



Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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Consumer confidence "declines"



The Conference Board's **Consumer Confidence Index®** decreased in November, following an increase last month (after several months of decreases), according to the report's polling data, released Nov 30, 2021.

The Consumer Confidence Index now stands at **109.5** (1985=100), down from 111.6 in October, which was a short uptick after a downward trend that first started in July.

The **Present Situation Index**—based on consumers' assessment of current business and labor market conditions—rose to **142.5**, down from 145.5 last month.

The **Expectations Index**—based on consumers' short term outlook for income, business, and labor market conditions—fell to **87.6** from 89.

—See **CONFIDENCE, P3**

10 Top Tourist Scams to Beware

From pigeon poop to spiked drinks, con artists in Europe use creative ploys to fleece travelers

*by Katherine Skiba, AARP,
October 26, 2021*

Bound for Europe this holiday season? Don't let a crook ruin your adventure by running off with your cash.

As travel restrictions ease, people should "remain vigilant while abroad," a State Department official tells AARP. While tourist scams can occur in any country, here are some of the techniques commonly employed by con artists in Europe to get their hands on your valuables, according to travel experts, diplomats and law enforcement.

1. The spill that's not accidental. Pigeon poop — real or fake — or ketchup, ice cream, coffee or something else is spilled on you. Or thrown at you. "Someone will approach you and offer to help clean you up. Another person then picks your pocket while you are distracted," the State Department warns.

2. The panhandler's plastic cup. Some beggars place a clear plastic cup in the path of pedestrians hoping they inadvertently kick over the cup and send coins skittering. The goal: a guilt-tripped donation. "Assume beggars are pickpockets," European travel expert and TV host Rick Steves has advised.

3. The fake "gold" ring. A bad actor bends down to pick up a ring, insists it's yours and lifts



your wallet as you inspect it. Or the person demands a finder's fee for returning the brass trinket.

"Don't keep anything more in your wallet than you are willing to lose: one credit or debit card, one piece of identification and no more than 40 or 50 euros, or just under \$50 and \$60."

—*"Pickpockets in Paris: How to Avoid Becoming a Victim," from the U.S. Embassy & Consulates in France*

4. The spiked drink. More and more complaints have arisen from tourist spots across Poland: Victims have been lured into establishments with the promise of discounts or other enticements and exploited financially while under the influence of intoxicants, according to the Overseas Security Advisory Council, a partnership between the State Department and the private-sector security community.

Inflated credit card charges may be difficult to challenge because bars and clubs can show evidence of victims' consent. The crime happens in many countries and the venue could be, for example, a tea house or restaurant.

5. The designer watch. Or jacket. Or purse. A well-dressed man in Italy asks for directions, claims to work for a luxury-goods brand and shows you product samples in his car, a warning from the website hotels.com says. As a gift, he hands you a watch, jacket or bag, then pretends he's almost out of gas and asks for money — more than the knockoff is worth.

6. The "friendship" bracelet. Bad actors tie string around a tourist's wrist or finger and braid it into a bracelet, then demand money and threaten the tourist if turned down.

—*See PICKPOCKETS, P4*

Confidence, cont'

"Consumer confidence moderated in November, following a gain in October," said Lynn Franco, Senior Director of Economic Indicators at The Conference Board, in a press release.

"Expectations about short-term growth prospects ticked up, but job and income prospects ticked down. Concerns about rising prices—and, to a lesser degree, the Delta variant—were the primary drivers of the slight decline in confidence. Meanwhile, the proportion of consumers planning to purchase homes, automobiles, and major appliances over the next six months decreased. The Conference Board expects this to be a good holiday season for retailers and confidence levels suggest the economic expansion will continue into early 2022. However, both confidence and spending will likely face headwinds from rising prices and a potential resurgence of COVID-19 in the coming months.

"The Conference Board expects this to be a good holiday season for retailers and confidence levels suggest the economic expansion will continue into early 2022," she continued. "However, both confidence and spending will likely face headwinds from rising prices and a potential resurgence of COVID-19 in the coming months."



