

Consumer News & Views

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Faulty Airbags Have Consumers Worried as Holidays Approach. If you're one of the 4.3 million consumers whose car is listed as having faulty air bags, you might be having second thoughts about auto travel this holiday season. The AAA estimates that nearly 30 million Americans will take to the highways between Thanksgiving and Christmas. And, many of those car owners are worried about the safety performance of their airbags in an accident.

The American Consumer Council is recommending concerned consumers visit: <http://www.safercar.gov/Vehicle+Owners/vin-lookup-sites> and enter your Vehicle Identification Number (VIN) to determine if your car is among those being recalled. Or, you can call the National Highway Traffic Safety Administration's Hotline at Toll Free: 1-888-327-4236.



Honda announced it is recalling up to 1 million more vehicles, while Subaru has become the eighth automaker affected by faulty Takata airbags. More than 10 million vehicles have been recalled because of the defect which could cause airbags to improperly inflate in a crash, sending shrapnel into the cabin.

Honda's latest recall is for 500,000 to 1 million sedans, minivans, SUVs and crossovers sold in California. Vehicles covered include some 2003 to 2005 Honda Accords, Civics, CR-Vs, Elements, Pilots, Acura MDX and 2005 Acura RLs and 2003 to 2004 Honda Odysseys. Honda's new move comes a month after the maker called back 2 million other vehicles due to airbag problems.

Subaru, meanwhile, is recalling about 8,600 Legacy sedans, Outback wagons and Baja crossovers sold in 2003 and 2004 and 2004 Impreza, WRX and WRX STI models.

Consumer Confidence Rebounds in October. The Conference Board Consumer Confidence Index®, which had decreased in September, rebounded in October. The Index now stands at 94.5 (1985=100), up from 89.0 in September.



According to The Conference Board, consumer confidence, which had declined in September, rebounded in October due to a more favorable assessment of the job market and business conditions.

Thomas Hinton, president of the American Consumer Council, said, "It seems for a while, consumers were beginning to believe all those negative political campaign ads. But, the economic realities paint a much different picture. The fact is things are much better today than they were two years ago. When you examine America's economic growth including the increase in jobs and wages, consumers are doing much better now." Hinton added, "When you evaluate the 'Consumer Economy' – that is, those true indicators of what really matter to consumers and affect their real cost-of-living like gas prices, the cost of food, clothing and housing – these items are either dropping or they're stable. So, consumers should be more optimistic as the holiday season approaches."

According to The Conference Board, with the holiday season around the corner, this boost in confidence should be a welcome sign for retailers."

ACC's Financial Wellness Series Ready for November 17th Launch. The American Consumer Council will launch its Financial Wellness series with several programs starting on November 17th. As part of ACC's commitment to help its members better manage their finances and make better financial decisions, ACC has developed a series of eight programs that will be offered free to members.



The programs series include the following topics:

- Exploring your Retirement Decisions.
- How to Save and Pay for College.
- Smart Budgeting for Twenty-Somethings.
- A Crash Course on Cash and Credit Cards: How not to Over-spend.
- To Buy or Rent: That is the Question!
- Where to Bank and Where to Invest: How to Get the Best ROI on Your Money.
- How to Get Health Insurance and stay Insured
- Managing Your Credit and Pay-off Your Debt

A complete schedule of programs and podcasts will be published next month. ACC is partnering with the National Endowment for Financial Education (NEFE) to provide these programs. NEFE is a leading private nonprofit 501(C)(3) foundation dedicated to inspiring empowered financial decision-making for individuals and families through every stage of life.



Fleet Financial is a National Finance and Insurance Marketing firm that focuses on Auto Refinancing.

We offer auto finance solutions with the customer's well-being in mind. There are a lot of companies out there that can provide a loan or refinance your vehicle. Fleet Financial focuses on setting our customers up for success by saving them money and educating them about what is best for their particular financial situation.

Whether you are looking to save money by refinancing your vehicle, want to avoid excess fees and penalties when you're buying out your lease, or you want to build resale value by buying out your company car- Fleet will guide you through the process and make sure you understand what's going on every step of the way.

Fleet Financial also works with companies of all sizes to help employees purchase their own company car or any car from the company fleet. By using this process, employees can buy cars at below market rates. It also helps employers avoid the expensive and pain-staking process of selling their cars to a dealership.

If your company doesn't have a fleet, we can still help you purchase a vehicle for a very reasonable price through our inventory of fleet cars that are available to the public.

Our expert loan consultants will take the time to educate you about auto finance, ensuring that your past mistakes don't continue to affect your credit and your life. Let us help get you out of a difficult financial situation.

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(866) 683-5505**



Green CSM Certification Accepting Applications for 2014 Fall 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 2014 Fall cycle are now being accepted through December 15, 2014.

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>

