



Consumer News & Views

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In This Issue

- NEW IRS RULES FOR 2026 P2
- IS FASTING REALLY HEALTHY? P4
- HOW TO GIVE BACK THIS SEASON P7
- WORST MEDS FOR KIDNEYS P8
- SET REALISTIC NYE GOALS P11
- RESTAURANT SURCHARGES P14
- BECOME THE BEST GIFT GIVER P15
- CARTER FCU P17
- EASTRISE FCU P18
- EP FCU P19
- RPFCU P20
- SBS PROGRAM P22
- ACC HELPS SMALL BIZ P23
- ACC WRAP-UP P24

Consumer Confidence Fell Sharply in November



The Conference Board Consumer Confidence Index® declined by 6.8 points in November to 88.7 (1985=100) from 95.5 in October.

Consumer confidence tumbled in November to its lowest level since April after moving sideways for several months.

- Confidence continued to improve for consumers under 35 years old, but confidence for consumers age 35 and older dipped.
- Confidence fell among consumers of all political stripes, with the sharpest retreat among independent voters.
- Consumers' average 12-month inflation expectations remained elevated in November, and the median rate increased to 4.8%.
- Consumers' views of their Family's Current and Future Financial Situation faltered in November after picking up in October.
- Plans for buying big-ticket items over the next six months declined in November following little change since May.
- In November, consumers also curbed planned spending on services over the next six months.

The Present Situation Index—based on consumers' assessment of current business and labor market conditions—fell by 4.3 points to 126.9.

The Expectations Index—based on consumers' short-term outlook for income, business, and labor market conditions—fell by 8.6 points to 63.2.

New IRS Rules for 2026--3 Major Updates



IRS 2026 tax changes are here, and they could save you thousands. The agency raised standard deductions for all filing types. Married couples filing jointly can now deduct \$32,200, single filers and married filing separately \$16,100, and heads of household \$24,150. These increases reflect inflation adjustments that keep more income out of higher tax brackets.

Tax brackets themselves are rising. Single filers in the top 37% rate start paying it only above \$640,600, while joint filers hit it at \$768,700. For many Americans, this means less tax on the same income and protection against bracket creep. Adjusting paycheck withholding now could prevent surprises when filing next year.

Credits are getting bigger too. The Earned Income Tax Credit (EITC) for families with three or more kids jumps to \$8,231. The adoption credit increases to \$17,670, with \$5,120 refundable. These boosts can directly impact refunds for working families and those expanding their households.

High-net-worth individuals also gain. The estate tax exemption rises to \$15 million per person, up from \$13.99 million. That's a major opportunity for wealth preservation and estate planning. Even small adjustments to retirement and healthcare accounts can cut taxes further.

Retirement accounts now have higher limits. 401(k) contributions climb to \$24,500, and catch-up contributions for those 50+ rise to \$8,000. IRAs are capped at \$7,500, with a \$1,100 catch-up. FSAs can hold up to \$3,400, and medical savings accounts have higher out-of-pocket maximums: \$5,850 for individuals, \$10,700 for families. Even the foreign earned income exclusion jumps to \$132,900.

What are the new IRS standard deductions and tax brackets for 2026?

The IRS has raised standard deductions for 2026. This means taxpayers will keep more of their hard-earned money. Married couples filing jointly can now claim \$32,200 as a standard deduction. Single filers and those married filing separately can deduct \$16,100, while heads of household get \$24,150.

These changes reflect inflation adjustments, ensuring more income stays in lower tax brackets. Tax brackets themselves have also increased. For example, single filers in the top bracket will now start paying 37% only on income above \$640,600, while married couples filing jointly reach this rate at \$768,700.

For most Americans, these changes mean less of your income will be taxed at higher rates. It also reduces the chance of bracket creep, where inflation pushes you into higher tax brackets even though your real income hasn't grown.

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It's a good time to review your paycheck withholding. Adjusting your withholding could prevent overpaying taxes next year or underpaying and facing penalties. Small tweaks now can make a big difference in your 2027 tax return.

Tax credits and estate exemptions changed in 2026

The IRS has increased several important tax credits and exemptions. One of the biggest changes affects the Earned Income Tax Credit (EITC). Taxpayers with three or more children can now claim up to \$8,231, up from the previous year. This credit helps low-to-moderate income families keep more of their earnings.

The estate tax exemption has also increased significantly. Now, each person can pass on up to \$15 million without paying federal estate taxes. This is a major relief for high-net-worth individuals who want to plan their estates efficiently.

Families planning to adopt a child will benefit from the adoption tax credit, which is now as high as \$17,670. Up to \$5,120 of this credit may be refundable, meaning it can directly increase your tax refund. Even small changes in credits can affect your total tax bill. Understanding these updates now ensures you maximize refunds and savings next tax season.

What other accounts and benefits have new limits in 2026?

Beyond deductions and credits, the IRS adjusted limits for various accounts and benefits. 401(k) contributions have increased to \$24,500 for most employees. For those aged 50 and above, the catch-up contribution rises to \$8,000. Similarly, IRA contributions are now capped at \$7,500, with an additional \$1,100 catch-up option.

Health Flexible Spending Arrangements (FSAs) have slightly higher limits too. Employees can now contribute up to \$3,400 pre-tax. This can help cover medical expenses, lowering taxable income in the process.

Other adjustments include higher limits for medical savings accounts (MSAs). Out-of-pocket maximums now reach \$5,850 for self-only coverage and \$10,700 for families. These small increases make it easier to save for healthcare costs tax-efficiently.

The foreign earned income exclusion also rises to \$132,900, allowing Americans living abroad to exclude more income from U.S. taxes. These changes can significantly reduce taxable income if you plan wisely.

These IRS updates affect almost every taxpayer. Higher deductions and adjusted brackets mean more money stays in your pocket. Even small changes can reduce overall tax liability, especially for families and middle-income earners.

Higher credit limits also mean bigger refunds for those eligible. For example, families with children can see a boost through the EITC, while those adopting a child may claim larger amounts on the adoption credit.

For those planning for the future, estate tax exemptions provide opportunities for wealth preservation. Adjustments to retirement and healthcare accounts allow you to save more efficiently. Using these limits strategically can help you reduce taxable income and grow wealth.

Overall, these updates are a reminder to review your financial planning annually. Small changes now, such as increasing 401(k) contributions or adjusting withholdings, can make a big difference on next year's return.

