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*A publication of Credit Professionals International*

November 2015



# THE CREDIT CONNECTION

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**We have a mutual interest and it is great to share ideas with others from all over.**

**Cindy Westenhofer**

*The Credit Connection is a publication of Credit Professionals International, 10726 Manchester Road, Ste. 210, St. Louis MO 63122. Phone: 314/821-9393. Fax: 314/821-7171. Email: [creditpro@creditprofessionals.org](mailto:creditpro@creditprofessionals.org). Website: [www.creditprofessionals.org](http://www.creditprofessionals.org)*

## Message from the President

Cindy Westenhofer, MPCE

President - Credit Professionals International 2015-2016

I hope everyone had a very happy holiday season with family & friends. I would like to Thank You for being a member of Credit Professionals International! Every member is important! I have enjoyed meeting and getting to know everyone throughout the years and making friends all over! One of CPI's best benefits is getting to know people from all over. We have a mutual interest and it is great to share ideas with others from all over! Sometimes I learn as much from just talking to other members as I do from our speakers (although those are great too!)



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We have made some changes this year to benefit our organization and our members. The first change was to close the office and transition it to Charlotte Rancilio's home office. This benefits CPI on costs and also benefits Charlotte as well.

When we get the bad weather she no longer has to get out and brave the elements. Well at least not to go to work, maybe to build a snowman or do something else fun. Charlotte has also reduced her hours saving CPI money and giving her more free time to enjoy her life!

She now is working Monday & Thursdays if you need to reach her. The phone number stayed the same 314-821-9393 and our mailing address is now PO Box 220714, St Louis, Mo 63122. If you need anything after hours please contact me or one of the other officers.

I would like to apologize to our members for the delay in the fall magazine. Due to moving the office which took about two months, the magazine was delayed. It was unavoidable and we worked as quickly as we could, but it was a job. Hopefully you have received your copy now, if not you will soon!

Strategic Planning in October was a good meeting. We had several people attend remotely and several attended in person.

Another addition this year has been our student intern: Hannah Stuber. Hannah is an honors student and junior at Indiana State University in Terre Haute, IN.

She has created a Twitter presence for CPI. If you would like to follow CPI on Twitter just go to the website [www.creditprofessionals.org](http://www.creditprofessionals.org) and click the Twitter icon at the top of the page. Don't worry if you do not understand Twitter, you will get it, or so I've heard.

Our intern Hannah presented a session at Strategic Planning on social media marketing and about setting up the Twitter account. If you would like to find out more about Hannah there is an article on the home page of the website.

International conference in June in Atlanta was great. Thank You Atlanta CPI on the terrific job! I am looking forward to conference next year in

Ann Arbor June 22-25, 2016. The link to the hotel is on the website. We will be at the Holiday Inn & Suites. Rooms \$109 + tax. Suites are also available at a higher rate. The registration is online as well as the ability to pay online. A tentative agenda is posted on the website as well.

Another change this year is fundraising. In the past fundraising was done primarily at conferences. However, at the committee meetings in Atlanta the fundraising committee came upon a novel idea to have each of the four districts be responsible to fundraise. Each district takes three months of the year to fundraise to the entire CPI membership. District 8 last year at strategic raffled a donated gift card. District 5 raffled a donated bracelet, beginning sales in Atlanta and drawing the winner, Linda Simbeck, at strategic planning. District 3&4 did a 50/50 raffle starting at strategic and drawing the winner: Sharol Rudolf on December 11. Next up is District 7&9 we will see what they do soon!

Soon we will begin the New Year. That will bring two events for CPI: America Saves in February & Credit Education Month in March. Last year CPI was involved with both and several of our members and locals participated. This year we would like to encourage our members to be involved. The website home page has articles about both and ideas that you can implement. When you or your local does participate in either of these events, please let us know so we can share it with the membership!

It is a pleasure to serve as your President. Please let me know if there is anything that I or your executive board can do to make CPI better!

Thank you,  
Cindy Westenhofer, MPCE  
President.

# Let's Retain and Grow Our Membership

**Linda Simbeck, CFE/MPCE**

**Vice President**

**Membership Chairman**

This quarter I would like to welcome our four new members:

## **New Members**

Al Porter is a financial educator, speaker and financial coach from Atlanta Georgia.

