



SEPT. 2021

FALL

Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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Consumer confidence "deteriorated"



Consumer confidence fell sharply in August, according to The Conference Board's **Consumer Confidence Index®**, which was just released Tuesday, August 31.

The index now stands at **113.8** (1985=100), down from 125.1 points in July, which was a downward revision of the originally published index.

This was *its lowest level since February 2021*, when the results—at the start of the new administration the availability of a COVID-19 vaccine—were just 95.2. In the months in between February and July, confidence had risen considerably.

The **Present Situation Index**—based on consumers' assessment of current business and labor market conditions—fell 10 points in August, to **147.3**, from 157.2 points in July.

And the **Expectations Index**—based on consumers' short-term outlook for income, business, and labor market conditions—fell to **91.4** from 103.8 last month.

—See **CONFIDENCE, P4**

Consumer COVID-19 travel restrictions state-by-state

(CNN, August 4, 2021) — Total cases of Covid-19 reached around the 35.2 million mark in the United States by early August 2021. Domestic US travel picked up considerably in the summer of 2021. Very few states had travel restrictions as we entered August. (Note: As of Aug. 25, total deaths in the U.S. were 631,000.)

Despite all the eliminated restrictions, new troubles have emerged. The combination of unvaccinated people and the more contagious Delta strain of coronavirus has led to a new COVID-19 surge in the United States.

As of August 4, the Centers for Disease Control and Prevention still warned against non-essential travel for people who are not fully vaccinated. Fully vaccinated travelers do not need to self-quarantine, and they don't need to test negative before or after their travels unless the destination requires it, CDC guidance says.

[Those vaccinated] are still required to wear masks on public transportation and in transportation hubs such as airports and are advised to wear masks in indoor public places with significant COVID transmission. If you do decide to travel to another state or territory, you should still check out the latest local guidance before you go. Make sure to take your CDC vaccination card with you everywhere you go, just in case you are asked for proof of vaccination.

Even though almost all states have dropped their travel restrictions, their official websites have important COVID-19 safety information.

The following list is alphabetical and includes links to state websites.

Alabama

There are no statewide travel restrictions in Alabama. You can [check here for updates](#).

Alaska

There are no statewide travel restrictions in Alaska. All travelers to Alaska can get a free COVID-19 vaccine at participating airports. Check [here for updates](#).

Arizona

There are no statewide travel restrictions in Arizona. Check [here for updates](#). Here's a direct link for information on [Native American lands](#) in the state.

Arkansas

There are no statewide travel restrictions in Arkansas. Check [here for updates](#).

California

California is fully open except for restrictions on large events (10,000 outdoors and 5,000 indoors). You can [click here to find out local travel information](#). Masks are required for everyone in indoor public settings in some counties, including Los Angeles. You can [check here](#) for updates on California more generally.

Colorado

There are no travel restrictions in Colorado. You can [check here](#) for general updates about the state. You can [click here for regional information](#) about what's open. Part of Interstate 70 is closed because of mudslides.

Connecticut

Connecticut no longer has travel restrictions. COVID-19 tests and quarantines for non-vaccinated travelers are now just recommended but not required. Travelers are asked to follow [CDC travel guidelines](#). Please [check here](#) for updates.

Delaware

There are no statewide travel restrictions in Delaware. [Check here for updates](#).



Florida

There are no statewide travel restrictions in Florida. Keep in mind [Florida is in the grips of a COVID surge](#) because of the Delta variant. [Check here for updates](#).

Georgia

There are no statewide travel restrictions in Georgia. [Check here for updates](#).

Hawaii

As of August 4, Hawaii still had some of the strictest entry requirements in the United States. People who aren't fully vaccinated still need a negative COVID-19 test to enter. When the state reaches a 70% vaccination rate, all travel restrictions will be dropped. [Check here for more information](#). **UPDATE Aug. 24:** New visitor rules

<https://www.hawaii-guide.com/hawaii-travel-restrictions>.

Idaho

There are no statewide travel restrictions in Idaho. [Check here for updates](#).

Illinois

There are no statewide travel restrictions in Illinois. [Check here for updates](#). Chicago has a [separate system](#) that advises COVID-19 testing or quarantine if the unvaccinated visitor comes from a state with a significant infection rate. As of August 4, there were 19 states and two territories on the "orange list" that asks for testing or quarantine.

