

# Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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## Consumer Confidence Fell Sharply in January

The Conference Board Consumer Confidence Index® fell by 9.7 points in January to 84.5 (1985=100), from an upwardly revised 94.2 in December.

Consumer confidence shows January's preliminary results showed confidence resumed declining after a one-month uptick.

- Confidence collapsed in January, as consumer concerns about both the present situation and expectations for the future deepened.
- All five components of the Index deteriorated, driving the overall Index to its lowest level since May 2014 (82.2)—surpassing its COVID-19 pandemic depths.
- Expectations for business and labor market conditions six months from now fell further into negative territory.
- Confidence among all generations trended downward in the month.
- Consumers' write-in responses on factors affecting the economy continued to skew towards pessimism.

Consumers appeared more cautious about plans for buying big-ticket items over the next six months.

**The Present Situation Index**—based on consumers' assessment of current business and labor market conditions—dropped by 9.9 points to 113.7 in January.

**The Expectations Index**—based on consumers' short-term outlook for income, business, and labor market conditions—fell by 9.5 points to 65.1, well below the threshold of 80 that usually signals a recession ahead.

# Economic Forecast for 2026



## A Question for American Consumers: Is There a Bad Moon Rising in 2026?

For those of you who have been around since 1969, or you're a fan of the band, Creedence Clearwater Revival, you'll remember their hit song, Bad Moon Rising. John Fogerty's lyrics tell of hurricanes, earthquakes, and more bad times a' rising. Fast forward 57 years to 2026, and it appears Fogerty's lyrics could be an appropriate economic forecast of things to come in 2026.

When you examine the staggering amount of debt in the nonfinancial corporate business sector -- over \$14 trillion, as we start the new year—and the upcoming debt maturities of over \$2.5 trillion scheduled to mature before the end of 2027, with more than \$1 trillion due in 2028 alone, it's cause for concern.

But there's more bad news... When you add the staggering amount of household debt of nearly \$18.6 trillion (Q3 2025 data) that includes increases in mortgages, auto loans, and student loans, the economic forecast for 2026 darkens considerably.

The silver lining in this dark economic cloud is that overall consumer resilience remains strong. According to the Federal Reserve Bank of New York and Fitch Ratings, their figures show household debt-to-income ratios stable around 11.3%.

While this is encouraging, the Consumer Confidence Index, which is reported each month by The Conference Board, a trust, non-partisan, non-profit organization, recently reported that Consumer Confidence weakened for a fifth consecutive month as perceptions of business conditions were negative, and apprehensions about jobs and income deepened.

The Conference Board Consumer Confidence Index® declined by 3.8 points in December to 89.1 (1985=100), from 92.9 in November. This monthly report details consumer attitudes, buying intentions, vacation plans, and consumer expectations for inflation, stock prices, and interest rates. Data are available by age, income, 9 regions, and the top 8 states.

These troubling figures raise several questions that our consumer-members have been asking the American Consumer Council for the past two months regarding the 2026 economic outlook. Below are the key questions we have been asked, as well as our responses based on current market conditions and ACC's research:

- What impact will the American economy have on my job? Economists predict a cooling job market with the potential for an increase in the unemployment rate in 2026 that reaches nearly 5%, and the number of unemployed people, at 7.2 million Americans.
- How will AI affect my job security? AI investments are expected to drive efficiency, but AI could cause layoffs and increased anxiety regarding job security for professional and knowledge-worker classes. As tech companies rapidly deploy their latest AI tools, we anticipate more layoffs among higher-wage earners, which will negatively impact the economy and spending. As one economist told us, "AI is a double-edged sword that will cut the economic growth in 2026 both ways."
- Will wages keep up with inflation? Slower wage growth is expected, which may put pressure on your ability to spend disposable income and save money.

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- How much will my cost-of-living increase? While the economy is expected to cool in 2026, inflation is still projected to grow slightly higher than the Fed's 2% target, particularly due to tariff costs being passed on to consumers.
- How will tariffs affect the price of goods? Increased trade tariffs are expected to raise costs for consumer goods, including autos, toys, food, household goods, and travel. According to economists, the tariffs will negatively impact lower-income households earning less than \$65,000.
- What will happen to housing affordability? Mortgage rates will remain above 6% given the Fed's current resistance to further lower interest rates in their effort to balance inflation against unemployment and job growth. Also, declining home prices in the major home markets could reduce the "wealth effect" that has buoyed consumer confidence for the past 6 years.
- How can I manage high household debt? With delinquency rates on credit cards and auto loans rising, consumers should ask how they can better manage debt in a potentially tougher, "high-cost" environment.
- Is my emergency fund sufficient? Given the risk of a potential recession or job losses, having at least a 6-month emergency fund for your fixed expenses is essential.
- Should I rely on "Buy Now, Pay Later" (BNPL) for necessities? With consumers using BNPL for basic needs, questions about the long-term impact on credit scores and debt load could have negative consequences for middle-income Americans.
- Are AI-related stocks in a bubble? While AI has been driving growth in the tech-related sector, some investors are questioning whether AI valuations are too high, which, if correct, could lead to sharp market corrections in mid-2026. Several economists and financial writers have suggested a drop of 7,000 points for the Dow-Jones Industrial Average (DJIA) in 2026 from its record high of 49,347 in 2025. Time will tell.



