

This brochure from Chicago Appleseed aims to answer the questions about where consumers can go and who to contact for financial matters in the State of Illinois. The brochure will educate consumers on how to remedy unfair, illegal and fraudulent business practices, and will be distributed through our partnerships with community organizations.

Credit Unions, Consumer Credit Companies, Currency Exchanges and Title Insurance Companies Licensed

For information or assistance regarding these Illinois state-chartered institutions, contact the:

Illinois Department of Financial Institutions

122 S. Michigan, 19th Floor
Chicago, IL 60601
(312) 814-2000
TDD: (312) 814-7138

or

Illinois Department of Financial Institutions

320 W. Washington
Springfield, IL 62786
(217) 782-2831
TDD: (217) 785-3022
<http://www.idfpr.com/>

Credit and ATM/Debit Cards

Questions or assistance available at the:

Division of Banks and Real Estate

500 East Monroe Street
Springfield, Illinois 62701
(217) 782-3000
TDD: (217) 524-6644
or
122 South Michigan Ave., Suite 1900
Chicago, IL 60603
(312) 793-3000
TDD: (312) 793-0291
<http://www.idfpr.com/>



Payday or Auto Title Lending

If you have questions about these institutions please contact the Illinois Department of Financial Institutions at:

Illinois Department of Financial Institutions

Consumer Credit Division
500 Iles Park Place, Suite 314
Springfield, IL 62718
(888) 298-8089
<http://www.idfpr.com/>

Predatory Lending, Mortgage Awareness Program

For questions or assistance, contact the:

Department of Financial Institutions

Consumer Credit Division
500 Iles Park Place, Suite 314
Springfield, IL 62703
(888) 298-8089
http://www.idfpr.com/dfi/ccd/ccd_preditor.asp

or

Division of Banks and Real Estate

500 East Monroe
Springfield, Illinois 62701
(877) 793-3470
(217) 782-3000
<http://www.idfpr.com/>

If you need assistance regarding the IRS in any way, call the Midwest Tax Clinic at (312) 630-0284. Their services are free for low-income families and individuals, not including a low, one-time administrative fee.

Other National Helpful Information:

Federal Trade Commission

Consumer help line: (877) 382-4357
Identity theft line: (877) 438-4338
<http://www.ftc.gov/bcp/consumer.shtm>
(English)
http://www.ftc.gov/bcp/index_es.shtml
(Spanish)

Fannie Mae Foundation

Free guides on credit and home loans.
Call toll free: (800) 611-9566
(800) 782-2729 (Spanish)
<http://www.homebuyingguide.com/>

Housing and Urban Development

Free advice on home buying.
Call toll free: (800) 569-4287.
<http://www.hud.gov> (English) or
www.espanol.hud.gov/ (Spanish)
Online Consumer Help:

Federal Reserve Bank

Brochures on credit, finances, and how to buy a car or home.
<http://www.federalreserve.gov/consumers.htm>

My Money

Financial education materials from U.S. government agencies.
Call toll free: (888) MYMONEY (696-6639).
<http://www.mymoney.gov/>
<http://www.mymoney.gov/Espanol>

Call the Attorney General's office in your state if you need further assistance. The Illinois Attorney General can be reached at: (312) 814-3000, or the Consumer Fraud Hotline at (800) 386-5438.

Chicago Appleseed Fund for Justice is an impact research, education and advocacy organization working to achieve fundamental, systemic reform by addressing policies and practices that relate to social justice and government effectiveness issues. Chicago Appleseed is part of a national network of public interest law centers working through and with Appleseed in Washington, D.C.



Chicago Appleseed's financial access and education program works with the Chicago Federal Deposit Insurance Corporation (FDIC), local community based organizations and the Appleseed Network of public interest law and justice centers on a multi-faceted approach to improving disadvantaged populations' access to financial education and services. By studying how disadvantaged groups use financial services, and how services can be made more readily available to them, we can recommend and advocate for smart solutions, giving minority and low-income populations a better chance to achieve financial success.

Comprehensive financial education provides valuable tools to ensure that individuals can make solid financial decisions to secure their future and the future of their families. The development and distribution of these brochures is an important step towards that goal.

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Consumer Rights in Illinois



Answering the questions
about where to go and who to
contact for financial matters
in the State of Illinois

In conjunction with Appleseed centers in Nebraska and Texas, Chicago Appleseed prepared a series of financial education brochures in English and Spanish. Chicago Appleseed is distributing these brochures to community organizations throughout the Chicago metropolitan area. The brochures focus on such topics as building and keeping good credit, avoiding predatory lenders, using credit cards, reducing taxes, and owning a home.



**How to Open a Checking or
Savings Account
Reduce Your Taxes
Credit, Debit and ATM Cards
Avoiding Dangerous Loans
Using Credit Cards
Home Ownership, Car Loans
Sending Money Back Home
Identification Needed for an
Account**

Brochures are available at
www.chicagoappleseed.org
or by calling (312) 988-6565