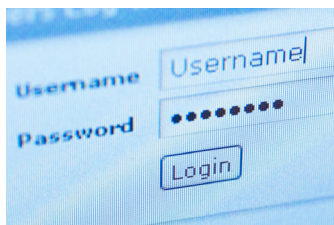


The Road to Financial Freedom

Identity Theft Basics

An upside to this digitally-interactive world is that it's easier than ever before to stay engaged, informed and in touch. However, for all its positives, being so "plugged in" can also lead to more identity theft.

According to the Federal Trade Commission (FTC), over 20 million Americans are victims of consumer fraud each year. Here are a few ways to protect yourself:



Password Protection

Over half of American adults surveyed by Consumer Reports Magazine possess six or more password-protected accounts online.

Remember that if a hacker obtains your password from one site, it's likely he or she will try to access your other

accounts with it as well. In light of this it would be a good idea to use different passwords for different sites you visit. You might want to use a similar character pattern from site to site, however be sure to vary parts of it in ways that may not be obvious to others.

When you consider a password, try to avoid simple words you can find easily in a dictionary or names and facts that others might be able to guess, such as your date of birth, phone number or the name of your child.

According to Microsoft.com, using passwords with at least eight characters, including an uppercase and a lowercase letter, a digit and a special character could help prevent decoding by hackers using sophisticated password cracking programs.



How To Safeguard Your Information

If you must write down your passwords, don't write down full passwords, only memory cues, and absolutely refrain from keeping the information in your purse, wallet or anywhere that isn't secure.

Microsoft.com suggests considering a program that can juggle passwords for you such as Roboform (www.roboform.com). If you own an iPhone or an iPad, you may want research an eWallet app.

When shopping on websites, try to make sure you are purchasing from a reputable dealer with a secure network. Also, if you use social networking, avoid posting any information, documents or photos that could jeopardize your safety.



Handheld Devices And Identity Theft



Incidents of mobile phones being snatched from an individual's hand while they are talking and walking down the street are becoming more common. When you're on the phone, try to pay attention to your surroundings, especially if you are walking and talking in a crowded place. If someone does snatch your phone, call the police and then your wireless carrier as soon as possible to tell them to shut the phone down.

Review Bills And Statements Regularly

You should check all of your accounts regularly and monitor all transactions posted. If you notice any problems, alert the customer service

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Tips To Protect Yourself During Tax Season

The Internal Revenue Service (IRS) is urging taxpayers to protect their personal information including Social Security numbers and Individual Taxpayer Identification numbers, during the upcoming filing season.

According to IRS.gov, tax-related identity theft usually occurs when a dishonest person uses a stolen Social Security number to file a fraudulent tax return with the intention to collect the refund associated with it.

In recent years Javelin research found that users of social networking sites such as Twitter, Facebook, LinkedIn and Google+ have the highest incidence of fraud. Javelin also reported that users of mobile phones were victims of identity theft at a higher

incidence than the general public.

Here are some ideas to keep in mind while filing your taxes this year.

- Refrain from simply throwing your financial statements such as tax returns and other paperwork with personal information into the garbage. Instead, consider



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UCAN™

UNITED CONSUMER ADVOCACY NETWORK

Corner

UCAN Services Overview

If you are new to your debt settlement program you may be asking yourself, "How Do I Begin Using UCAN Services?" In order to use your UCAN services, you simply need to contact us. We can start assisting you immediately with the collector harassment that you are experiencing. Your welcome packet contained important documents which we need in order to contact creditors on your behalf.

What Is The Difference Between My Settlement Company And UCAN?

UCAN specializes in consumer advocacy issues. For example, we assist with collection calls, threatening messages, or any other collector harassment that you may be receiving. If you have any questions regarding your debt settlement program, negotiations, or financial inquiries, please contact your settlement company directly.

Will All My Collection Calls Stop When I Enroll With UCAN?

Most calls can be reduced or eliminated, but they may not stop completely. Depending on your situation the attorney network we work with has obtained "settlements" and/or cash awards for clients due to calls from collectors.

What Are "Call Logs" And Why Do I Need To Complete Them?

A "call log" is a form provided by UCAN that we recommend clients use to keep track of collector calls. When you get collection calls, we ask that you log as much information as possible about the content of the conversation. We ask that you fax or mail these documents to us once a week. You may also enter your "call log" information at www.ucan.net.

How Do I Contact UCAN? Call us at 1-877-462-8226 or e-mail us at info@ucan.net. Our FAX number is 1-877-895-7577. Regular business hours are Monday through Thursday 9 a.m. to 6 p.m. EST and Friday 9 a.m. to 5 p.m.



