



Consumer Credit Counseling Service  
of Maryland and Delaware, Inc.

*Helping people help themselves through Education, Financial Counseling and Debt Repayment*

**FOR IMMEDIATE RELEASE**

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## **FINANCIAL PROTECTION IN A FEW SIMPLE STEPS**

***No better time than National Consumer Protection Week to increase your financial security***

(BALTIMORE, MD) - Managing personal finances has become increasingly complex, with personal finance transactions occurring almost daily. And every day, new tactics for separating consumers from their money and destroying their financial reputations are put to use. Having strategies that protect against identity theft and financial fraud is a critical need for everyone. In recognition of Consumer Protection Week (March 4-10, 2012), Consumer Credit Counseling Service of Maryland and Delaware (CCCS) urges consumers to protect their financial future by following these simple steps:

- **Use Caution When Online.**
  - Use of online services, including social media sites, can put you at risk. Sharing even the smallest bit of data or casual comment can provide thieves with enough information to wreak havoc, both personally and financially.
  - Beware of phishing. Learn how to tell if an email is authentic. Crooks can use logos and web addresses that mirror the actual website to make communications appear very realistic.
  - Be alert: Any email that asks for personal information or money is likely to be a scam – even if it appears to be from someone you know or do business with.
  - When buying online, make payment with a credit card instead of a debit card, as credit cards provide more security against fraud.
- **Know Your Rights.**
  - Review the Fair Credit Protection Act, the Fair Credit Reporting Act, and the Fair Credit Billing Act. Each is available at [www.ftc.gov](http://www.ftc.gov) and details consumer rights.
- **Monitor Your Credit.**
  - Guard against identity theft by regularly requesting and reviewing your credit report from [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com).
  - Check your credit card statements for unauthorized transactions and establish online access, so you can review your financial accounts and statements more frequently.
- **Use Direct Deposit.**
  - Request direct deposit for all checks. Using paper checks instead of direct deposit puts consumers at greater risk for identity theft and fraud.
  - Direct deposit is safer, easier and more convenient than getting a paper check in the mail.

“With these easy to follow steps, consumers will increase the security of their personal finances,” notes Deanna Booker, spokesperson for CCCS.

For help ensuring the safety of your financial future, contact a certified credit counselor at CCCS. For free financial counseling, call 800-642-2227 or go online to [www.cccs-inc.org](http://www.cccs-inc.org).

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*Consumer Credit Counseling Service of MD & DE, Inc. (CCCS) is an accredited nonprofit agency that has served the local community since 1966. CCCS is dedicated to helping individuals and families resolve their financial problems. We promote the wise use of credit through education and confidential budget, money management counseling, and housing counseling. MD State License #14-01 / DE State License #07-01.*