

Cool Consumer Tip\$

"On the side of the box of my Superman costume it actually said - 'Do not attempt to fly!'"

-- Comedian Jerry Seinfeld

When the risk is "super-obvious," a consumer warning is unnecessary. That's why steak knives don't have warning labels, for example.

On the other hand, some consumer tips are not as obvious. The weather may be hot, but here are several less-well-known tips that may save you some cash – and that is always cool.

1. "1-800-FREE-411"

Need a phone number? Dialing "0" or "411" from your land-line telephone may cost you 98 cents or more per call. It gets worse – dial "411" from your cell phone and you may be charged \$1.79 per call, or more.

Here's another option. For about 15 seconds of your time spent listening to an ad, you can get nationwide directory assistance at no charge. Just dial "1-800-FREE-411" (1-800-373-3411) and your cost per call is zero – assuming that you can resist the 'siren song' of advertising messages pressed against your ear.

2. "ZILLOW.COM"

"Zillow®" is a made-up marketing word – like Verizon® or Camry®. Zillow is an Internet web site that promises 'zillions of data points about the places where we lay our heads on pillows.' (Get it? Zillions of pillows = Zillow.)

Using a computer with Internet access, you type zillow.com into the address bar. Up will pop a web site with info on 70 million residential properties across the United States.

The power of Zillow is that you can type in a home address and – voila! Zillow produces a satellite image of the house, along with its last recorded sale price – and/or the sales prices of neighboring homes. It's a pretty cool consumer tool.

3. Free Credit Reports

Since 2005, you have the right to get one free copy of your credit report every year from each of the three

national credit reporting agencies. You can contact all three companies – Equifax, Experian, and TransUnion – at the same time, or you can spread your requests out during the year.

Go to the web site at AnnualCreditReport.com and request your free credit reports. You can also call toll-free to request your reports at 1-877-322-8228. Hearing impaired consumers can access the TDD service at 1-877-730-4104.

Getting your credit reports gives you the chance to make sure that there are no errors – and also lets you see if someone else has been using your name to get credit illegally. You can then put a fraud alert on your credit report.

Extra tip: Just call 1-888-5-OPT-OUT (1-888-567-8688) to remove your name from lists for pre-approved credit and insurance offers. Taking your name off these lists has no effect on your ability to apply for or get credit or insurance.

4. Tennessee.gov

The State of Tennessee has a great, free web site at Tennessee.gov, available 24 hours a day, 365 days a year. You can apply for state jobs. You can take a driver license practice test. You can find out if you qualify for food stamps.

My personal favorite? You can usually renew your driver license in 2 minutes – instead of waiting 2 hours in a line. Now that's cool!

by Jim Hawkins, Managing Attorney, Gallatin office, Legal Aid Society

Note: This column is not intended to take the place of legal advice. All cases are different and need individual attention. Consult with a private attorney of your choice to review the facts and law specific to your case.

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