

CONSUMER CREDIT COUNSELING SERVICE OF THE BLACK HILLS

MAY/JUNE 2010

2310 N. MAPLE AVE RAPID CITY, SD 57702



U.S. Census Workers: Be Cooperative, But Cautious

For years, Better Business Bureau, or BBB, has educated consumers about not giving out personal information over the telephone or to anyone who shows up at their door. With the United States Census process beginning, BBB advises people to be cooperative, but cautious, so as not to become victims of fraud or identity theft.

The first phase of the 2010 U.S. Census is under way as workers begin verifying the addresses of households across the country. Eventually, more than 140,000 Census workers will count every person in the United States and will gather information about every person living at each address including name, age, gender, race and other relevant data.

During the United States Census, households will be contacted by mail, telephone or visited by a U.S. Census worker who will inquire about the number of people living in the house. Unfortunately, people may also be contacted by scammers who impersonate Census workers to get access to sensitive financial information such as Social Security, bank account or credit card numbers.

How to Identify a Census Field Representative

If a U.S. Census Bureau employee knocks on your door, here are some recognition tips to assure the validity of the field representative:

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- The field representative must present an ID badge that contains a Department of Commerce watermark and expiration date. The field representative may also be carrying a bag with a Census Bureau logo.
- The field rep will provide you with supervisor contact information and/or the Regional Office phone number for verification, if asked.

- The field rep will provide you with a letter from the Census Bureau Director on official letterhead.

When Field Representatives Go Door-to-Door

From April to July 2010, the Census Bureau representatives will knock on the door of every household that does not mail back a completed 2010 Census form.

What the 2010 Census DOES NOT Ask

- Field representatives will **never** ask you for your Social Security number, bank account number, or credit card number. Census workers also never solicit for donations and will never contact you by e-mail.

The Census is Safe

- The 2010 Census will ask for name, gender, age, race, ethnicity, relationship, and whether you own or rent your home - just 10 simple questions that will take about 10 minutes to answer.
- Your answers are protected by law and are not shared with anyone.
- The Census Bureau safeguards all census responses to the highest security standards available.

For more information about the upcoming 2010 Census visit www.census.gov/2010census

FROM THE DIRECTOR

Many consumers confuse organizations that offer debt management programs with businesses that provide debt settlement services. The Federal Trade Commission, or FTC, has brought eight actions against debt settlement providers since 2004. FTC alleges that the debt settlement companies failed to deliver the results they promised consumers and deceived consumers about key aspects of their programs.

In addition to the FTC cases, state attorneys general and regulators have filed over 117 law enforcement actions against debt settlement companies.

The Government Accountability Office, or GAO, recently tested 20 debt settlement companies. The GAO found that some debt settlement companies engaged in fraudulent, deceptive and abusive practices that put consumers at risk. The GAO's test results are consistent with widespread complaints and charges made by federal and state investigators on behalf of consumers against debt settlement companies.

On April 27, 2010, legislation was introduced in the U.S. Senate to protect consumers from deceptive, abusive and financially harmful practices that are rampant in the debt settlement industry. The proposed legislation mandates the use of written contracts for debt settlement services that include disclosures to consumers before any fees are paid or services are rendered. It also limits and caps the types of fees that a debt settlement company may charge. In addition, the proposed legislation ensures that federal and state enforcement entities have the tools necessary to protect consumers from abuses.

—*Bonnie*

Consumer Credit Counseling Service of the Black Hills Open House

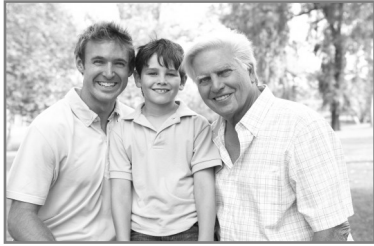
Consumer Credit Counseling Service of the Black Hills celebrated a milestone achievement and a new location at its open house on February 23, 2010. CCCS/BH was celebrating helping educate over one million consumers and providing over 36 years of service to our community. Additionally, in October 2009, CCCS/BH moved to a new location at 2310 N. Maple Avenue. The building allows for growth of our counseling and education programs so that CCCS can help even more individuals and families in our community. The Board of Directors of CCCS/BH hosted the open house, and the Rapid City Chamber of Commerce hosted a ribbon cutting for us during the event.





Best Financial Moves for 2010

- Put aside three months of living expenses.
- Track your spending.
- Create a budget.
- Get your credit report.
www.annualcreditreport.com
- Improve your credit score.
- Pay down debt.
- Set goals.
- Plan for retirement.
- Involve your family.
- Reach out for help.



