



Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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Consumer Confidence Plunged Again in April



The Conference Board Consumer Confidence Index® fell by 7.9 points in April to 86.0 (1985=100).

Consumer confidence declined for a fifth consecutive month in April, falling to levels not seen since the onset of the COVID pandemic.

- The three expectation components—business conditions, employment prospects, and future income—all deteriorated sharply, reflecting pervasive pessimism about the future.
- The share of consumers expecting fewer jobs in the next six months (32.1%) was nearly as high as in April 2009, in the middle of the Great Recession.
- April’s fall in confidence was broad-based across all age groups and most income groups.
- High financial market volatility in April pushed consumers’ views about the stock market deeper into negative territory, with 48.5% expecting stock prices to decline over the next 12 months (the highest share since October 2011).
- Average 12-month inflation expectations reached 7% in April—the highest since November 2022.

The Present Situation Index—based on consumers’ assessment of current business and labor market conditions—decreased 0.9 points to 133.5.

The Expectations Index—based on consumers’ short-term outlook for income, business, and labor market conditions—dropped 12.5 points to 54.4, the lowest level since October 2011.

Summertime Vacation Plans – Domestic (Travel) Bliss



Thousands of Americans flock to Europe and other countries come summertime. But what about the good ol' USA? More and more people are interested in travelling domestically versus internationally; especially with recent international situations causing a nervous ripple throughout the world. Although many tourists still enjoy travelling internationally, you may be unaware of the beauties of the United States. Plus, with the new tariffs and uncertainty in today's economy, many are looking to save a few pennies.

If you are ready to embark on your next summertime domestic adventure, here is a great place to start:

Yellowstone National Park, Wyoming, Montana & Idaho

For nature lovers, Yellowstone National Park is an absolute must-visit in 2025. As the first national park in the world, Yellowstone is home to breathtaking landscapes, stunning geysers, and diverse wildlife.

Why Visit in 2025?

- Witness the iconic Old Faithful geyser erupt every 90 minutes.
- Explore the Grand Prismatic Spring, one of the most colorful natural wonders.
- Spot wildlife like bison, elk, and grizzly bears in their natural habitat.

Pro Tip: Visit in late spring or early fall to avoid the summer crowds and enjoy cooler temperatures.

New York City, New York

No travel bucket list destinations in the USA for 2025 would be complete without mentioning New York City. The city that never sleeps continues to be a cultural, culinary, and entertainment hotspot.

Must-Do Experiences:

- Watch a Broadway show and experience the magic of live theater.
- Walk through Central Park and admire the stunning skyline views.
- Visit the newly opened attractions like the SUMMIT One Vanderbilt observation deck.

Best Time to Visit: Spring (April-May) or Fall (September-November) for pleasant weather and fewer crowds.

Maui, Hawaii

If you're dreaming of a tropical paradise, Maui should be at the top of your list. Known for its stunning beaches, scenic road trips, and rich Hawaiian culture, Maui is the perfect 2025 getaway.

Why Visit in 2025?

- Drive the breathtaking Road to Hana, featuring waterfalls, black sand beaches, and lush rainforests.
- Snorkel at Molokini Crater and experience Hawaii's vibrant marine life.
- Watch the sunrise at Haleakalā National Park, an unforgettable experience above the clouds.

Travel Tip: Book accommodations and rental cars in advance, as Maui is a popular year-round destination.

Glacier National Park, Montana

For those who love adventure, Glacier National Park offers some of the most spectacular landscapes in the country. With over 700 miles of hiking trails, it's a paradise for outdoor enthusiasts.

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What Makes It a Must-Visit in 2025?

- Drive along the Going-to-the-Sun Road for jaw-dropping mountain views.
- Hike to Hidden Lake for a postcard-worthy view of the turquoise water.
- Experience one of the few remaining glaciers before climate change alters the landscape.

Best Time to Go: Summer (July-September) for ideal hiking conditions and fully open roads.

