



Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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Consumer Confidence Edged Up Again in April



The Conference Board Consumer Confidence Index® edged up by 0.6 points to 92.8 (1985=100) in April, from 92.2 in March's upwardly revised reading.

Consumer confidence edged up in April but was overall little changed, despite material concern about rising gasoline prices as the war in the Middle East prompted a surge in Brent crude oil prices.

- Perceptions of employment conditions improved slightly, with the labor market differential.
- Among demographic groups, confidence continued to trend downward on a six-month moving average basis for consumers aged 35 and up while younger consumers were a tad more confident in April.
- Comments about prices, oil and gas, and war increased in frequency compared to March—a likely signal of consumers' underlying worries about how the war in the Middle East will impact their pockets.
- Consumers' net views of their Family's Current Financial Situation and Family's Future Financial Situation were both slightly less optimistic in April.

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—rose by 1.2 points to 72.2.

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.

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.

Where's the Chocolate?



As chocolate prices continue to rise, some companies are taking drastic measures to counteract sticker shock. And it's leaving a bitter taste in the mouths of some consumers.

With the cost of cocoa steadily ticking up, some brands have begun swapping in different ingredients. But does the end result taste the same as the real deal?

Experts took a look at real chocolate versus fake chocolate and enlisted the TODAY anchors to take part in a taste test. But first, she tapped several industry experts to share their thoughts on the rising trend.

Rich Hartel, a food science professor at the University of Wisconsin, Madison, studies chocolate for a living. He said one of the most common ways manufacturers cut costs is removing a key ingredient from their chocolate.

"Cocoa butter's probably the most expensive component in chocolate. So if you can replace some of the cocoa butter with a different, cheaper fat, then you're saving money," he said.

Cocoa butter is an essential ingredient in real chocolate, but it currently costs more than double what it did three years ago.

In October, The New York Times reported on the rising prices and said West Africa's cocoa production has decreased in recent years due to prolonged droughts, higher temperatures and unpredictable rainfall patterns due to climate change. Other factors, including an infection carried by mealybugs, labor issues and tariff threats have also contributed to the issue.

Hartel says some brands are turning to less expensive vegetable oils and swapping out cocoa for more sugar. Doing so can change the taste and labeling since brands can't call a product "chocolate" under FDA rules if it doesn't contain cocoa.

In these cases, products are labeled with the following terms: "chocolate flavor," "chocolate taste" or "chocolatey."

French chocolatier Jacques Torres is the owner of the high-end chocolate brand, Jacques Torres Chocolate. While speaking with Vicky, he shared his thoughts on the trend of some brands removing cocoa from their chocolate.

"I cannot do that. I cannot do that with the reputation that we have," he said.

In his own business, Torres is confronting higher cocoa costs by adding less expensive nuts to his treats.

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"So it will be a tiny bit less chocolate, a little bit more nuts. But we stay always very reasonable," he said.

In the long run, Torres believes that fake chocolate will never taste as good as the real thing.

"I tried fake wine, I tried fake beer. To me, it's never as good as the original," he said. Matias Muchnick is the CEO of NotCo, a company that has created a chocolate that's made without cocoa using AI technology to reverse-engineer the recipe.

"We have trained an algorithm to replicate exactly the favorite chocolate that you always loved," he said.

The faux chocolate is made with plant-based ingredients, including carob, shea butter and malt extract. The end result is designed to look, melt and taste like the real deal. By skipping cocoa, Muchnick believes manufacturers can lower the price of chocolate by 30%.

"I think we have a high chance of being the ones that actually saved chocolate for the rest of humanity," Muchnick said.

So far, NotCo has partnered with several major brands, including Magnum and Barry Callebaut, who are looking to use their formula.

After speaking with chocolate pros, Nguyen invited several TODAY anchors to do a blind taste test of the fake and real chocolates to see how they compare.

Up first, they tried the real chocolate.

"Tasted like, mouthfeel-wise, more like real chocolate," Al Roker said.

Carson Daly agreed, saying, "If that's not real chocolate, I don't know what is."

When it was time to try the fake bar, the group had mixed reactions.

