



Alliance for Consumer Protection, Beaver County

*"THE KEY" Member, Beaver County Chamber of Commerce
Mediation and Solution*

3rd Quarter 2012



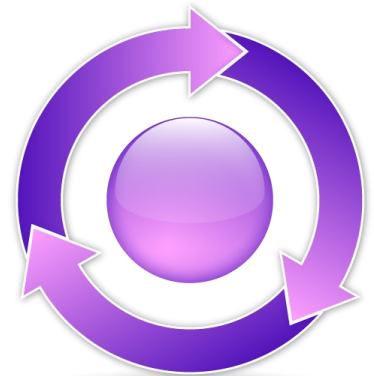
ARE YOU BEING SERVED?

Trying to reach customer service for your credit card, cable, telephone or airline company and many others, has become an exercise in frustration. It is difficult to find a company that answers its phone or E-mail without sending customers through a maze of touch-tone menus or voice prompts.

In the interest of saving money, corporations have shifted to automated answering systems using robots in an interactive voice system.

The newer technology to service customer calls causes consumers to be transferred around the various menus, often trapping them in a circular trap. Each new outlet asks for answers to the same questions which you had just answered. There is no transfer of that information to an ultimate human voice.

Your first blush with this type of annoyance begins when you are asked to press 1 "for English." Often you may find yourself sent to agents over seas. You may keep repeating that you want to speak to a customer representative. Your question or issue cannot be resolved by an automated voice which will ask for the nature of your call.



Consumers are confused by the insufficient menu choices which don't apply to their reason for calling. Keep shouting "agent, representative or complaint" but the robot does not always understand. Eventually you press zero in the hope that this will be your path to a live person.

For nearly 40% of companies, it was found that pressing zero will provide entry to a wait list for a customer rep. At least now you may get to talk to somebody. During this wait, every minute or so, a voice will explain that "your call is important to us and we apologize for your inconvenience." By this time you have almost forgotten the purpose of your call.



PREPAID DEBIT CARDS

Prepaid debit cards are being promoted by many businesses and financial institutions as a safe method of payment for goods and services, especially for persons who have no bank account nor credit card.

This is a card which is marketed as a way to control spending and acts as a substitute for a checking account. The card is purchased by loading it with a specific amount of dollars which are paid at the time of purchase.



There are two types of prepaid cards:

A. **TEMPORARY PREPAID CARDS:** Available at banks and at many stores. No ID is required. The card is no longer usable once the upfront purchase price is spent. Some cards may allow loading up new funds to a temporary card. The temporary cards cannot be used to make PIN (personal identification number) purchases.

B. **PERSONALIZED PREPAID CARDS:** these are re-loadable at some stores and on line. You must register for this card, giving name, address, Social Security number and birth date. The card will have your name on it and can be re loaded with cash or by direct deposit of income checks and by bank transfer of funds.

Consumers should be aware that there are a variety of service fees charged for these cards. Monthly service fees may be imposed which can be waived if you re-load a stated amount of funds each month or if you have direct deposit of income.

Other fees which could apply include:

ATM cash withdrawals.

Balance inquiries.

Customer service calls.

Re-loading funds.

Monthly maintenance.

Attempting to make purchases without sufficient funds on card.

Monthly transaction fees can run from \$3.95 to as high as \$14.95. Re-load fees could be free but some cards charge between \$3.00-\$4.95. Purchase transaction fees for PIN or signature transactions run twenty-five cents to \$2.00. Out of network ATM withdrawal charges are \$1.95- \$3.00 per transaction.

Before deciding on a prepaid debit card, consumers should compare cards and carefully read the fine-print agreement. Ask questions and call ACP for help in understanding the contract you may be entering. Remember prepaid debit cards don't help establish good credit since money is not borrowed. If you want to build up your credit, consider applying for a securing a secured credit card.

INTRODUCING THE NEW ESG PROGRAM

The Beaver County Emergency Solutions Grant Program is a HUD-funded initiative to help very low income homeless or soon-to-be homeless individuals and families bridge the gap from homelessness to housing stability. The Alliance for Consumer Protection has partnered with the county to provide homeless support services to residents in Beaver County. The Alliance for Consumer Protections ESG offices are located at The Cornerstone- 1217 7th Avenue in Beaver Falls. To get more information about the ESG program please call 724-846-6400.



