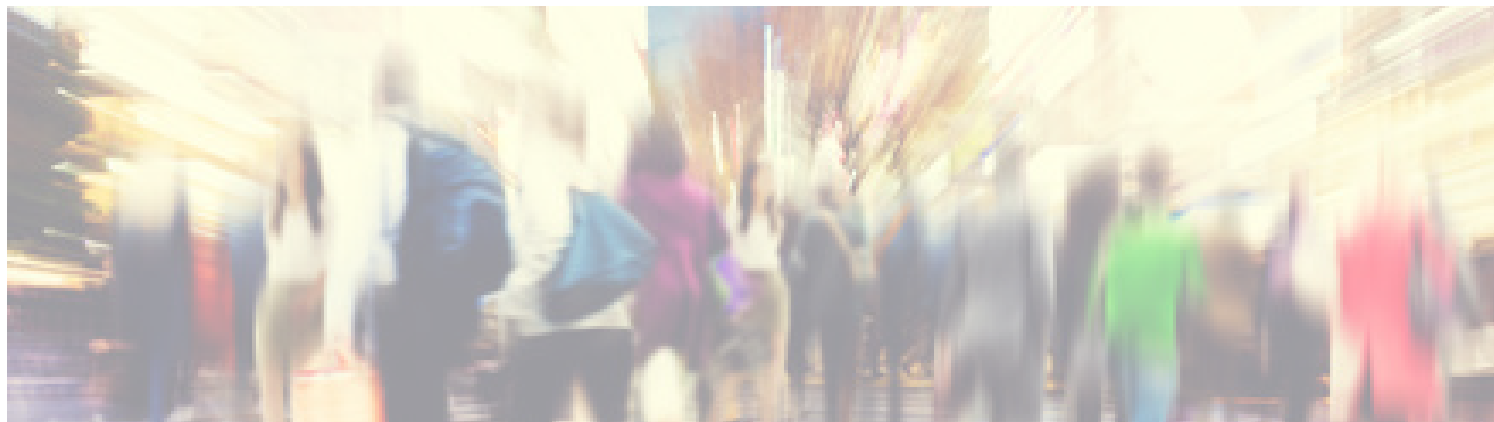


Voice of the Consumer



10 Ways To Save Money This Summer



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Summer brings extra expenses, from vacations to home projects, which can easily add up.

Saving money doesn't have to mean giving up your favorite activities—use these simple tips to cut back on everyday costs and keep your budget balanced for seasonal fun.

Going on a Road Trip? Pack Your Own Food

Experiencing a new cuisine can be an exciting aspect of your vacation! However, save your dining out for when you arrive at your destination. If you're driving, pack your cooler with snacks, drinks, and pre-made lunches for easy access. This will save you from stopping for fast food and gas station snacks, where items are typically more expensive than at your local grocery store.

Taking a plane? Many pre-packaged snacks can be brought through TSA in your carry-on. Consider items like granola bars, dry cereal, crackers, or beef jerky to tide you over until you arrive.

Be Air Conditioning Conscious

Air conditioning units use a lot of power, especially on extremely hot days.

While keeping your house at a comfortable temperature is important, there are several ways to shave a few dollars off your monthly bill. Consider turning your AC off or setting it to a higher temperature when you're not home.

Additionally, try turning your system off and sleeping with open windows and a fan on during cooler nights. Ensure your filters are clean—dirty filters restrict airflow and cause your system to work harder than needed. Keeping your blinds or curtains closed during the day can also make the house naturally cooler, reducing energy use.

Take Advantage of Discounts and Free Activities

Take advantage of discounts or coupons whether you're looking to keep the kids busy with summer activities or planning a date night. Many local attractions offer discounts for buying tickets online instead of at the gate. Check with your employer, credit card company, or local visitor's center to see if they offer area activity discounts.

If you can't find a discount, some attractions offer lower admission during non-peak times, such as weekdays or early mornings. Also, consider free activities like local concert series, park visits, or public library programs.

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Continue to Prioritize Savings & Debt Payments

Despite the increased spending that summer may bring on, maintain your typical saving and debt payment routines. This will keep you on track throughout the summer and ensure you are not depleting your accounts or missing payments.

If you struggle to put in or pay the same amount as you normally would, keeping at least a small budget for these items will help you stay successful over time. Give yourself flexibility but prioritize growing your savings and paying off debt.

