



# Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



## In This Issue

- AI AND FRAUD P2  
.....
- IS IT SAFE TO FLY? P3  
.....
- BEST VEGGIES FOR HEALTH P5  
.....
- HOW TO GET MORE FROM GAS P8  
.....
- MEDICAL TAX WRITE-OFFS P9  
.....
- FIRST COMMONWEALTH FCU P12  
.....
- UNITUS COMMUNITY CREDIT UNION P13  
.....
- SBS PROGRAM P14  
.....
- ACC HELPS SMALL BIZ P16  
.....
- ACC WRAP-UP P17

### Consumer Confidence Ticked Up Slightly in March



The Conference Board Consumer Confidence Index® edged up by 0.8 points in March to 91.8 (1985=100), from 91.0 in February.

Consumer confidence ticked up again in March, as a modest improvement in consumers' views of current conditions outweighed a slight downshift in expectations for the future.

- Among demographic groups, confidence on a six-month moving average basis continued to moderate in March for consumers under age 35 and 55 and over.
- Respondents under 35 remain the most optimistic and those 55 and over the least.
- Unsurprisingly given the Iran war oil shock, consumers' average and median 12-month inflation expectations surged in March to levels last seen in August 2025.
- Buying plans for autos continued rising on a six-month moving average basis in March, with used cars remaining the clear preference over new cars.
- Homebuying expectations were somewhat lower on a six-month rolling basis for both existing and new units in the month.
- Consumer spending trends in 2026 remain focused on "cheap thrills" and necessary services.

**The Present Situation Index**—based on consumers' assessment of current business and labor market conditions—increased by 4.6 points to 123.3.

**The Expectations Index**—based on consumers' short-term outlook for income, business, and labor market conditions—declined by 1.7 points to 70.9.

# *Artificial Intelligence Makes Fraud Schemes Even Harder to Detect*



Artificial intelligence is opening doors in ways we never imagined. But it is also opening doors for criminals.

Scammers are weaponizing AI to create faster, more convincing attacks, and experts warn it is becoming harder than ever to tell what is real and what is fake.

What may have once started and ended in your email inbox now goes well beyond that.

“AI can generate images which look to be real,” said Dave Meister of Check Point Software. “AI can go and generate an email that looks legitimate.”

Meister is part of a global research team at Check Point Software, a cybersecurity company. According to the company’s findings, phishing attacks that begin in email remain the biggest online threat, with eight in 10 attacks starting there. Still, experts say the evolution of AI is giving scammers the upper hand.

“The malicious actors are spreading out into phone calls, SMSes, Telegram messages and WhatsApp messages as a multi-channel approach to try and get information and sensitive data from people,” Meister said.

He says the technology is also making scams more difficult to detect.

“It’s very difficult now for a person, be it in a business or at a personal level, to differentiate between what is AI and what is reality,” Meister said.

“Especially when they’re using voice to imitate someone you know,” 2News said.

“Absolutely,” Meister responded, adding that “Be it because of your voicemail or the way that you’ve answered the phone, that can be recorded and then regenerated to say different things.”

In addition to spoofing phone numbers to get people to answer calls, fraudsters are also using AI to turn personal information shared online into targeted attacks.

“If your Facebook or Instagram profile is public, they can pull information from that to understand who you are and then simply ask it to craft an email encouraging you to take an action like click on a link, send information, respond to a phone call or respond to an SMS, and that’s starting the chain to be able to get your information,” Meister said.

“Would you agree that it’s gotten a lot worse?” 2News asked Pete Ashdown, president and founder of XMission, a Salt Lake City-based internet service provider.

“Oh, absolutely. In the early days of the internet, this was nonexistent,” Ashdown said. When it comes to protecting yourself, Ashdown offers blunt advice.

“Do not trust anything on the internet. Do not trust any phone calls coming in. Do not trust any emails coming in. That’s the safest thing you can do. If you feel like you need to trust it, verify,” he said.

