



Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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Consumer Confidence Falls in September



The Conference Board Consumer Confidence Index® fell in September to 98.7 (1985=100), from an upwardly revised 105.6 in August.

U.S. consumers' assessments of current business conditions turned negative while views of the current labor market situation softened. Consumers were also more pessimistic about future labor market conditions and less positive about future business conditions and future income.

- Consumer confidence dropped in September to near the bottom of the narrow range that has prevailed over the past two years.
- Confidence declined in September across most income groups, with consumers earning less than \$50K experiencing the largest decrease.
- The share of consumers expecting higher interest rates over the next 12 months dropped for the fourth month in a row to 46.5%.
- Despite slower overall inflation and declines in some goods prices, average 12-month inflation expectations increased to 5.2% in September.
- On a six-month moving average basis, purchasing plans for homes and new cars improved slightly.

The Present Situation Index—based on consumers' assessment of current business and labor market conditions—fell by 10.3 points to 124.3.

The Expectations Index—based on consumers' short-term outlook for income, business, and labor market conditions—declined by 4.6 points to 81.7, but remained above 80.

Vote on Election Day 2024. It's Your Right and Obligation!



One of the most sacred rights we have as American citizens is the right to vote. Voting is not only a sacred right, but it really is an obligation every American should take seriously because it is the one thing that preserves our way of life and protects our democracy.

If you've followed the news reports about the 2024 presidential election, you know it's a close race and will likely be decided by just a few thousand voters in the highly contentious Battleground States of Pennsylvania, Wisconsin, Ohio, Nevada, Arizona, Michigan and Georgia.

What's surprising is too many Americans take this sacred right and obligation for granted. According to a Pew Research Center tabulation of official state returns in 2020, more than 158.4 million people voted in the 2020 presidential election, amounting to 62.8% of people of voting age, using the Census Bureau estimates of the 2020 voting-age population.

While this number is impressive and a clear sign that more Americans are voting in presidential elections, it still makes one wonder why more than one-third of eligible voters don't exercise their right to vote?

As you review your ballot, here's an interesting way to evaluate which candidates deserve your vote. It comes from Barbara Yager, J.D. who serves on the Board of Directors of the American Consumer Council.

As the 2024 presidential election approaches, I will be looking at the candidates as "Job Applicants" for the Top Job in America, and asking myself the following important questions:

- 1.Regardless of any political affiliation, who will do the best job for Team America?
- 2.Who has the integrity, stamina, and discipline for the top job?
- 3.Who has the best interests in mind of our whole Team America?
- 4.Who has the greatest maturity, emotional intelligence and wisdom?
- 5.Who can lead and inspire our Team America?

Barbara adds, "I know we all remember what it was like to work with incompetent team members and to deal with the lack of productivity their incompetence created. Please share these questions if you think it makes sense."

I agree, and so I am sharing Barbara Yager's questions with my fellow consumers because so much is at stake for our nation and an anxious world that looks to America for competent leadership and steadfast growth.

Thomas Hinton, President & CEO, American Consumer Council



Should You Get the COVID Shot in the Right or Left Arm?--It matters



If you're getting a flu or COVID-19 vaccine this year, you may want to speak up when your doctor asks if you want the jab in your right or left arm.

New research recommends getting your shots in the same arm could help build a stronger immune response, according to a study published in 2023 in *eBioMedicine*, a peer-reviewed journal from The Lancet Discovery Science.

Authors of the observational study analyzed the immune response from 300 people who never had COVID-19 and received two doses of Pfizer-BioNTech's COVID-19 vaccine between March and September 2021. Study participants were randomized to receive both doses in one arm or the second dose in the opposite arm. Two weeks after receiving the shots, researchers discovered certain immune cells - commonly known as "killer T cells" - were detected in 67% of people who received both injections in the same arm versus only 43% of those who got them in different arms.

Which arm should you get vaccines in?

People may respond better to sequential shots in the same arm because the vaccines are targeting the same lymph nodes, making them more active in producing immune cells to fight off infections, study authors suggest. While researchers detected a difference in these cells, they didn't see a similar trend in spiked protein antibodies.

