JULY/AUGUST 2026

SUMMER

Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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Consumer Confidence Edged Up in June

The Conference Board Consumer Confidence Index® edged up for June 2026 to 49.5, up from 44.8 in May, marking a +4.7-point increase after an upward revision.

Consumer confidence edged downward in May as the inflationary impacts of the war in the Middle East intensified.

- Current Economic Conditions: 47.7 (up 1.9 points from May), reflecting improved perceptions of present-day financial stability and job market conditions.
- Long-Term Outlook (next 5 years): 50.7 (up 6.6 points), indicating stronger optimism about future economic prospects.
- The June improvement was attributed to falling gasoline prices following the June 15 U.S.–Iran memorandum of understanding, which eased some cost-of-living pressures.
- Cost of living remains a top issue, with over half of consumers citing high prices as a strain on personal finances.
- Inflation expectations, while moderating, are still elevated compared to pre-2024 levels.

The Present Situation Index—based on consumers' assessment of current business and labor market conditions—fell to 121.2 in June 2026, down 3.2 points from May's 124.4.

The Expectations Index—based on consumers' short-term outlook for income, business, and labor market conditions—rose to 50.7, up 15.0% from May and 16% from the previous year.

AMERICA'S 250TH BIRTHDAY P. 2

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How Well Is Your Credit Union Showing Up for You?
ACC Would Like to Know…

Link: https://acc-va2wj1ku.scoreapp.com

Your Credit Union may offer more support, guidance, tools, and resources than you realize — but how well is that support showing up in your everyday member experience?
The American Consumer Council (ACC) has created a quick 4-minute Member Checkup to help you reflect on how well your Credit Union supports your financial life, business needs, and long-term goals. Here's the link:: https://acc-va2wj1ku.scoreapp.com

When you complete the Member Checkup, you'll receive a personalized snapshot showing how you rated your Credit Union across five key areas:

1. Trust & Awareness
2. Guidance & Financial Confidence
3. Products & Practical Support
4. Member Experience & Consistency
5. Loyalty, Risk & Growth Opportunity

Your feedback will be compiled with hundreds of other members to help Credit Unions better understand what their members need — including where communication could be clearer, where resources may be better dedicated, and where members may need more guidance for everyday financial decisions, business needs, or future planning.

Your individual name and email remains confidential and will NOT be shared with your Credit Union.
Responses are used in a summary format, such as "80% of responding members said…" This feedback will help credit unions identify broader member experiences as well as trends and emerging issues.

Help us help Credit Unions serve members better.
Take the 4-Minute Member Checkup
Click here now… and Thanks!
Link: https://acc-va2wj1ku.scoreapp.com

How America's Consumers Have Prospered for 250 Years

By Tom Hinton
President & CEO
American Consumer Council



As we prepare to celebrate the United States of America's 250th birthday, it's nothing short of a miracle that we've come this far, let alone survived as the longest continuously operating democracy since our Constitution was adopted in 1789.

It's important to understand the odds were not in our favor for the first 150 years. We struggled through the Revolutionary War, a bitter Civil War that almost divided our fragile nation; and, the subsequent struggle over slavery and civil rights for Americans of all colors and genders. We fought two World Wars and struggled to survive costly military conflicts in Korea and Vietnam and the Middle East. And, it seems we are no closer to peace in the world than we were 250 years ago.

But we pushed forward and persevered. We expanded our nation from the Atlantic Ocean to beyond the Pacific Ocean, and made the onerous transition from an agricultural economy to an industrial economy, and today, a technology-driven society that put Americans on the moon and has given American consumers one of the highest standards of living in the world.



Today, most American consumers enjoy the good life when compared to the top 20 countries in the world. Consider these important statistics:

- The United States ranks #1 among all nations with a GDP of $31.82 Trillion and a projected GDP growth rate of 2.32% in 2026. Compare that to Poland, which is ranked #20 in the world with a GDP of $1.11 Trillion and a projected growth rate of 3.12% in 2026. That's impressive!
- Approximately 89.4% of Americans live above the official poverty level.
- Approximately 45% of individual American earners and over 60% of U.S. households earn at least $60,000 per year.
- Approximately 54.8% of U.S. households and 30% to 35% of individual workers have an income over $75,000 per year.
- And approximately 36.5% of American adults (aged 25 and older) hold a bachelor's degree or higher. When looking at all postsecondary credentials—including associate degrees and high-value certificates—that number rises to nearly 55% of working-age adults.

American consumers are well-paid, well-educated, and well fed by any standards. In a nutshell, we are truly blessed to live in the "home of the free and land of the brave."

So, as we celebrate this milestone birthday, we should reflect on our successes and thank those who came before us for their sacrifices, struggles, and ingenuity to bring us this far.

But we also need to look ahead to see where we are going as a nation and how we will get there? While Consumerism has prospered in America over the past 250 years by transitioning from an era of scarcity to a culture of mass consumption and technology-driven products and "get-it-now" services that have made our lives much easier, we need to realize that our continued success depends on three key factors:

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1. Promoting the Entrepreneurial Spirit in our schools and companies so that new generations of Americans (including immigrants) can use their talents and abilities to keep America #1 in STEM -- Science, Technology, Engineering, and Mathematics. Let me also add Healthcare to this vital list since Americans are living longer and getting healthier. This means we need teachers, healthcare professionals, and business executives who can inspire and nurture students to follow their passion and dreams. We also need to support the vocational trades including all facets of construction, home maintenance, auto manufacturing, food processing, and farming to name but a few. While a college degree may not be necessary in certain jobs, these positions require skills that can best be learned "on the job."

