



# Be careful when using revolving credit

Recently, we were consulted about paying with revolving credit. He wanted to use revolving credit because amount of monthly payment is less than payment in installment.

But he didn't understand how terrible it will be when it is used.

## ●●● There are several ways to pay with a credit card ●●●

When you go shopping and you don't have cash, or you don't have enough money, a credit card is convenient. There are several payment method for the credit card: a single installment, paying by installments, or in monthly installments of equal amount (revolving credit). Usually, when you want to buy something or you don't have any money now, you can pay on a single installment or pay by installments. If you use revolving credit without knowing the content, you may fall into a debt trap. Revolving credit means to pay back each month in equal amount.

## ●●● Caution points of revolving credit ●●●



In case of paying by installments, amount of money to pay monthly is decided by number of payments. On the other hand, **revolving credit** is easy to buy and to make plan of payment, because amount of monthly payment is a fixed amount of money. However, when you continue shopping using revolving credit without plan, balance of payments increase and both principal repayments and handling fee increase. You must continue to pay until the total balance is paid.

If you use **revolving credit**, you should repay as early as possible. You should not use revolving credit unless it is really needed.

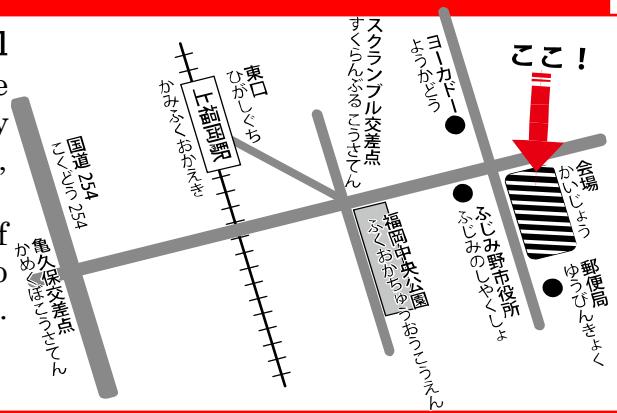
## Disaster drill emergency on August 28 (Sunday) 9:00 – 12:00

Place: East side square of Fujimino City Hall

You can experience fire-fighting exercise using fire extinguishers, distributed curry rice, experiencing smoke, earthquake drill, and rescue training.

Free buses are available from east exit of Kamifukuoka station, east exit of Fujimino Station, and General branch office of Ooi. Please come with your family and friends.

For details, please consult with FICEC.



## Information of entertainment in August and September

### ★Tanabata Festival in Kami-fukuoka

Date: August 6 (Sat.), 7 (Sun.) 14:00 to 20:00

Place: Fukuoka Chuo Park in Fujimino-shi (Near the head office) FICEC will open a shop here. International Children's Club will perform water balloon corner. You can enjoy Sri Lankan cuisine and Philippine cuisine there. Enjoy prize is also available.



### ★Fireworks display along Tobutojosen

August 6 (Sat)

Asaka Citizens Festival

August 6 (Sat)

Fireworks at Yorii-Tamayodo

August 27 (Sat)

Fireworks at Higashi Matsuyama

August 27 (Sat)

Fireworks at Koedo Kawagoe

September 3 (Sat) Miyoshi Festival



In summer night, let's enjoy fireworks. Firework schedule Near Tobutojosen is listed as shown above. For details, please search on the internet or contact with FICEC.

### ★Fujimi-shi International Exchange Forum

“Doors to the world”

Date: September 24 (Sat)

Place: Fujimi Civic Cultural Hall: Kirari Fujimi Multiple Hall

Contents:

Attractions

Photograph wearing national costume

Playing corner

Speeches of foreigners in Japanese

Foreign sweets

Thai massage

Flower arrangement

Free entrance

Come with children and enjoy together.

There may be some changes in contents of performance.



### Let's have a health checkup



For those who live in Fujimi-shi, Fujimino-shi, and Miyoshi-machi may have received specific health check-up or health check-up guide. It is for persons enrolled in National Health Insurance from 40 to 74 years old, and in latter-stage elderly healthcare system for 75 years old or more. Even if you think you are healthy, you may not know your real health. Let's go for health checkup.  
\*Self-pay: ¥1000  
\*Check-up checklist: Blood test, electrocardiographic testing, fundus examination, urinalysis, blood pressure test, physical measurement, and others.

### Cautions for false invoice crime

Consultation is increasing to Consumer Center, such as “I was claimed which I have nothing to do with” or “it was written that if I do not contact them, they will take legal action” through PC or iPhones.



For such consultation, the Consumer Center advices as follows:

- Ignore claims which you have nothing to do with.
- Do not pay money even if it says “we will go to court”.
- To deal with spam mail, set denial of reception or consider changing mail address

If you have any question or feel anxiety, consult with the Consumer Center (☎049-252-7181) at once.