—See **TRAVEL, P3**

Travel, cont'

Indiana

There are no statewide travel restrictions in Indiana. [Check here for updates.](#)

Iowa

There are no statewide travel restrictions in Iowa. [Check here for updates.](#)

Kansas

While mostly open, Kansas has had some rather specific quarantine requirements based on previous travel destinations and when you went there. They are subject to frequent change. [Check here for updates](#) and more details.

Kentucky

Leisure travel is discouraged unless you're fully vaccinated, but Kentucky has no official travel restrictions. Kentucky's travel advisory [is located here.](#)

Louisiana

There are no statewide travel restrictions in Louisiana. [Check here for updates.](#)

Maine

Visitors from all states are exempt from travel restrictions unless determined otherwise by the [Maine CDC](#). Travelers must quarantine for 10 days upon arrival and fill out a [travel protocol form](#) if they are arriving from a nonexempt state. [Check here for updates](#) and [here for FAQs.](#)

Maryland

There are no statewide travel restrictions in Maryland. Find out more at [VisitMaryland guide.](#)

Massachusetts

Massachusetts encourages only fully-vaccinated people to travel, but it has no formal travel restrictions. [Check here for updates.](#)

Michigan

There are no statewide travel restrictions in Michigan. [Check here for updates](#) and [this PDF](#) on Michigan travel safety.

Minnesota

There are no official statewide travel restrictions in Minnesota. Find out more: [Explore Minnesota](#) | [Minnesota Department of Health.](#)

Mississippi

There are no statewide travel restrictions in Mississippi. [Check here for updates.](#)

Missouri

There are no statewide travel restrictions in Missouri. [Check here for updates.](#)

Montana

There are no statewide travel restrictions in Montana. Please [check here](#) for updates. Check here for information on [Native American reservations.](#)

Nebraska

There are no statewide travel restrictions in Nebraska. [Check here for updates.](#)

Nevada

There are no statewide travel restrictions in Nevada. [Check here for updates.](#)

New Hampshire

Domestic visitors to New Hampshire no longer need to quarantine or take a COVID-19 test to travel to New Hampshire, but it is still recommended to get tested three to five days after arrival. However, people who have had traveled internationally within 10 days of arriving in New Hampshire or have been on a cruise ship do need to follow testing and quarantine protocols unless they meet certain exceptions. [Check here for important details.](#)

New Jersey

There are no statewide travel restrictions in New Jersey. [Please click here](#) for details and updates.

New Mexico

There are no statewide travel restrictions in New Mexico. More information: [New Mexico Department of Health](#) | [New Mexico Travel Advisory.](#)

New York

As of June 25, New York state dropped all travel restrictions. [Check here for updates.](#)

New York

As of June 25, New York state dropped all travel restrictions but [check here](#) for updates, as they have a *new governor* as of August 25.

North Carolina

There are no statewide travel restrictions in North Carolina. [Check for updates.](#)

North Dakota

There are no statewide travel restrictions in North Dakota. [Click here](#) for updates.

Ohio

There are no statewide travel restrictions in Ohio. The state encourages travelers to [follow CDC guidance.](#) [Check here for details.](#)

Oklahoma

There are no statewide travel restrictions. [Check here](#) for updates.

Oregon

There are no longer any travel restrictions in Oregon. [Check here](#) for updates.

Pennsylvania

There are no statewide travel restrictions in Pennsylvania. [Check here](#) for updates.

Rhode Island

Domestic travelers – fully vaccinated or not – do not need to quarantine if it's been at least 14 days since your final vaccine, and you have not showed symptoms of COVID-19 before traveling to Rhode Island. International travelers must follow US testing guidelines. You can [check here for updates.](#)

South Carolina

There are no statewide travel restrictions in South Carolina. [Check here](#) for updates.

South Dakota

No statewide travel restrictions in South Dakota. [Check here](#) for updates.

Tennessee

There are no statewide travel restrictions in Tennessee. [Check for updates.](#)

—See **MORE TRAVEL, P7**

Thinking of buying a car?

Keep these credit considerations in mind

A car is one of the biggest purchases you'll ever make, and it can be a serious financial commitment. It's worth the effort to shop for the right car at the right price, but that's not the only important consideration.

Taking the time to prepare your credit for the purchase may help you save significant money on your loan terms.

