

December 2004 Newsletter



## Client Note

Consumer Credit recently received a letter from a client. In the letter they wanted us to stress some points with our other clients. Here is the letter:

"Enclosed you will find my Sears statement. I am keeping close watch on the balance from Sears. I will be very happy when I get it paid off. My health has gone down hill since I came in to start this account with you.

It is very important to me to get this account paid in full. I have always paid my bills. It hasn't been easy at times.

I have been a widow since the last day of 1978. Then I took care of my Mom. She suffered 10 years with Alzheimer's and she lived with me. She had been a widower since September of 1964, and died in 1991 within a couple of months of being 90 years old. It can be done. I have learned to say no to my kids for money. Especially the grand kids. Instead, I baby sit free of charge so they can have some time alone. God has helped me. He has been my strength. Without him I couldn't have done it any time.

Please stress to the young ones, that they, and they alone are responsible for their debts. Learn that young in life. When you get older don't carry the load of free hand outs for your children and grandchildren. Let them learn to stand on their own 2 feet, or you will sink. You never are too young or too old to learn this habit. Say no and mean it."

Hoping to get this paid in full as soon as possible-

*Older and Wiser*

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### Important Dates

#### November Dates to Remember

Monday, December 15 6:30 pm  
 Credit When Credit is Due  
 Sioux City Office

#### December Dates to Remember

10: CCCC will be closed at noon  
 17: CCCC will be closed at noon  
 24: CCCC will be closed all day  
 31: CCCC will be closed all day

## December Check Run Dates

With the holidays in December CCCC will have altered check run dates. Please review the December dates so that you can have your payments to CCCC and your creditors on time. Clients who are on automatic withdrawal (ACH), your dates will remain the same.

Money In By Noon:

Date:

December 1  
 December 8  
 December 15  
 December 20  
 December 28

Check Run

December 2  
 December 9  
 December 16  
 December 21  
 December 29

### Happy Holidays from your CCCC Staff

Jaci Dominowski, Vice President  
 Don Demaree, Counselor  
 Kelli Jaacks, Counselor  
 Norm Woelber, Counselor  
 Donna VonderLieth, Computers  
 Kathy Craig, Office Support

## IMPORTANT!

If you are unable to make your monthly deposit, please notify our office as soon as possible.

Remember that you may incur fees and your interest rate may be raised if you do not make your payment — even if you notify our office.

## Out of Work? How To Deal with Creditors

It's become an all-too-familiar headline and lead story - job cuts, dot.com failures, corporate restructuring and lay-offs.

If you've recently lost your job, your first thoughts may be, "how will I make ends meet." Money matters are a source of stress and frustration for many people. The Federal Trade Commission (FTC) publishes free brochures spelling out your rights when it comes to fair debt collection and credit reporting practices.

### Fair Debt Collection

If you find that you can't pay your bills on time, contact your creditors immediately. Try to work out a modified payment plan that reduces your payments to a more manageable level. Don't wait until your accounts have been turned over to a debt collector. At that point, your creditors have given up on you. The federal Fair Debt Collection Practices Act requires debt collectors to treat you fairly by prohibiting certain methods of debt collection. To learn more, call the FTC's Consumer Response Center for a free copy of Fair Debt Collection, or visit [www.ftc.gov](http://www.ftc.gov).

### Fair Credit Reporting

Non-payment and late payments may affect your credit rating and your ability to get credit in the future. Although creditors usually consider a number of factors in deciding whether to grant credit, most creditors rely heavily on your credit history. That's one reason it's important to make sure your credit report is accurate. For example, if your file showed that you were once late in making payments, but didn't show that you are no longer delinquent, it would be inaccurate. The credit reporting agency must show that your payments now are current.

The Fair Credit Reporting Act protects you by requiring credit bureaus to furnish correct and complete information to businesses to use in evaluating your applications for credit, insurance or a job. For more information, request a free copy of Fair Credit Reporting.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, visit [www.ftc.gov](http://www.ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law



### Lucky Winners!

#### Survey Winners:

Client # 6352

Client # 6600

Stop into our office and pick up your CCCC coffee mug!

### Congratulations!!