So how should consumers verify information when scammers are approaching them from all angles? Ashdown says to go directly to the source.

“The end method is always to go to the web page, dial the number that’s on your credit card or on their web page, and not trust anything else,” he said.

## *Is it Safe to Fly?--Lack of Air Traffic Controllers Causes Concern*



The deadly collision at New York's LaGuardia Airport of an Air Canada Express plane and a fire truck on March 22 is raising fresh concerns about strains on the air traffic control system.

Investigators have only just begun examining the circumstances of the crash, and it is too soon to know what might have led to the runway collision that killed both of the plane's pilots. But after a spate of accidents and near-misses, experts worry that a shortage of air traffic controllers is making flying more dangerous.

### **Why aren't there enough air traffic controllers?**

Air traffic controllers – whose job it is to coordinate the movements of hundreds of thousands of aircraft in the skies each day – have been in short supply for years. The problem was exacerbated by a large exodus of controllers when air travel collapsed during the Covid-19 pandemic. While demand for travel has rebounded, it's proven difficult to re-staff airport control towers.

Global flight activity is well above levels recorded a decade ago, and demand for US and international travel is only expected to climb.

Relatively narrow age requirements have also made it difficult to replace retiring controllers. In the US, for example, those seeking a career in air traffic control must be under the age of 31 when applying and the mandatory retirement age is set at 56 to mitigate safety risks. Other jurisdictions have similar retirement rules for controller staff, for example before the age of 60 in the UK and Australia. In Europe, across the 42 countries that are members of European air traffic manager Eurocontrol, the retirement age among controllers ranges from 50 to 67.

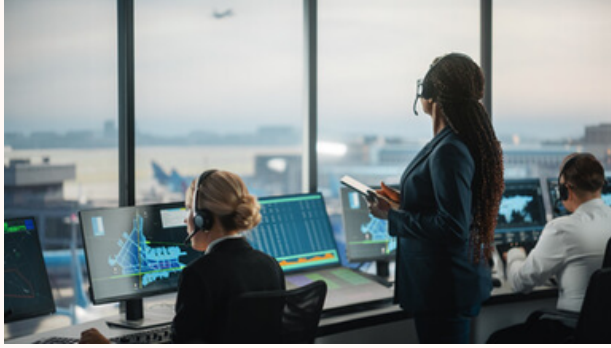
### **Is it still safe to fly?**

Flying still remains the safest mode of transportation, with far fewer fatalities per passenger mile than travel by car, ferry or even train.

The all-accident rate in 2025 of 1.32 per million flights was an improvement over the previous year's record, of 1.42 accidents per million flights, according to the International Air Transport Association. However, the rates for both of those years were higher than the average over the five years from 2021 to 2025 of 1.27 per million flights. What's more, the IATA recorded 394 onboard fatalities in 2025 and 255 in 2024, compared with the five-year average of 198.

At the same time, air safety has improved significantly over the past decade. The five-year average for the years between 2011 and 2015 was 2.19 accidents per million flights.

**CONTINUED ON P.4**

**CONTINUED****How bad is the shortage of controllers in the US?**

The US has had an air traffic controller shortage for decades – well before the Covid emergency. A 2023 report by the Federal Aviation Administration (FAA) determined that 77% of critical facilities – air traffic control towers that oversee the country’s busiest and most complex airspaces – were staffed below the agency’s 85% threshold deemed necessary for safe operations.

The FAA has tried to jumpstart hiring and training to replenish air traffic control staff lost over the pandemic, but positions haven’t been backfilled quickly enough. The US hired more than 1,800 controllers in 2024 and 2,026 in 2025. According to the US Government Accountability Office, the number of controllers employed by the FAA at the end of fiscal 2025 – 13,164 – was still 6% fewer than in 2015. Yet they’re responsible for covering 10% more flights.