Although preliminary and small, the study shows how the reason why some people react differently to vaccines could go further than just age, sex and medical conditions, said Dr. Ofer Levy, a pediatric infectious disease specialist and director of the Precision Vaccines Program at Boston Children's Hospital.

"This speaks to precision vaccination in the sense that everything matters," said Levy, who is not affiliated with the study.

More research and data is needed but he says the study's findings could have implications for vaccines outside of COVID-19 and help standardize how routine vaccinations are given.



Common Medicines That Cause Weight Gain



Some medications may cause weight gain as a side effect. Examples include corticosteroids, antidepressants, and certain diabetes medications. If you have concerns, you may be able to manage medication-induced weight gain by adjusting your lifestyle and eating plan. However, if this isn't enough, your doctor may recommend adjusting your dosage or switching to a different medication.

Here are the 7 common medications that may cause weight gain.

Corticosteroids

Corticosteroids may cause an increase in appetite that leads to weight gain if taken frequently or in large doses. These medications, including prednisone (Deltasone) and hydrocortisone (Cortef), are often used to treat inflammatory conditions like arthritis, asthma, or inflammatory bowel disease.

Corticosteroids may also change the way your body distributes fat. It tends to accumulate in the face, neck, back, and abdomen. This side effect depends on how much and how long you take corticosteroids.

Adjusting your eating plan and getting more physical activity may help. Any weight gain typically resolves within a few months of stopping the medication.

Antidepressants

Some antidepressant medications are more likely than others to cause weight gain by directly affecting your metabolism or indirectly impacting it by affecting your appetite.

According to a large population study published in 2018, antidepressants that were most associated with weight gain include:

- mirtazapine (Remeron), a tetracyclic antidepressant
- serotonin uptake inhibitors like trazodone (Desyrel)
- serotonin and norepinephrine reuptake inhibitors like duloxetine (Cymbalta)
- selective serotonin reuptake inhibitors like citalopram (Celexa)
- tricyclic antidepressants like amitriptyline (Elavil)

It's important to note that not everyone responds to antidepressants in the same way, so your experience may be different.

Anti-anxiety medications

Like antidepressants, some antipsychotic medications affect weight more than others. Antipsychotics may cause weight gain through appetite stimulation and changes in metabolism. A 2017 review of several studies noted that some second-generation medications, such as clozapine (Clozaril) and olanzapine (Zyprexa), are more associated with weight gain. Medications like aripiprazole (Abilify) and ziprasidone (Geodon) may have less of an influence on your weight.

Antiseizure medications

Antiseizure medications, which are often used to treat epilepsy and other seizure disorders, affect brain chemicals and metabolism and may cause weight changes as a side effect. Examples of medications that may lead to weight gain include carbamazepine (Tegretol) and valproic acid (Depakote).

However, some antiseizure medications may also be associated with weight loss, such as:

- lamotrigine (Lamictal)
- topiramate (Topamax)
- zonisamide (Zonegran)

CONTINUED**Diabetes medications**

Though some diabetes medications like semaglutide (Ozempic) are associated with weight loss, others may cause weight gain by stimulating your body to release insulin. Classes of diabetes medications that may lead to weight gain as a side effect include:

- thiazolidinediones, such as pioglitazone (Actos)
- sulfonylureas, such as glipizide ([Glucotrol](#))
- meglitinides, such as repaglinide (Prandin)
- insulins, including insulin glargine (Basaglar)

However, the health benefits of managing blood sugar levels typically outweigh this side effect.

Beta-blockers

Beta-blockers, which are often used to manage high blood pressure, may cause weight gain by affecting your metabolism. They may also increase fatigue, which in turn can lower physical activity levels and promote fat accumulation in the abdomen.

Examples of beta-blockers that may cause weight gain include atenolol (Tenormin) and propranolol (Inderal).

Birth control medications

Evidence on the effects of birth control medications on weight has been mixed, with some studies showing an association with weight gain and others showing insignificant weight changes.

