

Valentine Voice

Personal Finance & Consumer Rights Newsletter

Make Knowledge Contagious
April 2009

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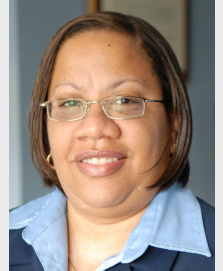
Got a Consumer Legal Issue?

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Greetings!

Welcome to the Valentine Voice. My newsletter is designed to bring you news and information regarding personal finance and consumer rights issues. And, as usual, the "Did You Know..." section will include some personal tidbits about me.



Feel free to provide feedback. Many of the issues written about here in the newsletter are also discussed on my [blog](#) and comments are welcomed!

- Sonya Smith-Valentine

Personal Finance, Consumer Rights, and Identity Theft & Data Breach Issues

Keynote Speaker - Consultant -Trainer

[Sonya Smith-Valentine International](#)

Consumer Rights Attorney

[Valentine Legal Group, LLC](#)

Newsletter & Website Redesign!

I've launched a new design for my newsletter. I've received a lot of wonderful feedback on the newsletter (thanks everyone!) but I wanted to incorporate some of the suggestions on how to make the newsletter better. Most of the suggestions that I received were related to the format of the newsletter and how to make it easier to read. This new format is designed to make your reading experience easier and more enjoyable. Let me know if you like it (or not).

My professional speaking website has also been updated. The re-launched website looks great! If you have a moment, take a look and familiarize yourself with the new design: [Sonya Smith-Valentine](#). And, of course, let me know what you think.

Banking Trojans Are On The Rise

New banking trojans are on the rise on the Internet and are attacking online bank accounts. The new trojan programs - which wait on your hard drive for an opportunity to crack your online bank account - are different from traditional "phishing" e-mail scams that try to trick you into typing your login information at fake bank websites. They're invisible, can steal data multiple ways and require no action by the victim to be launched. A computer can be infected with a banking trojan by clicking on a link to a greeting card or video that arrives in e-mail spam. They can also be picked up by clicking to a web page that's been corrupted by hackers. There were over 59,000 unique banking trojans circulating on the Internet in 2008, up from 16,000 in 2007. The escalation partly underscores how intensively criminal hackers churn out new trojans to escape detection by antivirus programs.

See Sonya Speak Live

Federal Bureau of Investigations (FBI): "Coping With Financial Crisis"

April 20, 2009

935 Pennsylvania Avenue, NW, Washington, D.C.

The seminar runs from 1:00 PM to 3:30 PM.

This event is for FBI employees.

National Association of Consumer Advocates (NACA): Fair Credit Reporting Act Conference

May 8-10, 2009

Hyatt Regency Chicago on the Riverwalk

151 East Wacker Drive, Chicago, IL

You can find out more about the conference at [NACA](http://www.naca.org).

Did You Know . . .

. . . that I survived contracting Scarlet Fever as a child.

About Sonya

Sonya Smith-Valentine is President of ***Sonya Smith-Valentine International***, a company devoted to empowering consumers and educating corporations about protecting sensitive personal information and understanding consumer protection laws.

If you liked today's issue, you'll love Sonya's upcoming *dynamic consumer protection products* designed to help you take control of your life by **taking control of your personal information and your credit and debt problems** - with straightforward guidance on what to do, when to do it and how to do it.

You can learn more about Sonya and her presentations and upcoming products at www.SonyaSmithValentine.com

Hope you enjoyed the Valentine Voice Newsletter!

Sincerely,
Sonya Smith-Valentine

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Keynote Speaker - Consultant - Trainer
[Sonya Smith-Valentine International](#)

Consumer Rights Attorney
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If you need a speaker for a conference or corporate function, please contact Sonya Smith-Valentine's booking agent at (877) 860-2390 or info@sonyasmithvalentine.com or visit the website at www.SonyaSmithValentine.com.

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