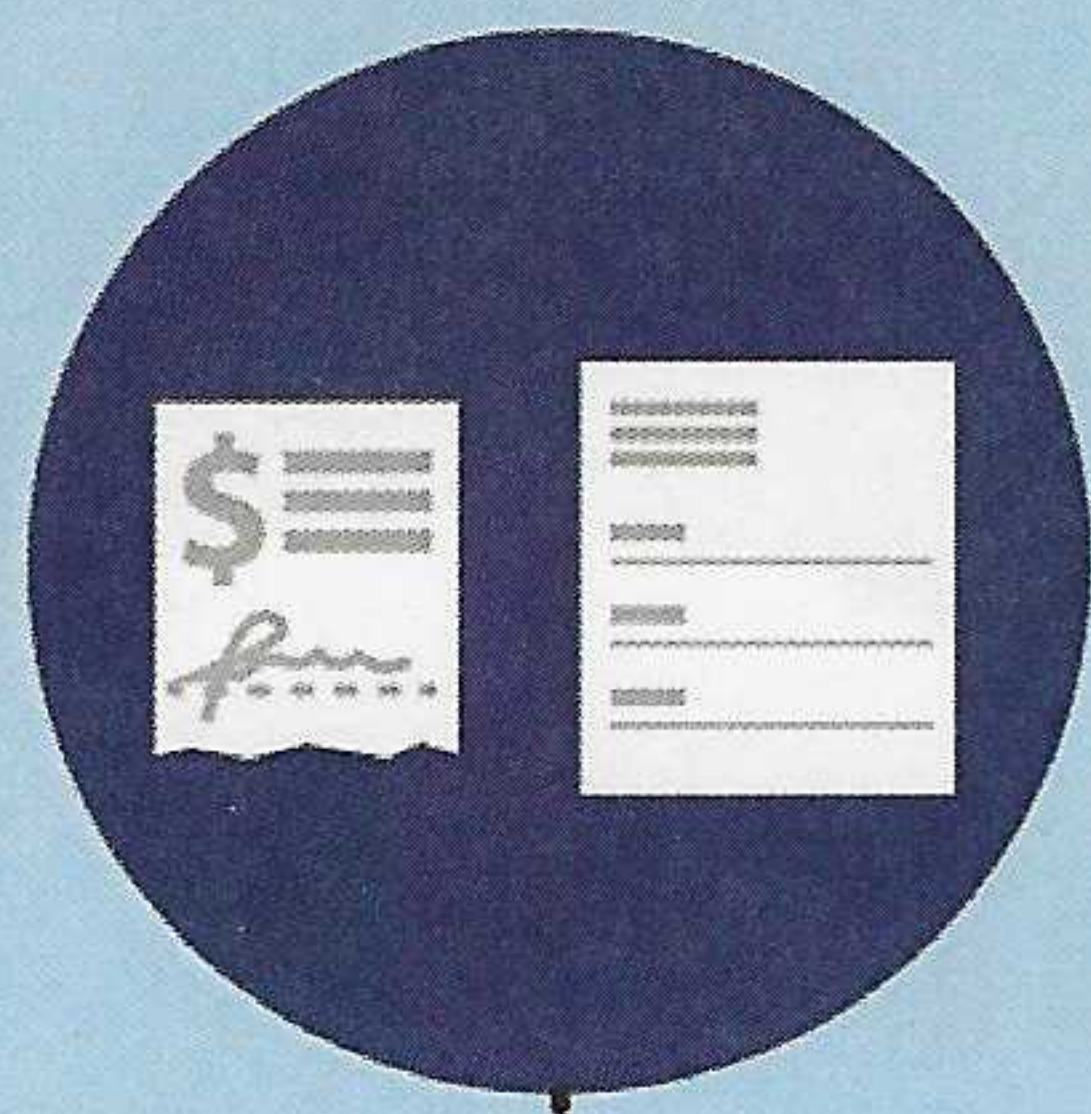


Useful tips upon retirement

Steps to file a complaint against a company

After you buy an item or service you may experience problems with your purchase. If this happens, you have the right to complain. Use these steps to get started:



