

Nyambi Dextrous

Versatile Shakespearean thespian and television comedy sensation Nyambi Nyambi stars on the television sitcom "Mike & Molly" airing Mondays at 9:30 p.m. (8:30 Central) on CBS. The show's title characters are played by Billy Gardell and Emmy



CELEBRITY INTERVIEW

by Kam Williams

Fairfax, Va. He attended Bucknell University on a basketball scholarship, and subsequently earned his MFA from the Graduate Acting Program at NYU.

A self-proclaimed basketball junky, Nyambi collects vintage basketball jerseys and plays for charity alongside stars like Jamie Foxx, Dean Cain, Joel McHale, Adam Sandler and Zac Efron in Hollywood's Entertainment League Productions. In addition, he enjoys donating his free time to coaching at teen camps.

A true film buff, Nyambi watched 365 movies in 365 days last year. Here, he talks about life and about what it's like to be on "Mike & Molly."

Kam Williams: Hi, Nyambi, thanks for the interview.

Nyambi Nyambi: No doubt. Let's have fun.

Award-winner Melissa McCarthy as a working class couple from Chicago who met at an Overeaters Anonymous meeting.

Nyambi handles the hilarious breakout role of "Samuel," a Senegalese waiter working in a diner to whom dieting is a foreign concept. Earlier in his career, he shared the stage with Hollywood legend Al Pacino in productions of "The Merchant of Venice" and "The Winter's Tale" for the New York City Public Theater's Shakespeare in the Park.

As a member of both the LAByrinth The-



Nyambi Nyambi

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KW: What interested you in Mike & Molly?

NN: What interested me in Mike & Molly was the hilarious script and the idea of playing a West African character that was the smartest guy in the room... and I was broke.

KW: Tell me a little about the show?

NN: Mike & Molly is a show about two people in love and the work it takes to keep it that way.

KW: What would you say is the show's message?

NN: The message of the show is that love is out there and, if you want the baggage it comes with, it's yours.

ater Company and the Classical Theater of Harlem, Nyambi's other theater credits include the Broadway revival of August Wilson's "Joe Turner's Come and Gone," "The Tempest" opposite Mandy Patinkin for the Classic Stage Company, and "Coming Home."

The Oklahoma native was born on April 26, 1979 to Nigerian parents but was raised in Houston and Dallas, Texas as well as in

KW: How would you describe your character, Samuel?

NN: Samuel is a dry-humored, highly-educated immigrant from Senegal, who speaks five languages, studies English Literature at The University of Illinois and is a waiter at Abe's Hot Beef. Nothing gets past him. He's family.

KW: How did you prepare to play a Senegalese waiter?

NN: I ate in a lot of diners and spent some time in Senegal.

KW: Marilyn Marshall, who's a fan of the show notes that Mike & Molly has one of the most racially-diverse casts on primetime network TV. She asks: Who is responsible for that diversity?

NN: Hello, Marilyn. Mark Roberts, the creator of our show, and the writers have

done an incredible job of creating and writing for these amazing actors.

KW: Marilyn is also wondering how has a series about two overweight people managed to become a hit in our weight-conscious society where most TV and movie stars are thin?

NN: The truth reigns supreme and the love that all of these characters share is what people ultimately connect to. They see themselves in these characters or in their dilemmas. Plus, the hearts of Billy Gardell and Melissa McCarthy are deeply genuine and infectious. It begins with their genius together.

KW: Lastly, Marilyn asks: What are the similarities and differences between you and your character, Samuel?

See NYAMBI on page 7

Are Prepaid Credit Cards Helping or Hurting?

Amid the still-unfolding effects of the deepest recession since that of the 1930s, one area of financial services is in a skyrocketing growth mode: prepaid credit cards. Initially appealing to consumers who lacked bank accounts to conduct personal financial transactions, this form of plastic is now commonplace. In fact, some governmental benefits are issued on prepaid cards.

