

# MEMBERSHIP

## Subscription Request/Renewal

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Phone: \_\_\_\_\_

Cell: \_\_\_\_\_

email: \_\_\_\_\_

Please select a membership:

- Individual Membership**  
Includes quarterly newsletter subscription  
\$10 per year: new / renew / gift
- Business-Professional Membership**  
Includes quarterly newsletter subscription and  
business listing in the newsletter and on the ACP  
website.  
\$50 per year: new / renew

Donations are graciously accepted.

- Tax Deductible Donation**  
 \$50  \$25  Other: \$ \_\_\_\_\_

Please make checks payable to:  
**Alliance for Consumer Protection**

- I would like to learn more about volunteer  
opportunities with ACP office. Please call me.

**Thank you for your  
interest and support.**

### ACP Office Hours

Monday – Friday  
9:00 a.m. – 4:30 p.m.

Please call to schedule an appointment  
or to file a complaint.

The ACP is funded in part by the PA Department of Community  
and Economic Development and material support is provided by  
the Beaver County Board of Commissioners

# ACP

Alliance for Consumer Protection  
469 Constitution Blvd., Suite 3  
New Brighton, PA 15066

Phone:

**724-770-2078**

Fax:

**724-770-2079**

visit us on the web at:

**[www.acp-beaver.org](http://www.acp-beaver.org)**

A 501(c) 3 non-profit organization

# Alliance for Consumer Protection

Beaver County, PA



**We can help you with:**

- Consumer issues/problems
- Advice on Purchases

**ALL SERVICES ARE FREE!**

*Donations help make our  
services possible and are  
greatly appreciated.*

# ACP

Phone: 724.770.2078  
[www.acp-beaver.org](http://www.acp-beaver.org)

## The ACP . . .

- Provides consumer information and education.
- Mediates, negotiates, and facilitates resolution of consumer / business complaints.
- Helps resolve credit report problems.
- Offers consumer credit counseling and establishes family budgets.
- Attempts to protect the public from misrepresentation and scams.

**ACP**  
Alliance for Consumer Protection

The Alliance for Consumer Protection is dedicated to helping the residents of Beaver County with consumer education, credit counseling and consumer/business complaint mediation.

## How to File a Complaint . . .

Tell ACP about your complaint—who, what, when, where, why and how the ACP can help.

1. Fill out a complaint form available from the ACP office, an area public library, or from the ACP website at [www.acp-beaver.org](http://www.acp-beaver.org).
2. Provide copies of bills, contracts, warranties, cancelled checks (front and back), and work orders.
3. Sign authorization/notices on back of complaint form.
4. Tell ACP your expectations.
5. ACP will attempt to mediate your consumer issue.

# ACP

TAKE A LOOK AT OUR CONSUMER TIPS

### Before You Sign a Contract

- Secure 3 written estimates.
- Check contract and advertising for contractor's license number. Verify the license number with the Attorney General's office at 1-888-520-6680.
- Get all promises/warranties in writing.
- Get a list of services, work must be written.
- Include brand, model, and grade of products to be provided.
- Include date of start and completion of work.
- Make a down payment of no more than 1/3 of cost.
- Do not pay in full before work has been completed.
- Ask for list of satisfied customers to check the work.
- Call ACP for references.

### Before You Purchase a Used Car

- Take the vehicle to your mechanic for advice.
- Does the window sticker say "Warranty" or "As Is?" Ask what is warranted. Who pays for what?
- Secure any warranty in writing.
- Have the car inspected immediately after purchase. It must pass inspection.
- Car manufacturers offer the best warranties.

### Canceling Contracts

- Orders/contracts made in your home for \$25 or more may be cancelled. You have 3 business days to cancel your order or contract.
- Use certified mail to cancel so that there is a record.
- Contracts made in a place of business can be cancelled only if there is misrepresentation or mistake of facts.

### Avoiding Identity Theft

- Always shred any pre-approved credit cards, bank account information, or any documents with personal information on them, before disposing of them.
- Always take your receipts with you after using an ATM or automated fuel pump. Never give your PIN number to anyone.
- If you become a victim, immediately contact your bank and credit cards companies. Notify the local police department or Sheriff's office. You will need a police report to show creditors that you are a victim of identity theft.

### Sweepstakes/Free Prizes

- Be suspicious of offers for prizes through the mail, email or phone asking you to join a club or make a purchase in order to qualify.
- Do not give out your social security, credit card or bank account numbers in order to claim a prize. You should not have to pay anything in order to claim a prize.

### Repairing Credit History

- Beware of ads promising to correct/repair bad credit.
- Beware of promises for a credit card if you have bad credit.
- Build a strong credit history by paying on the account monthly, for one or two years.
- To obtain a free credit report:  
**visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call 877-322-8228 or mail the Annual Credit Card Request Form that we supply to:**

Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

**Call today**  
**724-770-2078**