

## USEFUL TIPS FOR THE SAAVY CONSUMER.....

- ◆ Know your credit score before you apply for a loan

<http://www.annualcreditreport.com/>

- ◆ Search the vehicle history report before you make a purchase

<http://www.carfax.com/>

<http://www.nicb.org/>

*Ask dealer to provide a free Vehicle report*

- ◆ Report or dispute any unusual activity on your credit report immediately.

*Equifax: 888-202-4025*

*TransUnion: 855-681-3169*

*Experian: 888-397-3742*

- ◆ Verify that the contractor working on your home improvement is licensed in MA

<http://www.mass.gov/ocabr/licensee/>

- ◆ Ensure that a product defect is adequately covered by a retailer or manufacturer warranty. Get your warranty information before you make a purchase.

- ◆ Report unfair business practices

<http://www.bbb.org/central-western-massachusetts/>

[www.consumerfinance.gov/complaint/](http://www.consumerfinance.gov/complaint/)

## City of Worcester



### Consumer Rights Program

*Working in cooperation with  
Massachusetts Attorney General's  
Office. Funded by the Massachusetts  
Attorney General's Office.*

#### Worcester Consumer Rights Program

*Proudly serving the residents of Worcester and  
neighboring towns of:*

*Auburn, Berlin, Blackstone, Boylston, Clinton,  
Cochituate, Douglas, Grafton, Holden, Hopedale,  
Leicester, Medway, Mendon, Milford, Millbury, Millis,  
Millville, Northborough, Northbridge, Paxton,  
Shrewsbury, Southborough, Sutton, Upton, Uxbridge,  
West Boylston, and Westborough.*

**Worcester Senior Center**

**Room 209A**

**128 Providence Street**

**Worcester, MA 01604**

**P: 508-799 1232, ext. 48018 F: 508-799 1743**

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**The City of Worcester is committed to principles of equal  
opportunity and affirmative action.**



## Know your Rights:

- ◆ Car Sales and Financing
- ◆ Defective Products
- ◆ Home Improvement Contracts
- ◆ Consumer Fraud
- ◆ Debt Collection
- ◆ Telemarketing Fraud
- ◆ Utility Bills
- ◆ Identity Theft



## Who we are and what we do:

We are Worcester Consumer Rights Program (WCRP) and we work in cooperation with the Massachusetts Attorney General's Office (AGO).

The purpose of the Program is to provide amicable mediation to consumers who are involved in a dispute or have a complaint against a business that is licensed to operate in Massachusetts.

The program is voluntary and does not carry any cost to either the consumer or business. You may file your complaint directly (in person or by mail) with our office or online with the AGO.

## Why Mediation:

Mediation is an alternative to what may typically become a lengthy legal process. The program's objective is to find resolution to consumer complaints by eliminating the court process.

Through mediation, parties (consumer and business) involved in a disagreement are presented the opportunity to work out a common solution with the help of a mediator.

The program does not enforce a decision on either of the parties. It rather assists in guiding both parties to reach a common solution. Since parties involved in the dispute play active roles in resolving the dispute, they are subsequently comfortable and supportive of the solution.

Successful mediation typically results when both parties are willing to find points of agreement and find a common ground for compromise.

## What's next:

The Worcester Consumer Rights Program (WCRP) office will review your complaint and make a determination to mediate the complaint.

If our mediation efforts are not successful, you will be notified and directed to other local and statewide resources that may be available to you.

We may also send you other useful information that may assist to become a better-informed consumer.

