



Center for Siouxland
Assistance, Information & Direction

March 2010

Center For Siouxland

Center For Consumer Credit Counseling

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Credit When Credit Is Due is Now Online!!

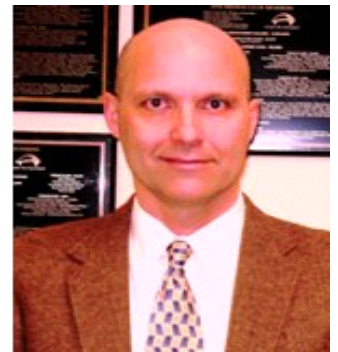
You can now fulfill your education requirement three ways; by taking the course in person, doing the book self study, or online! Please contact your counselor today to find out how to sign up.

Our next class will be held April 12th, 2010
from 5:15 p.m. to 8:00 p.m.

Please contact our office to register.
712-252-1861 ext. 47

Center For Siouxland's New President/CEO

Center For Siouxland announces Brian Mathers has been appointed as President/CEO. Mathers was most recently the Director of Research Development for the University of South Dakota. Prior to that he was the Executive Director of the Lincoln Action Program, a community action agency in Lincoln, NE. Brian has worked throughout his career as a grant writer, program developer, grant administrator, community organizer, and case management trainer.



"I'm really pleased to be joining the Center For Siouxland team," Mathers said, "and because of the economic downturn, the Center's services are especially vital. I'm excited to work with all of our stakeholders to find solutions for our participants and the community."

Dates to Remember

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

- **CCCC will be closed April 2nd.**
- **CCCC will be closed May 31st.**

Automatic Withdrawal Changes

If you are currently participating in automatic withdrawal as a payment option for your DMP, you will be receiving a letter in the mail explaining important changes. Please make sure to read the information carefully and contact your counselor with any questions.

**** REMINDER ****

We need to see client statements at least every 3 months. Please send in statements if you haven't already done so.

Know Your Rights

If a debt collector is stepping outside the law, you do have the right to sue. The first step in turning the tables on debt collectors is to know your rights. The Fair Debt Collection Practices Act prohibits such tactics as:

- **Harassment.** Using obscene or profane language or making multiple calls in a short period of time.
- **Illegal threats.** Saying you'll be arrested or sued if the debt collector lacks the intention or ability to follow through or threatening to garnish wages if such a practice is illegal in your state.
- **Inappropriate contact.** Calling before 8 a.m. or after 9 p.m.; calling you at work after you've told them you can't receive calls there; or contacting your relatives or neighbors about your debt for any reason other than to locate you.
- **Lying.** Misrepresenting the amount you owe or the legal status of forms sent to you; falsely portraying themselves as attorneys or government officials; or claiming incorrectly that you committed a crime.
- **Unfair practices.** Giving false credit information about you; trying to collect any additional charges that aren't allowed under state law and/or the contract that initially created your debt; or making your debt appear more recent than it truly is.

If you have any questions or concerns about the tactics being used by a debt collector that is contacting you, contact your counselor or an attorney.