

Consumer News & Views

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Consumer Confidence Declines in June. The Conference Board announced that the Consumer Confidence Index declined in June amid reports that the escalation in trade and tariff tensions are shaking consumer confidence and causing consumers to tighten their spending belts. The decline comes after three consecutive months of increases.

The Conference Board’s consumer confidence index declined to 121.5 in June, the business research group reported. The drop was more than the decline to 131.1 that economists surveyed by Reuters expected. In May, the Conference Board reported a preliminary reading of 134.1 for the index but revised last month’s number to 131.3 in their latest report. The drop brought the index to its lowest level since September 2017.



Conference Board senior director Lynn Franco said in a statement. “Although the Index remains at a high level, continued uncertainty could result in further volatility in the Index and, at some point, could even begin to diminish consumers’ confidence in the expansion.”

Thomas Hinton, president of the American Consumer Council stated that “We have seen a gradual, but steady, decline in consumer spending especially in the Midwest and Southern regions. While this spending decline does not foretell a stalling economy, it is concerning that dinner table conversations about trade wars, tariffs and the impact of illegal immigration on federal and border-state budgets is beginning to hurt major consumer product purchases. If this downward pattern continues, it will have a negative economic impact in the second half of 2019.”

The conference Board noted that consumers were less optimistic about the near future. The Conference Board's survey found a decreasing number of Americans think business conditions will improve six months from now, dropping to 18.1% of those surveyed to 21.4%.

Expectations for the U.S. job market were also lower as the report said the number of consumers who expected the economy to add jobs in the near-term decreased to 17.2% from 18.4%, while those expecting less jobs in the near-term increased to 13% from 14.8%.

Rhode Island Consumer Council and Kansas Consumer Council Target Social Security

Scammers. The Rhode Island Consumer Council and the Kansas Consumer Council have teamed together to launch a consumer protection program aimed at educating consumers on social security scams.



The program has been ongoing for four months and emulates earlier programs that were successfully tested by the Los Angeles Consumer Council and the New York Consumer Council.

The New York State Division of Consumer Protection issued a consumer alert several months ago warning consumers that scammers were impersonating employees from the Social Security Administration to steal personal information from unsuspecting victims.

According to the Rhode Island Consumer Council, in most cases the scammers request personal information such as a Social Security number, date of birth, mother's maiden name, and/or bank account information. As an excuse to ask for the information, the impersonator may claim that the Social Security Administration's "computers are down," or they may discuss enrollment in a Medicare prescription drug program.

"Scam artists are using official-sounding calls to try and scare individuals into sharing their personal information," New York State Secretary of State Rossana Rosado said. Rosado oversees the Division of Consumer Protection.

"Government agencies do not typically call people with little or no warning asking for sensitive information or trying to get a payment over the phone," Rosado said. The Kansas Consumer Council urged consumers "not to give out any personal or sensitive information to unsolicited callers. "This is an attempt to cheat you out of your hard-earned money and drain your bank account," said Barbara Yager, an attorney and member of the American Consumer Council.

"Consumers should not provide any information to these individuals as the purpose of the call is to steal identities and/or money from unsuspecting victims," Yager added.

The scam employs two methodologies: individuals posing as Social Security Administration employees (or automated recordings) telephone consumers and state "your Social Security account or number has been 'suspended' for suspicion of illegal activity. Call this number immediately."

The New York State Division of Consumer Protection, the Federal Trade Commission and Social Security Administration warn consumers to be suspicious of any calls requesting personal information and to take note of the following tips:

- Confirm the caller. If an individual wants to check if there are any issues related to a Social Security Number, call the Social Security Administration directly at 1-800-772-1213, or go online at www.ssa.gov.
- Don't give the caller any information. Consumers should never give-out or confirm sensitive information including their bank account, credit card, or social security numbers over the phone unless they are completely sure they know who they are dealing with. If an individual gets such a call and is concerned, they should hang-up and contact the government agency or company the caller claims to represent. "In 99.9% of the cases, you will find it's a scammer trying to steal your money by getting personal financial information from you," says the Kansas Consumer Council.
- Don't trust a name or number. Con artists will use official sounding names to try to seem legitimate. To make their call seem proper, scammers use technology to "spoo" their area code and phone number, so while it may seem to a consumer that they are getting a call from the Social Security Agency in Washington, DC, the call could very well be from anywhere in the world.
- Government agencies do not ask for payment via gift cards. Gift cards allow scammers to get money without trace. Once an individual gives up a gift card number, the scam artist can take the full value without anyone knowing who

they are. If someone on the phone asks an individual to buy a gift card and call them back with the number, it is likely a scam.



