

Consumer News & Views

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Is the iPhone 5 Really Worth It? Product review magazine Consumer Reports rates the iPhone 5 as the worst of the top smartphones available, and not even among the top-three best phones available to customers of Verizon.

According to reporter Seth Cline, the latest iPhone helped Apple capture the majority share of the U.S. smartphone market for the first time, but critics seem to think the company's competitors have caught up. In ranking the available smartphones of each of the largest wireless providers, Consumer Reports put the iPhone 5 at the bottom for all but one provider, according to Business Insider.



For Verizon, the country's largest wireless provider, the iPhone 5 did not even make the list. Reviewers ranked three smart phones that use the Android operating system as the best available. Two Motorola Droid Razr phones and the Samsung Galaxy S III were rated above the iPhone 5 for the carrier.



Randolph-Brooks Federal Credit Union is Among the Strongest in America with Loan Auto Rates!

Ranked among the top 25 of nearly 7,700 financial cooperatives, Randolph-Brooks is one of the strongest credit unions in the country with more than 325,000 members and total assets exceeding \$4 billion. Recognized for financial stability, our credit union consistently receives the highest ratings of "Five Star" and "Superior" from two respected organizations that rate financial institutions in the United States.

As a member-owned, not-for-profit financial cooperative, Randolph-Brooks Federal Credit Union is committed to serving our members' financial needs. Our mission is to help improve our members' economic well-being and their quality of life.

Here's some hints as to how to wrap-up 2012 and get the new year off on the right note!

Wrap Up 2012 Right:

At this time of year, there's a lot of wrapping to do. Not holiday gifts – that's all over and done with. There's a lot of wrapping up with getting any loose ends tied up and starting a great new year. How can you make sure you begin 2013 on the right foot?

Look things over. While you may want to start the New Year with a fresh outlook, you can't always start it with a clean slate. Look at all your bills and expenses from the previous year – then you can get a good idea not only of what you're spending monthly – like car payments or rent – but also costs that don't occur on a regular basis: tuition payments, birthdays, car inspections. Allowing a little extra room in your budget for these costs can help you prepare for additional expenses instead of letting them take you by surprise.

Pay things off. You may not be able to pay off all your debt during the holiday season, but as you start the New Year, you can assess the payments you have and the interest fees you're paying, then develop a game plan for the new year. Refinancing vehicles, paying off credit card debt or saving more each month can all be priorities for the New Year. Set a specific, realistic date for when you plan to achieve your goal, then stick to it. You can do it!

Figure out your worth. Determine your net worth. Plan to calculate your assets minus liabilities each year so you quickly can see whether you're gaining ground or falling behind. Your net worth should be increasing each year. If it's not, make a

plan to improve it, such as paying down a specific debt or putting more money into your retirement fund. You can use our free Debt in Focus tool to get a jumpstart on your calculations.

Check all insurance policies. For example, know what is covered in your homeowner's policy and verify your liability coverage. The beginning of the New Year may also be a good time to shop around for better insurance pricing and services. A Randolph Brooks Insurance Agency, LLC representative can assist you by providing a free quote on products like home and auto insurance.

Starting a New Year should be refreshing and fun, and it should give you some opportunities to make your financial life better as well. Begin 2013 productively and profitably by spending a few hours getting your finances under control and preparing for a fantastic year to come.

A Brief History of Randolph-Brooks FCU: Originally chartered in 1952 to serve personnel at Randolph Air Force Base, Randolph-Brooks has expanded to include employees and associates at more than 1,900 select groups and eight underserved communities in the San Antonio and Austin areas.

Locations:

We have 37 locations across South Central Texas including Austin, Boerne, Buda, Floresville, Gonzales, Kerrville, Live Oak, Lockhart, New Braunfels, San Antonio, San Marcos, Schertz and Seguin.

We do more than conduct business in the communities where our branches are located. We become a member of the community and share our philosophy of "people helping people." We provide assistance to hundreds of local charitable organizations including Children's Miracle Network, Society of St. Vincent de Paul, USO, American Red Cross, and the Fisher House Foundation.

One More Reason to Love RBFCU:

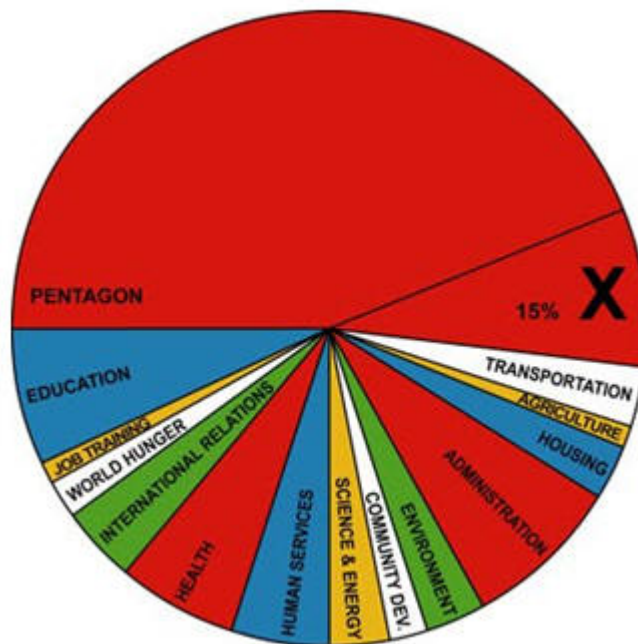
As a member, you may already know about Really Free Checking. You're familiar with our low-rate loans and credit card fees. You've interacted with our outstanding branch staff. You use RBFCU Mobile to stay connected.

