



Alliance for Consumer Protection, Beaver County

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

3rd Quarter 2014

The ACP is funded in part by the PA Department of Community and Economic Development .

Material support is provided by the Beaver County Board of Commissioners.



CONSUMER PROTECTIONS FROM DEBT COLLECTORS

BY Sidney Elkin, Founder

Even with an improving economy, it has been estimated that in 2013, 77 million Americans owed debts, other than mortgages, averaging \$5,000. Accordingly, many consumers face calls and harassment from debt collectors whose tactics may violate the Federal Fair Collection Practices Law and the Pennsylvania Fair Credit Extension Uniformity Act.

The Pennsylvania law incorporated the Federal Protections which apply to debt collection agencies which do collections for creditors. Pennsylvania law mainly applies to businesses which are directly attempting to collect monies owed them.

Here is a list of rules which collectors must observe under Federal and Pennsylvania law:

1. No calls before 8:00 A.M. or after 9:00 P.M., unless debtor agrees.
2. No phone calls to your place of employment if collector is told this is not allowed.
3. No threats of arrest or imprisonment or the use of obscene language.
4. No debt discussion with third parties other than with your spouse or attorney.
5. Allowed to make calls to discover debtors whereabouts or address.
6. If debtor has attorney handling the debt, collector can only deal with attorney.
7. It is illegal to misrepresent the character, amount or legal status of the debt.

In Pennsylvania collectors cannot threaten wage garnishment since garnishment is not allowed. The Pennsylvania Statute of Limitations, the time limits for creditors to sue, is 4 years. But if you make a payment or agree to make payments after the 4-year limit, a new 4-year period begins for creditors to collect the debt. If the debt is older than 4 years, demand for payment should not be made, in Pennsylvania.

If a consumer is unaware of the debt or denies it is owed, they should request the details of the debt, in writing, asking to see the original bill or contract. Collection agencies often acquire old debts and do not have the paperwork or proof that the consumer owes the debt. If a consumer is sued for a debt and is served with court papers, the matter should not be ignored or else the collector will get a default judgment. Once served with suit papers, a written response should be made so that the matter can be litigated in the court. If you are being harassed by a bill collector or creditor, contact ACP for help.

GOOD NEWS FOR YOU CREDIT SCORE...

Recently, the Wall Street Journal reported that your credit score will be calculated a little differently. Up until recently, the medical debt / collections and credit card debt/ collections was a heavy weight on your credit score. So if you were someone who had a lot of past due medical bills due to an illness or procedure, this new change could help increase your credit score.

Currently, a medical debt/ collection or credit card collection is listed on your credit report even after you pay it off for up to 7 years. With the new changes, after a medical or credit card collection/ debt has been paid or cleared, the agency must report to the credit reporting agencies (Experian, TransUnion, Equifax) and the debt/ collection is to be removed from your report. Removal of the paid debts will help increase the credit scores of many people and allow them the availability of credit and lower interest rates.

The other change is that medical and credit card debt/ collections will not lower a consumers credit score as greatly. Medical debt has surged over in recent years, due to escalating treatment costs and insurance changes. With this increase, the average credit score has dropped significantly due to medical debts. The new change will factor in the medical debt but will not allow it to negatively affect your credit score and therefore your ability to obtain credit.

Why is this important? With these changes in calculating credit scores, the impact on borrowers will be significant. Not only will it allow more consumers to obtain loans for cars and mortgages but it will improve the interest rates they pay. A small change in your credit score can be the difference between 2% interest or 9% interest on a loan.

So now that you know, what should you do?

- * If you have medical or credit card debt/ collections, start by running your credit report at www.annualcreditreport.com . You can get your credit report ONCE A YEAR for free.
- * Use your credit report to make a DEBT list. List all the debt on your credit report.
- * Start contacting the debtors and make arrangements to pay off your debt.
 - * Get letters for any settlement amounts.
 - * Medical debts rarely settle for a lower amount. You should be prepared to pay the full amount
 - * Credit card debts will typically settle the debt for less than what is owed but be sure to get it in writing for your records.
 - * Once payments have been made, get a letter of SATISFACTION of the debt. This is to prove you have paid and settled the debt. This is to be kept with your records so that no other collections attempts can be made for this debt.
 - * You may have to wait 30 days to DISPUTE the debt on your credit reports. You will need to send proof of payment and settlement to the 3 credit reporting agencies to request the debt be removed from your credit reports.

