

February 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

Attention Automatic Withdrawal Clients

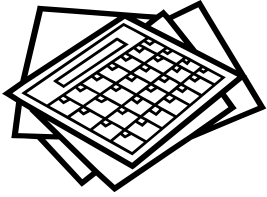
If your payment is pulled from your account on the 30th, please notice that in the month of February your payment will be pulled on the 28th due to the fact that there are only 28 days in the month of February. If you need your ACH pull stopped for that month, please notify our office by February 21st. If you do not give our office sufficient notice, you will have to incur any fees imposed on you by your bank.

Pre-Purchase Housing Counseling Workshop

If you or someone you know is interested in learning more about homeownership before purchasing a first home, we have a pre-purchase housing counseling workshop coming up! This 2 day workshop will teach you everything you need to know before buying a home. The next classes are scheduled for March 2nd from 9:00—3:00 and March 9th from 9:00—3:00. The cost of the class is \$25 for materials. Please call Kelli at 252-1861, ext. 29 to sign up or to get more details.

Car Title Loans

Capping interest rates at 21% on car title loans is currently up for debate in the Iowa Legislature. Currently, the average interest rate on car title loans is around 264% APR, and the title loan company gets the title to your vehicle. If you are not able to make payments on your loan, your vehicle is repossessed. This is predatory lending at its best! Capping interest rates would help consumers to pay off these loans faster and lessen the chance of them losing their vehicle if payments cannot be made. If you feel that you have been a victim of car title lending, you can file a report with the Iowa Attorney Generals office at 888-777-4590 or www.IowaAttorneyGeneral.org. If you do not live in Iowa, you would contact the Attorney Generals office in your state. If you would like to get involved with the current legislation on Car Title Lending, contact your legislators and let them know how you feel about car title loans.



Dates to Remember

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

* **CCCC will be closed February 13th from 11:00—2:00.**

* **CWCID Module 4, February 19th, 10:00—11:00 and 5:30—6:30.**

* **CCCC will be closed February 28th from 9:00—10:00.**



Have a Happy Valentine's Day!

CONSUMER ADVISORY

February 2007

By Attorney General Tom Miller

Take the Scare Out of Auto Repair!

Car-repair complaints always rank high in Iowa even though most repair shops treat customers fairly. The most common complaints are that a repair shop charged more than the estimate or that the shop did work the customer had not authorized. Today's cars are computerized and complex machines, so doing our own diagnosis and repair is out of the question for most of us. Here are some things consumers can do to reassure themselves, and protect themselves, against being cheated in auto repairs.

The most important step is to find the right repair shop and technician:

- Ask for recommendations from friends, family members, and others. Word-of-mouth is often the most reliable way to find a good shop or technician.
- Find a trusted shop and keep going back to it.
- For expensive or complicated repairs, get a "second opinion" and cost estimate.
- Be skeptical of advertisements for low-price maintenance work. Consumers sometimes pay for unnecessary repairs after shops do the advertised maintenance.

Know your rights under Iowa's *Motor Vehicle Service Trade Practices Act*. These rights can help consumers avoid higher-than-expected repair charges:

- You have the right to receive a written or oral estimate for any repair that costs more than \$50, and shops must notify you of this right.
- The shop may not charge you a price more than 10% over the estimate -- unless it contacts you with a higher estimate, and you approve the additional cost.
- The repair shop may not charge you for any repairs that are unnecessary or that you did not authorize.

Disputes may come up even if you follow these tips. Try to resolve your problem directly with the repair shop. You will have a much better chance of success if you document your complaint, so keep copies of all estimates and invoices.

For more information, or to file a complaint, contact the Attorney General's Consumer Protection Division, Hoover Building, Des Moines, IA 50319. Call 515-281-5926, or toll-free at 888-777-4590. The e-mail address is consumer@ag.state.ia.us. On the Web: www.iowaAttorneyGeneral.org.

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