When buying a car, credit health is very important. Here are some tips to get your credit as healthy as possible as you start your car search:

Know what's in your credit report

An important first step before making a major purchase is knowing where you stand. Get your credit report and read through it to make sure it's an accurate representation of your history with credit.

Although rare, inaccuracies can happen. You can dispute items that are inaccurate or the result of fraud.

Check to be sure you recognize your personal information and that account information is accurate. Lenders tend to provide updates once a month. If you recently made a payment on a credit account and don't see it reflected on your report, it may just take some time for it to show up.

Pay down credit card balances

Your utilization rate, which measures how much of your available credit limit you're actively using, is an important factor for your credit health. Paying down your revolving credit balances, like credit cards, is a smart move before any major purchase. Getting below 30% utilization is a good start, but the lower the better. While there's no true "quick fix" for your credit, this is one of the easiest ways to better your credit health in the short term as you anticipate your car purchase.

Keeping your balances low



shows you should be able to handle the additional car payments each month.

Make all payments on time

Late payments are another major factor that can have a significant negative impact on your credit health. If you've missed a payment in the past, there's no way to get it removed from your report if it's accurate.

But going forward, be mindful to prevent more negative marks from appearing on your report. Setting up automatic payments or creating reminders for yourself can help. A history of on-time payments can give lenders confidence you're capable of consistently paying bills promptly.

Limit new inquiries as much as possible

It may be a good idea to avoid seeking out any additional credit as you start looking for an auto loan. Hard inquiries, which can appear on your report when you apply for new credit, aren't as impactful to your credit health as your payment history or utilization rate. But they could be a signal that you're seeking out additional credit, which may give some lenders pause. Limiting new inquiries is smart, but comparing auto loan options is important too. When rate shopping for a loan, try to complete your applications with different lenders in a short time frame.

While it may result in multiple hard inquiries, some credit scoring models will recognize you're making a smart credit move and only count them as one inquiry in score calculations. This is sometimes referred to as bunching.

Credit scoring models handle bunching differently. Some require all inquiries to occur within a 14-day span, while others allow up to 45 days for rate shopping.

What if I have a short or no credit history?

It's possible to buy a car even if you have a limited credit history or credit in need of improvement. In this case, lenders and dealers will have specific requirements to approve a loan, which may require a cosigner or a large down payment.

Being mindful of your credit and making sound decisions in advance of a car purchase can help save some serious money. Remember, your credit is a part of your larger financial story. If you continue to practice healthy habits like keeping your debt load as low as possible and making all payments on time, not only will it reflect positively in your day-to-day finances, but your credit health should follow. ▲



Confidence, cont'

With come unemployment and rental security support programs ending in September, concerns rose, despite President Biden's confidence that the economy is rebounding.

“Consumer confidence retreated in August to its lowest level since February 2021 (95.2),” said Lynn Franco, Senior Director of Economic Indicators at The Conference Board, in a press release. “Concerns about the Delta variant—and, to a lesser degree, rising gas and food prices—resulted in a less favorable view of current economic conditions and short-term growth prospects.

"Spending intentions for homes, autos, and major appliances all cooled somewhat; however, the percentage of consumers intending to take a vacation in the next six months continued to climb. While the resurgence of COVID-19 and inflation concerns have dampened confidence, it is too soon to conclude this decline will result in consumers significantly

curtailing their spending in 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 the preliminary results was August 25.

Additional metrics are available here.

About The Conference Board

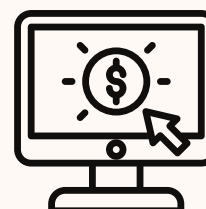
The Conference Board is the member-driven think tank that delivers trusted insights for what's ahead. Founded in 1916, they are a non-partisan, not-for-profit entity holding 501(c)(3) tax-exempt status in the United States.

The Conference Board publishes the Consumer Confidence Index® at 10 a.m. ET on the last Tuesday of every month. Subscription information and the technical notes to this series are available on The Conference Board website.

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.

To learn more or become a member, visit conference-board.org/us.

The next Consumer Confidence Survey report is due Tuesday, September 28, at 10 a.m. (ET). ▲





Amazon SMILE Program Benefits



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 link you need to donate to us.

Here is the link:

<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.

