

Non-profit group offers credit info over the Internet

Consumers can now use their computers to learn how to protect their rights at the cash register and avoid busting their budgets.

Bankcard Holders of America (BHA), the only national non-profit consumer group focused exclusively on credit issues, announced the launch of its new WebSite on the Internet at <http://www.epn.com/bha>. BHA's WebSite offers a broad range of money-saving consumer credit information, including strategies for protecting consumer rights at the cash register and even tips on how to avoid holiday season "credit hangovers."

"Now we can help the millions of consumers who are 'Surfing the Net' learn about their consumer credit right," said BHA Director Ruth Susswein. She

urged consumers to "just 'click' on BHA's WebSite to find out how to protect yourself against store policies that charge hidden fees for credit card purchases, subject you to credit card fraud, and invade your privacy."

To help consumers protect themselves at the cash register, use credit cards wisely, and avoid excessive debt, BHA offers these suggestions. (Note: Complete details are available free on BHA's WebSite).

1. Say "no way" to surcharges. refuse to pay those extra fees some stores tack on when you pay by VISA, MasterCard or American Express. A surcharge is an extra charge imposed by the merchant at the point of sale to pass on their costs of using the credit card system. The credit card companies men-

tioned above do not allow merchants to impose surcharges on their cardholders.

2. Just say "no" when merchants try to force you into spending a minimum amount they require just for paying by VISA, MasterCard or American Express. Some merchants may refuse to accept a credit card purchase that totals less than a certain dollar amount. VISA and MasterCard strictly prohibit minimum purchase requirements. American Express discourages this, but may allow it if the merchant does not accept VISA or MasterCard.

3. Refuse to allow merchants to record your credit card number when paying by check. Merchants may require customers paying by check to provide a credit card number, expiration date, and telephone

number, which is then written on the check. This practice invites fraud by exposing the consumer's bankcard number to anyone who sees the check. VISA, MasterCard and American Express strictly prohibit merchants from charging credit cards to cover bounced checks. Also, it is almost impossible for merchants to use credit card numbers to locate customers.

4. Don't allow a merchant to record your phone number, driver's license or any other personal information when paying for purchases with a major credit card. This is a violation of a consumer's right to privacy and requiring it as a condition of sale is actually prohibited by VISA and MasterCard. Under these credit card companies' operating rules, merchants cannot refuse a customer's purchase for not providing personal information on a bankcard sales slip.

Each month, BHA posts new, valuable, free consumer information to its WebSite. The information will be available on the Internet for three full months and is available for a small postage and handling fee by mail at any time.

Consumers without Internet access can order BHA's pamphlet — "Consumer Right at the Cash Register" — including a Consumer Action Card, by sending \$3.00 for postage and handling to BHA, c/o EPN, 5001 Birch Street, Newport Beach, Calif. 92660.