# Table of Contents

ABOUT THE AUTHOR ........................................... xv

INTRODUCTION ............................................... xix

CHAPTER 1:
AN OVERVIEW OF CONSUMER RIGHTS LAW

HISTORY OF THE CONSUMER PROTECTION MOVEMENT .......... 1

CONSUMER ASSISTANCE ORGANIZATIONS ......................... 2

The Federal Citizen Information Center .......................... 2

Online Request ............................................. 2

Written Request ........................................... 2

National Consumer Organizations .................................. 2

State Consumer Protection Offices .............................. 3

The Better Business Bureau ..................................... 3

Corporate Consumer Relations Departments ..................... 3

Automobile Manufacturers ....................................... 4

Trade Associations ........................................... 4

Professional Associations ...................................... 4

The American Medical Association (AMA) ................... 4

The American Bar Association (ABA) ........................ 4

The American Institute of Certified Public Accountants (AICPA) 4

Consumer Credit Counseling Services ......................... 4

Consumer Advocacy Groups .................................... 5

THE FEDERAL TRADE COMMISSION ACT ....................... 5

The FTC Act – Unfair or Deceptive Acts or Practices ........... 5

State Statutes Governing Unfair or Deceptive Acts or Practices .. 5

The Per Se Violation ......................................... 6

The Non Per Se Violation .................................... 7

Damages .................................................... 7

Class Actions ............................................... 8
CHAPTER 2: CONSUMER PRODUCT SAFETY

FEDERAL REGULATION OF CONSUMER PRODUCT SAFETY

The U.S. Consumer Product Safety Commission 19
The National Highway Traffic Safety Administration 20
The U.S. Food and Drug Administration 20
The U.S. Environmental Protection Agency 22

CONSUMER PRODUCT SAFETY LITIGATION 22

The Defective Condition 23
Manufacturing Defects 23
Design Defects 23
Warning Defects 24
Misrepresentation 24

Criteria to Determine Defectiveness 24
Ordinary Consumer Expectation 24
Expert Testimony 24
Risk/Utility Analysis 25
The Unavoidably Unsafe Product 25

Responsible Parties 25
The Manufacturer 26
The Retailer 26
The Seller of Used Products 27
The Assembler/Installer 27
The Physician or Medical Provider 27
CHAPTER 3: THE CONSUMER CREDIT PROTECTION ACT

IN GENERAL ................................................. 31
SUBCHAPTER I: THE TRUTH IN LENDING ACT ......................... 31
   Required Disclosure .................................... 32
   Usury Laws. ............................................. 32
   The Minimum Payment Trap ........................... 33
   Unauthorized Use of Credit Cards ................. 34
      Unauthorized Use Defined. ......................... 35
   Limiting Your Financial Damages ................ 35
SUBCHAPTER II: GARNISHMENT RESTRICTIONS ...................... 36
   Limit on Amount Garnished .......................... 36
   Subsequent Wage Garnishments .................... 36
   Employer Violations .................................. 37
SUBCHAPTER III: THE FAIR CREDIT REPORTING ACT ............... 37
   Limited Right to Access Consumer Credit Report . 37
   Duty to Maintain Accurate Information ............ 37
   Remedies .............................................. 38
   The Fair and Accurate Credit Transactions Act .... 39
SUBCHAPTER IV: THE EQUAL CREDIT OPPORTUNITY ACT ........... 39
SUBCHAPTER V: THE FAIR DEBT COLLECTION PRACTICES ACT .... 40
   Prohibited Collection Practices ..................... 41
   Remedies .............................................. 42
SUBCHAPTER VI: THE ELECTRONIC FUNDS TRANSFER ACT .......... 42
THE FAIR CREDIT BILLING ACT ................................ 43
   Correcting Billing Errors ............................ 43
   Disputed Transactions ................................ 44
RESOLVING YOUR CREDIT COMPLAINT ............................. 45
   State-Chartered Banks ................................ 45
   National Banks ....................................... 46
   Federal Credit Union .................................. 46
   Non-Member Federally Insured Banks ............... 46
   Federally Insured Savings and Loans, and Federally ... 46
   Chartered State Banks ................................ 46
# CHAPTER 4: CONSUMER BANKING

