

## Fair Credit Reporting Act Learn YOUR Rights About YOUR CREDIT REPORT!

Obtaining credit can be fairly simple. If you have a steady job, an acceptable debt-to-income ratio, and no history of serious credit delinquency, you can obtain more credit than you'll probably ever need. But many in Pennsylvania face the flip side of this equation, and often through no fault of their own.

As fair and impartial as financial institutions purport the credit system to be, the fact is that mistakes in reporting credit information still occur at alarming rates. These mistakes leave affected consumers financially disenfranchised from the rest of us, exposed to long-term financial problems that can limit life's possibilities and close them off from their shot at the American dream.

A few of the important issues that will be discussed are:

- **Identity Theft Prevention, Fraud Alerts, and Security Freeze;**  
Jeff can help you take steps to protect yourself from identity theft, and what to do if it happens to you.
- **The Responsibility of Debt Collectors or other Furnishers to the Consumer Reporting Agencies.**  
Jeff can help you become aware of what debt collectors can and cannot report to the credit reporting agencies. Jeff will help you better understand how to read your credit report so you can spot inaccurate information on your report.
- **Procedures in the Case of Disputed Information on a Credit Report; and**  
Jeff can help you better understand what information should be disputed on your credit report and how to file disputes.

Based in Monroeville, Pennsylvania, the Law Office of Jeffrey L. Suher, P.C. was established in 2001 to protect consumers in Pennsylvania from the extreme financial hardships that erroneous credit reporting can cause for them. Jeff feels it is very important to educate the consumers of Pennsylvania about information on their credit report. Jeff helps consumers in Pennsylvania facing: Debt collectors who send false information about them to a Credit Reporting Agency such as Equifax, Experian, and/or TransUnion; A Credit Reporting Agency who inaccurately post information about consumers in consumer and credit reports; Illegal disclosure of medical and private health information; Illegal disclosure of information that can lead to identity theft and credit fraud; The Re-aging of debt on your credit report; and Companies who, for no reason, or without consent run your credit history. To contact Jeff call 412-374-9005 or e-mail [jeff@jjeffcanhelp.com](mailto:jeff@jjeffcanhelp.com).

**Date:** Tuesday, September 30, 2008  
**Time:** 6:30 PM  
**Location:** Single Steps Strategies Conference Center  
1738 North Highland Rd., Suite G-103  
Pittsburgh, PA 15241  
**Cost:** Members: \$10 Non-members: \$15

**To register or for more information:**

Email: [info@singlestepsstrategies.com](mailto:info@singlestepsstrategies.com)

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On the web: [www.singlestepsstrategies.com](http://www.singlestepsstrategies.com)

Seating is limited to 30 people, so please register early!



**Payment is due in advance & confirms your registration.**