Set Summer Savings Goals

Setting goals is an easy way to kick-start summer savings. Make sure your goals are attainable and realistic for your individual financial situation. Goals can be as simple as saving \$50 from each paycheck or cutting back on eating out!

Know your financial situation going into summer, along with your summer spending plans, and tailor your goals accordingly. If you need help reviewing your finances or spending habits, bank statements can be a great place to start.



BUILD YOUR "GO-BAG" FOR EMERGENCIES



The go-bag concept isn't new, but interest in this simple disaster preparedness tool is off the charts given the increasing frequency, severity, and coverage of climate-driven disasters in recent years. For those new to the term, it's quite literally just a bag that you fill with supplies you might need to get by during an emergency evacuation.

Besides emergency supplies, include essential paperwork, financial information, and other irreplaceable resources that could aid in the process of rebuilding your home and your financial life. Here's what you need to know about strengthening your go-bag.

7 things to keep in your go-bag

Forget the emergencies for a moment and imagine that you're leaving your home on an ordinary day. What do you take with you? Glasses, wallets, and keys, possibly lunch. Building your personal go bag works in a similar fashion but consider items that would help in an emergency—including essential financial information.

A go bag can also be a key tool to make sure you have clean clothes for a few days and a stash of cash, which is essential in the aftermath of disaster. Here's a short list of things we believe you should add to your go-bag:

1. Non-perishable food. Hunger makes the wild emotions of a rushed evacuation even more challenging to deal with. Keep water and snacks on hand so you stay sharp through the chaos.
2. Identification information. According to Powell, you'll want to make sure you have copies of your ID, birth certificates, and other documentation that proves who you are and what you own. "This will help the recovery and claims process smoother down the road," he advises.
3. Cash. "During disasters, the loss of electrical power is common. Credit cards and ATMs are rendered temporarily useless," says Powell. Keeping a supply of cold, hard cash in your go bag will make sure you can buy what you need if electronic systems are unavailable. Choose an amount based on the number of people you need to provide for.
4. Banking information and insurance policy numbers. Much of this information is stored on our computers these days, but if those are destroyed you risk losing track of them entirely. You'll want to prepare a document that lists out every institution where you hold an account, and keep a record of policy numbers at each insurance company you use.
5. Medical information. It may be a while before you can get in touch with your doctor, and in the event you need immediate medical care it will be vital to provide emergency services with information such as allergies, prescriptions, and pre-existing conditions. And don't just list out the health history of the people in your home—make sure you note the details for your furry friends, as well.
6. Emergency contacts. If your phone, tablet, computer, and other electronics are destroyed, chances are you don't have many phone numbers memorized these days and might struggle to get in touch with important connections. Make sure you have a list of names and phone numbers for close family and friends, as well as professional connections you may need to contact such as brokers, lawyers, and insurance agents.

Voice of the Consumer



7. Weather radio with flashlight. There are an abundance of things that can lead to power outages, and trying to navigate a dangerous situation in the dark exponentially increases the risk of injury or even death. Pick up a weather radio with a built-in flashlight from the National Oceanic and Atmospheric Administration (NOAA) to stay in touch with officials about rapidly changing situations.

Other nice-to-have additions to your go bag could include:

- Personal hygiene items can go a long way toward making you feel more comfortable in a tough situation.
- Photos of pets are crucial in the unfortunate circumstance you are separated during an evacuation.
- Spare keys to buildings and vehicles will make them easy to access instead of relying on a locksmith.
- A checkbook can come in handy in emergencies. Even though checks are rather defunct, they still have their uses.



Naturally, this is only scraping the surface and there are plenty of other things you should consider when preparing for the unexpected.

Delaney recommends that homeowners should check out the resources from Ready.gov, a website operated by the U.S. Department of Homeland Security, for additional tips.

Store your go bag somewhere safe

It's a good idea to keep as much of your documentation as possible inside a waterproof fire safe that will protect it from the elements in an emergency. You might even use waterproof bags inside the safe for an extra layer of protection.

Once you have everything together, find your go-bag a safe place to live inside your home where it won't be easily damaged or stolen. Delaney recommends avoiding vulnerable locations such as garages or filing cabinets, and Powell adds that you should store it at least three feet above the floor.

Avoid putting your go-bag in a location that gets cluttered with other items. It needs to be readily accessible to your easiest path of exit.

Safe deposit boxes aren't necessarily the best option

Top attorneys point out that there are significant drawbacks to this being your sole plan. If your home is facing a natural disaster, then it's likely the local bank is too. Furthermore, if you need any of those documents in a hurry and the bank is closed, you have absolutely no way to access them.