- Should I pivot to "value" stocks? With high stock concentration, some experts suggest focusing on value stocks in 2026 and also consider Treasury Bills and safer, low-risk investments, including bonds and gold.
- How could federal rate cuts affect my income and savings? Any expectation on the part of The Fed to cut interest rates in 2026 depends on two factors: first, the ability of The Fed to withstand growing pressure from the president to reduce interest rates without causing higher inflation and deflating the job market; and, secondly, the tenure of Fed Chairman Jerome Powell because of his stance to keep The Fed independent from political influence and resist interest rate cuts without sufficient data to support those cuts. Higher interest rates will mean lower returns on savings accounts and higher borrowing costs for consumers who need to buy major products such as homes, autos, and student loans.

**What's the Risk to Consumers?**

Economists suggest that the 2026 economy is expected to be marked by a "K-shaped" trend, where high-income consumers continue to fuel spending and lower-income households face significant pressure from rising costs and stagnant wages.

In the final analysis, "Affordability" is both a real issue and a growing concern among the average American consumer who finds himself/herself struggling to make ends meet, financially speaking. Given the political climate in Washington, D.C., there appears to be a Bad Moon Rising. We encourage consumers to plan accordingly and be prepared for a serious economic storm in 2026.



# Easy Financial Fixes You Can Do in an Hour



Have 60 minutes to kill? You could spend it watching TV or playing games on your smartphone. Or you could spend it saving money, by ticking some easy but important financial tasks off your to-do list.

Get one — or more — of these 10 smart money moves accomplished on your next lunch hour.

## Check your credit report

Unfortunately, credit report errors are widespread. A recent survey from Consumer Reports and WorkMoney, a nonprofit group that aims to help people find savings, showed nearly half of respondents (44 percent) who checked their credit reports found at least one error.

A credit report error, such as the wrong name on a bank account, an incorrect payment date or a bill you paid that's been marked as outstanding, could be dragging down your credit score. Checking your credit report regularly can also help you spot when a bad actor uses your personal information to open a fraudulent account.

"Look for unfamiliar accounts, incorrect personal details or unauthorized inquiries," recommends Bruce McClary, a spokesman for the National Foundation for Credit Counseling, an association of nonprofit credit counseling agencies.

You can request a free copy of your credit report once a week from each of the three major credit bureaus — Equifax, Experian and TransUnion — at [AnnualCreditReport.com](https://AnnualCreditReport.com). You can also obtain reports by calling 877-322-8228 or downloading and filling out a request form and mailing it to the address listed at the top.

## Put your credit on ice

Freezing your credit can help protect you from scammers and hackers. This simple move prevents the credit bureaus from releasing your financial information to third parties, making it harder for identity thieves to open new accounts in your name.

"Freezing your credit is an easy and effective way to reduce the risk of identity theft, which is especially important to keep in mind as we grow older," says McClary. "As Americans grow older, they become increasingly attractive targets for criminals who count on their potential victims to be less tech-savvy and more likely to trust what they say."

You can request a freeze for free online or by phone in just a few minutes — but you'll have to do a separate freeze with each of the three credit bureaus. Once you do so, the credit agency must restrict access to your credit within one business day. Temporarily thawing a security freeze so that you can open a legitimate account is simple, too — and if you submit the request online or by phone, the company has to lift the freeze within one hour.

## Sign up for an IRS identity protection PIN

People ages 65 to 74 are at greater risk of large financial losses from tax scams, a 2025 survey by McAfee found. An identity protection PIN, or IP PIN, can help protect your taxpayer data from cybercriminals.

To obtain a PIN, register for an account with the IRS. Once you verify your identity, you'll receive a six-digit number to use when filing your taxes annually. You'll get a new IP PIN each year.

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"This will provide taxpayers with the peace of mind that come tax time, no one else is claiming a refund in their name," says Carl Breedlove, a lead tax research analyst at The Tax Institute at H&R Block.

**Ask your cellphone provider for a better rate**

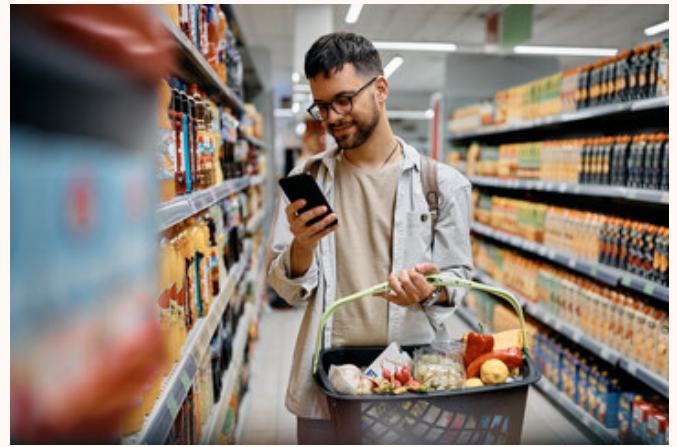
Mobile plans are getting more expensive. The average cellular bill was \$121 per month in 2024, up from \$113 in 2022, according to survey data from digital billing service Doxo. But a quick call to your cellphone provider could save you money.