The type of birth control you use may influence your experience. For example, per a 2016 research review, combined oral contraceptives — those that contain both estrogen and progesterone — may have more of an impact on your metabolism than birth control methods only containing progesterone.

Birth control medications may also cause water retention. If you think your birth control may be causing weight gain and you have concerns, you can talk with your doctor about alternative medications.

What you can do

If your medication is causing weight gain as a side effect and you have questions, you may want to talk with your doctor about switching medications or adjusting your dosage.

Your doctor may also suggest making lifestyle and eating plan adjustments, such as getting regular physical activity and eating more fruits, vegetables, and whole grains, to help you maintain a moderate weight.

If your condition makes it difficult for you to adjust your routine, talk with your doctor about other ways to avoid medication-related weight gain.

Learn more about when to consider professional help for weight loss if that's what you are working toward.

Summary

A variety of medications may cause weight gain as a side effect, including antidepressants, corticosteroids, and beta-blockers. If you think a medication you're taking is leading to weight gain and you have concerns, talk with your doctor about alternative medications or ways to maintain a moderate weight.



Top Ways You Are Wasting Money at the Grocery Store



Grocery prices are undoubtedly on the rise. The Bureau of Labor Statistics reported that prices for food at home increased 13.5% in the 12 months ending August 2022 — the largest yearly percentage jump since March 1979! While the increase into mid-2023 was smaller, prices still went up.

With steep grocery inflation squeezing wallets, it's more crucial than ever to spend smart when food shopping. From impulse buys to misunderstanding unit pricing, little mistakes can have your hard-earned money disappearing off shelves. But with the right insider strategies, you can get what you need *and* save money at the supermarket.

Here is how:

Shopping Without a List

If you aren't making a grocery list before shopping, you need to. Grocery lists can keep you on track and make for more efficient trips, as well as sticking to your budget. They also ensure you don't forget something. When you forget an item, it may mean you have to go back--and that leads to overspending.

Paying Delivery Surcharges

Grocery deliveries are super convenient, but it comes with higher prices on items. It also comes with extra fees for the shopper, delivery and even fuel surcharges. If you don't want to do the shopping yourself, you can get around these charges by opting for pickup instead.

Not Using Coupons

Coupon clipping isn't something a lot of people do anymore, but the truth is that plenty of stores still offer them. You can download a store's app or even just check their websites to get the most up-to-date coupons for that store.

Some grocery stores even offer loyalty programs where you sign up with a phone number and enter it during checkout to redeem digital coupons. Typically, these are also accessible in the apps so you can browse and save offers, then use the app during checkout to redeem those offers.

Shopping Only at Supermarkets

Shoppers must be flexible! Local supermarkets near you might be smaller and not have the buying power of a huge chain, causing prices to be higher. Instead, shop at other stores such as Aldi and Trader Joe's, which are known to be great places to shop for budget-friendly prices.

You can also try warehouse clubs like Costco and Sam's Club, where you can sign up for memberships and receive exclusive discounts and member savings.

Sticking to Brand Names

Buying store brands can save you around 30% on food. That means do not grab the name brand without looking for a cheaper option!

Bear in mind that some foods and ingredients are a complete waste to buy from name brands, like sugar and flour. These are single ingredient goods that cannot be produced any differently.

Additionally, grocery stores and big box retailers are more likely to run sales and offer coupons on their own brands. This way, there are way more opportunity to save.

Choosing Strictly Organic Produce

According to the Environmental Working Group, the 'Clean Fifteen' refers to fifteen vegetables and fruits that are safe to buy non-organic because they have tough, inedible peels. Do not waste your money on buying these products organic!

CONTINUED ON P.7

CONTINUED**Ruling Out Online Shopping**

Although there may be a small surcharge for groceries when shopping online or you may face a delivery fee, buying food online could end up saving you more money in the long run. This is due to the decreasing chance of you not being tempted by any tasty-looking food display. Not having these distractions ensures you stick to your shopping list and buy less food on impulse.