Present Situation

Consumers' appraisal of current **business conditions** less favorable in November.

- 17.0% of consumers said business conditions are "good," down from 18.3%.
- 29.0% of consumers said business conditions are "bad," up from 25.7%.

Consumers' assessment of the **labor market** was moderately more favorable.

- 58.0% of consumers said jobs are "plentiful," up from 54.8%.
- Conversely, 11.1% of consumers said jobs are "hard to get," virtually unchanged from 11.0%.

Expectations Six Months Hence

Consumers' optimism about the **short-term business conditions outlook** increased in November.

- 24.1% of consumers expect business conditions will improve, up from 22.7%.
- 20.7% expect business conditions to worsen, down from 21.9%.

Consumers were more optimistic about the **short-term labor market outlook**.

- 22.1% of consumers expect more jobs to be available in the months ahead, down from 24.4%.
- 18.9% anticipate fewer jobs, up slightly from 18.7%.
- 18.7% of consumers expect their incomes to increase,
- 11.3% expect their incomes will decrease, virtually unchanged from 11.4%.

The monthly Consumer Confidence Survey®, based on an online sample, is conducted for The Conference Board by Toluna, a technology company that delivers real-time consumer insights and market research through its innovative technology, expertise, and panel of over 36 million consumers. The cutoff date for the preliminary results was November 19.

To learn more or become a member, visit [conference-board.org/us](https://www.conference-board.org/us).

The next Consumer Confidence Survey report is due **Tuesday, December 22**, at 10 a.m. (ET).



Pickpockets, cont'

7. The fake police officer. In city centers and resorts in Spain, some thieves pose as police, approach tourists and ask to see their wallets for identification purposes, the British government warns. If this happens to you, establish that the officers are genuine and if necessary, show some other form of ID. Genuine police officers don't ask to see wallets or purses.

8. The phony petition. In tourist enclaves in Paris, young boys and girls, some pretending that they cannot hear or speak, approach with a petition and ask for your signature — and money, French police officials warn. The youths may seem to be acting on behalf of associations and foundations but are not. "Their only aim is to get money from you, which will never be transferred to these organizations but instead used to fund illegal organizations and underground networks," the officials say.

9. The crush-and-grab on the subway. Several people swarm you as they try to get on or off a train car and, as they push you, pick your pockets. Another tactic is grabbing the purse of a passenger sitting by the door and hopping off as the doors are closing. Find a seat away from the doors and minimize access to your pockets and purse.

10. The highway pirates. These thieves wave your vehicle over for assistance with a flat tire or mechanical trouble, but as you help, an accomplice makes off with all the possessions in your unlocked vehicle.



Also, in many parts of Spain, rental cars carry a large sticker on the back of the vehicle, and there have been numerous reports of thieves breaking into rentals and taking all the valuables while they were parked at a scenic overlook or other tourist spot, the Overseas Security Advisory Council says.

These aren't small-time crooks.

It's important to understand that the crooks who prey on tourists may be part of major crime rings. Europol, the European Union Agency for Law Enforcement, holds periodic conferences on international pickpocketing gangs and after one in 2019 said that although pickpocketing still is sometimes considered petty crime, "highly professional groups" often are to blame and they can reap millions from the illegal activity.

Ringleaders bankroll luxury lifestyles for themselves, but many pickpockets, among them children, are "exploited foot soldiers" and may be the victims of human trafficking, Europol said.

The State Department underscores the scourge by saying in a 2021 report that "forced child begging" remains a problem in parts of the world.

Here are three things to do before you travel:

- Alert your credit card company to set up fraud protections, such as limits on charges to your account from the same location on the same day.
- Review the State Department's country information at travel.state.gov/destination.
- Enroll in the State Department's Smart Traveler Enrollment Program for the latest safety information about your destination.