Paying for data that you don't use? Ask your provider to downgrade your plan. (Your monthly billing statement states data usage for each phone on your plan.) The best time to call customer service is on a Tuesday or Wednesday morning, when hold times are typically shorter, says Brian Keaney, co-founder and chief operating officer at Billshark, a bill-negotiating service.

If you're 55 or older, look into discounts for older adults. T-Mobile's Go5G Plus 55 plan offers eligible customers two lines at \$60 each per month for unlimited talk, text and data. Mint Mobile also offers cellphone plans for customers 55 and older, with a 12-month unlimited plan for \$25 per month plus a \$300 upfront payment. AARP members can get two lines of unlimited talk, text and data with Consumer Cellular for \$55 per month.

**Download a few grocery store apps**

Many supermarkets have mobile apps. By downloading them and signing up for the store's loyalty program, you get access to special deals and digital coupons. Some smartphone apps, such as the Target Circle app, provide a barcode scanner that you can use to scan items as you shop to see if deals are available.



"Grocery store apps are one of the most underrated savings tools," says Stephanie Carls, retail insights expert at RetailMeNot, a coupon website. "They offer personalized coupons, loyalty rewards and weekly specials that can really add up, especially on essentials."

Shop at several grocery stores? Consider downloading Flipp, a free app that lets you select multiple supermarkets and browse their circulars. Participating stores include Aldi, Food Lion, Harris Teeter, Kroger, Walmart, Wegmans, Weis and other national grocers. Apps like Ibotta, Receipt Hog and Checkout 51 let you earn cash back on grocery purchases from certain supermarkets by scanning receipts.

**See if you have unclaimed assets**

About 1 in 7 Americans has unclaimed cash or property, according to the National Association of Unclaimed Property Administrators (NAUPA). "Unclaimed property can be anything from forgotten checking accounts, payroll checks, insurance payments or even the contents of a safe deposit box," says Shaun Snyder, CEO of the National Association of State Treasurers (NAST).

Although there's no central database for all unclaimed assets, you can go to MissingMoney.com to find unclaimed property in states where you've lived or worked. In one shot, you can search 49 states, Washington, D.C. and Puerto Rico. The free site, endorsed by NAUPA and NAST, also provides a national index with direct links and contact information for each state's official unclaimed property program.

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**CONTINUED****Have credit card debt? Apply for a low-interest balance transfer card**

Nearly half of adults ages 50-plus have credit card debt, a recent *AARP survey* found. The good news? Moving high-interest credit card debt to a balance transfer credit card with a low introductory interest rate could save you a lot of money if you can pay it off before the introductory rate expires. Some cards offer up to 21 months to pay off the transferred balance with no interest, according to NerdWallet, a credit card comparison site.

"Signing up for a 0 percent balance transfer card is my favorite credit card debt payoff tip," says Ted Rossman, a credit card analyst at Bankrate.

Rossman says many balance transfer credit card applications take less than 20 minutes, but keep in mind that you typically need a credit score of about 670 or higher to qualify.

**Shop for cheaper auto insurance**

Car insurance inflation isn't slowing down. The average cost for motor vehicle insurance was up 11.1 percent in February year-over-year, according to the Consumer Price Index.

One way to cut costs is to shop around before renewing your policy. A recent LendingTree survey of nearly 2,000 U.S. consumers found that 92 percent of Americans who switch auto insurance carriers save money.

Car insurance prices can vary significantly between providers, so it pays to get several offers before renewing your policy. To speed up your insurance shopping, consider getting multiple quotes using a comparison site such as Insurify, Lemonade, Policygenius or the Zebra. Make sure you compare policies apples-to-apples concerning coverage limits, exclusions and other terms.

"All the policies that you review should have the same types and amount of coverage," says Loretta Worters, spokeswoman for the Insurance Information Institute. "It is difficult to compare policies, for instance, if one provides \$50,000 in property damage liability coverage, another only \$30,000, and a third \$100,000."

**Create an email account for shopping promotions**

Signing up for promotions, newsletters and other email communication from retailers you shop regularly can get you exclusive deals and discount codes. However, those emails could be flooding your inbox — and tempting you to spend money on things you don't need.

A better approach: Set up an email address specifically for shopping.

"Creating a separate email for shopping promotions is one of those small moves that can lead to big savings," says Carls. "It keeps your main inbox clutter-free while giving you first dibs on deals, exclusive codes and early sale alerts from your favorite retailers. It's a smart way to stay in the know without the constant temptation to shop every time you check your regular email."

**Get online access to your Social Security information**

If you haven't done so already, take a few minutes to set up an online My Social Security account. You get on-demand access to personalized Social Security information, including estimates of your monthly benefit if you claim it at any age between 62 and 70 — valuable intel whether you're a few years or a few decades away from retirement.

To get started, go to the My Social Security sign-up page. Click on "Create an Account" (the long blue button on the left of the screen) and follow the instructions.

