeneral.gov/departments/consumer_protection/uccc

CREDIT COUNSELING – See CONSUMER CREDIT COUNSELING

CREDIT REPAIR

A credit repair agency is any person or business that, for a fee, advertises or claims they can improve your credit record or report. Some companies charge money to correct or erase bad credit. Bad credit, if correct, cannot be legally removed from your credit report. Consumers can correct their own credit report at no cost by contacting the credit reporting agencies.

The Colorado Credit Services Organization Act was adopted to provide consumers with information necessary to make an intelligent decision regarding the purchase of credit repair services and protect the public from unfair or deceptive advertising and business practices.

Before you sign a credit repair agreement, the credit repair company must provide in writing:

- How you can correct your credit report yourself under Colorado and federal law;
- Your right to cancel the agreement for any reason within five working days;
- The total fee, conditions of payments, and a full and detailed description of the services to be performed; and
- A copy of your credit report, with the incorrect information indicated.

To contact the state agency that regulates credit repair agencies:

Colorado Department of Law
Consumer Protection Section, UCCC
1300 Broadway, 6th floor
Denver, CO 80203
P: 720-508-6010

www.coloradoattorneygeneral.gov/uccc

For key provisions of Colorado's Credit Repair Laws:

www.coloradoattorneygeneral.gov/initiatives/consumer_resource_guide/credit_lending

CREDIT UNIONS

To contact the independent Federal regulatory agency that regulates, charters and supervises credit unions with the backing of the U.S. Government:

National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314
800-755-1030 Consumer Assistance Hotline
consumerassistance@ncua.gov Email
www.ncua.gov

CRIMINAL HISTORY

To check criminal history arrests for the State of Colorado:

www.cbirecordscheck.com

Colorado Bureau of Investigations is a division of the Colorado Department of Public Safety and is the central repository of the criminal history arrest records *for the State of Colorado only*.

The computerized criminal history (CCH) database contains detailed information of arrest records based upon fingerprints provided by Colorado law enforcement agencies. Arrests which are not supported by fingerprints will not be included in this database. Additionally, warrant information, sealed records, and juvenile records are not available to the public. To locate information regarding registered sex offenders, you must contact your local law enforcement agency.

D

DEALER'S ADMINISTRATION –

See AUTOMOBILE ADVERTISING/SALES—NEW/SALES--USED

DEBT COLLECTION

For information regarding consumer rights under The Colorado Fair Debt Collection Practices Act:

www.coloradoattorneygeneral.gov/ca

To contact the agency that handles complaints against collection agencies that may be operating in violation of the Fair Debt Collection Practices Act:

Colorado Department of Law
Consumer Protection Division
Collection Agency Regulation
Ralph L. Carr Judicial Center
1300 Broadway, 6th Floor
Denver, CO 80203
720-508-6022

www.coloradoattorneygeneral.gov/uccc

DENTISTS & DENTAL HYGIENISTS

To contact the state regulatory agency that handles complaints about health and safety issues involving dentists and dental hygienists:

Colorado Department of Regulatory Agencies (DORA)
Dental Board
1560 Broadway, Room 1360
Denver, Co 80202
303-894-7800 Professions and Occupations

www.dora.colorado.gov

DENVER DISTRICT ATTORNEY'S OFFICE – 2ND JUDICIAL DISTRICT

201 W. Colfax, Suite 801
Denver, CO 80202
720-913-9000 General
720-913-9170 Economic crimes and fraud reporting

www.denverda.org

DIRECT MARKETING ASSOCIATION & DMA CHOICE MAIL PREFERENCE SERVICE

Direct Marketing Association, Inc.
1615 L Street
Washington, DC 20036
212-768-7277, ext. 1888

www.dmachoice.org

DMA Choice is a consumer service sponsored by The Direct Marketing Association (DMA), a trade association of businesses who advertise their products and services directly to consumers by mail, telephone, magazine, internet, radio or television. Through this website, consumers may register to limit mail sent to their residence, remove the names of deceased individuals from commercial marketing lists, and remove the names of individuals who are assisted by a caretaker direct mail lists.

DISABLED CITIZENS RESOURCES

For resources, information and services to assist people with disabilities achieve independent living:

The Center for People with Disabilities

www.cpwd.org

Boulder
1675 Range Street
Boulder, 80301
303-442-8662
303-442-0502 Fax

Longmont
615 North Main Street
Longmont, CO 80501
303-772-3250
303-772-5125 Fax

DISCRIMINATION

To contact the state regulatory agency that works to eliminate discrimination in employment, housing and places of public accommodation under Colorado Civil Rights Laws:

Colorado Department of Regulatory Agencies (DORA)
Colorado Civil Rights Division
1560 Broadway Suite 110
Denver, CO 80202
303-894-7855
800-886-7675

<http://www.dora.state.co.us/civil-rights>

The Civil Rights Division is charged with investigating claims of alleged discrimination. Discrimination is defined as adverse treatment based upon a person's protected group status. The Division also engages in preventative measures by providing training and information to groups and individuals regarding discrimination.

For questions concerning discrimination within the City of Boulder:

City of Boulder
Community Relations & Office of Human Rights
2160 Spruce Street
Boulder, CO 80302
303-441-3141
www.bouldercolorado.gov Search for Office of Human Rights

Other resources:

Equal Employment Opportunity Commission (EEOC)
Denver Field Office
800-669-4000

American Civil Liberties Union (ACLU)
Colorado Affiliate Office
303-777-5482

DO NOT CALL LIST -- see TELEMARKETING section

DOCTORS & PHYSICIAN ASSISTANTS

To contact the state regulatory agency that handles complaints about health and safety issues involving physicians and physician assistants:

Colorado Department of Regulatory Agencies (DORA)
Medical Board
1560 Broadway, Room 1300
Denver, CO 80202
303-894-7690 *For information only; verbal complaints not accepted.*
www.dora.colorado.gov

Please note that the Medical Board is charged only with addressing quality of care issues, and is prohibited from reviewing billing and insurance complaints.

DOOR-TO-DOOR SALES

WARNING: BE EXTREMELY CAREFUL ABOUT ALLOWING ANYONE INTO YOUR HOME THAT IS SOLICITING UNINVITED AT YOUR DOOR. This is true whether the solicitor is an adult or a child.

DO NOT BUY ANYTHING from a salesman who comes to your door before checking out the reputation of their business. Door-to-door charitable solicitations and product sales are frequently fraudulent and consumers need to be wary of businesses that require cash, promise to send a runner back with the product, etc.

IF YOU LIVE WITHIN THE CITY LIMITS OF THE CITY OF BOULDER:

Be advised that persons going door-to-door for the purpose of sales of goods and services must have an Itinerant Merchant License. Part of this license review is a background check on their proposed employees. The employee at your door should be able to produce both a picture ID and a copy of their company's license with their name on it as an approved-employee of the licensed merchant.

If an individual is making door-to-door sales without a license within the City of Boulder, they are subject to ticketing and/or arrest by the Boulder Police Department. The dispatch number for the Boulder Police Department is 303-441-3333. Please call if you observe unlicensed activity of this sort. Describe the door-to-door solicitor so patrol officers can respond to your neighborhood.

Boulder city licensing advises door-to-door licensees that they should abide by "No Solicitor" signs because to ignore them is to increase the possibility of community complaints, but compliance is not a current requirement of our Boulder Revised Code.

You may ask a door-to-door salesperson to leave your property because you consider them to be trespassing. If they do not, then that is an additional reason to call police dispatch.

Door-to-door sales are covered by the Federal Trade Commission's Cooling-Off Rule that gives consumers a three-day right to cancel on any transaction over \$25.00 if the transaction has taken place away from the seller's ordinary place of doing business.

C.R.S. 5-3-401 creates a state right of rescission for home solicitation sales. Consumers who are interested in canceling a transaction must send a certified letter to the company to ensure that their rights are protected. See Colorado Revised Statutes at <http://www.lexisnexis.com/hottopics/colorado/> and search for the above statute.

