



Des Moines Police Department

BLUE LINE



Chief Judy A. Bradshaw

December 2009

Winter Edition

Volume 19 No. 03

Year-End Message From The Chief

By Chief Judy A. Bradshaw

As we enter the holiday season, I would like to wish every Des Moines Police Department employee all the best for the upcoming season and to congratulate you for your efforts in 2009.

We have several reasons to celebrate as we look back over the past year. The 2008 Donald H. Mackaman Outstanding Unit Award was presented to the Des Moines Police Reserve Officer Unit by the board and members of the Iowa State Reserve Law Officers Association. Each year the award is presented to the most outstanding reserve law enforcement unit based on participation in the association and community service. Major Len Murray was selected as the Downtown Rotary Club's Police Officer of the Year for his assistance to the City of Parkersburg after their F5 tornado, as well as his efforts in the Des Moines and Cedar Rapids areas during the Flood of 2008. Detective Lori Kelly received the Michele A. Moore Award of Distinction from the Child Abuse Prevention Council.

Twenty-six employees were recognized with departmental awards, including three officers who received lifesaving awards, three who received service injury awards, and three who received distinguished service awards. In addition, four officers from other departments who are members of Metro S.T.A.R. received awards for their work with the entry team. Three officers received Chief's Service Awards for serving our country through military service in various parts of the world.

We began a close partnership with the Family Violence Center, inviting their victim advocate to have an office here at the Police Department to work with victims of domestic abuse. We implemented Safe Haven for Seniors, a unique crime prevention program for seniors living in assisted or independent living facilities. We began the Second Chance Program to assist youth involved in minor drug offenses. This program provides various means of support to youth in the areas of education, jobs, and community support so they do not re-offend.

The number of violent crimes in Des Moines is down and our clearance rates are increasing, exceeding the national and regional averages. These statistics show that our patrol officers and investigators are doing a great job of identifying and arresting suspects. In addition, our ratings in the Citizen Satisfaction Survey reveal

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that our citizen approval is at an all-time high and exceeds the national average for cities of similar size. I want to applaud and thank all of you for your high level of professionalism.

Granted, the past year was rough. Against a backdrop of budget cuts and staff reductions, the department experienced several significant incidents. Sgt. Larina Blad, Officer Nick Lloyd, and Officer Todd Roland were seriously injured and are still recuperating. Third Watch employees handled the critical incidents involving these injured officers in an exemplary manner. Third Watch employees are also to be congratulated for their professionalism during two separate threatening confrontations with large crowds of citizens over the past summer.

The past year brought some serious budget challenges. Because of the budget shortfall, all City departments were expected to cut their budgets by 8%. The Police Department was required to cut nearly \$2 million from our budget. We were largely able to meet this goal by reducing our command staff by attrition through retirements. We also reduced one civilian employee, cut overtime pay, reduced equipment and vehicle purchases, and reduced funding for towing and storage. In addition, we were required to reduce our authorized strength by nine officer positions; however, this reduction will be off-set by a COPS grant that allows us to hire nine officers.

We are glad that we were able to meet these aggressive goals for the next fiscal year without employee lay-offs. While it cannot be denied that our operation will be negatively impacted by these significant reductions, I am pleased that no employee will lose their job.

I am committed to leading the change that is necessary to ensure that the Des Moines Police Department is successful in our responsibility to protect the citizens of Des Moines. Although we will have to adjust to challenging transformations within the departmental structure, I am confident that each of you will continue to perform to your highest potential. I am proud of your excellent performance and your commitment to this department and the citizens we serve.

Child Abuse Prevention Council Honors Detective Lori Kelly

By Anna Kingery



Chief Judy Bradshaw, Detective Lori Kelly, Assistant Chief David Lillard and Assistant Chief Jim O'Donnell

On November 6, 2009, Detective Lori Kelly received the prestigious Michele A. Moore Award of Distinction from the Child Abuse Prevention Council. The presentation took place at their Annual Benefit Auction at the Embassy Suites Hotel.

