

Consumer Alert

Providing consumers with knowledge to make informed decisions

A Publication of the South Carolina Department of Consumer Affairs
Brandolyn Thomas Pinkston, Administrator

SCDCA Welcomes the new Director of Consumer Services, Donna DeMichael!



DeMichael, a native of Peoria, Illinois, received her law degree from USC. She formerly was in private practice and worked for the SC Bar.

Know Your Rights: Debt Collection

While the word debtor dredges up negative connotations, its simple definition is a person who owes a creditor. Using this definition, most Americans are debtors, as we rely on a system supported by credit cards, personal loans, and mortgages.

The Fair Debt Collection Practices Act requires debt collectors to treat debtors fairly. It also prohibits certain methods of debt collection. However, it is important to note that the Fair Debt Collection Practices Act does not erase consumers' legitimate debt.

The act covers personal, family and household debts, including those incurred by the purchase of an automobile, for medical care, or for charge accounts.

Debt collectors may contact you in person, by mail, phone or fax, but not at inconvenient times such as before 8 a.m. or after 9 p.m. or at work if the collector knows a debtor's employer does not approve of such contacts.

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SCDCA Helping in the Community

"Totally a team effort" is how SCDCA employee, Dolores Hill, describes her experience chairing this year's United Way campaign; "I had help from everyone." She continued, "You have to have your heart in something like this, you have to be excited about the results yourself." The South Carolina Department of Consumer Affairs raised \$3510.00 for United Way.

In addition to its United Way campaign, SCDCA successfully participated in the Harvest Hope Holiday Food Drive. "It was exciting. It turned out to be great," SCDCA employee Linda Anderson said. "There are so many hungry people here in Columbia." Two barrels were filled with 245 pounds of food for the food drive.

SCDCA also collected donations for the Adopt-A-Child Project. Forty-one holiday gifts were collected for two deserving young children, one eleven-year-old girl and her eight-year-old brother. "It was an overwhelming experience, seeing the joy when the children received their gifts," Sharon Jones said. The gift-giving celebration was held the evening of December 10, at the Brookland Baptist Church in West Columbia.



(From left to right) : SCDCA employees Sharon Jones and Linda Anderson help Harvest Hope employee, Reggie Carter, load the Harvest Hope Holiday Food Drive donations onto the truck.

About the South Carolina Department of Consumer Affairs:

Established by the Consumer Protection code in 1974, The South Carolina Department of Consumer Affairs represents the interests of South Carolina Consumers. Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education. For more information, visit www.state.sc.us/consumer.