DORA – State of Colorado Department of Regulatory Agencies

DORA's mission is consumer protection. DORA is dedicated promoting a fair and competitive business environment for Colorado consumers through the regulation of over 50 professions, occupations and businesses through their Division of Professions and Organizations.

State of Colorado
DORA – Division of Professions and Organizations
1560 Broadway Suite 1550
Denver, CO 80202
303-894-7855 General Information
800-886-7675 Toll Free

To verify registration of an individual or business:
<http://www.dora.state.co.us/Registrations/index.htm>

For information about DORA's complaint process, please contact the appropriate board or program listed below. Verbal complaints over the telephone are not accepted.

Acupuncturists 303-894-7429
Addiction Counselors 303-894-2291
Architects 303-894-7775
Athletic Trainers 303-894-2318
Audiologists 303-894-7429
Barbers & Cosmetologists 303-894-7427
Chiropractors 303-894-2974
CPAs and CPA firms 303-894-7564
Dentists & Dental Hygienists 303-894-7691
Direct-entry Midwives 303-894-7429
Electricians 303-894-2981
Engineers 303-894-7775
Funeral Homes and Crematories 303-894-7800
Hearing Aid Providers 303-894-7429
Land Surveyors 303-894-7775
Landscape Architects 303-894-2319
Licensed Professional Counselors 303-894-7768
Marriage and Family Therapists 303-894-7768
Massage Therapists 303-894-2318
Mental Health 303-894-2291
Nurses & Nurse Aides 303-894-2430
Nursing Home Administrators 303-894-7760
Occupational Therapists 303-894-2318
Optometrists 303-894-7730
Outfitters 303-894-7799
Pharmacists 303-894-7897
Physical Therapists 303-894-2988
Physicians & Physician Assistants 303-894-7598
Plumbers 303-894-2978
Podiatrists 303-894-7720
Psychologists 303-894-2559
Registered Psychotherapists 303-894-7768
Respiratory Therapists 303-894-7429
Social Workers 303-894-7800
Surgical Assistants and Surgical Technologists 303-894-7730
Veterinarians 303-894-7752

DOUGLAS COUNTY DISTRICT ATTORNEY'S OFFICE – 18TH JUDICIAL DISTRICT

4000 Justice Way, Suite 2525-A
Castle Rock, Co 80109-7570

720-733-4500
720-733-4689 Fax
www.douglasda.org

DRY CLEANING

C.R.S. 38-21-102 states that garments and household goods left longer than 90 days at a dry cleaning establishment may be sold. The drycleaner must notify the owner by registered letter and allow an additional 30 day claim period. Items not claimed within 180 days may be disposed of in any manner, without giving notice to the original owner.

Consumers who have had clothing or household goods damaged at a dry cleaning establishment should contact the business owner directly. Attempt to determine the cause of the damage, either the dry cleaning process or a manufacturing defect. The FTC's Care Label Rule says that apparel must have permanent tags with clear care instructions. If the cleaner followed these instructions to the letter, the manufacturer is responsible for the damage and may face stiff penalties.

If damage was caused by the cleaner, give the owner a chance to suggest an acceptable solution. If consumers are unable to resolve a complaint, a complaint can be filed with the Better Business Bureau, or a civil suit filed in Small Claims Court.

See Colorado Revised Statutes at <http://www.lexisnexis.com/hottopics/colorado/> and search for the above statute.

E

eBay FRAUD

Always read the full User Agreement and Privacy Policy before engaging in use of a website. To learn how to protect yourself against fraud on eBay, complete their "Avoiding Fraud" tutorial.

If you are the victim of fraud on eBay, file complaint with eBay Consumer Support. Additionally, file a complaint with the Internet Fraud Complaint Center: www.ic3.gov

EDUCATION

If a citizen is unable to resolve a problem with on-site school administrators, concerns can be directed to school district administration:

BOULDER VALLEY SCHOOL DISTRICT
6500 East Arapahoe Road
Boulder, CO 80303
303-447-1010 www.bvsd.org

ST. VRAIN VALLEY SCHOOL DISTRICT
395 S Pratt Parkway
Longmont, CO 80501
303-776-6200
www.stvrain.k12.co.us/

If a consumer is unable to resolve a problem with local school district officials:

Colorado Department of Education
201 E. Colfax Avenue
Denver, CO 80203
303-866-6600
303-830-0793 Fax

CDE is responsible for implementing state and federal education laws, disbursing state and federal funds, holding schools and districts accountable for performance, licensing all educators, and providing public transparency of performance and financial data.

EL CENTRO AMISTAD – See Immigrant Resources

EL COMITE – See Immigrant Resources

EL PASO COUNTY DISTRICT ATTORNEY’S OFFICE—4TH JUDICIAL DISTRICT

105 E. Vermijo Avenue
Colorado Springs, CO 80903
719-520-6000
www.4thjudicialda.com

ELDER ABUSE

Immediately report any suspected abuse, including financial exploitation, of an elder or at-risk adult to your local law enforcement department:

Boulder County Sheriff	303-441-4444
Boulder Police Department	303-441-3333
Longmont Police Department	303-651-8555
Louisville Police Department	303-441-4444
Lafayette Police Department	303-665-6311
Erie Police Department	303-926-2810
Nederland Police Department	303-258-3250

You may also contact:

Boulder District Attorney Community Protection	303-441-3700
Boulder County Adult Protective Services	303-441-1000

Restraining Orders can be issued to prevent many kinds of abuse, including financial exploitation. Temporary orders will be followed by a hearing, at which time an order can be made permanent.

Please refer to the “Financial Exploitation Signs” brochure on our website for important information.

ELDERWATCH PROGRAM

To reach the toll-free senior assistance hotline that provides information and assistance about fraud and financial exploitation to older Coloradoans and their caregivers:

800-222-4444

303-222-4444

www.aarpelderwatch.org

This cooperative program between the Colorado Attorney General’s office and AARP fights the financial exploitation of older Colorado citizens through collection of data, extensive outreach and education, and technical assistance.

EEOC -- See EQUAL EMPLOYMENT OPPORTUNITY COMMISSION Section

ELECTIONS & VOTING

To contact the State agency responsible for elections & voting issues:

Colorado Secretary of State

Elections & Voting Department

1700 Broadway Suite 200

Denver, CO 80290

303-894-2200 Extension 6307

1-855-428-3555

303-869-4861 Fax

elections@sos.state.co.us Email

<http://www.sos.state.co.us/pubs/elections/main.html>

ELECTRICIANS

To contact the State regulatory agency that handles complaints against electricians and electrical contractor firms:

Colorado Department of Regulatory Agencies (DORA)

State Electrical Board

1560 Broadway, Suite 1550

Denver CO 80202

303-894-7855 For information only; verbal complaints not accepted.

<http://www.dora.state.co.us/electrical/>

ELECTRONIC FUNDS TRANSFER ACT

The Electronic Fund Transfer Act establishes the rights and liabilities of consumers with regard to transactions that originate through an automated teller machine (ATM) transaction, a point-of-sale transfer, a telephone transfer, or a direct deposit or withdrawal and other forms of electronic communication. To read the act:

<http://www.fdic.gov/regulations/laws/rules/6500-1350.html>

BANKCARD/DEBIT CARD UNAUTHORIZED CHARGES: Your liability limit for a bank card/debit card depends on the situation and your promptness in reporting the lost card or unauthorized transaction. Specifically, the maximum legal liability is \$50 if you notify the bank within two business days after discovering an unauthorized transaction. But if you notify your bank after those first two days, under the law you could lose up to \$500, or perhaps much more. Some banks may voluntarily waive all liability for unauthorized transactions if the cardholder took reasonable care to avoid fraud or theft, but consumers must still report errors promptly.

Note: Federal law limits your losses to a maximum of \$50 if your credit card is lost or stolen, although industry practices may further limit your losses.

