

Consumer News & Views

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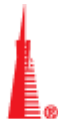


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Consumer Confidence is Up for February. The Conference Board **Consumer Confidence Index**[®], which had declined in January, rebounded in February. The Index now stands at 69.6 (1985=100), up from 58.4 in January.

Lynn Franco, Director of Economic Indicators at The Conference Board said, "Consumer Confidence rebounded in February as the shock effect caused by the fiscal cliff uncertainty and payroll tax cuts appears to have abated. Consumers' assessment of current business and labor market conditions is more positive than last month. Looking ahead, consumers are cautiously optimistic about the outlook for business and labor market conditions. Income expectations, which had turned rather negative last month, have improved modestly."

Thomas Hinton, president of the non-profit consumer education organization, the American Consumer Council, stated, "We see 2013 as a rebound year. But, whether or not consumers continue to feel better about their economic situation depends largely on Congress and its willingness to pass a budget that offers consumers hope for a long-term recovery and job growth."



Consumers were more optimistic about the short-term outlook this month. Those expecting business conditions to improve over the next six months increased to 18.9 percent from 15.6 percent, while those expecting business conditions to worsen declined to 16.5 percent from 20.4 percent.



INDIANA STATE UNIVERSITY
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Indiana State University Federal Credit Union *Just Ask!*

Indiana State University Federal Credit Union marks another anniversary this year! For more than a half century, the credit union has had the privilege of serving thousands of members throughout the Wabash Valley and beyond, helping members build their financial well-being while delivering exceptional personal service and products that provide great economic value.

Today, the credit union has assets totaling nearly \$80 million and 8,300 members, most of whom live throughout the Wabash Valley. The credit union offers a full line of financial services that rivals those of larger financial institutions, whether that involves the latest in technology, traditional products, or the personal touch that still strikes a cord with many consumers.

Credit unions exist to help people financially, and it is certainly that "people helping people" philosophy that has been at the core of our business from day one. In keeping with that attitude, we also operate with a "Just Ask" mindset. ISU Credit Union members are encouraged to just ask with reference to any particular financial need they might have. The credit union strives to provide financial solutions and exceed expectations every time with every member.

The ISU Credit Union is a select employee group credit union and has many area businesses within their field of membership. Through our association with the American Consumer Council, individuals who reside in Vigo County, Indiana, and surrounding counties, both in Indiana and Illinois, may also join. We are proud to be associated with the ACC, and support their efforts in providing a voice for consumer advocacy, and education for consumer issues confronting us all.

For more information about the ISU Credit Union, please call 800-628-1021, or visit the credit union at www.isucreditunion.com.

EPA Will Evaluate The Way It Test Hybrid Auto Mileage. The Environmental Protection Agency has launched an evaluation of whether the ways it tests gas mileage gives realistic window-sticker ratings for advanced hybrid cars.

The probe centers on a generation of hybrids capable of highway speeds on electric Quality, said he wants to be sure the EPA's testing procedures are keeping up with rapidly evolving auto technology. "This is a different type of hybrid, and we need to understand it," he told USA TODAY in an interview.

The agency's action comes after Consumer Reports wrote that its gas mileage in real-world use of Ford's new C-Max crossover and Fusion sedan hybrids, 37 mpg and 39 overall, respectively, fell far short of their EPA ratings of 47 in mixed driving.



The EPA's evaluation could result in changes in the labeling that EPA requires on cars' window stickers and in consumer information it offers on its website, said Grundler.

One problem, he said, is that the newest hybrids are extra sensitive to driving habits. A hybrid driven aggressively might get far worse gas mileage than its window-sticker rating. "If you drive a hybrid the way you drive your Porsche, you are going to get less (gas mileage) than the national average."

EPA is preparing to test a Ford C-Max in Ann Arbor, Mich. Ford says the C-Max can run up to 62 mph on electric power before the gas engine has to help.

Ford officials are fine with the testing. "We agree with the EPA that hybrid fuel-economy performance industry wide can be more variable compared to conventional vehicles," said spokesman Said Deep. "We are open to working with the agencies to further improve the process for generating fuel-economy labels."



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 April 29, 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>