If you would like assistance with cleaning up your debt and credit report, please contact ACP office at 724-770-2078 to schedule an appointment.



ONE RING SCAM.... Do not call the number back.

With the popularity of cell phones, there are constantly friends with new numbers calling. Recently, a new scam has found a way to prey on your curiosity of who called. This is how it works:

Your phone rings, but only once. There is a number you do not recognize on the caller ID.

You are curious who it was so YOU CALL BACK... That is where they get you. You will be charged \$19.95 or more for returning the call. You won't even know until you receive a bill from your provider.

You can watch for the following area codes: 268, 284, 473, 664, 649, 767, 809, 829, 849 and 876. There may be more so be cautious.



CHECKING UP ON AUTO RECALLS

By Sidney Elkin, Founder

In recent years, there have been multiple recalls by auto manufacturers for a variety of safety measures. Some car owners may be unaware of these recalls. Potential used car buyers may also be clueless about recalls. It is important for buyers to verify that a vehicle they are considering has had manufacturer defects corrected.

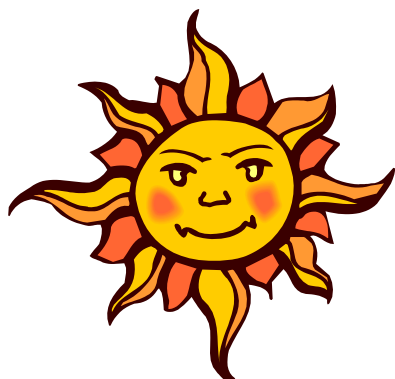
Consumers may discover the recalls and whether the defects have been corrected by entering the vehicle VIN, which is its identification number, in the database of the National Highway Transportation Administration (NHTSA) www.nhtsa.gov.

This database contains the recall and repair history for the past 15 years. The VIN number can be found in a number of places. It will be on the Title if you own the car. The auto registration document or the insurance policy would also contain the VIN.

The VIN may be found on a small metal plate on the dash board which can be viewed through the front window. The database will reveal if the vehicle has been recalled, has been repaired or if the repairs are still incomplete. On the internet, go to Safercar.gov, enter the VIN number, check VIN search, click on VIN search and you should find the recall repair information. The database contains the information for motorcycles as well.

If you are thinking a making a used car purchase, secure the VIN number and check up on any recall and repair corrections that have been made. Since most used cars sold by individuals are sold "AS IS," no warranty, having a mechanic check out the vehicle before the purchase, is a wise protection.

Here is a wonderful recipe to help start your day.
 Make them and freeze them.
 Heat a few up for a breakfast treat before school or work.



Nutrition Information

Servings Per Recipe: 12
 Calories: 272

Amount Per Serving

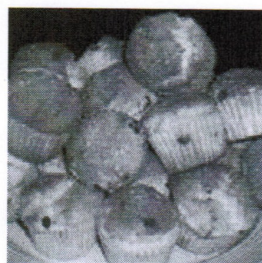
Total Fat: 16g
 Cholesterol: 62mg
 Sodium: 279mg

Amount Per Serving

Total Carbs: 28.3g
 Dietary Fiber: 0.9g
 Protein: 4.7g

Chocolate Chip Cream Cheese Muffins

allrecipes.com



Rated: ★★★★★

Submitted By: EGGY

Photo By: Java_Girl

Prep Time: 10
 Minutes
 Cook Time: 20
 Minutes

Ready In: 30
 Minutes
 Servings: 12

"Delicious cream cheese muffins studded with chocolate chips."

INGREDIENTS:

1 (8 ounce) package cream cheese, softened	2 cups all-purpose flour
1/4 cup butter, softened	1/2 cup white sugar
1 egg, room temperature	3 teaspoons baking powder
1/2 cup cream	1/2 teaspoon salt
1/2 teaspoon vanilla extract	1/3 cup semi-sweet chocolate chips

DIRECTIONS:

1. Preheat oven to 400 degrees F (200 degrees C). Lightly grease 12 muffin cups or use paper liners.
2. Beat cream cheese and butter together until fluffy. Beat in egg, cream and vanilla. Combine the flour, sugar, baking powder and salt. Stir flour mixture into cream cheese mixture until flour is moistened. Fold in chocolate chips. Spoon batter into prepared muffin cups filling them 3/4 full.
3. Bake in preheated oven until tops are golden, about 20 minutes.

