



CENTER FOR SIOUXLAND

Consumer Credit Counseling

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The top three ways to avoid fraud

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Dates to Remember	
*	CCCC is closed every 4th Thursday from 9:00—10:00.
*	CCCC will be closed Wednesday, July 4th.
*	CCCC will be closed Friday, August 17th.
*	CCCC will be closed Monday, September 3rd.

Here are three things that can help you avoid scammers who try to call you:

Hang up on robocalls. If you pick up the phone and hear a recorded sales pitch, hang up and [report it to the FTC](#). These calls are illegal. And plentiful. Don't press 1, 2 or any number to get off a list or speak to a person. That just means you'll get even more calls.

Don't trust your caller ID. Scammers can make caller ID look like anyone is calling: the IRS, a business or government office...even your own phone number. If they tell you to pay money for any reason, or ask for your financial account numbers, hang up. If you think the caller might be legitimate, call back to a number you know is genuine – not the number the caller gave you.

REMINDER

It is important to send copies of statements from your creditors every 3 months. We need this information to verify balances of your accounts.

NOTICE

If you receive a notice from a creditor notifying you that they have either sold or purchased your account, please provide us with the

Talk to someone. Before you give up money or information, talk to someone you trust. Scammers want you to make decisions in a hurry. Slow down, check out the story, search online – or just tell a friend. We find that people who talk to someone – anyone – are much less likely to fall for a scam.

If you spot something that looks like a scam, [report it to the FTC @ www.ftccomplaintassistant.gov](#).

Center For Siouland's Consumer Credit Counselors are here to help. If you think you have been the victim of a scam, please contact our office so we can guide you through the process of correcting the situation. Other services provided by Center For Siouland's Consumer Credit Counseling include budgeting assistance, credit report review, homebuyer counseling and education, and delinquent mortgage counseling. Contact our office with any questions you have about our services at 712-252-1861 x 47. You can also visit our website www.centerforsiouland.org

SAVE THE DATE: Center For Siouland's annual fundraiser "Homeless to Home Sweet Home" will be held Friday October, 12th. For more information, visit our website.

Foreclosure Prevention Help

If you have missed a mortgage payment, or are finding it difficult to meet your monthly expenses, Center For Siouland's Certified Credit/Housing Counselors may be able to help you with your situation.

Our Certified Credit/Housing Counselors are trained, respectful, and non-judgmental, and all of our counseling is free, effective, and confidential. As a HUD-certified Housing Counseling Agency for over 40 years, we hold ourselves and our program to the highest standards. In the area of foreclosure prevention, Center For Siouland partners with the Iowa Mortgage Help network, which includes Iowa Legal Aid, Iowa Attorney General and Iowa Finance Authority, working on behalf of thousands of people just like you, who are perhaps potentially facing foreclosure.

Who should call for mortgage help? You should if:

- you foresee that you won't be able to make future payments
- you are behind on payments and are facing default, which can lead to foreclosure
- you are now in foreclosure

Our Certified Credit/Housing Counselors are able to help you work through the mortgage maze and assist in finding a solution for you.

Our services are designed to meet the individual needs of the homeowner but could include:

- Assistance in preparing a file for mediation with mortgage lenders, including direction on proper documentation, budget preparation and referrals for public services or credit/debt management.
- Possible assistance from Iowa Legal Aid to help with the legal side of foreclosure.
- Problem solving and exploring options for those who are unable or do not wish to retain their home.

Center For Siouland's Consumer Credit/Housing Counselors are here to help. For more information, contact Center For Siouland's Consumer Credit/Housing Counselors at 712-252-1861 x 47. You can also visit our website