Charleston, South Carolina

If you're looking for a charming and historic getaway, Charleston is the place to be in 2025. This coastal city is known for its beautiful architecture, rich history, and delicious Southern cuisine.

Top Things to Do:

- Stroll along Rainbow Row and admire the colorful historic houses.
- Take a scenic boat tour to Fort Sumter, where the Civil War began.
- Savor Lowcountry cuisine with dishes like shrimp and grits or she-crab soup.

Best Time to Visit: Spring (March-May) for pleasant weather and blooming azaleas.

Sedona, Arizona

Known for its stunning red rock landscapes and spiritual energy, Sedona is a perfect place to unwind and connect with nature in 2025.

Why It's a Bucket List Destination:

- Explore the famous Cathedral Rock and Devil's Bridge hiking trails.
- Experience the mystical energy vortexes, known for their healing properties.
- Enjoy stargazing in one of the USA's top dark sky destinations.

Best Time to Visit: Fall (September-November) for cooler temperatures and fewer crowds.



NEWS & VIEWS

**Washington, D.C.**

2025 is a great year to explore the nation's capital, especially with upcoming historical and cultural events.

Why Visit in 2025?

- Explore the Smithsonian museums, all of which are free to enter.
- Witness the cherry blossoms in bloom at the Tidal Basin in spring.
- Visit the National Mall and see landmarks like the Lincoln Memorial and U.S. Capitol.

Travel Tip: Use the Metro to get around the city easily and avoid parking hassles.

Key West, Florida

For a laid-back island escape, Key West is a dream destination. Known for its crystal-clear waters, historic sites, and lively nightlife, this Florida gem is perfect for a 2025 vacation.

Bucket List Activities:

- Watch the sunset at Mallory Square with live music and street performances.
- Visit Ernest Hemingway's House and see the famous six-toed cats.
- Snorkel or dive in the only living coral reef in North America.

Best Time to Visit: Winter (December-April) for warm temperatures and sunny days.

Bottom Line

The United States is packed with incredible destinations, and 2025 is the perfect year to start checking them off your travel bucket list. Whether you're seeking adventure in Yellowstone, cultural experiences in New York City, or a relaxing beach retreat in Maui, there's something for every traveler.

No matter where you choose to go, these Travel Bucket List Destinations in USA for 2025 promise unforgettable experiences. So, start planning, pack your bags, and get ready for an amazing year of exploration!

In Retirement--Top Bills To Cancel That are a Waste of Money



It can be hard to know what to cut from a retirement budget. Should a person say goodbye to cable or cut out a gym membership? Or both? Or neither? These days, we need to focus on saving and preserving every dollar.

Here are the top bills you can cancel in your retirement (and maybe even before) that are a total waste of money:

Premium Cable Package

- Price: Around \$200 per month

"I was paying nearly \$200 a month for channels I never watched," Jennifer said. "My kids kept telling me to try streaming, but I was stubborn."

A premium cable package can indeed be a big expense. According to CNET, the average monthly cost of a premium cable TV and internet package is \$217.

Large Data Plan

- Price: \$85 per month

When you look at your actual data usage, you may realize you are using maybe 2GB a month but paying for unlimited. Turns out, you may be utilizing Wi-Fi 90% of the time; therefore, paying for way more data than you used. Switching to a smaller plan is a no-brainer. Done and done!