**What is the US doing to shore up air traffic control staffing?**

In 2025, US Transportation Secretary Sean Duffy announced plans to “supercharge” the hiring of air traffic control workers by reducing the steps in the hiring process and boosting starting salaries by 30%.

Duffy said at the time that no air traffic controllers were let go during the Trump administration’s mass firings of civil servants. But the staff reductions hit the FAA, affecting hundreds of workers, including engineers, aircraft certification specialists, staff support specialists and aviation technical system specialists.

**Why is it so hard to replace air traffic controllers?**

It’s difficult to become an air traffic controller. In the US, fewer than 10% of applicants who meet a string of requirements are accepted into the FAA’s rigorous training program. Aside from physical and psychological testing, as well as security checks, new recruits are put through several months of initial instruction and a further two to three years of additional training – in classrooms and on the job – before being fully certified. The UK requires nine to 13 months of initial training and a further nine to 24 months for additional preparation.

Eligibility requirements such as citizenship can also whittle down prospective candidates. In the US, for example, to get a job with the FAA, an air traffic controller must have US citizenship.



# Suprising Vegetables that are Great for Your Health



It's no secret that eating vegetables is good for your health. Even though the specific nutrients found in vegetables vary between types, all varieties offer health benefits. Eating the recommended five servings of produce a day and including a variety of sources helps you get in the vitamins, minerals, fiber and antioxidants your body needs to thrive.

There are some vegetables that have more nutrients than others. What one vegetable is low in (vitamin C, for example), another may be a good source. That's why variety is important.

Here we're sharing 10 of the most nutrient-dense vegetables you should be adding to your plate weekly, plus the benefits of doing so.

## Arugula

This leafy green is nutritious, refreshing and packed with flavor. Also known as rocket, arugula has a spicy flavor which is unique among leafy green vegetables. It's high in vitamin C and is a source of potassium, calcium, magnesium and folate.

Arugula is a key source of folate, which helps support the production of DNA and is especially important during pregnancy or planning to become pregnant.

Arugula also contains glucosinolates, compounds most often associated with cruciferous vegetables like Brussels sprouts and broccoli. Research shows that glucosinolates may have health-promoting properties like lowering the risk of certain kinds of cancers.<sup>2</sup> And alongside several orange vegetables, arugula is a good source of carotenoids, which are important compounds that are associated with cardiovascular and eye health.

## Butternut Squash

Butternut squash is a large vegetable with a thick skin and dense, orange center. The flesh of this winter squash is packed with nutrients, with 1 cup containing close to 50% of the Daily Value for vitamin C and over 10% each of potassium, fiber and magnesium.<sup>3</sup> Butternut squash is also a source of beta carotene, the precursor to vitamin A which is essential for eye health and vision.

Cube and roast butternut squash in the oven or puree it into a soup. This versatile vegetable can also be used in mixed dishes like casseroles or mashed for use in baked products like pancakes or muffins.

## Carrots

Carrots are a type of root vegetable, a group that also includes potatoes, beets, turnips and parsnips. This nutrient-dense vegetable is rich in vitamin C, beta-carotene, fiber and potassium.<sup>4</sup>

Increased carrot consumption has been associated with a reduced risk of lung and pancreatic cancer and leukemia.<sup>5</sup> Carrots are packed with important nutrients that make them worth adding to your diet on a regular basis to support better overall health.

Look for carrots in a variety of colors including orange, yellow and purple. Add them to baked products, oatmeal, soups, salads and sandwiches or simply eat them on their own as a snack with your favorite vegetable dip.

## Onions

Onions may not be the first things that come to mind when considering vegetables to add to your diet, but this member of the allium family, a group of vegetables that also includes garlic and leeks, is packed with nutrients and anti-carcinogenic compounds.

CONTINUED ON P.6

**CONTINUED**

Onions are a naturally low-calorie and low-fat food and are a source of essential micronutrients including vitamin C and potassium.<sup>6</sup> Interestingly, the outer layers of onions have been shown to have the higher levels of antioxidant compounds, so try to peel them as minimally as you can before using them in cooking to reap the greatest benefits.

