

Center For Consumer Credit Counseling
 715 Douglas Sioux City, IA 51101
 712-252-1861 877-580-5526
 www.centerforconsumercredit.org
August 2006 Newsletter

Center For Siouxland

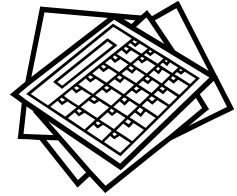
August, 2006

Client Responsibilities

Statements need to be sent in at least **every 3 months** to be reviewed by your counselor. If we do not receive statements we cannot guarantee that you are receiving the correct interest rates and concessions that are offered by creditors. CCCC does not receive updates directly from your creditors, we rely on you to provide us with this valuable information.

If we show that you have paid a creditor in full on your client statement, you need to verify that on your creditor statement to see if there is a remaining balance. If there is a remaining balance please notify us immediately! If we do not have regular updates from you we may not know there is still a remaining balance and it will go unpaid if you do not notify us. This could result in fees and interest being assessed to your account. We provide assistance with your accounts, but they are still ultimately your responsibility.

Compare your creditor statements with the monthly CCCC statement, if there are any balance differences, send in your creditor statements so that updates can be made immediately to avoid any problems or delays in paying creditors in full.



Dates to Remember

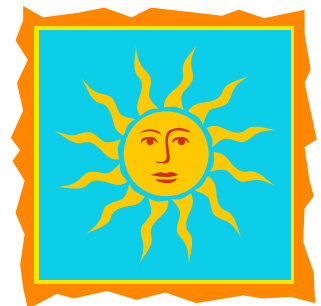
* CCCC is closed every Thursday from 9:00—10:00.

* CCCC is closed from 9:00—10:00 Wednesday August 23rd.

* CWCID Module 1 August 21st 10:00—11:00 and 5:30—6:30.

* CWCID Module 2 August 28th 10:00—11:00 and 5:30—6:30

* CCCC will be closed Monday September 4th.



CONSUMER ADVISORY

July 2006

By Attorney General Tom Miller

Beware of “Free Trial Offers” Study your billing statements for unauthorized charges.

Some consumers are being charged for products or services and don't even know it. This happens especially when consumers receive "free trial offers" for buying club memberships, travel clubs, or "credit card protection plans" -- and then are charged automatically on their credit cards or bank accounts when the free trial period ends.

Consumers often are surprised when – and if – they discover the unexpected bill. The problem seems to stem from two things: First, consumers may not realize a seller *already has the key information to bill their credit card or checking account*. Second, some sellers use questionable tactics to try to shift the burden onto the consumer to cancel.

If you don't cancel within the "free trial offer period" (usually 30 days), your credit card will be charged the monthly or annual membership fee, possibly as much as \$100 or more. And you may be charged repeatedly every month or every year if you don't cancel.

“Free trial offers” may come in several ways: On the phone: You may order a product or ticket, or make a hotel or car reservation – and then the telemarketer may ask you to consider a “free trial offer” membership. In mailings: For example, a bank statement may include a check made payable to you for a small amount (say, \$10 or \$15) -- with small type on the back of the check telling you that if you cash the check you'll be joining a buying club. Over the Internet: You may order something over the Internet and receive a “pop-up” ad on your computer screen with the “free trial offer.”

Remember, sellers may already have access to charge your credit card or checking account -- and they will bill you after the free trial period without further approval from you. They count on you forgetting, not noticing the billings, or not noticing if they send you a mail notice that you discard as “junk mail.” And some unscrupulous sellers may start billing you *even if you decline* the free trial offer!

Don't be trapped by “free trial offers”:

- C Reject a free trial offer unless you are absolutely sure it is something you will use. Make it very clear to the solicitor that you are declining the offer. Beware of cashing a check that comes in the mail with a free trial offer.
- C Examine your credit card bill every month, and your checking account and phone bills, too. Watch for unauthorized charges -- and dispute them at once, in writing.
- C Watch your mail carefully. (Some cancellation notices look like junk mail.)

Contact the Attorney General's Consumer Protection Div., D.M., IA 50319. Call 281-5926 or 888-777-4590 (toll-free.) The web site is .

Consumer Protection Division ! Hoover Building ! Des Moines, Iowa 50319 ! 515/281-5926