

## **FEDERAL TRADE COMMISSION**

### **Bureau of Consumer Protection**

The FTC's Bureau of Consumer Protection stops unfair, deceptive or fraudulent practices in the marketplace. BCP conducts investigations, sues companies and people that violate the law, develops rules to ensure a vibrant marketplace, and educates consumers and businesses about their rights and responsibilities. They collect complaints about hundreds of issues from data security and deceptive advertising to identity theft and Do Not Call violations, and make them available to law enforcement agencies worldwide for follow-up.

BCP's experienced and motivated staff is nimble, using 21st century tools to anticipate – and respond to – changes in the marketplace. After more than 100 years, BCP is proud to be the nation's cop on the consumer beat, prepared to meet current challenges – and those around the corner -- with expertise and excitement.

BCP has seven divisions:

1. Advertising Practices protects consumers by enforcing the nation's truth-in-advertising-laws, with particular emphasis on claims for food, over-the-counter drugs, dietary supplements, alcohol and tobacco, and on conduct related to high-tech products and the Internet; and by enforcing the Children's Online Privacy Protection Act.
2. Consumer and Business Education plans, develops, and implements creative national campaigns in plain English and Spanish to alert consumers to their rights and to explain the science of compliance to industry.
3. Enforcement litigates civil contempt and civil penalty actions to enforce all FTC federal court injunctions and administrative orders that address consumer protection issues, including advertising and financial practices, data security, high-tech fraud, and telemarketing and other scams. The Division also coordinates FTC actions with criminal law enforcement agencies through its Criminal Liaison Unit; develops, reviews, and enforces a variety of consumer protection rules; and runs the Bureau's Hispanic initiative, bankruptcy program, and collections shop.
4. Financial Practices protects consumers from deceptive and unfair practices in the financial services industry, including protecting consumers from predatory or discriminatory lending practices, as well as deceptive or unfair loan servicing, debt collection, and credit counseling or other debt assistance practices.
5. Marketing Practices leads the Commission's response to Internet, telecommunications, and direct-mail fraud; deceptive spam; fraudulent business, investment, and work-at-home schemes; and violations of the Do Not Call provisions of the Telemarketing Sales Rule.
6. Consumer Response and Operations collects and analyzes complaints about consumer fraud, identity theft, and the National Do Not Call Registry, and makes them available to law enforcement; helps distribute redress to consumers.

7. Litigation Technology and Analysis provides cutting-edge technological investigative and litigation support.

8. Privacy and Identity Protection protects consumers' privacy; works to prevent identity theft and aids consumers whose identities have been stolen; and implements laws and regulations for the credit reporting industry, including the Fair Credit Reporting Act.

#### **Point of Contact List at FTC Regional Offices Regarding Servicemember Issues**

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