Fancy Gym Membership

- Price: \$75 per month

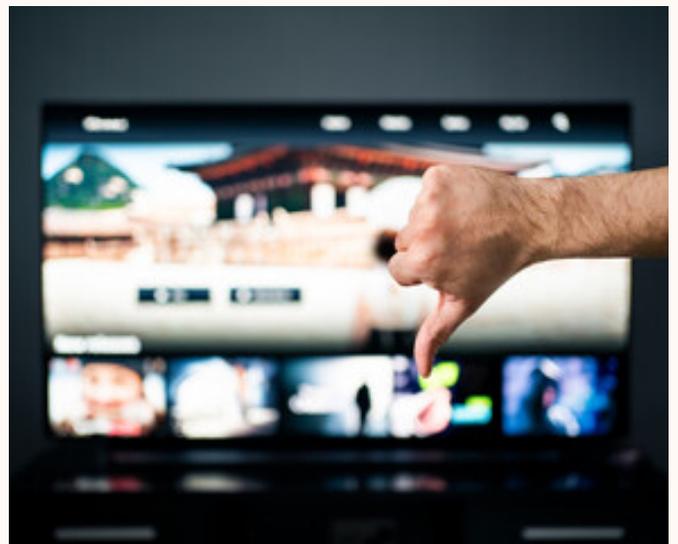
Top experts said that this one was tough to admit. People keep telling themselves they'd use that fancy gym with the pool and yoga studio. But you know what? They are just as happy walking with their neighbors every morning and doing YouTube yoga in my living room. That's \$900 a year back in your pocket.

Multiple Streaming Services

- Price: \$65 per month

Most people have Netflix, Hulu, Amazon Prime, Disney+ and Apple TV+. When you actually tracked what you watched, you may realize you are really only using two of them regularly. The others were just auto-renewing and being ignored.

This isn't uncommon, either. According to a 2024 LendingTree survey, of those surveyed who pay for streaming, 25% have a subscription to a service they don't use.



CONTINUED**Landline Phone**

- Price: \$45 per month

Your kids may think this is hilarious that you still have a landline phone number--and phone! Many older generations keep it 'for emergencies' but then realize their cellphone works just fine for that. The only calls landlines are most privy to anyway are spam and robo-callers.

Storage Unit

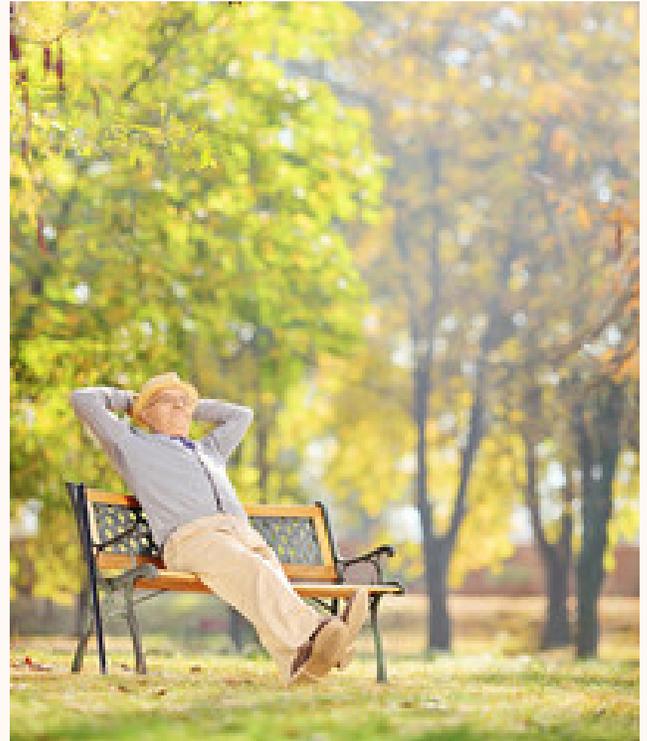
- Price: \$125 per month

This is a big one. Many people have been paying for a storage unit for years after downsizing. When they finally went through everything, they realized they were paying \$1,500 and more a year to store things they didn't even remember they had. Try spending a weekend sorting through it all. You can give it away or donate most of it to your kids, or charity, or others in needs. Experts say it feels like a weight lifted.

Total Monthly Savings

- Total savings: \$575 per month

That's almost \$7,000 a year you may literally throwing away! Now that money can go into your savings, retirement, or even a travel fund. Using your extra money can afford you more peace of mind and experiences. That is much better than paying for a storage unit full of stuff you never use!



Experts advice for other retirees? "Look at every automatic payment and ask yourself if it really adds value to your life. We get stuck in these patterns of paying for things just because we always have. Retirement is a great time to break those patterns."

