



Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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Consumer Confidence Falls Again in September



The Conference Board Consumer Confidence Index® declined by 3.6 points in September to 94.2 (1985=100), down from 97.8 in August.

Consumer confidence weakened in September, declining to the lowest level since April 2025.

- Consumers' assessment of business conditions was much less positive than in recent months.
- Confidence rose for consumers under 35 years old but declined for consumers over 35.
- Confidence improved slightly among both Republicans and Democrats but dropped substantially among Independents.
- Consumers' average 12-month inflation expectations inched down, to 5.8% in September from 6.1% in August.
- Views of their Family's Current and Future Financial Situation both weakened in September.
- Purchasing plans for cars weakened in September, yet, purchasing plans for homes jumped to a 4-month high.

The Present Situation Index—based on consumers' assessment of current business and labor market conditions—fell by 7.0 points to 125.4.

The Expectations Index—based on consumers' short-term outlook for income, business, and labor market conditions—decreased by 1.3 points to 73.4.

Top Ways to Lower Electric Bills



Utility costs, especially the electric bill, tend to make up a significant part of household budgets. These days, the costs are through the roof. In fact, the average monthly electric bill for U.S. residential customers was \$144 in 2024 (which is over \$1,700 a year), according to the U.S. Energy Information Administration. Some states are seeing an inordinate increase to a whopping \$400+ per month in electric charges.

Here are several effective ways to lower your bill to save money:

- Do an energy audit.
- Give your thermostat a nudge.
- Adjust your fridge and freezer temperature.
- Keep up with routine maintenance.
- Take shorter showers.
- Replace your showerhead.
- Wash clothes in warm or cold water.
- Adjust the temperature on your water heater.
- Purchase energy-efficient appliances.
- Ask about discounted rates.
- Switch to LED lighting.
- Install dimmer switches.
- Use smart power strips.

Speaking to a customer service representative from your utility company may also help you cut costs by identifying rebates and assistance programs. Or the representative may set you up with a payment plan that makes your charges more predictable and easier to plan for.

Heating and cooling

Home heating and cooling are some of the biggest culprits behind hefty utility bills – and the best places to look for cost-cutting opportunities.

Do an energy audit

If you can, start with a visit from the pros. Utility providers will often conduct a home energy audit, sometimes for free, and can identify ways to reduce your energy usage.

An audit can help you figure out if faulty seals on windows and doors or leaky ductwork, among other things, are draining energy from your home. You'll also get recommendations for repairs and efficient fixtures. Check with your local power company for details on how to schedule an audit.

Give your thermostat a nudge

This one is easy. To save money, set your thermostat down or up 7 to 10 degrees (depending on the season) when you're asleep or away from home. Doing so for eight hours can lower your annual heating and cooling costs by around 10%. A programmable thermostat does the work for you.

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CONTINUED**Adjust your fridge and freezer temperature**

Set your fridge to 37 degrees and your freezer to 0 degrees. This will keep your food fresh, but your fridge and freezer won't need to work as hard to maintain the temperature.

Keep up with routine maintenance

Maintenance matters to keep your HVAC and appliances running efficiently. That can be as simple as regularly swapping out the air filter of your heating and air conditioning system. It's also wise to hire a reputable repair company for an annual check.

For the fridge, you'll want to clean the coils at least once a year and keep it away from heat sources (e.g., a sunny window or the oven) to reduce energy usage.

Water

Hot water is the second-largest expense in powering most homes, according to the Energy Department. Cutting back on your hot water usage – in the shower, laundry and dishwasher – can make a sizable dent in your overall energy bill.

Take shorter showers

Standard showerheads go through 2.5 gallons of water a minute, according to the Environmental Protection Agency. That means trimming just two minutes off your shower time could save 5 gallons of water. Taking a shorter shower will reduce the energy used to heat the water too.

Replace your showerhead

An efficient showerhead – that uses no more than 2 gallons per minute – can reduce household water usage by 2,700 gallons per year, also according to the EPA. Look for one with the WaterSense label, which is certified to meet efficiency criteria set by the agency.

Wash clothes in warm or cold water

Stick to warm or cold water when you do laundry to lower your electric bill. Doing so can also help prevent clothes from shrinking, fading and wrinkling, according to GE Appliances. That's a win-win.

Adjust the temperature on your water heater

The default temperature setting on some water heaters is 140 degrees. Lowering it to 120 degrees can reduce your energy costs by 4%-22% annually.

Purchase energy-efficient appliances

If you're in the market for a new washer, dishwasher or water heater, buy an energy-efficient model to yield long-term savings. A dishwasher with the EPA's Energy Star label uses 12% less energy and 30% less water on average than a regular model. Prioritize appliances that run most often, like the fridge, dishwasher, TV, and washer and dryer.

Ask about discounted rates

Some utility providers offer cheaper rates during parts of the day when general usage is down—think early in the day or late at night. You could spend less on electricity by doing laundry and other energy-intensive chores at off-peak times. If this appeals to you, ask your power company about a time-of-use rate plan.

Power and lighting

Keeping the lights on accounts for roughly 15% or more of a home's energy usage.

Switch to LED lighting

Save around \$225 per year by swapping out incandescent bulbs with LEDs. Look for lighting products with the Energy Star label.

Install dimmer switches

Dimmers let you set the brightness in a room to suit your needs, setting the mood and saving electricity.

