

May 2007



Center for Siouxland
Assistance, Information & Direction

Center For Siouxland

Center For Consumer Credit Counseling

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Credit When Credit Is Due

The new CWCID class schedule is enclosed. If you have not yet attended a class, please make an effort to do so. These courses are designed to get you back on track and teach you more about your finances. Please notice that we will no longer be holding a 10:00 a.m. class due to low attendance, only a 5:30 p.m. class. Please contact our office to pre-register for classes.

****IMPORTANT CHANGES****

The United States Postal Service will be increasing their postal rates on May 14th. In order to keep our fees charged to clients low we will begin mailing client statements only on a quarterly basis. The last regular monthly statement you will receive from our office will be a June statement.

We will then only mail quarterly client statements for the following months:

January—March will be mailed at the end of March

April—June will be mailed at the end of June

July—September will be mailed at the end of September

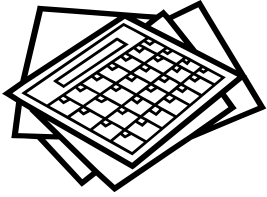
October—December will be mailed at the end of December

You will still be required to send your regular payments on a monthly basis.

Please make sure your name is written legibly on your payments, and that your client ID # is written on your payments.

Client statements can be viewed on our website, www.centerforsiouxland.org, at any time by clicking on the Center For Consumer Credit link, and then clicking on DMSWeb Login. If you have misplaced your Client ID and your Pin # you may contact our office to obtain that information.

Please contact our office with any questions.



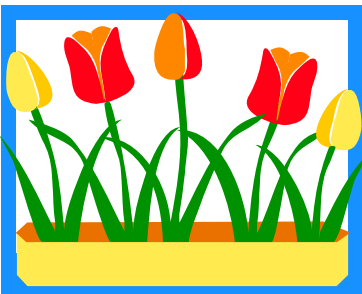
Dates to Remember

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

* **CCCC will be closed May 28th.**

* **CWCID Module 3, May 21st, 5:30—6:30.**

* **CCCC will be closed May 23rd from 9:00—10:00.**



CONSUMER ADVISORY

May 2007

By Attorney General Tom Miller

Prevent Home Repair Scams and Disputes

Spring is here, and that means home-improvement fraud soon will be in full bloom. We see it every year. Home repair needs accumulate over the winter, and some homes suffered significant damage from this year's winter storms. Spring home improvement fraud is as common as the return of migrating birds.

Home improvements can be costly, and home-improvement fraud is always one of the most common consumer complaints. Examples include local contractors who ask for substantial up-front payments, do little or no work, and never finish the job right. Some fraudsters quote a price and then unfairly charge a lot more as the job progresses. And some are the old "fly-by-night" itinerant scam-artists who "case" neighborhoods looking for potential victims of their driveway, paving or roof-repair scams.

Follow these tips to avoid being taken by home-repair scams and disputes:

- C Don't fall for the "knock-at-your-door" scam** where someone shows up "out of the blue" and says your driveway needs repaving or your house needs new shingles – and they "just happen to have materials left over" at a big price discount. They are sure to take your money and run, without doing the job at all or doing it right.
- C Check out contractors** before you sign a contract or pay any money. Request local *references* -- and check them out. Contact the Attorney General's Office to see if it has *complaints* (call 515-281-5926, or 888-777-4590.) Contact the Better Business Bureau (515-243-8137, or .) Contact your county clerk of court and ask how to check if a contractor has been sued by unsatisfied customers.
- C Get several written estimates, choose the best, and get a contract in writing.** Before any work begins, agree on a *written contract* detailing work to be done, responsibility for permits, costs, and any other promises. Ask for a copy of the contractor's liability insurance certificate. Put start and completion dates in writing, and consequences if the contractor fails to meet them. (Example: the contract could be nullified if the contractor doesn't start on time.) Note, if you sign a contract at your home, in most cases you have three business days to cancel.
- C Avoid paying large sums in advance if you don't know the contractor.** If you need to make a partial advance payment for materials, make your check out to the supplier *and* the contractor. Insist on a "mechanic's lien waiver" in case the contractor fails to pay others for materials or labor.

For more information or to file a complaint, contact the Attorney General's Consumer Protection Division, Des Moines, Iowa 50319. Call 515-281-5926. The website is www.iowaAttorneyGeneral.org (click on "protecting consumers.").