To cut delivery fees, look for coupons from sites like [CouponFollow.com](https://www.couponfollow.com), which is currently offering \$20 off your first order at Vons, 15% off Kroger grocery shipments and \$10 off your first delivery of \$20 at Instacart.

Not Buying in Bulk and Freezing

The best advice is to shop at a big box club to take advantage of bulk pricing. Once you get the items home, you can prep or process for your freezer. This saves money in the long run as you are not throwing away uneaten or expired food.

If you're not eating what you're buying and instead throwing it away, that's money in the trash.



Tops Tips on How to Winterproof Your Home-- And save money



The colder weather is on the way! With autumn running steady, next thing you know, winter will be here. No matter where you reside, the weather will undoubtedly become cooler--and may even cost you money!

Whether you've winterized your home before or this is your first year in your new home, use this checklist to prepare for the cold weather.

Here is how to winterize your home for the cooler weather ahead:

Weatherstripping

Weather stripping or installing storm doors and windows will prevent cold air from entering your home or heat from escaping it, which will reduce your power bills. Door sweeps are also an effective and easy way to keep the cold out and the warmth in.

Check Your Fireplace

Animal nests or creosote buildup in your wood-burning fireplace can be hazardous. Have an annual inspection before building your first fire of the season. Also, soot and other debris build up in the chimney. Call a chimney sweep to thoroughly clean the chimney before your first winter use. You should also vacuum or sweep out any accumulated ash from the firebox.

An electrical fireplace requires regular cleaning and maintenance as well. Follow the manufacturer's recommendations for you model to keep it operating smoothly and safely.

Clean the Gutters

Cleaning your gutters is an important part of winter prep. A good rule of thumb is to have the gutters cleaned as soon as the last leaves have fallen in the autumn. To prevent clogging, inspect and clean the gutters of leaves and other debris. Clean gutters will also allow melting snow to drain properly.

If you want to avoid gutter cleanings, consider gutter guards. They can be made of stainless steel or polyvinyl chloride (PVC) and will help keep out leaves, pine needles, roof sand grit and other debris from your gutter. They need to be occasionally brushed off to ensure the guards work to their maximum effectiveness, but it's not as strenuous as routine cleanings.

Block the Cold

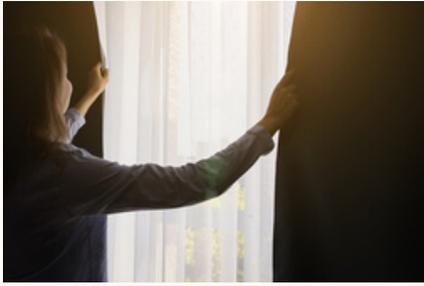
Caulk around windows and use foam outlet protectors to prevent cold air from entering your home. However, the majority of heat loss typically occurs via openings in the attic. Check to make sure that you have enough insulation.

Install a Programmable Thermostat In the winter, the Department of Energy suggests keeping the thermostat at 68 degrees Fahrenheit when you're at home. Lower the thermostat a few degrees while you're away or sleeping. Switching your thermostat out for a programmable version is a good idea. It'll let you customize your heating so the system doesn't run when you don't need it, keeping your home comfortable and bills down.

Protect Your Plants

You'll need to bring plants and flowering trees inside before the first cold snap. Typically, you should bring your plants in before temperatures dip below 45 degrees Fahrenheit.

CONTINUED ON P.9

CONTINUED**Bring the Outdoors Inside**

Cold temperatures, snow and ice can damage outdoor furniture and grills. If possible, store them in the garage or basement. If you have a gas grill with a propane tank, close the tank valve and disconnect the tank first. It must be stored outside. If you don't have storage space for your items, purchase covers to protect them from the elements. You also need to maintain your grill and cover it before putting it away for the season.

Maintain Your Outdoor Equipment

Outdoor power tools, such as mowers and string trimmers, need to be cleaned and maintained prior to storing. If you have a snow blower, it's time to inspect it before the first snowfall to ensure it's working properly.