Use smart power strips

Some electronic gadgets – such as TVs, computers and speakers – never truly power off. Instead, they sit in standby mode using a trickle of power that can account for 5%-10% of home energy use and \$100 a year. Plug these electronics into a smart power strip, which cuts off the current when the devices aren't in use. A power strip with a manual on/off switch is another good option.

Try a few of these tips to start and monitor your electric bill for savings in the months ahead. Work up to more changes to compound what you save in energy and money.

Can You Trust AI Search Results?



AI-powered search engines promise a revolution in how we access information, but new research suggests they are fundamentally flawed when it comes to properly citing news sources. A study by researchers at the Tow Center for Digital Journalism at Columbia Journalism Review found that generative AI search tools not only fabricate citations but also undermine the flow of traffic to original publishers — an issue that carries serious implications for journalism and public trust in news.

Study investigators Klaudia Jaźwińska and Aisvarya Chandrasekar co-authored a **CJR** article published in early March that distilled their insights. To evaluate the eight large language models fairly, they ran 10 article excerpts from 20 publishers through each AI search model. They then manually evaluated each of the 1,600 query results to assess how well each LLM search did retrieving the following data bits:

1. Correctly naming the publisher of the article
2. Identifying the right article from which the excerpt was extracted
3. And accurately citing the article's URL

The results were collated to their respective LLM, producing the visual chart that displays a lot more red and pink than shades of green — displaying a puzzling bias toward inaccuracies. According to the chart below, Perplexity and Perplexity Pro returned the most accurate results, while it seems that both Grok models tested and Gemini struggled to return the correct answers.

AI Search Engines — More Confident, Less Accurate

One of the most surprising findings was how readily the evaluated AI search tools produced fake results rather than admitting they couldn't locate the correct information.

As the investigators explained in their joint email response, "Chatbots were generally bad at declining to answer questions they couldn't answer accurately, offering incorrect or speculative answers instead. Generative search tools often fabricated links and cited syndicated and copied versions of articles."

It's easy to see how such generative AI outputs can mislead users and create an illusion of credibility — especially when the information is completely made up.

Perhaps even more shocking was the revelation that paid versions of various AI chatbots — basically the premium versions — performed worse than their free offerings.

"Premium chatbots provided more confidently incorrect answers than their free counterparts," the researchers noted.

This raises serious questions about the reliability of AI search engines, particularly for users who assume that paying for a service means they're getting improved accuracy and trustworthiness in return. When it comes to AI-driven search, the study results suggest you don't get what you pay for.

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AI-Search — Fabricated Links And Lack Of Transparency

Beyond simply getting facts wrong, the generative AI search tools also struggled with citations. The study found that these services frequently fabricated links or cited published copies of articles instead of linking directly to the original source page.

The researchers noted that this technological tendency not only clouds where information is coming from but also reduces traffic to the original publishers. Over time, the down throttle on page traffic could hurt unique page views, subscriber sign-ups, advertising revenues and publication relevancy.

The study also highlighted a troubling trend across all AI search engines — an overall lack of transparency regarding what content was used to generate responses.

“None of the chatbots were upfront about which content they could or couldn’t access to answer a question; all of them projected an illusion of trustworthiness, even when their answers were inaccurate,” the authors wrote.

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Seeking Answers From AI Search Providers

Given the critical nature of these findings, the researchers tried to contact the companies behind the AI search tools in their study. However, responses were spotty.

“We reached out to all the AI companies featured in the report. Only OpenAI and Microsoft responded, and while they acknowledged our inquiries, neither addressed the specific findings or concerns we raised.”

These issues aren’t just academic — they have real consequences for journalism and the public’s access to reliable information. AI-generated summaries strip away critical context while failing to give proper credit to writers and publishers. This can directly impact news organizations that rely on web traffic for revenue.

“Generative tools repackaging content without links or credit cuts off traffic to original publishers, impacting their visibility and revenue,” the researchers replied.

Beyond the financial impact, the citation conjuring and inaccurate attributions by AI tools pose a significant threat to trust in written content itself. If users can’t verify sources or if AI search engines misrepresent information, misinformation becomes harder to combat.

“When AI tools misattribute or fabricate citations, it undermines trust in the technology and the journalism it’s referencing. It also contributes to the risk of misinformation because these tools sound authoritative even when they’re wrong,” Jaźwińska and Chandrasekar stated.



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Examples Of AI Search Behaving Badly

The fast evolution of AI-powered search engines and AI itself has not just given rise to problems of reliability and trust – it has raised legal questions from inappropriate referencing to copyright. There are a number of such cases.

For example, in June 2024, Forbes accused Perplexity of plagiarizing one of its articles, claiming that the AI startup's Perplexity Pages feature copied an article without duly accrediting the original publication.

Likewise, in October, the New York Post and Dow Jones sued Perplexity for utilizing its reporting and articles without permission to train and power its AI search engine.

In another prominent case, on Wednesday, a federal judge ruled to move forward with The New York Times' copyright suit against OpenAI and Microsoft. The suit accuses the co-defendants of using The Times' articles without a license to train

AI chatbots — alleging near verbatim copying in certain instances.

Furthermore, a group of publishers — which includes Forbes — sued AI company Cohere in February 2025. The lawsuit claims that Cohere republished full articles and stories without permission and then made false claims of creation of the copied content as AI-generated.

