

IMPORTANT PHONE NUMBERS & LINKS:

NJ Board of Public Utilities
(800)624-0241 <http://www.nj.gov/bpu/>

NJ Department of Banking and Insurance
800-446-7467 <http://www.state.nj.us/dobi>

NJ Division of Consumer Affairs
(800) 242-5846 <http://www.njconsumeraffairs.gov/>

Consumer Financial Protection Bureau (CFPB)
(855) 411-2372 <http://www.consumerfinance.gov/>

Consumer Product Safety Commission (CPSC)
(800) 638-2772 <http://www.cpsc.gov/>

Federal Communications Commission (FCC)
(888) 225-5322 <http://www.fcc.gov/>

Federal Trade Commission (FTC)
(877) 382-4357 <http://www.ftc.gov/>

Food & Drug Administration (FDA)
(888) 463-6332 <http://www.fda.gov/>

Free Credit Reports
(877) 322-8228 <http://www.annualcreditreport.com>

This central site allows you to request a free credit file disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.

**HUNTERDON COUNTY
OFFICE OF
CONSUMER AFFAIRS**

PO Box 2900
Flemington, NJ 08822

<http://www.co.hunterdon.nj.us/consumeraffairs.htm>

Phone: 908-806-5174

Fax: 908-806-2057

E-mail: jferrari@co.hunterdon.nj.us

**Hunterdon County 2012
Board Of Chosen Freeholders**

Robert G. Walton, Director
William G. Mennen, Deputy Director
J. Matthew Holt
George B. Melick
Ronald M. Sworen

**THE
HUNTERDON
COUNTY
OFFICE OF
CONSUMER
AFFAIRS**



Hunterdon County Consumer Affairs

PO Box 2900

Flemington NJ 08822

Telephone (908) 806-5174

Fax (908) 806-2057

ABOUT THE OFFICE

The Hunterdon County Office of Consumer Affairs provides a free service, funded by the Hunterdon County Board of Chosen Freeholders.

The New Jersey Consumer Fraud Act (N.J.S.A. 56:8-1 et seq.) prohibits fraud, deceit or misrepresentation in the sale or advertisement of merchandise.

This office evaluates, investigates and mediates consumer complaints against businesses or services located within Hunterdon County and attempts to negotiate fair and equitable resolutions of consumer complaints without prejudice.

While we cannot recommend a business, product or service, we will provide helpful information to make informed decisions in the marketplace.

WHERE TO BEGIN

If you have a consumer complaint you must contact the business first. Try talking to a manager. Most problems are resolved at this level. If you are still not satisfied, try contacting the owner of the business or the business's corporate headquarters.

If you are still not satisfied after contacting the business, the Hunterdon County Consumer Affairs office is available to help resolve the problem. Call 908-806-5174 for a complaint form to be mailed to you or download one from our website :

<http://www.co.hunterdon.nj.us/consumeraffairs.htm>

The office accepts complaints in the following ways:

Mail a completed Complaint Form to:
Hunterdon County Office of Consumer Affairs
PO Box 2900
Flemington, New Jersey 08822-

Fax a completed Complaint Form to: 908 806-2057

Make an appointment by calling: 908-806-5174

Documentation Concerning the Complaint (receipts, invoices, contracts, warranties, etc.) will be required to support your complaint.

EXERCISE YOUR CONSUMER RIGHTS EFFECTIVELY

It is important that you include specific details of your complaint. Include all of the following that are applicable to your complaint.

- Your name and address
- Your home and work telephone numbers
- Name, address and telephone numbers of the business you have a complaint against.
- A concise description of the problem, listed in chronological order.
- Copies of invoices, sales slips, receipts, contracts, warranties, etc. (Do not send your originals).
- Copies of cancelled checks. (front and back).
- Copy of your credit card statement, if item was charged.
- Name(s) of salesperson(s) or representative(s) of the business you have spoken with.
- Copies of related correspondence.
- Indication of the resolution you desire.

Until your complaint is resolved, it is important to keep copies of everything related to your case.

WHAT HAPPENS NEXT

Upon receipt of a consumer complaint, the Hunterdon County Office of Consumer Affairs will attempt mediation by sending a copy of the information provided on the complaint form to the business involved in an effort to reach a resolution of the dispute. The mediation process that we provide relies on the voluntary cooperation of both the consumer and the business.

Any information supplied to this office will not be sold, rented, or leased to third parties and will only be used by this office to respond to the consumer or to investigate the complaint. In many cases, our assistance will help a consumer obtain an acceptable resolution to their problem.

If your dispute remains unresolved, you may want to seek legal advice to decide whether or not you should pursue your claim in court. If the amount of money involved in your problem is less than \$3,000, then small claims court may be right for you. This informal and inexpensive forum is designed to help you settle disputes without the aid of an attorney.

An attorney should review complicated problems and claims involving a substantial amount of money. To locate an attorney in Hunterdon County, you may call the Hunterdon County Lawyer Referral Service 908-236-6109. For all other areas in New Jersey, you may call the Association of Trial Lawyers, NJ Lawyer Referral Service 800-367-0089.

If your income is limited, you may be able to seek help from Hunterdon County Legal Services 908-782-7979