

Consumer News & Views



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This issue is sponsored by

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What do Consumers Want in 2012? Here's a Peek from the Consumer Electronics Show in Las Vegas!

Are you wondering what's in store for consumers in 2012? Here's what San Francisco Chronicle reporter James Temple experienced at the 2012 Consumer Electronics Show (CES) in Las Vegas.

Any trade show that spans the better part of a week and almost 2 million square feet of space will, by definition, be about a lot of things. But as I walked the floor, listened to the keynotes and scanned the announcements at this year's International Consumer Electronics Show, a handful of themes stood out. Here are the highlights and lowlights, the promising and surprising, and the disappointing and ridiculous things I noticed:

CES this year was about thin laptops and big smart phones, high-resolution TVs and high-IQ appliances. It was about making devices prettier, like the HP Envy 14 Spectre and the Dell XPS 13. And it was about working to make gadgets easier to use by, among other things, replacing remotes, keyboards and mice with voice, touch and motion.



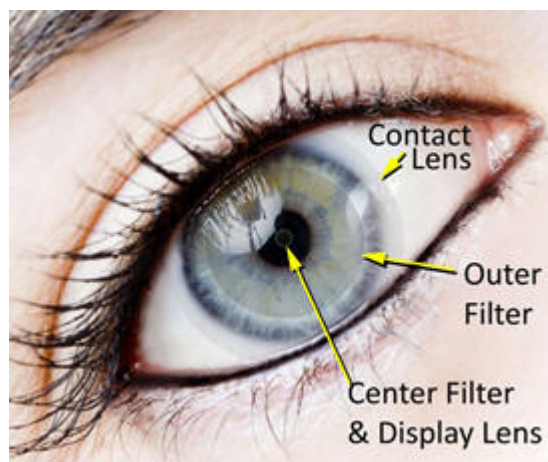
It was a tale of two technology giants struggling to regain their glory after stumbling badly along the path to the mobile future. Microsoft and Intel took pains to demonstrate that they're making the transition by highlighting the forthcoming Windows 8 operating system, HTC and Nokia smart phones running on Microsoft's mobile software, and Lenovo and Motorola mobile devices powered by Intel chips.

From useful to absurd

There were small things that solved real problems, such as Griffin's forthcoming mount for suspending smart phones or e-readers from upright and locked airline tray tables, relieving passengers of the arm cramps that come with holding them up through a movie.

We saw additional hints of how technology will become increasingly wearable and personal - or, to put it another way, how we're slowly turning ourselves into cyborgs.

As pointed out earlier, Innovega of Seattle showed off contact lenses that can display images to the wearer, so your e-mails can pop up literally right before your eyes and you can view the world through a layer of augmented reality.



Think Yelp reviews on the side of restaurants or the latest tweet from the person walking past you! Many people will reflexively say, "No thanks, a line between personal technology and invasive technology has been definitively crossed!" And they'd be right.

In some ways, CES this year was about where we're going, rather than where we are. We were continually reminded that we're on the precipice of some fundamental advances in technology. Carriers are rolling out zippy fourth-generation wireless networks. Microsoft is introducing an operating system with touch control on tablets and PCs. And a next generation of chips will offer big improvements in power and energy consumption.

These developments promise to bring about more fully realized versions of the ideas already at work in the ultra-books, phones and TVs on display at the show, ultimately delivering smaller, thinner, faster, smarter, more intuitive, better integrated and ubiquitously connected devices.

We saw lots of power plays. The almost neurotic need for juice in our increasingly gadget-centric world has spawned new product lines, like a bevy of battery cases for smart phones, and battery-equipped backpacks.

As always ...

As always, there were plenty of iPhone covers at the show. They were tricked out with batteries, blinged-out with jewels or equipped with bottle openers. They were waterproof, drop-proof or foolproof. And, for the most part, they were hideously ugly.

As always, there were thousands of exhibitors on the showroom floor insisting the headphones, TVs, laptops and smart phones that worked perfectly fine last month are now horribly antiquated and out of fashion.

And yet ...

CES also showcased how the mobile and Internet revolutions continue to change lives and commerce in meaningful ways, as the automotive, health care, entertainment, online, robotics and other industries all leverage apps, phones and tablets to invent new business models, better meet consumer needs and create new jobs. Even as the economy remains in a funk for most industries, CES set a record for exhibitors and nearly surpassed the all-time attendee mark.

Finally we also saw how these unrivaled forces for growth and innovation face serious risks from the policy choices before us.

Follow @jtemple on Twitter, or e-mail jtemple@sfchronicle.com.



The mission of Carter Federal Credit Union based near Shreveport, Louisiana, is to provide value through all stages of life to our members and their communities. We are able to do this by offering members quality, convenient services for savings and credit needs within a sound financial institution. Carter Federal is a full service financial institution, offering a host of convenient services like checking and savings accounts, online eACCESS and more. We're sure you'll like lower interest rates on loans to higher earnings on dividend accounts available at Carter Federal Credit Union.

As a member of the American Consumer Council, you're eligible to join Carter Federal. Click on the following link for more details: http://www.carterfcu.org/membership/new_member_agreement.html -- or call their Membership Department at by phone at 1-318-688-3620 to get exact membership information.

From savings to loans to services designed for your convenience, Carter Federal is a full service institution. Across the nation, credit unions generally offer better rates and better service than banks or thrifts.

Check out the competitive rates and dividends offered by Carter Federal Credit Union. Deposits are insured by the [National Credit Union Administration, an agency of the Federal Government](#).