Craig Melvin described it as "creamy" and said it tasted "a little thicker than regular chocolate." Sheinelle Jones said the fake bar had "more flavor pops" when she bit into it.

Dylan Dreyer wasn't impressed and said, "This tastes like a stale piece of chocolate to me."

Al said the bar had "a little bit of a weird consistency" and Jenna Bush Hager thought it tasted "like a protein shake."

All of the anchors preferred the real chocolate but acknowledged that the fake stuff could have potential.

"Both are great, but I don't know if I would've known if you hadn't put it side by side," Savannah Guthrie said.

Sheinelle agreed, saying, "It's good enough, it's definitely close enough and it has all of the flavors."

If you ate just the fake chocolate on its own, Craig said "you would never know the difference."

After sharing the results with Muchnick, the CEO said NotCo is continually improving its formula and noted that the company expects to see their fake chocolate in real products very soon.



Home Remedies to Get Rid of Cavities



While home treatments including fluoride toothpaste won't get rid of existing cavities, they may help prevent new ones. You'll need to see a dentist to remove a cavity.

Dental cavities, or caries, are tiny holes in the hard surface of the teeth. They are caused by bacteria on the surface of teeth creating acid out of sugar. The most common culprit is a bacterium known as *Streptococcus mutans*.

The bacteria form a sticky film known as plaque. The acids in plaque remove minerals from (demineralize) your enamel — a coating of the teeth made mostly of calcium and phosphate. This erosion causes tiny holes in the enamel. Once the acid damage spreads into the dentin layer underneath the enamel, a cavity forms.

Getting rid of cavities at home

Many home treatments are based off of a study from the 1930s that suggested that cavities are caused by lack of vitamin D in the diet. In this study, kids who added vitamin D to their diets showed a reduction in cavities. However, those who added vitamin D while also removing grain products from their diets had the best results. This is possibly because grains can stick to the teeth.

Not getting enough vitamin D may make teeth more susceptible to cavities, but we now understand that this is only a part of the puzzle.

Other risk factors for cavities include:

- dry mouth or having a medical condition that reduces the amount of saliva in the mouth
- eating foods that cling to teeth, like candy and sticky foods
- frequent snacking on sugary foods or drinks, like soda, cereals, and ice cream
- heartburn (due to acid)
- inadequate cleaning of teeth
- bedtime infant feeding

Once a cavity has penetrated the dentin, you won't be able to get rid of it at home. The following home remedies might help prevent cavities or treat "pre-cavities" by remineralizing weakened areas of your enamel before a cavity develops:

Sugar-free gum

Chewing sugar-free gum after meals has been shown in clinical trials to help remineralize enamel. Gum containing xylitol has been researched extensively for its ability to stimulate saliva flow, raise the pH of plaque, and reduce *S. mutans*, but long-term studies are needed.

Sugar-free gum containing a compound called casein phosphopeptide-amorphous calcium phosphate (CPP-ACP) has been shown to reduce *S. mutans* even more than xylitol-containing chewing gum. You can find this type of gum in stores.

Vitamin D

Vitamin D is important to help absorb calcium and phosphate from the food you eat. Studies show an inverse relationship between eating foods high in vitamin D and calcium, like yogurt, and cavities in young children. You can get vitamin D from dairy products, like milk and yogurt. You can also get vitamin D from the sun.

More recent research has challenged how vitamin D can affect dental health.

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CONTINUED**Brush with fluoride toothpaste**

Fluoride plays an important role in preventing cavities and remineralizing enamel. Extensive research has been done to show that regularly brushing your teeth with a fluoride toothpaste prevents cavities.

Most studies have been conducted either in children or adolescents, so more research is needed in adults and the elderly.

Cut out sugary foods

This is the cavity remedy that no one likes to hear – stop eating so much sugar. The World Health Organization says that eating sugar is the most important risk factor for cavities. They recommend reducing your sugar intake to less than 10 percent of your total caloric intake for the day.

If you're going to eat sugar, try not to snack on sugary foods throughout the day. Once the sugar is gone, your enamel has a chance to remineralize. But if you are constantly eating sugar, your teeth don't get the chance to remineralize.