In nominating Detective Kelly for this award, the Child Abuse Prevention Council said that Detective Kelly embodies the true meaning of the award due to her commitment to the needs of kids and families. They also said, "She readily networks with professionals to determine the most appropriate response to a unique or challenging case and does so in a positive, collaborative, and even humorous manner that serves to unite various disciplines into one team. The end result is quality outcome for children and families."

Congratulations to Detective Kelly on receiving this impressive award. It is obvious that her care and concern for children are evident not only in this department, but with victims and other agencies as well. We are very proud of her and the work she does in the Family Conflict Section.

The Pistol Team

By Jim Oleson



*Front Row: Dave Krehbiel, Jeremy Betts
Standing: Alex Anderson, Jim Oleson, Bob Crouse*

Five Des Moines Police officers from our pistol team were able to attend the National Police Shooting Championships in Albuquerque, NM. These five were **Sgt. Bob Crouse, Officers Dave Krehbiel, Jim Oleson, Alex Andersen, and Jeremy Betts**. We competed in the Regional match sponsored by the Albuquerque Police Department.

While there, we competed under every weather condition they could throw at us. One day we endured pouring rain and cold. Another day we battled 40 mph winds. Skies ran from dark and overcast to bright sun. Temperatures ranged from 40-80 degrees. We certainly learned patience and perseverance as the range was plagued by equipment breakage, and delays made for some

very long and exhausting days. That being said, we still enjoyed ourselves immensely.

The challenge of competitive shooting is what draws us to the championships. We are not there to “beat” someone else. We are there to concentrate on doing our best and to help others to accomplish their goals as well. We loan each other equipment constantly, and assist each other with pointers. The team matches especially are geared to this spirit of learning and cooperation as we coach each other.

The National Police Shooting Championships and other matches afford us the opportunity to talk with and learn from the best firearms instructors in the world. The competitive atmosphere forces us to hone our own skills. We learn quickly what works and what doesn't. We, in effect, coach ourselves in marksmanship and safety skills. This translates into skills that we bring back with us as firearms instructors and armorers. We are more effective in instructing our own officers. This translates into making our officers better weapons handlers through more professional training. This helps Des Moines to become safer for all citizens.

Our pistol team earned twenty-seven trophies on this trip, and all agreed that the Championships were an extremely valuable experience. We thank the Chief and her staff for their continued support of our efforts.



You can find the Blue Line on the Web www.dmgov.org

DES MOINES POLICE DEPARTMENT

ANNUAL CHRISTMAS PARTY

December 4, 2009



By Dave Brown, Retired DMPD Sergeant

Well it is hard to believe that 2009 is about ready to end and the departmental Christmas party is now history. The past few years we have really lucked out with the weather. Having the party the first Friday in December had, and I emphasize had, worked out well giving us some halfway decent temperatures. However, this year we were not quite so lucky. No snow or rain, but it was bitterly cold. That still did not stop approximately 150 people from attending this year's party.

Several people came up to me and said that I did a great job in organizing the party. Thank you, and I wish I could take the credit, but that goes to the people who really put it together: Anna Kingery, Anne Miller, Sharon Schinkel, Ann Nemmers, Mary Jo Woolman, Connie Craig, Sandy Morris, Jerry Jones, Bob Lewis, Laddie Jobe, and Forrest Reese (who supplied most of the decorations you saw). Those people are the backbone and workers of this event. But thank you for the compliments and support for this function and I will pass it on to those who really deserve the credit.

I think we hit it right on the mark this year as far as our attendance goes; 150-160 is a good number for the building to accommodate. It was not nearly as congested as it had been the past few years. Dahl's on East Euclid catered our meal for us as they have done the past three years, and again the food was excellent and their service was top notch.

