

Alliance for Consumer Protection, Beaver County

"THE KEY" Member, Beaver County Chamber of Commerce

Mediation and Solution

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WATCH OUT FOR NEW BANK FEES

Recent federal regulations of the banking industry, accompanied by a weak economy, low interest rates and a decline in lending, has motivated banks to makeup billions in lost revenue.

Their sights have been directed to fee hikes and new tougher requirements for checking, savings accounts and for credit cards.

Consumers need to pay special attention to mailings, inserts and monthly bank statements announcing new policies. Customers might be charged a fee for closing accounts within 60-180 days. Or electronic banking customers could be charged for use of a teller. Standard checking accounts which had been free will have a monthly fee. ATM and insufficient fund fees are also on the rise.

It is estimated that 87% of depositors don't balance their check book, causing many overdrawn fees. It is anticipated that banks will reduce and eventually eliminate the 20-day grace period on credit card payments. If your bank imposes a monthly maintenance fee on your checking or savings account, you should see what steps you can take to avoid new fees:

1. Sign up for direct deposit of payroll, pension or social security checks.
2. Only use your own bank's ATMs.
3. If your bank imposes a fee to apply for a car loan, seek other sources such as smaller banks and credit unions.
4. Agree to on-line bank statements instead of printed ones.
5. If you can, raise your minimum account balance to avoid fees.
6. Try to negotiate with your bank threatening to move your account (s) to a smaller bank or credit union.

Bank fees in the coming months are on an upward spiral. Read bank communications to be aware of changes your bank may be making.

Sidney Elkin-ACP Founder



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What We Do ...

The Alliance for Consumer Protection recently held its' annual Board Meeting and Luncheon where all enjoyed great food and great company. Volunteers Gene, Butch, Theresa, Ron, Mary Jane, Janice and Edna were thanked for their commitment and service to the community and special recognition was given to Carmine Celeste for his 16 plus years of service. We know that this organization prospers only because of its' volunteers and we love them! Business members Jordan Home Improvements, Denise Molchen-Donnelly of Ann Miranda Properties and Beaver Valley Remodeling were present with Beaver Valley Remodeling who was named Business of the Year and received special recognition for their continued business membership with us for 20 years. We know full well the value of our business members and love them too!

What are the Negatives of Debt Settlement?

To define the term, debt settlement is an agreement an individual makes with a creditor to pay off a debt by paying a percentage of it in a lump sum. Usually the amount is at least 50% to 75% but sometimes you can get the amount lower than that if you can prove reduced income or other financial distress.

So what could be a down side of getting your debt reduced? Be aware that debt settlement companies will charge you a fee that is a hefty percentage of the total due. Also, credit companies won't settle your debt if you are current. You have to be significantly behind in your payments to even qualify. Debt settlement will damage your credit even if the settled amount shows a \$0 balance on the debt. You have not paid the debt in full as was originally agreed to. There are also taxes due on any forgiven balance over \$600.00. You need to make your tax preparer aware of any settlements you have made backed up with the appropriate paperwork. Make sure you get the settlement terms in writing from the creditor.

All of these negatives need to be considered before one decides to do a debt settlement. A good non-profit organization that works with repairing and improving credit will walk you through a settlement for free.

Melody Logoyda

ACP Executive Director



GAS PRICES are probably rising right now, even as you read this. In fact, in the month of February, the prices of gas rose 27 cents alone. We have found a great website you'll want to visit and pass on to your friends, relatives and customers... gasbuddy.com will direct you, and very easily we might add, to the cheapest gas prices in your area by simply plugging in your zip code.

When traveling, use that sight when fueling up as you go from place to place. As the prices rise, and they are predicted to rise sharply above last years' high of \$3.97 per gallon, you'll want take steps to curb the pain at the pump.

Consider your driving habits. Will it be worth it to drive to the store for that gallon of milk when you are out? Try planning ahead. Try combing those little trips, those errands that we all have to do. Map out those stops so you are traveling smart!



Driving at a more even speed and staying at the 55mph mark will make a big difference when using those highway miles.

Check your tire inflation and alignment. Poor inflation and alignment causes your motor to run harder thus using more gas.

Get a tune up! Sparkplugs, oil, oil filter and air filter will not only help prolong the life of your car, it will help with that gas mileage. Go ahead ... pick up the phone and call your mechanic right now!

Think about using the air condition sparingly this summer. Open windows will cause the mpg to decrease, but not as much as the air. When traveling, try no air and windows partially down.

And last, but not least, and maybe even a little more fun ... try carpooling. A little company is good for the soul!

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Meet Edna...

For quite some time, Edna was just a voice on the phone. Every once in a while, I'd get a call from her, passion exuding in voice, explaining to me that someone she knew was going through a situation that need the attention of the Alliance for Consumer Protection. They had been wronged, and she knew just where to send them. I'd come to find out, that her passion stemmed



from that fact that she had recently volunteered here, and she knew full well the kind of help that we are able to provide to the public. I'd also come to know that Edna was biting at the bit to come back to once again, put her talents to use helping others. You see, Edna had

been a volunteer here since 1985 ... 27 years ago. Impressive ... that is a long time, and to volunteer for that long none the less. I couldn't wait to meet that women, however, I would have to wait. Edna was in her own Alliance for Consumer for Protection battle as she had had her license unfairly revoked because of an accident that was not her fault. I admired her tenacity. Edna won that battle and has been volunteering again since last fall!