1

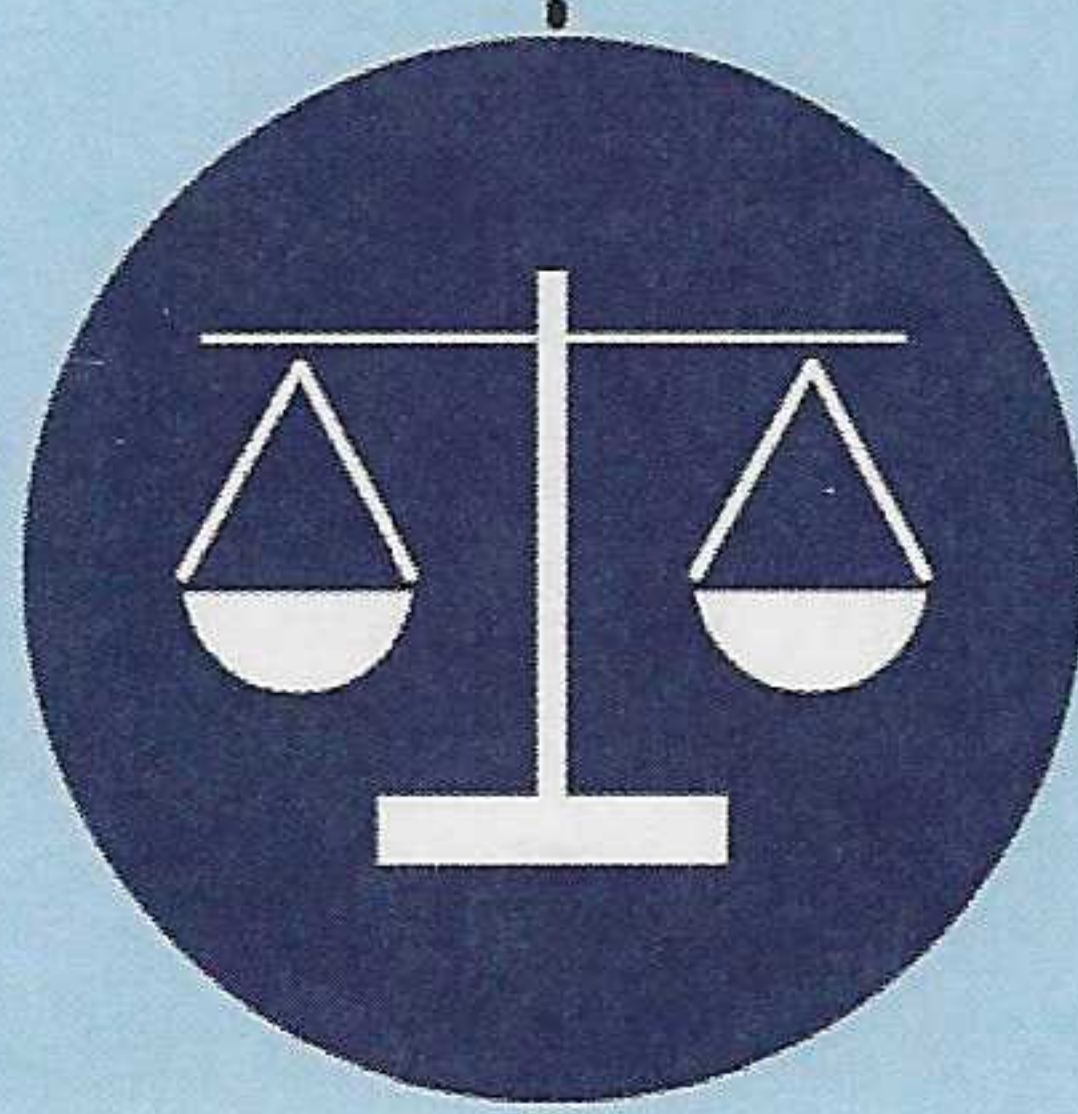
Gather your paperwork related to the purchase

- Receipts
- Contracts
- Warranties
- Order confirmations

2

Write/call/email:

- Contact the local seller
- Contact corporate offices/consumer affairs departments
- Contact 3rd parties (state licensing boards, consumer protection offices, local regulators)



3

Take legal action

Resolve your complaint in court

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File a complaint about online purchases

If you have problems during an online transaction, try to work them out directly with the seller. If that does not work, file a complaint with:

- A consumer protection agency
- The Better Business Bureau
- The Federal Trade Commission

- Your state attorney general
- Econsumer.gov, if purchase was with a foreign retailer

If you made your online purchase using your credit card, you can dispute the charge with your credit card company.

Do you need help?

Ask us any question about the U.S. government for free. We'll get you the answer, or we'll tell you where to find it.

- CallUSA.gov(844-872-4681)
- Chat with USA.gov
- Email USA.gov

Helpful websites

- **U.S. Social Security Administration:**
www.ssa.gov
- **Oregon PERS:**
www.oregon.gov/PERS
- **Senior Health Insurance Benefits Assistance:**
www.oregon.gov/dcbs/shiba/pages/index
- **AARP:** www.aarp.org
- **Medicare:**
www.medicare.gov

Protect yourself

- Never give credit card, banking, Social Security, Medicare or other personal information over the phone unless you initiated the call.
- Shred all receipts with your credit card number.
- Always tell solicitors: "I never buy from (or give to) anyone who calls or visits me unannounced. Send me something in writing."

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