As always, we took just a couple of minutes to remember the retired officers who passed away during the past twelve months: Pearl McVey, Bill Breman, Ralph Baker, Harold Glann, Ray Hunt, James Moran, and Jerald "Jerry" Wells. Our thoughts and best wishes are extended their families, especially during this holiday season.

Special thanks to the following for their cash donations to the party fund: the Burial and Bargaining Units, Carpenter Uniform, and Polk County Sheriff Bill McCarthy. The DMPD Credit Union paid for the cleanup of the building after the party, and Bill Hansen and Dennis O'Donnell each contributed a keg of beer. The Parks Department donated the poinsettias that adorned our tables.

I want to thank Chief Bradshaw for allowing her staff to help with the preparations.

Finally, I want to thank all of you who attended this year's party; as I said last year, without you being there, it would not be much of a party. Next year's party will be Friday, December 3, 2010, just a mere 51 weeks away. Mark your calendar because we want to see you there.



HAPPY HOLIDAYS
AND THE BEST
OF THE NEW
YEAR TO ALL!



2009 FBI Academy Youth Leadership Program

By Sgt. Steve Woody

On 24 June 2009, Connor Woody flew out to Washington DC for eight days of extensive training. She was privileged to be the Iowa representative to the 2009 Youth Leadership Program at the FBI Academy in Quantico, VA. Connor is the 16-year-old daughter of Steve and Becky Woody and is currently a junior at Johnston High School.

The FBI Academy holds four ten or eleven-week National Academy sessions each year for law enforcement professionals. The FBI Academy felt that it was important to groom the nation's youth as well, and developed a program to do just that. The Academy has held a Youth Leadership Program for the last twelve years. It is open to any youth age 15 or 16 at the time of the start of the program. Costs such as airfare are borne by the local FBI National Academy chapters who send attendees. Approximately 100 youths attend this program each year, including several international students. Iowa typically gets one slot; some larger states get more positions.

Connor had to apply through a written application, write a short essay, and interview with a formal panel made up of numerous National Academy graduates. Even the application process is made to be a learning process for the young applicants.

Once Connor was selected, certain clothing had to be purchased, fitness requirements met, a book read prior to the course, and preparations were made to journey to Quantico to spend a week with people she'd never met. Fortunately, she loved her roommate from California and made many other friends while there.

The week of training was part classroom, part physical fitness, and all action-packed! The students' time was regimented and many activities were planned in a short time. Classes like Constitutional Law, Time Management, and Ethics were taught by FBI personnel. Tours of some of the national monuments and the

FBI's D.C. field office were included, as well as a stop at the National Law Enforcement Officers' Memorial for a ceremony. Physical training was a big part of the program with daily runs commencing at 0500 hours and culminating on the last day with a long obstacle course run through the Marine Corps base woods affectionately known as the 'Yellow Brick Road'.

Graduation day was 1 July 2009 and Connor's parents, older sister Trista, and grandmother flew out for the ceremony (and a short vacation!). The graduation was an impressive affair at the FBI Academy with various dignitaries present. All the students were presented with diplomas and the coveted 'yellow bricks' signifying their completion of all the activities. Connor's dad Steve Woody, a sergeant on the Des Moines Police Department, is a graduate of the 231st Session of the National Academy in 2007 and enjoyed seeing the grounds and classrooms again.

During her brief stay at the Academy, Connor learned many life skills that she hopes to apply to her future. She intends to attend the University of Northern Iowa in 2011 for Criminal

Justice and hopes to someday become one of Des Moines' finest.



Connor Woody, a graduate from the FBI Academy's 2009 Youth Leadership Program.

2009 Crime Fighter Award Luncheon

By Sgt. Larry Davey

The 2009 Crime Fighter Award luncheon was held Thursday, October 1st at the Embassy Suites. This event is sponsored by the Independent Insurance Agents of Des Moines. Their generosity in funding this event allows the Des Moines Police Department the opportunity to say thanks for being a good citizen. Seventeen of the sixty-five people in attendance received awards.