An especially important factor for families with children to consider in case of emergency: Should something happen to you, it is difficult for someone else to access your safe deposit box.

Consider maintaining a digital backup

No matter how much you prepare, there's always the chance that it just won't be safe enough to gather your go bag before an evacuation and you'll be forced to leave it behind. It's wise to create digital copies of your information, but make sure you don't only store the files locally (on your own hard drive).

Using an encrypted drive or cloud-based storage with strong encryption is ideal for digital storage. Even if your computer is lost or damaged, you can still access these files. Look for a service that offers zero-knowledge encryption, which ensures only you can access your documents. It's a reliable way to keep your information secure and accessible when you need it most.

Keep your go-bag current

Setting up your financial go-bag isn't a one-time deal; you should be prepared to keep your information updated over time. If you change bank accounts, insurance policies, or have significant changes to your medical history, make sure to update your documentation accordingly. You don't want to be faced with an emergency, only to discover that everything you put together is outdated.

And if the process of keeping it all updated is frustrating, just remember the phrase, "better to have it and not need it, than need it and not have it." If the worst should happen, you'll be grateful you put in the effort.



Voice of the Consumer



SKIN CANCER IS TRICKY--MYTHS DEBUNKED



Skin cancer is the most common cancer type worldwide, yet misconceptions about it remain pervasive. These myths not only spread confusion but can also prevent timely detection and access to life-saving treatments. Understanding the facts about skin cancer is crucial for making informed decisions about prevention, diagnosis, and treatment.

Debunking the Myths About Skin Cancer

Myth 1: Skin cancer only affects light-skinned people

Fact: While people with lighter skin tones do have a higher risk of developing skin cancer, it's important to note that individuals of all skin types and races can be affected. Skin cancer often goes undetected in people with darker skin tones because of delayed diagnosis, leading to advanced stages of the disease at the time of detection.

Myth 2: Skin cancer is caused solely by sun exposure

Fact: Sun exposure is a significant factor in the development of skin cancer, but it's not the only one. Other causes include genetics, the use of tanning beds, exposure to certain chemicals, a weakened immune system, and a history of severe sunburns. Even areas of the body not exposed to the sun, such as the palms and soles, can develop forms of skin cancer.

Myth 3: A tan protects against skin cancer

Fact: Tanning does not protect your skin from cancer. Whether achieved through natural sunlight or tanning beds, tanning is a clear sign of skin damage. This damage can lead to premature aging and increase the risk of developing melanoma and other types of skin cancer.

Myth 4: Skin cancer isn't life-threatening

Fact: When caught early, most skin cancers are treatable with a high survival rate. However, advanced cases of melanoma, the deadliest form of skin cancer, can spread to other parts of the body and become life-threatening. For this reason, early detection is key to improving outcomes.

Myth 5: Skin cancer only occurs in older people

Fact: Skin cancer can affect people of all ages. Melanoma is, in fact, one of the most diagnosed cancers in people aged 15 to 29.

Regular skin checks and protective measures are essential for younger individuals as well.

Myth 6: Using sunscreen daily is unnecessary

Fact: Sunscreen is one of the most effective tools for protecting your skin against harmful UV radiation. Even on cloudy or cold days, UV rays can penetrate the atmosphere and cause skin damage. Dermatologists recommend using a broad-spectrum sunscreen with SPF 30 or higher every day.

Skin Cancer Treatments You Should Know

Once you separate myths from facts, understanding available treatment options becomes much easier. Here's a brief overview of the most commonly used treatments for skin cancer.

1. Surgical Treatments

- **Excisional Surgery:** The cancerous tissue is surgically removed, and a small margin of healthy skin is taken to ensure all cancer cells are eliminated.
- **Mohs Surgery:** This precise surgical technique removes cancer layer by layer, preserving as much healthy skin as possible. It's ideal for treating cancers in visible or sensitive areas, like the face and neck.

2. Non-Surgical Treatments

- **Radiation Therapy:** Focused radiation kills cancer cells without invasive procedures. This is often used for patients unfit for surgery or for cancers in hard-to-reach areas.
- **Topical Treatments:** Certain types of skin cancers, like superficial basal cell carcinoma, can be treated with topical creams containing cancer-killing agents.

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3. Advanced Therapies

- **Immunotherapy:** This treatment boosts the body's immune system to fight cancer effectively. Drugs like pembrolizumab and ipilimumab are used for cases of advanced melanoma.
- **Targeted Therapy:** These drugs target the specific mutations that lead to cancer cell growth, offering effective treatment with fewer side effects.