2. Provide Universal Medical Care for all Americans. The cost of not giving open, free access to the best medical care and treatment in the world is an abomination and a blackmark on America's reputation. The United States consistently ranks low among peer high-income nations in terms of healthcare access. While the U.S. leads the world in scientific and technological innovation that includes medical discoveries and cures, it is the only wealthy nation without universal health insurance. This must be fixed.

In broader global studies like the Lancet HAQ Index, the U.S. places 29th globally when evaluating preventable deaths and access to necessary care. This can easily be fixed, and it would be cheaper for the federal government to provide universal healthcare to all Americans than to foot the bill for ever-increasing hospital-related visits, emergency room treatments, and related healthcare costs. And, yes, doctors, nurses and other healthcare professionals deserve to be very well paid!

3. Mandate Two Years of National Service for Americans 18-25 Years Old. No doubt, this recommendation will stir the fires around the dinner table. Of course, that's the problem! Very few families still gather for a family meal. Why? Well, look in the mirror! Yes, I'm talking about you and me!

Parents, we are raising a generation of young Americans who are glued to their iPhones, laptops, and spend more time on social media sites than they do talking to family members, studying, building relationships with friends, or even sleeping!

The deeper issue is we are losing our sense of patriotism and national spirit.

That needs to change because it's poisoning America's culture.

But how?

First, we need to soften the rhetoric and change how we communicate with each other. Too many of our elected officials and celebrities are not helping heal the divide or promoting a higher sense of national pride and respect with their mudslinging, vitriolic, dehumanizing, and scaremongering rhetoric. This needs to change.

Consider this... If we required every 18 year-old to register for national service – not just military, but also serving in an approved areas such as education, healthcare, social work, nonprofit organizations, or a ministry role – and be paid for their service as well as be guaranteed at least two years of paid tuition at a college or vocational school of their choice once they've completed their service to America – this could transform a talented generation that is sadly lacking in social skills, relationship building and respect for their country.

As American Consumers, we have benefitted greatly from the innovations and progress made by the men and women who paved the way for our good life 250 years later. Now that the American Dream is within reach for so many Americans, we need to examine what it will take to help all American consumers achieve the upward mobility they desire, and at the same time, will help preserve, protect and defend our country for the next 250 years. So, let the conversation begin!

The WORST Things To Carry in Your Wallet

A wallet is one of the most important things you can carry. (You never leave home without it!) But you may not realize that this vital accessory could leave you open to identity theft if you're not careful, according to Eva Velasquez, CEO of Identity Theft Resource Center. According to Velasquez, many of us stuff our wallets with items containing sensitive information that is often unnecessary for our day-to-day lives.

"Carrying anything that has more of your personally identifiable information than you need at the moment is going to be a security risk," she says.

Ideally, you want to carry the bare minimum with you at all times—just in case your belongings are lost or stolen. So what does that look like? Velasquez recommends packing your wallet like you're on vacation. "You probably pare things down when you travel and take only what's essential," Velasquez says. "You can adopt that mindset in your daily life."

Get started by removing the following from your wallets:

Social Security Card

Your social security number is a critical piece of information, and carrying your card around is usually unnecessary, Velasquez says. With this one piece of paper, someone can apply for credit cards in your name, potentially wrecking your credit score.

Passport

Although a passport can be a form of identification, it's best to leave it at home unless you're traveling internationally or it's your primary form of ID. (A sophisticated cyber criminal could sell your stolen passport on the dark web.) "If we're talking about minimizing risk, I would make a choice and carry one form of ID," Velasquez says.



Bank Cards

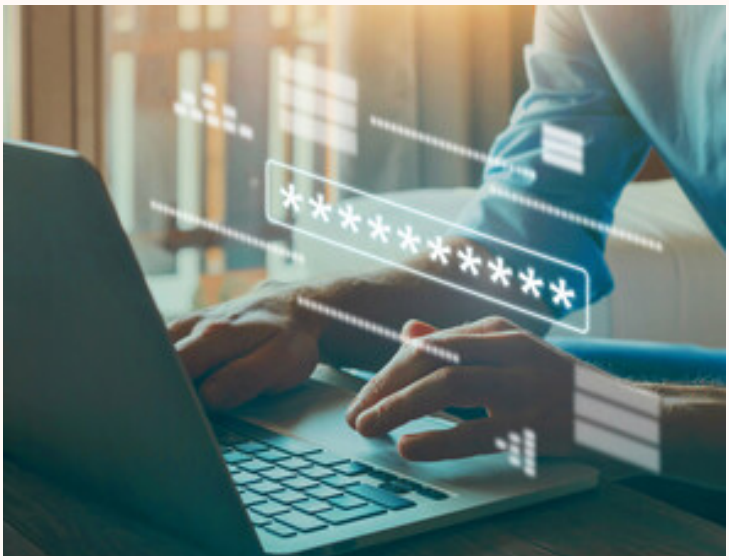
If someone fraudulently uses your debit card, the funds are instantly taken from your account, meaning you've lost that money. Typically, banks will refund your account while they investigate the claim. However, banks can unexpectedly deduct the funds again if they determine your claim isn't valid, which can mistakenly happen even if your card was stolen! "And if it's the first of the month and you're going, 'I gotta pay rent or my house payment is due,' you've lost access to your cash," Velasquez says.