How can taxpayers plan for the 2026 changes?

Planning for 2026 starts with understanding how the new rules affect your finances. Begin by checking your withholding status. With the new tax brackets and deductions, some may need to adjust how much they take out of each paycheck. Consider maxing out retirement contributions. The higher limits on 401(k)s and IRAs provide a tax-advantaged way to save more for retirement. This is especially important for people 50+.

Families should also examine credits like EITC and adoption credits to ensure they claim the maximum allowed. These credits can substantially increase refunds and help cover everyday expenses.

High-net-worth taxpayers should revisit estate planning strategies. The increased estate tax exemption opens new planning opportunities. Working with a financial advisor can help optimize wealth transfer.

Finally, review all other accounts and benefits, including FSAs and MSAs. Contributing more to these accounts can reduce taxable income while preparing for future medical or transportation costs. Proper planning now makes filing easier and may increase refunds.

Is Fasting Really Healthy?



Despite its recent surge in popularity, fasting is a practice that dates back centuries and plays a central role in many cultures and religions.

Fasting is defined as abstinence from all or some foods or drinks for a set period. There are many different ways of fasting. Generally, most fasts are performed over 24–72 hours. Intermittent fasting, on the other hand, involves cycling between periods of eating and fasting, ranging from a few hours to a few days at a time. Fasting can have health benefits, such as increased weight loss and better brain function.

Here are eight health benefits of fasting — backed by science.

Promotes blood sugar management by reducing insulin resistance

Several studies have found that fasting may improve blood sugar management, which may be helpful for those at risk of developing diabetes.

A 2023 study^{Trusted Source} of 209 people found intermittent fasting 3 days per week can reduce the risk of type 2 diabetes by increasing insulin sensitivity. Decreasing insulin resistance can increase your body's sensitivity to insulin, allowing it to transport glucose from your bloodstream to your cells more efficiently.

Coupled with the potential blood sugar-lowering effects of fasting, this could help keep your blood sugar steady, preventing spikes and crashes in your blood sugar levels.

A 2022 review of research notes that intermittent fasting, including time-restricted feeding may reduce risk factors associated with metabolic syndrome, a group of five risk factors that increase the likelihood of type 2 diabetes, heart disease, and stroke. However, additional studies are still needed to compare the effects of fasting with restricting calories.

Promotes better health by fighting inflammation

While acute inflammation is a natural immune process used to help fight off infections, chronic inflammation can seriously affect your health.

Research shows that inflammation may be involved in the development of chronic conditions, such as heart disease, cancer, and rheumatoid arthritis. Some studies have found that fasting can help decrease levels of inflammation and promote better health.

One 2022 review of 18 studies found that intermittent fasting could significantly reduce levels of C-reactive protein, which is a marker of inflammation.

A small study discovered that practicing intermittent fasting combined with resistance training for 1 year decreased inflammatory markers and reduced certain heart disease risk factors compared to resistance training alone.

May enhance heart health by improving blood pressure, triglycerides, and cholesterol levels

Heart disease is considered the leading cause of death worldwide, accounting for an estimated 19 million deaths globally in 2020. Switching up your diet and lifestyle is one of the most effective ways to reduce your risk of heart disease.

Some research has found that incorporating fasting into your routine may be especially beneficial for heart health.

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One review revealed that alternate-day fasting could reduce levels of total cholesterol and several risk factors for heart disease in people with overweight compared to a control group. Another review showed that alternate-day fasting could significantly decrease blood pressure, as well as levels of blood triglycerides, total cholesterol, and LDL (bad) cholesterol.

May boost brain function and prevent neurodegenerative disorders

Though research is mostly limited to animal research, several studies have found that fasting could have a powerful effect on brain health. Animal studies from 2018 and 2021 have reported that fasting could protect brain health and increase the generation of nerve cells, helping to enhance cognitive function.

Because fasting may also help relieve inflammation, it could also aid in preventing neurodegenerative disorders. In particular, animal studies suggest that fasting may protect against and improve outcomes for conditions such as Alzheimer's disease and Parkinson's.

However, more studies are needed to evaluate the effects of fasting on brain function in humans.

Aids weight loss by limiting calorie intake

Many dieters experiment with fasting to try to lose weight. Theoretically, abstaining from all or certain foods and beverages should decrease your overall calorie intake, which could lead to increased weight loss over time.

One older review from 2015 showed that whole-day fasting could reduce body weight by up to 9% and significantly decrease body fat over 12-24 weeks. Another review found that intermittent fasting was more effective in inducing weight loss compared to continuous calorie restriction.

In addition, other research has found that fasting may lead to greater reductions in body fat and belly fat compared to continuous calorie restriction.



Increases growth hormone secretion, which is vital for growth, metabolism, weight loss, and muscle strength

Human growth hormone (HGH) is a protein hormone central to many aspects of your health. Research shows that this key hormone is involved in metabolism, weight loss, and muscle growth. Several studies have found that fasting could naturally increase HGH levels.

One review article noted that fasting for 37.5 hours can increase basal HGH concentrations by as much as ten times and also reduces the metabolic rate at which the body clears HGH.

Could extend longevity

Several animal studies have found promising results on the potential lifespan-extending effects of fasting. One 2021 study analyzed the effects of periodic fasting on the human gut and found that fasting increased the diversity of helpful bacteria in the gut microbiome, including the *Christensenella* species, which are related to longevity.

The researchers also noted an increase in sirtuins, proteins involved in metabolic regulation that are also associated with longevity. A 2021 review of older human and animal research has turned up similar findings, reporting that fasting could be effective in increasing longevity and delaying disease.

However, further studies are needed to understand how fasting may impact longevity and aging in humans and which fasting plans are most effective.

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CONTINUED**May aid in cancer prevention and increase the effectiveness of chemotherapy**

A review published in the *American Cancer Society Journal* notes that intermittent fasting may benefit the treatment and prevention of cancer in some situations. It may decrease tumor growth and toxicity from chemotherapy in some people.

But they note that more high-quality clinical trials are needed and recommend that people undergoing cancer treatment only do intermittent fasting as part of a clinical trial. For some situations and types of cancer, it could potentially have a negative effect. Another review of test tube and animal studies suggests that fasting could reduce tumor progression and increase chemotherapy's effectiveness.

Despite these promising findings, additional studies are needed to look at how fasting may influence cancer development and treatment in humans.