Save on Your Energy Bills

Call your local power company to see if they conduct energy saving assessments. It's often a free service where a representative will identify specific changes to make your home more energy efficient and save you money. In addition to the suggestions above, LED light bulbs and water heater blankets can also make a difference.

Make Your Furnace More Efficient

Your furnace will function more efficiently with a clean filter. A dirty filter with trapped lint, pollen, dust, etc., obstructs airflow and makes your furnace run longer to heat your home. Replace filters at least every three months.

Be Roof-Ready

Snow, rain, ice and wind can make it challenging for your home to withstand winter's wrath. Of particular concern should be your roof. You can get a head start on winterizing your roof with a few key steps.

- Inspect the roof. Look for broken, frayed, curled or missing shingles; clogged valleys; damaged flashing; or deterioration.
- Clear leaves, pine needles, dirt and other accumulated debris from the roof.
- Cut back overhanging branches to prevent damage to shingles and gutters.
- Install snow guards and roof heat cables to prevent ice dams from forming.
- Check the attic and ceilings for staining from water leakage. While you're up there, make sure the attic is properly ventilated to prevent mold and mildew.
- If you live in an area that's prone to snow, invest in a snow roof rake.

Protect Windows From Heat Loss

To help keep chilly air from leaking in through window cracks, swap out the lightweight summer curtains with thermal lined curtains or drapes. They'll help keep your home warm and lower your heating bill. For the windows that don't get direct sunlight, keep the curtains or drapes closed to keep the cold air out and the warm air in.

Protect Your Pipes

Depending on the region of the United States you're in, you'll need to protect your pipes from bursting this winter using tubular pipe wrap, rolled pipe wrap and insulation fittings.

Time to Stock Up

Don't wait for the next big winter storm. Depending on where you live, there are certain staples that are good to stock up on ahead of time:

- Snow shovel
- Ice scraper
- Ice melt
- Flashlights and extra batteries
- Weather radio
- Emergency car kit (extra blankets, radio, ice scraper, car charger, first aid kit, jumper cables)
- Water and food that doesn't require cooking or preparation (dried fruit, granola bars, crackers, etc.)
- Extra pet food

Also, for those outside chores like shoveling snow, check out our great selection of insulated workwear like jackets and weather-resistant boots.

How to Start a New Workout Routine--And stick to it!

Regular exercise is one of the best things you can do for your health. However, working it into your routine and sticking with it can take some determination and discipline. Certain strategies can help you keep it up.

If you exercise regularly, you'll begin to see and feel the benefits it can have on your body and well-being quickly.

If you're considering starting to exercise but don't know where to begin, this article is for you. Here's all you need to know about starting a routine and sticking to it.

Why exercise?

Regular exercise has been shown to improve your health significantly. Its primary benefits include helping you achieve and maintain a healthy body weight and muscle mass and reducing your risk for chronic diseases.

Additionally, research has shown that exercise can lift your mood, boost your mental health, help you sleep better, and even enhance your sex life.

And that's not all. It can also help you maintain good energy levels.

In short, exercise is powerful and can help improve your life.

Common types of exercise

There are various types of exercise, including:

- **Aerobic.** The core of any fitness program should include some form of continuous movement. Examples include swimming, running, and dancing.
- **Strength.** These exercises help increase muscle power and strength. Examples include resistance training, plyometrics, weightlifting, and sprinting.
- **Calisthenics.** These moves are usually performed without gym equipment using large muscle groups. They're done at a medium aerobic pace. Examples include lunges, situps, pushups, and pullups.
- **High-intensity interval training (HIIT).** This type of exercise includes repetitions of short bursts of high-intensity exercise followed by low-intensity exercises or rest periods.



- **Boot camps.** These are timed-based, high-intensity circuits that combine aerobic and resistance exercises.
- **Balance or stability.** These exercises are designed to strengthen muscles and improve body coordination. Examples include Pilates, tai chi poses, and core-strengthening exercises.
- **Flexibility.** These types of exercises help muscle recovery, maintain range of motion, and prevent injuries. Examples include yoga or individual muscle-stretch movements.