All the publishers contend that the tagging of their original work by Cohere with an AI label was erroneous and hurtful to their brands. These lawsuits point to the increasing battle between publishers and AI makers regarding intellectual property rights. And it points to the increasing demand for sound guidelines when it comes to the ethical application of copyrighted content in AI-generated training and output creation.

What Needs To Change For AI Search To Succeed

The study underscores the urgent need for AI developers to improve transparency, citation accuracy and responsiveness to concerns about faulty info. Without proper accountability, AI-powered search engines risk further eroding trust in written content and journalism while enabling the spread of inaccurate or misleading copy.

Until then, users should approach AI-generated search results with caution, verify sources independently and recognize that these tools are far from perfect. If AI search is to be a reliable gateway to information, it must first learn the fundamental rules of journalism — get the facts right and give credit where it's due.



What Does 100 Calories of Halloween Candy Look Like?



Halloween is nearly here! The best part of Halloween is obviously the candy! But it's no fun stressing about how much you can eat. Get a visual of what 100 calories looks like to keep portions under control.

The disparities in Halloween candy calories may spook you

Trying to keep your sweet tooth in check? After extensive research, we discovered that what you get for 100 calories varies widely among the candies in your Halloween loot. (It was a tough job, but somebody had to do it.) Here's a visual guide to 100-calorie servings for 13 beloved Halloween candies. Here are 14 things nutritionists do on Halloween that you don't.

M&M's

Less than half the bag (23.5 M&M's) is 100 calories. Split a bag with a friend for instant portion control.

Reese's Peanut Butter Cups

Ninety-five percent of one Reese's Peanut Butter Cup hits the 100-calorie mark.

Nerds

If you want to nerd out, measure it out: 2.22 boxes of Nerds is 100 calories.

Candy Corn

Pick 14 pieces of this classic from the office candy bowl for a 100-cal sugar rush.

Sour Patch Kids

If you prefer to devour an entire bag of candy at once, this may be pucker-worthy news: Sour Patch Kids have 100 calories per 10.6 pieces.

Snickers

Good with a ruler? For 100 calories, you can eat 40 percent of a Snickers bar.

3 Musketeers

Forty percent of a Snickers not quite doing it for you? Trade up to 42 percent of a 3 Musketeers bar for 100 calories.

Starbursts

Opt for five Starburst Original Fruit Chews for 100 calories. Bonus: Keep the discarded wrappers in your line of sight.

Tootsie Roll

They may seem tiny, but chew on this: 4.3 Midgees equals 100 calories.

Dots

Stick to 8.5 pieces for 100 calories. (Translation: If you opened a box of Dots and poured them straight into your mouth as a child, you may need to, ah, cut back).

Twizzlers

Even though Twizzlers are touted as a "low-fat snack," you can't devour the whole package. Eat 2.5 pieces of Twizzlers Strawberry Twists for 100 calories.

Kisses

Kiss chocolate guilt goodbye. Savor 4.5 Hershey's Kisses for 100 calories.

Whoppers

Enjoy a whoppin' 9.3 pieces of this malty treat for 100 calories.

Have a Happy Halloween!

What are the Causes of Autism Really?



A White House announcement about autism is expected Monday afternoon after President Donald Trump's weekend comment that "I think we found an answer" to the developmental disorder.

Health Secretary Robert F. Kennedy Jr. promised earlier this year to determine the cause of autism by September. That baffled brain experts who say there is no single cause and that the rhetoric appears to ignore decades of science into the genetic and environmental factors that can play a role.

Here's what we know about autism.

What is autism?

Autism isn't a disease. It's a complex developmental condition better known as autism spectrum disorder that affects different people in different ways.

It can include delays in language, learning or social and emotional skills. For some people, profound autism means being nonverbal and having intellectual disabilities, but the vast majority of people with autism experience far milder effects.

Autism rates have been going up for decades

There are two main reasons. First, the definition of autism broadened as scientists expanded their understanding of its wide range of traits and symptoms. That led to changes in the criteria doctors use to diagnose autism and improvements in screening.

At the same time, parents increasingly sought a diagnosis as autism became better known and schools began offering educational services they hoped could help their kids.

As late as the 1990s, only children with the most profound symptoms were considered to have autism. In the early 2000s, as the definition began changing, the autism rate was estimated to be 1 in 150 children. The latest count found 1 in about 31 children are affected by autism spectrum disorder.

The increase isn't among the profound cases; it's an increase in the milder cases that weren't historically considered autism, said expert Helen Tager-Flusberg of Boston University. There is no single test for autism, which is diagnosed mostly through developmental and behavioral assessments.

It's hard to tell if there may be additional factors behind the increase.

What's the state of autism research?

Science has shown autism is mostly rooted in genetics, with the discovery of several hundred genes that play a role. Those genes can be inherited, even if the parent shows no signs of autism, or mutations can occur as the brain is developing and its rapidly dividing cells make mistakes.



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Experts say different combinations of genes and other factors can all affect how a fetal brain develops.

What about environmental effects?

Researchers have identified other factors that can interact with genetic vulnerability to increase the risk of autism. They include the age of a child's father, preterm birth and whether the mother had certain health problems during pregnancy such as fevers, infections or diabetes.

Any concern that measles vaccine – or other vaccines – could be linked to autism has been long debunked, stress scientists and leading advocacy groups for people with autism.