Don't share your My Social Security account credentials or multifactor authentication codes — once you reach age 62, the minimum age for claiming retirement benefits, scammers who obtain access to your account can use that information to start collecting monthly payments in your name.





# Common Tax Mistakes To Avoid This Tax Season



Simple errors could lead to costly mistakes on your federal tax return. For instance, while it seems like a no-brainer that you'd remember to sign your tax form or that your arithmetic would be correct, it's worth it to slow down and double-check yourself.

Avoid these five common tax errors that can hurt your wallet and peace of mind.

## Incorrect Filing Status

Choosing the wrong filing status when you file your federal income taxes could be costly.

Certain filing statuses—like Head of Household—offer better tax brackets and a higher standard deduction than single status. Choosing the wrong filing status could cost you more in taxes.

You can also miss out on valuable tax credits like the Earned Income Tax Credit and the Child and Dependent Care Credit, which can be costly.

Take time to review and choose the appropriate filing status to maximize your benefits.

## Entering Information Inaccurately

Mistakes in entering your personal information, like income or Social Security numbers, can cause significant delays and confusion.

One major impact is delayed processing and refunds. If critical information, such as income, filing status, or Social Security numbers, is entered incorrectly, the IRS may take additional time to review the return and resolve discrepancies, which could hold up any refund you're expecting. For e-filed returns, substantial errors might result in immediate rejection, while paper returns with inaccuracies may prompt the IRS to send a notice, further delaying the process.

With inaccurate information, you could pay too much or too little on your taxes.

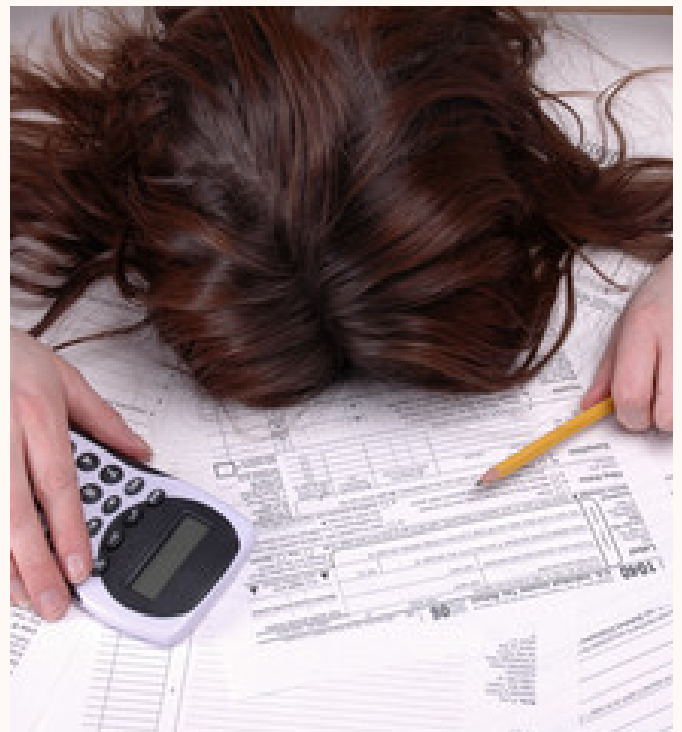
Inaccurate reporting can also lead to incorrect tax calculations, resulting in underpayment or overpayment of taxes. Underpayment due to errors, like underreporting income or claiming ineligible deductions, could mean owing additional taxes, along with penalties and interest. On the other hand, overpayment might reduce your cash flow unnecessarily until the error is corrected through an amended return.

## Filing Too Early

Don't make the mistake of filing your taxes before you receive all your documents.

It's great to be on top of your return but make sure that you have received all necessary documents before filing your return. You'll benefit by waiting to file until you obtain all the details you need to claim childcare expenses, student loan interest, the premium tax credit, and other tax benefits.

Waiting until all forms are in hand will ensure you don't miss deductions or leave money on the table.



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**CONTINUED****Math Mistakes**

Mathematical errors can lead you to pay the wrong amount in taxes. These mistakes are more common than you might think, and they could trigger IRS audits.

Simple mathematical errors are one of the top reasons for IRS audits. Double-check all amounts you enter and use tax software like H&R Block that handles the calculations to minimize the risk of errors.

Tax software can help reduce the risk of errors and give you confidence in the accuracy of your return.

**Unsigned Tax Forms**

It may seem like a small detail, but forgetting to sign your return can cause a delay. You can avoid this error by filing your taxes electronically and digitally signing them.

Make sure your return is signed and dated, especially for joint returns that require both spouses' signatures.

**What To Do if You've Made a Tax Mistake**

If you've made a mistake on your return, you should file an amended return as soon as you realize it. Typically, the deadline is three years from the original date of filing or two years from when you paid the tax (whichever is later).

File the amendment as soon as possible if you owe additional tax to minimize penalties. You'll need to ensure the IRS has accepted your original return before amending, and if expecting a refund, wait until you receive it.

**The Bottom Line**

Common tax mistakes can lead to delays, missed refunds, or a higher tax bill. To avoid costly errors, pay special attention to personal details, your filing status, financial information, math calculations, and your signature. Consider using tax software for ease and accuracy, especially for handling calculations. By taking your time and being diligent, you can ensure your tax return is error-free and avoid unnecessary costs.





