

Valentine Voice

Personal Finance & Consumer Rights Newsletter

Make Knowledge Contagious

July 2009

In This Issue

New Phone Scam Targeting Debit Cards

Tips for Getting the Most Out of Your Credit Cards

Be a Hero Campaign Continues

Did You Know. . .

Quick Links

Need a Dynamic Speaker for Your Next Event?

[Book Sonya Smith-Valentine](#)

Join our Newsletter List

[Sign up for the Valentine Voice](#)

Got a Consumer Legal Issue?

[Contact the Valentine Legal Group](#)

Follow Me on Twitter

[Sonya Smith-Valentine on Twitter](#)

Greetings!

Welcome to the Valentine Voice. My newsletter is designed to bring you news and information regarding personal finance, identity theft, and consumer rights issues.



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, Esq.

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

Keynote Speaker - Consultant -Trainer

[Sonya Smith-Valentine International](#)

New Phone Scam Targeting Debit Cards

Consumers are receiving fraudulent recorded telephone messages indicating that their debit card has been temporarily deactivated. The recording asks the consumer to call a toll free number and press 1 to reactivate the card. After pressing 1, the call asks the consumer to enter their debit card number. However, when the consumer calls their bank directly, the consumer finds out that their card was not deactivated. Be wary of any recorded messages asking for your debit card information. Call your bank directly to find out if there are any problems with your card or your account.

Tips for Getting the Most Out of Your Credit Cards

I recently wrote a blog post with advice on how to get the most out of your credit cards. Here are some of the tips to help keep you on track with your credit:

1. Pay on time. Paying your credit card account on time helps you avoid late fees as well as penalty interest rates and helps you maintain a good credit record.
2. Stay below your credit limit. If you go over your credit limit, your creditor could charge a fee and increase your interest rate to a higher rate. To avoid this, keep a record of your spending.
3. Avoid unnecessary fees. Credit card companies not only charge late payments and over-the-limit fees but also fees for cash advances, transferring balances and bounced checks. Some

companies charge a fee when you pay your bill by phone. Pay attention to the transactions that trigger these fees.

You can read the remaining tips on in my [blog post](#) on credit cards.

I also recently began providing new members to the Valentine Voice Newsletter with a special report on [10 Things to Thing About Before Getting a New Credit Card](#). If you've been a member for awhile, you didn't receive this report when you signed up. I wanted to make sure that everyone had the opportunity to read the report so go check it out.

Be A Hero Campaign Continues

The **Be a Hero Campaign** continues - a campaign for all of us to be heroes by educating each other. Let's make knowledge contagious!

Be a Hero at Home - Let's continue to teach as many people as possible about protecting their personal financial information, about consumer rights and about changes in consumer protection laws. Forward this newsletter to your family and friends and encourage them to sign up so they can learn along with you. They can even read [past newsletters](#) to catch up on what they missed. Let's educate everyone we know!

Be a Hero at Work - Many companies are struggling to find ways to train and motivate their employees on identity theft prevention in the workplace. Educating employees about protecting our personal information that businesses collect about us makes our identities safer and our lives better. Suggest an [Identity Theft Prevention seminar](#) at your company. Show your company that you care about making it a better place and Be a Hero at Work!

Did You Know...

... I love amusement parks, especially water parks. I still get a thrill from riding rollercoasters and I'm really a water girl at heart. Show me to a pool and you will still find me swimming around in the water several days later. My mother used to tell me when I was a kid that I was going to grow fins (like a fish) because of all the time I spent in our neighbor's pool!

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 and financial information and understanding consumer protection laws.

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



Hope you enjoyed the Valentine Voice Newsletter!

Sincerely,

Sonya Smith-Valentine, Esq.

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

Keynote Speaker - Consultant - Trainer

[Sonya Smith-Valentine International](#)

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

Email Marketing by