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>IN GENERAL</td>
<td>47</td>
</tr>
<tr>
<td>SHOPPING FOR A BANK</td>
<td>47</td>
</tr>
<tr>
<td>NEW PROOF OF IDENTITY REQUIREMENT UNDER USA PATRIOT ACT</td>
<td>47</td>
</tr>
<tr>
<td>TYPES OF BANK ACCOUNTS</td>
<td>48</td>
</tr>
<tr>
<td>Savings Account</td>
<td>48</td>
</tr>
<tr>
<td>Checking Account</td>
<td>48</td>
</tr>
<tr>
<td>SAFE DEPOSIT BOXES</td>
<td>48</td>
</tr>
<tr>
<td>Items You Should Place in a Safety Deposit Box</td>
<td>49</td>
</tr>
<tr>
<td>Items You Should Not Place in a Safety Deposit Box</td>
<td>49</td>
</tr>
<tr>
<td>Insurance</td>
<td>49</td>
</tr>
<tr>
<td>Further Safeguards</td>
<td>50</td>
</tr>
<tr>
<td>Abandonment of Property</td>
<td>50</td>
</tr>
<tr>
<td>SWITCHING BANKS</td>
<td>50</td>
</tr>
<tr>
<td>MAINTAINING BANK RECORDS</td>
<td>51</td>
</tr>
<tr>
<td>FORGOTTEN ASSETS</td>
<td>52</td>
</tr>
<tr>
<td>DEBIT AND ATM CARDS</td>
<td>52</td>
</tr>
<tr>
<td>The Electronic Funds Transfer Act</td>
<td>53</td>
</tr>
<tr>
<td>Resolving Disputes</td>
<td>53</td>
</tr>
<tr>
<td>Remedies</td>
<td>55</td>
</tr>
<tr>
<td>Lost or Stolen Debit or ATM Card</td>
<td>55</td>
</tr>
<tr>
<td>USING THE ATM MACHINE</td>
<td>56</td>
</tr>
<tr>
<td>ATM Transaction Fees and Surcharges</td>
<td>56</td>
</tr>
<tr>
<td>Retained Card</td>
<td>56</td>
</tr>
<tr>
<td>Error in Amount Dispensed</td>
<td>57</td>
</tr>
<tr>
<td>ATM Deposits</td>
<td>57</td>
</tr>
<tr>
<td>ATM Withdrawals</td>
<td>57</td>
</tr>
<tr>
<td>Safety Considerations</td>
<td>57</td>
</tr>
<tr>
<td>ONLINE BANKING</td>
<td>58</td>
</tr>
<tr>
<td>Confirm that the Online Bank Is Legitimate</td>
<td>59</td>
</tr>
<tr>
<td>Registering for Online Banking</td>
<td>59</td>
</tr>
<tr>
<td>Online Banking Services</td>
<td>60</td>
</tr>
<tr>
<td>Online Bill Payment</td>
<td>61</td>
</tr>
<tr>
<td>Electronic Bills</td>
<td>61</td>
</tr>
<tr>
<td>Maintaining Privacy and Security</td>
<td>61</td>
</tr>
<tr>
<td>RESOLVING COMPLAINTS</td>
<td>61</td>
</tr>
<tr>
<td>Contact Your Bank</td>
<td>62</td>
</tr>
<tr>
<td>Contact the Primary Federal Regulator</td>
<td>62</td>
</tr>
<tr>
<td>Federal Deposit Insurance Corporation (FDIC)</td>
<td>62</td>
</tr>
<tr>
<td>Office of the Comptroller of the Currency</td>
<td>62</td>
</tr>
<tr>
<td>Federal Reserve Board</td>
<td>63</td>
</tr>
</tbody>
</table>
THE CHILDREN'S ONLINE PRIVACY PROTECTION ACT (COPPA) .......... 82
MAKE SURE YOUR ONLINE TRANSACTIONS ARE SECURE .......... 84
USE YOUR EMAIL SYSTEM CAREFULLY ..................................... 85
  Encryption ................................................................. 85
  Use an Anonymous Retailer ............................................. 85
  Delete Stored Email .................................................... 85
  Limit Email Forwarding ................................................ 86
  Verification ............................................................... 86
  Unsolicited Email ....................................................... 86
    Do Not Publicize Your Email Address ............................. 86
    Mask Your Email Address .......................................... 87
  Use Two Email Addresses ............................................. 87
  Use Disposable Email Addresses .................................... 87
  Create a Unique Email Address ...................................... 87
  Filter Junk Mail ........................................................ 87
  Email Preference Service ............................................. 88
  Common Email Scams .................................................. 88
  Report Unsolicited Emails .......................................... 88

CHAPTER 7:
PROTECTING YOUR IDENTITY ............................................... 91
SCOPE OF THE PROBLEM .................................................... 91
MINIMIZING YOUR IDENTITY THEFT RISK. ............................. 92
  Protect your Social Security Number ................................. 93
RESOLVING YOUR IDENTITY THEFT PROBLEM ......................... 94
  Credit Reporting Agencies ........................................... 95
    Equifax ........................................................................ 95
    Experian ..................................................................... 95
    Transunion ................................................................... 95
  Credit Card Issuers ....................................................... 96
  United States Postal Service ............................................ 96
  Banks ............................................................................. 96
  SCAN Check Verification Service ...................................... 97
  Telecheck Services Inc .................................................. 97
  Investment Broker ........................................................ 97
  Utilities/Telephone Service Provider ................................. 97
  Social Security Administration ......................................... 98
THE FEDERAL TRADE COMMISSION (FTC) ............................... 98
  By Telephone ............................................................... 99
  By Mail .......................................................................... 99
  Online ............................................................................ 99
CONSUMER SENTINEL .......................................................... 99
IDENTITY THEFT LEGISLATION .............................................. 99
  The Identity Theft and Assumption Deterrence Act of 1998 ..... 100
CHAPTER 8:
HEALTH CARE RIGHTS

