



# Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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## Consumer Confidence Decreases in August



The Conference Board Consumer Confidence Index<sup>®</sup> declined in August to 106.1 (1985=100), from a downwardly revised 114.0 in July.

Index Erases Early Summer Gains, as Hot Labor Market Cools and High Interest Rates Bite

- Consumer confidence fell in August 2023, erasing back-to-back increases in June and July.
- Consumers' assessment of current **business conditions** was slightly less positive in August.
- 20.7% of consumers said business conditions were "good," unchanged from July.
- On a six-month moving average basis, plans to purchase autos and appliances continued to trend upward but plans to buy homes—more in line with rising interest rates—continued to trend downward.
- Consumer plans to go on vacation, especially abroad, leapt upward in the month and slightly exceeded August 2022 readings.
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The **Present Situation Index**—based on consumers' assessment of current business and labor market conditions—fell to 144.8 (1985=100) from 153.0.

The **Expectations Index**—based on consumers' short-term outlook for income, business, and labor market conditions—declined to 80.2 (1985=100) in August, reversing July's sharp uptick to 88.0.

# **SPECIAL NOTICE FROM ACC'S PRESIDENT & CEO** **REGARDING SCAM CALLS TO CONSUMERS**

**DEAR MEMBERS AND CONSUMERS:**

**OVER THE PAST SEVERAL WEEKS, A ROGUE OUTFIT OPERATING UNDER THE GUISE OF THE "CONSUMER COUNCIL" HAS BEEN MAKING THOUSANDS OF ROBO CALLS TO CONSUMERS ACROSS THE COUNTRY TRYING TO SELL A VARIETY OF QUESTIONABLE SERVICES INCLUDING INSURANCE POLICIES, PRODUCT WARRANTIES AND HOME PROTECTION PLANS. WE BECAME AWARE OF THIS GROUP AFTER NUMEROUS CALLS AND COMPLAINTS TO THE AMERICAN CONSUMER COUNCIL (ACC).**

**UNFORTUNATELY, SEVERAL OUTRAGED CONSUMERS HAVE TAKEN TO SOCIAL MEDIA TO POST VERY NEGATIVE MESSAGES ABOUT ACC WITHOUT KNOWING THAT ACC HAS ABSOLUTELY NO RELATIONSHIP OR INVOLVEMENT WITH THIS ROGUE OUTFIT.**

**LET ME STATE EMPHATICALLY THESE CALLS ARE NOT COMING FROM THE AMERICAN CONSUMER COUNCIL. AS A NON-PROFIT ORGANIZATION, WE WILL NEVER CALL YOU TO SELL THESE KINDS OF PRODUCTS OR SERVICES. FURTHERMORE, ACC DOES NOT SELL, LEASE, RENT OR SHARE ITS CONFIDENTIAL MEMBERSHIP DATA WITH ANYONE! SO, IF YOU'RE ONE OF OUR 370,000+ MEMBERS ACROSS THE USA, YOUR MEMBERSHIP DATA IS SAFE AND CONFIDENTIAL.**

**ACC IS WORKING CLOSELY WITH FEDERAL AND STATE LAW ENFORCEMENT AGENCIES AS WELL AS THE FEDERAL TRADE COMMISSION (FTC) TO ASCERTAIN THE IDENTITY OF THESE SCAMMERS, WHO ARE MISREPRESENTING THEMSELVES AS THE "CONSUMER COUNCIL," IN AN EFFORT TO ISSUE CEASE-AND-DESIST ORDERS.**

**IF YOU RECEIVE A CALL FROM THESE SCAMMERS, OUR BEST ADVICE IS THE FOLLOWING:**

- 1. IF YOU DO NOT RECOGNIZE THE INCOMING PHONE NUMBER, DO NOT ANSWER THE CALL.**
- 2. IF YOU ANSWER AND THE CALLER STARTS SELLING YOU SOMETHING, HANG-UP IMMEDIATELY. DO NOT ENGAGE THEM IN A CONVERSATION. DOING SO, ONLY VALIDATES YOUR TELEPHONE NUMBER AND INVITES MORE CALLS FROM THESE SCAMMERS.**
- 3. IF YOU ARE ABLE TO IDENTIFY THE INCOMING PHONE NUMBER ON YOUR PHONE, PLEASE JOT IT DOWN AND SEND US AN EMAIL SO WE CAN SHARE IT WITH LAW ENFORCEMENT AGENCIES AND THE FTC. OUR EMAIL IS: [INFO@AMERICANCONSUMERCOUNCIL.ORG](mailto:INFO@AMERICANCONSUMERCOUNCIL.ORG)**

**THANK YOU FOR YOUR UNDERSTANDING, COOPERATION AND CONTINUED SUPPORT OF ACC.**

**SINCERELY,**

**THOMAS HINTON  
PRESIDENT & CEO**

## Americans are Shopping Less... but the Economy is Still Moving Right Along



To hear executives at some of America's biggest retailers tell it, consumers are strained for cash and buying less stuff, in a troubling sign of a slowing economy.