Old Receipts

They may not include top-secret information, but thieves could use the tidbits on old receipts for their scams. "Bad actors that use social engineering as a tactic will use the pieces of information on receipts to lend legitimacy to a phone call," Velasquez says. For example, if your wallet is stolen and you have receipts inside, a thief, posing as your credit card issuer, could call you about a fraud alert. (There are online databases where people may find your phone number.) Scammers can use the information from your receipt, such as a purchase, store, and the last four digits of your credit card number, to make their lies seem convincing, and extract information from you such as your social security number.

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A password cheat sheet

We might not want to admit it, but many of us have them, somewhere--password cheat sheets. That's because the average American uses at least seven different passwords to access everything from ATMs to credit card accounts.

The smart play, experts say, is to have individual passwords made up of unique combinations of numbers, letters and symbols that you change regularly. But how do you remember them all?

A Pew Research Center survey found that 41% of U.S. adults "always, almost always, or often" write down their passwords on paper or use a digital note. And, many people carry these in their wallets, where they are easily accessible and also easy to lose or steal.

There are better options: If you have to keep passwords jotted down somewhere, keep them in a locked box in your house. You should also explore a digital password manager. It's also a good idea to enable two-factor authentication on any account that allows you to. You'll enter your username and password as usual, but the account will then confirm your identity by asking you to enter a code that has been sent to your smartphone or e-mail address. Some people consider this a hassle, but if it saves you time and money, it's more than worth it.

3 Things You Should Have in Your Wallet
Identification

But just one! There's no need to carry a passport, social security card, and driver's license.

Credit Card

Credit cards tend to have more protections against fraud compared to a debit card, Velasquez says. If you have a credit card, then it's best to carry one (and only one) for your day-to-day purchases.

Emergency Contact Card

It's a good idea to keep a small emergency contact card listing a friend's or family member's name and phone number in your wallet. That way a helpful stranger will know who to contact if you're in an accident or if you lose your wallet.

Spare Keys

You're literally giving thieves access to your home by keeping a spare house key in your wallet. All someone needs is your home address, which they will likely have if your driver's license is in your wallet, to break into your home.

Passwords

Remembering every single password for every single account is tough. We get it. But you want to avoid carrying them on a sticky note in your wallet, which is a surprisingly common habit, according to Velasquez. "I'm very hard pressed to think that you need all of your passwords at every moment everywhere you are," she says.



Processed Foods That are Actually GOOD For You



The words “processed food” are enough to strike fear into the hearts of many health-conscious consumers. In the last decade or so, we’ve all been taught to fear the dangers of eating foods that undergo a serious transformation from their original form (if they even had an original form—as far as we know, there’s no such thing as a protein bar farm or an energy drink river).

Still, it’s possible that the pendulum has swung too far when it comes to attitudes about processed foods. In recent years, many experts have begun encouraging people not to demonize them all in one fell swoop. The fact is, many (if not most) very healthy foods have to go through some sort of process before they reach grocery store shelves. Unless you live on a self-sustaining farm, you’ll likely need to eat processed foods as part of your regular diet.

The thing to remember is that there’s a difference between processed and ultra-processed foods. Whereas processed food is simply one that has gone through some form of change between farm and table, ultra-processed foods are those that have been dramatically altered with the addition of artificial flavors and colors, extra sweeteners, preservatives, hydrogenated fats, and other questionable ingredients. It’s these foods that have been primarily associated with adverse health outcomes like obesity and heart disease.

Here is the information to cut through the confusion around processed foods by identifying 10 foods that, though technically processed, are actually good for you. Read on to discover what foods you should be stocking your fridge and pantry with to reap some serious health benefits:

Healthy Processed Foods:

- Whole Wheat Bread
- Canned or Frozen Lentils
- Yogurt
- Dried Fruit
- Frozen Whole Grain Waffles
- Popcorn
- Hummus
- Soy Milk
- Canned Fish
- Bean-Based Pasta

Whole Wheat Bread

All bread is technically processed—no one’s pulling whole loaves straight off a bread tree. But that doesn’t mean you should avoid all bread. When you choose a variety made with whole wheat as the first ingredient, you’ll reap the benefits of fiber, micronutrients, and a bit of protein.

Canned or Frozen Lentils

Plant-based protein is all the rage these days, and it’s easy to see why. Plant foods like lentils not only offer plenty of protein but also stock you up on fiber, folate, magnesium, manganese, and other important nutrients. Fortunately, you don’t have to do the work of soaking and boiling them to enjoy their excellent nutrition. Canned or frozen lentils do just as well for your health as dried ones.

