



# Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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## Consumer confidence Increased Slightly in March



The Conference Board Consumer Confidence Index® improved slightly in March, following a decrease in February.

The Index now stands at 130.7 (1985=100), up from 130.4 in January.

- The Conference Board **Consumer Confidence Index**® increased slightly in March, after a decrease in February. The Index now stands at 107.2 (1985=100), up from 105.7 in February.
- The Present Situation Index—based on consumers' assessment of current business and labor market conditions—improved to 153.0 from 143.0 last month.
- 19.6% of consumers said business conditions were "good," up from 17.6%.
- 22.1% of consumers said business conditions were "bad," down from 25.1%.

Consumers' assessment of the **labor market** also improved.

- 57.2% of consumers said jobs were "plentiful," up from 53.5%, a new historical high.
- 9.8% of consumers said jobs are "hard to get," down from 12.0%.

The Expectations Index—based on consumers' short-term outlook for income, business, and labor market conditions—declined to 76.6 from 80.8.

# 5 Things You Need to Clean NOW!

*by The Missing Ink LLC*  
4/01/2022

If the pandemic has taught us anything, it is that our health is of utmost importance. Keeping not only ourselves but our surroundings clean and sanitized promotes longevity and a quality of life.

Many people may not realize the amount of debris, dust, bacteria, and more lingering in our very own hallways within our homes. It is imperative to begin cleaning these items to ensure a healthier, safer environment.

Here are the top 5 things you didn't know you needed to clean NOW:

## Ceiling Fan

How often is your fan on? When is the last time you paused it to take a look at the fan blades? Odds are, not too often. If you look up, you will see dust has probably accumulated on each fan blade... And every time you turn the fan on, you are subsequently blowing the dirt, dust, and bacteria around for you to breathe in.

According to a leading allergist, Hugh H. Windom, M.D., "Ceiling fans cause problems by increasing circulation of airborne allergens." Therefore, if you do not properly clean your fans, your sinuses will surely suffer.



## "Dishwasher

One would readily assume that the dishwasher is inherently clean. This may not be factual. Your dishwasher is the place your dirty dishes rest as they await their hot, sanitized cleaning with dish detergent. Did you know that researchers have discovered dishwashers are a great place for bacteria to grow? This bacteria can lead to:

- Food poisoning
- Allergic reactions
- Skin infections
- More health problems

Food inevitably gets stuck in the dishwasher—and is then transferred to your dishes upon the next washing. It is vital to clean the filter and the inside of the dishwasher. Next, fill a mug with white vinegar and run a "normal" cycle with hot water. This will ensure you are not regurgitating the old dirty dishwasher onto your next cycle of dishwashing.

## Reusable Shopping Bags

We ALL save shopping bags, whether it be for garbage collection or in the event we need a disposable bag to carry our items. It is time to toss out those old, used bags! The plastic harbors a generous amount of bacteria...that is then brought into your home. The bags are dirty and unwashed and should not be reused.

E. coli and fecal bacteria were present on swabbed samples of plastic bags. Be sure to not allow anyone to put raw meat and raw vegetables in the same bag together as they are then cross-contaminated. Take your groceries out of the bag in the car. Then, toss the bags. A better idea? Use cloth bags that can be rewashed after each use.

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### Mattress

Although the average person changes their bedding often, most people do not clean their mattress. This is a mistake! The Royal Open Science published an article in 2018 that revealed humans' beds were not as clean as chimpanzees' beds. Therefore, chimpanzees are sleeping in cleaner environments due to their strict cleaning regimens.

To properly clean your mattress, remove all of the bedding and vacuum the whole mattress. Be sure to pull back folds and get into nooks, crannies, and crevices. Next, spot-treat any stains and liberally sprinkle baking soda over the entire mattress. This deodorizes the mattress and soaks up any lingering moisture. Finish up by vacuuming the mattress again and repeat every 6 months.

### Kitchen Sponge

Although this item is used to clean...it can harbor the most bacteria. Sponges are extremely porous and hold all the dirt and grime from dirty dishes and countertops inside.

The kitchen sponge itself was noted as being dirtier than the surfaces which you may be trying to clean. Bacteria from listeria to salmonella were severely high concentrations.

