

# Consumer Complaints

Of course, the first step in resolving a problem of this nature is to try to work with the offending party. If this fails and you must seek help from an outside entity, the following sources may help. For complaints against attorneys, see the *Legal Sources* guide. For more general consumer advice, see the *Consumer Sources* guide.

## 1. General Advice

[USA.gov Consumer Complaints](http://www.usa.gov/complaints) (www.usa.gov/complaints)

The federal government's "homepage" has a section on the initiation of consumer complaints generally.

[Consumer Actions "How to Complain"](http://www.consumer-action.org/english/articles/how_to_complain) (www.consumer-action.org/english/articles/how\_to\_complain)

A handy eBook on the process, put together by the consumer rights organization Consumer Action

[Self-Help Center at The Southern Illinois University School of Law](http://www.law.siu.edu/selfhelp) (www.law.siu.edu/selfhelp)

This division of the university's law school publishes self-help legal materials, including those having to do with consumer complaints.

## 2. Making a Complaint

[Better Business Bureau](http://bbb.org) (bbb.org, 312-832-0500)

The BBB is a nonprofit organization founded just over a century ago to help consumers find reputable companies to do business with and help those companies find customers. It provides reviews of companies based on the frequency of complaints received and resolved. More relevant to our purposes, it also helps mediate those complaints.

[Illinois Attorney General](http://illinoisattorneygeneral.gov/consumers/index.html) (illinoisattorneygeneral.gov/consumers/index.html)

The Illinois Attorney general is the chief law enforcement officer for the state. It protects consumers through its Consumer Protection Division. While the office can't represent you personally in court, it can mediate informally on behalf of individuals and sometimes sue on behalf of the public at large, which may result in individuals receiving settlements. A complaint form is available at the Web site.

[Illinois Department of Financial and Professional Regulation](http://www.idfpr.com) (www.idfpr.com)

This state agency regulates a myriad of companies and their employees (through occupational licensing). You can look into the backgrounds of these companies and individuals before transacting with them, or appeal to this agency after the fact by making a formal complaint.

Trade Association (various)

Trade associations are usually keen to enforce quality standards among their members. Often, you can appeal to them for help with complaints regarding member companies. One place to find these associations is the AtoZ Business database available through the [library Web site](http://www.prairietrailslibrary.org) (www.prairietrailslibrary.org). From here, click on the **Research** link in the menu bar near the top of the page. On the following page, click on the **Business** link. On the next page, click on the **AtoZ** link to open the database. Search the Advanced Business search feature using SIC code 8611 and appropriate title key words, and perhaps geographic limiters.

[Federal Trade Commission](http://www.ftc.gov) (www.ftc.gov)

This is the main agency for consumer advocacy on the federal level. So it handles complaints pertaining to federal law, such as telephone and internet fraud, identity theft, and issues arising from federal credit laws.

*Other Third Parties* (various)

You may be able to avail yourself of entities like Google, which has a *Trusted Store Program* that you can appeal to for help. No formal registration is required, just look for the logo when shopping online. Also, credit card issuers will often offer to help with disputes with companies who have received payment through those issuers.

### **3. Filing a Lawsuit**

When satisfaction is not forthcoming from the foregoing, you may consider, as a last resort, seeking formal legal redress.

#### **Small Claims/Pro Se Court**

There are actually two options of this type in Cook County: standard small claims court and Small Claims/Pro Se Court. Both offer a streamlined process friendly to parties who wish to resolve small claims for cash. See also the library's collection for books on this subject and the link above for the *Self-Help Center at the Southern Illinois University School of Law* for their packet on filing a small claims action.

- Small Claims (standard)
  - Bridgeview Courthouse (District 5)
  - 10220 S. 76th Ave.
  - Rm. 121
  - Bridgeview, IL 60455
  - (708) 974-6500
  - [www.cookcountycourt.org](http://www.cookcountycourt.org)
  - Maximum judgment is \$10,000.
  - Attorneys allowed for either party.
  - Losing plaintiff may be responsible for defendant's costs.
  - Either side may request a jury trial.
- Cook County Small Claims/Pro Se Court
  - Circuit Court of Cook County
  - 50 West Washington Street, Room 1308
  - Richard J. Daley Center
  - Chicago, Illinois 60602
  - (312) 603-3484
  - [www.cookcountycourt.org](http://www.cookcountycourt.org)
  - Maximum judgment is \$3,000
  - Defendant may bring attorney. If so, plaintiff may then do likewise.
  - Losing plaintiff may be responsible for defendant's costs.
  - No jury trials

#### **Conventional Lawsuit**

As a last resort on a big-ticket purchase gone awry, there is always this option. It can be a long and expensive (if you lose) process, but in exceptional cases may be worthwhile. See the *Legal Sources* guide for help finding an attorney and for more guidance on the legal process as a whole.