



Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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Consumer confidence "increased"



Consumer confidence increased in June, according to The Conference Board's **Consumer Confidence Index®**, which was just released Tuesday, June 29.

The index currently stands at **127.3** (1985=100), up from May's 120.4.

There has been a slow but steady increase overall in gains for the last four months.

The **Present Situation Index**—based on consumers' assessment of current business and labor market conditions—*climbed* to **157.7**, up from 148.7 in May.

And the **Expectations Index**—based on consumers' short-term outlook for income, business, and labor market conditions—also increased, from 109.9 last month to its current **107**.

—See **CONFIDENCE**, P4

Amid global pandemic, the USA comes back to life with a sense of normalcy, but risks remain

The United States of America has suffered greatly the last 15 months due to a global pandemic named COVID-19, but a sense of normalcy is finally starting to make its way across the country as states begin to reopen.

While there is much more White House coordination with states at this time compared to the previous administration, not all states are participating.. To be sure where your state falls in line, check the link below.

See reopening rules for all 50 states here.

The biggest and most interesting predicament is still **the wearing of masks**, but by those who have rebuffed them all along.

For the past year, most right-wing supporters have railed about seeing others wearing masks and have refused to do so themselves.

Now with vaccinations finally up (total doses given: 325M; people fully vaccinated 154M; percent of those fully vaccinated, 47%), most states are removing their mask mandates for the outdoors and many for indoors – but only for those who have received the vaccine. In some cases this is on an honor system, but others are requesting proof of your vaccine card and many states are coming up with a digitized proof of vaccine method.

Now the only folks required to wear a mask in most areas are those who are not vaccinated – the ones who didn't want to do so before.

Dr. Fauci and others are currently encouraging

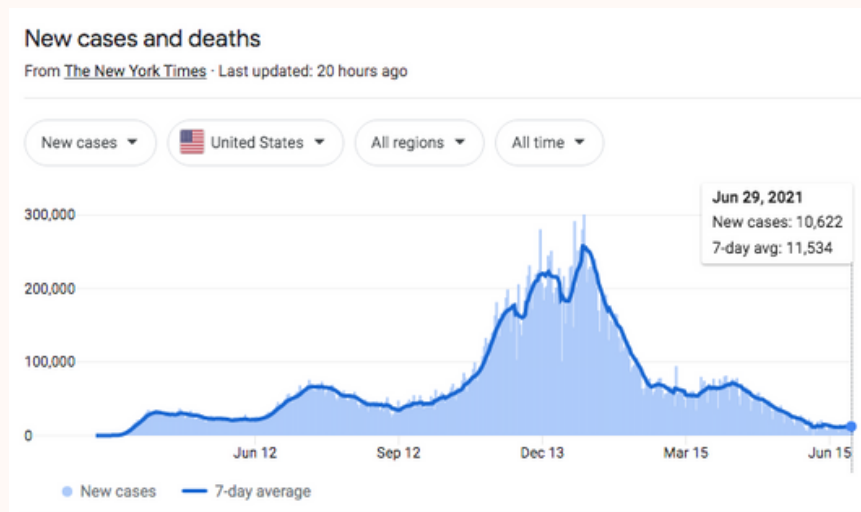
everyone to continue to wear a mask indoors, due to the new Delta variant of COVID-19, and he continues to emphasize the importance of everyone getting vaccinated.

The World Health Organization calls the Delta variant the "fastest and fittest" of the variants so far. While the Moderna and Pfizer mRNA vaccines will protect most from this variant, those not taking any precautions could still end up getting it - or worse - spreading COVID-19 to others.

In addition, many states have extra left over from the federal relief funds and states like California and Utah plan to give it back to its citizenry.

With summer upon us, most primary school systems now have more time to figure out their FY2022 school year. Many universities are now requiring all staff and students to be fully vaccinated. They may lose some, but look what they gain with a fully vaccinated campus.

All in all - educate yourself, vaccinate yourself, and use precautions when necessary. ▲



New COVID-19 cases as of June 28, 2021 (Courtest NY Times)



New Financial Education videos to enhance your monetary optimism

Kim Curtis, a Certified Financial Planner (CFP) and our longtime financial education partner, recently produced **four new videos** to assist our members with ways to make their lives a little easier.