Heating the sponge in the microwave is a great way to kill any remaining bacteria. However, researchers suggest even high temperatures may not kill all of the bacteria in the sponge. If you are unsure, toss out the old, used sponge and use a new one. A rule of thumb: If your sponge stinks, it's time for a new one.

### Bottom Line

As springtime arrives, it is time to for out with the old, in with the new. This includes cleanliness and healthiness. Throw out anything that is used, dirty, or harboring bacteria. Does it smell? It is time to either refresh or replace.

Climb up on that stepstool and clean off those fan blades so you can breathe in the clean, fresh air. Don't wait until you get sick to do a deep clean of your home. Start now!



## *Are You Managing Your Debt? It's Time to Regain Your Financial Wellbeing!*



Falling into debt can be extremely harrowing in your life. However, proper debt management can lead to financial security. Your future can depend on it! The number one way to achieve this financial success is—how well we manage our debt.

The more you know about debt, the more prepared you will be to successfully handle your financial affairs and set yourself up on the right track to financial wellbeing.

### **What Exactly is Debt?**

Debt does not necessarily mean “bad”. Millions of people around the globe owe some form of debt. Having debt can be a normal part of life; however, when you pile on too much debt, it can turn bad—and quickly.

An example of “bad” debt is credit card debt. High-interest credit cards can quickly dwindle your financial wellbeing as you are paying oodles of money—and it not going fully toward the principle of the debt. Thus, prolonging your debt even further.

If you have debt toward your school loan, home mortgage, auto loan, or other common debts, you will be fine as long as you continue to make your proper payments. The moment you fall behind, the further into debt you may fall. This can take a turn for the worst as the IRS does not take kindly to those who do not pay the debts they owe.

### **Tips to Regain Your Financial Wellbeing**

First things first, you must take account of your spending habits and where and to whom you owe money. Here are the tips to regain your financial wellbeing:

#### **Know How Much You Owe**

You must understand your financial position in order to develop an effective strategy to pay off your debt. Compile a list of where you owe money so you can get a visual of how much debt you are in.

#### **Do Not Create More Debt**

As hard as it may be, do not create more debt for yourself. You must begin to pay off your current debt before you obtain new debt. Just bought a new house? It may not be the proper time to take out another loan or get a new credit card.

#### **Consider Debt Consolidation**

If you are deeply in debt and see no way out, consult with a debt consolidation specialist. They will help you consolidate your debt into one easy monthly payment. This can also lower your interest rate and save you money in the long run.

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### **Check Your Credit Score**

It is imperative to know where your credit score stands. Your credit score can greatly affect your life in terms of purchasing anything new. Know exactly what your credit score is and view the list of creditors to whom you owe a debt.

This is the easiest way to learn what you owe so you can make a strategic pay-back plan to pay down your debt.

### **Make a Plan**

Now that you know where you stand in your debt, make a plan. Stick to a specific budget and do not miss a payment. This plan can be your lifeline and the ticket to breaking free of debt to enjoy your financial wellbeing in the future.

A great rule of thumb: When one debt is paid off, take the money you would be making and put it toward another debt.

### **Try the “Avalanche Method”**

To begin paying off your debt, choose the most negatively impactful debt with the highest interest rate. Pay this off first to ensure no money is wasted on the extreme interest payments of an unpaid balance.

Once you have paid that debt in full, move on to the next highest debt. Keep this process going until you are debt-free!

*If you are needing assistance, check your local debt consolidators or financial advisors for more help.*





It is no secret that rising costs due to inflation are happening across the country. From retail items to grocery stores, rent, electricity, and gas prices, nothing is immune to the steady increase of costs.

A dollar no longer goes as far as it used to—and does not seem to be going back anytime soon. Now is the time to learn the secrets of the trade to make it in an economy that poses threats of a looming recession.

Here are secrets from the dollar store that fight inflation:

### **Choose Disposable Items**

Dollar stores are notorious for offering disposable prices at a great cost. Why purchase expensive items such as plates when you can buy disposable ones that are more cost-effective? Dollar stores offer many disposable items such as:

- Napkins
- Party invitations
- Tablecloths
- Paper plates
- Cups
- Utensil
- Single-use holiday items i.e. gift bags and gift wrap
- And more

The dollar store offers the best price at a discounted rate and should not be overlooked for its bigger, more expensive counterparts.