Onions supply a plant compound called quercetin that may lower blood pressure and promote an overall healthy heart.

Onions add an earthy, savory flavor when cooking and offer a source of many important nutrients which solidly earn them a spot on this list. Stark recommends slicing and roasting onions for a tasty sandwich or burger topping.

**Brussels Sprouts**

Cruciferous vegetables like Brussels sprouts are an excellent source of vitamins, minerals and phytochemicals with antioxidant properties. Mini, cabbage-like Brussels sprouts are rich in vitamin K [which is] particularly important for blood clotting and bone health. In addition, 1 cup of Brussels sprouts contains over 100% of the Daily Value for vitamin C and over 10% of the Daily Value for fiber.

Brussels sprouts, along with other cruciferous vegetables like kale, cabbage and broccoli, contain glucosinolates. These plant compounds are associated with reductions in inflammation, which may have health benefits.

Use a box grater to 'shave' Brussels sprouts into fine strands as the base for a salad or to add to stir-fry. They're also delicious quartered, tossed with oil, salt and pepper, and roasted until browned and mostly crispy.

**Mushrooms**

Mushrooms are technically a fungus but are categorized as a vegetable when it comes to your eating pattern. They're naturally low in calories, fat and sodium; however, they're rich sources of many other nutrients and compounds that have been associated with positive health benefits.

Mushrooms contain fiber, potassium and multiple B vitamins including niacin (vitamin B3), riboflavin (vitamin B2) and pantothenic acid (vitamin B5). When exposed to UV light during the growing process, mushrooms are also an abundant source of vitamin D, which contributes to strong bones by helping the body absorb calcium. Additionally, mushrooms are a source of ergothioneine, an amino acid that acts as an antioxidant and is associated with multiple health-promoting benefits including lower risk of cancer.

Try finely chopping and adding mushrooms to ground meats for a blended, plant-forward dish. Stark also recommends sautéing mushrooms over high heat to promote browning and help contribute a hearty, umami-rich flavor to any dish.

**Potatoes**

Potatoes often get a bad reputation, but these nutrient-dense vegetables offer an excellent source of essential nutrients such as potassium, fiber and vitamin C.

As an abundant source of potassium, potatoes may help to naturally lower blood pressure by combating the effects of too much sodium in your diet. They're also rich in carbohydrates, making them a popular choice for active people and athletes to provide carbohydrates before and after workouts. This could make potatoes particularly appealing to athletes looking for whole-food sources of carbs during exercise.

When preparing potatoes, choose methods that limit the added saturated fat and sodium from ingredients like oil, butter and salt. It is recommended that eating a diet with no more than 10% of total calories from saturated fat while also limiting sodium intake. Opt for potatoes that are roasted or steamed versus those that are fried as part of a healthy eating pattern.



**CONTINUED****Bell Peppers**

A lesser-known source of vitamin C, bell peppers, especially brightly colored ones like red, yellow and orange, are high in vitamin C, an antioxidant involved in iron absorption, skin and tissue repair and immune function. One medium bell pepper (approximately 3.5 ounces) contains over 100% of the Daily Value for vitamin C.

Bell peppers are also a source of carotenoids, health-promoting compounds associated with a reduced risk for chronic diseases like cardiovascular disease and cancer.

Hollow out and stuff mini bell peppers with spreadable cheese and a sprinkling of pistachios for snacking.

**Green Peas**

Peas are a type of legume, a category of vegetables that includes lentils and beans. Green peas are one of the highest protein-containing veggies that are also loaded with fiber. One cup contains over 25% of one's daily fiber needs alongside 8 grams of plant-based protein.

A single cup also contains close to 100% of the Daily Value for vitamin C and approximately 10% of the Daily Value for iron, vitamin B6, magnesium and potassium. Not only are peas super nutritious, but they're also affordable. Opt for frozen or canned to help extend their shelf life; just keep an eye on added flavorings and sodium.

