



# -HELPFUL RESOURCES-

## BBB of the Bluegrass

*Serving 64 Counties in Central & Eastern Kentucky*  
1460 Newtown Pike ♦ Lexington, KY 40511  
859-259-1008 ♦ 800-866-6668 ♦ 859-259-1639 FAX  
info@bluegrass.bbb.org

### **ATTORNEYS**

#### **Kentucky Bar Association**

An independent agency of the Supreme Court of Kentucky, admits and disciplines members of the bar in accordance with rules established by the Supreme Court.

502-564-3795 ♦ [www.kybar.org](http://www.kybar.org)

### **AUTOMOBILES**

**BBB NOTE: KENTUCKY HAS NO "LEMON LAW" FOR USED CARS. ALL USED CARS ARE SOLD "AS IS" unless there is an expressed warranty offered by the dealer.**

If a car is sold "as is," this means that if you have problems with the car after you buy it, you must pay for any needed repairs yourself. The dealer has no further responsibility for the car once the sale is complete and you drive off the lot.

If the dealer offers a vehicle for sale "as is," without any warranties, the box provided next to the "As Is" disclosure will be checked.

#### **Kentucky Motor Vehicle Commission**

State agency responsible for the licensing of motor vehicle dealers, salespersons, manufacturers, distributors, and their representatives pursuant to KRS Chapter 190. Also provides consumer protection by investigating complaints against dealerships. Issues administrative citations to dealers who fail to comply with the laws governing motor vehicle sales.

(502) 573-1000 ♦ [www.mvc.ky.gov](http://www.mvc.ky.gov)

### **BANKS/FINANCIAL**

#### **Kentucky Department of Financial Institutions**

State agency responsible for the supervision of the financial services industry and for chartering, licensing and registering various financial institutions, securities firms and professionals operating in Kentucky.

502-573-3390 or 1-800-223-2579 ♦ [www.kfi.ky.gov](http://www.kfi.ky.gov)

### **COMMUNICATIONS**

#### **Federal Communications Commission**

The Federal Communications Commission (FCC) is an independent United States government agency charged with regulating interstate and international communications by radio, television, wire, satellite and cable.

1-888-225-5322 ♦ [www.fcc.gov](http://www.fcc.gov)

## **CONSUMER PROTECTION - GOVERNMENT**

### **Federal Trade Commission (FTC)**

Federal agency's Bureau of Consumer Protection's mandate is to protect consumers against unfair, deceptive or fraudulent practices.

1-877-382-4357 ◇ [www.ftc.gov](http://www.ftc.gov)

### **KY Attorney General's Office of Consumer Protection**

State agency that works to protect Kentucky citizens from schemes and scams

(502) 696-5389 or 1-888-432-9257 (option #3) ◇ [www.ag.ky.gov](http://www.ag.ky.gov)

## **CONTRACTORS/REPAIR**

### **Lexington-Fayette Division of Building Inspection**

The primary purpose of the Division of Building Inspection is to ensure safe minimum levels of construction through enforcement of the uniform Kentucky Building Code. The agency's Contractor's Registration Ordinance requires all contractors working in Fayette County to be registered with their office.

(859) 258-3770 ◇ [www.lfucg.com/publicsafety/building\\_inspection](http://www.lfucg.com/publicsafety/building_inspection)

## **CORPORATIONS**

### **Kentucky Secretary of State—Business Services**

learn more about licensing, permitting, and registering a business in the Commonwealth of Kentucky. Website also has an online business database, the Kentucky Secretary of State Trademark search, and UCC online services.

1-502-564-3490 ◇ [www.sos.ky.gov](http://www.sos.ky.gov)

## **CREDIT**

### **Free Annual Credit Reports**

Under federal law, you may now request a free copy of your credit report from each of the three major credit reporting agencies, Equifax, Experian and Trans Union, once per year. You may request them all at once or one at a time throughout the 12 month period.

1-877-322-8228 ◇ [www.annualcreditreport.com](http://www.annualcreditreport.com)

### **"Opt Out" of Pre-Approved Credit Offers**

The Fair Credit Reporting Act allows you to be removed from all pre-approved credit offer mailing lists by credit grantors which use Equifax, Experian, and TransUnion credit reporting agencies. The automated phone system walks you through the steps. (**It will ask you for your Social Security number to access the proper credit file.**) There is an option to "opt out" for a 2-year period, or permanently.

1-888-567-8688 ◇ [www.optoutprescreen.com](http://www.optoutprescreen.com)

## **DENTISTS**

### **Kentucky Board of Dentistry**

State agency that regulates and licenses dental professionals.