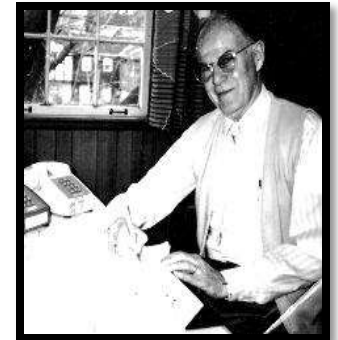
Upon meeting Edna, you will know that she is a no nonsense type of person and the tenacity that she spent to get her license back is the same tenacity that she puts forth when faced with a task here at the office.

I had to laugh when I asked Edna to fill out the questionnaire that I use to write these columns. One sentence answers or no answer at all to the questions asked. Knowing full well that she has much more than that I set out on a deep fact finding mission!



Edna came to the Alliance for Consumer Protection as part of a tag team. She and her husband, after his retirement from LTV, volunteered here together until his death in 2009.

She speaks so highly of him and calls him her best friend. She recounted how he lovingly took care of her after her cancer operation, never leaving her out of his sight.



It was a good thing that they liked each other so well as one of their favorite things to do was to hop into their RV and travel the country. She can lay claim to visiting every state in the continental United States and even flew to Hawaii. Alaska was the only state not visited by her and her husband.

I learned a few things and a few places to visit while talking with Edna. For instance, have you ever heard of the World's Only Corn Palace in Mitchell, South Dakota? Me neither. The outside of this palace looking building is decorated every year with corn murals. It is beautiful! I just had to look it up on the computer at www.cornpalace.org ... go ahead, I know you want to look it up too ☺. She told me of a place called The Grotto of Redemption in South Bend, Iowa, frequently called the 8th Wonder of the World. Yes, I looked that one up too, and again, just beautiful! A place that uses the largest collection of precious stones and gems found anywhere depicting the life of Christ. Look that one up too ... www.westbendgrotto.com.

Talking with Edna, an amazing woman with an amazing life and life experiences will truly enrich your life. It's not hard to see how she came to volunteer here with us ... those life experiences gave her the mindset to make a difference, and we're so thankful to have her.

Parlez-vous Francais?

How important is it to speak a foreign language? English is the predominant language in the world, isn't it? As well as that may be, it's still important to try to learn another language. After all, who wouldn't want to go on a romantic getaway to Paris, or go to the mesmerizing beaches in Mexico, or go on an enlightening trip to India or China? While people in many foreign nations are learning to speak English, it is still important that you have a few language skills of your own to throw out on the table if need be. An analogy of this: When foreigners come to visit America, we would like for them to speak English, wouldn't we? Even if we could speak Spanish, or French, or Chinese, we would still prefer to communicate in our native language.

Not only would it be convenient (and in some cases necessary) to speak the language of the place which you are visiting, language skills also help in everyday life. For instance, if you are looking for a job, especially in this rather rough economy, putting a foreign language on your resume instantly attracts attention. Being able to communicate with people who are from a different nation than you are is a tremendous asset to many employers and businesses. Since America is beginning to rely more on other nations, each person is at an advantage to know how to speak a language other than their own. Having this ability has also been shown to increase logical, cognitive development, and critical thinking skills. This jargon ability will help you in activities that you do in daily life, including all of the information that you process by reading all of what is around you.

Learning another language IS important. It helps you, and it is a convenience for others. Learning can be fun, and there are plenty of programs, classes, books, and even internet tools designed to help you learn almost any language you would like. Besides, how cool is it to be able to say that you know another language and actually be able to communicate with someone by having a conversation that is not in English?

Natalie Patura, Intern
Blackhawk High School



A LITTLE COLLEGE KNOWLEDGE ... GRANTS ... SUBSIDIZED ... UNSUBSIDIZED ... WHAT DOES THIS ALL MEAN?

It's that time of year! Our kids are thinking of college, excited to fly the coop while parents are scratching their heads and praying they'll get through the whole ordeal with minimal collateral damage. A little something we've learned here: PARENTS, STAY INVOLVED! You can only do this if you familiarize yourself with the many aspects of the parent/college experience.

A FASFA (Free Application for Federal Student Aid) will be filled out by you and your child by May 1st to determine what financial aid, if any will be given toward the cost of college. Most times financial aid will not fully cover the costs and parents and children should work together to determine what the next best options will be. The options are few, but there are options. A part-time job is a great help during this time and the college itself can give direction in that area.

