

Consumer News & Views

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Consumer Confidence Rebounds. Is the Economy Improving?

The Conference Board **Consumer Confidence Index**®, which had rebounded in December, increased again in January. The Index now stands at 80.7 (1985=100), up from 77.5 in December. Businesses are beginning to hire more people and the economy is returning to a slow, but steady growth pattern.

Thomas Hinton, president of the American Consumer Council, stated "Consumers are feeling better about their near-term economic prospects as more businesses are hiring and there are more economic opportunities for middle-class consumers."

Despite the severe winter weather throughout much of the country and the drought in the western United States, the key economic indicators observed by the American Consumer Council -- job growth, rising income and GDP -- are trending upwards for the first time in years. Hinton noted, "We're confident this trend will continue and we're hopeful that Congress will act to raise the minimum wage and loosen credit limits to help consumers borrow more money."



rateGenius Helps Consumers with Low Auto Loans.

rateGenius, a Web-based, nationwide financial services company, offers customers vehicle refinancing, insurance products and mortgage services. No fee is charged to customers who want to use rateGenius' services.

Headquartered in Austin, Texas, rateGenius started in 1999 and has been named one of Austin's fastest growing companies and Top Workplaces in 2012 and 2013. The company tripled in size between late 2011 and 2013, which has allotted more savings opportunities for customers.

With its more than 200 nation-wide lender network, vehicle refinancing through rateGenius affords the customer the opportunity to lower their monthly payment. Customers can expect a 24-48 hour turnaround time to refinance their autos, motorcycles, RV or boats. Vehicle refinance offers exceptional rate savings, while lowering your car payment. RateGenius not only provides customers with an average 5.15% interest rate reduction, but our customers also enjoy savings over an average of \$81/month on their car payment. We will assist you in finding the best rate, term and payment for refinancing your auto loan. Take advantage of our promotion offering up to 60 days until your next payment, and use that savings toward other expenses.

The rateGenius Insurance Agency, with multiple nationwide carriers like Progressive and MetLife, is one of Texas' largest independent insurance brokers. The Insurance Agency assists customers with finding the best insurance rates available for life, health, homeowners, vehicle and more.

rateGenius Mortgage Services is an up-and-coming branch of the company. Started in 2013, rateGenius Mortgage Services offers customers help with home purchase, different refinance options and pre-approvals.

The financial services offered by RateGenius is a streamlined process competitively designed to find the best rate possible to save customers money, while keeping your best interest in mind. Our streamlined process offers the opportunity to save money without having to pay any fees to rateGenius.

To start saving visit rateGenius.com. We also offer a referral program. Feel free to send us questions and check us out on Twitter, Facebook, Google+ and LinkedIn under the name rateGenius.

Vehicle Refinance: 1.866.728.3436

Insurance: 1.855.339.9315

Mortgage: 1.855.659.7900

What You Need to Know About the New Health Care Law? We've been researching various websites that clearly explain the new Affordable Care Act (ObamaCare). Here are some excellent answers to key questions and one website we recommend for clear answers: <http://www.yourhealthcaresimplified.org/questions/>

What is the New Health Care law?

"Health care reform" refers to a federal law called the Affordable Care Act, which was passed in March 2010. Health care reform also includes laws passed in each state to support the Affordable Care Act. To most people, health care reform means:

- New and better ways to get affordable health care coverage
- More options for receiving quality medical care
- A legal requirement to have health insurance or pay a penalty starting in 2014

The only people who won't have to buy health insurance or pay a penalty are:

- Those with certain religious beliefs
- Members of Native American tribes
- Undocumented immigrants
- Those who are in prison
- Those whose income is below a certain level

What do I need to do now?

The first open enrollment period for the health Insurance Marketplace begins October 1, 2013 and lasts until March 31, 2014. The marketplace will show the different health insurance plans, what they cover and what they cost. Open enrollment began October 1, 2013 for health care plans that will cover their care beginning January 1, 2014. Enrollment is required by December 15, 2013, in order for coverage to begin on January 1, 2014.

If you have health insurance but want a more affordable plan, start keeping basic records about your household income and spending. You may be able to receive discounts or financial help when buying coverage for next year. You will need to provide income information when you apply for coverage through the Health Insurance Marketplace.

If you do not have insurance now, ask your employer if they plan to offer health insurance starting in January.

Do you have a favorite doctor? Would you choose one hospital above all others, whether for routine testing, emergency care—or to deliver your baby? Do your research today for 2014 and the future. Then choose an insurance plan that will continue to cover care at the highest quality doctors and facilities.