The New York State Division of Consumer Protection investigates Do Not Call violations and provides voluntary mediation between a consumer and a business when a consumer has been unsuccessful at reaching a resolution on their own. The Consumer Assistance Helpline 1-800-697-1220 is available Monday to Friday from 8:30am to 4:30pm, excluding State Holidays, and consumer complaints can be filed at any time at www.dos.ny.gov/consumerprotection. The Division can also be reached via Twitter at @NYSConsumer or Facebook at www.facebook.com/nysconsumer.

To report fraud, identity theft, or an unfair business practice, visit www.ftc.gov/complaint, click on the FTC Complaint Assistant icon, and answer the questions.

The more information you can provide about the situation, the more useful your complaint will be. If possible, be prepared to provide:

- Your contact information: name, address, phone number, email
- The type of product or service involved
- Information about the company or seller: business name, address, phone number, website, email address, representative's name
- Details about the transaction: the amount you paid, how you paid, the date

The FTC cannot resolve individual consumer complaints, but we have [tips to help you get your money back](#). Click the link below to watch the FTC's helpful video:

How to File a Complaint with the Federal Trade Commission

If you've been ripped off or scammed, complain to the Federal Trade Commission. It can help put the bad guys out of business. To file a complaint, just go to www.ftc.gov/complaint or call 1-877-FTC-HELP.

If you are not able to view the video above, [view the video here](#).

The FTC accepts complaints related to many topics, including:

- Identity theft
- National Do Not Call Registry violations
- Computers, the internet and online privacy
- Telemarketing scams
- Credit scams
- Immigration services
- Sweepstakes, lotteries, and prizes
- Business opportunities and work-at-home schemes
- Health and weight loss products
- Debt collection, credit reports, and financial matters

Is your Ford Explorer Making You Sick?

Since 2017, the American Consumer Council has been tracking a growing number of complaints related to consumers who claim they are getting sick from noxious fumes coming from their Ford Explorer.



Hundreds of Ford Explorer owners have complained that carbon monoxide fumes have given them headaches or made them dizzy or nauseous. Ford insists the problem is now fixed.

One news report tells the story of Kimberly Graham, who usually drives her 2015 Ford Explorer with the windows open because of the fumes she says leak into the cabin. The problem is not just a bad smell -- she says a carbon monoxide detector showed that levels were dangerously high.

"I got really sick and it was really scary. And my son is only 3, so that's even scarier," says Graham. "If I was affected that badly -- if he stays in the car as long as that, what's going to happen to him?"

Since 2017, Ford has offered free repairs for customers who complain, but despite repeated service calls, Graham says the fumes never went away. Apparently, she's not alone. Hundreds of Explorer owners have complained to the National Highway Traffic Safety Administration.

One complaint says, "I fell sleep from carbon monoxide poisoning and hit three other cars, causing me to total my vehicle." Others say that occupants become dizzy, got headaches or that carbon monoxide detectors have shown unsafe levels.

Attorney Jacqui Herritt represents Graham and several other Ford Explorer owners. Her advice: document repair attempts, and if the problem doesn't stop, talk to a lawyer. "If the problem started under warranty, even if they might be out of warranty at this point, they still have rights," says Herritt.

A Ford spokesman sent a statement assuring that Explorers are safe. It reads: "Owner complaints to Ford and NHTSA have decreased dramatically since we announced our complimentary service for exhaust odor last fall as it effectively resolves the matter," it says.

Ford says explorer owners who have concerns should contact their dealer for an inspection.

New ACC Video Focuses on "Essential Checklist When Getting Married."

The American Consumer Council has released a new video as part of its financial education series. The latest video, which targets Millennials, is entitled, "[Essential Checklist When Getting Married.](#)"

ACC also released two other videos as part of its series to help Millennials feel more confident about their financial dealings. Those videos are: "[Money Topics Every Couple Must Discuss.](#)" The second video is "[What Consumers Should Know About Time Shares Before Signing on the Dotted Line.](#)"



ACC's financial education video series is designed to help consumers, especially Millennials, better manage their finances and get access to financial services. The free series is available online at <http://www.americanconsumercouncil.org/videos.asp> and features certified financial planner and author, Kimberly Curtis, who is a popular author, speaker and the CEO of The Wealth Legacy Institute in Denver, Colorado.