Since loans are a necessary evil, a wonderful website that I suggest you familiarize yourself with is that of American Education Services at www.aessuccess.org. More than likely, loans will be used to cover the costs of college and this is a great place to educate yourself! You will want to know what federal loans are. You will want to know what subsidized loans are and what unsubsidized loans are. Please know that unsubsidized loans, although require no payments while in school, are accruing interest from the disbursement date and if not paid during school, the amount due will actually exceed the original loan amount. You will learn what private loans are and what parent plus loans are. You will be able to calculate loans and payments there. You will learn the glossary terms to make you sound like a pro.

I want you, as parents to stay involved! You see, although the FASFA uses your income to determine eligibility for grants and such, this is also the place your involvement ends if you let it. When your child walks into financial aid without you, or you haven't educated yourself in this area, your child could walk away from college with a mountain of debt that you and he/she are unaware of.

Determine from the school what the cost will be; determine what grants if any will be available; determine the best loans to apply for and stick with the plan. You and your college student will need to discipline yourselves ... loans will surely be offered to the student that will supersede the amount actually needed and he/she needs to be able to say NO! Although attractive, and harmless enough for the moment, when it comes to make those payments after graduation, you'll all be thankful that you knew enough to say NO!

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In the next issue...SCAMS (and how to avoid them)

In the meanwhile, remember not to give out your bank account number or social security number to anyone over the phone



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23 Things I Wished I'd Known When I was Younger

1. I wish I'd known that failure was an option.
2. I wish I'd known there's a difference between friends and drinking buddies.
3. I wish I'd known honesty, in all situations, is always, always, always the best policy.
4. I wish I'd known how to grow a pair and be more assertive.
5. I wish I'd known how to feel comfortably weird about being a little weird.
6. I wish I'd known how much my mum and dad really loved me, and all the warnings I got came from a place of love.
7. I wish I'd known that my thoughts don't have to dictate my life.
8. I wish I'd known that home really is where the heart is.
9. I wish I'd known that intelligence is not something you're born with, it's something that can be worked on.
10. I wish I'd known that being positive can really change your thoughts which can indeed change your life.
11. I wish I'd known how to be myself more and not tried to imitate Tom Cruise' (Top Gun) confidence
12. I wish I'd known that the jacket of life could be altered to suit me.
13. I wish I'd known how to say No!
14. I wish I'd known that the phrase 'just try it' should apply to everything we do in life.
15. I wish I'd known that not being perfect is okay, and, in fact, striving for perfection is an impossible task.
16. I wish I'd known that not being 'well off' didn't mean I didn't have a rich life.
17. I wish I'd known that losing myself in a book wasn't a substitute for living.
18. I wish I'd known that my thoughts actually control how I feel, and how I feel affects the way I see the world.
19. I wish I'd known that sex is a physical act and that love is something different altogether.
20. I wish I'd known that having two strong sisters was a blessing.
21. I wish I'd known that formal education was only one option in life and not the only or best option.
22. I wish I'd known that starting a business didn't require as much planning or money as I'd thought.
23. I wish I'd known never to settle for second best, whether it be in relationships, product choice, or employment



"The road to success is not crowded. Because while most are looking for ways to take, the truly successful people are finding ways to give. **With a giving attitude, every situation is an opportunity for success.**"

- *Unknown*

No man or woman is an island. We sometimes take for granted the community that we live in. Volunteering is ultimately about helping others and having an impact on people's wellbeing. What better way is there to connect with your community and give a little back?

Learn or develop a new skill Volunteering is the perfect vehicle to discover something you are really good at and develop a new skill.

Motivation and sense of achievement It may be true that no one person can solve all the world's problems, but what you can do is make that little corner of the world where you live just that little bit better.

Boost your career options A survey carried out by TimeBank through Reed Executive showed that among 200 of the UK's leading businesses

- 73% of employers would recruit a candidate with volunteering experience over one without
- 94% of employers believe that volunteering can add to skills
- 94% of employees who volunteered to learn new skills had benefited either by getting their first job, improving their salary, or being promoted

New interests and hobbies Sometimes we do get locked into the "rat-race" of life and volunteering can give that escape to everyday routine and create a balance in our lives.

Meeting a diverse range of people Volunteering brings together a diverse range of people from all backgrounds and walks of life. Both the recipients of your volunteer efforts and your co-workers can be a rich source of inspiration and an excellent way to develop your interpersonal skills

References: *Ten Professional Development Benefits of Volunteering* (Everything I Learned in Life I Learned through Volunteering). Mary V. Merrill, LSW, Merrill Associates

ACP is unique in that it is a voluntary organization staffed by a director, office manager and a frame work of loyal, dedicated and experienced volunteers who help deliver free consumer services. A number of our wonderful volunteers have been awarded recognition for long-term years of service and their skills and wealth of knowledge are invaluable to us. For 36 years, volunteers have continued to keep the Alliance for Consumer Protection the place you come to for help.

Call us ... give us four hours of your week ... find success in giving!



Dick Dupree
ACP Board President

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Any and all donations are appreciated as they and volunteers are what keeps us going at Alliance for Consumer Protection

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___ I want to learn more about volunteer opportunities at the ACP. Please call me.