Yogurt

Most people would not think of yogurt as a processed food, but it is.” The process of turning cow’s milk into a thick, creamy dairy treat takes time, temperature, and added bacterial cultures. The good news is that these multiple steps don’t detract from yogurt’s healthfulness. Experts points out that yogurt is a good source of protein, calcium, vitamin B1, and probiotics that can support your digestive and immune health.

To choose the healthiest, least processed yogurt, opt for plain or lower-sugar versions.

Look for plain yogurt with less than 12 grams of sugar per serving and add your own fresh fruits or nuts for flavor and sweetness.

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Dried Fruit

They come in a package and are sold next to candy bars—does that mean dried fruits are too processed to be healthy? Nope! Though they may not have the water content of fresh apples or berries, dried fruits have just as many nutrients. In fact, they sometimes contain more fiber and antioxidants than fresh fruits, since there are more of them per serving.

Frozen Whole Grain Waffles

Frozen waffles made with refined flour might not be the greatest choice for breakfast, but whole-grain frozen waffles can start your morning right. These are a nutritious processed food option because they provide complex carbohydrates and fiber. They also promote sustained energy and a healthy digestive system. They are convenient, versatile, and easy to make, and pair well with a layer of nut butters and fruits on top.

Popcorn

Buttery microwave popcorn is often a source of hidden trans fats and artificial flavors, putting it squarely in ultra-processed territory. But plain or lightly salted popcorn is far less processed—and actually has quite a few health benefits.

Popcorn is a delicious, nutritious, and quick snack to keep on hand. It is loaded with fiber and magnesium. Another benefit is that it is only 100 calories for 3 cups. Experts suggest to buy plain kernels and pop them yourself. You have the option to add any flavor you are in the mood for. Great flavor ideas include chili lime, parmesan cheese, or cinnamon sugar if you are craving a touch of sweetness.

Hummus

Hummus may be processed, but it's still a simple, nutritious food. "Hummus is made primarily of garbanzo beans and olive oil, making it a heart-healthy snack with fiber and protein," says Henigan. Pair it with veggies like pepper strips or carrot sticks and you've got a great compromise between whole and minimally processed snacking.



Soy Milk

When it comes to plant-based, non-dairy milks, there's quite a spectrum of processing. Some have ingredient lists as long as your arm, complete with emulsifiers, fillers, and preservatives. Others are far simpler—and simple is a good sign.

For vegans or people who are lactose intolerance, I suggest soy milk. It is the only plant-based milk that has complete protein. It also offers all of the essential amino acids of cow's milk and is fortified with calcium and vitamin D. Pacific Foods' organic unsweetened soy beverage, for example, contains just water and organic soybeans, a great choice.

Canned Fish

To get your daily dose of healthy fats (not to mention protein), don't discount canned fish. It may be more processed than a fillet of salmon or fresh-caught trout, but fish in a can still offers excellent nutrition—and usually costs less than the fresh variety.

Canned fish, such as canned tuna or salmon, is a great go-to for an easy meal. Fish has always been an excellent source of omega-3s. These can help support heart health and brain function.

Bean-based Pasta

Experts reveal that one of the favorite ways to help adults, and even children, meet their needs for protein and fiber is to use bean- and legume-based pasta.

A top favorite option is Barilla's chickpea penne pasta. It may be processed, yet it's a nutritious alternative to traditional pasta for anyone interested in increasing the nutrient density of their meals and building sustainable, plant-based proteins into their diets. This bean-based penne provides 15% of the Daily Value for iron, 12 grams of protein, and 8 grams of fiber per serving.

How To Have Healthy Teeth For Your Entire Life



You may want to pay a little more attention to your teeth as the years pass. That's in part because the mechanics of brushing and flossing correctly can become harder to do if you have an age-related condition like arthritis or Parkinson's disease.

And because saliva is crucial for washing away bacteria in your mouth, problems like dry mouth (a common side effect of a variety of medications) can make you more prone to cavities.

The right tools and strategies can help you keep your teeth healthy for life. Here's what to know.

The Best Toothbrush for You

You can achieve excellent oral hygiene with either a manual or an electric toothbrush, according to Tricia Quartey, DMD, a dentist in Brooklyn, N.Y., and a spokesperson for the American Dental Association. Your technique matters more. "It's in the brusher, not the toothbrush," she says.

But if you have dexterity limitations, an electric toothbrush may make it easier to brush well, Quartey says. (See our picks below.) For instance, with arthritis, gripping a toothbrush properly may be challenging. Electric ones tend to have wider, easier-to-hold handles, says Xi Chen, PhD, an associate professor of geriatric dentistry at the Ohio State University College of Dentistry.

If you prefer a manual brush, wrapping a washcloth around the handle and securing it with a rubber band can make it easier to hold, Chen says.

Brush This Way

Whichever brush you choose, make sure it has soft or extra-soft bristles, and brush for 2 minutes twice per day, cleaning the surfaces of every tooth.

You may need to take extra care along the gumline because gum recession can leave you with more tooth surface there to clean, according to Quartey. "Even lightly brushing the gum is okay to make sure you get all of the tooth," she says.

And if you have a difficult time cleaning your back molars, open your mouth only part of the way, she says. Opening it very widely can make it harder to maneuver your brush in the back of your mouth.