And while traveling:

- Avoid using handbags, fanny packs and outside pockets that are easy targets for thieves, the State Department says in "A Safe Trip Abroad". One of safest places for valuables is in a pouch or money belt worn under your clothing.
- Be extra careful at places tourists frequent. Thieves prowl in and near museums, monuments, restaurants and hotels, at beaches, train stations and airports, and on subways and trains. Some target vehicles with nonlocal license plates. Pickpocketing is a threat "in major urban centers and highways across Spain," the U.S. Embassy in Madrid says.
- Avoid placing passports, cash, cellphones and other valuables in the outer pockets of backpacks or purses or on tables in public places. Do not leave bags unattended or bags slung over the back of chairs, on hotel or store counters, on top of your suitcase or travel bag or out of your physical control.



Zoomers on campus: Where I choose to bank



by KATERIN GOMEZ, ALACRITI, November 3, 2021

With many Zoomers in college and new to the banking industry, there is much to learn about what credit unions can do to improve their banking experience. Credit unions can attract more Zoomers by highlighting and discussing what they value in terms of personalized experiences, customer service, and rewards. This is critical, as Zoomers are an imminent major target audience for financial services. Here, we provide insight into why Zoomers bank where they do, according to data and anecdotes from Zoomers themselves.

Personalized Experience

Mobile banking, better rates, and personal relationships are common factors that Zoomers are looking for when it comes to banking. 64% of Zoomers are looking for a more personalized banking experience with product and service recommendations relevant to their unique situation. Especially as new college students, it's often the first time they are taking control of their budget. "I just opened my account earlier, and I chose my bank

because I like their customer service. I have a lot of questions, so I would rather talk to someone so they can help me," said Kayla, a freshman at the University of New Haven.

For Zoomers, customer service is essential. Whether it be from digital chat options or over the phone, they want to be assisted fast and feel cared for. "I would switch to another bank if they offered great customer service. That to me means 24/7 representatives available that greet you, informative videos about banking or how to use mobile banking or FAQs is very helpful," stated Lizette, a junior at Caldwell University. A study conducted by PYMNTS.com and SundaySky found that 72% of consumers would be very likely to switch to FIs that provide video content on its products. Personalized videos work because they drive engagement. This includes a higher click-through rate and interaction rate, which leads to a higher sales conversion rate.

—See **ZOOMERS, P6**

Zoomers, cont'

Partnerships, Incentives, and More

Many financial institutions partner with colleges to gain competitive advantages, such as having only one bank or credit union on campus and strategizing where to place ATMs and signage in high-traffic areas. They can even set stands on campus to hold giveaways and promotions. Although it doesn't guarantee that the student will sign-up on campus, credit unions need to get creative with incentives and rewards programs tied to achieving Zoomers' financial goals. A lot of college students are looking into what financial institutions have to offer to them.

Nicole, a senior from Western Connecticut State University says, "I look for banks that offer me low-interest rates and cashback programs for getting good grades; every little bit helps during school."

A great example of financial institutions offering incentives for mobile digital wallets is the free Kasasa Cash Back Checking rewards program offered through Philadelphia Federal Credit Union. When asked about banks and credit unions on campus and if she uses them, Hardi, a student at Temple University, stated,

"Yes, I do use them on campus. They are very accessible and are located in almost all the buildings here."

At Temple University's Philadelphia Federal Credit Union, for example, not only do they offer up to \$10 in monthly refunds for nationwide ATM fees, but they also offer a \$15 sign-up bonus. Additionally, for every monthly purchase, they give up to \$10 in refunds for iTunes, Amazon, or Google Play. These money-saving incentives are very appealing. From rewards programs on debit card purchases to surcharge-free ATM networks, these incentives and programs can make credit unions very attractive.

Improvements

As we all know, when financial institutions make their way into high schools and colleges, they bring educational materials, rewards, and paper forms.



