

## CREDIT COUNSELING INFORMATION

### Debt Management

<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre38.shtm>

### Debt Counseling and Other Relief Options

<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre26.shtm>

## CREDIT REPAIR AND FRAUD ASSISTANCE

### Federal Trade Commission

General Consumer Info: <http://www.consumer.ftc.gov/>

Credit Repair: <http://www.consumer.ftc.gov/articles/0058-credit-repair-how-help-yourself>

### National Consumer League's Fraud Center

<http://www.fraud.org/scams/telemarketing/credit-repair>

### Consumer Financial Protection Bureau

<http://www.consumerfinance.gov/older-americans/>

### Financial Fraud Enforcement Task Force

202.514.2000

### AARP's Fraud Fighter Call Center

800.646.2283

### The Official Free Annual Credit Report

<https://www.annualcreditreport.com/cra/index.jsp>

## FRAUD AND IDENTITY THEFT REPORTING

### Federal Trade Commission Identity Theft Hotline

877.ID.THEFT

### Place a Fraud or Identity Theft Alert on your Credit File

Equifax | 800.685.1111

[https://www.alerts.equifax.com/AutoFraud\\_Online/jsp/fraudAlert.jsp](https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp)

Experian | 888.397.3742

<https://www.experian.com/fraud/center.html>

TransUnion | 800.680.7289

<http://www.transunion.com/personal-credit/credit-disputes/fraud-alerts.page>

### Local Law Enforcement

## LIVING TRUSTS

### **AARP, “10 Things You Should Know About Living Trusts”**

Posted online at [www.aarp.org/money/estate-planning/info-09-2010/ten\\_things\\_you\\_should\\_know\\_about\\_living\\_trusts.2.html](http://www.aarp.org/money/estate-planning/info-09-2010/ten_things_you_should_know_about_living_trusts.2.html)  
For more information, contact AARP at 800.424.3410 or visit their website at [www.aarp.org](http://www.aarp.org).

### **American Bar Association (ABA), “Guide to Wills and Estates”**

[http://www.americanbar.org/groups/public\\_education/publications/books\\_related\\_products/the\\_aba\\_guide\\_towillsestates.html](http://www.americanbar.org/groups/public_education/publications/books_related_products/the_aba_guide_towillsestates.html)

## FORECLOSURE RESCUE SCAMS

Learn about foreclosure/loan scams at these nonprofit resources:

[www.loanscamalert.com](http://www.loanscamalert.com)

[www.preventloanscams.org](http://www.preventloanscams.org)

Call HUD to report a scammer at 888.995.HOPE

Report a Scam at <http://complaint.preventloanscams.org>

## UTILITY SCAM EXAMPLES

<http://migration.kentucky.gov/newsroom/ag/waterlineservice.htm>

<http://www.nydailynews.com/news/customers-fleeced-utility-scammers-article-1.350235>

[www.lmnc.org/media/document/1/mmua\\_redflags.pdf](http://www.lmnc.org/media/document/1/mmua_redflags.pdf)

## BUSINESS COMPLAINTS

### **FTC’s (Federal Trade Commissions) Do Not Call Registry**

[www.DoNotCall.gov](http://www.DoNotCall.gov)

### **Kentucky Office of the Attorney General**

<http://ag.ky.gov/Pages/protectingconsumers.aspx>

Consumer Protection Hotline: 502.696.5389

### **Better Business Bureau of Central/Eastern Kentucky**

<http://bluegrass.bbb.org/>

800.866.6668

### **Federal Trade Commission Complaint Assistance**

800.FTC.HELP