



National Consumer Protection Week highlights the consumer education efforts of local, state, and federal agencies that were created to protect consumers. Each agency listed works diligently throughout the year to educate consumers in Hawaii on consumer issues.

AARP

www.aarp.org/hi

Enhances the quality of life for all as we age, leading positive social change and delivering value to members through information, advocacy and service. 545-6006

City and County Elderly Affairs Division

www.elderlyaffairs.com/

The Area Agency on Aging for Oahu assists older persons to live independently in the community through a coordinated system of services and information. 768-7700

Consumer Credit Counseling Service of Hawaii (CCCS)

www.cccsofhawaii.org

CCCS of Hawaii is a non-profit agency that provides confidential debt management and credit counseling to families and individuals of Hawaii. Also provides credit education, pre-bankruptcy counseling, and foreclosure and default mitigation counseling. Its mission is to help over-burdened families and individuals regain control of their financial lives.

Email cccshon@aol.com or call 532-3225 or toll free from the neighbor islands 1-800-801-5999.

Council for Native Hawaiian Advancement (CNHA)

www.hawaiiancouncil.org

CNHA is a national, member-base 501(c)(3) nonprofit organization dedicated to capacity building and providing support services to agencies and organizations focused primarily on Native communities in Hawaii and the Pacific. Its mission is to enhance the well-being of Hawaii through the cultural, economic, and community development of Native Hawaiians.

596-8155 or toll-free 1-800-709-2642 or email info@hawaiiancouncil.org

Dept. of Commerce and Consumer Affairs (DCCA)

www.hawaii.gov/dcca

DCCA promotes a strong and healthy business environment while protecting the community from unfair and deceptive business practices. 587-DCCA or 587-3222 or toll-free 1-800-394-1902

www.hawaii.gov/dcca/ocp/landlord_tenant/

Call for Landlord-Tenant Information. 586-2634

DCCA-Business Registration (BREG)

www.businessregistrations.com

Registration for corporations, partnerships, limited liability companies, trade names, trademarks and service marks. 586-2727

DCCA-Business Registration/Business Action Center (BAC)

www.hawaii.gov/dcca/bac/

One-stop-shop for new businesses. Obtain assistance with state business, tax and employer registrations and find other information needed to start a new business. 586-2545

DCCA-Business Registration/Securities Branch

www.investing.hawaii.gov

Registration of franchises, securities, and the professionals who sell, solicit and advise on securities. Investigates and prosecutes securities fraud and other state securities and franchise violations. Provides free investor education materials, presentations and informational displays. For questions or to report securities fraud call 586-2740 or toll-free 1-877-447-2267

DCCA-Division of Consumer Advocacy (DCA)

www.hawaii.gov/dcca/dca/

Protects and advances the interests of Hawaii's consumers of regulated public utilities and transportation services. 586-2800

DCCA-Division of Financial Institutions (DFI)

www.hawaii.gov/dcca/dfi/

Protects. Regulates. Informs. DFI ensures the safety and soundness of state-chartered and state-licensed financial institutions, and ensures regulatory compliance by state-licensed financial institutions, escrow depositories, money transmitters, mortgage servicers, mortgage loan originators and mortgage loan originator companies, by fairly administering applicable statutes and rules, in order to protect the rights and funds of depositors, borrowers, consumers and other members of the public. 586-2820

DCCA-Insurance Division (INS)

www.hawaii.gov/dcca/ins/

Oversees the Hawaii insurance industry; issues licenses, examines the fiscal condition of Hawaii-based companies, reviews rate and policy filings, investigates insurance related complaints. 586-2790

DCCA-Mortgage Foreclosure Dispute Resolution Program

<http://hawaii.gov/dcca/oah/mfdr/mortgage-foreclosure-dispute-resolution-mfdr-program>

Provides for owner-occupants of residential property in non-judicial foreclosure to meet directly with their lenders to modify their loans or to work out a payment plan within three months. 586-2886

DCCA-Office of Consumer Protection (OCP)

www.hawaii.gov/dcca/ocp/

OCP is the consumer counsel for the State of Hawaii. It investigates consumer complaints alleging unfair or deceptive trade practices in a broad range of areas, including advertising, refunds, motor vehicle rentals, door-to-door sales, credit practices. To file a complaint, call 587-4272.

DCCA-Regulated Industries Complaints Office (RICO)

www.hawaii.gov/dcca/rico/

Investigates and prosecutes complaints relating to licensed professionals and unlicensed activity. Call the Consumer Resource Center at 587-4272. For a one-stop check on complaints history, business registration, license status: www.businesscheck.hawaii.gov

DCCA-Regulated Industries Complaints Office/State Certified Arbitration Program (SCAP)

www.hawaii.gov/dcca/rico/scap_llaw/

State Certified Arbitration Program (SCAP) for "lemon" vehicles. 587-4272.

