



GreenPath Social Media Provides an Additional Personal Finance Resource

Social media has become a big part of our lives. Whether you log-in to Facebook, Twitter or YouTube, there are many ways to receive news and other information.

Likewise, GreenPath utilizes social media to help our clients, staff, media and other groups keep up-to-date. We post client testimonials, reminders of upcoming webinars, community programs, personal finance news, blog links and educational videos.

We recently launched a Facebook initiative to encourage clients to share testimonials about their positive GreenPath experience. Please take a moment to tell others how GreenPath has helped you. You can find the link at the top of our Facebook page.

We'd love to hear your feedback on how we're doing. Here's a recent Facebook sample:

"I was so hurt to see my wife cry one day trying to pay bills and couldn't make all the payments. We owed over \$120,000 in unsecured debt, I know probably a record and all looked hopeless. Well here we are a little over four years into our GreenPath program and just dropped below the 20,000 mark and will be out of debt in nine more months. GreenPath is the best thing that ever happened to us, we are both so excited and the tears are gone our financial future has never looked this good in over thirty years God bless each and every GreenPath employee for rescuing my family."

We hope you will "friend" and "like" us, then "post" and "tweet" with us! Join us online today.



www.facebook.com/greenpathdebt



www.twitter.com/greenpathdebt



www.youtube.com/greenpathdebt



**GreenPath to Host Twitter Chat on Oct. 22.
Check out the article on the next page!**

GreenPath to Host Twitter Chat on Oct. 22

GreenPath's education and training department will host its first "Twitter Chat" on Wednesday, October 22 at noon ET.

As the Fair Issac Corporation recently announced adjustments to how credit scores are compiled, GreenPath will answer tweets about changes in credit scoring, and will also address any other credit report and score related questions.

"We'll be available for any and all tweets around credit scores and reports," said **Megan Bridgett**, GreenPath training and education manager. "You can even tweet your questions ahead of time and we'll be able to get to your question right away on October 22, when we go online at noon eastern time."

Log on to www.TweetChat.com and follow #GPKnows. Or, using your Twitter account, simply ask your question and add the hashtag #GPKnows. Then on Wednesday, Oct. 22, log into the GreenPath twitter page at www.twitter.com/greenpathdebt to take part in the discussion.

"We'll spend the hour tweeting back and forth and linking participants to additional pages on our GreenPath website to help them get a better understanding of credit reports and scores," said **Amy Parten**, GreenPath education specialist.

If you have questions related to the Web Chat, feel free to email editor@greenpath.com. Let's get tweeting and learn together!

Webinar Wednesdays in October

GreenPath's education department has announced two Webinar Wednesdays in October.

October 1 – Bankruptcy Basics - Bankruptcy is a topic that is often misunderstood. Although no legal advice will be provided, this webinar will discuss essential details you need to know about Chapter 7 and Chapter 13 bankruptcies.

October 17 – Auto Shopping 101 - There are so many choices these days when you are in the market for a new car.

In this webinar we will discuss how to determine what type of vehicle is best for you: buy new, buy used or lease. We will also break down different financing options and how to choose one that will fit within your budget.

All GreenPath webinars are free and informative without a sales pitch. All webinars take place at noon ET.

Home Depot Breach Reminds Consumers to Watch Credit Report

As **Jimmy John's** and **The Home Depot** become the latest retailers to announce data theft (following on the heels of **Target** and **Michael's Arts & Crafts**), GreenPath reminds you about the steps to take, if you become a victim of identity theft.

1. **Place a 'fraud alert'** on your credit reports, and **check your credit reports** regularly through www.annualcreditreport.com. Contact the toll-free fraud number of any of the three consumer reporting companies below or visit their websites (you only need to contact one of the three companies to place an alert on all three).

TransUnion: 1-800-680-7289; www.transunion.com

Equifax: 1-800-525-6285; www.equifax.com

Experian: 1-888-EXPERIAN (397-3742); www.experian.com

2. **Close any accounts that you believe have been tampered with or opened fraudulently.** Call and

Speak with someone in the security or fraud department of each company. Follow up in writing, and include copies (NOT originals) of supporting documents. Send your letters by certified mail with return receipt requested. Keep a file of everything you send and a record of every conversation.

3. **File a complaint with the Federal Trade Commission.** You can do this on their website <https://www.ftccomplaintassistant.gov/> or by calling the FTC's Identity Theft Hotline 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261. Be sure to call the Hotline to update your complaint if you have any additional information or problems.
4. **File a report with your local police** or the police in the community where the identity theft took place. Call and ask them if you need to file the report in person or if you can do it over the phone or on the internet.