### **Lower Your Spending Guard**

If you are typically a name-brand buyer, you may have to lower your spending guard and be willing to experiment. You may find yourself pleased with off-name brands that function just as well as their more expensive counterparts. In the end, you get a great product and can save a bundle of money, just by not purchasing a name-brand item.

# ***Secrets from the Dollar Store to Combat Rising Inflation***

### **Use Those Coupons**

You no doubt see the coupon section in the local newspaper. Online coupons are also found in emails, newsletters, and business websites. Use these to your advantage! The majority of dollar stores accept coupons from other retailers. You can also check out apps and couponing websites such as Ibotta or Coupons.com to save local coupons. In times of rising inflation, every penny counts.

### **Use a Shopping List**

It is easy to go overboard and purchased impulsive buys. During inflation, this is not recommended. Before you go to the store, write down your shopping list and bring it with you. Cancel out your impulsive buys and only shop for the items on your list. Everything will feel like a bargain at a dollar store but be wary—the cost will quickly add up.

### **Items to Not Buy at a Dollar Store**

Although dollar stores are a great place to purchase the odds and ends and everything in between, heed this warning. Do not buy the following from a dollar store:

#### *Expired Items*

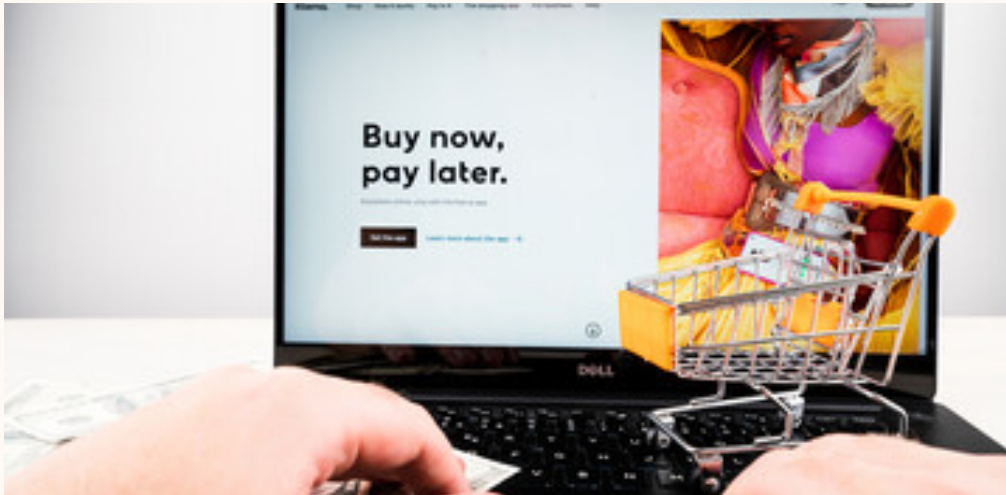
Be sure to check all perishable and canned goods. Many times, dollar stores keep expired products on the shelves, which can make you sick in the end.

#### *Breakable Items*

If you are looking for glass cups or other breakable items, steer clear of purchasing them from the dollar store. The quality may not be the best. In addition, do away with purchasing electronics at the dollar store as the bargain does not bring forth the benefit.

Electronics are cheaply made and may break sooner rather than later. If you need something to work well for a long time, go to the more expensive retailers to purchase the items of true quality.

# *The Good and the Bad of Buy Now, Pay Later*



As prices continue to be on the rise across America, many people are looking for a way to stabilize their income. Convenience, efficiency, and flexibility are key components on the minds of Americans. With the majority of shopping going online, people are looking for ways to save a buck—and save some time.

Buy Now, Pay Later—or BNPL—came onto the scene like a freight train. This option to purchase items and pay later is as appealing as it sounds. It plays to the appeal of getting what you want without having to pay the costs upfront. As tempting as that sounds, it may not be exactly what it seems.

Let's break down the good and the bad of BNPL:

## **The Good**

In an almost-post-pandemic world, consumers are looking for the most convenient and affordable way to shop—especially online. E-commerce stores have grown increasingly popular avenues to make purchases. According to The Electronic Transaction Association, BNPL revealed a 30% penetration model for Millennials and Gen Z in 2021. Models show it should increase to 40% by 2025.

