

New Federal Credit Card Law - 5 things consumers need to know

On February 22, most provisions of the new Credit Card Accountability, Responsibility and Disclosure Act of 2009 will go into effect. While many of the changes are designed to help protect card holders, it is still important that consumers practice sound credit management.

"Despite changing requirements for credit card companies, consumers should not use credit cards as emergency savings accounts or to purchase items they cannot afford," said Daru Burdge, president of Consumer Credit Counseling Service (CCCS) of East Tennessee. "Using credit wisely is the most sensible way to build, and maintain, a solid credit history."

CCCS shares five things

consumers need to know about the new Federal Credit Card Law.

Rate Increases and Credit Limits. Under the new law, credit card companies must extend promotional rates for at least six months and, in general, rates cannot be raised on existing balances unless you are more than 60 days late with your payment. Creditors may lower credit limits or close accounts without prior notice to cardholders.

"Consumers who are more than 60 days late and experience a rate increase are eligible to have the original rate restored after six consecutive months of on-time payments," said Burdge. Creditors may still raise rates on new bal-

ances with a 45 day notice to cardholders, compared to the 15 days required under prior legislation, and there is no cap on interest rates.

Purchases may be declined if a credit limit has been reduced and a pending purchase would result in going over the limit. Institutions may offer consumers the option of exceeding their limit in exchange for fees, but only one "over the limit" fee may be charged in a billing cycle. "Make sure you clearly understand the fees involved," said Burdge.

Payment Protection and an end to Double Billing

Payments received on the due date, or the following day if the creditor was closed and did not accept payment, are

considered on time, as are payments made at a local branch. This can help consumers avoid late fees, as payments must be processed the same day they are received.

"Under the new law, consumers cannot be charged interest twice on the same balance," added Burdge. The practice of basing finance charges on current and previous balances is no longer permitted.

How to Keep Your Credit Card "Active"

One by-product of the new law is that some credit card companies may close a consumer's account if they see a card is unused. To keep your credit cards "active," Burdge recommends that consumers may want to purchase gasoline once a month with a credit card and pay it off quickly. She says this recommenda-

tion will help consumers who have low balances on credit cards that otherwise may be closed by their card company due to inactivity.

More Favorable Payment Allocation and Timing

In most cases, current credit card agreements outline plans to apply payments to the lowest rate balances first. Under the new law, any payment above the minimum amount due must be applied to the highest rate balances first. In a provision that went into effect last August, credit card companies must send statements 21 days in advance of the payment due date, compared to 14 under the old requirements.

Gift card protection

Of the \$87 billion dollars in gift cards estimated to be purchased in 2009, approximately six percent, or \$5 billion dol-

lars will go unused. Many will be eroded by fees and eventually expire without ever providing a benefit to the recipient. Under the new law, gift cards will not be able to expire for at least five years, and inactivity fees will not be able to begin before one year after the card is issued.

Changes in the credit card law are designed to help consumers be better fiscal managers. To help consumers navigate the new requirements, Burdge recommends that consumers continue to use credit wisely. "Use credit cards only to make purchases that you are prepared to pay off when the bill comes in. Pay bills in advance of the due date and work toward creating an emergency savings account that will reduce dependence on credit in the event of unplanned events."

Police make several arrests

By CHRIS TRAMEL

On Tuesday, Officer Scott arrested 22-year-old Randall C. Evans of 672 Blue Springs Road for public intoxication. Officer Davis was dispatched to the area near Walker's Towing in reference to a motorist assist. Evans stated he was driving the vehicle, ran out of gas, and was trying to push it to Jewels Market.

Police say Evans had a strong odor of an alcoholic beverage about his breath, slurred speech, and his eyes were blood shot and watery. He admitted to drinking. For his safety, and due to his intoxicated level, he was placed under arrest. He is under a \$1,000 bond and is due in court on March 18.

Police are asking anyone having any information on the following offenses to please contact the Smithville Police Department at 597-8210 or the

Tip Line at 464-6046.

On Saturday, February 13, Officer Matt Farmer took a report of a green and yellow Yardman push mower, with a Tecumseh and large wheels, that was taken from the back of a pickup truck parked at the residence of 605 East Main Street. The mower was taken around January 27, 2010.

On Wednesday, February 17, Sgt. King took a report of a NEF New England .22 L.R. revolver taken from a home in the city between February 2009 and now.

That same day, Sgt. Randy King took a report of burglary from 218 West Broad Street apartments. According to the victim, she went home after spending time with her mother between February 15 and 17, and someone had taken all her belongings from her apartment. Some of the items taken were two TV's, a maroon

leather chair and loveseat, two end tables, and DVD's.

Any information received that will help the Smithville Police solve any criminal offense will be greatly appreciated. All information is confidential.

The Smithville Police Department has also recently received complaints of a scam targeting the elderly. According to citizens, people are approaching elderly homeowners requesting to do odd jobs around their residence. They're requesting payment before service is rendered and then not returning to provide services.

Anyone approached by such persons should not pay until service is completed. Also anyone having information regarding such activity is requested to contact the Smithville Police Department or the tip line at 464-6046.

Hollywood

Continued from front page photography is expected to last through the first week of March. Post-production will continue through April 1.

A significant number of Tennessee companies stand to benefit during Love Don't Let Me Down's five month stay in Middle Tennessee. Office space has been rented since November, along with rehearsal and recording studio space. Other businesses to be utilized include office supply companies, rental car agencies, grocery stores, caterers, dry cleaners, florists, printers, security firms, waste management and more.

Love Don't Let Me Down is directed by Shana Feste from her original screenplay. Her first feature The Greatest, starring Pierce Brosnan and Susan Sarandon, was highly

praised at last year's Sundance Festival. Feste describes the film's story as one revolving around "a rising young singer-songwriter (Hedlund) who becomes involved with a fallen country singer (Paltrow). As they embark on a career resurrection tour with her husband and manager (McGraw) and a beauty queen-turned-singer (Meester), romantic entanglements and old demons threaten to derail them all."

The movie's producers include actor Tobey McGuire of the Spiderman movie series and Jenno Topping, whose producing credits include Charlie's Angels, 28 Days and I-Spy. A release date has not yet been announced.

The dance hall is located behind the two-story, 1918 limestone structure that once

served as the Liberty High School. The building now serves as City Hall, library, history room and senior citizen center. The tiny grammar school in the back, built in the 1930's by WPA workers, has a rock exterior, boasts an all-wood interior. The Liberty scenes were shot last Monday and Tuesday and included several extras. The dance hall was decorated and lighted, transforming it, for a time, into a Hollywood set.

Love Don't Let Me Down joins a long list of recent movie and television projects filmed in the Volunteer State including Bailey, Tough Trade, Extreme Makeover: Home Edition, The Grace Card, Can You Duet, Savage County, Billy: The Early Years and Hannah Montana: The Movie.

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