

DECEMBER 2008



Center for Siouxland
Assistance, Information & Direction

Center For Siouxland

Center For Consumer Credit Counseling

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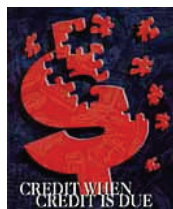
REFUND ANTICIPATION LOANS

As the new year fast approaches, so does another necessary evil. It's tax time! It is also time to be cautious of predatory tactics that circle around your refund! Refund Anticipation Loans always sounds like a great idea. Get your taxes done today and walk out with your refund in hand. But if it sounds too good to be true, it usually is!

An average refund is about \$2150, with a typical finance charge of \$100 for a refund anticipation loan -- a 178% APR. Fees for tax preparation, electronic filing, or check-cashing can double or triple that cost.

A Refund Anticipation Loan gets your refund to you in 1-4 days, compared to just 7-10 days if by ordinary electronic refund deposit to your bank.

Refund anticipation loans are definitely not necessary! Read the enclosed flier on how to get your taxes prepared for free and receive your full refund within 7-10 days.



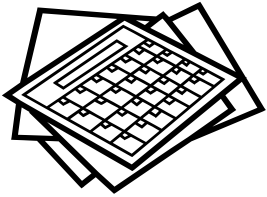
Credit When Credit Is Due

Our next class will be held on January 19th, 2009
from 5:15 p.m. to 8:00 p.m.

Please contact our office to register.

712-252-1861 ext. 29

Due to limited space, if you are not registered, you will not be able to attend.



Did You Know?

Dates to Remember

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

* **CWCID is January 19th from 5:15 to 8:00.**

Do you know about all of the services that CCCC provides? We are a one-stop shop for all of your personal financial needs. Check out our list of services:

- ⇒ Financial Education
- ⇒ Budgeting Assistance
- ⇒ Resource Referral
- ⇒ First Time Homebuyer Education
- ⇒ Re-financing Education
- ⇒ Post Purchase Education
- ⇒ Housing Delinquency Prevention
- ⇒ Debt Management
- ⇒ Credit Report Counseling and Education

We do much more than just handle your creditors. If you are in need of any additional services please contact us!

Please make sure that you are placing CCCC or Center For Consumer Credit Counseling on your money orders. If you do not put on the proper name we will not be able to process your payment and your money order will be returned.

Notice

DMS Web, your online account access site, is temporarily unavailable. We are making some upgrades to make the site more user friendly. We will notify you when it is back up and running.

Weather

If you are unsure if we are open due to weather conditions, please call ahead. Typically if the Sioux City Schools are closed, CCCC will be closed also.