(502) 429-7280 ◇ [www.dentistry.ky.gov](http://www.dentistry.ky.gov)

## **DISCRIMINATION**

### **Lexington-Fayette Human Rights Commission**

County agency whose primary functions are to investigate complaints of discrimination, monitor hate and bias incidents in the community, and provide outreach and education to promote intergroup relations.

(859) 252-4931 ◇ [www.lfuchrc.org](http://www.lfuchrc.org)

### **KY Commission on Human Rights**

Their mission is to eradicate discrimination in the Commonwealth through enforcement of the Kentucky Civil Rights Act. They handle discrimination issues in the areas of housing, employment, etc.

(502) 595-4024 or 1-800-292-5566 ◇ [www.kchr.ky.gov](http://www.kchr.ky.gov)

## **"DO NOT CALL" REGISTRIES**

### **Federal Trade Commission National "Do Not Call" List**

The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls at home. Most telemarketers should not call your number once it has been on the registry for 31 days. If they do, you can file a complaint on their website. You can register your home or mobile phone for free.

(888) 382-1222 ◇ [www.donotcall.gov](http://www.donotcall.gov)

### **Kentucky "Do Not Call" Violation Complaints**

Complaints from Kentuckians about "No Call" violators

(866) 877-7867 ◇ [www.nocall.ky.gov](http://www.nocall.ky.gov)

## **EMPLOYMENT**

### **Kentucky Department of Labor**

State agency whose goal is to create workplace environments that are safe and free of conflict, where all workers are properly trained and receive fair pay and benefits for a quality standard of living. Answer questions and investigate complaints regarding wage issues, overtime, child labor, etc.

(502) 564-3070 ◇ [www.labor.ky.gov](http://www.labor.ky.gov)

### **U.S. Department of Labor — Employment Standards Administration**

The federal agency enforces Federal minimum wage, overtime pay, recordkeeping, and child labor requirements of the Fair Labor Standards Act. They also enforce the Migrant and Seasonal Agricultural Worker Protection Act, the Employee Polygraph Protection Act, the Family and Medical Leave Act, wage garnishment provisions of the Consumer Credit Protection Act, and a number of employment standards and worker protections as provided in several immigration related statutes.

(866) 487-9243 ◇ [www.dol.gov/esa/whd](http://www.dol.gov/esa/whd)

## **HEALTH/MEDICAL**

### **Kentucky Board of Medical Licensure**

State agency is responsible for protecting the public by ensuring that only qualified medical and osteopathic physicians are licensed and initiating appropriate disciplinary action when violations of the Medical Practice Act occur. In addition, the Board regulates the practice of Physician Assistants, Surgical Assistants, Athletic Trainers and Acupuncturists in the Commonwealth.

(502) 429-7150 ◇ [www.kbml.ky.gov](http://www.kbml.ky.gov)

### **Kentucky Board of Pharmacy**

State agency that regulates the practice of pharmacy through examination, testing and credentialing of prospective pharmacists, regulation and discipline of all licensed pharmacists, and through appropriate communication of information and laws pertaining to the practice of Pharmacy in Kentucky.

(859) 246-2820 ◇ [www.pharmacy.ky.gov](http://www.pharmacy.ky.gov)

## **INSURANCE**

### **Kentucky Office of Insurance**

State agency that regulates the insurance industry in Kentucky. The public can contact them to check on an agent's or agency's licensing, an insurance company's rating, to file a complaint, or to ask other insurance-related questions.

(800) 595-6053 ◇ [www.doi.state.ky.us](http://www.doi.state.ky.us)

## **LANDLORD/TENANT ISSUES**

### **Lexington-Fayette Tenant Services**

County agency that serves as a counseling, referral, information and advocacy center for low- and moderate-income individuals who experience a wide-range of housing problems such as renter/landlord situations, evictions.

(859) 258-3960

## **SENIORS**

### **Medicare**

Federal agency that regulates payments, investigates related scams and works to improve health and safety of Americans.

(800) 633-4227 ◇ [www.medicare.gov](http://www.medicare.gov)

### **U.S. Social Security Administration**

Federal agency that works to advance the economic security of the nation's people through compassionate and vigilant leadership in shaping and managing America's Social Security programs.

(800) 772-1213 ◇ [www.ssa.gov](http://www.ssa.gov)

## **UNCLAIMED FUNDS**

### **Kentucky State Treasury**

State agency that allows the public to search the Treasury's database of Unclaimed Property to see if the Commonwealth of Kentucky has money that belongs to them.

(800) 465-4722 ◇ [www.kytreasury.com](http://www.kytreasury.com)

## **UTILITIES**

### **Kentucky Public Service Commission**

State agency that can answer your questions about your utility service and help you resolve your utility complaints that you have been unable resolve with your utility.

(502) 564-3460 or 1-800-772-4636 ◇ [www.psc.ky.gov](http://www.psc.ky.gov)