They also suggested reviewing bills quarterly. "Companies are sneaky with those rate increases. They count on us not paying attention. But when you're on a fixed income, every dollar counts. So, they say, 'not me anymore!' Don't be embarrassed to call and negotiate – or to cancel things. Get rid of it! You probably don't need it anyway.

Now, you can fully enjoy your retirement and all the fruits of your labor!



Homesteading Trend Continues To Rise Through Economic Uncertainty



In recent years, interest in homesteading has been steadily rising, but nowhere is this trend more evident than on TikTok. Homesteading – a lifestyle centered on self-sufficiency and often involving gardening, raising animals and making homemade goods – has evolved from a niche interest into a social media phenomenon, thanks in part to TikTok.

Through the platform's bite-size videos, creators have made homesteading accessible and appealing to audiences, particularly younger generations. TikTok's influence has helped propel homesteading's popularity to new heights, with a renewed interest in sustainable living in response to rising prices and concerns over food quality and nutritional value.

The appeal of homesteading in today's world

Homesteading has always been about self-sufficiency, but in today's world, it's increasingly tied to concerns over food quality and health. As people become more aware of the chemicals, additives and industrial processes that dominate the modern food system, many are turning to homesteading to take control of their health. From garden-grown vegetables to pasture-raised chickens, homesteading offers an alternative to food that many see as toxic or stripped of nutrients.

Rising food prices have also driven people to seek more sustainable and affordable ways to feed themselves, but it's the health aspect that resonates most with homesteaders. The pursuit of organic, non-GMO and spray-free food has become a priority for many families, who are increasingly wary of the negative impact the industrial food system can have on their well-being.

How TikTok is amplifying the homesteading trend

TikTok's rapid rise to prominence has given homesteading an entirely new platform. TikTok creators, often with small urban spaces or rural properties, are showing millions of viewers how easy it can be to grow healthier, more nutrient-dense food at home.

Hashtags like #homesteading, #selfsustainable and #offgridliving, with billions of views collectively, have helped homesteading content reach new heights. Through the For You Page or FYP, videos about growing organic vegetables, making fermented foods and raising livestock for fresh eggs and meat have gone viral, sparking curiosity among people who want to improve their diets and take charge of their health.

Users can quickly access tips on such topics as harvesting honey from backyard hives or what to do with wood fire ash, giving them practical tools to start homesteading with minimal effort. TikTok's video format makes it easier for anyone to learn about the benefits of fresh, homegrown food in a fun, approachable and empowering way.

The TikTok effect: Healthier living, inspired by homesteading

The younger generations are finding homesteading content on TikTok highly appealing because of its focus on healthier living. Gen Z and Millennials are engaging with it at record levels.



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TikTok homesteaders aren't just sharing how to garden – they're showing their followers how to grow their own nutrient-rich food that is free from pesticides and preservatives. They're also talking about the power of food as medicine, with an emphasis on growing herbs and vegetables known for their healing properties.

The popularity of trends like “cottagecore” and “slow living,” which emphasize a return to simpler, more wholesome ways of life, has dovetailed with the interest in homesteading. People are turning to gardening not just for a hobby, but as a means of improving their health by producing fresher, more nutritious food.

The practical skills people are learning

TikTok has not only popularized homesteading but also enabled millions to develop practical, self-sufficient skills through short, engaging videos. While these videos do not contain everything one needs to know about a topic, it's often enough to get started.

Gardening techniques tailored for small urban spaces, like balconies or patios, have inspired viewers to grow their own vegetables and herbs, while tutorials on backyard animal care, including raising chickens or beekeeping, help overcome the fear of making mistakes. Food preservation methods such as canning, fermenting and pickling are demonstrated, allowing people to extend the life of seasonal produce.

Additionally, creators share insights into heating homes sustainably with wood stoves, covering everything from harvesting firewood to maintaining efficient burns. DIY projects also play a big role, with step-by-step guides to building compost bins, raised garden beds and other cost-effective homesteading essentials.

