

# State of South Carolina

## Governor's Proclamation

**WHEREAS,** the prudent use of credit by consumers increases economic stability and enhances market competition; and

**WHEREAS,** though federal and state laws guarantee the rights of consumers in credit transactions, many consumers unfortunately lack knowledge of their rights or of the agencies responsible for protecting these rights; and

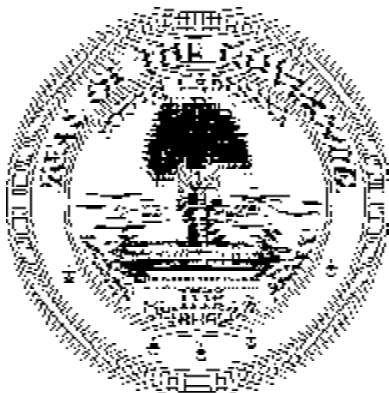
**WHEREAS,** informed consumers who know their choices, rights, and responsibilities are better able to choose and use credit wisely; and

**WHEREAS,** the annual observance of "Credit Education Month" educates consumers in careful budgeting and planning, allowing them to realize fuller benefits from the necessary expenditure of income now and in the future.

**NOW, THEREFORE, I,** Mark Sanford, Governor of the Great State of South Carolina, do hereby proclaim April 2003 as

### CREDIT EDUCATION MONTH

throughout the state and encourage all South Carolinians to learn more about their credit rights and responsibilities and about the benefits of the wise use of credit.



A stylized, high-contrast black and white signature of Mark Sanford.

**MARK SANFORD**  
**GOVERNOR**  
**STATE OF SOUTH CAROLINA**