In 2006, Consumers Union, the nonprofit publisher of Consumer Reports found that 312 million transactions were made with prepaid cards at a dollar value

RESPONSIBLE LENDING

Charlene Crowell

cash. But as with any financial service, there are seldom-mentioned issues that affect usage. For example, lost or stolen prepaid cards often lack the protections afforded credit or debit cards. The card issuer may also encourage purchasers to use a number of add-on services such as overdraft. In

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of \$13.3 billion. By 2011, prepaid card users loaded \$70.7 billion, and that figure is expected to grow to \$120.2 billion this year. Usage is now so widespread that many leading banks who shunned this form of plastic convenience years ago, are now offering their own prepaid cards.

For consumers, prepaid cards are convenient and usually safer than carrying large amounts of

many cases, add-on charges wind up costing far more than they are actually worth.

Most importantly, prepaid card usage can also incur multiple and hidden fees that drain the actual amount of money available. Although exact fees and related charges will vary by issuer, several of the most common are:

— Activation — Just getting a prepaid card can range from a low

of \$3 to as much as \$39.95;

— ATM transactions — Card users seeking cash at these machines incur a charge per withdrawal.

— Balance inquiry — Finding out how much remaining money is available incurs a charge

— Customer service — Free with some cards; but fee-based with other issuers to speak with someone about an account.

— Inactivity — If the card is not used within a designated time period, a dormancy fee applies and can cost up to \$9.95 each month.

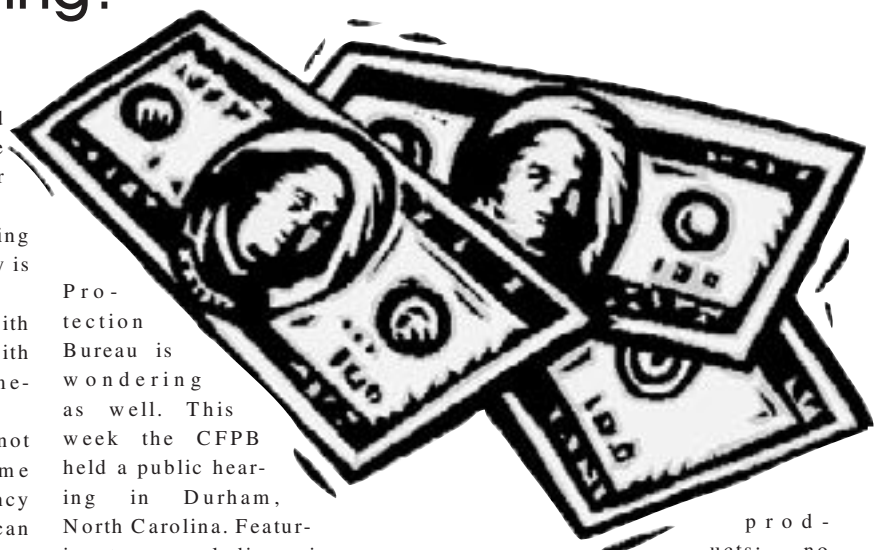
— Monthly fee — This one applies when the card is used frequently ranging from \$2.95 to as high as \$9.95. Some issuers waive the monthly fee when large balances are maintained.

— Paper statements — As online statements are generally available without charge, consumers preferring a paper statement with itemized transactions will typically incur fees ranging from \$1 to \$5.95.

If you think that prepaid card users are nickel and dimed to death, the Consumer Financial

Protection Bureau is wondering as well. This week the CFPB held a public hearing in Durham, North Carolina. Featuring two panel discussions — one from the prepaid card industry; the other representing consumer perspectives, CFPB came to Durham to listen and learn. Created through the Dodd-Frank Financial Reform Act, CFPB authority includes regulating the prepaid industry and other non-bank entities. A portion of the two-hour session was an open microphone that enabled consumers to share their experiences and/or concerns.

Martin Eakes, representing the Center for Responsible Lending on the consumer panel, urged that CFPB exercise its authority with protections as needed. He also offered three specific consumer-focused hopes for the future of prepaid cards: No tie-in to debt



products; no penalty fees; and no mandatory arbitration.

"The very label 'prepaid card' connotes a promise that the account cannot be overdrawn", observed Eakes. "It is also the single-most cited reason for customer choice of this product. Banning overdraft and non-sufficient fund fees are the most important steps for CFPB to take at this time."

For additional information on prepaid cards, visit CRL's website www.responsiblelending.org.

Charlene Crowell is a communications manager with the Center for Responsible Lending.