EMISSIONS

To contact the State office that regulates the emissions testing facilities, and inspectors working in the emissions program areas:

Colorado Department of Revenue
Division of Motor Vehicle Emissions Program
1881 Pierce Street
Lakewood, CO 80214
303-205-5603 Emissions

To locate an emissions testing facility:

<http://aircarecolorado.com/locations-and-maps/locations/>

Envirotest Systems Corp. operates the Air Care Colorado emissions testing centers under contract with the State of Colorado. Tests are required for registration renewal when indicated on registration renewal card. Vehicles 1982 and newer will receive a test which is valid for 2 years. Vehicles 1981 and older will receive a test valid for 1 year. Diesel and heavy-duty vehicles testing requirements may be verified with the Emissions Program.

Used vehicles that are for sale are required to have a new emissions test, even if the current inspection report still has time on it. However, there is an EXCEPTION to this rule:

If a newer used vehicle is sold and there are 365 days or more left on the original exemption, the vehicle does not require a new test at the time of sale.

It is the seller's responsibility to obtain the test. This is a consumer protection for the buyer. The seller must provide the emissions test paperwork to the buyer for vehicle registration purposes. The buyer must use this paperwork to register the vehicle within one year. A vehicle dealer may offer customers a voucher enabling the buyer to obtain a test for free. The customer has the right to refuse this arrangement.

ALERT: If you purchased a vehicle from a dealer and that vehicle fails the emissions test, you have only three business days beginning the day after you took possession to bring the vehicle back to the dealer for repairs/repurchase. Business days are defined as Monday through Saturday, with the exception of state holidays.

The dealer is required by law to repair, pay a third party to repair, or repurchase the failed vehicle. The dealer will notify the consumer which of these three options it has chosen within three business days after the vehicle has been returned to the dealer. For additional details:

<http://aircarecolorado.com/>

EMPLOYMENT

For questions about the State's General Employment Laws and Resources:

Colorado Department of Labor and Employment
Division of Labor
633 17th Street, Suite 201
Denver, CO 80202
303-318-8441
www.colorado.gov/cdle

Individual wage claims are best handled in civil court. Consumers must send a demand for payment form (by certified mail) ten days prior to initiating an action in court. This form, along with the Request for Mediation that is filed with the Division of Labor, can be found online.

If an individual is fired, wages are due and payable immediately. If an individual quits, wages are due at the next regular pay period. If an employer does not comply with these conditions, the employee can sue for 125% of their wages or up to 10 additional days' wages, whichever is greater.

In addition to the State office, the City of Boulder's Office of Human Rights and Community Relations ensures protection of rights afforded to Boulder residents by the Human Rights Ordinance, the local anti-discrimination law, and enforces the City's "Failure to Pay Wages" ordinance. For further information, call 303-441-3141.

ENGINEERS

To contact the state regulatory agency that handles complaints against engineers:

Colorado Department of Regulatory Agencies (DORA)
State Board of Licensure for Architects, Professional Engineers, and Professional
Land Surveyors
1560 Broadway, Room 1550
Denver, Co 80202
303-894-7855
800-886-7675

ENVIRONMENTAL PROTECTION AGENCY (EPA)

For concerns about human health or the environment:

U.S. EPA Region 8
80C-EISC
1595 Wynkoop Street
Denver, CO 80202-1129
303-312-6312
800-227-8917 (Toll Free--Region 8 states only: CO, MT, ND, SD, UT, WY)
R8eisc@epa.gov Email
<http://www.epa.gov/aboutepa/region8.html>

EQUAL EMPLOYMENT OPPORTUNITY COMMISSION

To pursue complaints concerning discrimination in the workplace:

EEOC Denver Field Office
303 E. 17th Avenue Suite 410
Denver, CO 80203
800-669-4000
303-866-1085 Fax
www.eeoc.gov

ERIE POLICE DEPARTMENT

645 Holbrook Street
Erie, CO 80516
303-926-2800

EVICCTIONS

FOR PROPERTY OWNERS:

To learn about Colorado rules and laws pertaining to eviction, review common legal terms and obtain case filing forms and fee requirements:

<http://www.courts.state.co.us>

The instructions provided are for informational purposes only and do not constitute legal advice about your particular case. You may wish to seek private legal counsel. If you choose to represent yourself, you are bound by the same rules and procedures as an attorney.

PROPERTY OWNERS AND TENANTS: **See LANDLORD/TENANT** section for community resources that may help resolve disputes through mediation before they evolve to the eviction stage.

F

FAXES

To file a complaint about unsolicited faxes:

Federal Communications Commission
Consumer & Governmental Affairs Bureau
Consumer Inquiries and Complaints Division
445 12th Street, SW
Washington, DC 20554
888-225-5322 FCC Consumer Call Center
www.fcc.gov

The Federal Communication Commission regulates facsimile transmissions, including unsolicited fax advertisements. The Telephone Consumer Protection Act and FCC rules generally prohibit most unsolicited faxes. For details, refer to the related section of the FCC website at www.fcc.gov/guides/fax-advertising .

FEDERAL BUREAU OF INVESTIGATION (FBI)

To contact the regional office of the FBI:

8000 East 36th Avenue
Denver, CO 80238
303-629-7171
www.fbi.gov

The mission of the FBI is to protect and defend the United States against terrorist and foreign intelligence threats, to uphold and enforce the criminal laws of the United States, and to provide leadership and criminal justice services to federal, state, municipal, and international agencies and partners.

FEDERAL COMMUNICATION COMMISSION (FCC)

To learn about FCC regulation of interstate and international communications by radio, television, wire, satellite and cable:

Federal Communications Commission
445 12th Street, SW
Washington, DC 20554
888-225-5322
888-835-5322 TTY
fccinfo@fcc.gov Email
www.fcc.gov/

The FCC accepts complaints from consumers through a process detailed on their website. Consumers are encouraged to always try to resolve the problem first with the company whose products, services or billing are at issue.

FEDERAL TRADE COMMISSION (FTC)

For free consumer protection publications or to file a complaint about fraud, deception, and unfair business practices in the marketplace:

Bureau of Consumer Protection
600 Pennsylvania Avenue, NW
Washington D.C. 20580
877-382-4357 FTC Help Line
202-326-2222
www.ftccomplaintassistant.gov/

The Federal Trade Commission is the nation's consumer protection agency. Submissions of complaint, comment, or inquiry may help spot a pattern of law violations requiring law enforcement action. It also aid in informing citizens about bigger trends affecting consumers. THE FTC DOES NOT RESOLVE INDIVIDUAL CONSUMER COMPLAINTS.

FINANCIAL PLANNERS & INVESTMENT ADVISORS

To contact the State agency that regulates individuals and companies providing financial advice and/or investing:

Colorado Department of Regulatory Agencies (DORA)
Division of Securities
1560 Broadway Suite 110
Denver, Co 80202
303-894-2320
www.dora.state.co.us then search for Division of Securities

DORA's Division of Securities protects investors and accepts complaints from consumers who believe they are victims of an unlawful investment program. The Division is prohibited by law from giving legal advice. If a complaint involves a firm that is registered with the Securities and Exchange Commission (SEC) and/or is a member of the Financial Industry Regulatory Authority (FINRA) consumers may wish to contact those agencies directly.

To locate a financial planner with CFP certification:

Certified Financial Planner Board of Standards, Inc.

1425 K Street NW #800

Washington, DC 20005

P: 202-379-2200

F: 202-379-2299

800-487-1497

www.cfp.net/find

The mission of Certified Financial Planner Board of Standards, Inc. (CFP Board) is to establish rigorous competency standards for CFP® certification and enforce a high standard of excellence for competent and ethical personal financial planning.

FOOD AND DRUG ADMINISTRATION (FDA)

To contact the federal agency that regulates food, drugs, medical devices, cosmetics, tobacco, radon-emitting products, and animal/veterinary goods on the market, and investigates claims regarding these products:

U.S. Food and Drug Administration

10903 New Hampshire Ave

Silver Spring, MD 20993-0002

888-463-6332

www.fda.gov

FIREWOOD

To contact the State agency that establishes and enforces measurement standards for the sale of firewood:

Colorado Department of Agriculture

305 Interlocken Parkway

Broomfield, CO 80020

303-869-9000

www.colorado.gov/cs/Satellite/ag_ICS/CBON/1251599400393

CDA inspectors investigate complaints about misrepresentation of firewood quantities. The appropriate method of sale is a cord of wood (128 cubic feet, typically 4'x 4'x 8') or fractional cord. Consumers are cautioned to not purchase firewood which is advertised by terms such as "truckload," "face cord," "rick," "fireplace cord" or "pile."