These quick--none are **ever** longer than 6 minutes--fun and easy videos are all you need to start feeling more financially smart, safe and secure.

Kim, CEO of the Wealth & Legacy Institute, has also written two best-selling books about the secrets on financial subjects, and her latest book, *Retirement Secrets: Keys to Retiring Happy, Healthy & Free*, will be featured in our next issue.

Foll is a recap of her four new videos, all which are available on the ACC site and are linked in the subheads of this article.



Kim Curtis, CFP

Resources for Financial Setbacks:

We've all been through COVID-19 and many of us are now concerned about our future. Kim has some great steps to take to keep you as financially buoyant as you can be.

Keep Your Money Safe Online:

In this video, Kim offers five ways to protect your money from all the vulnerable financial transactions and activities we now do online, things like scams, double-charges, subscriptions you forgot to cancel, password safety, giving out too much information, etc.

How to Stand Out in a Video Interview:

Today's job search world is now done mostly all online and this leads to many challenges for the job seeker. Kim offers not only the basics, but ways for you to stand out in what will most likely be a video interview instead of in person.

Making New Friends in Retirement:

Kim says when we reach retirement age, there are new ways to find happiness and one of those is in a social life with new friends. She shares six steps on how you can expand your social circle. ▲



Confidence, cont'

The passage of President Biden's American Rescue Plan, which was signed into law March 21 and put stimulus money into the hands of millions of Americans, has been showing its impact on the feelings and financial outlook of the consumers who responded to the survey.

According to its website, The Conference Board is a trusted source of Insights, designed to help members anticipate "what's next," improve their performance, and better serve society.

Their monthly Consumer Confidence Survey®, reflects prevailing business conditions and likely developments for the months ahead.

This monthly report details consumer attitude, buying intentions, vacation plans and consumer expectation for inflation, stock prices and interest rates. Data are available by age, income, region and the top 8 states.

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 this month's preliminary results was June 23.

"Consumer confidence increased in June and is currently at its highest level since the onset of the pandemic's first surge in March 2020," said Lynn Franco, senior director of economic indicators at The Conference Board.

"Consumers' assessment of current conditions improved again, suggesting economic growth has strengthened further in Q2. Consumers' short-term optimism rebounded, buoyed by expectations that business conditions and their own financial prospects will continue improving in the months ahead. While short-term inflation expectations increased, this had little impact on consumers' confidence or purchasing intentions.

"In fact, the proportion of consumers planning to purchase homes, automobiles, and major appliances all rose—a sign that consumer spending will continue to support economic growth in

the short-term. Vacation intentions also rose, reflecting a continued increase in spending on services."

Consumers' optimism about the short-term business conditions

Additional metrics are available [here](#).

In their recent "Year in Review" report, available on their website, The Conference Board touted numbers they produced during 2020; with 394 reports, 65 podcasts, 41 conferences, 605 expert briefings, 106 councils, 100 webcasts, 121,698 unique visitors to the COVID-19 hub, and 300 new member companies.

The next Consumer Confidence Survey report is due Tuesday, July 27, at 10 a.m. (ET). ▲





Medicaid sees enrollment at all-time high

According to the June 21st Washington Post, Medicaid enrollment has reached an all-time high during the COVID-19 pandemic.

"From February 2020 through January, Medicaid enrollment climbed nationwide by 9.7 million, according to a report, based on the most recent available data, released Monday by the Centers for Medicare and Medicaid Services," the article claimed.

New federal figures show nearly 74 million Americans are now covered through the safety-net health insurance.

Unlike the Medicare program which is for seniors on Social Security, Medicaid is for low income Americans and is a shared responsibility of the federal government and states, with the federal government paying part of the cost, depending on a state's

wealth, and setting some basic coverage rules. States decide the rest.

While some signed up last year when they lost their jobs and health coverages due to the pandemic, records show the majority of those who signed up did so as a result of a COVID-19 initiative Congress adopted last year. The legislation created a rule change that gave extra money to states who did not remove anyone from their Medicaid rolls until the federal COVID-19 public health emergency status had been lifted.