Given that Zoomers place a high value on environmental concerns, with 67% believing that climate change should be a major priority, go paperless whenever possible, e.g., QR codes. Not only will going paperless show your alignment with Zoomer environmental considerations but there will be less friction in the sign-up process.

Consider this: not many students want to waste time filling out a paper form when they can scan a QR code instead. Consumers utilize QR codes on their cellphones in about 25% of cases, but that is the whole population. What about the Zoomers on campus? It's crucial to understand how the educational system is assisting Zoomers on campus. Many colleges have effectively implemented QR codes in their classrooms or college campus events. It's less traditional and more focused on technology. All applications not only deliver the same knowledge in a more efficient manner, but they also improve student engagement. Not surprisingly, social media is where Zoomers obtain a lot of information, and that also includes financial habits. Credit unions should make sure that they are posting content that is relevant to Zoomers on the platforms they are engaging with— e.g., Instagram, TikTok, Twitter, and Facebook. YouTube and Instagram are ranked the most used social media platforms by Zoomers. Approximately 89% of them visit or use YouTube.

—See **MORE ZOOMERS, P7**



Sweet Tooth

Satisfy your cravings with this delicious, chocolatey dessert recipe from Hershey

by Marisa Perjatel, Feb. 5, 2021

[Note: This decadent dish received four diamonds from AAA's [diamond dining designation](#).]

Location: The Circular,
100 Hotel Road, Hershey, PA

If anyone knows a good chocolate recipe, it's Hershey. Enjoy a taste of the sweetest place on Earth at home with this dark chocolate soufflé from the Hotel Hershey's flagship restaurant, The Circular, courtesy of Hershey's Corporate Pastry Chef, Cher Harris.

Overlooking Hotel Hershey's garden and reflecting pool, The Circular is known for its spectacular views and expertly prepared menu, focused heavily on steaks and chops. "Start out with the classic lobster bisque but save room for the sinful chocolate desserts," recommends a AAA inspector in a Diamond review.

We know exactly which dessert we would choose.

A staple on The Circular menu for over 20 years – naturally starring Hershey's Special Dark Chocolate – this dreamy chocolate soufflé puts an exclamation point on any great meal.



More Zoomers, cont'

Credit unions can take advantage of this opportunity to teach Zoomers about their finances, as over 80% of Zoomers are concerned about their finances, and about 72% of Zoomers interviewed in a Pew Social Media study say they use at least 11 of the social networks included in the study (Instagram, TikTok, Snapchat).

"I do think social media can bring more awareness about financial habits, but we have to be careful of what information we can trust. I have seen some ads or posts on social media that gave the wrong information about banking," said Hardi, a Student at Temple University.

That said, many of these advertisements and information are not directly from financial institutions. Many Zoomers would benefit immensely from earning information directly from a financial institution's social media. That is why it is crucial to have a strong

and relevant social media presence.

To summarize, when it comes to luring Zoomers to campus, having personalized experiences, incentives, similar ideals, and a social presence are incredibly crucial.

With practically everything being done on social media today, it's critical to recognize that it's one of the primary resources for Zoomers. More digital options, such as QR codes or allowing payments from more modern channels like Amazon Alexa, have the potential to completely shift the game and improve their banking experiences.

For many Zoomers, having a positive impact on society is extremely important, as is having a sense of ownership.

Knowing a handful about the Zoomer generation can aid financial organizations in making numerous improvements to their customer or member experience and convenience.



Hershey's Dark Chocolate Soufflé

- 6 oz Hershey's Special Dark Chocolate
- 1.3 ounces bread flour
- 1 ounce butter
- 6.5 ounces whole milk
- 1/8 teaspoon salt
- 2 oz egg yolks
- 7 oz egg whites
- 1/4 tsp cream of tartar
- 1.5 oz granulated sugar
- 1/2 tsp orange zest, fresh

1/ Heat oven to 375 degrees, using convection if possible.

2/ Melt the chocolate over a double boiler. (After bringing water to a boil, turn off heat and place bowl filled with chocolate over steaming pot to melt.)