To learn more, visit smile.amazon.com. ▲

—See **MORE NEWS, P7**

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 TO PARTICIPATE!

There are a few different 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 checking in.

Thank you for supporting ACC with these consumer flight discount benefits. ▲

More Travel, cont'

Texas

There are no statewide travel restrictions in Texas. [Check here](#) for updates.

Utah

There are no statewide travel restrictions in Utah. [Check here](#) for updates.

Vermont

Vermont no longer has testing or quarantine requirements for domestic visitors. [Check here](#) for updates, gathering limitations and mask rules for unvaccinated people.

Virginia

There are no statewide travel restrictions in Virginia. [Check here for updates.](#)

Washington, DC

Travelers who aren't fully vaccinated and coming from a high-risk area or those staying more than a day are still asked to take a COVID-19 test. [Check here for that list](#), updates and important details. And you can [click here](#) for the status of tourist-oriented sites.

Washington state

There are no travel restrictions in Washington state. [Check here](#) for details.

West Virginia

There are no statewide travel restrictions in West Virginia. [Check here for updates.](#)

Wisconsin

There are no statewide travel restrictions. However, the state is discouraging nonessential travel unless you're fully vaccinated. [Check here](#) for updates.

Wyoming

There are no statewide travel restrictions in Wyoming. [Check here for updates.](#)

Remember, circumstances with the **Delta variant** are changing almost daily, so make sure you check the links above to ensure you are following proper guidelines when traveling across state lines. ▲



More News, cont'

Is check fraud still a thing? Why check fraud is still a thing

By [Resource One Credit Union](#), August 2021

If you search when checks started being used, you might find a lot of conflicting results. Some scholars argue that evidence of checks can be dated back as far as the 12th century. So with hundreds of years of using this type of system, you might wonder, "How are check scams even happening?"

Like most scams, it requires minimal effort and depends upon the person's financial knowledge, gullibility, and desperation for cash.

For this check scam, more than likely, the victim will receive the check by mail. In the envelope, you will receive a check and instructions on how to claim your funds. Here are a few examples of instructions we have seen our membership receive in order to get the promised funds:

Overpayment – You, for some reason, are receiving a refund from somewhere you can recognize locally. The seemingly reputable business has accidentally sent you too much money for your refund, and instead of sending you a correct amount, they will ask that you deposit the check and mail back the overage in the form of a money order.

Advertising Installment Payment – You will receive a check to do something such as getting your car branded with a company's logo.

The instructions say to deposit the check and transfer it to the company's local installer to pay them if you are interested in being a part of their marketing plan with the promise of advertising payment each month. Long story short, the fund transfer goes into the scammer's account, and you are out that cash once the check bounces.

Winning Money – Winning is so exciting, especially with a short window to claim your money. Whatever you "won," can only be claimed by first paying taxes, service charges, or some other very legit sounding fees before they send you the big check.

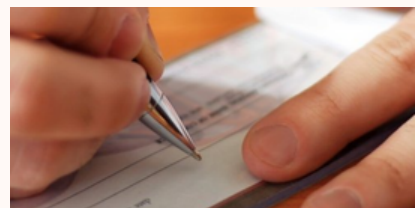
Spoiler alert, you won't ever get that big check.

Not that all unexpected money is a scam, but in most cases, if it sounds too good to be true, it definitely is. And companies will never ask you to send payment to someone, yourself, involve you in advertising without a contract, or ask you to send them payment in the form of money orders/gift cards to receive something from them or pay them back for the overpayment.

Even if you are savvy to the scam, don't attempt to out scam the scammer. In many cases, even if you deposit the check and do not send funds back, it's likely that the check will bounce, causing you a fee and a negative mark on your account record.

Always do your research and try to contact the companies name being used (do not use any numbers listed on the possible scam letter). The company will be able to tell you if the payment is legitimate, and if it isn't, they will be made aware their name is being used to steal from their customers.

If the check you have received is legitimate, the good news is that many credit unions offer mobile deposits, making that rare check you receive easy and convenient to post into your account. ▲



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.



**Listerhill
Credit Union**
4790 E. Second Street
Muscle Shoals, AL 35661
256-383-9204
listerhill.com



“Best Credit Union in Alabama”
two years in a row.