President Biden expects to extend this emergency status until at least the end of 2021. "The administration created an unprecedented special enrollment period that runs through August. For the last few years, the regular ACA enrollment time has run for

ACC Annual Meeting

Your National Consumer Council's 2021 Annual Meeting Is going **virtual** !!!

***Thursday, July 15, 2021*
from noon–5 p.m.**

For those who wish to attend, or learn more about the call, send an email to: info@americanconsumercouncil.org.

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six weeks, ending in mid-December. this through the pandemic," said Chiquita Brooks-LaSure, who became CMS administrator late last month. "We are seeing what a lifeline the Medicaid program is to so, so many Americans," she continued.

The Biden administration's championing of Medicaid is a contrast to the policies of the Trump era. Brooks-LaSure's predecessor at CMS under President Donald Trump, Seema Verma, encouraged states to require some people on Medicaid to work or prepare for a job in exchange for the insurance.

Federal courts struck down the policy, ruling that it was incompatible with the Medicaid law's main purpose of providing low-income people with coverage. ▲

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. ▲

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. ▲

Welcome our credit union partner!

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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Mountain America Credit Union first opened its doors in the 1930s with a commitment to guiding our members to define and achieve their financial dreams.

Today, their essence—or guidance—remains the focal point of their identity. It's a purpose-driven identity to ensure that everything they do moves their members safely along their journey. They joined ACC nearly a decade ago.

As a credit union, Mountain America is a member-owned, not-for-profit financial cooperative dedicated to improving its members' lives.

Call it a path, a trail, or simply a way through. Sometimes it's arrow straight.



Other times it has unexpected twists and turns that require knowledge of the road ahead.

In fact, credit unions are the only democratically-controlled financial institutions in the U.S. Members elect a volunteer board of directors to oversee the credit union. The CEO / president reports to the board.

In contrast, traditional banks are for-profit entities, run by paid board directors, with all profits benefitting bank shareholders.

At Mountain America, you have access to a full suite of financial services, including savings accounts, auto loans, checking accounts, credit cards, SBA loans, business checking, retirement

planning and more.

Plus, your accounts are always close at hand with their mobile app, online banking and more than 90 branches, spanning Utah, Idaho, Montana, Nevada, Arizona and New Mexico.

Because credit unions aren't focused on making a profit, we're able to offer lower rates on loans and credit cards, as well as higher earnings on savings, money market and interest-bearing checking accounts—giving back more to members.

Additionally, credit unions educate members about money matters. Mountain America provide resources—such as in-branch financial advisors, online and print newsletters, seminars, educational brochures, and community involvement—to help members and nonmembers alike make informed financial decisions.

Following is an overview of their assets and services.

—See **CREDIT UNION P9**

Credit Union, cont'

Mission

Mountain America provides exceptional member experiences by hiring and developing the best people who make it easy to do business, deliver quality service and technology, and provide valuable financial guidance.

Vision

They help their members define and achieve their financial dreams.

Founded

Mid-1930s (Great Depression)

Company type

They are a member-owned, not-for-profit, cooperative financial institution, offering a full range of financial products and services.

Charter type

Federal

Regulatory agency

National Credit Union Administration (NCUA)

Leadership

- Board of directors—nine directors are elected to three-year terms
- President and CEO—Sterling Nielsen

Total membership

990,000 members (as of June 2021)

Total assets

\$13 billion (as of June 2021).

From wherever you are to wherever you see yourself going, there is a clear way forward. It's life's financial journey, and Mountain America Federal Credit Union will be there to guide their members every step of the way.

Their purpose is to help members enjoy a good life by providing them a positive incentive to save and manage their finances. It's part of their philosophy of "people helping people." ▲



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**We are proud to share
ACC's consumer council
affiliate
in the State of Utah.**

**Utah Consumer Council
2150 S. 1300 E., Suite 500
Salt Lake City, UT 84106**

#StopTheSpread



**SPREAD
Kindness
INSTEAD**

ACC Wrap Up

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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 Summer cycle are now being accepted through August 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 y 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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