4. Photodynamic Therapy (PDT)

PDT uses light-sensitive drugs and a specific light source to target and destroy cancer cells. It is often used for treating pre-cancerous skin conditions or superficial skin cancers.

Prevention and Early Detection Tips

Preventing skin cancer starts with actionable daily habits and regular medical checkups. Here are some practical tips to help lower your risk and catch early warning signs.

Protect Your Skin

- Use a high-SPF sunscreen daily, and reapply every two hours when outdoors.
- Wear protective clothing, hats, and sunglasses when exposed to the sun.
- Avoid tanning beds entirely.

Perform Regular Skin Checks

- Examine your skin for any new, changing, or unusual moles, spots, or growths.
- Use the "ABCDE" rule to look for warning signs of melanoma:
 - Asymmetry
 - Border irregularity
 - Color variation
 - Diameter larger than 6mm
 - Evolving over time

See a Dermatologist Regularly

Schedule routine skin checks with a dermatologist, especially if you have a history of skin cancer or a family history of the disease.

Conclusion

All skin types are susceptible to skin cancer, not only those with fair complexion, and sunscreen is necessary all year round, not just on sunny days. Sunburn prevention is not provided by a base tan, and tanning beds are not a safe substitute for exposure to the sun. A dermatologist's advice and routine skin examinations are essential for early detection and effective treatment.

By understanding the realities of skin cancer and its treatments, you're empowered to make better health choices. Awareness is key to prevention and early detection, but sharing accurate information with others is just as important.



IS NOW THE RIGHT TIME TO INVEST?



Is now the right time to buy stocks? It's a question that's been asked countless times, and whenever I field it, my answer is the same: "Yes!"

That might seem crazy, but I assure you, it isn't. Here's why: Over the long term, investing in a benchmark stock index like the S&P 500 (SNPINDE: ^GSPC) has always proven to be a winning strategy -- even if someone's timing is horrible.

This is the S&P 500 dating back to 1957, when the index expanded to 500 companies and acquired its current name. Since then, it has increased by an astounding 14,000%. That works out to a compound annual growth rate (CAGR) of 7.5% -- and that's before accounting for dividend payments.

During that stretch, there have been many corrections, several bear markets, and 10 full-blown recessions. And yet, no matter when someone bought, they would have made money--if they had stayed invested in the market.

There's a lesson here: Timing the market is folly. Many fortunes have been made by people claiming to know when the right time to buy--or sell. But far more money has been left on the table by investors trying to time the top or the bottom.

Voice of the Consumer



The best advice is the simplest: Avoid trying to predict price movements in the short term. Instead, save what you can and invest for the long term. Ignore the headlines -- particularly when the market is going down. And whenever you have doubts, glance at the chart above and remember: Stay patient, hold your stocks for the long term, and you'll come out a winner.

Should you invest \$1,000 in S&P 500 Index right now?

Before you buy stock in S&P 500 Index, consider this:

Top stock advisor analysts just identified what they believe are the 10 best stocks for investors to buy now... and S&P 500 Index wasn't one of them. The 10 stocks that made the cut could produce monster returns in the coming years.

Consider when Netflix made this list on December 17, 2004... if you invested \$1,000 at the time of our recommendation, you'd have \$636,628!* Or when Nvidia made this list on April 15, 2005... if you invested \$1,000 at the time of our recommendation, you'd have \$1,063,471!*

Now, it's worth noting Stock Advisor's total average return is 1,041% — a market-crushing outperformance compared to 183% for the S&P 500. Don't miss out on investing and setting yourself up for the future. Get started TODAY!



THE "LIPSTICK INDEX" -- AND WHY IT MATTERS



Treating yourself to more cosmetic purchases than usual? If so, you're helping to drive a 3.8% increase in revenue for lip cosmetics this year, per Statista. Top analysts suggest that could mean bad news for the U.S. economy.

Common sense would have you think that during tough economic periods, people would cut back on nonessential purchases. However, that's not always what happens. In fact, the lipstick indicator coined by Leonard Lauder, one of the heirs to the Estee Lauder cosmetics company, found that the *opposite* was true.

How 'Lipstick Index' Works

The Wall Street Journal once reported that Lauder's "Leading Lipstick Index," which tracked sales across Estee Lauder brands, had risen during recessions going back at least as far as 1990. Lipstick sales also increased after the Sept. 11 terrorist attacks.