That's only half true. The consumer appetite that kept the US economy afloat through the worst of the pandemic and beyond remains hearty — it's just craving something new.

This earnings season, retail bosses have offered all kinds of reasons for their dwindling profits. Macy's said credit card delinquencies, a proxy for consumer health, are on the rise. Dick's Sporting Goods said shoplifting is dinging its margins, despite little evidence of rising rates of theft. Foot Locker's stock is down 30%. Nike (NKE)'s stock has fallen 10 straight days, its longest-ever losing streak. Target, Home Depot and Lowe's all saw sales slump.

Is this it? The moment the mighty US economy finally hits the skids? Probably not.

While it's true that people are spending less on stuff and have long blown through their Covid-era stimulus savings, it is not true that they've stopped spending.

### More Taylor Swift, fewer tennis shoes

Instead of shelling out on yet another pair of running shoes or a new laptop or dishwasher — how many of those does one household need anyway? — Americans are opting instead to buy tickets for Taylor Swift or Beyoncé or "Barbie." They're buying airfare, reserving hotels and hailing Ubers to concerts, weddings, spas, beach vacations — activities that have been curtailed, to varying degrees, by Covid over the past three years.

That's important, because Americans' spending on goods and services accounts for two-thirds of US gross domestic product.

We won't have a read on third-quarter economic growth until late October, but already, forecasts for GDP "are running wild on the upside," writes Chris Rupkey, chief economist at FwdBonds. "It is looking like a blowout quarter for economic growth."

The unofficial GDPNow forecast from the Atlanta Federal Reserve expects economic growth in the third quarter to rise 5.8% on an annualized basis — double the rate of GDP growth from the same period last year.

"Consumers are just fatigued, not strapped," Bloomberg columnist Leticia Miranda wrote this week. "Retailers just need to find a way to shake them out of their boredom."

Consumers obviously haven't stopped buying stuff, either — spending on goods remains "very elevated" relative to pre-Covid trends, according to Deutsche Bank. Even malls are making a comeback.

But shoppers are being more judicious about how they spend as inflation continues to bite. That's been great news for Walmart, Amazon and TJ Maxx, which offer more discounted items and saw revenue surge in the second quarter.

"Overall, the consumer appears to be becoming noticeably more cautious and is spending most of their discretionary cash on travel and entertainment rather than merchandise," said Louis Navellier, a market commentator and founder of investment firm Navellier.

### Red flags for a different economy

When retailers like Dick's and Macy's issue dire warnings about the state of the American consumer, they're not necessarily wrong — but they're viewing the ostensible red flags through a pre-pandemic lens. Historically, sluggish retail sales, credit card delinquency and even shoplifting have been signs of a dark cloud on the horizon.



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But those events also typically came with other warning signs, like rising unemployment, stagnant or falling wages and a pullback on all kinds of spending, including on services.

That's not the situation in 2023. Wages are rising. Inflation is cooling. Unemployment has been hovering around its lowest level in a half-century, despite aggressive interest rate hikes from the Federal Reserve designed to cool consumer demand.

The question of credit card debt is another area where the nuance matters. The delinquent debt that Macy's warned of this week looks especially elevated in part because it was practically nonexistent over the past two years. And as a share of total credit card debt, it is relatively low.

But Americans' credit card debt is unquestionably rising. In the second quarter, credit card balances shot up by \$45 billion, or nearly 4.6%, to surpass \$1 trillion for the first time ever.

Obviously, carrying a hefty balance on your credit card can be bad, especially after the Fed raised interest rates 11 times in the span of 18 months. But in the aggregate, rising credit card debt reflects some level of consumer optimism about the ability to pay off summer beach vacations and Taylor Swift swag in due time.