The activities above can be done individually or combined. The important thing is to do what works best for you and to have fun with it.

How to get started

It's essential to consider a few things before starting a new workout routine.

Check your health

It's important to consult your healthcare provider and get a physical medical examination before starting an exercise routine. This is particularly important for those new to strenuous and vigorous physical activities.

An early checkup can detect any health problems or conditions that could put you at risk for an injury during exercise.

It can also help you optimize your workout, making it easier for you and your personal trainer, if you choose to work with one, to understand your limitations and create an exercise plan tailored to your particular needs.

CONTINUED**Make a plan and set realistic goals**

Once you decide to start exercising regularly, try to create a plan that includes attainable steps and goals. One way to do this is to start with a plan of easy steps to follow. Then you can continue building on it as your fitness level improves.

For example, if your goal is to finish a 5-kilometer run, you can start by building a plan that includes shorter runs.

Once you can finish those short runs, increase the distance until you can run the whole 5 kilometers in one session.

Starting with small achievable goals will increase your chances of success and keep you motivated every step of the way.

Make it a habit

Another key component of exercise success is to stick to your routine. It seems to be easier for people to maintain an exercise routine in the long term if they make it a habit and do it regularly.

A review of studies concluded that replacing an unhealthy behavior with a new healthier habit is an excellent approach to maintaining it in the long term.

Furthermore, making a schedule or exercising at the same time every day are good ways to sustain your routine and make it last.

For example, you can make exercise a habit by planning to work out right after work every day or first thing in the morning. It's important to choose a time that works best for you.

1-week sample exercise program

Below is an easy-to-follow, 1-week exercise program that doesn't require equipment and will only take you 30–45 minutes a day to complete.

This program can be adjusted to your fitness level and made as challenging as you want.

- Monday: 40-minute moderate-pace jog or brisk walk.
- Tuesday: Rest day.
- Wednesday: Walk briskly for 10 minutes. Then, complete the following circuits, resting 1 minute after each set but not between exercises. Stretch afterward.
 -

- Circuit #1: 3 sets alternating 10 lunges for each leg, 10 pushups, 10 situps
- Circuit #2: 3 sets alternating 10 chair-dips, 10 jumping jacks, 10 air squats
- Thursday: Rest day.
- Friday: 30-minute bike ride or moderate-pace jog.
- Saturday: Rest day.
- Sunday: Run, jog, or take a long walk for 40 minutes.

How to stay motivated

The key to staying motivated and making exercise a habit is to have fun while doing it. This helps you to not dread exercising.

Like the sample exercise program shown above, you can mix up activities while keeping it fun for you.

If you're able to and want to, joining a gym or taking a virtual fitness class like yoga or Pilates, hiring a personal trainer, or doing team sports are good ideas to help increase motivation and enjoyment.

Working out as a group or with a friend can also help maintain accountability and motivate you to keep up your exercise routine.

Furthermore, tracking your progress, such as logging your weightlifting levels or noting your running times, can help keep you motivated to improve your personal records.

The bottom line

Starting a new exercise routine can be challenging. However, having real objectives can help you maintain a fitness program in the long term.

There are many different types of physical activity to choose from. Find a few that work for you and be sure to vary them occasionally. The goal is to start slowly, build up your fitness level, and let your body rest from time to time to help prevent injuries.

Keeping track of your progress or taking a virtual group class are examples of actionable steps that can help you stay motivated and achieve your goals.

It's also important to eat a healthy diet and hydrate regularly as well as check in with your healthcare provider to monitor your health.

So what are you waiting for?

Start exercising today!

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.

Suncoast Credit Union
PO Box 11904
Tampa, FL 33680
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Bank with Your Heart

At Suncoast, we do everything with our members in mind. Because we're not for profit, we can offer many benefits most banks don't from our lower interest rates on credit cards to our many free services. We're also committed to giving back to the community and providing excellent service to meet all your financial needs.

The Suncoast Difference

At Suncoast, we pride ourselves on being different. Everything we do is with our members in mind, from our lower rates on loans to our many free services. We're committed to giving back to the community and providing excellent service to meet all your financial needs.