How to start fasting

There are many different types of fasts, making it easy to find a method that fits your lifestyle. Here are a few of the most common types of fasting:

- **Water fasting:** This involves drinking only water for a set amount of time.
- **Juice fasting:** This entails only drinking vegetable or fruit juice for a certain period.
- **Intermittent fasting:** Intake is partially or completely restricted for a few hours up to a few days at a time, and a regular diet is resumed on other days.
- **Partial fasting:** Certain foods or drinks, such as processed foods, animal products, or caffeine, are eliminated from the diet for a set period.
- **Calorie restriction:** Calories are restricted for a few days every week.

Within these categories are also more specific types of fasts.

For example, intermittent fasting can be broken down into subcategories, such as alternate-day fasting, which involves eating every other day, or time-restricted feeding, which entails limiting intake to just a few hours each day.

Safety and side effects

Fasting may not be suitable for everyone and may cause side effects. For example, if you have diabetes, fasting can lead to low blood sugar levels, which could be dangerous.

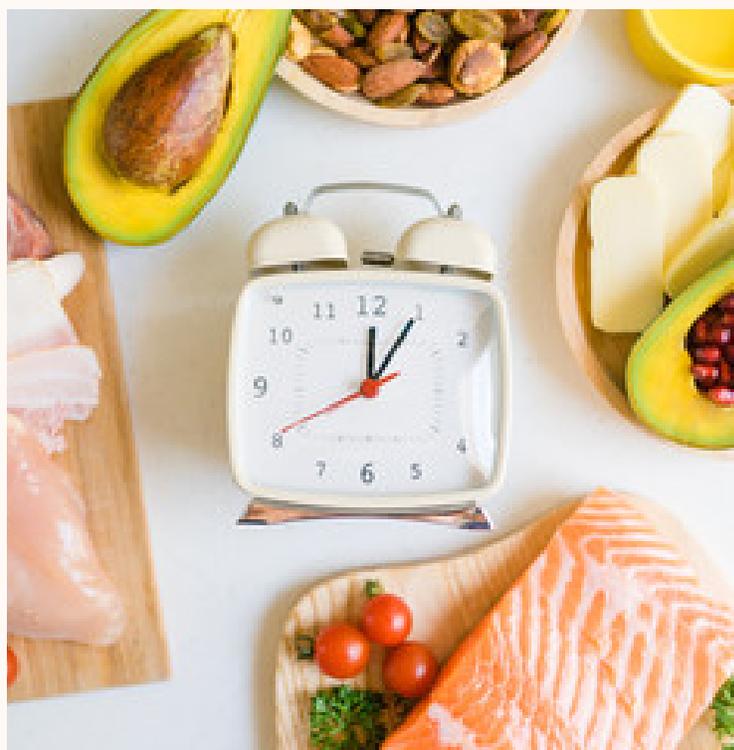
It's best to talk with a doctor first if you have any underlying health conditions or are planning to fast for more than 24 hours.

Additionally, fasting is not generally recommended without medical supervision for older adults, adolescents, people with underweight, or people undergoing cancer treatment.

If you decide to try fasting, be sure to stay well-hydrated and fill your diet with nutrient-dense foods during your eating periods to maximize the potential health benefits. Additionally, if fasting for longer periods, try to minimize intense physical activity and get plenty of rest.

The bottom line

Fasting may have potential health benefits, including weight loss, improved blood sugar management, heart health, brain function, and cancer prevention. When coupled with a nutritious diet and healthy lifestyle, incorporating fasting into your routine could benefit your health.



How to Give Back this Holiday Season on a Budget



It's possible to give back this holiday season without spending a small fortune. Plus, there could be some tax benefits involved as well. A 2024 survey by CAF America found that 62% of Americans planned to make monetary donations during the holiday period last year, and 15% said they would give exclusively during that time. According to CAF America, experts say year-end tax deadlines, holiday bonuses and the “feel-good messaging” around the holiday season make it such a popular time for giving.

Donate Winter Clothing

Winter clothing donations are typically in high demand during the holiday season. According to the most recent One Warm Coat annual report, 85% of One Warm Coat's partner organizations reported an increase in the need for warm coats during the 2023-2024 winter season. However, 59% said they did not receive enough coats to meet demand.

Go through your closets and set aside gently used coats, hats, gloves, boots and anything else that would be appreciated during the winter. You can donate these items to local coat drives, shelters, schools and foster care support programs. Many also have drop-off bins or collection events throughout the season.

For the 2025 tax year, taxpayers who itemize should keep a record of their donations and request a receipt from the organization for anything they plan to deduct, including noncash items like clothing and household items.

Set Up a Food Drive or Support a Local Food Pantry

Food banks also see some of their highest demand during the winter months. You don't have to organize a large event. Even a mini-drive with family, neighbors, co-workers or friends can help.

Many pantries also share updated lists of their most-needed items, so you can just focus on the essentials like canned foods, peanut butter, rice, pasta and other shelf-stable items.

If you itemize deductions, keep receipts for any food purchases you donate and ask for a donation acknowledgment whenever possible. Some pantries provide them, typically a confirmation letter and receipt, for organized drives.

Volunteer Your Time

Your time is just as valuable as donating cash or goods. According to Feeding America, 51% of all food programs rely entirely on volunteers.

It doesn't just have to be food programs. You can donate your time to making care packages or assisting with charity events, or you can look for opportunities through your local library, community center, school, church or other places of worship.

While your time isn't tax-deductible, any expenses tied directly to volunteer work may be. This can include supplies you purchased for an organization, as well as any mileage driven for charitable activities at the standard rate of \$0.14 per mile, according to the IRS.

Sponsor a Child or Family Holiday Wish List

Many programs allow you to sponsor a low-income child or family's wish list around the holidays. Find a local or national organization, like The Salvation Army, Holiday Helpers or Doing Good Together, to receive a wish list or help out in a gift drive. You can also connect with a family on a platform like VolunteerMatch or donate specific items.

Keep your receipts if you plan to itemize and any documentation the organization provides to confirm participation in the program. All gifts must also go through a qualified charitable organization to be deductible.

Bottom Line

It is so important to give back this holiday season. Whether it be clothes you no longer wear or need or donating several canned goods, every donation can help give home, feed, and even save a life.

Worst Medications For Your Kidneys



Some drugs are nephrotoxic, which means that their effects can cause kidney damage.¹ Drugs such as certain antibiotics, the mood stabilizer lithium, and nonsteroidal anti-inflammatory drugs (NSAIDs) can potentially harm the kidneys, especially under specific conditions.

