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Center For Consumer Credit Counseling
715 Douglas Sioux City, IA 51101
712-252-5666 800-509-5601

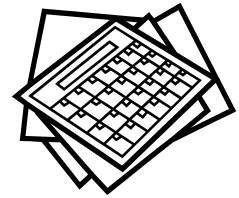
Center For Siouxland

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www.centerforconsumercredit.org
February 2006 Newsletter

February, 2006

You can now access your account information online! Please see the enclosed information for instructions on how to access your online account information. If you have any questions please contact our office.



Dates to Remember

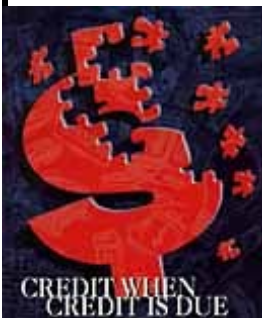
* CWCID, Monday February 27th, Module 1
10:00 am and 5:30 pm
Pick one time

* Our office is closed every Thursday from 9:00—10:00 am

* Our office will be closed February 22nd from 9:00—10:00 am

* Our office will be closed February 20th

CREDIT WHEN CREDIT IS DUE IS CHANGING



We have changed the format for the Credit When Credit is Due education class. Previously we only offered one class to cover the information in the text book. We are now offering four classes in order to be able to cover more materials in the book, and to provide our clients with more opportunities to educate themselves. Please see the enclosed class schedule. If you have already taken the shortened CWCID class, but would like to attend one of the new classes, please contact our office.

Module 1 includes—The Facts of Life, Living on The Edge, To Borrow or Not to Borrow, and So You Have Decided to Borrow Money.

Module 2 includes—The Terms of The Deal, Auto Loans and Leases, and Home Sweet Home.

Module 3 includes—Credit Cards and Other Loans, You've Got Trouble When, and When You Fall Behind.

Module 4 includes—Bankruptcy, and Building and Rebuilding Your Credit.

WEATHER RELATED OFFICE CLOSING

If there is bad weather, and you are unsure if we are open or not, please follow the Sioux City School systems closing schedule. For example: if Sioux City Schools have a 2 hour late start, our office will be opening 2 hours late. If you are unsure if we are open during bad weather, please call ahead to insure that someone is here.

CONSUMER ADVISORY

February 2006

By Attorney General Tom Miller

Get Your FREE Credit Reports

You can spot errors – and detect identity theft.

You are entitled to a FREE copy of the credit reports compiled by the three national credit reporting bureaus. You can get one free copy from each company every twelve months. It's easy, and it's important -- you can catch errors, and detect identity theft.

The credit reporting companies collect information about you -- important information such as if you pay your bills on time, how much you owe, and whether you've filed for bankruptcy or been sued or arrested. The companies sell your information to creditors, insurers, employers, landlords, and other businesses who want to evaluate your credit.

The three national credit reporting agencies are Equifax, Experian, and Trans Union. The FTC required them to create a joint clearinghouse for consumer requests, so it's very easy: Just go to Or call toll-free to 1-877-322-8228. Or write to P.O. Box 105281, Atlanta, GA 30348-5281. You can order all three reports at once, or you can get them one at a time every four months or so.

Why should you obtain and examine your credit report? First of all, it is *yours*, and you probably should see what lenders and others are reading about you.

C Check your credit reports to see if there are any errors -- and then get them corrected. Millions of credit reports are sold every day, and research shows about one in four credit reports contains an error. Errors might cause you to pay higher interest rates, or be denied a home loan, credit card, or even a new job. Federal law and FTC rules give you very specific rights to dispute and correct your credit reports.

C Review your credit reports to be sure no one has stolen your identity. "Identity theft" usually means someone uses your personal information to open new accounts under your name without you knowing it. Examine your reports, and look for unfamiliar credit card accounts or other suspicious activity, such as incorrect addresses or indications of delinquent payments.

So, go to www.AnnualCreditReport.com Or go to www.FTC.gov (the Federal Trade Commission web site) for even more information on how, why, where and when to get your free credit report, how to dispute errors, and what to do if you are a victim of identity theft.

You also can get to this information by going to www.IowaAttorneyGeneral.org. If you have complaints or questions, call us at 515-281-5926 or toll-free at 1-888-777-4590. Or write to the Attorney General's Consumer Protection Division, Des Moines, Iowa 50319.

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