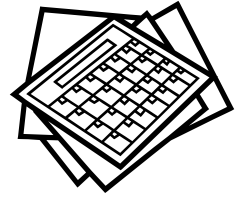


Center For Consumer Credit Counseling  
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 712-252-1861                      877-580-5526  
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**May 2006 Newsletter**

Center For Siouxland

May, 2006



Just a reminder that counselors need to see your statements at least every 3 months. Without seeing statements we cannot guarantee that you are on the right track with your creditors.

**Dates to Remember**

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

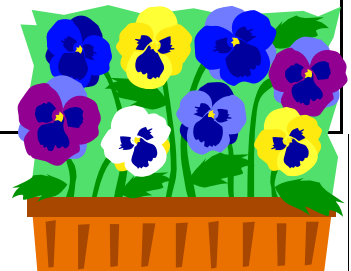
\* **CCCC will be closed from 12:00—5:00 May 5th**

\* **CCCC will be closed May 12th.**

\* **CWCID May 22nd Module 3, 10—11, 5:30—6:30.**

\* **CCCC is closed May 24th from 9:00—10:00 for a staff meeting**

\* **CCCC will be closed May 29th.**



**Be Prepared**



Severe weather season is upon us, and we want to make sure that you are prepared if a disaster strikes.

Natural disasters can strike without warning and destroy property and personal belongings. But did you know that they could also affect your ability to make essential financial transactions?

- \* When a disaster strikes and you need basic necessities such as food, clothing, water and shelter. How are you going to purchase these items when forms of identification and forms of payment are destroyed?
- \* Consider keeping documents, bank products and other items in a secure place and readily available in an emergency. These items include driver's licenses, insurance cards, Social Security cards, passports, and birth certificates. These documents will assist you if you will need to rebuild lost records, and prove to agencies that you are who you claim to be.
- \* Make sure that you have enough checks and deposit slips on hand. Make sure that you have your ATM, debit and credit cards on hand. And make sure that you have a savings account and a way to easily access that cash if it is needed.

Always make sure that your safety comes first! So keep an emergency kit where you can quickly and easily get to it.

# Identity Theft



Identity theft is booming! This rather broad term takes in any number of privacy crimes, including theft of a Social Security number, a credit or debit card, or even the pilfering of phone calling cards.

There is no ironclad protection that guarantees that you'll never fall victim to some form of identity theft. But there are steps you can take to protect yourself, many of which are rather simple:

**Destroy private records and statements.** Do not just throw statements or any paperwork that has your personal information on it in the trash. Tear it up, or shred it.

**Secure your mail.** Empty your mailbox quickly or get a PO Box so criminals don't have a chance to snatch credit card offers. Never mail outgoing bill payments and checks from home. They can be stolen from your mailbox.

**Safeguard your Social Security Number.** Never carry your card with you, or any other card that may have your number on it.

**Don't leave a paper trail.** Never leave ATM, credit card or gas station receipts behind.

**Never let your credit card out of your site.** Always keep an eye on your card.

**Know who you are dealing with.** Do not give out your personal information over the phone or the internet. Make sure the company is legitimate first.

**Take your name off telemarketers' lists.** You can call the national Do Not Call Registry at 1-888-382-1222.

**Be more defensive with personal information.** Ask what the businesses privacy policy is and ask that they do not share your information.

**Monitor your credit report.** You should check your credit report at least once per year to make sure that is no suspicious activity.

**Review your credit card statements carefully.** Make sure you recognize the purchases that have been made on your credit card. And if you don't need or use the account, close it.

These simple tips can help you protect yourself and your financial future.

To obtain your credit report you can pull them from [www.annualcreditreport.com](http://www.annualcreditreport.com), or call them:

Trans Union: 800-916-8800

Equifax: 800-685-1111

Experian: 888-397-3742

Center For Consumer Credit Counseling can pull at Trans Union Credit report. Call our office for Details.