ACE Inhibitors and ARBs

Angiotensin converting enzyme (ACE) inhibitors and angiotensin receptor blockers (ARBs) are classes of drugs commonly prescribed for blood pressure and heart conditions. Some information about them is:

- ACE inhibitors end in the letters "pril"; examples include Zestril (lisinopril) and Altace (ramipril).
- ARBs end in the letters "sartan"; examples include Diovan (losartan) and Benicar (olmesartan).

These drugs are actually commonly prescribed to people with kidney disease and other kidney complications. While ACE inhibitors and ARBs do not tend to harm the kidneys on their own, certain factors can make kidney injury more likely to occur.

For example, if you are taking one of these medications in combination with an NSAID or with a certain type of "water pill" (diuretic) known as a loop diuretic, or if you are dehydrated, there is an increased risk of acute kidney injury (AKI).

AKI, which used to be known as acute renal failure, happens when the kidneys suddenly lose the ability to remove waste from the blood. It can develop quickly, within days or even hours.

Your healthcare provider will monitor your kidney health while taking an ACE inhibitor or ARB, and you may need extra monitoring if you are taking another medicine that can increase the risk of AKI.

Diuretics

Diuretics are prescribed to treat congestive heart failure, high blood pressure (hypertension), and edema (fluid retention). Diuretics can cause decreased blood flow to the kidneys, affecting their ability to filter blood properly. This can lead to a lack of oxygen and ultimately cause damage to the kidneys.

Researchers have found that loop diuretics such as torsemide or Lasix (furosemide) have a higher risk of causing AKI than thiazide diuretics like hydrochlorothiazide. The risk is higher when taking a diuretic with certain other medications or if you have a medical condition such as high blood pressure, anemia, heart failure, or pneumonia.

If you take a diuretic, your healthcare provider will closely monitor your blood pressure, electrolyte levels, and kidney function.

Certain Antibiotics

Antibiotics, used to treat bacterial infections, are also one of the most common causes of drug-induced kidney damage. They can harm the tiny filtering units in the kidneys (glomeruli), hurt the kidney tubes that process waste, or clog the tubes with debris, which can prevent them from working properly.

Sometimes, antibiotics can trigger an allergic reaction that causes inflammation in the kidneys, known as acute interstitial nephritis (AIN).

Examples of antibiotics that are associated with kidney injury include:

- Aminoglycoside antibiotics, such as gentamicin
- Bactrim (trimethoprim/sulfamethoxazole)
- Beta lactams, such as penicillin
- Fluoroquinolones, such as Cipro (ciprofloxacin) or levofloxacin
- Tetracyclines, such as doxycycline or Minocin (minocycline)
- Vancocin (vancomycin)

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CONTINUED**Proton Pump Inhibitors (PPIs)**

PPIs are commonly sold over the counter (OTC) or in higher, prescription strengths to manage certain gastrointestinal conditions, such as heartburn or ulcers. Two examples of PPIs are Nexium (esomeprazole) and Prilosec (omeprazole).

While they may be effective for certain conditions, they also come with risks to the kidneys, including AKI, AIN, and chronic kidney disease.

Healthcare providers will weigh the risks vs. benefits of prescribing or recommending a PPI, especially if you already have kidney problems or are at risk of developing one. People who take PPIs will have their kidney function closely monitored.

Nonsteroidal Anti-Inflammatory Drugs

NSAIDs are both prescription and OTC drugs that help treat fever, pain, and inflammation (swelling). They include:

- Advil or Motrin (ibuprofen)
- Aleve (naproxen)
- Aspirin
- Mobic (meloxicam)

NSAIDs are associated with various kidney problems, including AKI and chronic kidney disease. Taking them every day may increase the risk of developing chronic kidney disease. Also, taking NSAIDs in combination with certain other drugs, such as diuretics and/or ACE inhibitors or ARBs, can further increase the risk of kidney problems.

If you regularly take NSAIDs, especially along with other medications, talk to your healthcare provider about safer alternatives and ways to monitor your kidney function.

Lithium

Lithium is a drug commonly prescribed for certain mental health conditions, including bipolar disorder. It can cause problems with the kidneys, including acute or chronic kidney disease, as well as kidney cysts.

Lithium can also cause a condition called nephrogenic diabetes insipidus. This is not the same type of diabetes that causes high blood sugar; rather, it is diabetes caused by kidney damage, in which the kidneys cannot properly respond to certain hormones needed to control fluid balance. This leads to excessive thirst and urination. If you take lithium, your healthcare provider will monitor your lithium levels closely and monitor your kidney function regularly.

Certain Human Immunodeficiency Virus (HIV) Medications

Certain HIV medications are associated with kidney damage. For example, Viread (tenofovir disoproxil fumarate, or TDF) is a nucleotide reverse transcriptase inhibitor (NRTI) associated with nephrotoxicity. Other HIV drugs, such as efavirenz, indinavir, and atazanavir, are also associated with kidney problems.

However, the HIV drug Vemlidy (tenofovir alafenamide, or TAF) is processed differently in the body and is considered safer for the kidneys. For people at increased risk for kidney problems, healthcare providers may consider the tenofovir alafenamide form (available as a single drug or as an ingredient in several combination drugs) over other HIV medications.

Calcineurin Inhibitors

Calcineurin inhibitors are commonly used after an organ transplant to prevent the immune system from attacking the transplanted organ. Examples of calcineurin inhibitors include cyclosporine and Prograf (tacrolimus).

While these medications are important for preventing organ rejection, even a small overdose can lead to serious side effects, including kidney failure. Calcineurin inhibitors can damage the kidneys by causing blood vessels in the kidneys to tighten, reducing blood flow and oxygen. This leads to long-term damage, including scarring and shrinking of kidney tissue.¹⁵

Studies show that most kidney transplant patients will experience signs of kidney damage from these medications within 10 years of their transplant. If you take a calcineurin inhibitor, your healthcare provider will closely monitor you for potential side effects, including kidney problems.