David Matts is a Direct Member from Mill Creek, Washington.

Savanah Weiman is a student member from Jackson MI.

Marsha Thompson, PCE, rejoined after being gone for a year. Marsha, so glad you are back.

Al, David, Savanah and Marsha. Welcome to CPI! We hope to see you at our conference next year in Ann Arbor!

My job this year is membership.

I need every member's help to grow and maintain our membership. I know that each of you is very dedicated to CPI. So I know each of you will do your best to accomplish this goal.

What can you do today? Share with me (at [jsimbeck@satx.rr.com](mailto:jsimbeck@satx.rr.com)) any new/old idea(s) that you have for getting new members or helping to retain the members we have. I promise I will be sure your voice is heard by the executive board, as I will share every idea/email I receive from you (unless you ask me not to).

This year's membership contest has three drawings:



1. One entry for every potential member: name and email/or snail mail address required.
2. One entry for any member bringing in a new member. If you get **five** new members you get double entry (10 entries).
3. One entry for any innovative membership promotion. i.e.: Make a CPI promotional video & put it online. Any implemented idea can be entered into the contest!

The winners of the contests will be announced at the International Conference in Ann Arbor in 2016.

Please contact me if there is ANYTHING I can do for You, Our CPI Member! That's why I am serving as your elected officer.

Merry Christmas and Happy New Year!

Linda Simbeck, CFE/MPCE

# FEDERAL AGENCY STUDY FINDS ELECTRONIC MORTGAGE CLOSINGS CAN BENEFIT CONSUMERS

As anyone who has bought property knows, the closing process seems like a whirlwind of signing legal papers, with real estate experts rattling off explanations that go in one ear and out the other, with little, if any, information grasped.

This head-spinning experience may soon be eliminated thanks to technology and a pilot study by the Consumer Financial Protection Bureau (CFPB).

The CFPB recently published a report on its “Know Before You Owe” eClosing project, which found that borrowers can benefit from electronic closings when navigating the mortgage closing process. Specifically, the results of the pilot indicate that those who closed their mortgage using an electronic platform are generally better off on measures of understanding, efficiency, and feeling empowered than borrowers who used just paper forms.

“While technology alone will not address all consumer concerns in the closing process, our study showed that eClosings do offer the potential to make the process less complex,” said CFPB Director Richard Cordray. “We expect this pilot project and its findings to help inform further innovation that will be a win-win for consumers and industry alike.”

In April 2014, the CFPB released a report that outlined the major pain points associated with the closing process—the last step before consumers are contractually obligated to their loan. The report found that consumers felt like they did not have enough time to review the documents. Consumers also felt overwhelmed by the stack of complex paperwork. Finally, consumers complained about finding errors in the documents.



The CFPB identified electronic closings, also known as eClosings, as one solution to address some of these pain points. Electronic closings are mortgage closings that rely on technology for borrowers to view and sign closing documents electronically. The benefits can include faster delivery of the documents and embedded links to help consumers understand specific terms as they come across them.

While eClosing transactions are already happening in the market today, adoption is low. The CFPB believes that the eClosing process has the potential to give consumers more time to review closing documents while also providing them with educational tools that can help them navigate the closing process more successfully.

The CFPB project took place over a four-month period and involved seven lenders, more than 3,000 consumers, four technology companies, and many settlement agents and real estate professionals. Some consumers used traditional paper documents, others used a complete eClosing process, and others used a hybrid of electronic resources and paper documents. Borrowers who completed mortgage transactions during the pilot were invited to complete a follow-up survey. About 1,200 surveys were completed.

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The CFPB asked consumers questions about their actual knowledge and understanding of the process, and how they felt about the process. On the perception questions, scores were calculated based on borrowers' rating their responses from "strongly agree" to "strongly disagree" to various statements. Data from these questions were presented as "net positive scores," which were calculated as the difference between the percentage of those who responded positively and the percentage of those who responded negatively. The CFPB then followed-up with one-on-one interviews.