These skills have become part of a new wave of homesteading, showing people that they don't need acres of land to get started. The platform has democratized these skills, making them accessible for a broad audience who may have limited experience but a strong interest in self-sufficient living.

**Is TikTok homesteading just a trend or here to stay?**

While TikTok homesteading is undeniably trendy, its impact is likely to endure for some time. Many who were initially curious about homesteading are adopting these practices and incorporating them into their daily routines and even into their homeschool curriculum.

The ability to grow your own food, make healthier meals and create a more sustainable lifestyle resonates with a wide audience, particularly as food prices continue to rise and health-conscious living becomes more important.

As the demand for healthy, organic food grows and people become more attuned to the toxicities of the modern food system, TikTok's role in promoting homesteading practices will likely continue to thrive. The platform not only introduces people to new ideas but also provides them with the knowledge to act on these ideas, encouraging healthier, more self-sufficient living. Thanks to TikTok, homesteading is no longer just a rural pastime or a niche interest – it's an accessible, mainstream lifestyle.

The platform's algorithm and community dynamics have allowed creators to share their knowledge with millions, inspiring people of all ages to take small steps toward greater self-sufficiency.

Top Ways to Boost Your Sanity During Tumultuous Times



All of us act out habits on a daily basis, whether we are aware of them or not. Some habits are healthy and useful (such as brushing our teeth or eating a nutritious breakfast), while others have developed over time without our conscious consent (think scrolling through your phone during moments of downtime or mindlessly scarfing down lunch in front of the computer at work).

If we are not intentional in creating healthy habits that support our mental and physical health in the long run, we default to unhealthy habits that serve our desire for instant gratification in the short term.

When life feels particularly overwhelming, such as in our current international health climate, it is vital that we create simple, quick habits—what I call mindful breaks—to bolster our mental health and overall wellbeing.

Mindful breaks are hacks to help us more consciously establish habits, setting us up for healthier, value-driven choices. They are opportunities and reminders in the midst of busy days to bring our awareness back to the moment and choose where we place our attention and in which direction we head.

The good news about mindful breaks is that though they demand a bit of discipline initially, once they become part of your daily routine, they require little thought or effort to maintain. Just like teeth brushing, they flow seamlessly into each day, infusing your life with healthy behaviors and habits.

Here are six simple 5-minute mindful breaks to get you started:

1. Wake with gratitude. Before you step out of bed in the morning, reflect on what is good in your life. Though your thoughts may veer toward the negative, kindly, but firmly shift them back to gratitude. Start the day on a positive note. Be intentional about what it is you focus on and how you frame it.
2. Meditate for 5 minutes each morning. Before any action is taken, it is first crucial to pause and get quiet for a bit. Use a guided meditation or app to get started. Without this vital first step, we engage in unhealthy familiar patterns, barrel through our days on autopilot without much insight into what we would like to change in our lives, and react impulsively. Awareness is incredibly empowering.
3. Move your body. Stretch, run, dance, play ball, garden. Do what feels good. Get your heart pumping. Get a partner, friend, or child in on the action. Notice how you feel both before and after. Research shows that just a few minutes of movement is mood-enhancing and calming.
4. Disengage from media. Be purposeful about spending time away from screens and the news. Some information is vital and necessary; too much is anxiety-producing and counter-productive.
5. Step out of autopilot and steady yourself. Take a few deep breaths and look around at your current surroundings. Name five things you can see, four things you can hear, three things you can feel, two things you can smell, and one thing you can taste.
6. Don't forget to play. What did you love to do as a child? What have you always wanted to try? What brings you joy or sets you on a path of flow? Pull out crayons and draw. Play a game of catch. Put on some music and dance. Let go of self-judgment. Get lost in the process for the sake of pure enjoyment.

Can You Still Get Measles If You Were Vaccinated?



With measles becoming a growing threat nationwide, federal health officials continue to encourage parents to vaccinate their children to avoid becoming infected by the highly contagious virus.

