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# HeartWork organizing

Organize ~ Decorate ~ Stage

April 2011

Banks Make Mistakes

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## Events & Info

April 30, Saturday, 10-2 p.m., free shredding event at IKEA Conshohocken, sponsored by NAPO-GPC.

April 30, [National Drug Take-Back Day](#)

May 11, Wednesday, 6:30 p.m.-  
**Window Tips and Trends** at [The Blind Gallery](#), Wayne, PA.. Learn the latest on shutters, blinds, shades, top treatments, and what qualifies for home energy rebates. [Email](#) for free registration.

See [my website](#) for updated times and places. Want a presentation closer to you? Please call me about how we can make that happen.

Dear John,

Are you one of those people that keeps paperwork "just in case" there is a problem with your financial records? I'm going to share a real tale of bank mishaps that happened to me, and why being organized helped straighten things out. Take heed and read below, because this could easily happen to you!

April also is a big "event" season. As in shredding events, computer recycling events, and drug take-back events. If you could use some help getting rid of household excess, read [this article](#).

Speaking of help, I could use yours. I was honored with a Best of Main Line Today award last year. I'd love to have your vote for the Main Line Media News awards this year as well. [Click here](#) and scroll to the bottom to the "Write In" field to add "Professional Organizer: HeartWork Organizing." Voting closes April 15, so thanks for clicking through just now.

Hoppy April. If this image below doesn't say spring, I don't know what does...

Sincerely,  
Darla DeMorrow, CPO® , owner





## **Recent Blog Posts**

click to read

[Responsibly Dispose of Paper, Electronics, Drugs and Hazmat](#)

[Stage, Sell, Save the Window Treatments](#)

[Organizing Saves Money](#)

[10 No Brainer Ways to Freshen Up Decor for Spring](#)

## **Quick Tip**

Go ahead. Check your credit score. By law, you get one free credit report from each of the three major credit bureaus per year, and you don't have to take them all at once. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) for yours.



## **Survey**

Do you feel like you are constantly doing laundry? Most responders are doing 3-5 loads per week. That's one every other day, so you really are always doing laundry.

This month: What do you *REALLY* want for Mother's Day? I'll try to drop some hints if you [click here](#) for a survey and a fun factoid.

[Join Our Mailing List!](#)



Hoppy Spring!

## **Banks Make Mistakes**

**...How to Find Them**

If you live in fear of the bank making a mistake on your accounts, you probably keep paper or old unopened bank statements and credit reports. Does it surprise you to know that hoarding paper or digital files only makes you less likely to catch those mistakes when they do happen? The most useful paper is your current bank register. The one you fill out and balance each month. (See image below.)



This is is a sad story about two banks which made grievous mistakes on my accounts during the same month. The first, my big name bank, actually made eight related errors within about six weeks that included turning off my online account access, turning off my debit card without notifying me, changing my address to someone else's address, and making an error on my deposit which I was not notified about because of the address snafu. When I called them while balancing my checkbook, to research their unauthorized deduction from my account,



with a financial institution that works with you. My CU reps acted quickly and genuinely were concerned that the mistake might have been theirs, and so I stayed. If you aren't getting this kind of service, it's time to switch banks, which is what I did in the first part of the story.

Don't let this scare you, and don't keep more paper than you need to. The moral of the story is to watch your money. After all, no one loves your money like you do.

### ***About HeartWork Organizing***

Our mission is to help you find peace and purpose.  
856-905-3202 (preferred) or 610-688-8595

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