The economy isn't without headwinds. The rise in credit card and auto loan debt has been accompanied by a drawdown in savings. More Americans are tapping their 401(k) accounts because of financial distress, according to Bank of America data released this month. And come October, millions of Americans will be back on the hook to pay their student loan balances after a three-year reprieve.

What's different now, said Brett Ryan, senior US economist for Deutsche Bank, is that the momentum going into those headwinds "looks a little better."

"And that leaves the conclusion that maybe the economy is able to weather these upcoming headwinds."





# Medications that Make You Hungry-- Appetite Stimulants



You may be able to stimulate your appetite with certain supplements, such as zinc, or prescribed medications. Some tips, like making the mealtime enjoyable, can also help.

## What are appetite stimulants?

The term “appetite” is most commonly used to refer to the desire to eat food. There are a number of things that might contribute to a decrease in appetite, including developmental stages or medical conditions. A decrease in appetite can lead to a decrease in eating.

Your doctor may recommend an appetite stimulant if your appetite has decreased to the point where you’re not eating enough nutrients.

Appetite stimulants are medications that can increase appetite. In some cases, you can also stimulate appetite with lifestyle changes.

## What causes a decrease in appetite?

Some of the most common reasons for a decrease in appetite include:

- mental health conditions, such as depression[Trusted Source](#)
- cancer and its treatments
- substance use
- some medications, such as amphetamines

Some causes are specific to certain populations, such as very young children or older adults.

Some cause of poor food intake or decreased appetite in older adults may include:

- dementia
- depression
- neurological or musculoskeletal disorders
- chronic pain
- decreased sense of smell
- decreased sense of taste
- few social cues to eat due to living alone
- gastrointestinal changes
- decreased energy expenditure
- medications that affect sense of taste, such as some antidepressants or anti-Parkinson’s medications
- heart disease
- respiratory diseases
- poor dental health

## Supplements to stimulate appetite

Some vitamins, minerals, and herbs may be effective in stimulating appetite.

However, if you’ve noticed a decrease in appetite for yourself or someone you care about, it’s best to avoid self-diagnosing and self-treating and talk with a doctor or other healthcare professional first.

There are many causes for a decreased appetite, and a healthcare professional is best equipped to look at issues such as prescription side effects, development, and underlying conditions.

A few supplements a healthcare professional may encourage you to try include:

## Zinc

A zinc deficiency can cause loss of appetite and weight loss, among other issues. It has been shown to be a key reason some older adults have lowered appetites.

If your doctor gives you a zinc deficiency diagnosis, they may instruct you to take a zinc supplement.

## Thiamine

A deficiency in thiamine, also known as vitamin B1, can also decrease appetite in older adults.

If you’re diagnosed with vitamin B1 deficiency, you may be advised to take vitamin B1 supplements.

## Fish oil

Fish oil may stimulate appetite. Fish oil is typically considered safe for any adult who doesn’t have allergies to fish. However, the evidence around using fish oil as an appetite stimulant is slim.

Talk with your doctor about the benefits of fish oil supplementation, and whether they think it might help your specific circumstances.

## Medications

There are a few medications that are approved by the Food and Drug Administration (FDA) for use as appetite stimulants. These medications are: Dronabinol (Marinol) Dronabinol is a cannabinoid medication. This means it acts on the cannabinoid receptors in the brain.

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Dronabinol helps decrease nausea in people with cancer and stimulates appetite in people with HIV.

A doctor can help determine whether this medication would be helpful and safe for you.

**Megestrol (Megace)**

Megestrol is a synthetic progestin. It stimulates appetite and is used to treat anorexia or cachexia. Cachexia is extreme weight loss related to chronic conditions.

It can be prescribed to children. It has potential hormonal side effects and can cause blood clots.

**Oxandrolone (Oxandrin)**

Oxandrolone is a synthetic testosterone derivative. It promotes weight gain similarly to anabolic steroids or naturally occurring testosterone in the body. It's often prescribed following:

- severe trauma
- infections
- surgery

While oxandrolone is used more for weight gain and not appetite stimulation directly, it may result in an increased appetite.

Oxandrolone can cause changes to cholesterol. This may increase the risk of atherosclerosis, or hardening of the arteries.

**Off-label medications**

There are other classes of medications often used as appetite stimulants, but these haven't been FDA approved for this use. These medications include:

- antidepressants (specifically, mirtazapine)
- seizure medications
- some antipsychotics
- steroids

It's never advisable to self-medicate. Your doctor is the only one who should make the decision to treat your decreased appetite with off-label medications, or medications that have been approved by the FDA.