The video series has been well received by Millennials (18-30 year old) and has encouraged over 6,000 Millennials to join credit unions since September 1, 2016.

The other video topics include: [Paying for the Cost of College](#); [Paying Off Debt While Building Wealth](#); [Home-Buying Mistakes to Avoid](#); [Goals to Reach by Age 30](#); [Money Mistakes Everyone Makes](#); and, [How to Prevent Identity Theft](#)."

Click on any of the links to watch these videos.

The American Consumer Council's president Thomas Hinton, stated "Millennials (ages 18-30) want timely information delivered through short videos to help them better manage their money and debts. This series answers many of their questions and encourages Millennials to seek out the services of credit unions that are skilled at providing a broad range of financial services at very competitive rates."

According to ACC's research, there are over 75 million Millennials in the United States and nearly 42% have not established any financial services relationship with an insured financial institution.

The American Consumer Council is currently promoting a series of financial education videos for Millennials that will be continue into 2020. ACC expects a strong response to the video series given the number of inquiries ACC has received from its 243,000+ members.

ACC 2019 Annual Meeting Review. The American Consumer Council held its annual membership and business meeting on Friday, June 14, 2019 at 10:00 am at the Park Hyatt Aviara, Carlsbad, CA. The meeting was open to all members of ACC and well attended by members.

Among the three topics that received the most member attention were the following: (1) a stronger push to shut down telephone scammers who are preying on senior citizens and trying to steal their money; (2) more financial education programs especially for Millennials and the 18-25 year old populations (Gen Z'ers); and, (3) greater access to credit unions so consumers can have more choices when it comes to financial services and avail themselves of low-interest loans.

ACC's Board of Directors responded to each of these issues in lengthy conversation and exchanges with members who were present and also attended thru tele-conferencing services.



In response to the concern about scammers and fraudsters who are cheating senior citizens, ACC Chairman David Romanski indicated that ACC was broadening a successful program that was piloted by the Los Angeles Consumer Council and the New York Consumer Council, and more recently, launched by Rhode Island Consumer Council and the Kansas Consumer Council. The program focuses on consumer education and awareness as well as cooperating with the FTC and FBI to report and prosecute scammers, especially the aggressive crooks who are behind the current social security scams.

With regard to consumer education, ACC brought together its Millennial Council for the first time and heard from several members of that group about their priorities for future financial education programs and topics. Dr. Barbara Yager, who represents the Millennial Council on ACC's Board of Directors, stated that ACC will continue to expand its video program that focuses on financial education topics for Millennials and Gen Z'ers.

The final topic drew the most response from frustrated consumers across the country because they cannot qualify to join a local credit union. Tom Hinton, president of ACC, indicated that "ACC has been working diligently with its legal team to help credit unions submit applications to the credit union regulators (NCUA), who must approve those applications, but the

NCUA does not seem interested in expediting the approval process and, to date, has been unwilling to meet with ACC and, thus, unresponsive to the growing frustration of consumers who want to join a credit union.”

Hinton added that ACC will continue to apply as much pressure on the NCUA as possible to gain approval for 12-15 pending credit union applications; and, ACC in cooperation with other consumer groups, is preparing a public relations campaign to encourage consumers to call or write key members of Congress who oversee the NCUA and make them aware of the NCUA's inaction. Members who were present applauded this step.

ACC also reported it is financially healthy as corporate sponsors and membership grew at a steady pace. On June 1st, ACC surpassed 250,000 members with an annual membership retention rate of 93%. ACC's board of directors also reported that ACC now has 178 registered consumer council and state consumer councils across the nation. ACC also approved bylaws changes for the state consumer councils that reaffirmed ACC's long-standing policy that a member can only be a member of one state and/or local chapter at a time.

Finally, ACC approved a request by the Wyoming Consumer Council to add two new chapters in Rock Springs, WY and Gillette, WY bringing that state's total to five chapters.

For more information, please contact ACC at 1-800-544-0414.

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. Now is the time to apply!

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 20 days of receipt of your award application.

For more information, visit: <http://www.americanconsumercouncil.org/awards.asp>

Green CSM Certification Accepting Applications for Winter 2019 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 winter 2019 cycle are now being accepted through December 1, 2019.

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>