

Hamilton, Burgess, Young & Pollard PLLC

is pleased to announce that

Christopher B. Frost,

Steven R. Broadwater, Jr.,

and

Jed R. Nolan

have become members of the firm.

Messrs. Frost and Broadwater have been working in the firm's Fayetteville office, while Mr. Nolan has led the firm's Princeton office since its inception.

The new members will continue the firm's mission of providing quality legal representation enforcing the rights of West Virginia consumers.

WE ARE YOUR SLINGSHOT



Rent to own

Know Your Rights

Rent to own stores are a way to get household furniture when you have bad credit. But **beware** - these contracts often double or triple the amount that the furniture is actually worth!

No matter how many payments you make, you do not own the furniture until the contract is complete, even if you have paid 90%. It can be repossessed in an instant. Make sure you do not move the furniture to another home or state until you have paid in full.

Know your rights:

- They cannot call you at work.
- They must tell you whether you are renting 'new' or 'used' furniture.
- They cannot embarrass you by talking to your neighbors or causing a ruckus at your home.

• They cannot threaten criminal prosecution

- They have to give you a chance to catch up your payments before repossession.
- They cannot charge you a fee for 'in-home' collection.
- They cannot promise to give you a referral fee for referring your friends and relatives.

**Call us TODAY for a
FREE consultation
1-888-279-7919**

Beware of Phone Scams

Always be suspicious of telephone collection calls. The IRS does not ask for payments over the telephone. Never give out credit card or bank account information to someone who calls you demanding an immediate payment.

If you are unsure whether you owe the caller, do *not* agree to make a payment. Make sure to verify: (1) that you owe the money, and (2) that the caller is who you owe. Do not lose your hard earned money to scammers!

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