# ***Bags No Longer Fly Free on Airlines***



When Southwest Airlines announced significant customer service changes in July 2024, including the end of its open seating policy, it said bags would still fly free.

That's no longer true for all Southwest passengers.

In separate announcements to passengers and investors on Tuesday, March 11, Southwest said it will phase out its popular Bags Fly Free policy that allows all passengers to fly with up to two checked bags at no extra cost.

The perk made Southwest, which operates the second-most flights at Phoenix Sky Harbor International Airport, stand apart from other airlines. But Southwest has recently made changes in the face of declining profits and pressure from an activist investor, the hedge fund Elliott Management, which owns a 10% stake in the airline.

The addition of bag fees, along with others that include reclassifying its lowest-priced Wanna Get Away fare as Basic, will make Southwest's customer experience similar to its competitors.

## **What is the new baggage policy for Southwest?**

Until Tuesday's announcement, Southwest passengers were allowed up to two free checked bags per flight. Soon, most flyers will have to pay to check bags on Southwest.

## **Who will have to pay to check on Southwest?**

Checked bags on Southwest will only be free for people who book the Business Select fare or are A-List Preferred members of Southwest Rapid Rewards, who can check up to two free bags; and A-List members and other select customers, who can check one free bag.

All other passengers will have to pay to check their baggage.

"We recognize these changes may be a disappointment to some, but know we're committed to building a Southwest that will continue to offer you low fares, convenient flights to destinations you want and a travel experience that is rewarding," Southwest CEO Bob Jordan said in the airline's emailed announcement to customers.

## **When will Southwest Airlines begin charging for check luggage?**

Southwest passengers will begin paying to check luggage for flights booked on or after May 28.

## **How much is Southwest baggage fee?**

Southwest did not say what the baggage fee would be. When contacted by The Arizona Republic, a Southwest spokesperson said they could not discuss future pricing.

## **Here's what some of Southwest's competitors charge for checked bags:**

**American Airlines baggage fees:** For domestic travel, American Airlines charges \$40 for the first checked bag and \$45 for the second checked bag. The first checked bag costs \$35 if you pay online in advance. For international destinations in the Americas, such as Canada and Mexico, American charges \$35 for the first checked bag and \$45 for the second checked bag.

**United Airlines baggage fees:** For domestic travel, United Airlines charges \$40 for the first checked bag and \$50 for the second checked bag. The fees are \$35 for the first bag and \$45 for the second bag if you pay online at least 24 hours before your flight. Fees are similar for international destinations in the Americas and the Caribbean, but with no discount for paying in advance.

**Delta Air Lines baggage fees:** Checked baggage fees for U.S., Canada and Mexico flights are \$35 for the first checked bag and \$45 for the second checked bag.

## *Class Action Lawsuits--Is it a scam?*



A class action lawsuit is when people who experienced similar harm sue as a group against the same defendant. For example, data breach victims may join a class action against a company that failed to protect their data. If you are a potential victim, you may receive a notice that you are a class member or one indicating that you are eligible to receive part of a settlement.

Unfortunately, scammers try to exploit people who think they can receive compensation. They send fake letters and emails and may even develop a fake website claiming the recipient is eligible for a settlement. These scams are attempts to steal and use personal data for crimes such as identity theft.

Knowing whether a class action is real or a scam can help avoid identity theft, financial loss, and other harm.

### **Common Signs of a Legitimate Class Action Notice**

If a class action lawsuit is real, there will be an official court filing with the region's attorney general where victims were affected. There may also be an official lawsuit website that you can find by typing in the defendant's name and "class action." View that site carefully and call the listed law firm to verify that your notice is genuine.

You may receive notice of a class action through mail, email, or advertisements. Regardless of the notification method, take steps to protect yourself from scams by verifying legitimacy.

### **What Real Notifications Include**

A legitimate class action notification includes detailed information. The Federal Judicial Center offers examples of what a class action notice should look like. For instance, its product liability class action notification example includes detailed information including:

- Clear information about the lawsuit, including case details.
- Who's affected.
- How to opt-out so you can file an individual suit if you choose.
- How to make a claim or get a payment.
- Official class action lawsuit website.
- Phone number to call.

You may receive class action notifications from law firms or case administrators, including contact information. Research the people who notified you before calling them. An internet search of the phone number should lead you to a legitimate company.

### **Red Flags of a Class Action Scam**

Scam artists use several tricks, sometimes using multiple measures to appear legitimate. They sometimes piggyback on real class action lawsuits you may have heard of. There are several red flags to alert you to a scam class action notice, including:

- Requests for upfront payments or fees, often through wire transfers or other untraceable methods.
- Vague wording.
- Typos and bad grammar.
- Unprofessional wording, such as "Claim your cash now!"
- Lack of verified case information.
- Unsolicited emails or phone calls that don't trace to a legitimate source.
- Receiving counterfeit settlement checks meant to collect your banking details.
- Suspicious links that don't look like they come from a law firm or court.
- The promise of a significant or fast payout.
- No sign of the class action or the law firm name in internet searches.