Specifically, the project found that eClosings were associated with:

- **Better consumer understanding:** The CFPB measured whether consumers felt like they understood the process. The CFPB asked consumers questions about important loan information, such as the terms and fees. And it asked consumers if they understood the justifications for any differences between quotes and final costs. The study found a 7 percent positive difference in perceived understanding scores for borrowers using eClosings compared to borrowers using paper documents.
- **A more efficient process:** The survey asked consumers about their perceptions of how efficient the overall process was. This included their perceptions about delays, errors in the documents, and the time between important steps. The study found a 17 percent positive difference in scores for borrowers using eClosings compared to borrowers using paper documents.
- **Greater feelings of consumer empowerment:** The CFPB asked consumers how empowered they felt after the process. The survey asked consumers to respond to statements such as, "I felt I had control over the closing process" or "I felt empowered to play an active role in my closing process." Other questions asked about having sufficient time to review documents, ask questions, and flag concerns. The study found a 15 percent positive difference in the scores for the eClosing borrowers compared to borrowers using paper documents.

The study also found that the consumers who showed the best results on all three measurements of empowerment, efficiency, and understanding received and reviewed their closing documents in advance of the closing meeting. This was regardless of whether the paperwork was received electronically or through paper copies, though CFPB believes using an eClosing process can facilitate faster document delivery.

The report is the latest component of the CFPB's "Know Before You Owe" mortgage initiative, which is designed to improve the home-buying experience for consumers.

The Bureau's "Know Before You Owe" mortgage disclosure rule took effect in October 2015. It requires two redesigned, easier-to-use mortgage disclosure forms that clearly lay out the terms of the loan for a homebuyer. The first form is the Loan Estimate, which provides a summary of the key loan terms and estimated loan and closing costs. This form will be provided to consumers within three business days after they submit a loan application. The second form is the Closing Disclosure, which offers a detailed accounting of the transaction. The rule requires the delivery of the Closing Disclosure three days before closing.

The CFPB is continuing to work collaboratively with all stakeholders, including other regulators, to implement its new rule for mortgage disclosures and improve the mortgage closing experience for consumers.

## U.S. Government News

### Consumer Financial Protection Bureau Launches Financial Coaching Initiative

The Consumer Financial Protection Bureau (CFPB) has launched a financial coaching program to help recently-transitioned veterans and economically vulnerable consumers with their financial goals.

CFPB has placed 60 certified financial coaches at organizations around the country to provide individualized educational services to consumers who are economically vulnerable. These include the 49.1 million people living below the poverty line and the more than 68 million who are financially underserved.

These consumers are the most likely to lack access to traditional financial services, which may include products that are more appropriate to their needs and less costly. In-person, individualized and trustworthy guidance can help these consumers make good financial decisions and reach their financial goals, says CFPB Director Richard Cordray.

Sixty diverse partner organizations from around the country were selected to host the professional financial coaches.

### U.S. Senate Moves to Stop Robocall Debt Collection

Legislation, dubbed the HANGUP Act, has been introduced in the U.S. Senate to reverse a provision in an emergency budget bill, passed and signed by President Barack Obama in late October, that also allows the government to make automated debt-collection robocalls.

Introduced by Senator Ed Markey of Massachusetts, the Help Americans Never Get Unwanted Phone calls (HANGUP) Act would remove the loophole language inserted in the budget bill.



## STATE NEWS

### New York

The three major credit reporting agencies—Equifax, Experian and TransUnion—have agreed to a settlement with the New York Attorney General's office to overhaul the national credit reporting process to better serve Americans.

The agreement includes changes to the credit report dispute process. This addresses one of the biggest consumer gripes with the credit reporting agencies—that it's challenging to remove inaccurate, damaging information from credit reports. The credit reporting agencies have agreed to employ specially trained personnel to review disputes and supporting documentation. This would give consumers the ability to challenge what is now an automated dispute process.

The agreement also spells out that medical debt will no longer be reported until 180 days after it was incurred, allowing consumers more time to resolve the bill with healthcare providers and insurance companies. Another section of the agreement prohibits small fines, such as traffic tickets or government fines, from appearing on credit reports.

The bureaus have three years to implement the new policies outlined in the agreement.

## 2016 CPI International Conference Packs a Lot into Three Days



Education sessions, business meetings, fundraising, social events and a unique sightseeing experience await attendees to the 2016 CPI International Conference, June 23-26, in Ann Arbor MI.