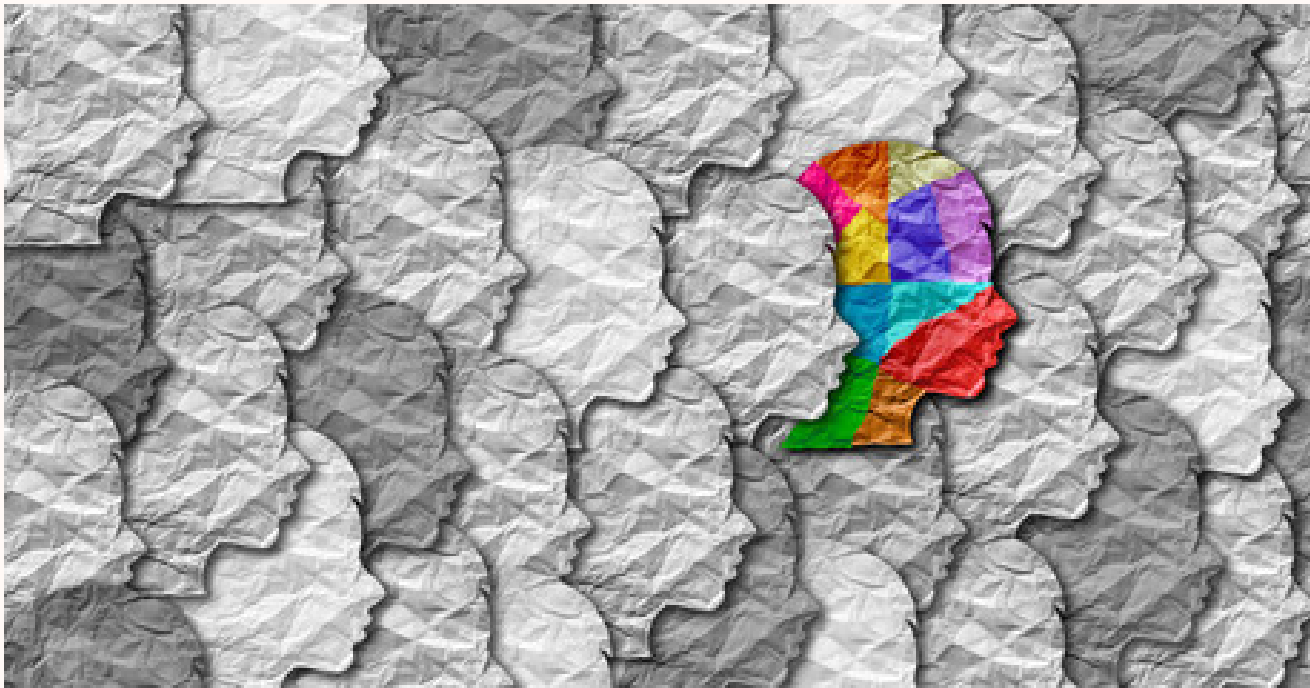
What about Tylenol?

The Washington Post reported Monday that the Trump administration plans to link autism to the use of the painkiller Tylenol, or acetaminophen, in pregnancy.

Some studies have raised the possibility that taking the over-the-counter pain medicine in pregnancy might be associated with a risk of autism, but many others haven't found a connection, said autism expert David Mandell of the University of Pennsylvania.

One big caution: Untreated fevers in pregnancy, particularly the first trimester, increase the risk for miscarriages, preterm birth and other problems, according to the Society for Maternal-Fetal Medicine.

Tylenol's label advises women to ask their doctor about use in pregnancy, and the society continues to advise that it's an appropriate option to treat fever and pain during pregnancy.



Target Still Facing Boycott Without DEI 200 Days Later

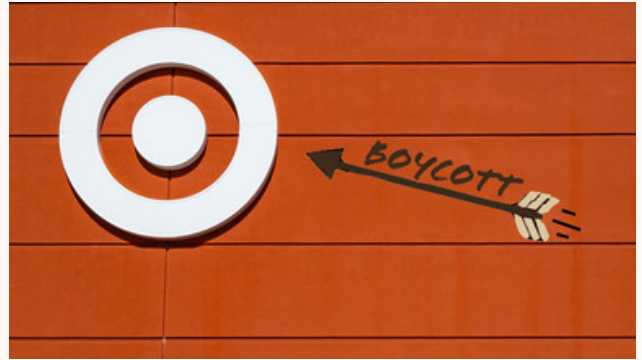
Target's January decision to end its DEI programs has triggered one of the most sustained corporate boycotts in recent memory, one that's only broadened over time. Earlier this month, both the American Federation of Teachers (AFT) and the Chicago Teachers Union joined the boycott, which was spearheaded earlier this year by Black clergy and has garnered support from civil rights organizations, including Al Sharpton's National Action Network and the National Newspaper Publishers Association, which represents the Black Press of America.

The company has been hit hard, reporting comparable sales declines for two consecutive quarters (3.8% and 1.9% in the first and second quarters of this year, respectively). In August, Target's foot traffic, which has dropped in each of the last seven months, was down 3.3% year over year (YoY). Meanwhile, rival Costco Wholesale Corp.'s (COST) August foot traffic was up 5.2% YoY.

Why Shoppers Turned on Target

The Minneapolis-based retailer announced its DEI rollback just days after President Donald Trump's inauguration, ending programs aimed at supporting Black employees in their careers, improving the experiences of Black shoppers, and promoting Black-owned businesses. While Target stated at the time that some of these programs had reached their natural conclusion, its "Belonging at the Bullseye" program, unveiled last year, removed specific goals for diversity while maintaining vague commitments to inclusion. Target suggested its moves were necessary to remain "in step with the evolving external landscape," according to a company memo.

