

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

Center For Siouxland

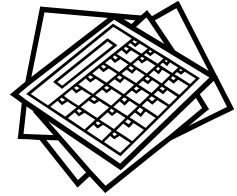
November, 2006

Holiday Payment Dates

Normally payments are made every Thursday, but because of holidays some payment dates need to be moved.

Please pay attention to the following list of dates!

The week of November 20th—24th payments need to be in by noon on **Tuesday, November 21st**. Payments will go out on **Wednesday, November 22nd**.



Dates to Remember

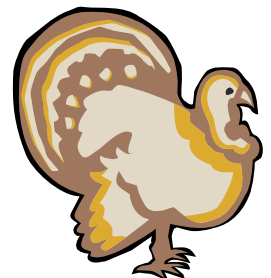
- * CCCC is closed every Thursday from 9:00—10:00.
- * CCCC is closed from 9:00—10:00 Wednesday November 22nd.
- * CCCC will be closed November 23rd.
- * CCCC will be closed November 24th.
- * CWCID Module I November 20th 10:00—11:00 and 5:30—6:30.

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.



Reminder

Please remember to write your name **legibly** on the money orders that you send in! If your name is not legible, your payment will not be applied to your account.



CONSUMER ADVISORY

October 2006

By Attorney General Tom Miller

Donor Beware!

How to avoid charity fraud and make the most of your donations.

Iowans give generously to charities and good causes -- but some donations never reach the people who need help. Some so-called "charities" are outright scams that pocket all the funds people contribute. Other charities use professional fundraisers that eat up 80% to 90% of the donations in "fundraising expenses," so almost nothing is left for true charity. Fraudulent and questionable charities cheat donors, hurt legitimate charitable organizations that rely on donations – and shortchange people who truly need help.

Follow these tips to protect yourself against charity fraud:

Ask questions. Reputable charities welcome questions. Ask how much of your donation goes for the charitable purpose, and exactly how your contribution will be used. Ask if the caller is a professional fundraiser.

Ask phone solicitors to send written information. Check out the charity before you make a decision. Be suspicious if they refuse to send solid information. Check them out at the national Better Business Bureau "wise giving" site – www.give.org.

Don't be fooled by "look-alike" names. Some scams use names that sound impressive and are designed to resemble well-respected organizations.

Be very wary of calls from supposed "law enforcement" or "firefighter" charities. Contact your local sheriff or police department to check out claims that a donation "will be used locally." Ask for information in writing before you agree to give. Ask if the caller is a paid professional fundraiser, and ask how much of your gift will go to the charitable purpose and be used in your community.

Don't give your credit card or checking account numbers over the phone to someone you don't know.

Give directly to a known charity of your choice. That's always the best option. Check your telephone directory for a charity's local office and contact the office.

There are many fine charities soliciting contributions in Iowa, and the Attorney General's Office is eager to stop scams and uphold the integrity of our system of giving. If you think you may have been cheated by a fundraising scheme, write to the Attorney General's Consumer Protection Division, Hoover Building, Des Moines, Iowa 50319. Call 515-281-5926, or 888-777-4590 toll free. The Web site is: www.IowaAttorneyGeneral.org.