Last week, a second Texas child died from measles amid an outbreak since January that's resulted in nearly 500 cases in Texas and has spread across 21 states. The school-aged child, who was unvaccinated and had no underlying health conditions, died on Thursday in the hospital from measles pulmonary failure, the Texas Department of State Health Services said. Other states with confirmed cases are: Alaska, California, Colorado, Florida, Georgia, Kansas, Kentucky, Maryland, Michigan, Minnesota, New Jersey, New Mexico, New York, Ohio, Oklahoma, Pennsylvania, Rhode Island, Tennessee, Texas, Vermont, and Washington.

The infectious disease caused by the measles virus is transmitted through the air when an infected person coughs, sneezes or breathes. It is so contagious, health experts say, 90% of unvaccinated people exposed to it wind up contracting measles.

But can you get measles if you've been vaccinated? Do you need a booster? Here's what to know.

Can you get measles if you have been vaccinated?

Yes, you can contract the virus if you have been vaccinated with the measles, mumps and rubella vaccine (MMR) according to the CDC.

But it's rare. Roughly three out of 100 people who've gotten the two-dose vaccination may contract the virus when exposed, the CDC says. Their symptoms are milder than those who contract it without being vaccinated – and they are less likely to spread measles.

Per CDC data, one dose of the MMR vaccine is 93% effective against measles, 78% effective against mumps, and 97% effective against rubella.

Two doses of MMR vaccine are 97% effective against measles and 88% effective against mumps.

Do you need a measles booster?

Most vaccinated adults are immune to measles and do not need a booster shot, according to the National Foundation for Infectious Diseases. Seniors born before 1957 likely contracted the virus, according to the non-profit organization established in 1973, and "developed life-long immunity."

According to the CDC, two doses of the current MMR vaccine are 97% effective at preventing measles. There are no official recommendations for boosters if an adult has already received both doses of the MMR vaccine.

What is measles and how do you get it?

Measles is a highly contagious, vaccine-preventable disease caused by a virus that primarily, and most severely, affects children. According to the World Health Organization (WHO), it infects the respiratory tract before spreading throughout the body.

According to CDC data, one in five unvaccinated people who contract the virus end up hospitalized.

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Measles is spread through contact with infected nasal or throat secretions, or by breathing in the virus after it's coughed, sneezed or sent into the air by an infected person, according to WHO. The measles virus can remain contagious in the air or on contaminated surfaces for up to two hours.

What are symptoms of measles?

Measles symptoms usually appear seven to 14 days after contact with the virus and typically include high fever, cough, runny nose and watery eyes, according to the CDC. Measles rash appears three to five days after the onset of the first symptoms.

Other signs and symptoms of the virus include:

- Koplik spots, tiny white spots that may appear inside the mouth two to three days after symptoms begin
- High fever. When the rash appears, a person's fever may spike to more than 104 degrees Fahrenheit.
- Cough
- Runny nose and sneezing
- Red, watery eyes
- Loss of appetite, diarrhea
- Reddish-brown rash that can spread across the entire body
- Small raised bumps may also appear on top of the flat red spots (the spots may become joined together as they spread from the head to the rest of the body)

What If You Come in Contact With Measles?

If you or a member of your household comes into contact with measles, contact your primary care doctor or a health care provider. Tell them your vaccination status and if you're experiencing any symptoms.

"For vulnerable adults or young children without immunity to measles, it is especially important to promptly notify your primary care provider as soon as possible as there are measures that can be taken to provide some protection against infection.

CDC guidance also indicates that if someone is exposed to measles and is unvaccinated, getting the MMR vaccine within 72 hours could induce some protection or result in less serious illness.

Vitamin A and Measles

Taking vitamin A cannot prevent or cure measles and should not be used as a substitute for vaccination.

However, studies have indicated that vitamin A may help to prevent a measles infection from becoming more severe; having a vitamin A deficiency affects the severity of measles. Vitamin A deficiency is rare in the U.S., though the WHO recommends vitamin A for all children with acute measles, regardless of their country of residence.