Unlike past corporate controversies that faded within weeks, the backlash against Target's DEI pullback, dubbed #TargetFast, has maintained momentum for over 200 days. Led by Jamal Bryant, senior pastor of the 16,000-member New Birth Missionary Baptist Church in Stonecrest, Georgia, and a prominent civil rights leader, the boycott began as a 40-day "Target Fast" during Lent.



Asked by the PBS News Hour last month about the group's focus on Target, Bryant said, "After the inauguration of President Trump, 23 corporations backtracked away from diversity, equity, and inclusion, and we thought it prudent to just go after one at a time." Noting that Black people spend more than \$12 million a day at the company's stores, "We thought that the one that was the most trafficked should be the focus of our media attention," he said.

In announcing that the AFT would join Bryant's effort, president Randi Weingarten said, "We rarely engage in this type of action, but we're doing so here because...Target rolled back promises to help the people who have been loyal customers, because of a president who is trying to roll back history and ignore the struggle for freedom and justice. Those customers, who have helped Target's bottom line, now feel set aside." (Investopedia reached out to Target for comment but did not receive a response by publication time.)

The Boycott's Demands

#TargetFast has four demands, with a deadline of this December:

1. Provide \$250 million to Black-owned banks to expand access to capital for homeownership and entrepreneurship.
2. Adopt six historical Black colleges and universities with business programs to help students learn how to scale big-box businesses.
3. Honor Target's \$2 billion commitment to Black entrepreneurs, pledged after George Floyd's murder in 2020.
4. Reimagine DEI rather than abandoning it.

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"I understand the pressure and the weight of this Trump administration, so if [Target has] to pivot and package it differently, I'm amenable," Bryant told the Guardian. "Even though Black people lag behind, we have demonstrated ... a willingness to serve the greater good."

Cornell's July Op-Ed

On July 5, in the middle of the boycott, Cornell, Target's CEO, released an op-ed in Essence magazine, laying out the company's progress toward goals set in 2021 as part of its Racial Equity Action and Change initiative launched in 2020:

- By year's end, Target will have invested \$2 billion in Black-owned businesses, which he said would more than double the number of Black-owned brands on store shelves.
- Target's Accelerator program has supported over 500 entrepreneurs, helping them to scale their retail businesses.
- Target is making good on its \$100 million pledge to support Black-led community organizations, including "the PENSOLE Lewis College of Business and Design, the first reinstated HBCU which offers free tuition to aspiring designers, engineers, and business leaders," Cornell wrote.
- Cornell also said that Target was supporting thousands of students at over 20 HBCUs and providing tuition assistance to over 30,000 Target employees.

"Going forward, we remain focused on driving growth and opportunity, supporting small businesses, increasing access to education and building the best team to serve the more than 2,000 communities where Target operates," Cornell wrote. "This includes continuing to donate 5% of our profits to a range of organizations and activating our long-standing tradition of local volunteerism."

Sales, Stock, and Foot Traffic Take a Hit

When Target reported \$23.85 billion in first quarter sales, it missed analyst expectations by nearly \$500 million. Foot traffic has declined for 11 straight weeks, with Placer.ai data showing consistent year-over-year drops since the boycott began.

In addition, the company's comparable sales in the second quarter fell 1.9%, with both transaction frequency and spending per visit declining. Operating income dropped by a fifth (19.4%) to \$1.3 billion in the second quarter, while earnings per share fell about 20% to \$2.05. The company now projects a "low-single digit decline" in sales for this fiscal year.

Meanwhile, Target's market capitalization, which had declined from about \$129 billion in 2021 to \$61.3 billion just before the boycotts began, is now at around \$41.6 billion. Annual revenue projections indicate that Target will earn \$106.6 billion this year, down from \$107.4 billion in 2024.

Adding to the financial pressure, shareholders, including the City of Riviera Beach Police Pension Fund, have filed a class-action lawsuit alleging that Target misled investors about the financial risks of scaling back DEI programs. The lawsuit claims executives knew the rollback could trigger backlash but didn't warn shareholders, potentially exposing Target to millions in settlement costs.

Important

Target is not the only company to face pressure about its DEI policies. In January, Costco shareholders took the opposite tack to Target, overwhelmingly rejecting an anti-DEI proposal as the company's board unanimously defended its diversity initiatives. In a turbulent year for retail, Costco's stock is up 5%.

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CONTINUED**Target's Leadership Shake-Up**

Target's January 2025 rollback places it among dozens of major corporations that have scaled back diversity initiatives over the last couple of years, including Amazon.com Inc. (AMZN), McDonald's Corporation (MCD), Meta Platforms, Inc. (META), and Walmart Inc. (WMT).

Target came under more pressure than other companies that rolled back DEI policies, not just because Target had a more "progressive" image among consumers than the others, but because other companies reframed their diversity efforts in vaguer terms of "belonging" or made their changes through internal memos.

Last month, Target announced that Cornell will transition from CEO to executive chair of the board in February 2026, after serving in the role for 11 years. The board described this as part of a deliberate succession process that included an extensive external search.

His replacement, COO Michael Fiddelke, inherits a company struggling with more than just the DEI-related boycott. The Trump tariffs, a declining consumer base, and a broader economic slowdown have compounded the crisis. Meanwhile, if the company does reverse its DEI rollback, it could alienate conservative customers while failing to restore trust with boycotting consumers.

