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## Dixie Mitchell Wins Fight to Save Home

Dixie Mitchell, a long-term Seattle Central resident threatened with foreclosure, seems likely to keep her family home. The cancer survivor and foster mother to more than 50 children received word Friday that Florida-based Ocwen Financial will modify her loan.

Mitchell's case sparked a national campaign launched by Washington Community Action Network. She had spent years trying to work with Ocwen and get a loan modification, unsuccessful-

ly. The campaign gathered 7,558 signatures from sympathizers across the country. Mitchell appeared on MSNBC's Up With Chris Hayes show and held a press conference at her home while activists on the East Coast simultaneously delivered the petitions and her loan modification paperwork to Ocwen Financial's headquarters in Florida.

No paperwork has been signed, but Mitchell has been told that for the duration of the loan she'll pay a fixed interest rate of 2 per-

cent and her monthly payments will be kept within the range she can afford.

"It's not just about me," Mitchell says. "Millions of families across the country are going through this as well. We won't stop fighting until we're able to make the big banks pay their fair share."

Mitchell has been working with Washington Community Action Network and the nonprofit New Bottom Line to draw attention to unfair foreclosure practices. She joined activists outside of the King County

Administration Building on Friday to protest a foreclosure auction and continue putting pressure on the big banks.

"Millions of people struggle as their homes are taken away through fraudulent foreclosures. The big banks have cost us, but its everyday people who are picking up the tab," said Tracy Van Slyke Co-Director of The New Bottom Line.

"This is only one story, but millions of people are demanding that it's time that the big banks to pay back."



Dixie Mitchell, 71, and her husband Luster have owned their Central District home for 44 years

## What Consumers Should Do To Avoid Escalating Bank Fees

The banking news during the last week has been very unpleasant for consumers. Fees are rising at a number of major banks.

Bank of America made headlines last week when they announced they will charge \$5 per month on debit card usage beginning in 2012. The nation's largest bank in terms of assets was not the first bank to assess this charge. Wells Fargo and Chase are testing a monthly debit card fee in selected states, and SunTrust and Regions are already charging a fee to many of their customers. Other banks could follow with this debit card fee.

Then, Citibank began notifying customers that it is increasing the fees on its checking accounts.

What should consumers do to avoid these escalating bank fees?

### 1) Become Informed Consumers

Bank customers need to find out what fees will be charged to their specific account. Since banks have to send information on new charges, be sure to read these notices that you receive. If those notices are too hard to understand, it may be advisable to call your bank and ask what charges will be assessed on your specific accounts.

After fully understanding those charges, then ask what you can do to avoid the charges. It may be that the charges could be waived if you carry a higher minimum balance, expand your banking relationship by opening up an additional account, do some online banking or limit the number of transactions.

"Many banks may waive these fees if you meet certain requirements. You can't meet these if you don't know what they are," says Bill Hardekopf, CEO of LowCards.com.

### 2) Make Some Personal Decisions

When it comes to a monthly debit card fee, you need to decide if it's really worth having a debit card for that monthly cost. If you are a Bank of America customer, is it worth \$60 per year to have a debit card? Perhaps you should switch to using cash, checks or a credit card. But are you disciplined enough to use a credit card—not only in limiting what you buy but also paying off the entire balance on time each month so you don't incur steep finance charges.3) Shop Around for Alternatives If you decide that these new charges are too much to pay, know there are plenty of financial institutions that don't

charge a monthly fee for a checking account or debit card use. Now may be the time for you to consider a community bank, a credit union or an online bank.

But be sure to investigate the restrictions and fees of each alternative institution that you are considering. Be sure to take your own spending habits and personal needs into account. It could be that the smaller bank doesn't have ATM machines that are accessible where you frequently work and shop, and your use of "outside" ATM machines could cost you as much as your current bank's new debit card fees. The responsibility is on the consumer to discover the fees you could be assessed at a new financial institution. LowCards.com (<http://www.lowcards.com>) simplifies the confusion of shopping for credit cards. It is a free, independent website that helps consumers easily compare credit cards in a variety of categories such as lowest rates, rewards, rebates, balance transfers and lowest introductory rates. It also gives an unbiased ranking and review for each card. The LowCards.com Complete Credit Card Index (<http://www.lowcards.com/CreditCardIndex.aspx>) is the most objective and comprehensive resource on the Internet which allows consumers to compare rates for over 1000 credit cards offered in this country. Created by Hampton & Associates, the company has been analyzing the credit card industry and supplying objective websites on various consumer expenses for eleven years.

For more information, contact Bill Hardekopf at [billh@LowCards.com](mailto:billh@LowCards.com).

## SUB-BIDS REQUESTED

### Lot 5-Yards at Union Station

New construction of an 80 unit multi-family housing project with ground floor parking. Located at 615 NW Naito Parkway, Portland, OR

### All Construction Divisions Bidding

**Bids on Thursday, October 27, 2011 at 5:00 PM**

Plans are available for review at: [www.yorkeandcurtis.com](http://www.yorkeandcurtis.com), [www.bxwa.com](http://www.bxwa.com), DJC Plan Center, Contractors Plan Center and The Salem Exchange

Please Note: This is a Prevailing Wage project, with Workforce training and LEED requirements



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