Toothpaste, Floss, and More

Use a toothpaste that has fluoride, which helps prevent cavities and replaces minerals lost to bacteria. If you're cavity-prone, your dentist may prescribe a toothpaste with a higher concentration of fluoride. In a study of 345 older adults published in 2019 in the Journal of Dentistry, researchers found that those who used a high-fluoride toothpaste had fewer cavities on the roots of their teeth (which lack protective enamel) than those who used toothpaste with a standard amount of fluoride.

Cleaning between your teeth daily is crucial for oral health because even the best toothbrushes can't scrub away plaque that builds up there. Flossing works well but can be difficult if you have problems with dexterity. A great alternative is to use interdental brushes, which are shaped like tiny Christmas trees.

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If you have dry mouth, staying well-hydrated is important, so keep a water bottle with you during the day and take frequent sips. Chewing sugarless gum, especially if it contains xylitol, which may help fight cavity-causing bacteria, can also help. And if you're really uncomfortable, talk with your dentist about prescription medications that can stimulate saliva.

Go Goldilocks on your gums

Not too soft, not too hard – though it's a lot easier to do the latter than the former. "A lot of people tend to brush far too hard because they want to clean extra well," says Dr Josefine Hirschfeld, a specialist in gum health and restorative dentistry.

"But the higher pressure damages both teeth and gums slowly over time. A lot of electric toothbrushes have pressure sensors, which are extremely helpful – but for people who prefer manual toothbrushes, we recommend using a digital kitchen scale."

To test this, push a toothbrush – possibly an old one – against the scale itself to get a sense of what the right pressure feels like. 80g (2.8oz) is good, and more than 100g (3.5oz) is cause for concern.

Choose the right toothpaste

Whitening toothpastes do work if aesthetics are your concern – they can lighten your teeth by a shade or two – but, according to a recent review of studies, there's some evidence to show that they also affect the mineral content of teeth by "increasing surface roughness and reducing microhardness."

"These toothpastes often contain abrasive particles that rub off stains," says Dr Matt Hopcraft, an associate professor at Melbourne Dental School, in Australia.



"But such toothpastes also rub off parts of the tooth itself, not just stains, and the tooth surface gets scratched over time if you use them every day. "For people who already have sensitive teeth or receding gums, wherever gums have receded this part of the tooth is not very protected and very prone to wear and tear, especially if you use an aggressive toothpaste."

If you still want a whiter smile, consider using brightening pastes for brief periods – but for the long term, pick a toothpaste intended for normal or sensitive teeth.

Chew gum

Counterintuitive, maybe, but it's a good way to give your body's natural defences a bit of extra help in the middle of the day. One review of studies suggests that it provides "a small but significant reduction in plaque scores," and the European Food Safety Authority has endorsed the sugar-free kind as a way of preventing tooth decay.

"One thing that people don't really think about is saliva, which is really important from a protective point of view," says Hopcraft. "And if you have a dry mouth without much saliva, it significantly increases the risk of tooth decay. So, chewing gum is good because it helps to stimulate some saliva and remineralize teeth after eating."

Cultivate your mouth bacteria

"The digestive process starts in your mouth so that's where sugar starts to be broken down, and that causes a few issues," says Dr Arosha Weerakoon, a senior lecturer in dentistry at the University of Queensland, in Australia.

"Firstly, if you eat sugar frequently enough, you start changing the type of bacteria that grows in your mouth. Some of these bacteria, like Streptococcus mutans, love sugar and create acid as a byproduct of digesting it. That acid sits next to the tooth surface and goes to work on our teeth.

"There's a constant process of mineral dissolving and rebuilding that's going on in everyone's mouth – but of course, if there's more dissolving than there is rebuilding, you start getting holes in teeth."

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Think cleaning, not brushing

Almost everyone has the habit of brushing, but thinking of cleaning your teeth as a more holistic habit can help – it's the difference between just tidying your room and actually vacuuming it. "More than anything else, this is what's going to make the difference," says Hopcraft.

"Two minutes in the morning, two minutes at night brushing your teeth, and a minute flossing is five minutes of your day. Those two things will almost guarantee you good oral health and minimal disease. Everything else comes after that."

Learn your own brushing style

"No two people should have the same tooth-brushing technique," says Hirschfeld. "How you clean your teeth and mouth is a very individual thing – it depends on your own, very specific situation, your current dental health and your mouth. It's difficult to give individual advice that fits everyone."

If this isn't a possibility, there are apps that show good brushing technique – and some dentists are starting to offer video consultations. But if possible, it's a great investment to ask your dentist to show you your own personally-tailored technique. Think of it like learning proper exercise form in the gym: do it once or twice, and you'll benefit for the rest of your life.

Use the right floss

"When plaque matures it gets more complex and virulent," says Weerakoon. "That's where you start getting more acids produced that can trigger unpleasant effects.

"I liken flossing to Godzilla – what it basically does is to run through and strip down the infrastructure, really breaking everything down. Then all that bacteria has to then reform and put the infrastructure back together again – and then you floss again and keep disrupting it."



In other words, quality flossing can prevent plaque from fortifying, which helps prevent gum disease and tooth decay – but the best way to do it depends on your teeth.

Ask your dentist for a recommendation – and get them to help you with your technique, so that you're able to reach your back teeth as well as the easy front ones. The good news? You really only need to floss once a day.