That's because during a measles infection, the virus depletes vitamin A in the body. If your child has measles, your doctor can give two doses of vitamin A, 24 hours apart, to treat vitamin A deficiency caused by measles. It is given for just 2 days and does not cure the infection.

It should be stressed that while vitamin A supplementation can reduce measles mortality, it only works effectively alongside vaccination and robust infection control measures. Further, studies have found no overall significant reduction in mortality with vitamin A therapy for children with measles who don't have a vitamin A deficiency.

Too much vitamin A can cause serious health problems. Because vitamin A is fat soluble, the body stores excess amounts, and these levels can accumulate. If too much is stored, it can become toxic and can cause serious side effects like liver damage.

Cod liver oil

Cod liver oil has high amounts of vitamin A, much higher than the recommended daily amounts. It also can make kids sick if they take too much.

Doctors in Texas — where the largest measles outbreak is currently taking place — are seeing some children who are suffering from vitamin A toxicity.

The Bottom Line

Measles has been around for a while, but outbreaks and the dangerous health complications that can come with them are preventable through vaccination. For the past couple of decades, measles outbreaks that spread through communities in the United States are due to under vaccination. The current outbreak is a stark reminder of the importance of vaccines to help ward off these infections, and the safety that they have provided to our country's children and the vulnerable.

Should You Rent or Buy or Home in 2025?-- The experts answered



It's cheaper to be a renter than to pay a mortgage in all of the nation's largest cities this year, a recent Bankrate study found.

The consumer financial services company compared average monthly mortgage payments – with insurance and taxes included – to the average monthly rent across 50 major U.S. metros in 2025.

The study found that, among all types of homes, apartments and townhouses, it costs, on average, 38 percent less to choose a lease over a home loan in the U.S.

The average monthly mortgage payment for a median-priced home rose by 2.4 percent to \$2,768, as of February 2025, according to Redfin data. Comparatively, the average combined cost of rent and renter's insurance rang up at around \$2,000 – down more than 1 percent from 2024. "Households working on their budget will find it much easier to continue to rent than to go through the expenses of homeownership," said Joel Berner, Realtor.com senior economist, in a statement. "However, they need to consider the equity and generational wealth they can build up by owning a home that they can't by renting it."

Those price distinctions aren't evenly distributed across the nation. Depending on where a person lives, the region's top metros saw slimmer or wider margins between renting and buying costs.

The metros with the smallest price gaps between renting and buying were mostly concentrated in the Rust Belt, including Detroit (2 percent difference), Philadelphia (10.3 percent) and Cleveland (11.5 percent).

The biggest cost gaps between renting and buying were seen in the western tech hubs of San Francisco, San Jose, Calif., and Seattle, which saw buy-rent gaps of 190.7 percent, 185.6 percent and 119.5 percent, respectively.

While it may be tempting to buy where the gap is smallest, multiple housing experts told Bankrate a financial win shouldn't mean throwing caution to the wind.

"It's important to be well-prepared, well-researched and well-supported by housing professionals that you assemble as your team," Skylar Olsen, Zillow chief economist, said in a statement.

"You are trying to find a great match in your home over the years to come," Olsen added. "No rushing."

In the end, selecting the right real estate team can help you navigate whether renting or buying is best for you financially--especially in these uncertain times.



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.

CoastHills Credit Union
1203 S Broadway
Santa Maria, CA 93454
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We're neighbors helping neighbors reach their financial goals.

Our part of California is different.

We appreciate the couple who runs the quirky local café. The crafters who own the boutique with the artisanal items. The vineyards, surf shops and other small businesses that have their fingers firmly on the pulse of the Central Coast.

Yes, we have our big box stores here and there. But we don't have a box store attitude.

Sure, you can go to a big bank, but we think people would prefer to walk into a CoastHills Credit Union branch and be greeted with, "Hey, great to see you again."

Unlike those big banks, CoastHills is locally owned. We're headquartered in Santa Maria with 11 branches from Paso Robles through Lompoc. For us, local is more than a place. It's a business model.