CONTINUED**How Drugs Can Cause Kidney Damage**

Most drugs that can harm the kidneys do so in a few common ways. For example, they may:

- Change how blood flows through the kidneys
- Directly damage kidney cells
- Cause inflammation
- Block the kidney's filters with crystals
- Break down muscle tissue (which then clogs the kidneys)
- Lead to tiny blood clots that affect kidney function¹⁶

Additionally, certain drugs can be more likely to cause kidney problems under certain conditions. While the risk factors vary by drug, some common ones that could increase the risk for kidney problems include:

- Dehydration
- Dose or duration of treatment
- Electrolyte imbalances
- Diabetes
- Older age
- Previous kidney problems

Protecting Your Kidneys From Medication Damage

You should always ensure that your healthcare provider knows about all of your medical conditions, your medical and family histories, the allergies you have, and the medications you take. Tell your provider about all the medications you take, including prescription and OTC drugs, vitamins, and supplements.

Do not start any new medicine before checking with your healthcare provider. Even drugs that are available without a prescriptions can harm the kidneys.



You can help protect your kidneys against drug-induced damage by doing the following:

- Fill all of your prescriptions at one pharmacy or within one chain so the pharmacist can see all of the medications you take and monitor for potential problems.
- Keep an up-to-date list of your medications and bring it to all your appointments.
- Dehydration can increase the risk of kidney problems, so talk to your healthcare provider about what to do if you have symptoms of an illness that can lead to dehydration, such as a fever, vomiting, or diarrhea. They can advise you on which medications to avoid and how much fluid to drink.

When to Contact a Healthcare Provider

Sometimes, kidney problems do not produce any symptoms. For this reason, it's crucial to keep all appointments with your healthcare provider for follow-up and monitoring. The following symptoms can be signs of serious kidney complications:⁵¹⁹

- Back or flank pain (pain on the side, below the ribs)
- Blood in the urine
- Chest pain
- Confusion
- Fatigue and tiredness
- Fever or chills
- Low appetite
- Nausea
- Swelling in the lower legs and/or feet
- Trouble breathing, such as shortness of breath
- Urinary problems, such as pain during urination, difficulty urinating, urinating less or not at all, or feeling a constant urge to urinate
- Urine that is not the usual color

Key Takeaways

- ACE inhibitors and ARBs, diuretics, certain antibiotics, PPIs, NSAIDs, lithium, certain HIV drugs, and calcineurin inhibitors can cause harm to your kidneys.
- Always consult a healthcare provider for information and medical advice about your kidney health and the medications—both prescription and OTC—and supplements you take.
- Take medications in the recommended dosages and consult a healthcare provider if you notice any concerning symptoms.

The Best Way to Set Realistic New Year's Eve Goals

The start of a new year often comes with ambitious goals for sweeping changes, which, all too often, fizzle out by February. But resolutions don't have to be overwhelming. Instead, small, science-backed changes to your daily routine and mindset are much more likely to lead to lasting improvements in physical and mental health. This new year, it is time to focus on the new year's notions that aren't about perfection, but about progress.

As you enter the new year, consider taking some of these achievable steps to bring balance to your life.

Add in 5 minutes of movement throughout the day

If you're looking to add more activity to your routine, there's no need to run a marathon right off the bat (or ever!). In fact, all you need is five minutes to boost your health. A recent study from the British Journal of Sports Medicine found that just five additional minutes of exercise daily can lower blood pressure and improve cardiovascular health.

Another 2024 study showed that adding small amounts of exercise into daily routine, such as climbing stairs or cycling, could help to reduce blood pressure, with just five minutes a day estimated to yield improvements.

Each day, aim to add five minutes of movement breaks—whether it's a stretching session, taking the stairs, or even a quick dance break in your kitchen. These mini-movements can add up to major benefits.

Meditate for just 10 minutes

Meditation has been shown to lower cortisol levels, reduce anxiety, and improve emotional well-being, according to research published in JAMA Internal Medicine. It doesn't even have to take up a lot of time: Even a 10-minute daily practice can help quiet your mind.

It's easy to make meditation a daily habit. Check out the Explore content, a catalog of more than 50 guided audio sessions from Oura's own world-class instructors and partners such as Headspace.



For select sessions, you'll also see biofeedback immediately after your session, showing the impact of the practice on your resting heart rate, heart rate variability (HRV), and other metrics.

Dabble in a new creative hobby

Research shows that engaging in creative activities can boost your mental health and can help reduce symptoms of anxiety and depression. Whether you choose to pick up a watercolor set, do a daily crossword or sudoku, or journal for a few minutes each morning, trying something new can reignite your creative spark. Engaging in these leisure activities can lead to a more positive mood, less stress, and a lower heart rate.

Speak kindly to yourself

"I need to work out more and stop being lazy."
 "I should stop eating sugar—my diet is terrible."
 "Why can't I stick to any habit?! I'm the worst."
 Sound familiar? If so, you're not alone. It's easy to be hard on yourself, but it's not helping you achieve your goals.

"Changing our health behaviors because we feel like we 'have to,' or out of a sense of pressure or shame, is more likely to lead to us procrastinating, hating every second, and eventually falling off the wagon," she explains. "In other words, feeling bad about ourselves is a motivator that, if at all, only works in the short term. At worst, it can lead to unhealthy patterns of behavior."

A better approach: Be kind to yourself and try to give yourself credit for the positive things you're already doing. Research shows that when people think more positively about their current behavior, it actually leads to better progress and intentions toward achieving their goals.

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Try to find at least one positive thought related to your goal and efforts. This can help “rewire” your brain to run on more positive fuel, helping you keep your achievements within reach. For example:

“It feels so good to move my body. Today, I can walk an extra 5 minutes to reap more of those benefits.”

“What would I say to my best friend who was finding this hard? I’d tell them to do what they can, and I can do that for myself too.”

“I’ve made some progress, which is way better than nothing—I’m on my way!”

Spend quality time with friends and family

Social connections are vital for mental health, with studies showing that strong social ties are linked to lower rates of anxiety, depression, and even improved longevity. Whether it’s sending a message or scheduling a coffee catch-up, small steps can make a big difference in improving your mood and stress levels.

You don’t always even need to seek IRL connections, notes Still: Online social groups can help create a sense of connection and community, especially when groups form around a shared interest or hobby.

Express gratitude

If there’s one mental shift to make this year, consider an “attitude of gratitude.” According to research from the Greater Good Science Center, practicing gratitude can deliver a host of benefits for your mental health, enhance relationships, and even contribute to better physical health.

It can be as simple as a genuine compliment to someone at work or saying “thank you” to someone who’s made your life a little easier. Studies have shown that acts of kindness, including compliments, can increase feelings of happiness—for both the giver and the receiver.