**Lifestyle changes to stimulate appetite**

There are a number of ways to help increase your appetite besides taking medications or supplements. These lifestyle changes include:

- Make mealtimes more enjoyable. Try eating together with friends and family, or while watching a favorite show. You may eat more if you're having a good time during your meal.
- Eat foods you enjoy, and change up your menu. Some people find keeping a food diary helpful in tracking their progress and making sure they're eating enough calories.
- Make time for meals. If eating three full meals per day feels overwhelming, you could try splitting your food into five or six smaller meals each day.
- Consider drinking some of your calories.

**In older adults**

Older adults may have specific concerns regarding decreased appetite. Often, there may be an underlying condition or disease that affects food intake. It's very important to follow your doctor's care plan to help manage any health conditions you may have.

Proper management of dental care, bowel regularity, and good hygiene can positively affect appetite in older adults. If you have trouble obtaining or preparing food, consider grocery delivery services. There are also services that deliver meal ingredients with recipes, or that deliver fully prepared meals.

The social aspect of eating is more likely to change with age. Eating with other people has a substantial impact on appetite and the amount of food eaten.

**The takeaway**

There are a number of factors that can cause decreased appetite. These factors vary with age and underlying health conditions. If left untreated, low appetite can result in malnourishment and other more serious health issues. It's possible to increase appetite with appetite stimulant medications and lifestyle changes. Supplements may also help, but more research has to be done in that area.

The most effective treatment will depend upon the underlying cause of low appetite. It's important to work with a doctor or other healthcare professional to determine the best plan for you.



# Trader Joes Recalls Multigrain Crackers-- possibly containing metal



Trader Joe's just recalled one of its popular snacks over concerns that the product might contain foreign materials, specifically metal. In an email sent to customers on Aug. 17, the grocery chain announced a recall for Trader Joe's Multigrain Crackers with Sunflower and Flax Seeds. Products with a SKU number of 76156 and a "best if used by" date of March 1, 2024 through March 5, 2024 were affected.

All of the recalled products have been removed from Trader Joe's shelves and destroyed, the company said. However, people who may have purchased or received any donations of the multigrain crackers should check the products' best-by dates to ensure they are outside of the recalled dates.

If a person does have one of the recalled products, they should not eat the crackers and should either throw them away or return the box to a Trader Joe's store for a full refund, the grocery chain said.

The retailer noted that it first learned about the possible metal contamination from its supplier. "No injuries have been reported to date, and all potentially affected product has been removed from sale and destroyed," Trader Joe's wrote in its email.

In its message, Trader Joe's encouraged customers who are currently in possession of the crackers to throw them out or return them to a retail store for a full refund.

The grocery chain also urged consumers with any questions to contact them via email or call the Trader Joe's Customer Relations hotline at 626-599-3817 Monday and Friday between 6 a.m. and 6 p.m. Pacific Time.

This is the fifth Trader Joe's recall in less than a month. On July 21, the chain announced that it was recalling two cookie varieties for possible contamination with rocks.

The recall affected Almond Windmill Cookies with a SKU number of 98744 and sell by dates of Oct. 19 through Oct. 21, and Dark Chocolate Chunk and Almond Cookies with a SKU number of 82752 and sell by dates of Oct. 17 through Oct. 21.

Days later, the Food and Drug Administration released a report about a recall of Trader Joe's Unexpected Broccoli Cheddar Soup, citing "insects in the frozen broccoli florets." The recall applied to 20-ounce containers of the soup sold in the following states: Florida, Illinois, California, Texas, Washington, Pennsylvania and Connecticut.

And on July 28, Trader Joe's recalled its Fully Cooked Falafel (SKU number 93935) that's sold in over 30 states for possible contamination with rocks.

The company did not provide information on how metal could have contaminated the crackers.

According to the company's press release, there have not been any reports of injuries associated with the recall.



## *Are you Addicted to Dieting?*



Every year, a new trend in diet culture emerges, thus promulgating the popularity of attempting to achieve perfection. This can come at quite the cost if taken to the extreme.

Eating healthy foods and drinking plenty of water are some of the best choices you can make for your physical and mental health. However, pursuing a healthy diet in an extreme way can lead to stress, shame, and sadness if taken too far. You or someone you know may find yourself obsessing about food and being addicted to dieting.