Oil pulling

Oil pulling is an ancient practice that involves swishing around an oil, like sesame or coconut, in your mouth for about 20 minutes, then spitting it out. Claims that oil pulling "removes toxins" from the body aren't backed up by evidence. But a small, triple-blind, placebo-controlled clinical trial showed that oil pulling with sesame oil reduces plaque, gingivitis, and the number of bacteria in the mouth just as effectively as chlorhexidine mouthwash. Larger studies are needed to confirm these effects.

**Licorice root**

Extracts from the Chinese licorice plant (*Glycyrrhiza uralensis*) can combat the bacteria responsible for dental cavities, according to at least one study.

One researcher has taken this to the next level and created a licorice lollipop to help fight tooth decay. Pilot studies using licorice extract in a lollipop showed they were effective in significantly reducing *S. mutans* in the mouth and preventing cavities. Larger and more long-term studies are needed.

Seeing a dentist

Many dental problems, even deep cavities, develop without any pain or other symptoms. Regular dental checkups are the best way to catch a cavity before it gets worse. Early diagnosis means easier treatment.

Treatment at the dentist for a cavity may include:

- Fluoride treatments: Professional fluoride treatments contain more fluoride than toothpaste and mouth rinses you can buy at a store. If stronger fluoride is needed daily, your dentist may give you a prescription.
- Fillings: Fillings are the main treatment when a cavity has progressed beyond the enamel.
- Crowns: A crown is a custom-fitted covering or "cap" that is placed over the tooth to treat extensive decay.
- Root canals: When tooth decay reaches the inner material of your tooth (pulp), a root canal may be necessary.
- Tooth extractions: This is the removal of a severely decayed tooth.

The bottom line

Vitamin D, oil pulling, licorice lollipops, chewing gum, and other home remedies won't get rid of existing cavities on their own. But these methods may keep cavities from getting bigger and prevent new ones from coming. At best, they can help remineralize softened or weakened areas of your enamel before a cavity can develop.

The earlier a cavity is detected, the easier it will be for your dentist to repair it, so be sure to visit your dentist regularly.

5 Scenic Spring Roadtrips

Spring can be a great time for a road trip, with mild weather, colorful flowers and breathtaking landscapes — without the summer crowds. According to the 2026 AARP Travel Trends report, road trips are popular among older adults, with 42 percent of travelers 60 to 69 and 41 percent of travelers 70-plus preferring to travel by car. Top domestic travel destinations are found in the South and West, including Florida (17 percent) and California (9 percent). Whether you're looking for a relaxing escape or an adventure-filled journey, these five spring road trips offer unforgettable experiences.

Route 66 marks its 100th anniversary in 2026.

New Mexico's Historic Route 66: Albuquerque to Tucumcari

Kick off your adventure in Albuquerque, where you can wander Old Town's historic adobe buildings and eclectic art galleries. Stop in the New Mexico Wine Studio, which opened in late 2024 to showcase the state's family-owned wineries. At Petroglyph National Monument, home to 25,000 ancient rock carvings, the easy Piedras Marcadas Canyon hiking trail offers views of 400 petroglyphs.

Take a short detour to Kasha-Katuwe Tent Rocks National Monument, which is known for its striking cone-shaped rock formations (note: ticketed entry reservations are required via Recreation.gov). Continue north to Santa Fe, where you can stroll Canyon Road's world-class galleries, visit the Georgia O'Keeffe Museum and shop for handmade goods at the Santa Fe Farmers Market.

Wrap up your road trip with a nostalgic excursion down Route 66 in Tucumcari, where neon-lit motels and classic diners celebrate the golden age of road travel. With more than 500 miles of historic Route 66 stretching across the state, travelers can take their time exploring the history and culture of the Mother Road, which marks its 100th anniversary this year.



California's Pacific Coast Highway: Monterey to San Luis Obispo

California's Pacific Coast Highway stuns with vibrant green hills, dramatic cliffs and sparkling ocean views. Start in Monterey, where you can visit the enormous, conservation-focused Monterey Bay Aquarium, go scuba diving in an underwater kelp forest and rent an e-bike for a casual coastal ride to Asilomar State Beach and beyond.