The pros of BNPL include:

- Consumers purchase now and pay off the balance in installment payments
- Soft credit check will not impact credit scores negatively
- No interest or fees on payments
- Consumers can manage finances better
- Average order of items increased using BNPL
- Promotes repeat purchases and higher e-commerce conversion rates
- Allows FIs to meet consumers wherever they are

## **The Bad**

With all of the pros must come the cons. As wonderful as the option to BNPL, there are downsides to the system. One of the biggest downfalls is the lack of transparency and product checking. There is no way to properly regulate purchases online or from when the goods leave the manufacturer on their way to the consumers' location. New regulations are being developed to protect consumers as well.

The cons of BNPL include:

- Increases the probability of overspending
- Increases the chance of impulse buying
- Hard to track how many BNPL plans you have
- Late payments negatively impact credit score
- Regulators are growing concerned over the lack of specific rules for POS credit and consumers' potential risks

## **Key Takeaway**

While Buy Now, Pay Later is a great way to go for those who want to manage their finances more efficiently, do not lose track of how many programs you have signed up for. If you miss a payment or are late, your credit score will be negatively impacted. For those who want to proceed, do so with caution. Make sure you are purchasing from a trusted source and track your package as it moves from the manufacturer to your location.

Take advantage of no fees and or interest by using BNPL as you can pay off the balance in monthly payments. Keep track of your spending and write down where you will be repurchasing the same items at a later date. BNPL is a great option for those looking to manage their finances and take advantage of payment plans.

## ***U.S. consumer confidence rebounds; job openings near record high***



U.S. consumer confidence rebounded from a one-year low in March amid growing labor market optimism, but rising interest rates amid high inflation could hurt purchases of motor vehicles over the next six months and constrain consumer spending.

The labor market continues to favor workers, with other data on Tuesday showing job openings hovering near record highs in February. Tightening labor market conditions are boosting wages, providing some cushion against inflation. Consumers' one-year inflation expectations shot up to the highest since 1987.

"A strong job market is helping households shoulder the worsening burden of rising prices," said Tim Quinlan, a senior economist at Wells Fargo in Charlotte.

The Conference Board said its consumer confidence index rose to a reading of 107.2 this month from a downwardly revised 105.7 in February. Economists polled by Reuters had forecast the index decreasing to 107.0 from the initially reported reading of 110.5 in February. Unlike the University of Michigan's consumer sentiment index, which fell to an 11-year low in March, the Conference Board survey puts more emphasis on the labor market.

The Conference Board's so-called labor market differential, derived from data on respondents' views on whether jobs are plentiful or hard to get, increased to a record high 47.4 this month from a reading of 41.5 in February. This measure correlates to the unemployment rate from the Labor Department.

Consumers' upbeat views of the labor market were underscored by the Labor Department's Job Openings and Labor Turnover Survey, or JOLTS report on Tuesday showing that job openings, a measure of labor demand, fell 17,000 to 11.266 million on the last day of February.

Despite the second straight monthly decline, job openings were not too far from a record high of 11.448 million set in December. Economists had forecast 11 million vacancies.

Job openings in the finance and insurance sector fell by 63,000 and decreased 39,000 in the nondurable goods manufacturing industry. But vacancies rose by 32,000 in the arts, entertainment and recreation sector, while education services reported 26,000 additional openings.

The job openings rate was unchanged at 7.0%. Hiring increased 263,000 to 6.689 million, led by construction. But hiring declined in the information sector. The hires rate climbed to 4.4% from 4.3% in January.

There were a record 1.8 open jobs per unemployed person in February, underscoring tight labor market conditions.

The JOLTS report also showed the number of people voluntarily quitting their jobs rose to 4.352 million from 4.258 million in January. About 74,000 retail workers quit, while durable goods manufacturing saw 22,000 resignations. The quits rate was at 2.9%.

U.S. stocks were trading higher amid signs of progress in peace talks between Russia and Ukraine. The dollar slipped against a basket of currencies. The widely tracked U.S. two-year/10-year Treasury yield curve inched closer to inversion as traders bet that aggressive policy tightening by the Federal Reserve could hurt the economy over the longer term.