Spare Change

Payday Lenders Accused Of Excess Fees

The Federal Trade Commission (FTC) reported that it recently recovered over \$20 million from two payday lenders that had been accused of charging borrowers undisclosed fees.

According to the report, the payday lenders in question allegedly deceived borrowers by charging fees for their loans that were in excess of what the loan documents initially indicated.

In a statement released by the FTC it was reported that the accused lenders had violated the Truth In Lending Act.

If you find yourself living paycheck to paycheck and considering a payday loan it would be a better idea to take another look at your budget to see how you could better manage your expenses.

Not all payday lenders are alike. However, most of the loans obtained by these lenders charge high interest rates on their short-term payday loans.

Some Top Consumer Complaints Revealed

The Consumer Federation of America (CFA) and the North American Consumer Protection Investigators (NACPI) recently released a list of top complaints made to local, state and federal consumer protection agencies.



It is important to remember that most businesses are honest and your experiences as a consumer will be mostly pleasant. However, it is a good idea to protect yourself just in case you find yourself on the receiving end of a dishonest transaction.

Auto-Related Complaints. Faulty repairs, towing disputes and misleading sales or lease deals.

What You Can Do: If you plan to purchase a vehicle try to do your homework before you begin shopping. Consider what kind of car you really need, whether gas mileage is a priority as well as other factors that might be important to you and necessary. See the car buying article on page 3 of this newsletter for ideas and suggestions.

Home Improvement and Construction Complaints. Contractors that did not do the work originally agreed upon or did not complete the work

adequately.

What You Can Do: If you see yourself needing any home improvement projects in the future it would be a good idea to research your options first.

Question others who have had the same work done prior to shopping if possible. Don't let

anyone you are considering for the job pressure or rush you into a decision you aren't sure about.

This Old House magazine advises consumers to never pay the full amount for a home improvement project before the job is finished and the outcome is what was initially agreed upon.

Internet Sales Fraud. Changes to technology have made it easier for companies to send robo calls and sales messages to mobile phones and other devices.

What You Can Do: According to a recent story at Bankrate.com a service call Nomorobo can redirect unwanted robocalls before they reach your phone.

However, there is a downside to this service.

It only works with a phone service provider only available through the Internet.



Keep Budget In Mind When Shopping For A New Car

Since you are currently enrolled in a debt settlement program, buying a car may seem difficult. Here are some tips that could help you purchase a reliable car at an affordable price.

List Your Current Expenses. Find out how much of a car payment you can afford by establishing a budget.

Since you are enrolled in a debt settlement program, it would be wise to select a reasonable-priced, modest vehicle. In most cases, it would be best to select a late-model used car as opposed to a new car. You can find many quality pre-owned vehicles for less money. In addition, you avoid the hit on the first year depreciated value of the new car.

The Right Vehicle To Fit Your Budget. Before you begin looking for another vehicle try to have some idea of the type of car that you would like to purchase.

You could go to sites such as AutoWeb.com, Cars.com, and CarsDirect.com to search for vehicles in your area and to



research makes and models.

Once you find a car you like you might want to obtain its history

report at Carfax.com. There is a fee for this service depending on how many vehicle reports you need. However, finding out the past incidences in your potential auto's life might save you money in the long run.

Financing Options. There may be lenders who will extend credit to you despite your financial trouble. Be honest with your dealer and ask them if they work with lenders who specialize in high risk loans.

Having someone co-sign for your loan might help. Or you could try applying for a car loan through your credit union.

Read All Paperwork. Before signing any paperwork, read everything carefully. Some dealers might try to add charges for VIN# window etching, dealer prep or a warranty that you never requested. In most cases, these services are not necessary and can be done cheaper on your own.



Inspiring Thoughts

Don't let your mind bully your body into believing it must carry the burden of its worries.
~Astrid Alauda

As you strive toward financial freedom, various obstacles may add stress to your daily life.

Collectors may call repeatedly leaving unpleasant messages and unexpected financial needs may seem to arise each week.

If you are facing financial stress, common setbacks may at times seem insurmountable. These feelings could lead to anger and depression.

However, it is important to remember that there are ways to relax and effectively handle the stress associated with debt.

Realize You Are Taking Positive Steps. It might help to accept the fact that you acquired debt. When you enrolled in a debt settlement program, you took an important step. You accepted responsibility for your situation, and should be working to resolve your debt problem. Focusing on the past or dwelling on mistakes will not improve your current circumstances and may make you feel more discouraged.