### **Can you be addicted to dieting?**

The understanding of addictions is changing and expanding constantly. Now, it seems that you can become addicted to any behavior you find rewarding. These types of addictions are called behavioral addictions.

A key part of addiction is having a short-lived reward that you try to repeat, even if it could lead to future problems. For a dieting addiction, a lower number on the scale, your appearance in the mirror, or a sense of control over your food intake can offer this reward.

In these situations, the brain releases chemical messengers to produce the rewarding feeling. Since this response feels so good, you will try your best to repeat the action often.

With that said, the idea of a person being addicted to dieting is new and still unclear. Right now, there is no recognized condition related to diet addiction. But experts agree that people can diet to a point that is unhealthy and has negative effects on their physical and mental health.

### **What are signs that someone is addicted to dieting?**

Spotting the signs of a dieting addiction in yourself or someone else may be difficult. People generally conceal their behaviors from others. You could even deny the problems to yourself.

Some common symptoms of issues with food and eating include:

- Frequent dieting
- Intense focus on food, calories, weight, and dieting
- Refusing to eat certain foods
- Skipping meals or eating small amounts
- Having certain patterns or routines around eating, like only eating certain foods at certain times
- Making drastic changes to your diet or trying fad diets

If you are addicted to dieting, physical signs could appear, like:

- Weight changes or very low weight
- Dizziness
- Weakness
- Sleep problems

You might spend a lot of your time thinking about and talking about food and weight. If you were to eat something outside of your diet, you could feel intense guilt and shame and experience obsessive thoughts.

Dieting can be healthy if you need to lose weight and you diet in a way that is not extreme or dangerous. Your healthcare provider can help you determine if you are approaching dieting in a healthy way. Like other behavioral addictions, dieting can be problematic if it consumes your life and has negative effects on your health and well-being.



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**How does a dieting addiction compare to other behavioral addictions?**

In the past, experts believed that you could only be addicted to alcohol and other drugs. More recently, the definition of addiction has changed to include behavioral issues.

Some behaviors that you could become addicted to are:

- Gambling
- Shopping
- Sex
- Video games
- Exercise
- The internet and social media

A behavioral addiction appears when the action becomes your top priority. You may:

- Feel a high from the activity
- Need to do it more often or to a higher degree
- Feel unwell when you are not doing it
- Have relationship problems due to the behavior
- Struggle to maintain other parts of life

Like with other addictions, it becomes challenging to avoid the impulse to do the behavior. At the time, dieting feels like the right thing to do, but you cannot see the damage it is causing.

**What are the risks of dieting addiction?**

Depending on the degree of the dieting, the risks could be great. By not eating well, you risk severely damaging your mental and physical health.

Some risks that come with problematic eating patterns include:

- Extreme mood swings
- Fatigue
- Problems with concentration and attention
- Sleep problems
- Difficulty regulating your body temperature
- Problems with your hair, nails, and teeth
- Weakness
- Stomach cramps and other digestive health issues

People with behavioral addictions usually progress with their condition. Maybe you used to eat a wider range of food. If you restrict or limit your food intake, you could experience health issues like:

- Reduced immune system
- Menstrual issues
- Fainting and passing out often
- Changing thyroid and hormone levels
- Anemia
- Abnormal blood cell counts

**Is it a dieting addiction or something else?**

Being addicted to food and eating compulsively are real concerns for many people. Many people have unhealthy relationships with eating and food. The problem could come from a dieting addiction, eating disorder, or another mental health condition.

Eating disorders are highly linked to diet addictions. You may start with a diet addiction, and over time, you could develop an eating disorder.

The most common types of eating disorders are:

- Anorexia occurs when a person restricts their food intake, becomes underweight, and has an intense fear of gaining weight.
- Bulimia involves periods of excessive eating with a lack of self-control followed by behaviors to eliminate the food and weight. Behaviors include vomiting, using laxatives, or exercising excessively.
- Binge eating disorder is characterized by repetitive periods of binge eating by consuming food more quickly, eating until uncomfortably full, and being embarrassed or depressed about eating.

Some other eating disorders include:

- Avoidant restrictive food intake disorder (ARFID) involves being very limited in the food you eat, and it is not due to fear of gaining weight or body image issues.
- Orthorexia is an intense focus on “healthy eating” that ends up causing you physical and emotional harm. Orthorexia is not yet an accepted condition, but more research is underway.