Hosted by CPI of Ann Arbor, the conference offers six education sessions; a Walk-A-Thon fundraiser; annual business meetings of both CPI and the Credit Education Resources Foundation; the always well-attended Career Club Luncheon; and a walking tour of the Michigan Stadium, home of the famous Wolverines, and the nearby Crisler Center, which is home for the University of Michigan's men's and women's basketball teams, as well as the women's gymnastics team.

Attendees will have the opportunity to meet and speak with the officers of CPI and The Credit Education Resources Foundation, as well as with fellow members; have input at committee and business meetings; and celebrate with award winners.

CPI members can register for the conference online, via the CPI website or can obtain registration information and forms from the CPI Corporate Office. The early registration fee, offered through April 30, is \$299.00. After that, it increases to \$349.00. The hotel room reservation information is also on the CPI website or available from the Corporate Office. The special CPI room rate is \$109.99/night for double or \$119.99/night for king.

Be sure to use the File Code CPI to get these rates and make certain to book rooms at the Holiday Inn on the Boardwalk, and not at one of the other three Holiday Inns in Ann Arbor. Direct any questions to Conference Co-Chairs Noelle Grigg or Jean Jervis, CCCE/MPCE.



*Mary Nebeker, CCCE/MPCE, a Past President of Credit Professionals International, the Credit Education Resources Foundation and the Career Club, was presented with the 2015 International Hall of Fame Award at the Strategic Planning Meeting held in October in St. Louis. The award is given to someone who has been a CPI member for at least 15 years and is an exceptional member who has made a lasting impact or outstanding contribution for the benefit of CPI. Read more about this on page 17 of the 2015 International Post-Conference Capsule.*

# Start Planning Now To Participate In Upcoming Credit Education Events

There are four great opportunities on the horizon for CPI members to implement CPI President Cindy Westenhofer's "Connect\*Participate\*Inspire" theme in their communities. What's more, they are easy and fun to do.

AND, they have two important goals: to educate consumers about credit/financial matters and to introduce those working in banking, credit and the financial sectors to the value of CPI membership. It's a "win-win" for everyone. For CPI members in the workforce, there's an added benefit. Your participation demonstrates your commitment to your career.

Here are the opportunities:

## **America Saves Week (February 22-27, 2016)**

*(sponsored by the Consumer Federation of America and the American Savings Education Council)*

## **National Consumer Protection Week (March 3-9, 2016)**

*(sponsored by a number of federal government agencies)*

## **Credit Education Month (March 1-31)**

*(sponsored by Credit Professionals International and the Credit Education Resources Foundation)*

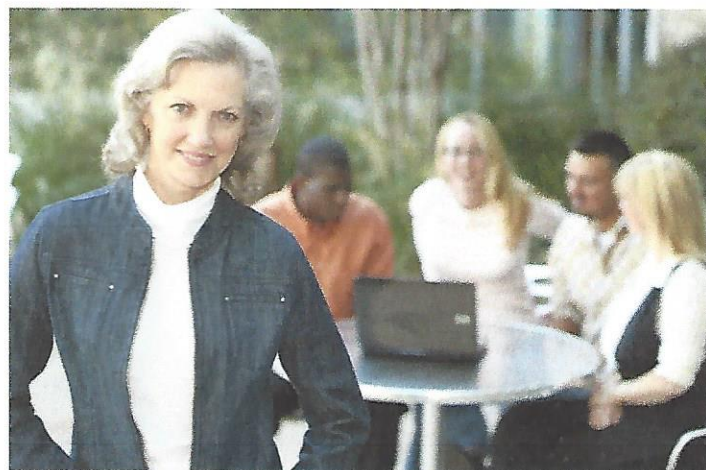
## **Financial Literacy Month (April 1-30)**

*(sponsored by the Financial Literacy and Education Commission)*

It doesn't matter whether you are a member of a thriving local association or an at-large or direct member. Each and every CPI member is being called into action! If you're drawing a blank, don't panic! CPI has you covered. Simply choose one or more of these ideas and go into action.

### **To Do Online**

- Use social media or e-mail to spread the word about these events. Encourage folks to



go to [www.creditprofessionals.org](http://www.creditprofessionals.org) where, on the home page, they will find links to websites for America Saves Week and National Consumer Protection Week.