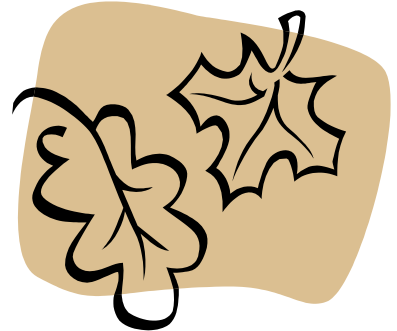


What Do I Do With This????

Whether you are inside or outside there are many items that can be recycled or reused instead of sending it to the landfill.

OUTSIDE:

ORGANICS: Including leaves, brush, grass clippings, weeds, tree trimmings, wood chips, and small limbs. The Beaver County Recycling Center located in Brady's Run Park accepts all organic materials. The materials can be brought bagged/ vehicle load. There is a cost of \$1.00 per bag or \$7.00 a cubic yard.



TIRES: Sept. 20 9AM-Noon Brighton Township Public Works 1250 Brighton Rd.
 Oct 4 9AM-Noon Beaver Falls Street Dept. 15th St & 10th Ave. 15010
 Oct 17 9AM-3PM Hookstown Fair Grounds 1198 Route 168 15050
 Oct 18 9AM-Noon Hookstown Fair Grounds 1198 Rout 168 15050

There are fees based on the size of the tire



AUTOMOTIVE FLUIDS: Waste motor oil can be recycled for no charge. Anti-freeze costs \$1.25 per gallon

INSIDE:

GLASS, PLASTIC, AND ALUMINUM: There are several bins located at the Recycling Center where these materials can be dropped off in the correct location.

PAPER AND CARDBOARD: All paper including junk mail, paper board (cereal boxes, boxed foods), office paper, brown paper bags, phone books, magazines, newspapers, etc.

FLUORESCENT TUBES: 4 foot light bulbs cost \$0.50 and 8 foot light bulbs cost \$1.00



PENNSYLVANIA RESIDENTS

Safely dispose of common household chemicals

2014 COLLECTION EVENTS

Saturdays, 9 am - 1 pm

MAY 3

ALLEGHENY COUNTY

MAY 17

CAMBRIA COUNTY

JULY 12

WASHINGTON COUNTY

AUGUST 2

ALLEGHENY COUNTY

SEPTEMBER 13

ALLEGHENY COUNTY

OCTOBER 11

BEAVER COUNTY

BEAVER COUNTY

Bradys Run Park Recycling Center

Saturday, October 11, 2014
9 am - 1 pm

FEE: \$2/gallon – Cash Only

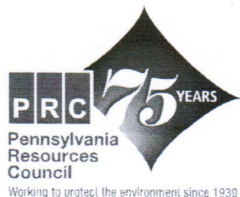
ACCEPTABLE ITEMS INCLUDE:

- aerosol cans
- automotive fluids
motor oil, transmission fluid,
antifreeze, brake fluid
- batteries
- chemistry sets
- compact fluorescent bulbs (CFLs)
- gasoline and kerosene
- household cleaners
ammonia, drain openers,
acid cleaners, oven cleaners
- mercury
- paint products
latex, oil based, alkyd based,
arts/crafts chemicals,
rust preservatives, creosote,
water sealers, paint thinners,
furniture strippers
- pesticides/herbicides
rodent killers, insecticides,
weed killers, mothballs, fertilizer
- photo chemicals
- pool chemicals

WE DO NOT ACCEPT:

- ammunition • appliances • bulk waste • commercial and industrial waste • compressed gas cylinders (including propane tanks) • drugs • explosives • flares • fluorescent tubes
- leaking containers • medical waste (including needles) • PCBs and dioxin • radioactive materials (including smoke detectors) • tires

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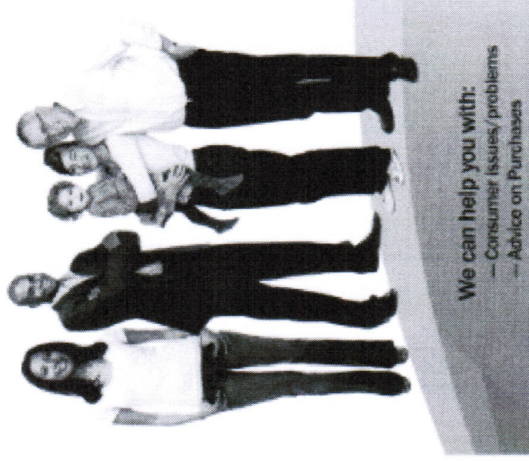
Business **\$50 annual**

*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.**
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