CFS2 Earns ACC's *Friend of the Consumer Award* Gold Level Award.



The American Consumer Council is pleased to recognize CFS2 as a 2014 Gold-level recipient of its prestigious *Friend of the Consumer Award*. CFS2 is a family-owned company that uses a nurturing approach to help its consumer-clients resolve their debt issues and restore their credit and good name. CFS2 was featured on CBS' 60 Minutes as the "exception to the rule in the debt collection business." The family members each understand that "bad things can happen to good people" and have been exactly where you are today. CFS2 understands.

Bill and Kathy Bartmann, the founders of the company, were deeply in debt due to the failure of an oil-related business after the price of oil plummeted in the 1980s.

Because they personally had been hounded by predatory debt collectors, Bill and Kathy vowed they would find a better way.

Believing they could make a difference, Bill and Kathy started a small agency. True to their promise, Bill and Kathy never treated customers the same way they had been mis-treated. They treated customers with dignity and respect, and quickly discovered that most of those customers wanted to find a way to pay back their debts if only someone would work with them instead of hounding.

In the years since 1986, Bill, Kathy, and their team have successfully used debt discounting to help more than 4.5 million American families get rid of the debt that so often tears the family apart.

They even won the Better Business Bureau Torch Award for Ethics. Imagine that – a collection agency winning awards from the Better Business Bureau. Also, Bill Bartman has been nominated for the Nobel Prize.

Though the world has changed a lot in the last quarter century, the family-owned approach to helping people out of their debt problems has not changed. It's still firmly rooted in the insistence that customers must always be treated with dignity and respect and in the belief that giving customers a chance is a rewarding proposition.

If you are serious about cleaning the debt mess in your life and want to find financial stability, CFS2 is who you want on your side.

Each year, ACC awards numerous "*Friend of the Consumer*" Awards to deserving companies and organizations because they have "demonstrated a commitment to American consumers by providing a specific product or service that fosters consumer confidence and market acceptance."

To apply for the "*Friend of the Consumer*" award, complete the online application and return it to ACC with the application fee. Applicants will be notified within 5 days of receipt of their application. Thereafter, a panel of independent judges will review your application and make a formal recommendation within 45 days of receipt of your award application. For more information, visit: <http://www.americanconsumercouncil.org/awards.asp>

American Consumer Council Complete Regional Office Expansion with Addition of Connecticut and Long Island Offices. In January, the American Consumer Council (ACC) added two new regional offices in Mystic, CT and Uniondale, NY to bring its 2014 regional office expansion total to 18 offices. ACC's physical office locations now include: Beaverton, OR; Springfield, MA; Mystic, CT; St. Paul, MN; Uniondale (Long Island), NY; Silver Spring, MD; Lexington, Kentucky; Atlanta, Georgia; Little Rock, Arkansas; Phoenix, AZ; Philadelphia, PA; Salt Lake City, UT; Metairie, Louisiana; Tampa, Florida; San Antonio, Texas; and, Columbia, South Carolina.

ACC continues to operate its three national service centers in Newark, NJ; El Segundo, CA; and the Washington, D.C. area. ACC is headquartered in San Diego, California.



Over the past year, ACC has created 12 new regional offices at various locations to better serve the needs of its growing membership and support its network of 44 state consumer councils. The American Consumer Council's Washington, D.C.; Newark, NJ; Phoenix, AZ; Salt Lake City, UT; Lexington, KY; and, Los Angeles, California offices have been in operation for several years:

- The **Connecticut Consumer Council** office is located at 12 Roosevelt Avenue, Suite A, in Mystic, CT 06355 to serve members in Connecticut and Rhode Island.
- **New York Consumer Council** and ACC members in Long Island will be served at RXR Plaza, 6th Floor, Uniondale, NY 11556.
- The **Newark, NJ Regional** office located at One Gateway Center, Suite 2600-146, Newark, NJ 07102 will continue to serve members in New Jersey, New York, northeastern Pennsylvania, and parts of Connecticut.
- The **Utah Consumer Council** office will also serve ACC members in the Mountain States Region at 2150 South 1300 East, Suite 500, Salt Lake City, UT 84106
- The **Arizona Consumer Council** office will continue to serve ACC members in Arizona and parts of New Mexico at 11811 North Tatum Blvd., Suite 3031, Phoenix, AZ 85028.
- The **North Central Region** members of ACC including Minnesota, Iowa, the Dakotas and Wisconsin will be served at 445 Minnesota Street, Suite 1500, St. Paul, Minnesota, 55101.
- The **Pacific Northwest Consumer Council** office is located at 11240 SW Allen Blvd., Suite 200, Beaverton, OR 97005 and will serve members in Oregon, Washington and parts of Idaho.
- The **Massachusetts Consumer Council** office will also support ACC's New England Regional Office located at 1441 Main Street, Suite 1040, in Springfield, MA 01103.
- The **Arkansas Consumer Council** office will also serve as ACC's Southern Regional office located at 10515 W. Markham Street, West Little Rock, AR 72205.
- The **Louisiana Consumer Council** office will also host ACC's South Central Regional office located at 3900 N. Causeway Blvd., Suite 1200, Metairie, Louisiana, 70002.
- The **Philadelphia Regional** Office will serve members in eastern Pennsylvania and nearby New Jersey at 150 Monument Road, Suite 207, Bala Cynwyd, Pennsylvania, 19004.
- The **Texas Consumer Council** office will also serve as ACC's Southwest Regional office located at 9901 Interstate Highway 10 West, Suite 800, San Antonio, TX 78230.
- The **Kentucky Consumer Council** office will serve as ACC's Appalachian Regional office located in The Paragon Centre, 2333 Alexandria Drive, Lexington, KY 40504.
- The **Florida Consumer Council's** new office in Tampa will also serve as ACC's Southeastern Regional office located at 8270 Woodland Center Blvd., Tampa, FL 33614.
- The **Carolina Consumer Council**, will serve both North Carolina and South Carolina, at 1320 Main Street, Suite 300, Columbia, SC 29201.
- The **Georgia Consumer Council** will continue to serve the Greater Atlanta Region with offices located at 4555 Mansell Road, Suite 300, Alpharetta, GA, 30022.
- The **Maryland Consumer Council** office will continue to serve as ACC's Mid-Atlantic Regional office located at Metro Plaza II, 8403 Colesville Road, Suite 1100, Silver Spring, MD 20910.
- The **California Consumer Council** will continue to support ACC's Southern California Region at 400 Continental Avenue, Suite 600, El Segundo, CA 90245.



Transamerica Financial Solutions Group serves the financial institution market with loan protection products, reinsurance solutions and related services. Our mission is to market the industry's most innovative insurance programs and deliver effective marketing, professional training and support to help our partners maximize profitability while reducing costs and improving service.

Transamerica is an AEGON company, a multinational insurance organization headquartered in The Hague, the Netherlands. AEGON is one of the world's leading life insurance and financial services organizations. Transamerica markets the quality products of AEGON's affiliated insurance carriers and utilizes the resources and expertise gained from diverse products and distribution channels. With a portfolio that includes credit and mortgage insurance, debt cancellation, reinsurance solutions and related products, Transamerica can tailor products that strengthen your financial institution while protecting customers' loan obligations.

Transamerica utilizes the following AEGON company carriers that are rated by A.M. Best Company, Standard & Poor's, Fitch Ratings and Moody's Investor Service based on financial strength and operating performance.

Transamerica has an outstanding track record of supporting credit unions and other financial institutions. Transamerica is also a corporate sponsor of the American Consumer Council.

For more information, please contact Transamerica Vice President Tom Kazar at:
http://www.transamericafinancialsolutions.com/contact_us.html



ACC Annual Meeting Scheduled for Friday, June 13. The annual meeting of the American Consumer Council will be held on Friday, June 21, 2013 at 10:00 am PST. This year's meeting will be held during a teleconference call to accommodate more members who wish to participate. All voting members are invited to participate in the annual business meeting via teleconference services. There is no cost to participate.

To register to participate in this online annual meeting, please email the ACC office to request the password for access to the conference call at: info@americanconsumercouncil.org.

The annual meeting will discuss business matters pertinent to the management and operations of the American Consumer Council and review activities and issues during the past 12 months.

Green CSM Certification Accepting Applications for 2014 Spring Cycle:

If your company or organization would like to increase its credibility with consumers, you should consider applying for the **Green CSM Certification**. Applications for the 2014 Spring cycle are now being accepted through March 31, 2014.

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

All applicants complete the criteria and submit their responses to ACC's Green Consumer Council for review, assessment and feedback. Program details and the **Green CSM Certification** criteria can be viewed at ACC's website located at: <http://americanconsumercouncil.org/greenc.asp>