With prices starting at about \$1.99 at the time of that report (and about \$10 today), lipstick is an affordable substitute for pricier luxuries that might be out of reach during periods of financial uncertainty.

As Lauder, who at the time was chairman of Estee Lauder Cos., told WSJ, "When lipstick sales go up, people don't want to buy dresses."

Of course, the lipstick effect isn't exclusive to lipstick. During the Covid-19 pandemic, for example, masks made lipstick impractical, prompting consumers to look toward other cosmetics.

"The lipstick index has been substituted with the moisturizing index," Fabrizio Freda, then CEO of Estee Lauder, told CNN last year. "But the concept of the index is still there."

Although the index is usually associated with women, a Deloitte Insights survey found that men and women splurge on affordable luxuries in about equal numbers, and men actually spend more on those purchases. But they're most likely to spend on food and beverages.

The Bright Side

However you satisfy your desire to spend, experts say it's OK to splurge on the occasional affordable luxury. "By indulging in small, meaningful pleasures, you can reduce stress, boost your mood and cultivate a more positive outlook," said Robert Cuyler, PhD, chief clinical officer at Freespira, in an interview with VeryWellMind.

Just be careful about how you approach your purchases so you can indulge guilt-free. For example:

- Develop healthy habits for managing stress, anxiety, boredom and other emotions that can trigger overspending.
- Make room in your budget for small luxury purchases.
- Spend intentionally, not on impulse.
- Pay with cash or debit.
- Be aware of the undue influence social media can have on purchase decisions.

Voice of the Consumer



Lest you still feel guilty about spending during a financially stressful time, try to keep your spending in perspective.

"Worry about the big stuff" and "check in about the medium stuff," advised Jeff Kreisler, head of behavioral science at J.P. Morgan Private Bank, in a blog post on the J.P.Morgan Wealth Management website.

"Don't stress about little stuff," he said.

IS 10,000 STEPS A DAY OUTDATED? – YES!



The idea that you need to log 10,000 steps a day for good health has been health gospel for ages. But as Women's Health previously reported this year, the 10,000-a-day steps goal (which roughly equates to five miles) isn't really based in science. In fact, it's more marketing than anything. But it's a nice, round number, and it's built into most fitness trackers.

Now, a new scientific analysis in The Lancet Public Health officially confirms that this lofty steps count goal isn't actually necessary—and the potential health benefits start to level off well before you reach that point.

If you've been happily clocking 10,000 steps a day and feel like it's working for you, there's no reason to stop. But if that number is intimidating and feels impossible to reach with everything else you've got going on in your life, this study probably has some findings you can use. Here's what the scientific review discovered, plus where experts and trainers recommend you try to land with your new step count goal.

What did the new meta review find?

For the review, researchers analyzed data from 88 different studies, looking at how step counts were linked with the risk of developing a slew of health conditions.

Overall, the researchers discovered that the risk of developing serious health conditions like cardiovascular disease, dementia, cancer, type 2 diabetes, and depression was lower in people who logged 7,000 steps a day compared to those who only did 2,000 daily steps.



But they also discovered that the health perks beyond 7,000 steps were actually pretty minimal.

"Although 10,000 steps per day, an unofficial target for decades without a clear evidence base, was associated with substantially lower risks for all-cause mortality, cardiovascular disease incidence, cancer mortality, dementia, and depressive symptoms than 7,000 steps per day, the incremental improvement beyond 7,000 steps per day was small, and there was no statistical difference between 7,000 steps per day and a higher step count for all the other outcomes," the investigators wrote. "Therefore, 7,000 steps per day might be a more realistic and achievable recommendation for some, but 10,000 steps per day can still be a viable target for those who are more active." Where did the 10,000 number come from?

Voice of the Consumer



Why is it not accurate?

While hitting 10,000 steps isn't bad for you (and means you're moving a lot throughout the day) the exact number is pretty much made up. "It was a marketing campaign," says Albert Matheny, RD, CSCS, co-founder of SoHo Strength Lab. "There wasn't a scientific basis for it."

Matheny stresses that the 10,000 steps a day goal isn't necessarily inaccurate from a health POV—but many people can get serious health perks between 5,000 to 7,000 steps a day. "The data show health gains level off well before 10,000," Singer says. "Mortality and cardiovascular risk improvements start at just 2,000. It's important to understand this so that you avoid an all-or-nothing mindset—especially one that isn't based on any actual data."