Use canned and drained or frozen peas to boost the protein of casseroles, soups, pasta dishes and more.

**Beets**

These colorful root vegetables are packed with health-promoting nutrients, making them one of the best vegetables to add to your regular rotation. One cup of beets contains 4 grams of fiber and over 10% of the Daily Value of potassium. Beets are also a source of folate, magnesium and phosphorus.

Beets contain compounds known as betalains which have antioxidant activity and are associated with a reduced risk of cardiovascular disease. Betalains may also play a role in blood pressure management. Beets and beet juice are commonly used by athletes as an ergogenic aid due to their high nitrate content. These nitrates are converted to nitric oxide in the body, which can help increase blood flow.

Beets can be messy to prepare because their color easily bleeds onto cutting boards and other surfaces, including hands and clothes, so be mindful when you're preparing them. Use drained, canned beets for a less messy way to add beets to grain bowls and vegetable salads.

**Our Expert Take**

Vegetables come in so many different shapes, sizes, forms and flavors, all with their own unique nutritional profiles and health benefits. To reap the greatest benefits, try adding in several different types to your typical week.

Opting for canned or frozen options can make it more affordable and easy to do so. Variety is the spice of life, after all—and it might just be a boon for better health!



# How To Get the Most from Your Tank of Gas



With gas prices constantly fluctuating, it's more important than ever to maximize your vehicle's fuel efficiency. Getting the most out of every tank of gas can save you a significant amount of money over time. GasBuddy® is committed to helping drivers like you stretch their fuel budget as far as possible. Check out our top gas-saving tips and squeeze every last mile out of your tank.

## **Keep Your Vehicle Well-Maintained**

Routine maintenance is crucial for optimal fuel economy. Change your air filters regularly and keep your tires properly inflated. Outdated parts or any issues with your vehicle can drastically reduce MPG.

## **Lighten the Load**

The more weight in your vehicle, the more fuel it will consume. Clear out any unnecessary items from your trunk, backseat, and cargo areas. Remove bulky roof racks when not in use to improve aerodynamics.

## **Go Easy on the Gas and Brake Pedals**

Aggressive driving with frequent stops, starts, and rapid acceleration can severely hurt your gas mileage. Accelerate and decelerate smoothly and gradually.

## **Use Cruise Control**

Maintaining a constant speed on the highway makes the most efficient use of fuel. Set your cruise control when safe to do so to avoid unintentional speed fluctuations.

## **Check GasBuddy for Cheap Gas Nearby**

Why pay more than you need to for gas? Use the GasBuddy app to quickly locate the cheapest gas stations along your route. With data from millions of drivers, you'll always find the best prices. Activate a Deal Alert before filling up to save even more at the pump.

## **Combine Trips and Avoid Excessive Idling**

Each cold start increases fuel consumption, so combine multiple errands into one trip rather than making lots of shorter drives. Idling gets 0 MPG, so shut off your engine if you're stopped for more than 30 seconds (except in traffic).

## **Obey the Speed Limit**

Gas mileage drops rapidly at speeds above 50 MPH. Each 5 MPH over 50 MPH is like paying an extra \$0.24 per gallon for gas. Follow posted limits.

## **Use Recommended Motor Oil and Keep It Fresh**

Check your owner's manual and use the manufacturer's recommended grade of motor oil. Replacing it at specified intervals reduces engine drag.

## **Don't Idle to Warm Up**

Idling gets 0 MPG. The best way to warm up your vehicle is to drive it. Modern engines only need 30 seconds of idling on winter days before getting underway.

Follow this advice – you'll be amazed at how much farther your tank can take you!

# Surprising Medical Expenses You Can Claim on Your Taxes



Medical costs can add up quickly, especially if you need ongoing care or specialized treatment. Even with insurance, most people still pay for some healthcare expenses out of pocket.