- Visit [www.americasavesweek.org](http://www.americasavesweek.org) for event ideas and materials to use the last week of February.
- Visit [www.ncpw.gov](http://www.ncpw.gov), which is the official site for National Consumer Protection Week. Here you will find a variety of celebration ideas. This website has additional links to several government agencies.
- Visit [www.mymoney.gov](http://www.mymoney.gov), which is the official site for Financial Literacy Month.
- Visit [www.publications.USA.gov](http://www.publications.USA.gov) and click on "money" and then, on the next screen, click on "Money Topics" to find free pamphlets on a variety of topics. Order some of interest to you and distribute them in your community.

If you do not have internet access, you can contact the CPI Corporate Office for assistance in getting ideas and materials downloaded and mailed to you.

### **To Do In Your Community**

- Host a Credit Education Month, America Saves Week or National Consumer Protection Week party at your house for friends and family. Distribute free materials from government agencies. (Options: do this with your bridge club, bowling league or other

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# Deliver a Fantastic Speech With Total Confidence Every Time!

By Claire Carpenter

Public speaking is a skill that, like any other skill, when practiced becomes easier and easier over time. But there are some tips you can follow to help you develop quick confidence every time you speak.

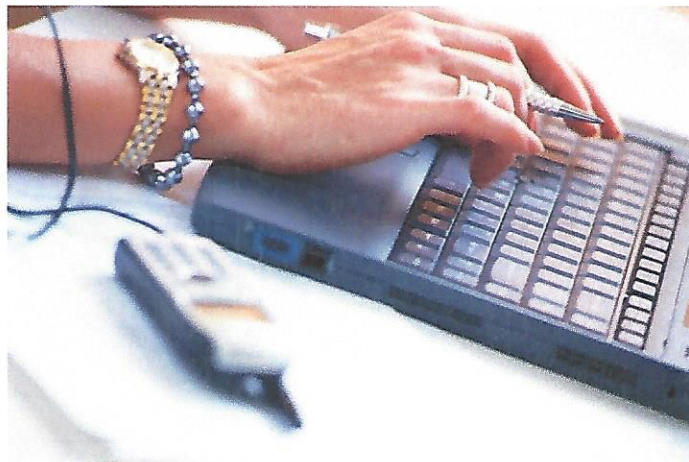
1. Know your subject matter-inside and out. The biggest thing that can shake your confidence when you are speaking in front of a group is the fear that someone will upstage you, ask you a question you don't know the answer to, know more about your topic than you do, or make you look and feel like a fool. The key to derailing all of those fears is to know your topic thoroughly and also to accurately present your knowledge, skills, and credentials. (In other words, don't pretend to be something you're not.)
2. Keep a few key phrases in mind to help save face. Sometimes a person in the audience will deliberately try to heckle you or show you up. There is nothing wrong with saying "I don't know the answer to that one. I'll have to do some research and find out" when someone asks you a question during your speech, if you don't know the answer. Another good comment to keep in mind is, "I wasn't aware of that." It's very noncommittal and not argumentative, but it allows you to respectfully acknowledge a person's commentary without necessarily agreeing with it and move on to the next point in your presentation.
3. Know your audience. Every audience will be different, but it is helpful to know as much as you can about your audience. How many people will be in attendance? Will they be male or female or a combination? Are they required to attend your presentation or are they coming voluntarily? Do you know what their expectations are? (i.e., Are they coming to learn something from you, be entertained or inspired, etc.) How old will the individuals in the audience be? Any demographic information you can acquire in advance can help you better prepare for your speech and increase your confidence level.
4. Speak to share. When you present your speech in an atmosphere of friendly sharing, you automatically break down barriers between attendees and yourself. Talk like you are talking with a friend, and genuinely do your best to impart information to the audience that they can use and benefit from. Be sincere and heartfelt. Don't be afraid to be human.
5. Work from notes-not a pre-written speech. When you are thoroughly comfortable with your topic, all you really need is a list of bullet points to remind you what you want to talk about with your audience and in what order. Having a pre-written speech generally means you will want to read directly from it, and that's never a good idea. It is stilted and unnatural, usually results in reading too fast and tripping over words, and comes across as unprofessional. If you know your subject matter, know your audience, and speak to them like you're talking to a friend, you can't go wrong.
6. Use visual aids. Sometimes it's hard to know what to do with your hands when you're speaking in front of a group. You can become nervous and start to fidget. Try to relax and use your hands to make natural gestures, and employ additional visual aids that will (a) give you something to do with your hands, and (b) help take some of the focus off of you and your body language. You could use a white board, an easel, photos, tangible objects, a PowerPoint presentation, a slideshow, or handouts. Practice, practice, practice, and employ these tips and you'll be speaking in public with absolute confidence every time!