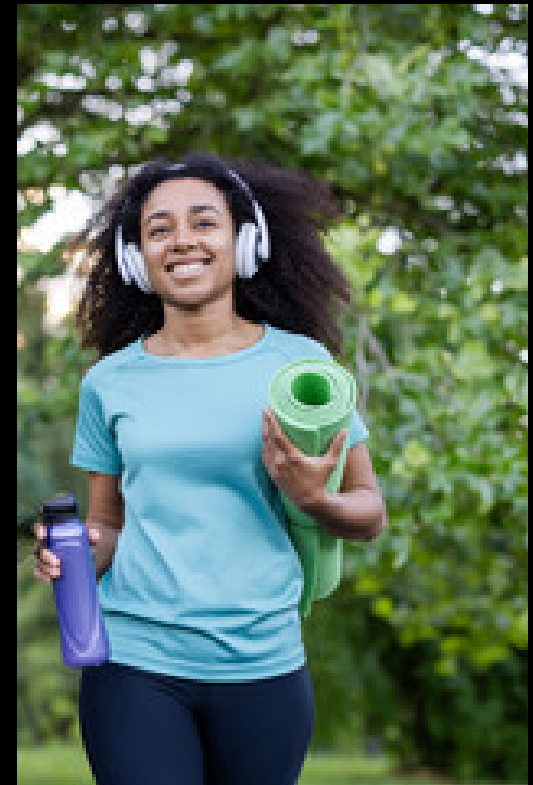
If that's the number you like, and you hit it consistently, stick with it! But just remember: "10,000 steps per day is not the magic number," per Matheny.



The famous steps goal number has a long history behind it (you can do a deep dive here). But here's a quick recap: This number was formulated by a Tokyo doctor named Iwao Ohya who created a fitness tracker called Manpo-Kei (in Japanese, that means "10,000 step meter") with engineer Jiro Kato.

It's been suggested that 10,000 steps was chosen because the Japanese character for 10,000 looks like a man running or walking, but it's not really clear if that's truly one of the reasons behind the number. (Both inventors have since died.)

The number 10,000 eventually got picked up by researchers and fitness tracker developers, and its popularity spread. These days, almost everyone knows the number. Still, "no clinical data backed it then, and none was added later," says Dani Singer, CPT, founder of Fit2Go Personal Training.



So, how many steps should I take per day?

Based on the scientific review's findings, aiming for 5,000 to 7,000 steps a day is a good goal to reach for. That's roughly two to 3.5 miles per day, depending on your stride. "There's nothing wrong with 10,000 steps, but it isn't based in science," Matheny says.

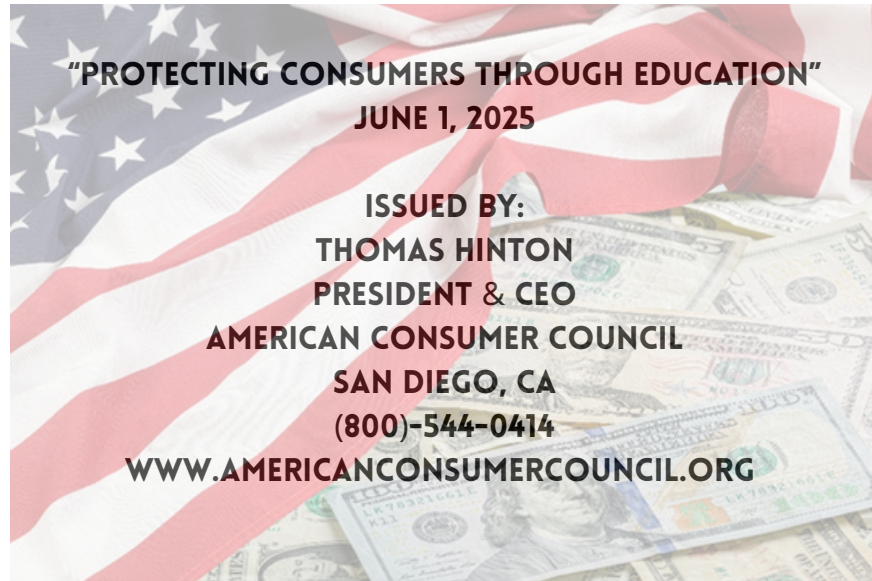
If you want to still aim for 10,000 steps, Matheny says you should go for it. "If you don't get there, maybe you still get to 7,000," he points out. But any amount of walking is helpful. "A thousand steps is way better than zero," Matheny says.