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It isn't always easy to know if a class action is real or a scam. Remember that the existence of a legitimate class action doesn't mean your notice is legitimate. Take protective measures if you suspect a scam. It is not worth a potential payout to risk the potential harm.

**Steps To Take if You Suspect a Scam**

Do not click links or download attachments if you suspect a scam. Don't share sensitive personal information such as Social Security numbers or banking details. Never give a password to someone claiming to need it to further your participation in a class action.

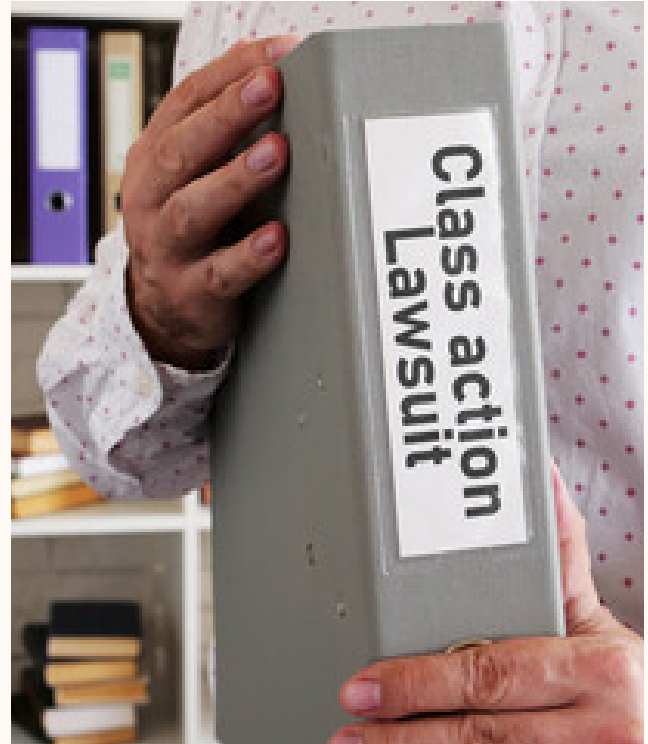
Research the class action. It likely isn't legitimate without sufficient information to locate specifics. Contact Class Action U if you received a notice and have any questions about its authenticity.

If you determine that a class action or notification is likely fake, notify the Federal Trade Commission (FTC). Taking action may protect other potential victims from falling prey to scammers.

**How To Verify the Authenticity of a Class Action Lawsuit**

Widespread potential harm, such as data breaches, can quickly lead to scammers setting up false class actions. Determine if your class action notice is genuine by taking actions including:

- Consult reputable law firms or consumer advocacy organizations.
- Check government resources such as the FTC.
- Use the search function on your state's attorney general and federal court websites.



If you see allegations of a company's negligence in the news and receive a class action notice, don't assume that notice is legitimate. Criminals involved in fake class actions count on people connecting events that way and falling for their scams.

**How To Join a Class Action Lawsuit**

You may wish to join it if you determine that a class action lawsuit is legitimate. You must meet specific eligibility criteria, such as suffering similar harm as others in the class due to the defendant's actions. Check notifications from attorneys working on the case to see guidelines for joining.

# *How To Eat Healthier--No tricks or gimmicks*



Eat this, not that. This one food will cure everything. That food is poison. Cut this food out. Try this diet. Don't eat at these times. Eat this food and you'll lose weight. With society's obsession with food, health and weight, statements like these are all over social media, gyms and even health care offices.

But do you need to follow rules like these to be healthy? Most often the answer is no, because health and nutrition is much more complex and nuanced than a simple list of what to eat and what to avoid. Despite this, rules about health and nutrition are so common because of diet culture – a morality imposed by society that sees falling outside the arbitrary ideal of thinness as a personal failure. Diet culture and the people promoting it expect you to pursue or maintain thinness at all times.

Diet culture norms have led to a multibillion-dollar industry promoting diets that each come with their own set of rules, with each claiming it's the only way to be healthy or lose weight. When access to nutrition information is at an all-time high online, people are often left digging through conflicting information when trying to figure out what to eat or what a healthy diet look likes.

Registered dietitians specialize in eating disorders, the majority of their clients have been, and continue to be, harmed by diet culture. They wrestle with guilt and shame around food, and their health is often negatively affected by rigid rules about nutrition. Rather than improving health, research has shown that diet culture increases your risk of unhealthy behaviors, including yo-yo dieting, weight cycling and eating disorders.

If the solution to health isn't following the rules of diet culture, what is the answer? I believe an all-foods-fit approach to nutrition can offer an antidote.

## **What is all foods fit?**

All foods fit may sound like “eat whatever you want, whenever you want,” but that is an oversimplification of this approach to nutrition. Rather, this model is based on the idea that all foods can fit into a healthy diet by balancing food and nutrition in a way that promotes health. It does this by enabling flexibility in your diet through listening to internal body cues to decide what and when to eat instead of following external rules.

