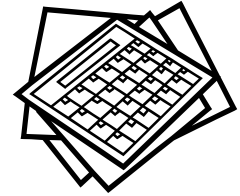


Center For Consumer Credit Counseling  
 715 Douglas  
 712-252-1861  
 Sioux City, IA 51101  
 877-580-5526  
 www.centerforconsumercredit.org

Center For  
 Siouxland

December 2006

December, 2006



**Credit When Credit Is Due is changing its format! CCCC is going to combine the 4 modules into 3 modules, which covers the information in the CWCID book. The 4th class will now cover predatory lending issues.**

**Module 1 –**

The Facts of Life  
 Living on The Edge  
 To Borrow or Not To Borrow  
 So You Have Decided To Borrow  
 Some Money

**Module 2 –**

The Terms of The Deal  
 Auto Loans and Leases  
 Home Sweet Home  
 Bankruptcy  
 Building and Rebuilding Your Credit

**Module 3 –**

Credit Cards and Other Loans  
 You've Got Trouble When  
 When You Fall Behind

**Module 4 –**

Predatory Lending Practices

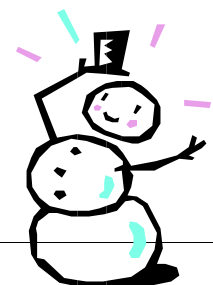
Sioux City Classes		
Monday	October 16 <sup>th</sup>	Module 3
Monday	October 23 <sup>rd</sup>	Module 4
Monday	Nov. 20 <sup>th</sup>	Module 1
Monday	Dec. 11 <sup>th</sup>	Module 2
Monday	January 22 <sup>nd</sup>	Module 3
Monday	February 19 <sup>th</sup>	Module 4
Monday	March 19 <sup>th</sup>	Module 1
Monday	April 23 <sup>rd</sup>	Module 2
Monday	May 21 <sup>st</sup>	Module 3

**Please make sure that you pre-register for the classes that you wish to attend. We need to have 5 people registered for each class in order to hold them.**

**Kelli Beach has decided to stay on at CCCC as a credit counselor. If she is your counselor, you can continue to contact her with questions on your account.**

**Dates to Remember**

- \* **CCCC is closed every Thursday from 9:00—10:00. CCCC is closed from 9:00—10:00 December 27th.**
- \* **CCCC will be closing at 12:00 on December 15th.**
- \* **CCCC will be closing at 12:00 December 22nd and December 29th**
- \* **CCCC will be closed December 25th and 26th.**
- \* **CCCC will be closed January 1st.**
- \* **CWCID Module 2, December 11th, 10:00—11:00 and 5:30—6:30.**





# CONSUMER ADVISORY

December 2006

By Attorney General

Tom Miller

## Consumer Tips for Holiday Shoppers

The holiday shopping season is by far the busiest time of year for most shoppers and retail stores -- and the season also generates more than its share of consumer problems. Why? Most likely, it's because of the sheer volume of purchases, because many consumers are in a rush, and because people will make more gift returns and exchanges than during other seasons. It's an important time to be a smart shopper.

### How to avoid consumer problems:

**Buying Online:** Be sure to shop with reputable companies. Make sure the seller lists an address or toll-free number, just in case you have a problem. Be sure purchases are refundable in case you are not satisfied. Get all details on shipping and handling fees, refund and return policies, and complaint procedures. Print out and keep records of your purchase. Use only "secure" web sites. Pay by credit card (not by check) so you can dispute the bill and withhold payment if necessary. For more tips on "Web" shopping, go to: [www.iowaAttorneyGeneral.org](http://www.iowaAttorneyGeneral.org) (click on "consumer protection"), or [www.FTC.gov](http://www.FTC.gov).

**Returns and "layaways":** Make sure you know a store's policy on returns or layaways before you make a purchase. **Remember, there is no state law that requires stores to give a refund, exchange, or credit for merchandise that is returned or taken off layaway (unless the store advertises that it accepts such returns, or unless an article is defective or was misrepresented.)** Remember, Iowa's three-day-right-to-cancel law only applies to door-to-door sales, or sales made away from a seller's usual place of business. In short, most refund policies are up to individual retailers.

**Always keep receipts.** Most stores will not make refunds without them.

**Mail orders:** If you order gifts by mail or telephone or over the Internet, you have certain protections. Federal law requires the seller to ship your purchase within thirty days, unless the offer or advertisement specifies a later date. If there is a delay, the seller must notify you, give you a chance to cancel your order, and send a full refund if you choose to cancel. Don't send cash. The safest way to pay for mail order purchases is by credit card.

**Gift Certificates:** If you're thinking of buying a gift certificate, check the store's policy. Find out if the store will give a credit or cash return if the purchase price is less than the value of the gift certificate, and any other terms the store places on the certificates.

To file a complaint or get more information, contact the Consumer Protection Division, Hoover Bldg., Des Moines, IA 50319. Call 515-281-5926, or toll-free at 1-888-777-4590. On the web: [www.iowaAttorneyGeneral.org](http://www.iowaAttorneyGeneral.org). *Have a wonderful holiday season.*