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Other mental health conditions could influence a dieting addiction. People with behavioral addictions may have mental health conditions like:

- Substance use disorders
- Depression
- Anxiety
- Obsessive-compulsive disorder (OCD)

At times, deciding where one condition ends and another begins can be very challenging. Always consult with a mental health professional or addiction expert to receive the proper diagnosis and treatment.

**What is the difference between a dieting addiction and healthy eating?**

When you take healthy habits to an extreme, they can become problematic. The differences between diet addiction and healthy eating are subtle.

You can ask some questions to help separate healthy eating from an addiction:

- Are my thoughts constantly focused on my diet?
- Is my diet the most important thing in my life?
- Do I become angry, anxious, or sad when I cannot maintain my diet?
- Do my friends and family worry about my eating habits?
- Would my healthcare provider disapprove of my diet?
- Do I hide the details of my diet from people?
- Do I worry that something terrible will happen if I cheat on my diet?
- Am I continuing to diet even though I reached my goal weight?

Answering “yes” to these questions indicates that you could have an issue. With dieting addiction, what you eat and how you feel about what you eat are both important.

**Who do you see if you are struggling with dieting addiction?**

If you’re struggling with diet addiction, being honest with yourself is key. Take a moment to step back and accept the toll that food, weight, and dieting are taking in your life.

From there, seek out some professional mental health and addiction treatments. These services can help you understand the impact of dieting on your life. They can also help address underlying mental health conditions that may be affecting your addiction. You can benefit from looking for a mental health professional, like a therapist or psychologist, who specializes in eating disorders or eating issues.

Try support groups for an added layer of information and connection to people with similar problems. Specifically, 12-step groups (Food Addicts in Recovery or Overeaters Anonymous) and SMART Recovery may offer helpful support.

Along the way, learning how to engage in healthy eating for a healthy weight is crucial. Rather than restrictive or unmanageable diets, practice balanced diets and lifestyle changes that you can maintain long term. Consult with your doctor or a dietitian for more guidance.

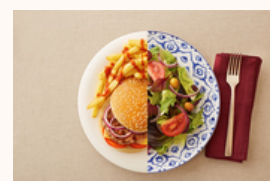
**The bottom line**

Though not a diagnosable condition, problematic eating and dieting addiction affects many people. Recognize the signs by acknowledging the physical, emotional, and social impact of dieting on your life. Any addiction is a serious concern. Seek professional treatment.

If you or someone you know struggles with addiction or an eating disorder, help is available. For eating disorders, call or text NEDA’s helpline at 1-800-931-2237 for support and resources in your area.

For substance use or addiction, call SAMHSA’s National Helpline at 1-800-662-HELP (4357) to learn about resources in your area.

For additional resources or to connect with mental health services in your area, call the NAMI HelpLine at 1-800-950-NAMI (6264). For immediate assistance, call the National Suicide Prevention Lifeline at 1-800-273-8255.



## *Preparing Your Home for the Upcoming Fall Season*

As the official start of fall approaches, home experts are urging homeowners to prepare their houses for the colder months. Similar to the concept of spring cleaning, proactive fall maintenance can save homeowners money on potentially costly repairs down the line.

Covering everything from the roof to the foundation, fall home maintenance is a comprehensive endeavor that shouldn't be neglected. Courtney Klosterman, a Home Insights Expert from Hippo Home Insurance, emphasizes that overlooking maintenance not only has financial repercussions but can also lead to denied insurance claims. Being proactive rather than reactive is the key.

"We're thinking about winter weather. We're thinking about storms that can happen- wind, hail, freezing temperatures all seem to come in the season of winter," Klosterman advises. She suggests looking into government subsidies that might assist in covering repair or maintenance expenses.

To ensure a home remains in good condition during the fall season, homeowners can take several DIY steps:

- **Clean Your Gutters:** Ensuring proper drainage by removing leaves and outdoor elements from rain gutters is crucial for upcoming storms.
- **Patch and Repair Leaks:** Inspect the roof, basement, or bottom floor baseboards for leaks, addressing any issues before they lead to water damage.
- **Rethink Your Entryway:** Make your entryway autumn-friendly by incorporating heavy rugs, boot scrapers, slip-proof mats, and appropriate storage for winter gear.
- **Deep Clean Carpets:** Conduct a thorough deep cleaning of carpets using a carpet extraction cleaner to remove dirt, debris, and excess moisture.