The History of Carter Federal Credit Union:

Carter Federal's beginnings date back to 1954, when Floyd Carter chartered the credit union to serve the employees of International Paper Company in Springhill, Louisiana. As paymaster of International Paper,

Floyd Carter witnessed predatory lending practices within his own workplace, and made a commitment to seek a safe way for employees to borrow and save money. Mr. Carter was a true credit union pioneer. His mission was to form a financial cooperative based on the premise of “people helping people”. Carter Federal Credit Union was chartered for the purpose of improving the financial well being of its members. This tradition continues today, many years after Mr. Carter’s pioneering efforts. Carter Federal Credit Union is unique among credit unions in the United States as it continues to carry the name of its founder.

Carter Federal continued to operate on site at International Paper until 1979 when the paper mill closed. Moving to a new location was the beginning of a new period of growth for the Credit Union. The 1980’s were marked by expansion and increasing operations. New locations in Shreveport, Mansfield, and Monroe, Louisiana were opened by acquisition of other credit unions through merger. In 1989, three major companies in Magnolia, Arkansas joined the field of membership and a fifth office was opened in Magnolia.

In 2000 the Credit Union added another office in Minden, Louisiana. In 2001, the field of membership grew to include anyone who lives, works, worships, or goes to school in the Parishes of Bienville, Claiborne, DeSoto, Red River, Webster, Caddo, and Bossier and the counties of Columbia and Lafayette in Arkansas. In 2004 the Bayou Walk branch was opened in Shreveport, and most recently another location was opened in Haughton, Louisiana.

By 2005 the credit union industry was faced with unprecedented challenges as the national unemployment rate reached record highs. Another milestone in the Credit Union’s history occurred that year when the Board of Directors recruited James P. Gibson to become President and CEO. Under his leadership, Carter Federal has continued its tradition of service to its members, and has experienced tremendous growth, doubling its asset size in only five years.

Currently, Carter Federal Credit Union operates seven locations, an Operations Center, an Administration Service Center, a virtual Call Center and eight full service ATMs. It is a shareholder and participant in the Credit Union Service Center Network. This expands the availability of teller service for its members across the United States, and included hundreds of locations.

Now over 27,000 members strong with assets topping \$200 million, Carter Federal stands proud of its growth and accomplishments and remains dedicated to the mission of improving the well-being of its members.

The American Consumer Council and the Louisiana Consumer Council are pleased to recognize Carter Federal as a Sponsoring Member.



The American Consumer Council and the New Jersey Consumer Council are pleased to recognize XCEL Federal Credit Union as a sponsoring member.

XCEL is a New Jersey-headquartered, not-for-profit, and member-owned financial institution. We are federally insured and we have been competently serving our members since 1964. We are rated 4 Stars by Bauer Financial – an independent financial institution rating service.

WHO CAN JOIN?

American Consumer Council members and their immediate family members.

WHAT WE OFFER?

Outstanding rates on vehicle, home equity, and mortgage loans. No minimum balance checking and savings. Attractive rates on money markets and certificates. See our complete product and rate listings at www.XCELfcu.org.

We are members of a network with 28,000 surcharge-free ATMs and 4,440 shared branch service centers across the USA.

A special 0.15% bonus for American Consumer Council members will be applied on all posted certificate rates and a 0.15% discount will be applied on all installment loan rates – including new, refinanced, and used vehicle loans and home equity loans – through March 29, 2012.

Special Offers:

- New, pre-owned or refinanced vehicle rates as low as 2.84% APR* for 36 months.
 - 60-Month Certificate - 2.15% APY* \$500 minimum (penalty for early withdrawal). Federally-insured. Other rates and terms available.
- *APR=Annual Percentage Rate. APY=Annual Percentage Yield.

Rates quoted include the special bonus and discount offers and are subject to change without notice.

Your American Consumer Council exclusive contact is: Mr. Ray de Quintal at 800-284-8663, ext. 3040 or 201-546-2928 (cell) or email raydequintal@xcelfcu.org.

XCEL Federal Credit Union is federally insured, regulated, and examined annually by both the federal government and an independent CPA firm. Each member's deposits are insured to the \$250,000 maximum allowable limit by the National Credit Union Administration (NCUA), which is backed by the full faith and credit of the U.S. government.

At XCEL Federal Credit Union, it is our mission to provide a unique combination of cutting-edge technology – to simplify your busy life, and friendly, personal service – to make you feel right at home!

Our Mission Statement: To be the primary financial institution for members by providing the highest quality affordable products and services, delivered with honesty and integrity in a convenient and secure manner for generations to come.

Members can also take advantage of a full array of loans including real estate, business and new and used car loans.

There are also many types of credit cards available. Scroll down the page to see our full report for Xcel FCU including charts to show their 10 year performance for growth, membership, total assets and number of branches. We also show their rates for certain loans and interest rates for certain savings certificates taken from their quarterly reports required by the NCUA (National Credit Union Association).

As a member of the American Consumer Council, you're eligible to join XCEL Federal Credit Union. To see if you qualify to join, contact XCEL by phone at 800-284-8663, ext. 3040 or 201-546-2928 (cell) or email raydequintal@xcelfcu.org.

Green CSM Certification Accepting Applications for 2012 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 2012 Spring cycle are now being accepted through April 30, 2012.

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: www.americanconsumercouncil.org/green



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

To become a member of the American Consumer Council, visit us at: www.americanconsumercouncil.org