Ask yourself one simple question before reaching for a drink

Cutting back on alcohol is a popular topic right now, as the concept of “sober-curious” has entered the mainstream lexicon. There are many reasons to limit your alcohol intake, from wanting to be more productive and energetic to avoiding the dangerous health consequences of consuming too much. Unfortunately, reaching for a drink is often more of a habit—instead of a need.

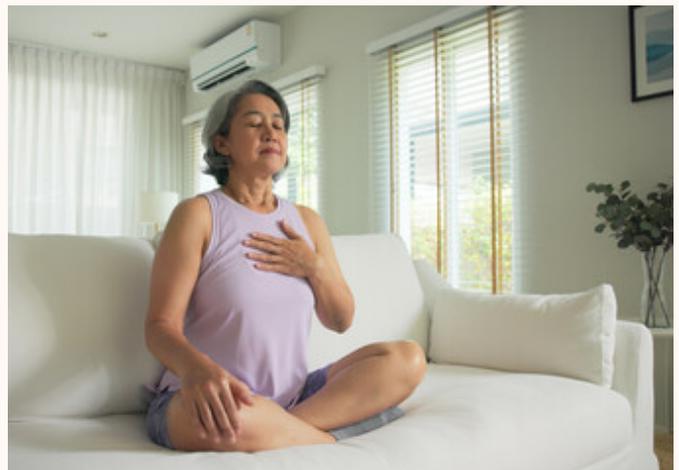
One simple strategy to help you interrupt this mindless habit is to practice mindfulness. Before pouring or ordering a drink, take a moment to ask yourself, “Do I actually want or need a drink right now?” If the answer is no, ask yourself, “So why am I considering it?” That answer is often related to anxiety, stress, or social pressure.

Reflect on the factors that make you want to drink and consider ways to address these issues more consciously, whether through self-soothing strategies or seeking professional help to work through them.

Just breathe

It’s something you do automatically without even thinking about it but taking a few minutes to focus on your breath throughout your busy day can create positive ripple effects for your mental and physical health.

Deep breathing has been proven to lower heart rate and reduce stress, as shown in research from Harvard Medical School, and just five minutes of focused breathing can improve mental clarity and resilience. Find guided breathing exercises to address a variety of situations, like reducing stress or calming your mind for sleep.



Restaurant Surcharges-- What you need to know



One customer thought they were just grabbing a simple dinner. Instead, they ended up paying extra for the privilege of eating in an empty room.

"Went to a new restaurant yesterday, a new to me place that seemed quiet, and I felt I'd give them a shot," the diner explained in a Reddit post. "At the end, I check my bill and there's an extra 20% pre-tip charge labelled 'Quiet Time Surcharge.'"

When they asked what it meant, the server hesitated before offering the official line. "They look a bit sheepish and say something along the lines of: 'management says when it's not busy, you're basically getting the place to yourself. It's kind of like flying private instead of commercial.'"

That explanation didn't go down smoothly. "I had to laugh, but also... are you kidding me? I'm not 'chartering a restaurant,' I just wanted dinner. If anything, it's less service work when the place is empty."

Redditors wasted no time tearing into the idea. "Please tell me you said no," one commented. Another added, "All charges not advertised are illegal and others can be removed. I would refuse to pay the bill until it was removed and get a receipt and check the charge online."

Some pointed out the absurdity of the airline comparison. "You didn't book the whole restaurant for yourself; it just happened to be empty," one wrote. Another asked, "Does the airline charge you more if the plane is only half full?"

Others thought the policy explained why business was so slow to begin with. "If this is a true story, I foresee much more quiet time in this restaurant's future," one response read. Another added, "Probably why they are a new restaurant and have quiet time already. During busy times they probably charge a 'party atmosphere fee.'"

The frustration went deeper than one surcharge. "Used to be 18% auto gratuity for parties of 6 or more because it's more difficult serving larger tables," another Redditor said. "Now they are doing the same thing if the place is empty. Restaurants want to maximize profits, well you know what? I want to maximize my value."

Beyond the jokes, the discussion turned to whether a restaurant can legally tack on a fee like this. In many states, mandatory surcharges must be clearly disclosed on the menu or posted in advance. Adding one after the fact risks being labeled deceptive. As one commenter noted, "All charges not advertised are illegal."

Some states restrict surcharges altogether, while others permit them but with strict transparency rules. Credit card surcharges, for example, are capped by Visa and Mastercard at around 3%–4% and must be shown as separate line items. But restaurants can't just tack on hidden extras after the fact. Regulators typically view that as deceptive business practice.

The post left readers wondering what comes next: will restaurants start charging for slow nights the same way hotels slip in "resort fees" or airlines invent "fuel surcharges"? As one commenter put it, the "Quiet Time Surcharge" might guarantee plenty of it in the future — because customers won't be coming back.

How to Become the Best Gift Giver This Season



Discover the thrill of giving your friends and loved ones the perfect gift. These gift-giving tips will increase your chances of giving someone a gift they actually want. No more re-gifting!

Choosing the Best Gifts

The best gifts are thoughtful and personal, tailored to the recipient's interests and preferences. They can be practical or sentimental, but they should always show that the giver has put effort into considering what the recipient would truly appreciate.

Pay Attention to Their Interests

Consider the recipient's interests and preferences. Take note of what the person enjoys, such as hobbies, favorite foods, and activities.

Paying attention to what they like can help you choose a gift tailored to their interests and personality. And also, this will help you pick a gift they are more likely to appreciate and use.

Get Creative

Think outside the box and consider unique gift ideas that the person may not have considered themselves.

For example, you could give them an experience, like a cooking class or a concert ticket.

Consider the Occasion

The type of gift you choose will depend on the occasion, whether it's a birthday, anniversary, or holiday.

Select a gift that is appropriate for the occasion and reflects your relationship with the person.

Details Matter

Put thought into the presentation. Take the time to wrap the gift nicely or put it in a gift bag with tissue paper. It shows that you put effort and care into the present.

Consider Their Needs – Practical Gifts

Listen to their needs. Sometimes, the best gift you can give someone is something they really need.

Listen to their complaints and try to address a problem, like a new kitchen gadget if they've been struggling with cooking or a gift certificate for a massage if they've been feeling stressed.

Gifts that are useful and can be used regularly are usually appreciated.

Quality

Gifts that are well-made and built to last can demonstrate the giver's commitment to providing a thoughtful and lasting gift.