There are three categories of the Crime Fighter awards.

The **“Community Service Award”** is for citizens or a business that has made a positive difference in the community by giving their time and talents. This year the award went to our local Target Stores. Nationally, the Target Stores donate over 5% of their proceeds to a program called “Target in Blue”. Target has partnered with law enforcement agencies across the country through financial contributions. These contributions translate to over 3 million dollars a week for law enforcement agencies across the country. The decision to recognize Target locally was made because of their financial support to DMPD programs like Camp 911, Safety City, and our annual National Night Out efforts. Over the past few years several thousands of dollars have been received from our local Target Stores to supplement these outreach efforts.



Melissa Schoop and Greg Willey received the Community Service Award on behalf of Target Stores



Pastor George Shade Jr., Chief Bradshaw, and SPO Julianne Dowie

The **“Crime Fighter Award”** is for citizens who have assisted police in capturing criminals by either physically stopping the suspect or by giving information leading to an arrest. There were nine recipients of this award. They were A.J. Forneris, Jason Wright, Nathan Grasmick, Carl Gentry, Brad Ehrlich, William Lane, James McKinney V, Garry Fuller Sr., and Raquel Teran. These incidents ranged from helping to apprehend a bank robber to assisting in the arrest of suspects involved in residential burglaries and theft from vehicles.

The **“Humanitarian Award”** is given to citizens who have aided an injured victim or saved or attempted to save a life. Seven recipients received this award. They were Pastor George W. Shade Jr., Joann Muldoon, Orville Chambers, Robert Trumbo, Mohamed A.M. Ali, Jason Oglesbee, and Joey Lowe.

Last summer, Jason Oglesbee and Joey Lowe were the two construction workers that saved the life of Patricia Neely in the heroic rescue over the Center Street Dam. Mrs. Neely was also invited to the luncheon and was present when Mr. Oglesbee and Mr. Lowe received their awards. Individual responses to the rescue have been received from as far as Europe.

You can find the Blue Line on the Web www.dmgov.org

Robert Trumbo was another one of the seven recipients to receive this award. He was acknowledged for saving two young children (*ages 2 and 4*) and a disabled adult from a burning house on Des Moines' south side. The media release following the Crime Fighter Award ceremony drew attention from the Carnegie Hero Fund Commission in Pittsburg, Pennsylvania. This commission found Mr. Trumbo's story to be of interest and have since requested additional information in regard to this incident. The Carnegie Hero Fund Commission is made up of 21 members in Pittsburg who are charged with honoring heroes throughout the United States and Canada.



*Humanitarian Award recipient
Robert Trumbo*



*Humanitarian Award recipients
Joey Lowe (far left) and Jason Oglesbee*

Next year's Crime Fighter Award Luncheon is scheduled for Thursday, October 28, 2010. The deadline for "2010" award recipients is July 31, 2010. If you know of someone worthy of receiving any of these awards, please either complete the "Nomination for Awards" form found in the report room or contact the N.A.R.C. Office with the case number detailing the incident. After receiving the nominees, a panel made up of agents from the Independent Insurance Agents of Des Moines and the N.A.R.C. office will start the selection process.



5th Annual Guns & Hoses Special Olympics Benefit Hockey Game

The 5th Annual Guns and Hoses Charity Hockey Game that is scheduled for Saturday, January 16, 3:00 pm at the Metro Ice Arena, 5100 Northwest 72nd Street in Urbandale. All proceeds will benefit Special Olympics Iowa, which provides year-round sports training and competition programs for more than 11,000 individuals with intellectual disabilities across the state. We will recognize some of our athletes prior to the Charity Hockey Game, and one will have the opportunity to drop the puck.

We have several fun things planned for the entire family. Following the Charity Hockey Game, an All-Star Game of police and fire will challenge hockey players from the local youth AAA team, the Maple Leafs. **FREE** skating will follow the All-Star Game until 7:00pm.