How is your financial literacy?

Being financially literate means knowing how to manage money, use credit effectively, build wealth, and make sound financial decisions. It has nothing to do with how much money you earn. It means knowing what to do with your paycheck once you've earned it.

Congress designated April as Financial Literacy Month to improve public awareness about the importance of financial education – and the serious consequences that can result from not understanding or managing personal finances. Financial education is an essential tool for teaching consumers to become responsible workers, heads of household, investors, entrepreneurs, business leaders and citizens.

Personal financial literacy is important so that you are prepared to manage your money, credit and debt. Good financial literacy can lead to more economic security and overall well-being for you and your family. When you are well educated and well informed, you can potentially make better decisions for yourself and your family, and contribute more to your community and encourage economic development.

CCCS/BH provides free, nationally-recognized financial literacy and home-buying education programs each month. These classes can help individuals and families reach their financial goals and improve the quality of their lives. Call 605-348-4550 or 1-800-568-6615 for more information about our classes or to register for them.

Hours Of Operation

Mon8am - 5pm
 Tues.....8am - 9pm
 Wed.....8am - 9:30pm
 Thurs.....8am - 9pm
 Friday.....8am - 3pm

2310 North Maple Avenue
 Rapid City, SD 57701

Offices also in
 Spearfish, Sturgis and Pierre

RCCRC

Consumer Credit Counseling
 Service of the Black Hills

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Dave Semerad
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Bonnie Spain
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Consumer Credit Counseling Service

OF THE BLACK HILLS

A DIVISION OF RUSHMORE CONSUMER CREDIT RESOURCE CENTER

PRESORTED
STANDARD
US POSTAGE
PAID
PERMIT #618
RAPID CITY SD



Class Schedule for CCCS/BH: May & June 2010

Classes in Rapid City will be held at our offices at 2310 N. Maple Ave.

To pre-register, call 605 - 348 - 4550. All classes are FREE.

Wednesday, May 5th Rapid City, SD

Credit When Credit Is Due
6:00-9:00pm Lessons 7-12

Wednesday, May 12th Rapid City, SD

Make Your Move...Guide to Home Ownership
6:00-9:00pm Lessons 1-5

Wednesday, May 19th Rapid City, SD

Make Your Move...Guide to Home Ownership
6:00-9:00pm Lessons 6-9

Thursday, May 20th Ellsworth AFB

Make Your Move...Guide to Home Ownership
8:00am-4:00pm Lessons 1-12

Tuesday, May 25th Rapid City, SD

CheckWise
6:00-8:00pm

Wednesday, May 26th Rapid City, SD

Credit When Credit Is Due
6:00pm-9:00pm Lessons 1-6

Wednesday, June 2nd Rapid City, SD

Credit When Credit Is Due
6:00-9:00pm Lessons 7-12

Wednesday, June 9th Rapid City, SD

Make Your Move...Guide to Home Ownership
6:00-9:00pm Lessons 1-5

Wednesday, June 16th Rapid City, SD

Make Your Move...Guide to Home Ownership
6:00-9:00pm Lessons 6-9

Thursday, June 17th Ellsworth AFB

Credit When Credit Is Due
8:00am-4:00pm Lessons 1-12

Wednesday, June 23rd Rapid City, SD

Credit When Credit Is Due
6:00pm-9:00pm Lessons 1-6

Tuesday, June 29th Rapid City, SD

Checkwise
6:00pm-8:00pm Lessons 1-6

Wednesday, June 30th Rapid City, SD

Credit When Credit Is Due
6:00pm-9:00pm Lessons 7-12

Wednesday, July 7th Rapid City, SD

Make Your Move...Guide to Home Ownership
6:00-8:00pm Lessons 1-5

Wednesday, July 14th Rapid City, SD

Make Your Move...Guide to Homeownership
6:00-9:00pm Lessons 6-9

Wednesday, July 21st Rapid City, SD

Credit When Credit Is Due
6:00-9:00pm Lessons 1-6

Thursday, July 22nd Ellsworth AFB

Make Your Move...Guide to Home Ownership
6:00-9:00pm Lessons 1-9

Tuesday, July 27th Rapid City, SD

CheckWise
6:00-8:00pm

Wednesday, July 28th Rapid City, SD

Credit When Credit Is Due
6:00-9:00pm Lessons 7-12