In other words: Just keep moving.

Voice of the Consumer



FY 2024-2025 -- ACC EXECUTIVE SUMMARY



ACC'S OVERALL PERFORMANCE IN FY 2024-2025:

THE AMERICAN CONSUMER COUNCIL (ACC) IS PLEASED TO REPORT HIGH GROWTH DURING THE PAST FISCAL YEAR. AS WE BEGIN OUR NEW BUDGET YEAR, ACC CAN REPORT STRONG GROWTH IN THREE STRATEGIC AREAS: FINANCIAL PERFORMANCE, MEMBERSHIP DEVELOPMENT, AND PROGRAM ACHIEVEMENTS.

**DURING THE FY 2024-2025, THE AMERICAN CONSUMER COUNCIL EXPERIENCED A SIGNIFICANT INCREASE IN REVENUES, UP 21.02% WHILE EXPENSES ROSE 13.58%.
ACC'S NET ASSETS INCREASED BY \$457,833 DURING THE PAST FISCAL YEAR.**

ACC'S PARTNERSHIP WITH CREDIT UNIONS REACHED 143 SEG RELATIONSHIPS AS WE CLOSED OUR BOOKS ON APRIL 30, 2025. INDIVIDUAL MEMBERSHIPS INCREASED BY 23% TO OVER 432,000 AND BUSINESS MEMBERSHIPS INCREASED BY 36%. THESE ARE RECORD NUMBERS FOR ACC THAT WERE LARGELY FUELED BY DEEP CONCERNS AMONG CONSUMERS AND BUSINESSES ABOUT POTENTIAL TARIFFS, THE RISING COST OF GOODS AND SERVICES, AND UNCERTAINTY IN THE FINANCIAL MARKETS AS THE TRUMP ADMINISTRATION DETERMINES ITS ECONOMIC AND GLOBAL POLICIES.

AS WE BEGIN OUR NEW FISCAL YEAR, AMERICAN CONSUMERS TELL US THEIR PRIMARY CONCERNS CONTINUE TO BE THEIR UNCERTAINTY ABOUT ECONOMIC STABILITY, PRESERVING SOCIAL SECURITY AND MEDICARE, AS WELL AS THE LACK OF COOPERATION AMONG DEMOCRATS AND REPUBLICANS TO SOLVE MAJOR ISSUES THAT WILL DETERMINE HOW CONSUMERS SPEND THEIR MONEY IN 2025 AND BEYOND. THEIR KEY ISSUES IN ORDER OF IMPORTANCE ARE: THE "BOOMERANG EFFECT" OF TARIFFS ON CONSUMERS, FOOD AND GAS PRICES, AFFORDABLE HEALTH INSURANCE, RISING MEDICAL CARE COSTS, DRUG PRESCRIPTION COSTS, HOUSING AFFORDABILITY; AND SERIOUS TAX REFORM FOR THE MIDDLE CLASS.

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AT THE SAME TIME, NAGGING WORRIES ABOUT INFLATION AND INTERNATIONAL RELATIONS OVER RISING TENSIONS BETWEEN THE UNITED STATES AND BOTH CHINA AND RUSSIA ARE NOW TROUBLING CONSUMERS. THIS IS THE FIRST TIME THAT INTERNATIONAL CONCERNS HAVE APPEARED IN OUR CONSUMER SURVEY RESULTS.

CONSUMER EDUCATION:

ACC'S FINANCIAL EDUCATION VIDEO SERIES CONTINUES TO ATTRACT MILLENNIALS AND GEN Z'ERS (18-35-YEAR-OLDS) WHO ARE HUNGRY FOR SHORT, TOPIC-SPECIFIC VIDEOS THAT ADDRESS THEIR CONCERNS WHEN IT COMES TO MAKING MONEY, SAVING MONEY AND SPENDING IT WISELY. VIEWERSHIP OF ACC'S FINANCIAL EDUCATION VIDEOS IS UP 28% OVER THE PREVIOUS YEAR AS ACC ATTRACTS MORE 18-35-YEAR-OLD MEMBERS WHO ARE ENTERING THEIR PEAK SPENDING YEARS. THESE VIDEOS CAN BE VIEWED ON THE ACC WEBSITE: WWW.AMERICANCONSUMERCOUNCIL.ORG THE VIDEOS ARE SPONSORED BY ACC AND PROVIDED AT NO CHARGE TO OUR MEMBERS AND CREDIT UNION PARTNERS.