3/ In a separate saucepan, whisk flour and butter over heat until incorporated and to cook out starch, approximately 2 minutes. Whisk milk in four parts, whisking to smooth after each addition. Cook to thicken/smooth.

4/ Add flour mixture to the chocolate (over warm water bath) and whisk vigorously to smooth. Add the salt and egg yolks and whisk until smooth.

5/ Whip the egg whites and cream of tartar until foamy. Stream in the sugar and whip to a medium peak (like shaving cream). Fold in the chocolate mix and the orange zest; first fold 1/3 of whites into chocolate bowl to loosen, then fold the chocolate into the bowl of whites with a whisk.

6/ Portion into buttered/sugared ramekins. Bake for 12 minutes. Makes 4 individual ramekins.



More News, cont'

GIVE BACK TO ACC

American Airlines Consumer Flight Benefits

Now you can help ACC accrue travel miles for the organization, which they can eventually use when staff must travel to area affiliates or voting members need to attend annual meetings. All you need to do is include ACC's "Business ExtrAA" number: **878585** whenever you travel with American Airlines and or any of their One World airline, hotel and rental car partners.

While this program allows you to contribute air miles to ACC, please note that you will not lose any of your own frequent flyer miles.

It's a WIN WIN!

Here are a few ways you can accomplish making sure our Business ExtrAA number gets on your travel

documents:

Phone: Call American Airlines at 1-800-433-1790 and ask the agent to add the ACC Business ExtrAA account number (878585) to each eligible ticket.

Online: While logged into your American Airlines account on www.aa.com, input ACC's Business ExtrAA account number (878585) in the spot on the *Passenger Details* page during your booking process.

Ticket Counter: Just provide ACC's Business ExtrAA account number (878676) to the AA agent at the ticket counter when purchasing your ticket, or even when you are checking in.

Thank you for supporting ACC with these consumer flight discount benefits.

Amazon SMILE Program



As an eligible nonprofit, ACC recently registered with Amazon's SMILE program, which donates 0.5% of the price of eligible purchases to the charities selected by Amazon customers. There are no fees or extra costs involved.

When customers like you go to Amazon on any given day to shop, you can select from over a million registered charities, but we hope you will pick ours as your charity of choice.

As a result, we want to make it even easier for you, by providing the the link you need to donate to us.

<https://smile.amazon.com/ch/33-0718596>.

Since starting the program in 2013, Amazon's Foundation has seen donations of \$266 million through the SMILE program. These donations from Amazon are at **no cost to you**, so please consider ACC the next time you go shopping online.

The first time you set it up, it will pop up as a reminder every time you enter. To learn more about the program, visit smile.amazon.com.

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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State Department Federal Credit Union (SDFCU) was chartered in 1935 through the efforts of eight employees of the United States Department of State. Decades later, their now diverse membership has grown to more than 90,000 members worldwide, to include ACC as one of their Select Employee Group affiliates, and they have over \$2.4 billion in assets. That's a long way from those first eight.

Headquartered in Old Town Alexandria, Virginia, with six branch locations, their financial products include: savings accounts, mortgages, credit cards, auto loans, share certificates, interest checking options, IRAs, and much more.

SDFCU also welcomes their members to bring their experience, perspectives and talents - which all add incredible value to the roles they would take and the community they would serve - and make an impact by joining one or more of their various volunteer committees. Committees vary in assignment, responsibility and level of commitment, but would look great on any resume. Meetings take place in-person every month or quarterly at SDFCU's headquarters and generally last an hour and appointments are usually made once per year.

Committees are as follows:

The Supervisory Committee:

Its primary function is to ensure that SDFCU's records are properly, honestly, and accurately maintained and that policies are carried out faithfully.

Ongoing audits and reviews are performed by the five-member team appointed by the SDFCU Board, with voting privileges.

Ongoing audits and reviews are performed by a five-member team appointed by the SDFCU board, with voting privileges.