Kicks For Kids works like this: First, they pick a school in the Alabama-Tennessee region that is most in need; they might give to just one grade or an entire school. Then they coordinate with the school to choose a date—during the school year when the kids need them most—to deliver the shoes.

Once they’ve coordinated with the chosen school, they collect all the shoe sizes, so that in Listerhill’s words, each child gets that “Cinderella slipper moment” when they slide on the new pair. They encourage the school to have a dance party following the shoe ceremony, so each child can “strut” their new shoes, each pair chosen from a variety of name-brand athletic shoes.

So why shoes? Their website tells that story.

“Shoes are expensive, and kids outgrow them quickly. Because of this, shoes are often the most visible sign of poverty. Unfortunately, this creates a disparity among kids which can be divisive, embarrassing, and a pretext for bullying.

.....
Listerhill Credit Union, which is located in Muscle Shoals, Alabama, but has properties throughout Alabama and Tennessee, does all the things that a typical credit union does; they offer low-interest rates on auto and home loans, checking and savings accounts, financial assistance, cash-back credit cards, and much more, but they’ve also chosen to step up and really engage in their local communities.

Listerhill not only encourages their employees to give back by volunteering for local charity events and at nonprofit organizations, they also invest monetarily—through scholarships or sponsorships—conducting over 300 transactions per year, half of which benefit local schools.

Listerhill even encourages community organizations to apply for these opportunities through their website, so they can continue to pro-actively impact projects in their local communities and students.

In addition, their foundation—a 501(3)(c) nonprofit—partners with the California-based nonprofit “Shoes That Fit” to support Listerhill’s own “Kicks for Kids” initiative.

Kicks for Kids benefits the thousands of children in the Alabama-Tennessee region who live in poverty by providing brand new shoes to those kids in need.

“It’s all about we,” their website states. “Listerhill Credit Union exists today because of the principle of ‘people helping people.’”

That principle has no doubt helped them land on Forbes’

—See **CREDIT UNION P9**



Credit Union, cont'

By providing a child with a new pair of athletic shoes, we increase their self-esteem, encourage school participation, reduce prejudice, and give them an opportunity to reach their highest potential."

What can one simple pair of shoes do?

By providing needy children with a brand new pair of brand name shoes, Listerhill Foundation hopes to: improve self esteem; empower children and give them a boost in confidence; promote positive behavior; boost physical activity (what better way to break in a new pair of shoes than to run and play in them?); lift the weekday blues and bring positivity to each and every student; increase attendance; and spark the motivation needed to take on yet another day of being in class or on campus.

About the Listerhill Foundation

The purpose of the Listerhill Foundation is charitable, which includes improving the lives of adults, youth and children in the northwestern region of Alabama. It seeks to do so by providing financial support for local schools, tangible and intangible support for underprivileged youth, and helping adults, youth and children improve financial health and overcome the consequences of poverty.

The Listerhill Foundation is an Alabama nonprofit corporation with a 501(c)(3) tax-exempt status.

You can help Listerhill achieve its goals by [donating to the Kicks For Kids initiative](#). ▲

Welcome, Listerhill !!



We are proud to share ACC's consumer council affiliates in the State of Alabama.

Alabama Consumer Council

Wells Fargo Center
420 20th Street North,
Suite 2200
Birmingham, AL 35203

Birmingham (AL) Consumer Council

Wells Fargo Center
420 20th Street North,
Suite 2200
Birmingham, AL 35203

Huntsville (AL) Consumer Council

7027 Madison Pike,
Suite 108
Huntsville, AL 35806

Mobile (AL) Consumer Council

11 North Water Street,
10th Floor,
Mobile, AL 36602

Montgomery (AL) Consumer Council

445 Dexter Avenue,
Suite 4050
Montgomery, AL 36104



ACC Wrap Up

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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 **Winter** cycle are now being accepted through **Dec 15**.

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](http://www.americanconsumercouncil.org). ▲

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/3w6jEIN 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 produces, writes and hosts our financial education video series.

This free video series is 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.

Video topics include, "How to Have a Great Vacation on the Cheap," "Paying the Cost of College," "Money Topics Every Couple Must Discuss," "Home-Buying Mistakes to Avoid," "Goals to Reach by Age 30," and others with advice about timeshares, paying off debt, identify theft, and more.

To peruse and view Kim's many resourceful videos, visit bit.ly/3snW66l. ▲

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