The IRS allows taxpayers to deduct certain qualified medical and dental expenses on their tax return as long as specific requirements are met. Many people are familiar with deducting common costs like prescription medications, eyeglasses, dental cleanings, and visits to healthcare professionals. But there are some eligible medical expenses that you may overlook.

From vision correction surgery to medically necessary wigs, understanding which costs qualify and keeping proper records can help you save money during tax time. Below, GoodRx, a platform for medication savings, highlights seven commonly overlooked deductions and how to claim them.

**How do I claim medical expenses on my taxes?** You can deduct medical expenses only if you itemize deductions on your tax return. If you take the standard deduction, you won't be able to claim medical expenses.

Itemizing deductions means listing all eligible expenses for the year instead of taking the fixed standard deduction amount based on your filing status. Only medical expenses, added together, that are more than 7.5% of your adjusted gross income (AGI) are deductible.

If you itemize, then you can't also take the standard deduction. You must choose one or the other. If you itemize, here are the steps you need to take to claim medical expenses: Add up your eligible medical expenses for the year. This includes expenses for yourself, your spouse, and your dependents. Compare your total itemized deductions with the standard deduction. If itemizing gives you a larger deduction, it may make sense to itemize. Report your qualified medical expenses. On Schedule A (Form 1040), enter your total unreimbursed medical and dental expenses on Line 1. Follow the instructions on Schedule A. Calculate how much of your medical expenses you can deduct after applying.

**Which medical expenses are tax-deductible?** You can deduct qualified medical expenses if you itemize deductions, but only the portion that exceeds 7.5% of your AGI. Keep in mind that AGI is not the same as total income. It's your income after certain tax adjustments, such as deductible HSA contributions. AGI is the number the IRS uses to calculate medical expense deductions.

The IRS provides guidance on which medical and dental expenses qualify for a tax deduction. You're probably familiar with deducting unreimbursed payments to healthcare professionals. But here are some deductible medical expenses that may surprise you.

## Acupuncture

Acupuncture is based on traditional Chinese medicine and is commonly used to treat or relieve pain associated with a variety of conditions. Since the IRS allows deductions for medical care to treat medical conditions, acupuncture can qualify as a deductible medical expense when it's used for a medical purpose.

CONTINUED ON P.10

**CONTINUED**

Acupuncture may be recommended to help manage conditions such as:

- Arthritis
- Fibromyalgia
- Tennis elbow

Some health insurance plans cover acupuncture treatments. Without insurance, acupuncture can cost more than \$100 per session. But if you have to pay out of pocket for acupuncture, you can include it as a medical expense on your tax return.

**In vitro fertilization (IVF)**

IVF is a medical treatment that can help people with fertility challenges get pregnant.

The procedure comes with a high price tag, often \$15,000 to \$30,000 per IVF cycle, and the cost of medications can be an additional charge or included in the bundled price. Insurance may cover some IVF cycle costs.

But you can deduct out-of-pocket costs of IVF procedures performed on yourself, your spouse, or a dependent. You can also include the costs of temporary storage for eggs or sperm.

**LASIK surgery**

You may already know that you can deduct the cost of prescription eyeglasses and contact lenses on your tax return. But you can also deduct LASIK surgery since it's considered a vision correction procedure. On average, LASIK can cost over \$4,000 for both eyes, depending on where you live and the type of laser used.

LASIK is not considered medically necessary, so many health insurance plans won't cover it. By deducting the out-of-pocket costs associated with LASIK on your tax return, you may be able to save some money.

**Service dogs**

You generally cannot deduct pet expenses on your tax return. But you can deduct expenses related to a service animal, such as a guide dog. Service dogs can help make life easier for individuals living with mental or physical disabilities.

You can deduct expenses associated with your dog's care, such as:

- Food
- Grooming
- Training
- Veterinary services

For expenses to be deductible, you must prove the following:

- The dog is medically necessary. A doctor's prescription can serve as proof.
- The animal is trained to provide assistance for the specific medical condition.