THE RIGHT TO HOSPITAL TREATMENT ........................................... 101

Emergency Situations ................................................................. 101
The Emergency Treatment and Active Labor Act (EMTALA) .......... 101

Discrimination ........................................................................... 102
Discrimination on the Basis of Race, Color, Religion—
or National Origin .................................................................. 102
Discrimination on the Basis of Inability to Pay ......................... 102

THE PATIENT'S RIGHT TO PARTICIPATE IN HEALTH CARE DECISIONS.. 103

The Right to Refuse Life-Sustaining Treatment ......................... 103
The Right to Refuse Nutrition and Hydration ............................. 103
Do Not Resuscitate Order .......................................................... 103
The Right to Pain Management .................................................. 103

INFORMED CONSENT .................................................................... 104
Manner of Consent ...................................................................... 104
Express Consent ......................................................................... 104
Implied Consent ......................................................................... 105
Lack of Informed Consent .......................................................... 106
Informed Consent and Prescription Drugs ................................. 106

THE RIGHT TO EXECUTE ADVANCE DIRECTIVES ............................. 107
State Laws ................................................................................ 107
The Patient Self Determination Act of 1990 .............................. 108
Types of Advance Directives ...................................................... 108

THE FAMILY MEDICAL LEAVE ACT ............................................. 108
The Right to Unpaid Leave .......................................................... 108
The Right to Maintenance of Group Health Benefits ................. 109
The Right to Job Protection ......................................................... 109
Interference With FMLA Rights ............................................... 110
Remedies for FMLA Violations ................................................. 110

MEDICAL RECORDS PRIVACY ..................................................... 111
The Health Insurance Portability and Accountability Act (HIPAA) 111
Strategies to Limit Access to Medical Records ......................... 112
Patient’s Right to Access Medical Records ............................... 112

CHAPTER 9:
YOUR RIGHTS AS A TENANT

THE LANDLORD/TENANT RELATIONSHIP ..................................... 113

THE RIGHT TO FAIR HOUSING ................................................... 113
Exceptions .............................................................................. 114
Remedies ................................................................. 114
The Federal Fair Housing Act ...................................... 115
Filing a HUD Complaint ............................................. 115
THE WARRANTY OF HABITABILITY .............................. 117
The Right to Repair and Deduct .................................... 118
The Right to Withhold Rent .......................................... 118
The Right to Abandon the Property ............................... 118
THE RIGHT TO QUIET ENJOYMENT ............................. 119
THE RIGHT TO SAFE PREMISES .................................. 119
   Dangerous or Defective Conditions ......................... 119
   Criminal Activities .............................................. 120
THE SECURITY DEPOSIT REFUND ............................... 120
EV ICTION ............................................................... 121
   Illegal Landlord Actions ....................................... 122
   Self-Help Eviction ............................................. 122
   Utility Shutoffs .................................................. 122
   Removing Tenant Property .................................... 122
   Residential Evictions Under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 ................ 122

APPENDICES
1: DIRECTORY OF NATIONAL CONSUMER ORGANIZATIONS .... 125
2: DIRECTORY OF STATE CONSUMER PROTECTION AGENCIES ... 131
3: STATE STATUTES GOVERNING UNFAIR OR DECEPTIVE ACTS OR PRACTICES ........................................... 139
4: THE FTC MAIL OR TELEPHONE ORDER MERCHANDISE RULE – SELECTED PROVISIONS ................................... 145
5: DIRECTORY OF U.S. CONSUMER PRODUCT SAFETY COMMISSION REGIONAL OFFICES ...................................... 151
6: DIRECTORY OF NATIONAL HIGHWAY TRAFFIC SAFETY ADMINISTRATION REGIONAL OFFICES .......................... 153
7: DIRECTORY OF U.S. FOOD AND DRUG ADMINISTRATION REGIONAL OFFICES .............................................. 157
8: DIRECTORY OF U.S. ENVIRONMENTAL PROTECTION AGENCY REGIONAL OFFICES .............................................. 159
9: TABLE OF STATE USURY LAWS .................................. 161
10: NOTIFICATION LETTER TO CREDIT REPORTING AGENCY – ERRONEOUS INFORMATION DISPUTE ...................... 165
11: ANNUAL CREDIT REPORT REQUEST FORM .................. 167
12: TABLE OF STATE DEBT COLLECTION STATUTES ............. 169
13: NOTIFICATION LETTER TO CREDIT CARD ISSUER – BILLING ERROR ................................................................. 173
14: DIRECTORY OF STATE LEMON LAW WEBSITES ............ 175
15: SAMPLE PRIVACY POLICY OUTLINE .......................... 179