About 30 minutes north of Monterey, kayak among sea otters in Elkhorn Slough, then hit two sites along the region's "Artichoke Trail" in one fell swoop. Pezzini Farms offers fresh heirloom artichokes, artichoke bread and marinated artichokes. The Choke Coach food truck, located right in front of the shop, serves steamed artichokes, grilled artichoke tacos and fried artichoke po'boy sandwiches.

On your way out of Monterey, pop into Point Lobos Nature Reserve, where flat, winding waterfront trails along the western part of the peninsula often include views of whales, sea lions and seals, while the more challenging, wooded trails allow you to meander to and along the eastern part.

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CONTINUED**Florida's national parks: Miami to the Florida Keys**

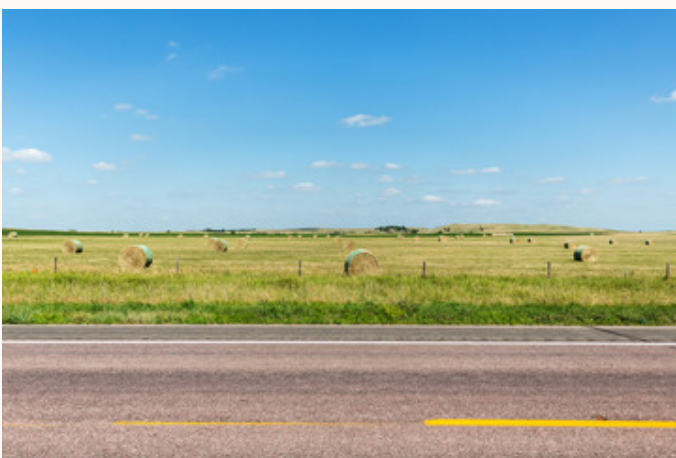
Spring can be a wonderful time to explore Florida's national parks before peak heat and humidity arrive in summer. Begin in Miami at Bill Baggs Cape Florida State Park, home to the historic Cape Florida Lighthouse, which turned 200 in 2025.

Next, head to Everglades National Park, a prime spot for birdwatching, where you can spot species such as herons, egrets and roseate spoonbills. Take an open-air tram tour at Shark Valley for views across the wetlands or join a ranger-led bird walk at the Guy Bradley Visitor Center. A fan-propelled airboat ride offers the chance to see alligators in their natural habitat.

Continue to Biscayne National Park, where 95 percent of the park is underwater. It's home to coral reefs, shipwrecks and marine life such as sea turtles and manatees. A three-and-a-half-hour boat tour with the Biscayne National Park Institute includes a one-hour stop at Boca Chita Key, Elliott Key or Adams Key. On the boat, a guide shares stories of the park's rich history.

Nebraska's Great Plains: Omaha to Kearney

Spring in Nebraska brings a vibrant mix of nature, wildlife and big city fun. Start your road trip in Omaha, where the city's riverfront comes alive in spring, with walkable paths, peaceful gardens and events such as watercolor workshops, yoga and crafting.



Omaha's Henry Doorly Zoo and Aquarium is fun for all ages, as are the Joslyn Art Museum and the quirky shops in downtown's Old Market area. Should you visit in May, head to the annual Junkstock festival (about 25 minutes from Omaha). It's a huge outdoor flea market full of vintage and handmade finds.

Take a 45-minute ride south to Nebraska City, home to the 260-acre Arbor Day Farm and Arbor Lodge State Historical Park. In addition to special events on Arbor Day itself (April 24), both sites offer year-round history and activities such as tree planting, wagon rides and educational tours.

Lowcountry escape: Charleston, South Carolina, to Jekyll Island, Georgia

This spring road trip kicks off in Charleston, where you can stroll past pastel-colored historic homes on Rainbow Row, meander through the French Quarter or relax at Waterfront Park while taking in views of the iconic Pineapple Fountain. At Middleton Place, centuries-old gardens come alive with blooming azaleas, magnolias and camellias.

