



FEDERAL TRADE COMMISSION

PROTECTING AMERICA'S CONSUMERS

About the Bureau of Consumer Protection

David Vladeck, Director

If you exercise your right to receive a free credit report, use the National Do Not Call Registry to block unwanted telemarketing calls, or refer to product warranties, care labels in your clothes, or stickers showing the energy costs of home appliances, you are taking advantage of laws enforced by the FTC's Bureau of Consumer Protection.

The Bureau of Consumer Protection works to protect consumers against unfair, deceptive, or fraudulent practices in the marketplace. The Bureau conducts investigations, sues companies and people who violate the law, develops rules to protect consumers, and educates consumers and businesses about their rights and responsibilities. The Bureau also collects complaints about consumer fraud and identity theft and makes them available to law enforcement agencies across the country.

The Bureau has seven divisions, each with its own area of expertise:

- **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, such as the dissemination of spyware.
- **Consumer and Business Education** plans, develops, and implements creative national campaigns to alert consumers to their rights and to explain the science of compliance to industry.
- **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; litigates civil actions against those who defraud consumers; and develops, reviews, and enforces a variety of consumer protection rules.
- **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.
- **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.
- **Planning & Information** collects, analyzes, and makes available to law enforcement consumer fraud, identity theft, and National Do Not Call Registry complaints; assists in the distribution of redress to consumers; and provides cutting-edge technological investigative and litigation support.
- **Privacy and Identity Protection** safeguards consumers' financial privacy; investigates breaches of data security; 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.