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### INFLATION EXPECTATIONS SOAR

Consumers' inflation expectations over the next 12 months accelerated to 7.9%, the highest since the series started in 1987, from 7.1% in February. With inflation expectations surging, fewer consumers planned to buy cars over the next six months. But intentions to buy big-ticket items like refrigerators and washing machines increased.

Plans to buy a house were unchanged, remaining below January's high reading as rising mortgage rates, combined with soaring prices, make home purchasing unaffordable, especially for first-time buyers.

House prices continue to soar amid tight supply. Builders have been unable to bridge the gap because of shortages and higher prices for inputs like softwood lumber for framing, as well as cabinets, garage doors, countertops and appliances.

A third report showed the S&P CoreLogic Case-Shiller's 20 metropolitan area home price index increased 19.1% on a year-on-year basis in January after rising 18.6% in December.

Strong house price inflation was reinforced by a fourth report from the Federal Housing Finance Agency showing home prices accelerated 18.2% in the 12 months through January after advancing 17.7% in December. Annual price growth in excess of 20% was recorded in the Mountain, Pacific, South Atlantic and East South-Central regions.



# Credit Repair: How to “Fix” Your Credit Yourself



There's nothing a credit repair service can legally do for you—even removing wrong information—that you can't do for yourself for little or no expense. And the cost of hiring such a company can be considerable, ranging from hundreds to thousands of dollars.

While it can be tempting to offload the work of fixing your credit to a credit repair company, it's important to know what they can and can't do—and to take steps on your own first before you consider shelling out cash to pay their fees.

## What Is the Credit Repair Organizations Act?

Credit repair companies dispute negative information found on your credit reports. But in the past, some of these companies would overstate what they could do for consumers to drum up business.

The Credit Repair Organizations Act (CROA) is a federal law that became effective on April 1, 1997, in response to a number of consumers who had suffered from credit repair scams. In effect, the law ensures that credit repair service companies:

- Are prohibited from taking any payment from a consumer until they fully complete the services they promise.
- Are required to provide consumers with a written contract stating all the services to be provided as well as the terms and conditions of payment. Under the law, consumers have three days to withdraw from the contract.
- Are forbidden to ask or suggest that you mislead credit reporting companies about your credit accounts or alter your identity to change your credit history.
- Cannot knowingly make deceptive or false claims concerning the services they are capable of offering.
- Cannot ask you to sign anything that states that you are forfeiting your rights under the CROA. Any waiver that you sign cannot be enforced.

The CROA adds transparency and due diligence to the credit repair process, making it less likely that consumers will be taken advantage of. However, regulators have still found wrongdoing among credit repair companies. The Consumer Financial Protection Bureau has sued several credit repair companies over the years for requesting prohibited upfront fees, misleading customers about their ability to fix credit and more.



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### **Can You Pay to Have Your Credit Fixed?**

If your credit file has information you feel is incorrect, credit repair companies may offer to dispute the information with the credit reporting agencies on your behalf. Credit repair companies typically charge a monthly fee for work performed in the previous month or a flat fee for each item they get removed from your reports. However, Experian does not charge consumers or require any special form to dispute information, so this is something you can do on your own at no cost.

If you're on a monthly subscription, the cost is typically around \$75 per month but can vary by company. The same goes for paying a fee for each deletion, but that option typically runs \$50 each or more.

That said, it's important to keep in mind that credit repair isn't a cure-all—and in many cases it crosses the line into unethical or even illegal measures by attempting to remove information that's been accurately reported to the credit bureaus. While these companies may try to dispute every piece of negative information on your reports, it's unlikely that information reported accurately by your lenders will be removed.

And again, credit repair companies can't do anything that you can't do on your own for free. As a result, it's a good idea to consider working to fix your credit first before you pay for a credit repair service to do it for you.

### **How to "Fix" Your Credit by Yourself**

There is no quick fix for your credit. Information that is negative but accurate (such as missed payments, charge-offs or collection accounts) will remain on your credit report for seven to 10 years. However, there are steps you can take to start building a more positive credit history and improve your credit scores over time.