Rather than giving multiple smaller gifts, consider investing in one high-quality item that the recipient will love and use for a long time.

Higher Cost Doesn't Mean Better

Don't focus on the price. A more expensive gift doesn't necessarily mean a better gift. Focus on choosing a meaningful gift tailored to the person rather than how much you spend.

CONTINUED ON P.16

CONTINUED**Be Mindful**

Be mindful of cultural and religious differences. If you are giving a gift to someone from a different culture or religion, take the time to learn about their customs and traditions. This can help you choose a gift that is appropriate and respectful.

Personalize the Gift

Adding a personal touch to a gift can make it feel more special and meaningful. Consider adding a handwritten note, engraving, or customization to make the gift more personal.

Gifts that are personalized with the recipient's name, initials, or other meaningful details show that the giver has put thought and effort into selecting the gift.

Give An Experience Instead of Things

Instead of a physical gift, consider gifting an experience, such as a cooking class, concert tickets, or a weekend getaway.

Experiential gifts, such as tickets to a concert or a weekend getaway, can create lasting memories, provide an opportunity to have new experiences, and be more meaningful than material items.

Unique Gifts

Unique gifts can be especially memorable and show that the giver has gone above and beyond to find something special.

Remember to keep the previous tips mentioned to be sure a unique gift will be something they actually like. For instance, you can get them a treadmill if they are interested in fitness.

Ask Them

The quickest way to choose a gift that someone wants is to ask them what they would like.

Some people may appreciate this method, while others may feel disappointed that you needed to ask them. However, they will get a gift they like, and you'll know their preference the next time you want to choose a gift for them.

Keep the Gift Receipt

Even if you put a lot of thought into a gift, it's always a good idea to include a gift receipt just in case the recipient needs to exchange or return the item.

More From Tons of Thanks

Sometimes looking at a list of gifts can provide inspiration.

You may like our list of gift ideas when giving someone a thank-you gift.

Finding a Gift Can Take Patience

Choosing a good gift can take some time and may test your patience. It will be worth it when the person is happy with the gift.

Meanwhile, enjoy some more skeleton waiting memes.



Welcome one of our credit union partners!

As a nonprofit consumer education organization, ACC has developed partnerships with credit unions across the country. These partnerships allow ACC members eligibility with our credit unions. If approved, our members gain access to a member-owned financial institution, with products and services designed to make banking more affordable, simple and convenient, and to offer additional resources that can help our members identify and achieve their financial dreams.

Carter Credit Union
100 W Church St,
Springhill, LA 71075
+++



Recognized for excellence. Trusted by our community.

About Us

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

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

Carter takes pride in the state-of-the-art technology that we offer while continuing to provide the "personal" service that customers are accustomed to. It is important to us that we serve our customers through the channels that best fit their individual lifestyles. The addition of Personal Teller Machines which provide face-to-face service in both the lobby and drive-thru have been extremely successful. CarterLIVE! our newest addition of video banking allows members face-to-face banking without having to come to the credit union.

We still offer all in branch services for those that prefer the traditional method. Arnold and his team stand proud of the credit unions growth and accomplishments and remain dedicated to the mission of improving the financial well-being of its customers and to serving our communities.

A great advantage of being a customer of Carter is being a shareholder and participant in the Credit Union Service Center Network. As a participant in the Allpoint Network, we can offer teller service for our customers across the United States at hundreds of locations. This network provides our customers with over 55,000 nationwide surcharge free ATM locations.

Carter is proud to now be serving the southeast Shreveport community. This new state of the art branch is located at 8988 Ellerbe Road in Shreveport. This location houses our retail, lending and commercial departments, as well as support staff and management team members.

Arnold and his team are currently serving 13 locations, and are excited to announce we are now serving the Fort Worth, Texas community with plans to extend our footprint in Texas.

Please stop by and visit any of our convenient locations. Our staff looks forward to the opportunity to serve you!

For more information, visit our website at www.cartercu.org or call us toll-free at 800-367-5026.

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EastRise Credit Union
141 Harvest Ln
Williston, VT 05495
+++



Small-town credit union with big-bank capabilities.

Building stronger financial futures.

Who we are

At EastRise, we believe that banking should be a source of personal strength and peace of mind. Here, it's about people, relationships, and using finance to empower our members. Because everyone deserves a stronger and more sustainable financial future.

That's why we go above and beyond to provide the financial tools and guidance that protect the well-being of our people and communities, extending our Vermont roots to provide a sense of belonging to members everywhere.

From trusted digital banking and a relationship-first approach to affordable home ownership and green lending, we rise to the challenges of each new day and raise the bar for everyone.

Because EastRise is committed to doing better and creating better experiences for our members, both in banking and in life.

That commitment is what makes all the difference.

Where you bank makes a difference

It takes a collective effort to make a positive impact. Opening an account at EastRise supports our initiatives to bring people together and build a better world that lifts us all up.

CORNERS WEREN'T MADE TO BE CUT

Doing better requires more than a quick fix. We strive to make real, lasting impact in all that we do, no matter what path you're on.

Explore our history

Ever since our founding members came together over 75 years ago to provide local alternatives to traditional banks, we've been connecting people and communities with financial resources that make real, lasting impact.

That's why, when New England Federal Credit Union and Vermont State Employees Credit Union came together in 2023, the goal was always to find the right name for our unified brand, one that reflects the strengths of both legacies.

New name. Same team. Same focus on supporting our members and communities. This mindset – people over profit – is at the core of who we are. By delivering exceptional customer service and a full array of banking products, we elevate everyone, helping our people and communities rise to their fullest potential.

We serve our people and communities with financial tools and guidance that build stronger and more sustainable financial futures.

For more information, visit our website at www.eastrise.com or call us toll-free at 800.400.8790.

Welcome one of our credit union partners!

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EP Federal Credit Union
1300 Pennsylvania Ave NW,
Washington, DC 20004
+++



Your financial education is a top priority.

Take advantage of financial tools and resources to guide you during every phase of life.

As a not-for-profit financial cooperative, we are able to offer low-rate loans, competitive savings and conveniences with lower or no fees. You contribute directly to the well-being of the credit union simply by taking advantage of these benefits.

