

CONSUMER AFFAIRS

Although Tennessee laws offer significant protection for consumers, consumer problems rarely raise civil liberties issues. Therefore, the ACLU will rarely consider handling a consumer affairs case. Aside from the referral agencies listed below, newspapers and television stations in urban areas often have troubleshooters on staff who investigate citizen complaints.

The Tennessee Consumer Protection Act (*T.C.A.* § 47-18-101 et. seq.) is the main law dealing with the protection of consumers from unfair or deceptive acts or practices in the conduct of any trade or commerce. It prohibits such things as representing that goods or services are of a particular quality when they in fact are not. The Tennessee Division of Consumer Affairs, as well as the Consumer Advocate and Protection Division in the Office of the Attorney General, work to enforce the TN Consumer Protection Act and to assist consumers who have fallen victim to unfair business practices. Additional consumer protection laws include the Credit Security of Act of 2007 (protects consumers against identity theft by allowing people to freeze their credit reports) and the Lemon Law (gives consumers rights against sellers and manufacturers of defective merchandise).

RESOURCES – NATIONAL AND STATE

ACLU-TN provides the following list of resources for informational purposes only. ACLU-TN does not endorse any of the organizations listed.

National Organizations

- **Consumer Action**
1170 Market Street, Suite 500
San Francisco, CA 94102
Website: <http://www.consumer-action.org>
Phone: 415-777-9648
Consumer Complaint Hotline: 415-777-9635
Fax: 415-777-5267

- **Consumer Federation of America**
1620 I Street, NW - Suite 200
Washington, DC 20006
Website: <http://consumerfed.org/>
Phone: 202-387-6121
E-mail: cfa@consumerfed.org
- **National Consumers League**
1701 K Street, NW, Suite 1200
Washington, DC 20006
Website: <http://www.nclnet.org/>
Phone: 202-835-3323
E-mail: info@nclnet.org

State Organizations

- **Better Business Bureau of Middle Tennessee**
201 Fourth Avenue North, Suite 100
P.O. Box 198436
Nashville, TN 37219
Website: <http://www.bbb.org/nashville>
Phone: 615-242-4222
Fax: 615-250-4245
E-mail: BBBNash@gobbb.com

Tenn-Tucky Branch

214 Main Street
P.O. Box 1456
Clarksville, TN 37041
Phone: 931-503-2222
Fax: 931-503-2324
E-mail: BBBClarks@gobbb.com

Central Tennessee Branch

530 Uptown Square
Murfreesboro, TN 37129
Phone: 615- 242-4222
Fax: 615-867-3905
E-mail: BBBMurf@gobbb.com

Tennessee Valley Area Branch

P.O. Box 1594
Columbia, TN 38402
Phone: 931-388-9222
Fax: 931-374-9900
E-mail: BBBTNVal@gobbb.com



P.O. Box 120160, Nashville, TN 37212

Tel: 615.320.7142

Upper Cumberland Branch

18 North Jefferson Street

Cookeville, TN 38501

Phone: 931-520-0008**Fax:** 931-520-0009**E-mail:** BBBCumberland@gobbb.com**Williamson County Branch**

367 Riverside Drive, Suite 110

Franklin, TN 37064

Phone: 615-250-7431**Fax:** 615-250-7433**E-mail:** BBBWilliamsonCty@gobbb.com▪ **BBB of Southeast Tennessee & Northwest Georgia**

508 N. Market Street

P.O. Box 4532

Chattanooga, TN 37405

Website: <http://www.bbb.org/chattanooga>**Phone:** 423-266-6144**Fax:** 423-267-1924**E-mail:** tngabbb@bellsouth.net▪ **BBB of the Mid-South**

3693 Tyndale Drive

Memphis, TN 38125

Website: <http://www.bbb.org/memphis>**Phone:** 901-759-1300**Fax:** 901-757-2997**E-mail:** info@bbbmidsouth.org▪ **BBB of Greater East Tennessee**

255 N. Peters Road, Suite 102

P.O. Box 31377

Knoxville, TN 37923

Website: <http://www.bbb.org/Memphis>**Phone:** 865-692-1600**Fax:** 865-692-1590**E-mail:** info@knoxville.bbb.org▪ **Consumer Advocate and Protection Division
Office of the Attorney General**

P.O. Box 20207

Nashville, TN 37202-0207

Website: <http://attorneygeneral.tn.gov/cpro/protectingconsumer.html>**Phone:** 615-741-1671▪ **Consumer Credit Counseling Service of the Midwest**

1101 Kermit Drive, Suite 204

Nashville, TN 37217

Website: <https://www.apprisen.com/>**Phone:** 615-777-3404▪ **TN Regulatory Authority**

502 Deaderick Street

Nashville, TN 37243

Website: <http://www.tennessee.gov/tra/>**Phone:** 1-800-342-8359**TTY:** 1-888-276-0677▪ **TN Department of Commerce and Insurance
Consumer Affairs**500 James Robertson Pkwy, 12th Floor

Nashville, TN 37243-0600

Website: <http://www.tn.gov/commerce/>**Phone:** 615-741-2241**E-mail:** consumer.affairs@tn.gov▪ **TN Department of Commerce and Insurance
Insurance Division**

500 James Robertson Pkwy

Nashville, TN 37243-0565

Website: <http://www.tn.gov/commerce/>**Phone:** 615-741-2218 or 1-800-342-4029**E-mail:** Ask.TDCI@TN.Gov*P.O. Box 120160, Nashville, TN 37212**Tel: 615.320.7142*