Our Mission

Our mission is simple – to improve the quality of our members' lives by maintaining a strong, secure and innovative credit union.

Our Story

Suncoast Credit Union began in 1934 when a handful of local educators founded Hillsborough County Teachers Credit Union. Throughout the years, we've grown and expanded our membership to include anyone who lives, works, attends school or worships in the Florida counties we serve. Today, we're proud to be the largest credit union in Florida. From our humble beginnings to all of the exciting developments along the way, Suncoast's history is rich with memorable moments. And every one of them is thanks to our incredible members.

Our Member Benefits

Our members get more than perks and discounts. Suncoast can help you save money in every stage of your life with our low rates and high returns.

Our Accolades

We've been honored with a number of local and national accolades. These awards represent all of the hard work we've put in to make sure that our members can thrive financially. We're proud of everything we've achieved, because our members deserve the best and that's what we deliver!

Suncoast Credit Union Donations

Giving back to the community is part of our DNA at Suncoast. Simply using a Suncoast debit or credit card lets you make a difference in the lives of local children with your everyday purchases.

See for Yourself

The donations the Suncoast Credit Union Foundation is able to make, thanks to its members, is something we feel really good about. Since the program's inception, more than \$40 million has been donated to support initiatives related to the education, health and emotional well-being of children in our area. Explore our donations for 2022 and see the difference we make in the community.

In 2023 Suncoast gave over \$4.5 Million back to local communities, BUT THAT'S ONLY HALF THE STORY.

For more information, visit our website at www.suncoast.com or call us toll-free at [\(813\)621-7511](tel:8136217511).

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NIH Credit Union
 111 Rockville Pike
 Rockville, MD 20850
 +++



You are unique because of what you do!

Your commitment to medicine and science makes you unique. Whether you work on the forefront of hands-on patient care, cutting-edge science, or in a support role that drives these industries, you've chosen a life that puts others first. Now, you have a financial institution that puts your needs first. Since 1940, the National Institutes of Health Federal Credit Union has worked exclusively with the unique needs of people just like you. Let us show you our refreshing and healthy approach to banking

Working together to maintain a healthy community

The RISE (Respond.Inspire.Support.Engage) Community Outreach Program is a combination of event participation, sponsorships and donations, volunteerism, member advocacy and financial education. It's NIHFCU's total care approach to community engagement and it is through these actions that we are helping to make the communities we serve the best that they can be.

From small beginnings

Back in 1940, \$75 was a lot of money and is what our founders - 9 federal employees - pooled to give their co-workers and families an alternative to traditional banks. They were passionate about providing affordable choices for their financial dreams. And so, the NIHFCU was born!

Through the years, we've expanded membership beyond the National Institutes of Health to include those employed at other biomedical/healthcare organizations in the Washington DC metro area. Today, we provide financial services to more than 50,000 members - for their personal and business needs. Membership is now available nationwide and, while most of our members work in the healthcare/biomedical industries, it is not a requirement for membership.

Why a credit union?

If it feels like we're on your side, it's because we are. Our members are equal owners of the NIHFCU, meaning each has a vote in electing our volunteer Board of Directors (also NIHFCU members). With most commercial banks, customers do not have a real voice in its future. Where banks focus more on the financial stake of their shareholders, credit unions are focused solely on the lives of its members. As a not-for-profit cooperative, we are proud of the "people helping people" approach we've taken to financial services since 1940.

Credit unions do look similar to banks - both offer a range of products and services. However, because of the way credit unions operate, you'll commonly enjoy:

- lesser fees for services,
- lower interest rates on loans of all kinds,
- higher returns on your savings.
- an honest and friendly experience focused on your goals

And, that means more of your money where it belongs - in your pocket.

For more information, visit our website at www.nihfcu.org or call us toll-free at (800)877-6440.

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 Fall cycle are being accepted through October 31, 2024.

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.

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 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 pleased 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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ACC
PO Box 503016
San Diego, CA 92150-3016.
Info@americanconsumercouncil.org