



Life Lifter: As believers, we may be knocked down, but we will never be knocked out.

Scripture: The Lord does not see as man sees; for man looks at the outward appearance, but the Lord looks at the heart.

1 SAMUEL 16:7

Cell Phone Fraud: Are You A Victim?

Although you may not have heard of cell phone fraud, it is becoming a large problem for subscribers. One form of this is called cell phone cloning. This occurs when the electronic serial number (ENS) and telephone number (MIN) are copied. Cellular systems cannot tell if the phone is legitimate or fraudulent. Because of this, someone can clone your phone and you will be charged for it. In most cases, there is no way to prove you did not make the calls.

Watch out for 911 calls

The most serious offense is when 911 calls are made by the cloned phone. You could be cited or even go to jail because of these calls. In one case, a woman was sitting at her desk at work with her cell phone locked securely in her car when the calls were made. She received a call from the police department and was told that she would be cited and arrested if the calls did not stop. Immediately, she changed her phone number. However, this may not always be enough. The perpetrator may find the new number and you will be in the same situation.

What can I do if this happens to me?

The best way to avoid this problem would be to purchase a brand new phone with a new ENS and MIN number. If possible, ask your cell phone company to do a search to see exactly where the phone was located when the calls were made. If it was in the same area that you live, there's nothing they can do. However, if the calls were traced to an area a great distance from where you lived, and you could prove that you had not gone to that area, you may not have to pay for the charges. If you were at work during the time of the phone calls, your employer will have record of your attendance therefore proving your innocence.

Family Credit Counseling Service

4308 Charles St.
Rockford, IL 61108

Internet Account Access:

www.familycredit.org

Creditor Information:

1-815-484-1800

Customer Service:

1-800-994-8328

Fax:

1-800-492-8150

The goal of this publication is to provide financial education to consumers. The contents may address legal issues but it should not be treated as legal advice. Such advice can only be properly given by qualified professionals who are fully aware of the readers' individual circumstances. All information is deemed accurate and reliable at time of release. We are not responsible for any inaccurate information.

How can I avoid being a victim?

To avoid being a victim, never buy a cell phone from an unauthorized dealer. An unauthorized dealer could be a person selling their phone or a company which claims they have lower prices and the phones are factory wrapped. Authorized dealers will often be listed on the carrier's website or you can call for a list. Always get an itemized bill from your cell phone company and check monthly to verify all calls were made by you. If you think you've been a victim, contact your cell phone company immediately.

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Brain Teaser:

One company had two factories, in different parts of the country, that were making the same style of shoes. In both factories, workers were stealing shoes. How, without using any security, could that company stop the stealing?

*See reverse for answer.

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Tips of the Month:

- **Keep your children's Halloween costumes from year to year. They can be reused by your younger children or even other family members or friends. You may try calling a friend that has a child a year or so older than yours. They may be able to lend you a costume from a prior year.**
- **Have you ever purchased an item for full price and then noticed it on sale a few days later? Return to the store and ask for a price adjustment. Many stores have an unwritten policy offering the sale price when a receipt is presented within 30 days of the original purchase date.**
- **Instead of using expensive peanuts or styrofoam to pack something for shipping, buy a box of zip-lock bags (generic brand) at the dollar store, blow them up and seal them. They are less expensive and fewer are needed to fill up the space!**
- **Tired of writing out your return address? Simply cut out the nice printed ones that are sent to you on junk mail and re-apply them to your mail with tape or glue.**

Life Lifter & Scripture
Cell Phone Fraud
Tips of the Month
Brain Teaser

Insurance Policies: Know Your Options
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Insurance Policies: Know Your Options

1. **Mortgage life insurance:** This policy ensures that the holder's mortgage will be paid upon death.
Alternative: Term-Life Insurance may provide similar benefits at less than half the cost of mortgage life insurance. See your insurance broker for more details.
2. **Car Rental Insurance:** Rental companies may push you to purchase their high priced insurance.
Alternatives: Your own car insurance policy may already cover rentals. If not, your credit card may offer this coverage as a free benefit. Be sure to check with your insurance agent and credit card company before picking up your rental car.
3. **Flight Insurance:** This plan covers you if you are killed or dismembered in a plane crash. You could pay \$15 to \$100 per flight.
Alternative: Don't take it, term-life will cover you if you are killed and your health insurance will cover any medical costs.



Book Corner

Borrow it from the library or pick it up at a book store near you.

Guide to Understanding
Personal Finance
By
The Wall Street Journal

Gives you clear simple explanations of the complexities you face every day in your financial life.



So Long To Canceled Checks?

Effective on October 28th 2004, a new federal law called Check 21 emerges. Check 21 will forever change the way banks and consumers do business. This change will save banks an estimated \$ 2 billion a year in the cost of paper checks alone.

What does this mean for you? Instead of a check clearing in a day or two, it will now clear instantly. This means you will not receive a copy of your canceled paper checks and you will also have less time to put a stop payment on a check.

What about record keeping you ask? Ask your bank for substitute checks. These are similar to the paper canceled checks you receive now. Once the change occurs, don't write a check unless you have the funds to cover it in the bank from the moment you write your check. This will save you from receiving overdraft fees or embarrassing bounced checks.



FCCS Clients Please Note:

Are you still receiving late fees? After three to five consecutive payments have been received by your creditors, your accounts should re-age. Once an account has been re-aged, it will be brought current, and all late fees and over limit fees should stop.

Ask a Credit Counselor:

Question: After pulling my credit report, I saw that one of the accounts had been charged off. What is a charged off account?

Answer: A charged off account is one that has been written off as a loss by a financial institution. At this point collection efforts should stop. However, you are still responsible for the debt.



Brain Teaser Answer:

Make one factory make the left shoe, and the other make the right shoe.

-Courtesy of www.Braingle.com