Continue to Bluffton, a quiet coastal retreat full of Lowcountry charm. Follow the Shell Art Trail, which features 21 giant hand-painted oyster shells scattered across town. At Hunting Island State Park, take a ferry to St. Phillips Island for a naturalist-led ecotour to explore this unspoiled barrier island, which is home to native wildlife such as fox squirrels, raptors and sea turtles.

Next, head to Savannah, Georgia, where blooming azaleas bring vibrant color to the city's historic squares. Stroll through the 30-acre Forsyth Park, the city's largest and oldest public park. Tour house museums, explore the Savannah Botanical Gardens and indulge in homemade ice cream at Leopold's, which has been scooping since 1919.

Finish your journey on Jekyll Island, a 5,500-acre barrier island and one-time retreat for America's wealthiest families, like the Rockefellers and Vanderbilts. "What I love about Jekyll is that I love the history ... and the Jekyll Island Club has a lot of history," says frequent visitor Sue Rodman, 57, of Atlanta. "It was an island just for millionaires." Rent a bike to explore more than 24 miles of scenic trails, as well as Driftwood Beach, where weathered trees create a striking, other-worldly landscape.

Top Medicines to *NOT* Stop Cold Turkey



Watch a movie about addiction, and you'll probably see a character chuck pills in the garbage as the music swells. This approach may work well on the big screen, but it can have dangerous consequences in real life.

Several drugs cause life-threatening withdrawal symptoms. Quit them cold turkey, and you could put yourself in serious jeopardy.

A longstanding drug habit changes brain function. In time, your brain cells only work properly in the presence of drugs. Remove drugs abruptly, and you could feel incredibly sick. Sometimes, your symptoms are so significant that your life is at risk.

These are five drugs most experts agree are too dangerous to quit abruptly.

Heroin

A longstanding heroin habit changes dopamine pathways within the brain. Each dose remains effective for just a few hours, and some people with an addiction feel mild withdrawal symptoms between hits. If someone like this quits all at once, they're destined to feel very ill. People typically describe withdrawal symptoms as "flu-like." But be aware that people can die due to heroin withdrawal.

Nausea, vomiting, and sweating cause intense fluid loss. Dehydration can harm your kidneys, heart, and more. Relapse is also incredibly likely.

Opioid Painkillers

Drugs like Vicodin and OxyContin work much like heroin. They hijack the brain's dopamine system and deliver bursts of euphoria that wear off quickly.

Painkillers are responsible for 70 percent of the world's overdose deaths, and anyone using them should stop as soon as possible. But quitting opioid painkillers cold turkey is dangerous.

Dehydration is a real problem with cold-turkey detox. You may also feel so desperate for the discomfort to stop that you relapse back to drug use.

Opioids are often contaminated with stronger drugs, including the opioid fentanyl, so your next dose could be your last. Many people who overdose on opioids do so unintentionally, not knowing that fentanyl is in the substance they are taking. A professional rehab program is the best way to recover from painkiller abuse.

Benzodiazepines

Valium, Klonopin, and other prescription benzodiazepines come with stark warnings about dosage. If you're using them with a prescription, your doctor likely told you to avoid a cold-turkey withdrawal. If you're abusing these drugs, you may not know how dangerous stopping use can be.

Benzo withdrawal typically begins within a few hours after taking a short-term drug. You might feel the following symptoms:

- Confused
- Delusional, including believing things others don't
- Paranoid
- Unwell, as your heart races, your hands shake, and your vision swirls

Some people quitting quickly can develop seizures. Unless they are treated, those episodes can be fatal.

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CONTINUED**Sleep Aids**

Ambien, Lunesta, and other prescription medications soothe electrical activity in the brain and allow you to drop into a deep sleep. Quitting these drugs quickly can cause a serious and uncomfortable withdrawal process.

Sleep aid withdrawal symptoms include the following:

- Anxiety
- Insomnia
- Racing heartbeat
- Restlessness
- Shivering

People often find these symptoms so uncomfortable that they start using again, triggering another cycle of addiction and withdrawal.