Spit, don't rinse

While drinking water throughout the day can help keep your oral environment in good shape, it's not something to do straight after you brush.

"Using a fluoridated toothpaste is really important, but if you rinse out after you've brushed your teeth, you're just rinsing away all of that good fluoride," says Hopcraft. "What you want to do is use a pea-sized amount of toothpaste on the brush, brush your teeth and spit out the excess. Don't rinse, just spit."

By the way, if you're worrying about whether to run water over your brush before you start brushing, there's no strong evidence either way – do whatever's most comfortable, to help you build the brushing habit.

Get an electric toothbrush

Obvious, maybe, but the evidence on them is pretty definitive: one recent systematic review of studies found that powered toothbrushes show a significant improvement in plaque reduction over the manual kind.

"The oscillating, rotating brush action that modern toothbrushes use can be really beneficial, but another often under-appreciated benefit of electric toothbrushes is that the brush heads are really quite small," says Hopcraft. "That means they can actually get into all of the areas you need, as opposed to a manual toothbrush with a really big chunky head.

There's yet another reason to go electric. In a 36-month clinical study published in 2024, researchers found that powered toothbrushes had a significant advantage over the manual kind when it came to keeping existing gum recessions in check.

Side Gigs that are Actually Worth Your Time



We live in an age when making extra money on the side has never been more feasible. Between gig economy jobs, investment options, and online money-making ideas, there are plenty of opportunities if you're looking to boost your monthly income.

However, it can be challenging to balance a busy schedule and the desire to make more money. After a hectic workday, it's often difficult to find the motivation or energy to keep working.

Thankfully, many side gigs are less time- and energy-intensive than traditional jobs. With a suitable side gig, it's possible to make extra money while working on your own terms and enjoying a flexible schedule.

Best Side Hustles for Busy People

When considering a second job, vetting your potential new employer using websites like Glassdoor is an excellent way to learn more about salary range and what other people have experienced.

Similarly, online forums like Reddit have many side hustle-themed groups where it's easy to find information on a specific job. Reddit Side Hustle is one example. Just create a free Reddit account to ask for insight on a particular side job. You can also search for previous posts from Reddit members to see if someone else has already answered your question.

There are plenty of tried-and-true side hustle ideas out there. And these opportunities are ideal for full-time workers looking to increase their monthly income.

Grocery Delivery

Delivering food as a bike courier is a high-paying side gig if you don't have access to a vehicle or want to avoid putting miles on your car. However, if you're willing to drive, delivering groceries with companies like Instacart or Shipt is another lucrative, flexible job that's growing in demand.

Both companies work similarly to food delivery apps, except you're delivering grocery orders, not prepared food. If you're 18 or older, have access to a reliable vehicle, and can lift 40 pounds and navigate a grocery store without assistance, you can work for Instacart and Shipt. Instacart and Shipt let you schedule your own shifts, so you can hustle around your other job and responsibilities. According to Glassdoor, Instacart shoppers earn $11 per hour on average but can earn up to $25 per hour. Salary reviews on Glassdoor show that Shipt shoppers earn approximately $12 to $15 per hour.

In-store shoppers are guaranteed minimum wage. However, you can't work more than 30 hours per week as an in-store shopper and you don't receive any tips, unlike full-service shoppers.

Start a Blog

When it comes to hobbies that can make you money, blogging is perhaps the one with the highest income potential. If you have a knack for writing and a particular passion, you can create your own website for free or at very low cost through Bluehost and begin monetizing your online presence.

Blogging has a learning curve. Realistically, you won't earn significant income from your blog for the first few months. However, blogging is completely flexible and has full-time potential if you learn to scale your website. Plus, you can learn a host of valuable skills along the way, such as how to set up a website, write engaging content, and promote your work.

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Dog Walking & Sitting Through Rover

According to the American Veterinary Medical Association, almost 39% of households own at least one dog. That means you can make considerable money tapping into the massive pet-care industry. And for dog lovers, dog walking or sitting barely feels like a job at all.

Companies like Rover connect dog owners with pet sitters who want to look after their furry companions. All you have to do is download the Rover app, sign up, and book walking or pet sitting gigs once you're approved.

If you live in a major city, there's ample opportunity to start a dog-walking or dog-sitting side hustle. According to almost 150 Rover salary reviews from Glassdoor, dog walkers earn an average of $16 per hour. Plus, if you factor in bonuses or the higher-paying dog-sitting side of the business, it is possible to make an extra few hundred dollars every month.

Rent Out Space in Your House Through Airbnb or Neighbor.com

Companies like Airbnb have disrupted the hotel-and-travel industry by allowing homeowners to rent out a spare room or their entire property as a source of mostly passive income. Neighbor.com, meanwhile, makes it easy to turn your driveway, garage, shed, or spare bedroom into secure storage space.

If you have a spare room you rarely use, you're sitting on an incredibly simple yet effective source of added income. Airbnb's host calculator provides an estimate of how much monthly income your listing can earn based on your location and guest capacity. The calculator assumes 15 nights booked per month at forecasted daily prices, so take this number as an optimistic estimate when predicting your revenue.

