



# Center For Consumer Credit Counseling

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CENTER FOR SIOUXLAND

October 2017

## Dates to Remember

\* CCCC is closed every 2nd & 4th Thursday from 9:00—10:00.

\* CCCC will be closed Thursday, November 23rd and Friday, November 24th

\* CCCC will be closed Monday, December 25th and Tuesday, December 26th.

\* CCCC will be closed Monday, January 1, 2018.

### \*\*REMINDER\*\*

Remember to send copies of creditor statements every 3 months.  
Thank You!

## Holiday Shopping

The Holiday Season is approaching fast! Remember to start shopping early so that you can avoid the holiday spending rush!!

- Review your budget and look for items that can be reduced in order to free up holiday money.
- Start thinking of gifts you can make or time you can give to others as a gift.
- Shop sales, and start early so you have the time to wait for things to go on sale.
- Use websites such as ebay.com, craigslist.com, or shopzilla.com to find the lowest prices.
- Start talking with your family about not buying for everyone, or drawing names, etc.

## FREE Pre-purchase Workshop

If you are in the market to purchase a home, don't miss the opportunity for a free class that explains the homebuying process.

Center For Siouxland will present a HUD approved course using the curriculum from "Make Your Move". Covered topics include: your credit report and credit score, loan types, pre-approval process, shopping for a home, the loan process, and what to expect at your loan closing.

There are two classes to choose from before the end of the year.

**When:** Friday, October 27, 2017 OR Friday, November 17, 2017

**Time:** 9am to 3pm

**Where:** Center For Siouxland

715 Douglas St.

Sioux City, IA 51101

**Call Hilda @ 712-252-1861 ext.47 to get registered**

**Millions of Americans have been impacted by the recent Equifax data breach. Whether or not your personal information has been stolen, there are steps you can take to protect yourself and your credit.**

## **What is identity theft, and what can you do?**

Sometimes criminals who steal data use it to engage in identity theft. It's important to first understand what identity theft is. Identity theft occurs when someone uses your personal information, without your permission, and pretends to be you to commit fraud. Identity thieves may attempt to use your credit cards, open new accounts in your name, or attempt to access your accounts. It can be hard to notice that you were a victim of identity theft until you review your reports or statements and see charges you didn't make, or are contacted by a debt collector about a debt that you don't recognize. If you see anything out of the ordinary on your financial statements or credit reports, no matter how small, you should take action immediately.

## **If you think you are a victim**

The first step to address concerns of fraud or identity theft is to contact the nationwide credit reporting companies and review your free credit reports from each of them.

### **Here are some signs of fraud or identity theft to look for:**

- Accounts on your credit reports that you didn't open
- Incorrect personal information on your credit reports
- Credit inquiries from companies you've never contacted
- Wrong amounts showing on your accounts in your credit reports
- Money is missing from your bank account
- Bills that you used to get are no longer being delivered to you

### **There are also free and low-cost options that provide additional protection from identity theft:**

#### **Fraud Alerts:**

A fraud alert requires creditors to take steps to verify your identity before opening a new account, issuing an additional card, or increasing the credit limit on an existing account. A fraud alert doesn't prevent a lender from opening credit in your name in the same way a freeze does, but it does require that lenders take additional steps to verify your identity first.

When you place a fraud alert on your credit report at one of the nationwide credit reporting companies, it must notify the others.

#### **How it works:**

There are two types of fraud alerts.

**Initial fraud alert:** Credit reporting companies will keep the alert on your file for 90 days. After 90 days, the initial fraud alert will expire and be removed, and you can place another one if you want.

**Extended alerts:** An extended alert is for identity theft victims and is good for seven years. It requires that creditors contact you through the phone number or other contact method you designate to verify you're the person making the credit request.

#### **How do identity monitoring or credit monitoring services work?**

After a data breach, many companies offer identity monitoring or credit monitoring services.

Identity monitors scan personally identifiable information in credit applications, public records, websites, and other places for any unusual activity that could be signs of identity theft.

Some services may help you watch for problems. They often include a credit monitoring service that watches your credit reports and alerts you to changes to the accounts listed on your report.

If you're offered or considering an identity monitoring or credit monitoring service, make sure you check for trial periods, fees, cancellation requirements, and other restrictions so that you don't face unexpected fees, charges, or other limitations.

If you're having trouble with a financial product or service, you can submit a complaint with the CFPB by calling (855) 411-CFPB (2372).

**We hope that you never fall victim to identity theft. If you do, please contact us at Center For Siouxland 712-252-1861 x47. We will provide you with resources to help you through the process.**