FORECLOSURE

Housing Counseling services are available to homeowners through the Boulder County Housing Authority. Their HUD Certified Counselors and the volunteer housing counseling program represent an extraordinary resource to home owners facing foreclosure.

To contact the County's HUD-approved housing counseling agency:

Boulder County Housing Counseling
2525 13th Street #204
Boulder, CO 80304
720-564-2279
1-800-569-4287

385 Kimbark Street
Longmont, CO 80501
720-564-2279

We encourage people to contact Boulder County Housing Counseling to speak with a trained counselor to identify possible options to avoid foreclosure. For additional information, see "Guidelines for Identifying Mortgage and Foreclosure Fraud" posted separately on our website.

FORGERY

Contact your local law enforcement agency.

FRAUD

The District Attorney's Community Protection office may be able to help you determine the appropriate agency to contact if you suspect fraud. Contact us at 303-441-3700.

See CREDIT section to learn how to report credit or credit card fraud.

See INTERNET FRAUD section to learn how to file claims about internet fraud.

See INVESTMENT FRAUD section to learn about the State agency handling such claims.

See MAIL FRAUD section to learn how to report postal fraud. 877-934-6361 (24/7)

FUNERALS

Contact the state regulatory agency that handles complaints against funeral homes and crematories:

Colorado Department of Regulatory Agencies (DORA)
Funeral Homes and Crematories
1560 Broadway, Suite 1550
Denver, Co 80202
303-894-7855 *For information only; verbal complaints not accepted.*
www.dora.colorado.gov

Complaints may also be filed online with the Federal Trade Commission:

www.ftc.gov

G

GASOLINE PUMP INSPECTION/PETROLEUM PRODUCT REGULATION

To contact the state agency that enforces regulations regarding petroleum product quality, quantity, and labeling:

Division of Labor

Division of Oil and Public Safety

633 17th Street, Suite 201

Denver, CO 80202-3660

303-866-4967 To have pump or station or gas quality inspected

GIFTING PYRAMIDS

Giftng pyramids have been making the rounds in Colorado for years, particularly preying on women. Organizers touting the scheme as being other than a pyramid, but these generally meet the definition of a pyramid scheme, which are ILLEGAL in Colorado. The pyramid schemes have been called names such as “The Women’s Dinner Party,” “Women Gifting Women,” “Women’s Empowerment”.

The Boulder District Attorney’s office warns the public that such schemes are illegal. Our office may scrutinize the perpetrators if a pyramid collapses, but, in general, public funds shall not be used to recover monies lost by people who invested in an illegal activity.

H

HEALTH DEPARTMENT – See BOULDER COUNTY PUBLIC HEALTH

HEALTH CLUB CONTRACTS

Per *C.R.S. 6-1-105 (t)(1)*, health club contracts may be canceled within three days after the receipt of a copy of the contract by the buyer. Notice of this right must be spelled out in any contract.

Per *C.R.S. 6-1-704 (1)(c)*, after this three-day period, a buyer may cancel a health club contract for the following reasons: the buyer dies, the buyer becomes totally physically disabled, the health club is moved to a location that is more than five miles from its location when the buyer entered into the contract, the seller discontinues operation of the health club, and other reasons. See Colorado Revised Statutes for full details.

HEARING AID DEALERS

To contact the state regulatory agency that regulates individual licensed audiologists, hearing aid providers, hearing aid associates and hearing aid trainees:

Colorado Department of Regulatory Agencies (DORA)
Office of Professions and Occupations
1560 Broadway, Suite 1550
Denver, Co 80202
303-894-7800 DORA line for regulation of professionals
www.dora.colorado.gov

HIGHWAY SAFETY

National Highway Traffic Safety Administration
1200 New Jersey Avenue, SE, West Building
Washington, DC 20590
888-327-4236
www.nhtsa.gov

HIPAA--Health Insurance Portability and Accountability Act

To contact the federal agency responsible enforcing the Privacy and Security Rules of HIPPA:

U.S. Department of Health & Human Services
Office for Civil Rights
www.hhs.gov/ocr/privacy/

To file a HIPAA violation complaint:

<http://www.hhs.gov/ocr/privacy/hipaa/complaints/index.html>

HOME CARE AGENCY

To contact the State agency that inspects health care entities, to find and compare healthcare facilities, or to file a complaint about home care agencies:

Colorado Department of Public Health and Environment
Health Facilities and Emergency Medical Services Division
4300 Cherry Creek Drive South
Denver CO 80246-1530
303-692-2800 Health Facilities Main
303-692-2910 Home Care Complaints
health.facilities@state.co.us Email
<http://www.colorado.gov/cs/Satellite/CDPHE-HF/CBON/1251583470236>

HOMEOWNERS ASSOCIATIONS

Homeowner's associations and condominium associations are self-governing with statutory oversight provided in the Colorado Common Interest Ownership Act, *CRS 38-33.3-101* through 319 ("CCIOA"). This statute has specific language regarding performance and requirements of associations and members. See Colorado Revised Statutes for full details. Please note – Some condominium developments may also be subject to the Colorado Condominium Ownership Act (*CRS 38-33-101* through 113) to the extent not superseded by the CCIOA.

C.R.S. 12-61-1004.5 and 12-61-1010 Disclosure of Fees by a Community Association Manager became effective January 1, 2015. This statute has specific language regarding the disclosure of fees and charges to an HOA by an HOA management company.

DORA
HOA Information & Resource Center
Gary Kujawski
303-894-2355

HORSE AND OTHER LIVESTOCK SALES

To contact the State agency that is charged with protecting our livestock industry from loss by theft or straying:

Colorado Department of Agriculture
Brand Inspection Division
4701 Marion Street Suite 201
Denver, CO 80216
303-294-0895
www.colorado.gov/ag/brands

HOSPITALS

To contact the State agency that inspects health care entities, to find and compare healthcare facilities, or to file a complaint about a hospital:

Colorado Department of Public Health and Environment
Health Facilities and Emergency Medical Services Division
4300 Cherry Creek Drive South
Denver CO 80246-1530
303-692-2800 Health Facilities Main
303-692-2827 Hospital Complaints
health.facilities@state.co.us Email
<http://www.colorado.gov/cs/Satellite/CDPHE-HF/CBON/1251583470236>

I

IDENTITY THEFT

Please refer to the series of “Identity Theft” brochures on our website about preventing identity theft and how to limit harm if your identity has been stolen.

IMMIGRANT RESOURCES

To contact a Boulder community resource for immigrants to learn about and further their rights:

El Centro Amistad
2222 14th Street
Boulder, CO 80302
303-443-9899
303-443-1713 Fax
info@elcentroamistad.org Email
www.elcentroamistad.org

Another independent non-profit organization providing cultural integration and English classes to immigrants in Boulder County:

Intercambio
Boulder Office
4735 Walnut St Suite B
Boulder, CO 80301
P: 303-996-0275
F: 303-444-2632

Longmont Office
515 Kimbark St, Ste 103
Longmont, CO 80501
P: 303-776-7070
F: 303-444-2632

In Longmont, you may also contact:

El Comite
455 Kimbark
Longmont, CO 80501
303-651-6125
www.elcomitedelongmont.org

OR:

Community & Neighborhood Resources

350 Kimbark

Longmont, CO 80501

303-651-8444

<http://www.ci.longmont.co.us/cnr/cultural/index.htm>

Immigrant workers who are in the U.S. without appropriate documentation have the same individual standing in U.S. courts, regardless of their status. For example, they can sue employers who do not pay wages. Contact the above agencies for assistance.