## STUDENT CORNER

# Avoiding Fraud, Protecting Your Privacy: Best Practices for Young Adults

These days, anyone can be targeted by a fraud artist intent on stealing money or collecting Social Security numbers, bank account numbers, passwords and other information that can be used to access accounts and go on a buying or borrowing spree. Here are some general precautions, especially for young adults who spend a lot of time online.

- **Use Internet passwords that would be difficult to guess.** For logging in, use strong passwords that employ unusual combinations of upper- and lower-case letters, numbers and symbols, and then change them regularly.
- **Never provide personal information in response to an unsolicited text message, e-mail, call or letter asking you to “update” or “confirm” personal information.** For example, your bank won’t contact you to confirm your bank account number or password, because it already has that information. “If you receive an unsolicited request for bank account information and you’re not sure what to do, contact your bank directly to verify its authenticity,” advised Kathryn Weatherby, a fraud examination specialist for the FDIC.
- **Beware of an incoming e-mail or text message that asks you to click on a link.** It may install malicious software, called “malware,” that could allow crooks to spy on your computer or mobile device and gain access to your online banking sites.
- **Be especially careful when using social networking sites.** “Fraud artists can use these sites to gather personal information about you, such as your date of birth, your mother’s maiden name, and family names that can help them figure out your passwords,” said Michael Benardo, Manager of the FDIC’s Cyber Fraud and Financial

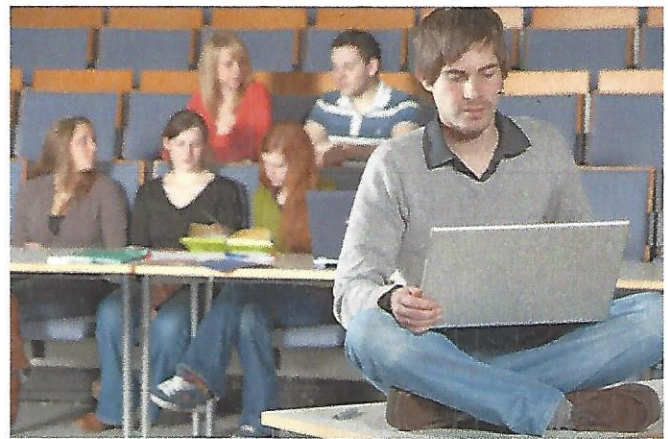


Crimes Section. “These criminals may also pretend to be your ‘friends’ or relatives and trick you into sending money or divulging personal information.”

- For tips on avoiding fraud at social media sites, including how to limit access to personal information with your privacy settings, see recommendations from the Internet Crime Complaint Center at [www.ic3.gov/media/2009/091001.aspx](http://www.ic3.gov/media/2009/091001.aspx).
- **Assume that any offer that seems “too good to be true,” especially one from a stranger or an unfamiliar company, is probably a fraud.** Con artists often pose as charities or business people offering awards, jobs, or other “opportunities.” Be careful if you’re being pressured to make a quick decision and you’re asked to send money or provide bank account information before you receive anything in return.
- **Be on guard against fraudulent checks or electronic money transfers.** One of the biggest scams involves a transaction in which strangers or unfamiliar companies send you a check for more than you are due and then ask you to wire back the difference. If the check is fraudulent, you could lose a lot of money.