Bottom Line

The Target boycott demonstrates that reversing DEI commitments can carry consequences far beyond quarterly earnings reports. It also suggests a shift in consumer activism that companies considering similar reversals will have to weigh.

"They've awakened a sleeping giant," Bryant told the Guardian. "Black people are now alert, mobilized and conscientious about what's taking place. And we're not going to spend our dollars with companies that don't treat us with dignity."



Top Tips to Keep Your Immune System Strong This Winter



Sniffle season is officially back.

From crowded classrooms and office meetings to indoor sporting events and concerts, germs are everywhere this time of year. Health experts say fall and winter bring the perfect storm for seasonal illnesses – cooler temperatures, less time outdoors and more close contact indoors.

While no one can dodge every cough or sneeze, here are six simple, science-backed ways to protect yourself and give your immune system the best chance of staying strong against the common cold and the flu.

Get the flu shot

The Centers for Disease Control and Prevention recommends everyone 6 months and older get the flu shot by the end of October. If you miss that deadline, getting vaccinated later is still better than skipping it altogether. The flu shot remains your best defense against the virus and helps lower the risk of serious complications.

At the same time, big pharmacies and public health clinics in Georgia are in a holding pattern on COVID-19 booster shots, with new restrictions and delays emerging amid uncertainty under Health and Human Services Secretary Robert F. Kennedy Jr., The Atlanta Journal-Constitution previously reported.

Doctors say they hope the confusion is resolved within the next couple of weeks, when a federal committee appointed by Kennedy is scheduled to meet and decide whether to recommend the updated shot. Until then, some pharmacies are requiring prescriptions, public health clinics are holding off and even physicians are hesitant to move forward without the committee's guidance.

Wash your hands

Hand-washing isn't just nagging – it really works. Regular hand-washing can cut down on respiratory illnesses by about 21%, according to the CDC. Soap and water are the most effective options, but when you're out and about an alcohol-based sanitizer (with at least 60% alcohol) serves as a solid backup.

Washing your hands with soap and water is one of the simplest and most inexpensive actions you can take to keep healthy, especially when cold and flu season hits hard.

And once your hands are clean, try to keep them away from your face – viruses most often enter the body through your eyes, nose and mouth.

Keep it clean

Door handles, phones and keyboards – all the things you touch a hundred times a day – are germ hot spots. According to the CDC, cleaning these high-touch areas regularly with soap and water is usually enough to reduce the spread of viruses.

If someone in your home has been sick, it's recommended to take it a step further by disinfecting with an EPA-registered product and letting it sit wet on the surface for the time listed on the label. Don't forget to wash your hands afterward and keep the space ventilated when using stronger cleaners.

At home, open a window when you can or invest in an air purifier. Fresh, clean air goes a long way in keeping you healthier, especially in stuffy, closed-up spaces, according to the Mayo Clinic Health System.



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What you eat can make a real difference in fighting off bugs. Experts state that “the right foods can help your body build a stronger defense against viruses, reduce inflammation and even help you recover faster if you do catch something.”

Vitamin C is her go-to because it helps your body produce white blood cells, the front line against infection. She also points to garlic, mushrooms and probiotic-rich foods like yogurt and kimchi, noting that “about 70% of your immune system lives in your gut.”

The Mayo Clinic echoes this, highlighting citrus, berries, bell peppers, sweet potatoes, spinach, salmon, eggs, yogurt and nuts as nutrient-rich picks. Pair them with plenty of water, tea or even classic chicken soup to stay hydrated and calm inflammation.

Consider smart supplements

Supplements aren’t a magic shield, but they can help. Vitamin D, aka the “sunshine vitamin,” might help protect against respiratory infections. Zinc can sometimes shorten a cold if you take it early. Elderberry and probiotics are also go-tos for people looking to give their immune system a little boost.

Staying active is another proven way to keep your immune system strong, so think of supplements as one piece of the bigger wellness picture. Just don’t overdo it, and check with your doctor before adding anything new.

Prioritize rest and stress relief

Sleep and stress are underrated immune boosters. Adults need seven to nine hours of rest a night, and kids need even more. Research shows chronic stress can weaken your immune system, so try building in small resets — whether it’s a walk, a quick meditation or heading to bed early.

Staying home when you’re feeling ill isn’t just about rest; it’s about protecting others from getting sick. The CDC says you should only return to work, school or social plans after the flu once you’ve been fever-free for at least 24 hours without medication and your symptoms are improving.

And yes, wearing a mask when you’re under the weather still helps protect the people around you.



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.

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We're the best kind of local.

Sure, our rates are right up there with those internet-only banks. But there's one big difference between us and them—the money you deposit at Vibrant stays here, from the interest you earn to the investments we make in the communities we serve.

Our goal? To empower people to become the best financial version of themselves – and in doing so, return the greatest possible value back into their lives and their communities.

Be the best. Partner with the best. Propel people to their best selves. We exist to give back – especially to those who partner with us. We believe that your dollars should work harder for you. That value should flow back into your hands, into your health, and into your future.

Own every opportunity

We take initiative and embrace responsibility, treating every challenge and chance as if it were ours to shape. We step up, follow through, and hold ourselves accountable for results, big or small.