Many Airbnb hosts use lockboxes so their guests can check into their spare room while they're at work or away. And there's no need to worry about damage to your property. Thanks to Airbnb's insurance policies, all hosts are covered by up to $1 million in liability insurance.



Deliver Food as a Bike Courier

Thanks to companies like Uber, DoorDash, Postmates, and Grubhub, it's incredibly easy to make some extra income on the side by delivering food to hungry people.

While food delivery companies have gotten some flak in recent months due to issues over hourly wages and the wear and tear on drivers' vehicles, delivering food as a bike courier is a different ballgame.

Bike couriers don't have to dip into their earnings to pay for gas or expensive repairs on their cars. Bikes certainly experience wear and tear. However, the cost of maintaining a basic bike is cheaper than maintaining a gas-powered vehicle.

Companies like Uber also have a separate sign-up process for bike couriers that ensures their delivery radius is smaller than delivery drivers'. Living in a large city is therefore somewhat of a requirement for this side job, as you need the bigger metropolitan population to keep order volume high in a concentrated area.

Tutor English Online

Online tutoring is probably one of the most lucrative side gigs for full-time workers. But it can be demanding.

Online tutoring companies like EF Education First are almost always looking to hire skilled, energetic online tutors to help children learn English. Additionally, companies like VIPKid pay as much as $22 per hour, according to Indeed. Some may even pay more.

Online tutors must pick a few shifts per week to tutor. Since the vast majority of students live in Asia, you have to wake up brutally early to get the job done. But it won't interfere with your 9-to-5 life.

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Rent Your Car for Passive Income

Renting your car is a potentially lucrative passive income stream option. Turo and Getaround are the leading contenders in the "Airbnb of cars" marketplace. Car owners list their vehicles with these services, essentially acting as an independent car rental service. As with Airbnb, Turo and Getaround cover car owners with up to $1 million in liability insurance. Additionally, owners have the right to deny or accept renters or remove their vehicle listing at any time.

Earning potential varies based on vehicle type, local supply and demand, and any specific perks you offer, such as unlimited mileage. Use the Turo Carculator or Getaround earnings calculator to gain a general idea of how much your vehicle can earn. Just remember it's unlikely you can rent out your car every day. It's also important to factor in commission fees. Getaround takes 40% of booked rentals, and Turo charges between 15% and 35% depending on your insurance coverage.

HyreCar is a similar rental platform enabling owners to make money renting out their car. Unlike Turo or Getaround, HyreCar connects vehicle owners to rideshare drivers working for companies like Uber or Lyft. The unique business model allows people without access to a vehicle to rent a car to make money as a rideshare driver, while giving vehicle owners another opportunity to monetize their asset. Like Turo and Getaround, HyreCar also provides $1 million in liability insurance to protect drivers and vehicle owners.



Offer Cleaning Services

Cleaning is one of the most straightforward side jobs available. And there's decent money in cleaning if you have a strong work ethic and attention to detail.

Companies like Handy and Tidy allow housekeepers to make money cleaning other people's homes. Housekeepers are free to set their own schedules, pick their clients, and manage their hours through a simple in-app interface. According to PayScale, housekeepers earn between $8 and $17 per hour.

Most cleaning jobs take between one and four hours, so if you work throughout the week, this is a perfect weekend side job idea. You must provide your own cleaning supplies, and professionalism is key to keeping clients. However, with a gig or two a week, you're looking at an extra few hundred dollars each month.

Take Part in Research Studies

If you're strapped for time and can't commit to a significant second job, you can still subsidize your income by taking part in research studies or focus groups.

Companies like Respondent connect qualified researchers and institutions with everyday subjects to take part in everything from medical studies to product questionnaires. To get started with Respondent, create a free account and enter some basic demographic information. Once your profile is complete, Respondent can match you with research groups in your area if you qualify.

According to Respondent's website, they've paid more than $10 million to participants. Plus, the company reports it pays an average hourly rate of $140 per hour.

Do Odd Jobs for Others Through TaskRabbit

The idea behind TaskRabbit is simple: Busy people hire others to handle basic errands, chores, or tasks like furniture assembly. If you work a flexible schedule or are between jobs, being a "Tasker" allows you to pick up both skilled and unskilled work.

Hourly pay is variable depending on the category of task you complete. For example, according to TaskRabbit, furniture assembly gigs earn between $74 and $200 per project, whereas mounting a television or mirror earns between $80 and $173.

Drinks That Can Instantly Lower Your Blood Pressure



When blood pressure goes unchecked, it can lead to complications such as heart disease and stroke.

One of your first lines of defense against high blood pressure (hypertension) is your diet. Adopting a blood pressure-friendly diet may helpTrusted Source keep your blood pressure within a healthy range without the side effects caused by medications.

In addition to certain foods that may help lower your blood pressure, some types of drinks may also be helpful.

In this article, we'll take a deeper dive into six different types of drinks that may help lower your blood pressure.

Beet juice

Not only do these colorful, low-calorie vegetables contain a host of health-promoting vitamins, minerals, and plant compounds, but they may also help lower your blood pressure.

A randomized pilot study from 2016Trusted Source found that the juice of both raw and cooked beets improved blood pressure. But raw beet juice had a greater impact on blood pressure.