INSURANCE

To contact the state regulatory agency that handles questions, concerns or complaints about insurance or insurance agencies:

Colorado Department of Regulatory Agencies (DORA)

Division of Insurance

1560 Broadway, Suite 1550

Denver, Co 80202

303-894-7490 Insurance Consumer Affairs

800-930-3745 Toll Free from outside Denver metropolitan area

INTERCAMBIO – See Immigrant Resources

INTERNATIONAL LOTTERY SCAMS

If contacted about an international lottery, notify your local law enforcement agency. Perpetrators of this scam ask consumers to pay a tax or fee on their “lottery prize money” but there is no actual prize and you will lose any money you send. There are Canadian, Puerto Rican, Spanish, Jamaican and many other versions of these lotteries but all are completely bogus.

Be advised that it is illegal for U.S. citizens to enter foreign lotteries, even if they were legitimate.

If the lottery is described as Canadian, also contact:

Canadian Anti-Fraud Center

888-495-8501

INTERNET FRAUD

The Internet Crime Complaint Center (I3C) is a partnership between the FBI and the National White Collar Crime Center. To file a complaint about internet fraud, file on line at:

www.ic3.gov

Complaints processed through this site will be referred to law enforcement or regulatory agencies for enforcement.

For descriptions of current and ongoing Internet trends and schemes identified by the Internet Crime Complaint Center along with its description, visit ic3 website:

<http://www.ic3.gov/crimeschemes.aspx>

INVESTMENT ADVISORS & FINANCIAL PLANNERS

To contact the State agency that regulates individuals and companies providing financial advice and/or investing:

Colorado Department of Regulatory Agencies (DORA)

Division of Securities

1560 Broadway Suite 900

Denver, Co 80202

303-894-2320

www.dora.colorado.gov/dos

DORA's Division of Securities protects investors and accepts complaints from consumers who believe they are victims of an unlawful investment program. The Division is prohibited by law from giving legal advice, legal opinions or acting as a private attorney. If a complaint involves a firm that is registered with the Securities and Exchange Commission (SEC) and/or is a member of the Financial Industry Regulatory Authority (FINRA) consumers may wish to contact those agencies directly.

To locate a financial planner with CFP certification:

Certified Financial Planner Board of Standards, Inc.

1425 K Street NW #800

Washington, DC 20005

800-487-1497

www.cfp.net/find

The mission of Certified Financial Planner Board of Standards, Inc. (CFP Board) is to establish rigorous competency standards for CFP® certification and enforce a high standard of excellence for competent and ethical personal financial planning.

INVESTMENT FRAUD

To file a complaint with the State about potential investment fraud:

Colorado Department of Regulatory Agencies (DORA)

Division of Securities

1560 Broadway Suite 900

Denver, Co 80202

303-894-2320

www.dora.colorado.gov/dos

J

JEFFERSON COUNTY DISTRICT ATTORNEY/ CONSUMER DIVISION

500 Jefferson County Parkway

Golden, CO 80401

303-271-6800

<http://jeffco.us/da/index.htm>

JUNK EMAIL

The Direct Marketing Association has an Email Preference Service (eMPS) to help you reduce unsolicited commercial emails. Registration is free and good for six years. To opt out of receiving unsolicited commercial email from DMA members, visit:

www.dmachoice.org

JUNK FAXES -- See FAXES section

JUNK MAIL -- See MAIL PREFERENCE section

K

L

LABOR -- See EMPLOYMENT

LAFAYETTE POLICE DEPARTMENT

451 North 111th St.

Lafayette, CO 80026

303-665-5571 Non-Emergency

www.cityoflafayette.com/ Click on Police under Services tab

LANDLORD/TENANT

FOR LANDLORD-TENANT ISSUES WITHIN THE CITY OF BOULDER:

Refer to the City's "Landlord-Tenant Handbook" which summarizes existing State of Colorado and City of Boulder residential landlord-tenant law:

www.bouldercolorado.gov/ Search for Landlord-Tenant Handbook

Prepared by the City's Community Mediation Service, the information in this Manual does not constitute legal advice but can serve as a general guide. A hard copy of the handbook is available at:

Community Mediation Service
2160 Spruce Street
Boulder, CO 80302
303-441-4364

If differences arise which the parties are not able to resolve directly, contact Community Mediation Service for mediation via experienced, neutral third-party mediators between landlords and tenants or between roommates. Community Mediation Service charges a low fee for its services but the fee can be waived for low-income clients.

The City of Boulder licenses units for rent through this department:

Rental Housing Licensing Department
1739 Broadway
Third floor
Boulder, CO 80302
303-441-3152

www.bouldercolorado.gov/ Search for Rental Housing Licensing

FOR LANDLORD-TENANT ISSUES WITHIN THE CITY OF LONGMONT:

Community Relations
350 Kimbark
Longmont, CO 80501
303-651-8444

State of Colorado
Office of Dispute Resolution
303-837-3672 Referral Coordinator
www.coloradoODR.org

FOR LANDLORD-TENANT ISSUES INVOLVING UNIVERSITY OF COLORADO STUDENTS:

C.U. Off-Campus Housing and Neighborhood Relations
Landlord/Tenant Advisory Board
303-492-7053

<http://ocss.colorado.edu/content/landlord-tenant-advisory-board>

This non-governmental body made up of volunteers from the Boulder property management industry and CU student-tenant representatives works to help registered C.U. students and local landlords resolve disputes.

Maintenance problems are a common source of landlord-tenant conflict. If the conflict gets acute, you may wonder if you can stop paying rent or move out.

Colorado's Warranty of Habitability Act (Colorado Revised Statutes, Sections 38-12-501 to 30-12-511) shed some light on who is responsible for maintenance problems in rental units. The

law states that your landlord promises that your unit is fit for living in when you move in. It also outlines a process for filing complaints.

This legislation specifically bars the landlord from taking any action that would exclude a tenant from the premises without court process, such as terminating utilities, or changing the locks.

The new law does not apply to hotel or motel guests, condominium owners governed by a cooperative, residences used for agricultural purposes, or mobile homes, among others.

You can read the Warranty of Habitability on our website: www.bouldercounty.org/da than click on “Community Protection” under “Landlord Tenant Problems.”

LARIMER COUNTY DISTRICT ATTORNEY—8th JUDICIAL DISTRICT

201 LaPorte Avenue, Suite 200
Ft. Collins, CO 80521-2763
970-498-7200
<http://www.co.larimer.co.us/da/>

LAWYERS—See ATTORNEYS/LAWYERS and LEGAL SERVICES Sections

LEAP PROGRAM

The Low-Income Energy Assistance Program (LEAP) is a federally funded program administered by the Colorado Department of Human Services and is designed to assist eligible Colorado residents with winter home heating costs. Funds are distributed by trained case workers as credits to utility bills of more than 120,000 households in Colorado each year.

Colorado Department of Human Services
Low-Income Energy Assistance Program
866-HEAT-HELP (866-432-8435) Heat Helpline
www.colorado.gov/cdhs/leap

Boulder County Office
Longmont, CO
303-678-6097
303-678-6050 Fax
leap@bouldercounty.org Email

LEGAL SERVICES

The District Attorney’s Community Protection Division tries to help consumers locate legal help when they need representation but cannot afford to pay standard attorney fees. See the corresponding section of this manual for contact information for the resources below:

American Civil Liberties Union (ACLU)
Boulder County Bar Association
Boulder County Legal Services
Boulder County Public Defender
Metropolitan Lawyer Referral

Senior citizens can also take advantage of low-cost legal services available through their community's senior center.

LEMON LAW

Colorado's lemon law, *C.R.S. 42-10-103*, covers only new self-propelled vehicles, including pickups and vans, but excluding motor homes and motorcycles. To qualify for relief under the lemon law, the vehicle must have been in for repair four or more times for the same defect; or the vehicle is out of service for a cumulative total of 30 or more business days during the warranty term or one year after purchase, whichever comes first.

To initiate the lemon law process, consumers must first notify the manufacturer by certified mail of the problem after it has met the criteria outlined in the previous paragraph. (Consult your owner's manual to find out where to write.) Consumers then participate in an informal dispute settlement procedure if the manufacturer offers it. If the settlement offered through the dispute settlement procedure is unsatisfactory to the consumer, he/she can file suit.