Alcohol

Few of us think of alcohol as a drug, but a longstanding drinking habit can change your brain in major ways. When that happens, trying to quit suddenly can cause you harm.

People in alcohol withdrawal can experience the following:

- Disorientation
- Hallucinations
- Heart palpitations
- Restlessness
- Vomiting

Of people experiencing alcohol withdrawal, 1 in 10 will also develop seizures. This serious form of alcohol withdrawal is called delirium tremens. It might involve high blood pressure and fever as well. Left untreated, it can be fatal.

**Detox Isn't Addiction Treatment**

Sobriety is a critical part of early addiction recovery. But don't consider your detox program a standalone form of care.

More than 25 percent of people relapse the day they're discharged from opioid detox programs. They may be sober when they leave, but they have no idea how to maintain that sobriety when they leave the facility.

People relapse due to drug cravings and discomfort. But they can also relapse due to deep-set mental health issues such as depression and post-traumatic stress disorder.

You must address these triggers in a treatment program so you can stay sober for a lifetime. If you detox without counseling, those mental health problems will stay with you, and it's likely you'll return to drug abuse as soon as you exit treatment.

Enrolling in an addiction treatment program and sticking with the plan can help you achieve larger goals, such as finding employment, mending relationships, and addressing past mistakes. You'll address underlying issues and build skills you can use when you're tempted to use again.

You'll also develop a support system, which is critical in sustaining long-term recovery.

If you need help stopping a medicine, contact your medical professional for the proper steps to take.

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About Verve

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People helping people is what credit unions were founded on, and it's what we live and breathe at Verve. We like to help people in unexpected ways... from Random Acts of Verve (our way of surprising community members with acts of kindness) to the energy and enthusiasm we bring to each and every member we serve. We're not your average financial institution and we wouldn't have it any other way.

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There's more to Verve than friendly faces and fresh interest rates.

We offer products and services that are designed to keep up with your lifestyles. And we're committed to making our communities better places to live, work and worship not only through the products and services we offer, but in the ways we give back, serve others and pay it forward.

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Like our name implies, we're enthusiastic about offering better products and smarter guidance to help you not just get by in life, but to thrive. Which means providing better ways to manage your money, save for the future, pay for things and borrow responsibly. Makes sense, right? We wonder why others haven't thought of it. So, if thriving sounds appealing to you, get started right here.

For more information, visit our website at www.verveacu.com or call us toll-free at (800)448-9228.

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It's time to better your life. That's why we're here.

At UniWyo, everything starts with you. We are proudly rooted in Wyoming, and we show up the way our communities do - with heart, grit, and a commitment to helping others. We lead with a people-first mindset because when we put people first, everything else falls into place.

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We're here to better people's lives. Not just through the financial products we offer, but through the way we show up every day. It means making sure everyone we help (whether they're a member or not) feel supported, understood, and empowered in every season of life.

Pillars

Culture

Culture is how we show up for one another - and for you. We lift each other up by creating an environment where every voice matters and wins are celebrated together. And every time you walk through our doors, you'll be greeted with kindness, warmth, and genuine care.

Experience

Experience is the way it feels to do business with UniWyo. From everyday interactions to big milestones, we make it personal. We create meaningful moments rooted in genuine care and respect. Whether you're visiting a branch, chatting with us in the digital banking app, or calling with a question, you'll always feel supported and valued.

Community

Community is at the heart of who we are. We're proud of the places we live and work, and we believe when we invest locally, everyone thrives. From volunteering at events to supporting the causes that matter, we build relationships that strengthen Wyoming and help create more opportunities for bright financial futures.

Growth

Growth is helping you move forward with confidence. We're committed to meeting you where you are and providing the tools, guidance, and support you need to reach what's next. We invest in our people, innovate with intention, and do the right thing – even when it's hard – so you can keep building a brighter future.

UniWyo is a full-service credit union with branches in Casper, Cheyenne, Cody, Douglas, Glenrock, Laramie, and on-campus at the University of Wyoming.

For more information, visit our website at www.uniwyo.com or call us toll-free at 1-866-4UNIWYO.

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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.

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Does
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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.

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

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

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

So what makes the HFS platform different?