Have you checked your credit report recently?

Make it a habit to check your credit report annually. You can get your FREE CREDIT REPORT at www.annualcreditreport.com. As a consumer, you are entitled to ONE (1) FREE credit report each year. Set a month each year to request your report and then review it thoroughly for any errors or items you may feel need disputed. You should file a dispute to get items removed and corrected. This can take time a diligence but the end result is extremely beneficial to your financial future.



The Alliance for Consumer Protection can help you review your credit report and work to correct any errors. Contact us today to schedule an appointment at your convenience. We will work with you to ensure a sound financial future.



Would you like your newsletter emailed?? GO GREEN!!!

In an effort to be more 'green' and earth friendly, your quarterly newsletter can be emailed to you instead of mailed. All

you have to do is notify our office of your email address.

You can email Randi at rlivengood@acp-beaver.org.

Don't worry, if you still prefer the paper newsletters, we will be glad to continue mailing them to you.



CONTACT US

469 Constitution Boulevard, Rt. 51,
Fallston (New Brighton) PA 15066

Phone: 724 770-2078 -

Fax: 724 770-2079

Web Site: www.ACP-Beaver.org

E-Mail: rlivengood@acp-beaver.org

Office hours are 9AM – 4PM
Monday thru Friday.

Walk ins Welcome
or call to schedule an appointment.



SPREAD THE WORD

The Alliance for Consumer Protection is here to assist consumers with disputes and complaints with businesses and companies. We can also assist in Credit Counseling/ family budgeting... Call us at 724-770-2078, we are here to help. Walk in or call to set an appointment.

FREE Medical consultations – Beware of Insurance billing

We have all seen the FREE CONSULTATION ads for veins or lasik eye surgery or back pain...BEWARE... These ads are only trying to get you to make an appointment in the office. The FREE consultation in most cases is only a 10-15 minute conversation NOT an exam. Be sure to ask when you call to set your appointment, **what is included in the FREE consultation**. Once they ask for your insurance card and have you sign forms to authorize billing to your insurance, it is no longer free and they will bill your insurance and then you for the balance of charges.

So be cautious of these misleading ads for services. Ask questions and be informed before making a decision.



GIVE US YOUR THOUGHTS

Tell us what you would like to see in the newsletters, what information you would find helpful...Please send your comments to Randi at rlivengood@acp-beaver.com or call our office.



'Like' us on Facebook

Did you know the Alliance for Consumer Protection is now on Facebook? LIKE our page and you will stay informed with helpful hints and current scams and alerts. We welcome your on our page and hope to have you join us online.



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Carl DeChellis, Director

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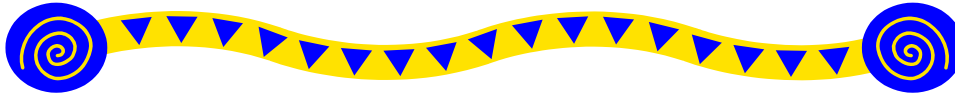


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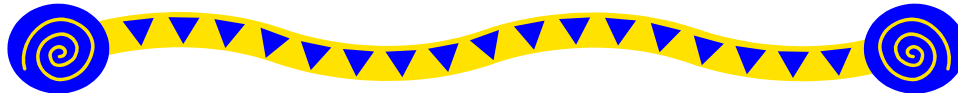
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THANK YOU

Benefits of Membership

Individual **\$10 annual**
Business **\$50 annual**

- *Receive quarterly newsletters with informative articles to educate and alert consumers of scams.
- *Advertisements for companies that are respected members of the ACP.

Thank you for supporting our efforts to assist consumers with complaint resolution/ mediation and credit counseling/ budgeting **FREE of charge.**
Your membership and donations are greatly appreciated.

Business \$50 _____ Individual \$10 _____

Name: _____

Address: _____

Phone: _____

Email: _____

I would like to receive my quarterly newsletters via _____ USPS mail or _____ email.

ALLIANCE FOR CONSUMER
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WWW.ACP-BEAVER.COM



WE ARE A NON-PROFIT ORGANIZATION HELPING CONSUMERS VOICE THEIR CONCERNS WITH BUSINESSES
ALL SERVICES ARE FREE!

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