What drives us

Reciprocity with Purpose

We're redefining banking to be digitally-led, people-assisted – every interaction, every deposit, every moment should return value that matters.

Community-Fueled

We're rooted in relationship-based health. Our community isn't just who we serve – it's what we build. Together.

Rebalanced Returns

We return the highest level of value possible – not just in rates or rewards, but in your ability to thrive over time.



Vibrant & Be The Good Foundation

Vibrant is more than just a 90-year-old credit union – we're something new. Think of this as our rebirth. We've always been a place where people can count on us as a credit union and for support, but now, we're intentionally building around a deeper purpose: total health.

We see total health as having four pillars:

- Physical Health – Feeling strong, energetic, and cared for.
- Mental & Emotional Health – Feeling grounded, supported, and connected.
- Financial Health – Feeling confident, capable, and empowered.
- Foundational Health – The systems and support that make the first three possible. That's community. That's relationships. That's us.

Our Be The Good Foundation supports initiatives and ideas that increase these kinds of pillars within our community – because when you thrive, we all do.

Vibrant is here to help you become the best version of yourself – and then send that version back into the world. That's how communities grow stronger. That's how people gain balance, even when the balance in life shifts.

Think of us as all that, and more. We're not just holding your money – we're holding space for your potential. And then giving everything we can right back to help you realize it. To make you brighter, bolder, and even more Vibrant.

For more information, visit our website at www.vibrantcreditunion.org or call us toll-free at 800-323-5109.

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.

Scient Federal Credit Union
660 Colver Ave,
Groton, CT 06340
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We are Scient.

Providing financial solutions to help realize dreams.

Our Story

Financial freedom is our guiding principle.

Scient Federal Credit Union was started in 1968 by four Pfizer pharmaceutical scientists. These four people realized they could pool their resources to financially help each other and their colleagues better than the banks. From this simple start, Scient has grown to more than 19,000 members helping each other. The goal of this not-for-profit financial cooperative is to help improve the lives of each member-owner through creative solutions for every situation.

Each of us has a unique set of dreams, goals and factors affecting our lives. What ties us together is our desire for financial freedom and willingness to take action. Over the years, we have been fortunate enough to find financial experts who have helped us grow and expand our membership offerings. Scient offers tailored financial solutions that provide opportunities to help all of us realize our dreams.

Why join Scient Federal Credit Union

- Our culture is grounded in integrity, trust and the desire to help others.
- Profits of the Credit Union are returned to you in the form of lower loan rates, higher deposit rates and lower cost services.
- By having an account at Scient FCU, you are a member-owner of the credit union.

It's no wonder people want to be part of Scient FCU! As a nonprofit financial institution, we offer lower fees, reduced loan rates, and higher earnings on deposit accounts. How can you join thousands of others in taking advantage of such exceptional financial services? There are three paths to membership:

1. Employer Groups
2. New London Ties
3. Consumer Council Membership

No matter how you qualify to join, a one-time membership fee of \$5 is all that's required to become a Scient member for life.

The Credit Union Difference

When you belong to a credit union, you're a member of a not-for-profit financial institution. That means any revenues beyond expenses are reinvested in the form of better rates and lower fees for the members, unlike banks who pay their stockholders.

Each member owns a part of the credit union upon investing their "share" (this is the initial \$5 deposit into your Scient Share Savings account) and receives one vote at the credit union's annual meeting. Those votes choose our Board of Directors and each board member serves for a term and may be re-elected. Any member in good standing may run for an open position on the **Board of Directors**.

For more information, visit our website at www.scientfcu.org or call us toll-free at 860.445.1060.

ATTENTION: CREDIT UNIONS

Want more Small Business Members?

Gain a competitive edge over other financial institutions by offering more than just traditional financial services. The ACC-SBS Program can help your Business Members grow and expand.

About ACC's Small Business Success (SBS) program

ACC's Small Business Success program offers your credit union a competitive edge over other financial institutions by providing valuable business education, tools, resources, and coaching to help your business members grow and succeed!

By integrating ACC's SBS program with your Business Development, Marketing and Lending initiatives, your credit union can enhance its appeal to small enterprises, expand its lending capabilities and build stronger loyalty. As small businesses succeed, your credit union benefits from increased membership and net asset growth.

**What
Does
the
ACC
Small
Business
Success
Program
Offer
Your
Credit
Union?**

★ **Differentiate Your Credit Union**

Offer more than accounts – be the go-to resource for small business growth.

★ **Turn Accounts into Relationships**

Deepen loyalty with tools that drive business success and member engagement.

★ **Done-For-You Business Support**

Ready-made tools and resources that add value without extra work for your team.

★ **Grow Your Bottom Line**

Help businesses thrive – and watch deposits, lending, and retention grow.

★ **Be Their Business Partner**

Deliver real solutions that make your Credit Union essential to their success.



Next Step...

Let ACC help your credit union transform how it connects with businesses and leverage those relationships for greater success!



Scan the QR code to watch a free, brief video that reveals how to attract more small business members to your credit union!

Contact us today!

858-533-7778 or email: SmallBiz@AmericanConsumerCouncil.org



Expanding growth through indirect home improvement lending in today's lending landscape, credit unions and banks face a familiar challenge: how to grow their loan portfolios and attract new members without dramatically increasing risk or operational burden. While many institutions lean on traditional channels like auto loans, mortgages, or credit cards, there is another multi-billion-dollar opportunity that has proven out for some but is still unknown to many: indirect home improvement lending.

