

Consumer News & Views

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Consumer Advice: Eight Things Never to Skimp On. When Consumer Reports first issued the following article in December 2017, it drew rave reviews. We wanted to share it with our members and readers because it really hits home. For more information, visit: www.consumerreports.org.

Here, we focus on eight things you should never skip on when it comes to protecting yourself and your family.

1. Car-Safety Features.

The systems that can help you prevent a car crash—or survive one—are worth every penny. Buy as many car-safety features as you can afford, especially forward-collision warning and automatic emergency braking, even if it means forgoing the sunroof or leather seats you have your heart set on. Better yet, choose a model that has safety features as standard.



2. Car Insurance.

Never buy a policy that meets just the minimum liability limits required by your state. That's because it may be insufficient to cover the cost of a major accident and typically is far below the standard 100/300/100, which pays for bodily injury up to \$100,000 per person and \$300,000 per accident, and property damage up to \$100,000. Don't skip uninsured/underinsured motorist protection, either. You'll need this if you're in an accident caused by an uninsured driver.

3. Sunscreen.

You can use Consumer Report's ratings to find a high-performing, inexpensive product. But you shouldn't try to save

money by using only a tiny amount. To properly cover your body, you need to use a shot-glassful for every 2 hours that you're in the sun.

4. Vaccines.

Last year's flu vaccine won't necessarily protect you from this year's flu. And when it comes to vaccines that call for multiple doses, such as the MMR for kids, optimal protection requires that all doses be given. And don't skimp on the boosters that are recommended for adults during outbreaks, because the protection from some vaccines wears off over time. Also, adults should get a tetanus booster shot every 10 years. Good news: All of these are covered by most insurance plans or are available for very little cost at your local drugstore.

5. Interior and Exterior Paint.

Consumer Report's proprietary paint tests continue to find that economy grades of interior paint don't perform well overall, and you may need to apply three or four coats to cover dark colors. You don't have to buy ultra-premium paints, just avoid the bottom of the barrel, so to speak. Economy exterior paints don't weather as well as top-of-the-line products from the same brand, so you'll be back on that ladder sooner than you imagined.

6. Charging Cords.

It's worth protecting your expensive phone by using a decent power cord. Cheap cords may not have undergone stringent testing by Underwriters Laboratories (UL), a leading safety testing organization whose logo you see on many electronic devices. Those cheap cords could damage your device while voiding the warranty, and even, on rare occasions, cause a fire.



7. Home Insurance.

Don't buy less costly "actual cash value" homeowners insurance to cover your home's contents. Always get replacement-cost coverage. If you were to make a claim, an actual cash value policy would reimburse you only for your belongings' depreciated value, which probably wouldn't be enough to cover the costs of replacing everything. (By default, most homeowner policies cover the replacement value of your home's structure.)

8. DIY Identity Protection.

Pay the fee (up to \$10 per credit bureau, depending on your state) to freeze your credit report at each of the big three credit bureaus—Equifax, Experian, and TransUnion. This is one of the best ways to lock out identity thieves who want to open new credit in your name.

Editor's Note: This article also appeared in the February 2018 issue of Consumer Reports magazine. Visit: www.consumerreports.org for more information on these tips

How to be Sure You Aren't Buying Fake Merchandise Online. Do you want to be sure you aren't buying fake products? Check out the 10 ECC-Net tips on how you can avoid buying fake products online. This article appears courtesy of the Swedish Consumer Agency.

Buying counterfeit goods is risky for your security, your health and your wallet. So, don't do it! If you're not sure ask yourself these questions:



- Are your fake sunglasses really protecting your eyes?
- Is the fake toy for your baby girl free of toxic substances?
- What might be in your fake perfume?
- Are you sure your fake battery won't explode when you're using it?
- And what if your fake product is defective? Do you have a guarantee right?
- Or what if you receive a letter from the right holder saying that you will have to pay the destruction costs for the fake mobile you just bought in Asia?

You want to be sure you aren't buying fake products? Check out the 10 ECC-Net tips on how you can avoid buying fake products on the Internet.

1. Check the identity of the seller.

Always check the contact details of the web shop to verify if it really exists, and where and how to complain in case of a problem.

Here are the details to verify:

- the name of the company,
- the geographical address,
- the e-mail address or a genuine contact form
- the phone and fax number, if available.

Do not trust the URL address. Just because an address ends with ".be", ".fr", ".nl" or any other European or American extension does not necessarily mean that the company is actually located in that country.



2. Search other consumers' reviews.

Use Internet search tools to check whether other consumers have left any good or bad comments about the trader. Read these comments carefully and keep a critical eye.

Excessively positive review? The same person reviewing the same product on several websites? Review too vague? Be careful! It could be a review left by the web shop itself, which is, of course, illegal.

3. Check whether the website benefits from a trustmark.

A trustmark is a stamp that an objective third party awards to a web shop that meets the trust mark quality requirements and that guarantees a safe online purchase.

Does the trader's website mention a trust mark? To be sure the trustmark is justified and trustworthy, go to the trust mark's website to check whether the web shop was actually awarded this quality label.

4. Assess the general layout of the website.

Most of the websites selling counterfeit products do not look very professional: they often have spelling mistakes and grammatical errors, poor quality pictures of the products being sold or of the logos for the means of payment, etc.

The fact that the website is in your language doesn't mean that it's actually based in your country. Do not trust websites whose URL links the name of a brand with terms such as "cheap", "outlet" or other expressions suggesting low prices.

**5. Check your consumer rights on the trader's website.**

Online traders are obliged to provide you with clear and correct information about your consumer rights, such as your cancellation rights and the legal warranty status. No information on your rights under consumer protection laws? No indication of the ODR platform for redress? Look somewhere else!

6. Check the picture of the product.

Do the pictures shown on the web shop look unprofessional? Is there something wrong with the logo or does the background look strange? Are the photos of low-quality? Is it impossible to zoom in? Is only part of the item displayed? These may be indicators of a website that is selling fake products.

7. Watch the price of the good.

Counterfeit products are often sold at a price considerably lower than the price quoted on official retailer web shops. "If the price is too good to be true, it usually is" is a principle that you should bear in mind when buying on the Internet.

Do not hesitate to compare prices on several websites, and always take the total price into account (are taxes, delivery costs, banking fees, custom duties, etc. included?).

8. Check the official website of the brand for authorized and black-listed sellers.

Most of the major brands only give specific retailers their authorization to sell their products. Ordering products from those retailers guarantees that you are buying original products.

Go to the official website of the brand to check whether the web shop you are visiting is recognized as an authorized retailer and is not black-listed.

9. Pay with a secured means of payment.

When you pay for a purchase on the Internet, you need to follow 3 golden principles:

1. always pay on a secured payment page (displaying a padlock or key logo, and whose URL address begins with "https"),
2. pay by credit card by preference, as you may be able to recover your money from the credit card issuer in case of fraud,
3. avoid direct money transfers (such as Western Union, Worldremit, Worldplay, Moneycorp, ...).

10. Pay attention to refurbished products.

There is no clear definition of refurbished products. Is it considered as new or not? This makes a difference to your guarantee, and to what you can expect from such a product.

Consider the price you pay. Compare it with other original products.

ACC Releases New Videos to Help Millennials Improve Their Finances. The American Consumer Council has released two new videos to help Millennials better manage their finances and plan for the future. These videos are available to ACC's credit union partners and may be used by others upon written permission from ACC.

Here are the YouTube.com links:

- [How to Create & Build Your Credit History](#)
- [How to Make the Right Choices During a Job Transition](#)

**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 2018 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 2018 cycle are now being accepted through April 30, 2018.

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>