Tickets are \$10, which includes your game ticket, a hotdog, chips and drink ticket. This year commemorative t-shirts for \$10.00 will be available for purchase from the main floor lobby display case. In addition, "official" Police game jerseys will be also be on display and can be purchased at Van Ginkels for \$50.

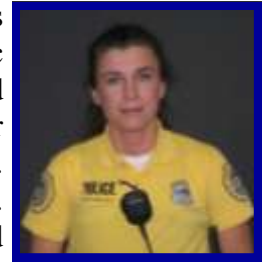
Thank you for supporting Special Olympics Iowa and your fellow co-workers/hockey players!



Above and Beyond

By Sgt. Chris Scott

The year 2009 has shown the tenacity and dedication of the officers at the Des Moines Police Department. August 15th Sergeant Larina Blad was working a traffic complaint in her NBSD neighborhood of Highland Park near 5th and Ovid. Sgt. Blad identified a reckless driver and confronted the driver. During the course of her investigation, Sgt. Blad was run over by the SUV, which quickly fled the scene. Sgt. Blad, still conscious, used her radio to call for help and describe the suspect vehicle. Officers from Des Moines and surrounding agencies flooded the area, locating and arresting the driver, Irving Cartagena.



Sergeant Larina Blad



SPO Nick Lloyd

October 5th Senior Police Officer Nick Lloyd was responding to a inside a pick-up truck preparing to leave. SPO Lloyd positioned his squad car in front of the truck to prevent his escape and investigate the incident. Just as SPO Lloyd was exiting his squad car the truck rammed into his squad car, causing SPO Lloyd to fall to the ground. The suspect, Redmond, then maliciously ran over SPO Lloyd. SPO Lloyd, still conscious and in great pain, called for assistance on his radio, identifying what had happened. While a flood of officers responded to his call, Elvin Redmond was arrested by SPO Jason Noble.

November 11th Senior Police Officer Todd Roland was responding to the call of assistance for shots heard from an apartment at 5517 Aurora. As SPO Roland exited his vehicle, he was shot in the hand from a suspect on a second story balcony. SPO Roland was able to use his radio to contact and brief dispatch on the incident. Officers from around Des Moines and numerous other agencies responded to the call of an "officer down". Sergeant Tony Knox and Senior Police Officers Rhett Routh and Rod Santizo were able to safely remove SPO Roland from the area. Through the use of negotiators and members of the Metro S.T.A.R., Randy Moore was arrested.



SPO Todd Roland

During each of these incidents, officers in the Des Moines Police Department and other agencies worked diligently to ensure care of the officer and the capture of the attackers. Miraculously, each of these officers survived their traumatic incident and are determined to return to work. Sgt. Blad has since returned to work. Senior Police Officers Lloyd and Roland continue to recover from their injuries. We hope to see both return to full duty by late spring or early next summer.

Des Moines Police Officers are greatly loved by the community and there are members of the community who have worked hard over the years to show their support. However, incidents such as these not only show our unity within our department, but the compelling support of the community, state and country.

As we enter this holiday season we are very thankful for the lives of each of these officers and for the safety and blessings of all the officers at the Des Moines Police Department.



5th BASIC RESERVE OFFICER ACADEMY

By SPO Chuck Guhl

On November 2nd 2009, thirty-six reserve officers from the Des Moines Police Department and the Polk County Sheriff's Office graduated from the 5th Basic Reserve Officer Academy. Twenty-two of these reserve officers will be joining the Des Moines Police Department, and fourteen will be joining the Polk County Sheriff's Office.

This reserve class will be the first class to become State of Iowa certified reserve officers. The new State certification went into effect over one year ago after a collective effort to standardize the training that reserve officers were receiving throughout the State of Iowa. The Iowa Law Enforcement Academy provided the various modules of instruction, totaling over 80 hours. Once the reserves completed the ILEA courses, they were required to continue their training with classes in CPR, OC, ASP, Taser, ground fighting, and a practical training course at the State Fairgrounds, to name a few.