### **Check Your Credit Report**

To get a better understanding of your credit picture and what lenders can see, check your credit report and learn more about how to read your Experian credit report. It's also a good idea to order your free credit score from Experian. With it, you'll receive a list of the risk factors that are most impacting your scores so you can make changes that will help your scores improve.

If you find information that is incorrect, you can file a dispute with the credit reporting agency on whose report you found it. You should also contact the lender that is reporting the incorrect information directly and ask them to correct their records.

### **Improve Your Payment History**

Your payment history is the most important component of FICO® scoring models. Late and missed payments will reduce your credit scores, and bankruptcies and collections can cause significant damage. This negative information will remain on your credit report and impact your credit scores for seven to 10 years.

Your scores often take into account the size of your debt and the timing of your missed payments. The bigger your debt is, and the more recent your missed payments are, the worse your score will be, typically. Bringing accounts current and continuing to pay on time will almost always have a positive impact on your credit scores.

### **Know Your Credit Utilization Ratio**

Credit scoring models usually take into account your credit utilization ratio, or rate, which is how much you owe compared with how much credit you have available.

Basically, it's the sum of all of your revolving debt (such as your credit card balances) divided by the total credit that is available to you (or the total of all your credit limits)—multiplied by 100 to get a percentage. For example, if you have \$6,000 in credit card balances and \$60,000 in total available credit across all of your credit card accounts, your utilization ratio is 10%.

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High credit utilization can negatively impact your credit scores. Generally, it's a good idea to keep your credit utilization ratio below 30%, but there's no hard-and-fast rule—the lower it is, the better.

There are a few different ways you can reduce your credit utilization rate:

- Start paying down your account balances.
- Increase your total available credit by opening a new credit card account or requesting a credit limit increase on an existing card.
- Consolidate your credit card debt with a personal loan, which isn't included in your credit utilization rate calculation.

That said, while increasing your credit limit may seem like an appealing option, it can be a risky move. If increasing your credit limit tempts you to spend more, you could fall deeper into debt. Additionally, if you try to open a new credit card, a hard inquiry will appear on your credit report and could temporarily reduce your credit score by a few points.

Also, while consolidating your debt with a personal loan can drop your utilization rate to zero immediately, it can be tough to get approved for a loan with a reasonable interest rate if your credit score is in poor shape.

As such, paying down your balances on credit cards and other revolving credit accounts may be the best option to improve your credit utilization rate and, subsequently, your credit scores.

Consider How Many Credit Accounts You Have Scoring models consider how much you owe and across how many different accounts. If you have debt across a large number of accounts, it may be beneficial to pay off some of the accounts, if you can.

Paying down credit card debt is the goal of many who've accrued debt in the past, but even after you pay the balance down to zero, consider keeping that account open. Not only can closing it hurt scores by eliminating that available credit and increasing your credit utilization ratio but keeping paid off accounts open can also be a plus because they're aged accounts in good (paid-off) standing. And again, you may also consider debt consolidation.

### **Think About Your Credit History**

Credit scoring models, like those created by FICO®, often factor in the age of your oldest account and the average age of all of your accounts, rewarding individuals with longer credit histories. Before you close a credit card account, think about your credit history. It can be beneficial to leave a credit card open even if you've paid it off and don't plan on using it anymore.

Of course, if keeping accounts open and having credit available could trigger additional spending and debt, you may choose to close the accounts after all. Like fingerprints, every person has a unique financial situation, and only you know all the ins and outs of yours. Make sure you carefully evaluate your situation to figure out the approach that works best for you.

### **Be Wary of New Credit**

Opening several credit accounts in a short period of time can cause you to appear risky to lenders and, in turn, negatively impact your credit scores. Before you take out a loan or open a new credit card account, consider the effects it could have on your credit.

Note, however, that when you're buying a car or looking around for the best mortgage rates, your inquiries may be grouped together and counted as only one inquiry for the purpose of credit scoring. In many commonly used scoring models, recent inquiries have a greater effect than older inquiries, and they only appear on your credit report for 24 months.



## Welcome one of our credit union partners!

As a nonprofit consumer education organization, ACC has developed partnerships with credit unions across the country. These partnerships allow ACC members eligibility with our credit unions. If approved, our members gain access to a member-owned financial institution, with products and services designed to make banking more affordable, simple and convenient, and to offer additional resources that can help our members identify and achieve their financial dreams.