There are hundreds of reasons why you love RBFCU. And, now, you have one more reason to be proud of your credit union. RBFCU was named the top credit union in the nation when it comes to soundness and security.

That ranking comes courtesy of IDC Financial Publishing, an independent ratings company. IDC recently released its analysis of credit unions with more than \$2 billion in assets, and RBFCU topped the list. RBFCU has been ranked as "superior," the highest ranking offered by IDC, since 1985.

As you can tell, you're in great hands with RBFCU. We appreciate the many accolades from industry experts because they show that we're strong, secure and taking good care of you. And, even more, we appreciate the praise and word-of-mouth recommendations you share with your friends and family. Our strength and security is all about you, and serving you is what keeps our credit union strong and focused on a secure financial future.

What Can Consumers Expect in 2013? According to *Investopedia*, with bigger tax bills coming in 2013, Americans might have to take a closer look at their spending to ensure they aren't caught off guard by the tax man.



Assuming inflation will be approximately 2.3% for 2013, we can examine the most recent expenditures from October 2012 as a proxy for a typical month of spending and use that to help forecast for 2013. Why not use November or December expenditures? Since they are major holiday months on the U.S. calendar the average expenditures will be higher than normal, and therefore not indicative of a typical month.



For 2013, Americans can expect to earn approximately \$65,267.40 on average in income and, of that, the following percentages will be spent on:

1. Housing - 40.7%
2. Transportation - 17.5%
3. Food - 15.1%
4. Tobacco/Alcohol - 8%
5. Medical - 7.1%
6. Recreation - 6%
7. Apparel - 3%
8. Education (tuition costs) - 1.7%

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FINANCIAL RESOURCES

FEDERAL CREDIT UNION

Financial Resources Federal Credit Union Expands Lending Opportunities for Mid-Atlantic Consumers and Awards Scholarships!

Financial Resources FCU, based in New Jersey, is actively lending to qualified consumers and helping students achieve their college dreams by providing scholarships.

Recently, Financial Resources FCU Foundation, the Foundation for Financial Resources Federal Credit Union, awarded three scholarships in the amount of \$1,000 each, from their Annual Scholarship Contest. A presentation ceremony was held at the Credit Union on August 12 where Lena Matthews, President of the Foundation and President & CEO of the Credit Union, presented the winners with their checks. The award amount is paid jointly to the recipients and to their colleges. The scholarship winners are (pictured below with Financial Resources FCU's CEO Lena Matthews):

- Michelle Bone of Bridgewater, NJ will be attending Cornell University in Ithaca, New York. Her personal goal is to pursue a path that combines the physical and social sciences with new ideas that come from her passion in the fields of Chemistry and American History.
- Carlie Skellington of Flemington, NJ will be attending Lehigh University in Bethlehem, PA. Her personal goal is to become a chemical engineer and pursue a vision of developing ways to accommodate those in our society with special needs.
- Eric Wei of Basking Ridge, NJ will be attending Columbia University in New York, New York. His personal goal is to become a physician and serve those in communities that are less fortunate.

Lena Matthews, President of the Foundation and President & CEO of the Credit Union said, "These three students represent the best and the brightest, showing outstanding commitment to their studies and their communities. We are proud to help support them and eager to follow their achievements as they continue their education."

The 2012 Foundation Scholarship Contest followed last years' revised format, where applicants were judged on SAT scores, if applicable; academic performance, community involvement, teacher recommendations, and personal goals.

For more information on membership and how to join Financial Resources FCU, visit their website at:

<https://www.myfinancialresources.org/home/home>



ACC's Friend of the Consumer Award Recognizes Outstanding Businesses.

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.

Throughout the year, ACC presents its "Friend of the Consumer" Awards. This prestigious award recognizes manufacturers, retailers, and other businesses that produce or sell products in the United States that meet or exceed federally-mandated standards and are touted by consumers as "consumer friendly."



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>

ACC Annual Meeting Scheduled for June 21st in San Diego. The annual meeting of the American Consumer Council will be held on Friday, June 21, 2013 at the Rancho Bernardo Inn in San Diego, CA. the meeting will begin at 10:00 am PST. Members are invited to attend the meeting. There is no registration fee to attend the annual meeting which typically lasts one hour.

Guest rooms are available at a special rate at the Rancho Bernardo Inn. For information and rates, please call: 877.517.9340 or visit the Rancho Bernardo Inn website at: <http://www.ranchobernardoinn.com/accommodations/>

At the annual meeting, the election of new members of the Board of Directors will be announced and those new Board members will be seated. Also, the annual meeting will discuss business matters pertinent to the management and operations of the American Consumer Council.

Currently, the following members have qualified for nomination to the ACC Board of Directors for a three-year term. Malcolm Franks, Solana Beach, CA; David Romanski, Esq., Moraga, CA; Mary Schepkin, Tallahassee, FL; and, Margaret Loftus, Havertown, PA.

Retiring Board members include: Claudio Stemberger; James Bastis and Gary Plantz. Current Board members include: Thomas Hinton; Jean M. Greer, and Megan M. Hinton.

For information, please contact ACC at: info@americanconsumercouncil.org

Green CSM Certification Accepting Applications for 2013 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 2013 Spring cycle are now being accepted through March 31, 2013.

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>