- **Change out HVAC Filter:** Regularly changing HVAC filters reduces wear and tear on the unit, maintains heating and cooling efficiency, and ensures cleaner air indoors.
- **Clean and Ready the Fireplace:** Prior to lighting the first fire of the season, cleaning the fireplace prevents potential hazards such as smoke entering the home.
- **Seal Any Drafts and Clean Weep Holes:** Address drafts with weather-stripping or caulking and keep weep holes clear for proper drainage.
- **Flush Hot Water Heater:** Properly maintain the water heater to ensure a consistent hot water supply during the colder months.
- **Pipe Prep:** Insulate pipes in areas lacking proper insulation to prevent freezing during winter.

Experts reiterate the importance of such maintenance, noting that the chillier season brings unique challenges, including potential pipe freezing.

Fall can be such an exciting season, and preparing your home for the change in weather can greatly increase your chance of enjoying it to its fullest.

## Welcome one of our credit union partners!

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.

Security Services Federal Credit Union

15000 W Interstate 10  
San Antonio, TX 78249

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**50+ Years Of Service Excellence with Our Credit Union**



### About Security Services Federal Credit Union

From its simple beginnings with eight members and \$25 in deposits, Security Service was founded as a not-for-profit, member-owned financial cooperative with a mission to serve the financial needs of its members. This mission continues to be the driving force that inspires everything they do from thoughtful and caring daily service to developing innovative financial solutions for today's consumers.

Headquartered in San Antonio, Texas, Security Service serves close to one million members across the United States and has more than 65 branches in Texas, Colorado, and more scheduled to open later this year.

Members of the American Consumer Council (ACC) can now access Security Service banking services. The NCUA and the Security Service Board of Directors approved an application for membership for all ACC members, allowing approximately 375,000 members of the ACC to join Security Service.

### Power Protected Checking

Security Service's flagship product, Power Protected Checking, has all the protection needed for today's financial environment built in. Power Protected Checking was recently revamped with new and enhanced features to provide members with even greater value.

These features include Mobile Phone Protection – now up to \$800 per claim – to protect members from the unexpected expense of repairing or replacing a mobile phone (up to two claims per 12-month period). Increased ID Theft Expense Reimbursement covers members up to \$1 million to help them recover from the expense associated with ID theft. Access to 24/7 Telehealth and Roadside Assistance were also recently added to Power Protected Checking.

Members can schedule video or phone visits with U.S.-based board-certified, licensed, and credentialed doctors to help with urgent care or mental health at zero copays. Roadside Assistance includes vehicle towing, fuel, oil, fluid/water delivery, and battery, lock-out, and tire assistance up to \$100 per occurrence (up to two occurrences per 12-month period). Members can now access exclusive discounts on dining, shopping, travel, and entertainment. And of course, the account continues to include credit monitoring, social media monitoring, and access to daily credit reports and scores. For full Power Protected Checking details, terms and exclusions, please refer to [ssfcu.org/protect](https://ssfcu.org/protect).

### Community-Focused Vision

Security Service is also dedicated to improving the lives of people in the communities they serve. In 2022, employee volunteers clocked nearly 6,000 hours of service at 148 events. Members and employees raised more than 5 million pounds of food for families in Texas, Colorado, and Utah. Each year, Security Service provides approximately \$145,000 to dozens of nonprofits through its charitable foundation.

To learn more about Security Service Federal Credit Union, visit [ssfcu.org](https://ssfcu.org).



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Red River Employees Federal Credit Union

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Texarkana, TX 75503

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**"We are here for you in all stages of life."**



### ABOUT US

Since 1943, Red River Credit Union has grown from a small group of Red River Army Depot employees to well over 120,800 members. Over the years, our vision has not changed and we remain focused on serving our unique communities. Our Annual Reports chronicle our impressive history and, even though our new logo does not include Federal, we remain Federally Insured by NCUA.

### OUR HISTORY

Red River Credit Union began in 1943 with the vision of a small group of friends. These friends, all employees of Red River Army Depot, saw that pooling their funds to make occasional loans to one another gave them a leg up and provided a financial security not offered elsewhere. They became members and owners in their new financial institution—Red River Employees Federal Credit Union.

### MISSION

Red River Employees Federal Credit Union is committed to be the premier financial partner for our members and their communities. We provide quality products and services with knowledgeable and friendly staff for all generations.

### VISION

We are here for you in all stages of life.

### MEMBERSHIP TODAY

In keeping with the vision and spirit of that small group, each member is still an owner in the credit union. Membership is available to anyone who lives, works, worships or attends school in our rural charter service area and seg-based in areas of Northern Louisiana and northeastern Mississippi. We are proud to be a not for profit financial cooperative.