Well over 300 hours of training were completed by these officers, who will now begin training with their Field Training Officers. FTO training will consist of an additional 160 hours of training. This class began their training in February, and concluded nine months later in October.

This has been a huge commitment from these citizens from our community, and we applaud all of them for the time, dedication and devotion they have put forth towards this training.

These "volunteers from our community" will now begin their careers as reserve officers, willing to sacrifice time away from their regular jobs and families in order to assist officers from the Des Moines Police Department and the Polk County Sheriff's Office....all for a paycheck of \$1 per year. Please welcome them into our Department.



Des Moines Police Department Reserves: Raleigh Benz, Ben Bonanno, Shane Buck, Richard Carnahan II, John Carter, Paul Cooper, Jon Davis, Brock Goslar, Benjamin Haxhiu, Justin Igarashi, Jamel Jefferson, Stuart Juarez, Richard Kinney, Dave Lockard, Mike Richardson, Doug Richardson, Rusty Ringler, John Textor

Polk County Sheriff's Office Reserves: Antione Barrow, Timothy Baucum, Troy Cory, Tom Dillon, Steve Grau, Brian Johnson, Tabitha Kuehl, John Lepley, Dennis Reeves, Kim Robinson, Michelle Seaton, Dana Watson, Monroe White, Tommie Young

The Blue Line Notes

Welcome Aboard

Laura Kingery, Sr. Public Safety Dispatcher, 11/23/09
Heidi Cox, Sr. Public Safety Dispatcher, 11/30/09
Jeni Simonson, Sr. Public Safety Dispatcher, 12/7/09

Retirements

Harry Hewitt, Sr. Public Safety Dispatcher, 12/30/09

Special Congratulations!!!

To retired Officer Bill Wilson qualifying to carry his firearm. Shooting with his new revolver, Bill shot a 100% on the qualification course. Bill was very excited and proud to have shot 100%....and he should be!!

Service Awards

The annual City of Des Moines Service Award Dinner was held on September 17. At that dinner 22 employees of the Des Moines Police Department were honored for their years of service as follows:

40 Years of Service

Ronald Foster **Raymond Rexroat**
Lawrence Ihrig **John Jones**
Roger Rowley **Dean Stuhr**

35 Years of Service

Rick Host
Robert Lewis
Harley Sickels

30 Years of Service

Robert Clock **Brian Danner**
Cheryl Fridl **Gregory Gourd**
Anne Miller **Daniel Northup**
Jeffrey Phillips **Gregory Robinson**
Stanley Sherwood

25 Years of Service

Misti Allison **Karon Booth**
Kevin Lemon **Roger Stiles**

Congratulations!

Jamey Johnson Music Video

“The Cost of Living High”

By Sgt. Lori Lavorato



In August of this year a movie called “The Experiment” was shot in Des Moines starring Forest Whitaker, Adrien Body, Elijah Woods, and Clifton Collins Jr. The film is to be released in 2010.

While filming, Clifton Collins Jr. came to the Des Moines Police Dept. and asked if he could shoot a music video for Jamey Johnson’s song, “The Cost of Living High.” After viewing the St. Louis cells in our building he wanted to shoot right away.

He asked if there were a couple of Police Officers who could assist with a couple of scenes for the video and recruited Lt. Dan Northup, Sgt. Jeff Phillips, and Sgt. Lori Lavorato.

The video is about a guy, played by Collins, who goes to jail and reflects on how his life has been up to that point. In the video it shows his life of crime and how he finally hit rock bottom after using drugs and abusing alcohol.

The video is scheduled to air in the next month and can be seen on CMT. We are very excited that the Des Moines Police Department could be a big part in the presentation. It should be a fun one to watch!!