**Wigs**

Your wig may qualify as a tax write-off if certain medical requirements are met. The wig must be prescribed by a medical professional for hair loss related to a medical condition or treatment, such as:

- Alopecia
- Chemotherapy
- Head burn

If a healthcare professional recommends a wig because of your medical condition, your wig purchase becomes a qualified medical expense. Cosmetic wigs won't count as tax-deductible expenses.

**Medical transportation**

Generally, you can deduct the cost of traveling to a medical facility. For example, if you need to visit a healthcare professional for an appointment, you can deduct your travel costs on your tax return. Below are a few transportation costs you may be able to deduct:

- Ambulance service fees
- Bus and train fare
- Gas
- Parking fees

**CONTINUED ON P.11**

CONTINUED

Dentures

If you've lost some of your natural teeth, you might consider dentures. But depending on the type of dentures you choose and your insurance plan, you could end up paying anywhere from \$1,000 to \$28,000.

The amount you pay out of pocket for dentures can be deducted from your taxes. They are considered a qualified medical expense because they are a treatment designed to alleviate dental disease.

**Which medical expenses are not tax-deductible?** Medical expenses generally aren't tax-deductible unless they are medically necessary. You're also not allowed to deduct medical costs unless your total qualified expenses exceed 7.5% of your AGI and you itemize deductions.

For example, cosmetic surgeries are usually not deductible because they're considered elective or not medically necessary. This often includes: Brazilian butt lift (BBL)

- Facelift
- Hair removal
- Hair transplant
- Liposuction

Cosmetic surgery may be deductible if it's needed to treat a medical condition, an injury, or a deformity. In those cases, the procedure must be primarily medical instead of cosmetic, but this purpose needs to be supported by documentation from a healthcare professional.

What qualifies as a qualified medical expense?

In general, the IRS considers a medical expense "qualified" if it's primarily used to diagnose, treat, prevent, or manage a medical condition. This includes costs related to the diagnosis, cure, mitigation, treatment, or prevention of disease.

If you pay for medical care for any part of your body, the expense may qualify if it's medically necessary and not reimbursed by insurance or another program. Expenses that are mainly for general health or personal well-being usually don't qualify. For example, gym memberships are typically not deductible unless they are prescribed to treat a specific medical condition. Working with a qualified tax professional can help you determine whether a specific expense qualifies based on your situation. How do I prove medical expenses? It's important to keep your receipts and documents for at least three years. These records help show that your medical expenses were eligible, unreimbursed, and paid out of pocket if the IRS ever audits your return.

The bottom line

When you file your taxes, you may be able to deduct qualified medical expenses, such as dentures and medical transportation, if you itemize deductions. You can deduct only the portion of your expenses that exceeds 7.5% of your adjusted gross income known as AGI. It's a good idea to work with a tax professional to determine if you should itemize deductions and to find out which medical expenses qualify.



## 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.

First Commonwealth FCU  
1241 E Blakeslee Boulevard  
Lehighton, PA 18235  
+++

### Banking Built Better.

With over \$1.4 billion in assets, First Commonwealth is one of the largest credit unions in the Greater Lehigh Valley. First Commonwealth is a nationally recognized leader in financial strength, member service, corporate social responsibility, innovation, and business and consumer banking inclusivity.

We're committed to providing extensive financial resources, access to high-quality and affordable products, reliable services, and investing heavily in our communities. We strive to deliver exceptional experiences that exceed our members' expectations by providing friendly, personalized service and comprehensive financial solutions.

As a not-for-profit member-owned financial cooperative, we're structured differently than banks. We exist to improve your financial well-being and provide consumers and businesses with a member-centric approach to banking. We're owned by you, and we return our profits to you through better rates, lower fees, and by supporting our communities.