"Local" is all about getting exceptional service from a teller who happens to be your neighbor. It's about loan decisions made by a fellow Californian instead of by a computer program written by someone half a world away. It's about being able to get a real voice on the phone when you have a question - and a fast answer because that person knows your finances are important.

To be sure, we provide the same financial tools the big banks offer - convenience-packed checking accounts, high-performing deposit accounts and low-cost, life-changing loans. But we also offer all that with our own special sauces - community involvement, financial education resources, and flat-out friendliness.

At CoastHills, we focus on building relationships. Our members are loyal because they see we really care about what's going on in their lives. Our part of California is wonderful.

People come here from all over for the wineries, the beach scene, the cool shops and the positive vibe. At CoastHills Credit Union, we're going to keep doing our thing, and hopefully folks will want to add us to that list of local attractions.



The Central Coast's leading Credit Union, serving members since 1958

Trace our long history from our humble roots to becoming one of the largest and most successful not-for-profit financial cooperatives on California's Central Coast.

So many changes were happening in our region during the post-war boom. The military area known as Camp Cooke during and immediately after World War II soon developed into Vandenberg Air Force Base at the dawn of the missile age.

A 50th anniversary celebration also marked the first time CoastHills reached \$100,000 in donations to local area food banks through the CoastHills Community Foundation proceeds raised during Rancho Vino and Blue Jean Bash.

CoastHills became a State Chartered Credit Union in 2014, opening the field of membership from Santa Cruz through Ventura counties. The Credit Union soon reached \$1 billion in assets and become the second-largest locally owned financial institution within our five counties.

By end of 2021, CoastHills became a certified Community Development Financial Institution (CDFI), which allows us to provide additional critical support to low-to-moderate income households on the Central Coast.

A month later, CoastHills rang in 2022 by opening a 12th branch in Arroyo Grande as we continue to grow and focus on the needs of our Central Coast communities.

For more information, visit our website at www.coasthillss.coop or call us toll-free at (805) 733-7600.

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.

Credit Union of America
711 W Douglas Ave
Wichita, KS 67213
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Welcome to Friendly

At Credit Union of America (CUA), we come to work every day inspired to make a difference in our members' lives. Explore the ways we're making a difference today and learn how we've adapted to meet your needs over the years.

Our Beginnings

In 1935, John Michener rallied a group of educators in Wichita to contribute a few dollars each to secure a loan for a struggling teacher.

This event inspired Michener, who was the head of the science department at Wichita East High School at the time, to start a credit union for fellow educators. Wichita City Teachers Credit Union was chartered later that year.

It quickly outgrew Michener's shared office and moved to a closet under the east stairwell of the school's first floor before the first official branch location could be established.

In 1974, the credit union's name was changed to Credit Union of America (CUA). This reflected the opening of its membership to other professions and members across the country. Today, CUA has several branch locations throughout central Kansas.

Our Leadership

CUA is truly owned and operated by its members. Our board of directors and supervisory committee are comprised of members who volunteer to guide CUA's staff.

These volunteers are elected by the membership on a yearly basis with three-year terms. Their role is to set general direction and policy to ensure that the credit union is well managed, in compliance with regulatory requirements, and financially secure.



What Are the Benefits of Joining A Credit Union?

Experience a unique financial journey that puts members at the forefront and shapes benefits for community growth and individual advancement.

Credit union members enjoy the following benefits:

- Take advantage of lower rates on loans.
- Grow your money faster with higher interest rates on deposit accounts.
- Enjoy lower fees compared to traditional banks.
- Value-added products, such as checking accounts, online banking, debit cards, and more!
- Personalized customer service focused on your financial well-being.
- Access to exclusive financial resources and educational workshops.
- Ability to participate in a community-driven approach where your voice matters.
- Have the peace of mind of having your deposits insured by the National Credit Union Administration (NCUA).

For more information, visit our website at www.cuofamerica.com or call us toll-free at (316) 265-3272.

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 1, 2025.

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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