Officers Save A Life

By Sgt. James McKinney

On the 14th of October just before 7:00 pm the Des Moines International Airport Operations Center notified officers of the Des Moines Police Department Airport Unit that there was a report of a man who had fallen and hit his head near the Hertz Rental Car counter in baggage claim.

SPO Jaime VanderWert was working the front curb and came in to find an elderly man lying on the floor in full cardiac arrest with a first responder/passersby doing CPR. Officer VanderWert ran for the AED (Automated External Defibrillator) a short distance away and called for help on her radio. SPO Victor Gamboa arrived shortly thereafter and opened the airway and began giving breaths while Officer VanderWert got the AED ready. SPO Eric Wilson, the understudy in charge that evening, notified the Airport Operations Center of how critical that situation was and called for the Airport's Fire and Rescue Unit. Officer Wilson assisted with opening and maintaining the airway and ventilating.

Officer VanderWert placed the patches on the victim and everyone stopped performing CPR, so the AED could analyze what the heart was doing.

The AED indicated that a shock was necessary. Officer VanderWert pushed the button and the AED delivered a shock. The AED then advised to again start CPR and it was resumed but within two cycles of compressions and three breaths the victim began regaining consciousness and CPR was stopped. About that time, Airport Fire Rescue and Des Moines Fire Department Rescue both arrived. The victim, Mr. Dennis Ridnower, 66, was transported to the hospital.

On the 17th of October, Mr. Dennis Ridnower, after having corrective surgery, walked out of Iowa Methodist Medical Center. The staff told his wife that if not for the actions of the officers and bystander, Dennis would have probably died.

The first responder/passersby who recognized what was happening and started the CPR was Gary Fricke, father of SPO Tim Fricke. Tim, who was at the airport to meet his dad, called dispatch on his cell phone for Des Moines Fire Rescue.

On a personal note, I've taught CPR for a long time and this shows the quality and character of the officers of the Des Moines Police Department, coming through when the chips are down.



SPO Eric Wilson



SPO Jaime VanderWert



SPO Victor Gamboa

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Consumers Should Keep An Eye On More Than Just Their Credit Card Balance

By Becky Zemlicka



It is estimated that Americans pay roughly \$15 billion in penalty fees from credit cards each year. The Credit Card Accountability, Responsibility and Disclosure Act of 2009 (Credit CARD Act), issued May 22, 2009, is expected to put an end to this and eliminate unfair rate hikes and hidden fees.

However, many consumers are receiving notifications from their credit card companies informing them that their interest rate is increasing and their credit limit is decreasing. These changes are coming as a direct result of the Credit Card Act, in an effort for credit card companies to continue to make a profit after the Act has been implemented on Feb. 22, 2010. The following are some important points of the Act:

- Prohibits over-the-limit fees unless the consumer has requested to allow transactions that will exceed the credit limit.
- Ensures that if an interest rate increases because payment is not received within 60 days after the due date, the rate must be reduced to the original lower rate if the consumer pays on time for six months.
- Periodic statements are to be sent at least 21 days prior to the payment due date (current requirement is 14 days) or a payment may not be treated as late for any purpose.
- Payments above the minimum payment must be applied to the balance with the highest interest rate.
- A card cannot be issued to anyone under the age of 21 unless someone over the age of 21 is jointly liable or the person under 21 has independent means to repay the debt.

Consumers need to be aware of these regulations and keep an eye on their credit card statements to ensure they don't receive any unexpected surprises with regard to their interest rates or credit limits.

Good news is, the advice from many well-known financial sources – such as Suzy Orman, MSN Money and Dave Ramsey – is to get a credit card from your credit union. Why? Because although credit unions' credit cards aren't as flashy as other cards, they do offer low rates that are fixed, you deal with local staff, fees are lower than other cards, and the credit limits have always been within reason. Ultimately, the Credit Card Act will have little effect on DMPOCU's card because it was introduced as a reliable card from the beginning. Want more information or to apply for our card? Call, stop-in, or visit us online at www.dmpo-cu.org.

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