For more than 14 years, HFS financial has pioneered a platform that connects financial institutions with qualified borrowers seeking to move forward with a home improvement project. Much like how real estate agents assist mortgage applicants, residential home improvement contractors have become the homeowners' conduit to financing options. If your institution isn't part of that conversation, you're missing the opportunity to serve a range of new and existing members, with a core focus on high-credit, high-income borrowers who are already seeking financing.

So what makes the HFS platform different?

1. Embedded at the point of sale HFS partners with 20,000+ contractors nationwide. These contractors recommend financing options at the "kitchen table", when homeowners are ready to commit to a new roof, pool, deck, or addition. That means your institution is presented to borrowers you will never reach through traditional marketing or branch traffic.

2. High-quality borrowers the average borrower coming through the hfs platform has a credit score of 770+, a post funding DTI of just 31%, and fully verified monthly income of \$22,000+. These aren't risky profiles; they're creditworthy homeowners who are actively investing in their largest asset.

3. Verified & vetted applications every borrower is pre-verified through identity, income, bank account, and homeownership checks, along with a soft credit pull. They're also matched to your credit box before they ever touch your los or core, reducing wasted applications and keeping your underwriting pipeline clean and your operational costs down.

4. Flexible lending opportunities HFS supports two primary lending options: • "point-of-sale" home improvement (<\$30k): instant (or near-instant) loan offers averaging \$11,973, with terms up to 10 years. • "ucc-1" home improvement (>\$30k - \$250k): larger loans averaging \$71,300, with terms up to 20 years. Full doc poi, homeownership, and more. Whether your institution wants to originate directly, participate, or utilize forward-flow structures, the HFS model allows you to customize your involvement while earning strong yields.

5. Seamless integration unlike launching an entirely new lending product in-house, hfs provides a turnkey solution. We manage borrower interactions, document collection, and processing, so your team can focus on what it does best: underwriting and funding.

The result? Net yields far exceed any other program you are currently running with industry-leading loan performance over 14 years. That's a track record that speaks for itself, and one that positions indirect home improvement lending as one of the strongest growth opportunities available to financial institutions today.

As the lending environment evolves, the institutions that thrive will be the ones who embrace new channels of growth. Ai, digital tools, and new technologies will continue to shape the industry – but proven strategies like indirect lending are driving results now.

HFS Financial is here to help your institution capture that opportunity. Let's start the conversation. If you'd like to explore how indirect home improvement lending can support your institution's growth, reach out to Alex Edelman at aedelman@hfsfin.com.

How ACC is Helping Small Businesses Grow—And Why Credit Unions Are Perfect Partners

Across America, small businesses are facing an uphill climb. They're navigating higher costs, shifting customer habits, and increasing competition—all while wearing every hat in the business. What they're not looking for? Another business checking account. And that's the opportunity. At the American Consumer Council (ACC), we believe small businesses are the backbone of our local economies. Their success fuels consumer confidence, community pride, and economic stability. But too often, they're overlooked, underserved, or treated like just another transaction. That's why we created the Small Business Success (SBS) initiative. It's a strategic program designed to help small businesses grow, and to position Credit Unions as the community champions that help make it happen.

The Problem: Looking and Sounding Like Everyone Else

Walk into almost any financial institution today, and the business offerings sound nearly identical: checking, savings, credit cards, and maybe an SBA loan.

But business owners don't wake up excited about their deposit account. They care about growing revenue, keeping more profit, and making smarter decisions. The real differentiator isn't the product—it's the partnership.

Credit Unions have a unique advantage. They're Trusted. Local. Relationship-driven. But to truly stand out, they must go beyond transactions and step into the role of business ally. That's where SBS comes in.

The Solution: A Branded, Done-For-You, Turnkey Business Growth Program That Builds Loyalty and Results

SBS is a branded, done-for-you growth program that Credit Unions can offer directly to their small business members. It's practical, easy to launch, and creates instant community impact.

One of the most powerful features? A 12-week Group Business Coaching Program—offered entirely free to participating business members.

Recently, a forward-thinking Credit Union (which we'll keep anonymous for now) piloted this exact coaching program with 100 small business members. The results?

- Business owners learned how to cut costs, increase prices, and drive more leads—without spending more on marketing.
-
- They received weekly coaching, worksheets, and video support to drive implementation.
-
- The Credit Union delivered over \$149,000 in business value through the pilot—positioning themselves as more than a financial provider. They became a true growth partner.
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And here's the kicker: the CU's internal team didn't have to do the heavy lifting. The ACC/SBS team handled all onboarding, coaching, branding, and tracking—making the CU look like the hero, without extra workload.

Why This Matters

Credit Unions are already rooted in the communities they serve. The SBS program simply amplifies that strength—giving them the tools to attract new business members, deepen relationships with existing ones, and differentiate from big banks and impersonal lenders.

Small business owners don't want more financial products. They want someone in their corner.

With SBS, Credit Unions get to step into that corner and say: "You don't have to grow alone. We've got you." (rough...??? Plan B??)

Let's Talk

Want to explore how the SBS initiative could work at your Credit Union? We'd love to show you what's possible—and how easy it is to get started.

Contact:

Tom Hinton, CEO

Tom@americanconsumercouncil.org

Mark Rosenberger

VP, Small Business Success

✉ mark@americanconsumercouncil.org

☎ 858-231-4481

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 January 31, 2026.

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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