All foods fit allows for nuance to exist in health and nutrition. Diet culture is black and white – foods are either “good” or “bad.” But nutrition and health are much more complex. For starters, many factors beyond diet affect health: exercise, sleep, stress, mental health, socioeconomic status, access to food, and health care, to name a few.

Similarly, while general guidelines around nutrition are available, everyone has individual needs based on their preferences, health status, access to food, daily schedule, cooking skills and more. The flexibility of all foods fit can help you make empowered food choices based on your health goals, tastes, exercise habits and life circumstances.

## **All foods fit in action**

A common pushback to the all-foods-fit approach is that you can't be healthy if you are eating “unhealthy” foods, and giving yourself permission to eat all foods means you'll primarily eat the “bad” ones. However, research shows that removing the morality around food can actually lead to healthier food choices by decreasing stress related to food decisions. This reduces the risk of disordered eating, resulting in improved physical health.

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To see what an all-foods-fit approach might look like, imagine you're attending a social event where the food options are pizza, a veggie and dip tray and cookies. According to the diet you're following, pizza, cookies and dips are all "bad" foods to avoid. You grab some of the veggies to eat but are still hungry.

You're starving toward the end of the event, but the only food left is cookies. You plan on eating only one but feel so hungry and guilty that you end up eating a lot of cookies and feel out of control. You feel sick when you go home and promise yourself to do better tomorrow. But this binge-restrict cycle will continue.

Now imagine attending the same social event, but you don't label foods as good or bad. From experience, you know you often feel hungry and unwell after eating pizza by itself. You also know that fiber, which can be found in vegetables, is helpful for gut health and can make you feel more satisfied after meals. So you balance your plate with a couple slices of pizza and a handful of veggies and dip.

You feel pretty satisfied after that meal and don't feel the need to eat a cookie. Toward the end of the event, you grab a cookie because you enjoy the taste and eat most of it before feeling satisfied. You save the rest of the cookie for later. Rather than following strict rules and restrictions that can lead to cycles of guilt and shame, an all-food-fits approach can lead to more sustainable healthy habits where stress and disruptions to routine don't wreak havoc on your overall diet.

**How to get started with an all-foods-fit approach**

It can be incredibly hard to divest from diet culture and adopt an all-foods-fit approach to nutrition and health. Here are some tips to help you get started:

1. Remove any moral labels on food. Instead of good or bad, or healthy or unhealthy, think about the name of the food or the nutritional components it has. For example, chicken is high in protein, broccoli is a source of fiber, and ice cream is a dessert. Neutral labels can help determine what food choices make sense for you in the moment and reduce any guilt or shame around food.
2. Focus on your internal cues – hunger, fullness, satisfaction and how food makes you physically feel. Becoming attuned to your body can help you regulate food choices and determine what eating pattern makes you feel your best.
3. Eat consistently. When you aren't eating regularly, it can be hard to feel in control around food. Your hunger can become more intense and your body less sensitive to fullness hormones. Implement an eating schedule that spaces food regularly throughout the day, filling any prolonged gaps between meals with a snack.
4. Reintroduce foods you previously restricted. Start small with foods that feel less scary or with a small amount of a food you're anxious about. This could look like adding a piece of chocolate to lunch most days, or trying out a bagel for one breakfast. By intentionally adding these foods back into your diet, you can build trust with yourself that you won't feel out of control around these foods.
5. Check in with yourself before eating. Ask yourself, how hungry am I? What sounds good right now? How long until I can eat again?
6. And sometimes, more support is needed. This can be especially true if you're experiencing disordered eating habits or have an eating disorder. Consider working with a dietitian to help challenge nutrition misinformation and heal your relationship to food.

## 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.

Carter Credit Union  
133 S Main St  
SPRINGHILL, LA 71075  
+++

### Our Mission Statement:

At Carter Credit Union, we are dedicated to being local leaders in technology and innovation, introducing new products that drive our community forward. With strategic thinking and our pledge to embrace change, we are committed to looking at the individuals' unique needs and providing personalized financial solutions. Together, we lead, innovate, and grow, fostering a thriving community.

We look forward to serving you!

Credit Unions are not-for-profit organizations...We exist to serve our customers rather than to maximize corporate profits. Our Board of Directors are volunteers, unlike banks, which are stockholders in the bank and are expecting profits for them at year end. When you open an account at Carter you become a shareholder in the credit union.

Lower loan rates and higher rates on deposits...Fees and loans rates at a credit union are generally lower, while deposit interest rates are generally higher than banks and other for profit institutions.

### About Us

Carter Credit Union's history runs deep as we now celebrate 70 years in the business of serving our communities. Dating back to 1954, when Floyd Carter chartered the credit union to serve the employees of International Paper Company in Springhill, Louisiana, his mission was to form a financial cooperative based on the premise of "people helping people." This mission remains strong at Carter Credit Union as the leadership was passed down in 2014 when the Board of Directors appointed Joe Arnold as President/CEO after the retirement of then President/CEO, James P. Gibson. Arnold previously served as Chief Financial Officer at Carter under the leadership of then President/CEO James P. Gibson.