### What guides us in everything we do:

Our **Mission** is to **empower your pursuit of financial happiness.**

Our **Vision** is to **be the most beloved financial partner in our communities.**

Our **"HIGHER" Core Values** are:

**Honesty, Innovation, Generosity, Humility, Excellence, and Respect.**

### Safe. Sound. Secure.

First Commonwealth is federally chartered by the National Credit Union Administration. We're governed by a member-elected, volunteer board of directors.



### What makes a Credit Union different?

We're not a bank. Let's talk about what that means, and why it's a good thing.

### You're an owner.

We're a cooperative. That means when you open an account, you become an owner of the credit union. Everyone who banks with us has equal ownership, whether you have a checking account with \$20, or \$2,000.

### What does that actually mean?

No private shareholders.

No shareholders means we don't need to drive down costs by making our services worse, or drive profitability by adding fees every chance we get.

You vote in board elections. Once a year, we hold elections for our board of directors. You can come vote. You can come get on the board. In a normal bank, the board of directors is decided by who owns the most stock in the company. It's a game only the richest people get to play. Not here.

### Profits get reinvested.

At a traditional bank, profits go directly to shareholders. At a credit union, the money we make goes right back into your experience as a member and supports programs in your community.

What does that actually mean?

- Lower loan rates
- Cash back rewards
- Free financial counseling

For more information, visit our website at [www.firstcomcu.org](http://www.firstcomcu.org) or call us toll-free at (888.821.2400).

## 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.

Unitus Community Credit Union  
950 NW Eastman Pkwy  
Gresham, OR 97030  
+++



### Where everyone, every moment matters.

Unitus Community Credit Union is your partner through life's defining moments.

### Social Responsibility Commitments

Our three-year initiative (2025-2027) is focused on driving real impact in our communities, in support of first-time homebuyers, new savers, small businesses, environmental sustainability with electric and hybrid vehicles, and employee volunteer hours.

### Inspiring Service

Unitus has been a part of the Oregon community since 1937, when a group of Pacific Telephone & Telegraph employees pooled their resources to provide affordable loans to their co-workers. Today, Unitus serves 15 counties in Oregon and the entire state of Washington with a commitment to innovation, inclusiveness, and providing inspirational service.

### Our Community

As a credit union dedicated to community development, Unitus is committed to promoting community development by breaking down barriers to accessibility for every community and household, irrespective of their socioeconomic status.

Part of this commitment includes purposefully providing education and inclusive access to affordable credit and services to low-income consumers and people living in local low-income investment areas.

### Diversity, Equity, Inclusion, and Access

At Unitus, we're a company where everyone is welcome and where you can be yourself. We're fostering a culture of belonging, celebrating diversity, and inspiring continuous growth.

### Why We're Here

For every moment that matters, there's Unitus Community Credit Union. We're your partner through life's defining moments with empathy, expertise, and unwavering support.

Baby steps or big dreams, we walk with you every step of the way.

At Unitus, life's defining moments take place at the corner of YOU and US, where everyone is welcome.

### History

Unitus has been a part of the Oregon community since 1937, when a group of Pacific Telephone & Telegraph employees pooled their resources to provide affordable loans to their co-workers. Today, Unitus serves 15 counties in Oregon and the entire state of Washington with a commitment to innovation, inclusiveness, and providing inspirational service.

### Moving Our Communities Forward by Giving Back

Driven by our commitment to community giving, which has totaled over \$2 million dollars over the last five years, the credit union "people helping people" philosophy is part of our DNA. We believe in doing the right thing for our employees, members, and communities.

For more information, visit our website at [www.unitusccu.com](http://www.unitusccu.com) or call us toll-free at 1-800-452-0900.

# 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](mailto: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/>

— — — — —  
**ACC**  
**PO Box 503016**  
**San Diego, CA 92150-3016.**  
**[Info@americanconsumercouncil.org](mailto:Info@americanconsumercouncil.org)**