Try to look at your situation proactively and keep in mind that you have taken positive action and you are working towards financial freedom. Paying off your debts might not be an easy task, but if you learn from your past you can attain financial success in your future.

Avoid Self Doubt. When faced with the issues that debt can bring



into your life, you may not be able to take part as often in certain interests and hobbies due to financial reasons.

Although the subjects of money and debt may occupy your thoughts, try not to let your debt define who you are. Consider less expensive alternatives to your recreational activities.

Find A Support System.

Obstacles can seem a lot more daunting without support. Keep in mind there are many others who may be dealing with similar issues.

Consider whether it would help you to confide in a friend, family member or

loved one who may be able to offer you support. Discussing things you are troubled about can oftentimes lift a huge weight off your shoulders and reduce your stress level.

If you are faith-based, you may find support through your church or other organization.

Think Positive! Unfortunately, debt problems may, at times, cause stress and tension in your life. While you are in the process of resolving your financial issues it is especially important to find ways that could help you cope with the adversity you are facing:

- Physical activities such as an exercise routine and yoga could help you maintain your health, clear your head, and improve your sleep.
- You may also consider setting aside some time each day to think about something else other than debt or money.
- Taking a break to do things you enjoy could give you the energy boost you need to tackle adversity.

ID Theft Basics

Continued From Page 1

department for that account immediately.

If you've been to the hospital or physician, review your statements. If you don't understand a charge, contact the appropriate billing department immediately.



Be careful of websites that offer free trials after registration that requires you to submit your credit or debit card numbers.

You may also want to watch out for "spoof"

emails. This correspondence may resemble well-known companies such as eBay or PayPal, but it may just be a scheme to acquire your information.

Simply clicking on the link could take you to a fake site. Once the link is opened, thieves may be able to gain access to your information.



If You Become A Victim

If you are suspicious your identity has been compromised you could contact the FTC at FTC.gov to report a complaint. In addition, the Federal Citizen Information Center features a list of consumer agencies by state on their website at ConsumerAction.org.

Help may also be obtained by contacting your state's attorney general. For more information go to the National Association of Attorneys General at NAAG.org.



Tax Season Tips

Continued From Page 1

purchasing an inexpensive shredder to destroy the information prior to throwing it away or disposing of it.

- Remember that the IRS does not contact taxpayers by email to request information. The IRS strongly suggests that individuals use caution when viewing emails, receiving telephone calls or getting advice on tax issues.

Some thieves can attempt to pose as legitimate contacts from a familiar place, such as the IRS, so never give passwords to anyone over the phone, through email or when you are on a social network.

If in doubt, go directly to the business website or call customer service staff directly to see if they are in fact seeking information from you.

- Be careful if you need to use free Wi-Fi in a public place to pay a bill or check on your bank balance.

According to FICO skilled fraudsters set up open networks to get access to personal information, such as banking passwords.

If you would like to read more from the IRS regarding identity theft prevention, detection and victim assistance you may visit IRS.gov.

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Company Announcements



Concerned About Your Credit Score? Completing a debt settlement program can be a rewarding experience. However, once you have graduated from your program, you may be concerned about your credit rating. Century Negotiations has partnered with Century Credit Services whose vision is to provide a low cost, yet highly effective, credit restoration program to clients who have inconsistent or inaccurate information reporting on his or her credit report. CCS staff members would like to speak with you! CCS offers a free consultation and will help you in reviewing your current credit report. If your report includes any incorrect items, it may be determined that you are a good candidate for credit restoration. **CCS has a pay per deletion policy and many clients see improvements after the first month.** Call **877-809-6610** today!



Online Settlement Offers: Have you ever missed calls from us because you weren't home or couldn't get away from your desk? Have you ever lost an important e-mail from your settlement company? You can now approve your settlements online! All you need to do is go to www.CenturyNI.com and click 'Client Login' (or click 'First Time Users') to get your CNI ID and password. If there is a settlement awaiting your approval you can review the details and approve it immediately! Your approvals are sent back 'real-time' to our representatives, so we can act on your behalf as soon as we hear from you. If you've received a call, an e-mail or text message about your program but haven't had the time to get back to us, approving and managing your offers online is an easy way for you stay uninterrupted while we make your settlement program a success!

Now Available: Live Chat!



CORPORATE OFFICES

1061 Main Street • Banco Park, Suite 19 • North Huntingdon, PA 15642
Phone: (800) 256-7273 • FAX: (724) 861-1039