Asset Liability Committee:

The ALCO's mission is to ensure management's compliance with key financial ratios and policies; recommend to the Board the approval of the annual budget; understand the various risks associated with positions in the balance sheet; review existing services; explore and recommend other potential services and programs.

Membership Committee:

Responsible for reviewing applications from potential occupational, associational, or community groups and searching out new employee groups which may have an interest in joining SDFCU's diverse membership. Weekly late-afternoon meetings usually last about an hour, with attendance in-person or via conference call. Committee members are selected at any time throughout the year.

—See **CREDIT UNION P11**

Credit Union, cont'

Member Advisory Council:

This is an ad hoc committee comprised of small groups of members that meet at the different branch locations twice a year. Topics discussed may vary and are driven by the desire for direct feedback from members in order to help guide SDFCU decisions and priorities. Meetings normally last an hour and usually take place at noon or later in the afternoon. Contact your local branch manager for details and to sign up for that branch's council.

Driven by Cause

With the ongoing effects of COVID-19 rapidly contributing to a growing number of Americans going hungry, SDFCU is sponsoring a campaign to address the issue of hunger in the country and they invite you to join them in making a difference.

Working with America's Charities Foundation, SDFCU has identified six fully-vetted hunger-based organizations in need of their members' support. These are organizations that are making a difference every day by feeding those in need in the United States. SDFCU calls this program the "Hunger-based Member Donation Program."

Committed to supporting these charitable efforts as part of their "people helping people" philosophy, SDFCU will match dollar-for-dollar up to \$100 for each member donation.

Donations not only help those in need immediately but also provide ongoing support for the long-term programs of these important charities.

The six charities are:

Feeding America is a nationwide network of 200-member food banks that leads the fight against hunger in the U.S. In 2019, they provided food to more than 40+ million people, including 10 million children and 7 million seniors.

Feed the Children has - in the U.S. and around the world - distributed approximately 87.8 million pounds of food and essential household items valued at more than \$361 million in fiscal year 2020.

Lorton Community Action Center (LCAC) is a 501(c)(3) nonprofit organization seeks to provide low-income individuals, families and seniors residing in Fort Belvoir, Lorton, Newington and other portions of southeast Fairfax County with access to basic needs and the opportunity to empower themselves through LCAC's educational programs. LCAC strives to connect people with other programs in the area that will have a positive impact on a family's long-term health.

Food for Others, Inc. operates four core services. (1) emergency food is provided to individuals and families referred by social services organizations in Merrifield, Virginia; (2) Neighborhood distributions weeknights at 16 sites in low-income neighborhoods across Fairfax County, Falls Church, and Arlington County; (3) distribution to approximately 22 local Northern Virginia Community Partners.

Meals on Wheels America has been guided by a single goal since the first known U.S. delivery by a small group of Philadelphia citizens in 1954, supporting senior neighbors to extend their independence and health as they age.

Share Our Strength (No Kid Hungry) doesn't buy or distribute food; instead, they work with key educators, community organizations and lawmakers to launch and improve existing programs that feed hungry kids.

Learn more about each of these charities here [America's Charities](#)



We are proud to share ACC's consumer council affiliates in the State of Virginia:

Virginia Consumer Council
12020 Sunrise Valley Drive,
Suite 100
Reston, VA 20191

Hampton Roads Consumer Council
4410 E. Claiborne Square,
Suite 334
Hampton, VA 23666

Northern Virginia Consumer Council
12020 Sunrise Valley Drive,
Suite 100
Reston, VA 20191

Richmond Consumer Council
4870 Sadler Rd Suite 300
Glen Allen, VA 23060

Southwest Virginia Consumer Council
1327 Grandin Road SW
Roanoke, VA 24015

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 Winter cycle are now being accepted through Dec. 31.

It's a proven fact that consumers prefer to do business with companies that are eco-friendly, 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.

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 found here bit.ly/3w6jE1N 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.



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