



Center For Consumer Credit Counseling

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CENTER FOR SIOUXLAND

October 2018

Dates to Remember

- * CCCC is closed every Thursday from 9:00—10:00.
- * CCCC will close Friday, October 5th at 12:30pm.
- * CCCC will be closed Thursday, November 22nd and Friday, November 23rd.
- * CCCC will be closed Monday, December 24th and Tuesday, December 25th.
- * CCCC will be closed Tuesday, January 1, 2019.

REMINDER

Remember to send copies of creditor statements every 3 months.

Holidays are almost here.....

From Practical Money Skills—Holiday Money Tips!

- * **Develop a budget and stick to it.** Do not spend more than 1.5% of your annual household income on holiday gifts and entertainment.
- * **Create a “micro budget”.** Make a list of everyone on your gift list and how much you would like to spend on each one.
- * **Shop early.** You will have more time to compare prices.
- * **Get creative.** DIY projects/gifts can be some of the best gifts.
- * **Draw names & create spending caps.** Works well with large families and large groups of friends. Limit amount to \$10-\$20.
- * **Shop on-line.** Fast & easy. Helps to avoid eating out or impulse shopping for things not on your list.
- * **Payoff your credit cards.** If using credit cards for gifts be sure you have funds in your bank account to pay them off in full.
- * **Enjoy free & inexpensive holiday activities.** Check local community calendar

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 19, 2018 OR Friday, November 30, 2018

Time: 9am to 3pm

Where: Center For Siouxland

715 Douglas St.

Sioux City, IA 51101

FREE CREDIT FREEZES ARE HERE

By:

Andrew Smith, Federal Trade Commission
Gail Hillebrand, Bureau of Consumer Financial Protection

Free credit freezes

Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. Starting September 21, 2018, you can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too.

How will these freezes work? Contact all three of the nationwide credit reporting agencies – [Equifax](#), [Experian](#), and [TransUnion](#). If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee.

Don't confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock.

Year-long fraud alerts

A fraud alert tells businesses that check your credit that they should check with you before opening a new account. Starting September 21, 2018, when you place a fraud alert, it will last one year, instead of 90 days. Fraud alerts will still be free and identity theft victims can still get an extended fraud alert for seven years.

Credit freezes and the military

If you're in the military, you'll still have access to active duty alerts, which let you place a fraud alert for one year, renewable for the time you're deployed. The active duty alert also gives you an added benefit: the credit reporting agencies will take your name off their marketing lists for prescreened credit card offers for two years (unless you ask them to add you back on).

You can place a fraud alert or active duty alert by visiting any one of the three nationwide credit reporting agencies – [Equifax](#), [Experian](#) or [TransUnion](#). The one that you contact must notify the other two. You also can find links to their websites at [IdentityTheft.gov/CreditBureauContacts](https://www.identitytheft.gov/CreditBureauContacts).

Issues with a credit freeze

If you think a credit reporting agency is not placing a credit freeze or fraud alert properly, you can submit a [complaint online](#) or by calling 855-411-2372. If you think someone stole your identity, visit the FTC's website, [IdentityTheft.gov](https://www.identitytheft.gov), to get a personalized recovery plan that walks you through the steps to take.

Credit Bureau Contacts