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Since 1957, Bayer Heritage Federal Credit Union has been providing exceptional products and services to our over 36,000 members. A growing credit union, we currently have 13 branches located in WV, OH, PA, SC, and TX, an asset size of over \$600 million, and have members residing in nearly every state.

With members spread throughout so many locations, we offer online banking, online membership and loan applications, mobile app, remote deposit, bill pay, Shared Branching, and Checking+ Rewards with cashback. Also, traditional products and services including:

- New/Used Auto Loans
- Fixed/Variable Rate Mortgage Lending
- Business Lending
- Home Equity and HELOC
- Christmas & Vacation Club Accounts
- IRAs
- Certificates of Deposit
- Visa Credit Cards

Through our employees and website, members have access to financial literacy programs such as Banzai, our Bayer Heritage Retirement and Investment Services, financial webinars, annual scholarships, and student loan options. All designed to help our members succeed in all facets of their lives ranging from saving for a home, a college education, or planning for a comfortable retirement.



We have several internal programs all geared towards giving back to our local communities. Our CU Next and community outreach groups assist at Senior Nights at our local high schools to help students and parents prepare for college; create holiday cards for soldiers and those in nursing homes; clean up and help restore local parks and collect donations for programs such as the Gabriel Project and local Children's Hospitals. Since 2008, we've donated over \$528,971 to Children's Miracle Network and over \$22,000 every year to our local schools and communities. These and other individual efforts have been acknowledged by being awarded "Volunteer of the Year" by the Summersville, SC Chamber of Commerce!

All of us at Bayer HFCU are thrilled to be able to give potential members another way to join our Credit Union! You can find more information about us at either [www.bayerhfcu.com](http://www.bayerhfcu.com) or by calling us at 1-800-272-6003.

# ACC Wrap Up

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



## Green C Certification

If your company or organization would like to increase its credibility with consumers, you should consider applying for ACC's **"Green C" Certification**.

*Applications for the Spring cycle are now being accepted through April 30.*

It's a proven fact that consumers prefer to do business with eco-friendly companies, implement green initiatives and that practice Corporate Social Responsibility. The process is straight-forward, and all applicants are recognized by the ACC and the Green USA Institute.

All applicants should review the criteria, then complete and submit their applications to ACC's Green Consumer Council for review, assessment and feedback. Program details and the Green C Certification criteria can be viewed online at [bit.ly/3d45Con](http://bit.ly/3d45Con).

For more information, call 1-800-544-0414 or visit ACC's website [here](#).



## Friend of the Consumer

Is your business consumer-friendly?

Does your business deserve greater recognition for its service to consumers?

If so, you should apply for the American Consumer Council's Friend of the Consumer Award.



Each year, ACC awards numerous "Friend of the Consumer" awards to deserving manufacturers, retailers, and other businesses that produce or sell products in the United States, and which meet or exceed federally mandated standards, and have "demonstrated a commitment to American consumers by providing products or services that foster consumer confidence and market acceptance."

To apply, complete the online application at: [www.americanconsumercouncil.org/awards.asp](http://www.americanconsumercouncil.org/awards.asp) and return it to ACC with the application fee.

Applicants will be notified within five days of receipt of their application. Thereafter, a panel of independent judges will review your application and make a formal recommendation within 20 days of your submission.



## Financial Education

ACC is honored to have a partnership with Kim Curtis — author, speaker, and CEO of The Wealth Legacy Institute in Denver, Colorado — who writes, produces and hosts our [financial education video series](#).

This free video series is comprised of 26 videos designed to help consumers, including Millennials and Gen Y individuals, to better manage their finances, feel more confident about their financial dealings, and get access to financial services.

Past video topics include, "How to Have a Great Vacation on the Cheap," "How to Ask Your Boss for a Raise," "Essential Checklist When Getting Married," "Goals to Reach by Age 30," and others with advice about timeshares, paying off debt, identify theft, and more. *Check out the new videos for 2021!*

To peruse and view Kim's many resourceful videos, visit [bit.ly/3snW661](http://bit.ly/3snW661).



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