Our History

EP Federal Credit Union was originally chartered in 1935 by 10 employees of the Bureau of Engraving and Printing for the purpose of 'promoting thrift and providing a source of credit' for the employees there. During the late 1970's and 1980's, the credit union made several charter changes through mergers and expansions to include other organizations and grow our potential field of membership. Two major groups were the Environmental Protection Agency (EPA) and the students and faculty of Catholic University of America and American University. We continued to serve these groups through traditional means through the first decade of the twenty-first century.

In 2011, NCUA, our regulatory agency, approved a very simple change to our name – from Engraving & Printing to EP Federal Credit Union. This change might have gone unnoticed had it not been for the accompanying huge changes in our method of service delivery. Over time, our opportunities for growth had shifted to our EPA and student fields of membership, and our board of directors made a strategic decision to employ the dynamics of technology available to the financial services industry to enhance access for our members.

Along with our name change, we introduced a new logo and a new tagline demonstrating our new commitment. Our focus was redirected to virtual service delivery and to helping our members show their concern for the environment. Through the years we have remained a strong financial institution that demonstrates our commitment to the needs of our members by providing high-quality financial products utilizing technology for high-performance in an environmentally responsible way.

Stay Financially Grounded Wherever Life Leads You.

At EPFCU, we know that life doesn't always stay in one place. Whether you're starting a new job, relocating, retiring, or simply moving into a new chapter, your financial needs continue—and so does our commitment to you.

Your EPFCU membership is for life.

That means no matter where your career, family, or journey takes you, you can count on the same trusted service, expert guidance, and flexible tools to keep you financially grounded.

We're here to help you navigate whatever comes your way—whether it's day-to-day banking, managing a major life transition, or planning for your future. You'll have access to digital tools that move with you, shared branch and ATM networks across the country, and a team that's always just a phone call or message away.

For more information, visit our website at www.epfcu.org or call us toll-free at (202) 318-1991.

Welcome one of our credit union partners!

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Randolph Brooks Federal Credit Union
12415 Converse Rd
Live Oak, TX 78233
+++



At RBFCU, there are thousands of ways to meet membership requirements and join. Yes, you become a member to enjoy the benefits of a credit union. It's free and easy, and well worth the few seconds it takes to apply.

About RBFCU

Randolph-Brooks Federal Credit Union is more than just a bank. We are a financial cooperative intent on helping members save time, save money and earn money. Whether it's opening a first account, buying a car, building a dream home or planning for retirement, our team of dedicated professionals are here to help you achieve your goals and build a strong financial future.

The credit union has grown from providing financial resources to military service members and their families to serving more than 1.2 million members across Texas and around the world. RBFCU has a presence in four major market areas – Austin, Corpus Christi, Dallas-Fort Worth and San Antonio – and has more than 60 branches dedicated to serving members and the community.

First and foremost, RBFCU is people. It's the more than 2,300 employees who serve members' needs each day. It's the senior team and Board of Directors that guide the credit union's growth. It's the members who give their support and loyalty to the credit union each day.

Community Impact

Randolph-Brooks Federal Credit Union (RBFCU) is more than just a financial institution. We are an organization built by the community, for the community. We're focused on providing quality financial services based on a foundation of financial strength and integrity. The philosophy of "people helping people" extends to our employees who become involved in many charitable activities and help strengthen the quality of life of those in our communities.

It's easier to join a credit union than you think! There are thousands of ways to join RBFCU, and just taking a few minutes to apply can make it easy to answer the question, "Where is a credit union near me?" And it's free!

You can join RBFCU by visiting one of our several branch locations in Texas. You can call us at 210-945-3300. If you prefer to do your banking online, you can join by visiting rbfcu.org or the RBFCU Mobile app.

Save Time, Save Money, Earn Money with a credit union membership

For more information, visit our website at www.rbfcu.org or call us toll-free at (210) 945-3300.

ATTENTION: CREDIT UNIONS

Want more Small Business Members?

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

About ACC's Small Business Success (SBS) program

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

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

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

★ **Differentiate Your Credit Union**

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

★ **Turn Accounts into Relationships**

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

★ **Done-For-You Business Support**

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

★ **Grow Your Bottom Line**

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

★ **Be Their Business Partner**

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



Next Step...

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



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

Contact us today!

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



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

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

So what makes the HFS platform different?

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

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

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

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

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

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

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

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

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

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

The Problem: Looking and Sounding Like Everyone Else

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

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

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

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

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

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

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

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

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

Why This Matters

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

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

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

Let's Talk

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

Contact:

Tom Hinton, CEO

Tom@americanconsumercouncil.org

Mark Rosenberger

VP, Small Business Success

✉ mark@americanconsumercouncil.org

☎ 858-231-4481

ACC Wrap Up

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



Green C Certification

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

Applications for the Fall cycle are being accepted through January 31, 2026.

It's a proven fact that consumers prefer to do business with eco-friendly companies, implement green initiatives and that practice Corporate Social Responsibility. The process is straight-forward, and all applicants are recognized by the ACC and the Green USA Institute.

All applicants should review the criteria, then complete and submit their applications to ACC's Green Consumer Council for review, assessment and feedback. Program details and the Green C Certification criteria can be viewed online at www.AmericanConsumerCouncil.org/education.

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

Friend of the Consumer

Is your business consumer-friendly?

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

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



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

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

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



Financial Education

ACC is pleased to have a partnership with Nicole Middendorf. Nicole is a money maven, a knowledge junkie, and a born coach. She is an entrepreneur who left Morgan Stanley in 2003 to run her own wealth management firm. Nicole is the author of five books, a world traveler, philanthropist, and an accomplished public speaker.

As a Wealth Advisor and Certified Divorce Financial Analyst with Prosperwell Financial, her main focus is to help people create wealth from the inside out. She is able to accomplish this through one-on-one client meetings, writing books, presenting at conferences, and appearing on TV, radio, and other media.

Nicole shares financial advice and a real-life perspective on saving, planning, and investing with audiences across the country. Her primary goal is to take complicated subjects and make them easy to understand. She works hard to empower her audience to make crucial and positive changes in their own lives. Nicole's books have received local and national press coverage, where she has become known for her thoughtful concise quotes, relaxed on-air presence, and articulate delivery.

ACC is committed to promoting and providing financial education to the public. Nicole Middendorf has collaborated with us to create a new 6-part video series that promotes financial literacy for youth. Check it out here: <https://qcashfinancial.com/are-we-failing-our-kids-in-financial-literacy/>

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ACC
PO Box 503016
San Diego, CA 92150-3016.
Info@americanconsumercouncil.org