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

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

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

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

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

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

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

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

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

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

The Problem: Looking and Sounding Like Everyone Else

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

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

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

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

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

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

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

- Business owners learned how to cut costs, increase prices, and drive more leads—without spending more on marketing.
-
- They received weekly coaching, worksheets, and video support to drive implementation.
-
- The Credit Union delivered over \$149,000 in business value through the pilot—positioning themselves as more than a financial provider. They became a true growth partner.
-

And here's the kicker: the CU's internal team didn't have to do the heavy lifting. The ACC/SBS team handled all onboarding, coaching, branding, and tracking—making the CU look like the hero, without extra workload.

Why This Matters

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

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

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

Let's Talk

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

Contact:

Tom Hinton, CEO

Tom@americanconsumercouncil.org

Mark Rosenberger

VP, Small Business Success

✉ mark@americanconsumercouncil.org

☎ 858-231-4481

ACC Wrap Up

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



Green C Certification

If your company or organization would like to increase its credibility with consumers, you should consider applying for ACC's **"Green C" Certification**.

Applications for the 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.

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

Friend of the Consumer

Is your business consumer-friendly?

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

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



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

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

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



Financial Education

Financial Tips for Small Business Success

There's a growing need for financial education among small business owners. I'm referring to a business with fewer than 50 employees and revenues under \$10 Million.

When you consider that 82% of small business failures are attributed to poor cash flow management it should be a wake-up call for every small business owner to better understand the basics of financial management.

At the American Consumer Council, we have found the key financial skills include the following: understanding financial statements (P&L, Balance Sheet, Cash Flow), managing cash flow, tax planning, and using debt strategically. You don't need to be an expert, but the more you know the more successful your small business will be.

Here are the Core Financial Skills for Business Owners we teach through our Small Business Success program:

- Cash Flow Management: Monitoring money in/out, managing inventory, and maintaining a 12-week cash forecast to ensure sufficient liquidity.
- Reading Financial Statements: Mastering the Balance Sheet (assets, liabilities), Income Statement (profit/loss), and Cash Flow Statement to measure performance.
- Pricing for Profit: Understanding how to price your goods and service for a reasonable profit instead of losing money at the time of purchase.

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ACC Wrap Up

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Financial Education

- **Understanding Ratios:** Knowing key metrics like Debt-to-Equity and Gross Profit Margin to assess business health.
- **Tax Compliance:** Managing quarterly estimated payments, payroll taxes, and maintaining records to maximize deductions.
- **Financing Options:** Understanding the difference between debt and equity financing; and, managing business credit scores.

Here are a few Free and Low-Cost Educational Resources:

- **ACC Small Business Success Program:** Visit ACC's Small Business Success website for free information and materials as well as SBS courses to help you better manage your business. www.americanconsumercouncil.org
- **SBA Learning Platform:** Free courses, including "Money Smart for Small Business" (developed with the FDIC) and courses on financing strategies.

- **SCORE Mentorship:** Free, personalized mentoring from experienced business professionals.
- **Small Business Development Centers (SBDCs):** Personalized consulting and training on financial management, often at no cost.
- **FDIC Money Smart:** A comprehensive 13-module training program to help entrepreneurs improve their financial skills.

Essential Habits and Best Practices for Financial Success:

- **Separating Personal and Business Finances:** Ensuring all business transactions go through dedicated business accounts.
- **Regular Review:** Conduct a 30-minute weekly review of finances and a full monthly review when you close your books... and don't fall behind on this one!
- **Building a Safety Net:** Establishing an emergency fund for unexpected expenses.
- **Using Software:** Leveraging accounting software like QuickBooks, Xero, or Wave to automate tracking.

When to Seek Professional Help: Even with financial education, outsourcing is necessary as a business grows.

- **Bookkeeper:** Handles day-to-day data entry and reconciliations.
- **Certified Public Accountant (CPA):** Provides specialized tax strategy, financial planning, and business valuation.
- **Outsourced CFO:** Offers high-level strategic financial planning

Check out ACC's Small Business Success program at: www.americanconsumercouncil.org

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