### OUR STRENGTH

Red River Credit Union employs over 350 residents across our service area to manage over \$1 Billion in assets and over 115k memberships. As a premier financial institution, Red River Credit Union can offer its membership loans, deposit accounts, and financial services to meet their every need. We exist to meet the unique needs of each of our members.

For more information, please visit our website at [www.rrcu.com](http://www.rrcu.com) or by calling toll-free at [\(903\) 735-3000](tel:9037353000).



## Welcome one of our credit union partners!

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.

Campus Federal Credit Union

6230 Perkins Rd,  
Baton Rouge, LA 70808

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**"The Campus Federal Difference."**



At Campus Federal, we strive to make a difference in our members' lives and provide more than financial services. We're a place where family, community, LSU and Louisiana culture run deep. Experience the Campus Federal difference.

### About Us

Campus Federal was established in 1934 by seven employees of Louisiana State University. Today, Campus Federal has grown to serve more than 50,000 consumer and business members with ten locations throughout Baton Rouge, New Orleans and Shreveport. The bond between Campus Federal and Louisiana State University continues to remain strong.

We are a progressive financial organization providing flexible, competitive financial products coupled with quality member service while sustaining planned, diversified growth, which contributes to financial stability and sound financial performance.

At Campus Federal, we strive to be a true financial partner to our members throughout all financial stages of life. Our philosophy of people helping people is the guiding force behind our everyday service. As one of the nation's first credit unions and one of the largest in the state of Louisiana, you have a voice in everything we do. We're here to give back to the communities we serve. At Campus Federal, you're not just a member.

### MEMBERSHIP ELIGIBILITY

Campus Federal welcomes the opportunity to serve anyone who is eligible through affiliation with LSU, Business Partners (Select Employee Groups), family members; or those who live, work or worship in the city of Baton Rouge, Orleans Parish or the MSA of Shreveport, including Caddo, Bossier and Webster Parishes.

Open an account and start your membership [online](#) or [contact a Campus Federal Representative](#) today.

If you are not eligible to join Campus Federal through any of the associated groups or affiliations, you may be eligible for membership through the [American Consumer Council \(ACC\)](#) if you live in Louisiana. The ACC is a nonprofit advocacy group established in 1987 to protect consumers. Please visit [ACC](#) to enroll.

### Open your account and start your membership with:

1. Driver's License, Passport, Military ID or a State issued ID.
2. Payment of the one-time nonrefundable membership fee of \$10.
3. The purchase of one share, par value of \$5, in any deposit account. This share must remain on deposit for the duration of your membership.

For more information, please visit our website at [www.campusfederal.org](http://www.campusfederal.org) or by calling toll-free at [\(225\) 769-8841](tel:2257698841).



# 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**.

*Application for the Fall cycle are being accepted through November 20th.*

It's a proven fact that consumers prefer to do business with eco-friendly companies, 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 [www.AmericanConsumerCouncil.org/education](http://www.AmericanConsumerCouncil.org/education).

For more information, call 1-800-544-0414 or visit ACC's website.

## 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 at: [www.americanconsumercouncil.org/awards.asp](http://www.americanconsumercouncil.org/awards.asp) 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 Nicole Middendorf. Nicole is a money maven, a knowledge junkie, and a born coach. She is an entrepreneur who left Morgan Stanley in 2003 to run her own wealth management firm. Nicole is the author of five books, a world traveler, philanthropist, and an accomplished public speaker.

As a Wealth Advisor and Certified Divorce Financial Analyst with Prosperwell Financial, her main focus is to help people create wealth from the inside out. She is able to accomplish this through one-on-one client meetings, writing books, presenting at conferences, and appearing on TV, radio, and other media.

Nicole shares financial advice and a real-life perspective on saving, planning, and investing with audiences across the country. Her primary goal is to take complicated subjects and make them easy to understand. She works hard to empower her audience to make crucial and positive changes in their own lives. Nicole's books have received local and national press coverage, where she has become known for her thoughtful concise quotes, relaxed on-air presence, and articulate delivery.

ACC is committed to promoting and providing financial education to the public. Nicole Middendorf has collaborated with us to create a new 6-part video series that promotes financial literacy for youth. Check it out here: <https://qcashfinancial.com/are-we-failing-our-kids-in-financial-literacy/>

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