Department of the Attorney General-Crime Prevention and Justice Assistance (CPJA) Division

www.hawaii.gov/ag/cpja

Provides information, resources, and community outreach on how to prevent identity theft and fraud. 586-1150

Hawaii Credit Union League (HCUL)

www.hcul.org

The HCUL is the trade association representing the interests of 81 credit unions in Hawaii, two in Guam, and one in Yap. 941-0556

Hawaii Homeownership Center

www.hihomeownership.org

Provides education, information and support to create successful first-time homeowners in Hawaii. The Center also provides foreclosure prevention counseling. For more information email info@hihomeownership.org or call 523-9500 on Oahu or 1-877-523-9503 toll-free from the neighbor islands.

Hawaii State Public Library System

<http://www.librarieshawaii.org>

A statewide system of 51 libraries located on the islands of Hawaii, Kauai, Lanai, Maui, Molokai, and Oahu, provide library users across the state free and equal access to library materials, online information databases and books, and the Internet.

Hawaii's Better Business Bureau

www.hawaii.bbb.org

Hawaii's BBB is the local authority on marketplace trust. Get a report or file a complaint on a business or charity, learn to recognize and avoid scams, and get trustworthy consumer advice. Contact Hawaii's BBB on its web site, email info@hawaii.bbb.org, or call 536-6956 or 1-877-222-6551 toll free from the neighbor islands.

Hawaiian Community Assets (HCA)

<http://www.hawaiiancommunity.net/>

HCA is a non-profit HUD-approved housing counseling agency and Native Community Development Financial Institution that provides financial education workshops, individualized counseling, and asset building and financial products to assist low- and moderate income Hawaii families secure rental housing, purchase homes, and prevent foreclosure. 587-7886 or toll-free 1-866-400-1116

Internal Revenue Service

www.irs.gov/efile

Resource links to electronic alternatives for filing and paying Federal taxes. See how you can e-file for free and receive faster refunds.

www.irs.gov/newsroom

Click on "What's Hot" to find items of current interest. Or, use the search by key word feature, type "ID Theft" then click on the SEARCH button and you'll find the ID Theft Tool Kit.

Internal Revenue Service – Taxpayer Advocate Service

www.irs.gov/advocate/index.html

Assists taxpayers who are experiencing economic harm, and are seeking help in resolving tax problems that have not been resolved through normal channels. 539-2870 or toll-free 1-877-777-4778, TTY/TTD: 1-800-829-4059

National Consumer Protection Week (NCPW)

www.consumer.gov/ncpw/

Links to all NCPW on-line resources. Access some great resources highlighting the importance of using good consumer sense. Learn how to make the most of your money and make smart choices in the marketplace.

Sage PLUS

www.hawaiihip.org

Provides statewide health insurance information counseling and referrals to people with Medicare, their family, caregivers and professionals. Trained volunteer counselors provide consultations and presentations at no charge to the public. 586-7299 or toll-free 1-888-875-9229

Senior Medical Patrol Hawaii

smphawaii.org

SMP Hawaii is a federally funded program that empowers and assists Medicare beneficiaries, their families, and caregivers to prevent, detect, and report healthcare errors, abuse, and fraud through community outreach, education, and counseling at fairs and presentations. Volunteers play an essential role in sharing information and providing education to our communities statewide. For volunteer opportunities 586-7319. To report healthcare errors, abuse, scams, and possible fraud 586-7281 or toll-free 1-800-296-9422

Social Security Administration

www.socialsecurity.gov

Apply online for benefits, to estimate your future benefits, get a benefit verification, report fraud, or request a Medicare replacement card, and so much more. Call 1-800-772-1213 to access our automated telephone services to get recorded information and conduct some business 24 hours a day or speak to a Social Security representative between 7am and 7pm Monday through Friday. TTY 1-800-325-0778 is available for the deaf or hearing impaired between 7 am and 7pm Monday through Friday.

U.S. Department of Housing and Urban Development (HUD)

www.hud.gov

HUD's mission is to: increase homeownership, support community development and increase access to affordable housing free from discrimination. The *HUD in Hawaii* web pages (<http://portal.hud.gov/hudportal/HUD?src=/states/hawaii>) provide information on: buying a home, how to avoid/prevent foreclosure, a list of local housing counseling agencies, HUD rental housing properties in Hawaii, and Fair Housing discrimination. Email HI_Webmanager@hud.gov or 457-4662, or TTY 522-8193

United States Postal Inspection Service (USPIS)

www.usps.com/postalinspectors/is-pubs.htm

Links to all USPIS consumer publications.

United States Postal Service (USPS)

www.usps.com/

Links to all USPS services.

University of Hawaii Cooperative Extension Service (CES)

www.ctahr.hawaii.edu/site/

College of Tropical Agriculture & Human Resources provide a variety of educational outreach activities that empower people to make more informed choices about professional and personal life. Many of these efforts are conducted from our CES offices across the state. Contact your local CES office or call 956-8139.