The suit must be filed within six months following the expiration of the warranty or within one year following the original delivery date, whichever is earlier.

LIENS (Construction)

Liens may be placed on property by contractors who have done work on that property and have not been paid. Problems arise regularly when the homeowners have paid the contractor, but the contractor has not paid the subcontractor.

C.R.S. 38-22-102 makes it an affirmative defense against a lien, to have paid a contractor. In other words, if the consumer can show proof that he/she has paid the contractor in full, the lien is not enforceable.

C.R.S. 38-22-127 makes it a crime to fail to hold monies in trust that are to be disbursed to subcontractors.

Time limits on liens: A mechanic's lien must be recorded within four months (NOT 120 days) after the last work was done or the last material was delivered.

Prior to recording the lien, a notice of intent to lien must be sent to both the owner and the general contractor on a property. It must be mailed or served at least 10 days before a lien is recorded.

If a lien has been recorded fraudulently, the recorder may be liable to the homeowner for a penalty of \$1000 plus attorney's fees. See C.R.S. 38-35-109(3) Pointing this out to the person who recorded the lien may result in a speedy removal of that lien. Otherwise, consulting an attorney may be the best course of action.

If someone discovers a lien has been placed on their property without their knowledge, a title company will generally insure over the lien, and in many cases the lien will expire because there are specific dates that require renewal of the lien.

LIENS (Motor Vehicle Repair Garages)

C.R.S. 38-20-106.5 When a motor vehicle repair garage has made repairs to a vehicle, a lien exists. If consumers do not pay their bills, the motor vehicle garage must send a notice (certified) giving the consumer 12 days to respond and pay the bill. If the bill is not paid, the garage can tow the vehicle and hold it until the bill is paid. If the bill remains unpaid, they can obtain title to the car by filing an affidavit with the County Clerk.

LONG DISTANCE - SLAMMING

If a consumer's long-distance service has been changed without their authorization, consumers should first contact their long-distance company for help. Most long distance carriers offer the option of having your long distance service "frozen" unless prior written authorization is provided.

C.R.S. 40-15-112 dictates that no provider of telecommunications service shall request the transfer of a customer's account, wholly or in part, to another provider of the same or a similar telecommunications service unless one or more of the following conditions have been met: the new company has obtained written authorization or taped verbal authorization (a written document is not valid if the signature was obtained under the guise of entering a sweepstakes).

If there is an unauthorized change, the provider must pay for all long distance charges, local exchange charges, switching fees and any other relevant fees.

To file a complaint with the FCC's Consumer Center, call 888-225-5322 or send an e-mail to fccinfo@fcc.gov .

LONGMONT CITY ATTORNEY

408 3rd Avenue
Longmont, CO 80501
303-651-8619

LONGMONT LEGAL CLINIC

The City of Longmont holds a free quarterly legal clinic, open to anyone, not requiring advance registration, with all services in both Spanish and English. Participating attorneys consult in, among other specialties which may vary from clinic to clinic: family law, immigration law, construction law, personal injury, employment law, social security, consumer issues, land/tenant law, criminal law, probate, tax issues.

Longmont Senior Center
910 Longs Peak Avenue
Longmont, CO 80501
303-651-8444

LONGMONT POLICE DEPARTMENT

225 Kimbark
Longmont, CO 80501
303-651-8555
www.ci.longmont.co.us/police

LOUISVILLE POLICE DEPARTMENT

992 West Via Appia
Louisville, CO 80027
303-441-4444 Dispatch
303-666-8634 Main Office

M**MAIL FRAUD**

To contact the agency that handles any type of consumer mail fraud:

U.S. Postal Inspection Service
1745 Stout Street Suite 900
Denver, CO 80299-3034
877-876-2455
<https://postalinspectors.uspis.gov/>

Visit the Postal Inspection's website to learn about the various types of mail fraud and how to file a complaint with the agency.

MAIL LIST PREFERENCES SERVICES – See DIRECT MARKETING ASSOCIATION Section

MECHANIC'S LIEN – See LIENS section

MEDICAID

Visit Boulder County's new Medicaid hotline for information and insight
www.BoulderCountyMedicaid.org

MEDIATION SERVICES

City of Boulder
Community Mediation Services
303-441-4364

Sponsored by the City of Boulder Human Services Division, the project mediates city landlord/tenant issues, roommates, neighbors, seniors, parent/teen, teen/teen, children and family issues as well as other disputes arising within the city limits. They will do mediation for the mobile home courts adjacent to the city, and will do other mediations for a fee.

Community Assistance Mediation Program (C.A.M.P.)
303-441-1752

The Boulder County Sheriff's Office offers free mediation services to settle disputes for individuals living within Boulder County but outside the city limits of Boulder or Longmont. Mediation services are available for all disputes except landlord/tenant. The appropriateness of these cases for the CAMP program will be decided on a case by case basis.

MEDICAL BILLS

State Board of Medical Examiners
303-894-7690

The State Board has a local fee arbitration board to help resolve disputes.

MEDICARE/MEDICAID

To report Medicare or Medicaid fraud: www.medicare.gov

For assistance with information on Medicare or Medicaid:

Boulder County Division of Aging
303-441-3570

www.bouldercounty.org (and click on "Medicare")

MENTAL HEALTH CENTER OF BOULDER COUNTY

303-443-8500

MOBILE HOMES

For landlord/tenant questions relating to mobile home parks within the City of Boulder:

City of Boulder
Office of Human Rights
303-441-3140

The terms and conditions of a mobile home tenancy must be adequately disclosed in a written lease and include beginning and ending dates of the tenancy; the amount of the rent, the day rent is due, and the day when unpaid rent shall be considered in default; all charges other than rent like utilities or water; the park rules and regulations in effect at the time; the name and mailing address of a manager. Notice to quit in a mobile home park must be given 30 days in advance for a single-wide and 60 days for a double-wide.

MORTGAGES

First mortgages - there are two private trade associations:

National Association of Mortgage Brokers
7900 Westpark Drive, Suite T309
McLean, VA 22314
703-342-5900
703-342-5905 fax
Web site: cmla.com

Colorado Mortgage Bankers
5840 E. Evans Avenue #202
Denver, CO 80222
303-773-9565

Mortgage brokers are required to be licensed in the state of Colorado through the Colorado Division of Real Estate. Complaints can be filed online at www.dora.state.co.us/real-estate/Complaints/Complaints.htm

Colorado Mortgage Lenders Association: 303-773-9565 (consumer line)

For help with foreclosures:

Boulder County Housing Counselors
720-564-2279.

MOTOR VEHICLES

See Automobiles

MOTOR VEHICLE DEALER ADMINISTRATION

1881 Pierce St.
Lakewood, CO 80214
303-205-5604

Board which regulates all the motor vehicle dealer and salesperson licenses in the state, including problems involving advertising and sales practices, odometers, title problems, etc.

MOVING COMPANIES

Consumers are experiencing moving scams nationwide. The best defense is thoroughly checking the history and reputation of the moving company before hiring them and reading the contract to make sure it is not open-ended to allow additional charges. Take photos of your belongings, itemize each box thoroughly and match it with a list, and move any priceless heirlooms or photos yourself.

The Colorado Public Utilities Commission has authority over household goods movers operating within Colorado. The law provides minimum standards for contracts between movers and their customers.

- Movers must provide written documentation to the customer prior to the move, including the services to be provided and the costs for those services.
- Moving rates must be outlined in the contract.
- Movers may not withhold delivery of goods if the customer pays the fee as specified in the contract.
- Movers are required to tell customers where their goods are being stored.
- Movers must carry adequate levels of insurance and register with the PUC.

