

RESOURCES FOR VICTIMS

CALIFORNIA STATE AGENCIES

Department of Consumer Affairs

Licenses over 200 professionals ranging from doctors to accountants to contractors. Phone (800) 952-5210 to reach the Consumer Information Center, where staff members can help find the right government agency to help with a particular problem. Website provides a Consumer Resource & Referral Guide. Using the Guide's Complaint Referral Table, customers can look up the type of business, and it will refer them to the appropriate agency.

Office of the Attorney General (Consumer Alerts, Information and Complaints)

Takes complaints against a variety of businesses. The Attorney General has authority under Corporations Code section 1508 to intervene on behalf of shareholders in a corporation who are denied certain specified legal rights in the form of a "Notice of Complaint" letter to the corporation.

Department of Corporations

Responsible for the regulation of securities, franchises, off-exchange commodities, investment and financial services, independent escrows, consumer and commercial finance lending, and residential mortgage lending. Has exclusive authority to bring both civil and administrative actions under the laws subject to the jurisdiction of the California Corporations Commissioner. For questions regarding the laws administered by the Securities Regulation Division, call (866) 275-2677.

Seniors Against Investment Fraud: <http://www.corp.ca.gov/Consumer/SAIF/Default.asp>

A statewide outreach campaign under the California Department of Corporations and funded by the Governor's Office of Criminal Justice Planning. The primary purpose of SAIF is to take the leadership role to alert and educate all Californians over the age of 50 about investment and telemarketing fraud crimes and how to avoid being victimized.

Department of Financial Institutions

Has jurisdiction over state chartered banks. For questions or complaints contact (800) 622-0620 or (916) 322-5966.

Department of Insurance

Has jurisdiction over title and other insurance companies and provides information relating to requirements for insurance companies, agents, and brokers. For questions or complaints contact (800) 927-4357 or (213) 897-8921.

FEDERAL AGENCIES

Securities and Exchange Commission (SEC)

Protects investors and maintains the integrity of the securities markets. Each year the SEC brings between 400-500 civil enforcement actions against individuals and companies that break securities laws. Typical violations include insider trading, accounting fraud, and providing false or misleading information about securities and the companies that issue them. The website includes the EDGAR database of disclosure documents that public companies are required to file with the Commission.

Federal Trade Commission (FTC)

Enforces federal consumer protection laws that prevent fraud, deception, and unfair business practices. The Commission also enforces federal antitrust laws that prohibit anticompetitive mergers and other business practices that restrict competition and harm consumers. While the FTC does not resolve individual consumer problems, a complaint helps the FTC investigate fraud, and can lead to law enforcement action.

Financial Fraud Enforcement Task Force – <http://www.stopfraud.gov>

Office of the Comptroller of the Currency

Charters, regulates, and supervises national banks to ensure a safe, sound, and competitive banking system. The agency can remove officers and directors, negotiate agreements to change banking practices, and issue cease and desist orders as well as civil money penalties.

OTHER HELPFUL RESOURCES

(Note: The Titled Agencies are links that you can access to obtain specific information.)

Better Business Bureau

Provides valuable information to both businesses and consumers to assist in making informed decisions.

State Bar of California

Provides information relating to registration of law corporations and limited liability partnerships. Also provides links to county bar associations that have lawyer referral services.

Coalition Against Insurance Fraud

Serves as a national clearinghouse for fraud information.

National Consumer Law Center (NCLC)

Helps consumers, their advocates, and public policy makers use consumer laws on behalf of low-income and vulnerable Americans seeking economic justice. NCLC does not have the resources for advising consumers directly and refers consumers to their county bar associations or legal aid programs for local legal referrals.

Legislative Counsel

Maintained by the Legislative Counsel, this website allows you to search any of the California Codes. In addition, it provides information on current and past legislative bills.

Business, Transportation & Housing Agency

Provides information about and links to the departments the Agency oversees, such as the Department of Real Estate, Department of Corporations, California Housing Finance Agency, Department of Financial Institutions, and the Department of Housing and Community Development.

Office of Administrative Law

Site allows you to search the California Code of Regulations.

USA.gov: The U.S. Government's Official Web Portal

Offers a centralized place to find information from local, state, and federal agency sites.

Victims of Corporate Fraud Compensation Fund (VCFCF)

The Victims of Corporate Fraud Compensation Fund (VCFCF) provides restitution to victims of corporate fraud. For information and prerequisites to qualify, you can access:

<http://www.sos.ca.gov/vcfcf>

The above information has been obtained from the California Secretary of State website:

www.sos.ca.gov.

Dial 2-1-1: www.211.org

This is a free, non-emergency telephone service that connects you with hundreds of community services. A trained professional can help you find information and referrals for: Basic Needs, Child & Elder Care, Counseling, Employment Assistance, Health Services, Immigration Assistance.