

April 2007



Center for Siouxland
Assistance, Information & Direction

Center For Siouxland

Center For Consumer Credit Counseling

715 Douglas St. Sioux City, IA 51101
712-252-1861 ext. 47
877-580-5526
Fax: 712-255-1352
Website: www.centerforsiouxland.org
Email: cccc@centerforconsumercredit.org

Payments

Please do not leave any payments at the front desk at Center For Siouxland. If you are bringing in a payment you either need to leave your payment with a CCCC staff member, or place it in the locked drop box located outside the building.

Creditor Phone Calls

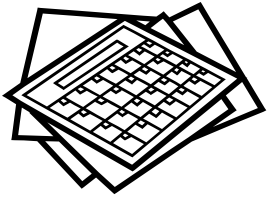
If you receive phone calls from your creditors please get any information from them that you can and pass it on to your counselor. In most cases creditors do not contact our office, even if you ask them to do so. Our office is helping you to pay these creditors, but it is still your responsibility to keep track of their progress.

Account Number Changes

If you receive any notices from your creditors that they have changed your account number, please forward that information to our office.

Attention First Time Homebuyers

A First Time Homebuyers class will be held on April 4th from 9:00—3:00 and on April 11th from 9:00—3:00. Both classes need to be attended. If you are interested in purchasing a home and want to learn more about the home buying process please contact our office to sign up.



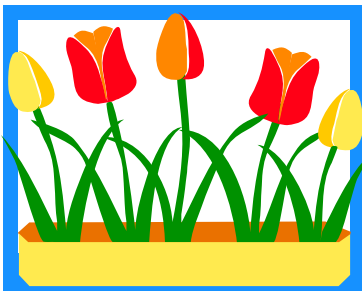
Dates to Remember

* **CCCC is closed every Thursday from 9:00—10:00.**

* **CCCC will be closed April 6th.**

* **CWCID Module 2, April 23rd, 10:00—11:00 and 5:30—6:30.**

* **CCCC will be closed April 25th from 9:00—10:00.**



CONSUMER ADVISORY

April 2007

By Attorney General Tom Miller

Warning: Sweepstakes Mail Threatens Older Iowans

The Attorney General's Consumer Protection Division is advising Iowans to be wary of sweepstakes mailings that induce older Iowans to believe — falsely — that they may be close to winning a major sweepstakes prize, and that their chances of winning may go up if they order more merchandise or magazines.

According to the Attorney General's Office, the disturbing result of these mistaken beliefs is that each year many hundreds if not thousands of older Iowans send more than \$1,000 apiece to sweepstakes promoters for magazines and merchandise in response to sweepstakes mailings. Many Iowans receive multiple sweepstakes solicitations *each week*, reply to them, and make purchases repeatedly in pursuit of the sweepstakes prize. For some elderly Iowans, spending in one year may exceed \$5,000.

To older Iowans, and all Iowans: Watch out for sweepstakes pitfalls:

- C By law, sweepstakes prizes cannot be awarded on the basis of whether you purchased merchandise. Don't buy products just to win a huge sweepstakes prize! ***Buying does NOT increase your chance of winning.***
- C Don't believe "personalized" letters making it seem like company representatives are tracking YOUR progress in the sweepstakes, that they want YOU to win, and that YOU are close to winning. ***Thousands of people receive similar letters.***
- C **To relatives, friends and care-givers: Watch for warning signs, and be ready to act:** Watch for danger signs -- the older Iowan receiving very frequent sweepstakes solicitations, purchasing a large volume of magazines or products (often left unopened or unused), or having a hard time paying expenses because of funds being drained. Contact the Attorney General's Office, which is looking into this situation and can suggest action you can take -- including how to remove the older Iowan from the sweepstakes promoters' lists.

A related warning for all: Never cash a check you receive in the mail and wire the money for "taxes" or "fees" to collect a big sweepstakes or lottery prize. *The check will be counterfeit and bounce – you will lose your money and you won't get any prize!*

For more information or to file a complaint, contact the Attorney General's Consumer Protection Division, Des Moines, Iowa 50319. Call 515-281-5926. The website is www.iowaAttorneyGeneral.org (click on "protecting consumers.>").