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- **Protect your mail.** It may include credit card or bank statements, documents showing confidential information, or other items that could be valuable to a thief. For your incoming mail, try to use a locked mailbox or a mailbox that is in a secure location. Put outgoing mail, especially if it contains a check or personal information, in a Postal Service mailbox or take it directly to the post office instead of leaving it in your doorway or home mailbox.
- **Always review your bank statements and credit card bills as soon as they arrive.** Report any discrepancy or anything suspicious, such as an unauthorized withdrawal or charge, to your financial institution.
- **Treat your personal financial information like gold.** Keep bank and credit card statements, tax returns, old credit and debit cards, and blank checks out of sight. When it's time to toss away these sensitive documents, shred them first. "You never know when a dishonest roommate, relative, neighbor or someone else who goes in or near your home might use these items to commit identity theft or other crimes," Benardo added.



- **Periodically review your credit reports to make sure an identity thief hasn't obtained a credit card or loan in your name.** Experts suggest that, to maximize your protection, you request a free copy from each of the nation's three major credit bureaus (their reports may differ) but spread out the requests during the course of the year. For more information and to request a report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free 1-877-322-8228.

## CPI IN ACTION

**District 3&4's 50/50 fundraiser drawing for CPI** raised \$835.00, half of which went to the winner—Sharol Rudolph of Hutchsion KS CPI. Congratulations Sharol! Past International President Gail Ottinger, MPCE, who is a member of District 3&4, said "I would like to personally thank everyone who participated in this project. It shows your dedication to CPI"

**The members of Las Madrugadoras CPI (Albuquerque, NM)** recently raised over \$1,200 in net profits to benefit two key programs in their community. One is to support two scholarships given annually to students attending the Central New Mexico Community College. The other is to support a Backpack for Kids Program at the local Los Colinas Elementary School, a title 1 school. Children benefiting from the program receive a backpack filled with packages of cereal, pudding, crackers and other easy to open and serve items. Without this help, these children would not get a meal over the weekend. To raise the funds, CPI members sold Terry Lynn Nuts for six days at the Sandia Laboratories Federal Credit Union.

**CPI of Charlotte NC** joined forces, for "Make a Difference Day", with the Charlotte Rescue Mission to provide Thanksgiving Food Bins to needy families whose children attend two Title One elementary schools in the area. Each bin contained a complete Thanksgiving dinner, including turkey, canned corn, green beans, yams, cranberry sauce, dinner rolls, public, spice cake mix and an aluminum pan.

## Past International President Sybel Plehn Dies

Past International President Sybel Benson Plehn (1969-1970) died on



November 22, 2015, at the age of 95 after a short battle with cancer. Born in 1920 in Twin Falls, ID, she moved to Southern California in 1948 with her two children from

her first marriage. In 1950, she married Keith Robb Plehn. They lived in Whittier and later in El Monte, CA. After Keith died in 1991, Sybel moved to Orem, UT, to be near family and friends. She was an active member of the Church of Jesus Christ of Latter-day Saints.

## Living Memorials

### In Memory of:

**Bonnie Burns, CCCE/MPCE**

**Given by:**

**District 3&4**

**Gail Ottinger, CCCE/MPCE**

**Missy Baxter**

**(daughter of Nona Ellzey, MPCE)**

**Given By:**

**Diane Radcliff, PCE**

**Sheri Lynn New**

**(daughter of the late Bonnie Burns, CCCE/MPCE)**

**Given By:**

**Gail Ottinger, CCCE/MPCE**

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groups to which you belong and with whom you feel comfortable.)

- Set up a display in the lobby of your bank or at your local library. Get friends, family members and someone from the bank or library to help you. Keep it stocked with free materials you can get from government agencies ([www.publications.USA.gov](http://www.publications.USA.gov) or from the CPI Corporate Office.)
- Tie Credit Education Month or one of the other events in with one of your volunteer activities. Do you work at an area food pantry? Are you involved with organizations such as Beyond Housing? Do you volunteer with or belong to a group or organization at your church, synagogue or mosque that

serves people in your community? These offer opportunities to distribute materials.

- Give a talk on a credit topic at a meeting of another group to which you belong, such as an AARP chapter, a church organization or your local Chamber of Commerce. Choose a topic with which you are familiar and comfortable. As part of your preparation, read "Take the Fear Out of Public Speaking," by Linda Bridgeford, CCCE/MPCE, in the April 2014 issue of *The Credit Professional* magazine.

Be sure to send a report on your activities to the Corporate Office for a article to be published in the May issue of *The Credit Connection*.