★ Celebrating America – 250 Years Strong ★

Under the leadership of President & Chief Executive Officer, Joe Arnold, Carter is currently over 45,000 customers strong with assets exceeding \$770 million. Carter now serves people from coast-to-coast, and we offer every product and service your local bank offers and more. Included in these services are both business lending and commercial deposit services as well as our Free Auto Buying Consultant service for anyone in the market for a new auto. Carter has made significant investments in our systems and people on the commercial side so that we can bring value proposition that people are used to on the consumer side to the business side.

Carter takes pride in the state-of-the-art technology that we offer while continuing to provide the "personal" service that customers are accustomed to. It is important to us that we serve our customers through the channels that best fit their individual lifestyles. The addition of Personal Teller Machines which provide face-to-face service in both the lobby and drive-thru have been extremely successful. CarterLIVE! our newest addition of video banking allows members face-to-face banking without having to come to the credit union. We still offer all in branch services for those that prefer the traditional method. Arnold and his team stand proud of the credit unions growth and accomplishments and remain dedicated to the mission of improving the financial well-being of its customers and to serving our communities.

For more information, visit our website at [www.cartercu.org](http://www.cartercu.org) or call us toll-free at (800) 367-5026.

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Sharonview Federal Credit Union  
141 Harvest Ln  
Williston, VT 05495  
+++



**We're a lot more than just products and services.**

**Proudly serving members since 1955.**

At Sharonview, we are committed to providing you with an unparalleled membership experience. Our members across the Carolinas enjoy competitive rates on savings accounts, checking accounts, loan products, tailored financial solutions, and personalized service that puts YOU at the center. Explore our branch locations or contact us today to get started.

### **Our Story**

Since 1955, Sharonview Federal Credit Union has served members across the Carolinas and beyond. Named after two neighboring roads in Charlotte—Sharon Road and Fairview Road—we started with only a handful of employees and \$11,000 in assets. By the early '90s our company grew to offer mortgages, cash services, deposit accounts, and more. Our membership also grew! In 1993, over 34,000 members called Sharonview their credit union of choice.

Our company is built on relationships, trust, and reliability. Credit unions like ours are built to serve the community and that's what we strive to do every day. Through our Community Pillars, financial literacy outreach, and everyday interactions, we plan to do our part to make our communities thrive. And, by offering you personalized service, a range of loan and deposit products, and competitive rates, we aim to empower you with the tools and resources you need to thrive. When you bank with Sharonview, you can bank with confidence knowing that you, your family, and your dreams are in good hands.

Nearly 70 years later, over 85,000 members count on Sharonview to deliver excellent rates, customized products to fit their needs, and the type of service that comes from knowing your neighbors. With us, it's personal.

### **We Are Committed to:**

#### **Alleviating Hunger**

Hunger is all around us—at school, work, or in our social groups. Through foodbank donations, volunteering our time to build care packages, and working with local organizations focused on food insecurity, Sharonview is dedicated to providing for our communities. Recent partnerships include Second Harvest Foodbank of the Metrolina, Lancaster Chamber of Commerce "Feed the Funnel" with The Pack Shack, United Way, and The Independence Fund.

#### **Alleviating Homelessness**

The Charlotte Housing and Homeless Dashboard indicates over 2,800 individuals in the Charlotte-metro area were without permanent housing in 2023. The number is staggering, yet this area makes up only a portion of the communities we serve. We regularly partner with organizations like Habitat for Humanity to address housing issues in our neighborhoods. We're also committed to working with organizations to address the root causes for homelessness and how to get our community members into more sustainable housing situations.

#### **Advocating for Mental Health**

There is no question that mental health is vital to our overall well-being. By understanding and advocating for proper mental health care, we can create lasting awareness for the illnesses and disorders that affect so many, including our loved ones, friends, colleagues, and neighbors. We were proud to partner with the National Alliance for Mental Illness in 2023 and 2024's NAMIWalks awareness walk. We also spend time with local community chambers, leadership groups, and schools to empower those around us through camaraderie, mutual respect, and relationship building.

For more information, visit our website at [www.sharonview.org](http://www.sharonview.org) or call us toll-free at 800.462.4421.

# 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](mailto: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.
- 

**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](mailto:Tom@americanconsumercouncil.org)

Mark Rosenberger

VP, Small Business Success

 [mark@americanconsumercouncil.org](mailto: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 Spring cycle are being accepted through May 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](http://www.AmericanConsumerCouncil.org/education).

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

## Friend of the Consumer

Is your business consumer-friendly?

Does your business deserve greater recognition for its service to consumers?

If so, you should apply for the American Consumer Council's Friend of the Consumer Award.



Each year, ACC awards numerous "Friend of the Consumer" awards to deserving manufacturers, retailers, and other businesses that produce or sell products in the United States, and which meet or exceed federally mandated standards, and have "demonstrated a commitment to American consumers by providing products or services that foster consumer confidence and market acceptance."

To apply, complete the online application at: [www.americanconsumercouncil.org/awards.asp](http://www.americanconsumercouncil.org/awards.asp) and return it to ACC with the application fee.

Applicants will be notified within five days of receipt of their application. Thereafter, a panel of independent judges will review your application and make a formal recommendation within 20 days of your submission.



## Financial Education

ACC is 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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