AS PART OF OUR EDUCATION COMMITMENT TO CONSUMERS, ACC COMPLETED A MAJOR UPGRADE OF ITS WEBSITE: WWW.AMERICANCONSUMERCOUNCIL.ORG WE NOW HAVE TWO LANGUAGE VERSIONS ON OUR WEBSITE – ENGLISH AND SPANISH – THAT WILL HELP US REACH THE FAST-GROWING SPANISH-SPEAKING MARKET ACROSS THE COUNTRY.

2025-2026 FORECAST:

BASED ON MEMBER SURVEYS AND OUR ANALYSIS OF THE NATIONAL ECONOMY AND GLOBAL CONFLICTS. ACC ANTICIPATES OUR ORGANIZATION WILL CONTINUE TO GROW BY DOUBLE DIGITS IN THE AREAS OF INDIVIDUAL MEMBERSHIP, BUSINESS MEMBERSHIPS, AND CREDIT UNION PARTICIPATION. WE ARE SEEING MORE AMERICAN CONSUMERS JOINING PRO-ACTIVE ORGANIZATIONS LIKE ACC AS A MEANS TO SECURE THEIR FINANCIAL FUTURE BY JOINING ONE OF ACC'S TRUSTED CREDIT UNION PARTNERS AND LENDING THEIR VOICES TO IMPORTANT ECONOMIC CONCERNS THAT ACC IS ADDRESSING THAT ARE IMPACTING OUR MEMBERS' FINANCIAL STABILITY AND GROWTH.

WE ALSO ANTICIPATE THE NUMBER OF SMALL BUSINESSES WILL CONTINUE TO GROW AS ACC CREATES MORE OPPORTUNITIES THROUGH ITS SMALL BUSINESS SUCCESS PROGRAM. CREDIT UNIONS ARE A KEY PARTNER IN HELPING ACC REACH SMALL BUSINESSES.

ACC IS CAUTIOUSLY OPTIMISTIC ABOUT THE AMERICAN ECONOMY THROUGH 2025 DESPITE THE POLITICAL DIVIDE AND CHAOS IN WASHINGTON, D.C. WE EXPECT ECONOMIC GROWTH TO BE 2.5%, WITH INFLATION REMAINING NEAR 3%. THE UNEMPLOYMENT RATE IS EXPECTED TO PEAK AT 4.1%. ALSO, IT APPEARS THE FEDERAL RESERVE BANK IS POISED TO REDUCE INTEREST RATES BY .05% IN THE SECOND HALF OF 2025 ASSUMING POLITICAL CONDITIONS AND GLOBAL RELATIONSHIPS DON'T WORSEN.

Voice of the Consumer



AS ACC'S MEMBERSHIP CONTINUES TO GROW, THE CURRENT PACE OF MEMBERSHIP GROWTH IS PROJECTED TO BE AT LEAST 16% IN FY 2025-2026 WITH BUSINESS MEMBERSHIPS CONTINUING TO GROW AT 22%.

ACC'S REVENUE GROWTH IS PROJECTED AT 18% WHILE EXPENSES WILL INCREASE BY 12%.

2025 ANNUAL MEETING:

IN COMPLIANCE WITH OUR BYLAWS, ACC WILL HOLD ITS 2025 ANNUAL MEETING ON FRIDAY, AUGUST 22, 2025 AT 9:00 AM EDT AT THE OLD SAYBROOK RESORT IN CONNECTICUT. THIS ANNUAL MEETING WILL BE LIMITED TO THE ACC BOARD OF DIRECTORS AND ACC'S ADVISORY COUNCIL MEMBERS. HOWEVER, MEMBERS AND GUESTS MAY PARTICIPATE VIRTUALLY VIA ACC'S CONFERENCE CALL SERVICE.

FOR MORE INFORMATION, PLEASE EMAIL ACC AT: INFO@AMERICANCONSUMERCONFERENCE.ORG

THANKS TO ACC'S BOARD:

WE ARE GRATEFUL TO ACC'S BOARD OF DIRECTORS FOR THEIR COMMITMENT TO SERVE OUR ASSOCIATION DURING THIS PERIOD, AND FOR THEIR SUPPORT AS WE CONTINUE TO WORK TOWARDS FULFILLING OUR MISSION OF CONSUMER ADVOCACY, FINANCIAL EDUCATION, AND CORPORATE SOCIAL RESPONSIBILITY.



AMERICAN CONSUMER COUNCIL