Failure to comply with any of the standards listed above may subject the mover to fines established by the PUC, and may also subject them to a misdemeanor. For information on Colorado guidelines: www.dora.state.co.us/puc

For INTRASTATE moving issues (within Colorado) contact the PUC at 303-894-2000 or through their website at pucconsumer.complaints@dora.state.co.us

For INTERSTATE moves (across state lines) call the Federal Motor Carriers Safety Administration at 1-888-368-7238 or online at www.1-888-dot-saft.com

The Federal Motor Carrier Safety Administration, under the umbrella of the Department of Transportation, provides some regulation over moving companies. Every carrier using non-binding estimates must determine the weight of each shipment prior to charging their

customer by weighing the unloaded and loaded vehicle. Weighing regulations can be found in the FMCSA regulations at §375.7. Consumers have the right to request notification of the weight, provided that notice is given at least one full 24-hour day (excluding Sat., Sun., holidays) prior to the delivery of the shipment. If the maximum amount required to be paid is 110% of the estimate, the weight regulations do not apply.

Check with your local Better Business Bureau for information on the mover, and check the Secretary of State web site to see how long they have been in business. There are a number of informative web sites that deal with safe moving.

If you have a mover who arrives with your goods, but is demanding a higher amount, call the local police or sheriff's department. They can usually offer a civil standby and take a look at the original contract and influence the mover to deliver!

N

NATUROPATHS

Although naturopaths are not regulated in Colorado, they are regulated in 12 states in the U.S. For information try the American Association of Naturopathic Physicians online.

American Association of Naturopathic Physicians www.naturopathic.org

Colorado Association of Naturopathic Doctors www.coloradond.org

NEGATIVE OPTION PLANS

C.R.S. 6-6-101 covers this situation under "unsolicited goods," meaning a contractual obligation of other tangible or intangible property delivered to a person who has not ordered, solicited, or agreed to purchase them, but does not include tangible or intangible goods which are misdirected, mis-delivered, or offered in good faith in substitution for goods solicited by the recipient.

C.R.S. 6-6-102 Obligation of recipient. (1) Unless otherwise agreed, where unsolicited goods are delivered to a person, he has a right to refuse to accept delivery of the goods and is not bound to return such goods to the sender. (2) If such unsolicited goods are either addressed to or intended for the recipient, they shall be deemed a gift to the recipient, who may use them or dispose of them in any manner he sees fit without obligation to the sender.

C.R.S. 6-6-103 Collections prohibited - penalty. No sender of any solicited goods shall mail to any recipient of such unsolicited goods a bill for such unsolicited goods or any dunning communications. Violation of this section shall constitute a class 2 petty offense punished by a fine of not more than \$250.

NIGERIAN LETTER

Many, many Colorado residents have received letters, faxes and e-mails from purported Nigerian officials looking for a U.S. citizen with a bank account they can use. The offers all involve a request for your bank account information. After giving the bank account number, the only thing that happens to the account is that all the money is withdrawn.

These letters and offers come in many forms – DO NOT GIVE PERSONAL INFORMATION OVER THE PHONE OR THE INTERNET - EVER!

NO-CALL LIST

www.donotcall.gov

NURSING HOMES

To contact the State agency that inspects health care entities, to find and compare healthcare facilities, or to file a complaint about a nursing home:

Colorado Department of Public Health and Environment
Health Facilities and Emergency Medical Services Division
4300 Cherry Creek Drive South
Denver CO 80246-1530
303-692-2800 Health Facilities Main
303-692-2442 Nursing Home Complaints
health.facilities@state.co.us Email
<http://www.colorado.gov/cs/Satellite/CDPHE-HF/CBON/1251583470236>

The Division encourages complainants to try to resolve concerns first through the health care entity's grievance process because very often this is the quickest way to address the problem.

For assisted living residences and nursing homes, complainants may also wish to contact the facility's Long-Term Care Ombudsman. To learn about this program, visit the Colorado Department of Human Services website page:

www.bouldercounty.org/family/seniors/pages/lcambud

Every Colorado-licensed long-term care facility is required to display a poster with the facility's assigned ombudsman's name and contact information. If you are a resident or a family member of a resident in a facility, call the ombudsman listed on the poster. You may also call your local Area Agency on Aging and ask to speak with a long-term care ombudsman, or:

Boulder County Health Department
Long-Term Care Ombudsman
303-441-1173 Confidential Line

O

OMBUDSMAN

See Nursing Homes

OPTOMETRISTS

Board of Optometric Examiners
1560 Broadway, Rm. 1310
Denver, CO 80202
303-894-7750

Colorado Optometric Examiners Association will do mediation on billing disputes. The Board will refer consumers to this organization.

OCCUPATION SAFETY AND HEALTH ADMINISTRATION (OSHA)

1999 Broadway #1690
Denver, 80203

P

PHARMACISTS

State Board of Pharmacists
1560 Broadway, 1310
Denver, CO 80202
303-894-7750

POSTAL FRAUD – See MAIL FRAUD

PLUMBERS

Examining Board of Plumbers
1580 Logan St., Rm. 550
Denver, CO 80203
303-894-2319

PROBATE

Pro Se Probate Program – Boulder County
2nd Thursday of the month, 8 – 12 a.m.
Boulder County Courthouse
303-441-4740

PROJECT LIFESAVER

See Colorado Life Trak for information on locator bracelets for at-risk citizens.

PRIVATE SCHOOLS

Occupational Schools Division
303-894-2960

PUBLIC DEFENDER'S OFFICE

Boulder Public Defender
1881 9th St., Suite 200
Boulder, CO 80302
303-444-2322

PUBLIC UTILITIES COMMISSION

1560 Broadway
Denver, CO 80202
303-894-2000 Main line
303-894-2070 Consumer line

The Commission's consumer staff is interested in problems consumers may have with utility rates, and the regulated activities of utilities. They regulate moving companies and tow truck rates.

Q**R****RECALLS**

For the latest information on government-issued product recalls go to "Recent Recalls" at www.recalls.gov

REAL ESTATE

Colorado State Division of Real Estate
1776 Logan Street
Denver, CO 80203
303-894-2166

Handles complaints regarding real estate salespersons

Boulder Board of Realtors
303-444-2485

Boulder County Clerk and Recorder
Recordings Division
303-413-7770

REPOSSESSION

There are frequent illegal vehicle repossessions, often because the law is not followed regarding notice to the consumer. Refer to C.R.S. 5-5-111 and 5-5-112

Financed vehicles: notice of default may be sent if payment is 10 days in default, written notice must include the amount owed and the date and amount of the last payment. The consumer has 20 days to cure the default, which, if not cured will result in repossession. If consumers are late again, another notice is not required.

Letter should be sent return receipt requested, and law enforcement should be notified 1 hour before repossession and after.

DEPARTMENT OF REVENUE

Information on sole proprietorships and partnerships that might not be available with the Secretary of State's office:

303-238-7378
www.taxcolorado.com

RIGHT TO RESCIND

In Colorado, you have the right to rescind a transaction for consumer goods and services, leased or rented for personal/family purposes only:

1 Day

- On membership buyer club contracts, even if you sign up at the business. Consumer Protection Act, *C.R.S. 6-1-105 (bb)(1)*.
- Donation of goods such as furniture, clothing, toys, etc. have a one day cancellation period. Consumer Protection Act, *C.R.S. 6-16-106*.

3 Days

- This is the usual time period, granted by the Federal Trade Commission rules, for door-to-door sales involving a transaction of \$25.00 or more. You must be given written notice of the right to cancel.
- You also have three days to cancel on any home solicitation sale that is a credit transaction (not involving a credit card). A credit transaction means more than 4 payments, excluding the down payment.
- Any credit transaction that could result in a lien placed on your home comes with a three-day cancellation period (for instance, aluminum siding, furnace sales, storm doors).
- Health club contracts may be canceled in three days.
- Pledges of cash or purchases made to benefit a non-profit organization may be rescinded within three business days of receiving written confirmation of the contribution from the charity.
- A new telemarketing fraud prevention law requires a commercial telephone seller to allow a purchaser to cancel within three days after the purchaser's receipt of goods, services or property. You must deliver or send written notice and return any goods. (Does not apply to 900 number or other pay-per-call sales)

5 Days

- Credit repair contracts (where a fee is paid to a firm for straightening out credit reporting errors) must contain written notice of this right.
- Timeshare or interval ownership contracts may be canceled within five days.

30 Days

- Hearing aids have the longest rescission period for refunds, although the cost of the individualized ear molds is not refundable.

S

SAFE SHELTER OF ST. VRAIN VALLEY

Safe Shelter provides advocacy and support to those whose lives have been affected by domestic abuse. The legal advocate provides free assistance to those seeking protection orders and information and referrals for divorce and custody cases. Safe Shelter provides strengths-based, client-centered counseling, education and referral services in both English and Spanish. All services are provided at no cost.

303-772-0432

303-772-4422 (24-hour Crisis Line)

info@safeshelterofstvrain.org

SECRETARY OF STATE

1700 Broadway, Suite 200
Denver, CO 80290
Main number: 303-894-2200

For information regarding a business or charity, including licensure, registered agents and Articles of Incorporation, visit the Secretary of State web site at www.sos.state.co.us. This is a very informative web site, including important information about how much a charity actually spends on charitable causes.

SENIORS

For a complete resource list for older adults in Boulder County visit the Area Agency on Aging website: www.bouldercounty.org/family/seniors/pages

- East Boulder Senior Center
5660 Sioux Dr.
Boulder, CO
303-441-4150
- West Boulder Senior Center
909 Arapahoe
Boulder, CO
303-441-3148
- Lafayette Senior Center
103 S. Iowa St.
Lafayette, CO 80026
303-665-9052
- Louisville Senior Center
900 W. Via Appia
Louisville, CO 80027
303-666-7400
- Longmont Senior Center
910 Longs Peak Ave.
Longmont, CO 80501
303-651-8411

SENIOR LAW HANDBOOK

<http://www.cobar.org/index.cfm/ID/726/DPWFP/Senior-Law-Handbook>

SLAMMING (see Long-distance)

SMALL CLAIMS COURT

Small Claims Court can be used to file lawsuits up to \$7500 without an attorney. Small Claims actions must be filed in Boulder. Court forms are available at both locations or at www.courts.state.co.us and then click on "FORMS."

County Court – This court handles civil claims of up to \$15,000 with or without an attorney. Actions can be filed at Boulder County Justice Center or the Longmont County Court. For comprehensive information on filing a civil case in Small Claims Court or County Court, please call one of the numbers listed below.

Boulder – 1777 6th St (Canyon & 6th)
303-441-3750 (8am – 5pm)

Longmont – 1035 Kimbark (Main & 10th)
720-564-2522 (8am – 5pm)

Any individual who seeks information to file, pursue, or respond to a case without the assistance of a lawyer is a "Self-Represented Litigant." The Combined Courts in Boulder now provides a "Self-Represented Litigant Coordinator" who helps litigants with general questions, paperwork, resources and forms related to their civil case while educating litigants on state statutes, rules, policies and procedures that may be applicable to their case (within legal limitations) free of charge. Appointments can be scheduled for 30 minutes and can be in-person or by phone.

303-441-4741

SOCIAL SECURITY

Social Security Fraud Hotline
(800) 269-0271

In the event someone has adopted another person's Social Security number, see "Identity Theft" above.

STOCKS AND BONDS

Regulation of stockbrokers and commodities exchange, etc.

Colorado Division of Securities
1560 Broadway, Suite 400
Denver, CO 80202
303-894-2320

National Association of Securities Dealers

303-446-3100

Licensing and information on annuities.

T

TELEMARKETING

With the advent of Colorado's No-Call list and the national no call list, consumers are reporting that telemarketing calls to their homes have dropped dramatically. If you have not already signed up to be removed from telemarketing lists, you can add your phone numbers at www.donotcall.gov or 1-888-382-1222 or call our office (303-441-3700) and we will make sure your number is added. Remember that crooks don't care about no-call lists. If you receive a telemarketing call and your name is on the No-Call list, you may be talking to a crook.

If you have signed up on Colorado's No Call list and the telemarketer continues to call, note the date and the time of the call and file a complaint with the Attorney General's Office. They will follow up with a cease and desist letter and further action if appropriate.

The federal telemarketing law allows consumers to cancel any purchase, or agreement to purchase, within three business days after the purchaser's receipt of those services or goods. Consumers must mail written notice of cancellation to the purchaser within three business days by certified mail. The telemarketer must then refund all payments within thirty days after notification by the consumer.

TOWING

Federal legislation enacted deregulated most intrastate towing. States retain jurisdiction over safety and insurance verification. Consumers may file a complaint with the Public Utilities Commission if rates charged are other than those posted with the P.U.C.

Public Utilities Commission
Office Level One
1580 Logan St.
Denver, CO 80203
303-894-2000
DORA.colorado.gov/PUC

TRANSPORTATION SAFETY COMMISSION

(800) 424-9393

Information on safety issues, including recalls on automobiles.

U

UNIFORM CONSUMER CREDIT CODE (UCCC)

The Colorado Uniform Consumer Credit Code (UCCC) is a state law that regulates the terms and conditions of consumer credit in the State of Colorado. It sets maximum rates and charges, requires disclosure of the cost of credit so consumers may shop for the best rates, and provides remedies for consumers on default. The UCCC does not apply to first mortgage residential acquisition and refinance loans except for its sections on disclosures of the cost of credit, certain consumer remedies, and administrative powers. Most other consumer credit transactions such as payday loans, automobile loans, second mortgages, state-issued credit cards, and signature loans are subject to the UCCC.

The Colorado Attorney General's Office, through the Administrator of the Uniform Consumer Credit Code, investigates complaint about lenders and creditors, licenses non-bank landers such as finance companies and payday lenders, and takes appropriate disciplinary or legal action when a creditor violates the law. The office cannot give legal advice or represent individual consumers in actions against creditors. Consumer may bring legal action against creditors under the UCCC.

Colorado Department of Law
Consumer Protection Section
Uniform Commercial Credit Code
Ralph L. Carr Colorado Judicial Center
1300 Broadway, 6th Floor
Denver, CO 80203
720-508-6010 (Consumer Complaints & Information)
www.coloradoattorneygeneral.gov

UNCLAIMED PROPERTY/MONEY

Colorado: 800-825-2111
www.colorado.gov/treasury/gcp
Nationally:
www.missingmoney.com

Consumers will get calls or letters from organizations claiming to have found "lost" money. They offer to provide it to consumers for 50% of the amount found. Often, consumers can check with a state's unclaimed asset division in the Office of the Treasurer or Department of Revenue. Check the equivalent office in any state in which you have lived or worked. Consumers may need to prove ownership, but the searches listed above should help locate any uncashed checks, abandoned bank accounts or other unclaimed assets.

V

VETERINARIANS

State Board of Veterinary Medicine
1560 Broadway, Rm. 1310
Denver, CO 80202
303-894-7750

W

WAGE CLAIMS

Labor Department, State of Colorado
1515 Arapahoe, Tower2, Suite 375
Denver, CO 80202-2117
303-318-8443 (English and Spanish)

This agency will investigate complaints regarding unfair labor practices or wage claims. "Demand for Payment" and "Request for Mediation" can be found online. Employers who fail to pay wages in a timely manner can be subject to additional fines.

The City of Boulder has a wage theft ordinance (BRC 5-3-13 "Failure to Pay Wages Due) that covers employers who deliberately withhold wages within the City of Boulder. The law was drafted to assist immigrant workers who, for instance, worked all summer for a landscaper and then were not paid and the employer threatened them with calling immigration.

Office of Community Relations and Human Rights
303-441-3141

WARRANTIES

The Magnuson-Moss Warranty act is a Federal Law that protects the buyer of any product which costs more than \$25 and is sold with an express written warranty. This law applies to any product that you buy that does not perform as it should.

This statute is remedial in nature and is intended to protect consumers from deceptive warranty practices. Consumer products are not required to have warranties, but if one is given, it must comply with the Magnuson-Moss Act.

The Magnuson-Moss law gives consumers considerable rights in dealing with manufacturers of lemon cars. This law guarantees a car buyer that certain minimum requirements of warranties must be met and provides for disclosure of warranties before purchase.

WORKER'S COMPENSATION

Labor Department
633 17th St.
Denver, CO 80202
303-318-8700
888-390-7936 toll free
800-685-0891 Spanish

X Y Z