Beets are rich in dietary nitrates, a compound known to have blood pressure-lowering effects. In a 2017 review, researchers found that these benefits were greater than the effects of nitrates alone. In other words, other heart-friendly compounds are likely at play as well.

Tomato juice

Growing evidence suggests that drinking one glass of tomato juice per day may promote heart health.

In a 2019 study, Japanese researchers evaluated the effects of drinking an average of one cup of tomato juice per day among participants with risk factors for heart disease.

They concluded that tomato juice improved both systolic and diastolic blood pressure, as well as LDL cholesterol. Other recent studies have reported similar results among people with stage 1 hypertension and pregnant women.

To avoid unnecessary sodium, which can have the opposite effect on your blood pressure, make sure to buy unsalted tomato juice.

Pomegranate juice

Not only are pomegranates rich in nutrients such as folate and vitamin C, they also boast potent anti-inflammatory effects. It may come as no surprise then that pomegranate juice can contribute to a heart-healthy diet.

A 2023 review of 14 clinical trials found that consuming pomegranate juice may help lower both systolic and diastolic blood pressure.

The effects on systolic blood pressure were independent of how long participants consumed pomegranate juice for and how much. If you decide to add pomegranate juice to your diet, make sure it's 100 percent juice with no added sugar.

Berry juice

Like pomegranates, berries — especially blueberries — are known for their antioxidant properties. A 2020 review reported that drinking cranberry or cherry juice may improve your blood pressure.

Another review published in Nature in 2016 found that consuming berries lowered both systolic blood pressure and LDL cholesterol.

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In both reviews, the researchers concluded that berries likely have cardiovascular benefits, but more research needs to be done to clarify their role in preventing and controlling heart disease. If you opt for store-bought berry juice, make sure it doesn't contain any added sugar.

Skim milk

Low-fat dairy products such as fat-free or low-fat milk and yogurt are a key component of Dietary Approaches to Stop Hypertension, a science-based set of recommendations for preventing and treating high blood pressure.

According to one 2022 studyTrusted Source, increased consumption of low-fat milk was also associated with lower levels of systolic and diastolic blood pressure.

But the researchers noted that they couldn't separate which component of dairy may be responsible for the association, surmising that phosphorus and calcium may be playing a role.

Typically, health professionals recommend you try to get three cups of low-fat milk products per day. You can drink a glass with your meals or add it to cereal or a smoothie. Steamed skim milk also makes a great addition to coffee.

But if you choose to limit dairy consumption due to environmental concerns, lactose intolerance or dietary preferences, make sure to include other sources of key nutrients such as potassium and calcium in your diet.

Tea

A 2020 literature review of randomized controlled trials compared the effects of black and green tea consumption on blood pressure. The researchers reported that long-term intake of both types of tea lowered both systolic and diastolic blood pressure. But the reduction in blood pressure was more significant for green tea. Another research from 2019 supports these findings.



What about coffee and alcohol?

Both coffee and alcohol can have varied effects on blood pressure.

Coffee

The effect of coffee on blood pressure has been a longstanding source of controversy in the scientific community. Caffeine appears to create a temporary spike in blood pressure. But this effect may not be significant, according to research from 2017, which showed that people with high blood pressure may be able to safely drink coffee.

But the study recommends people exercise some caution when consuming the drink.

Some past research has suggested that long-term coffee consumption is associated with an increased risk of hypertension. But according to the same 2017 literature review, moderate coffee consumption is safe, and perhaps even beneficial for both healthy people and those with high blood pressure.

If you have high blood pressure, ask a doctor or healthcare professional whether you should limit or stop drinking caffeinated beverages. With that said, there may be other compounds in coffee such as antioxidants, micronutrients and other plant compounds that have an anti inflammatory effect and are actually beneficial for blood pressure.

Alcohol

As with coffee, alcohol's effect on blood pressure is complicated. Health professionals usually recommend drinking in moderation, though recent research indicates even moderate drinking may be risky.

Moderate alcohol consumption — that's up to one drink per day for people assigned female at birth and up to two per day for people assigned male at birth — was once thought to lower blood pressure. But recent research suggests that even moderate drinking may pose risks to heart health.

In addition, alcohol itself may interfere with the effectiveness of medications. According to research, the impact of alcohol on blood pressure likely depends on the amount you consume and how much time has passed since consumption.

When it comes to alcohol consumption, the recommendation likely isn't the same for everyone. If you have high blood pressure, talk with a doctor to find out what's considered a safe level of alcohol consumption for you.

Top Medicines That Can CAUSE Depression



Many people are not aware that certain prescription drugs have been associated with the emergence or worsening of depression symptoms as a side effect, even in people who might not ordinarily be prone to depression. A 2018 study published in JAMA found that more than a third of U.S. adults are taking a prescription medication that could potentially cause depression or increase suicide risk.

Since depression is so common in patients with medical illnesses, it is often difficult to establish whether these medications are to blame for the mood symptoms. However, it is essential to be aware of these possible associations.

Types of Medications Causing Depression

While not a comprehensive list, the following are 10 common types of drugs that are associated with depression symptoms. You should consult with a doctor or pharmacist for information about your own specific medication regimen.

Beta-Blockers

Beta-blockers are generally prescribed for the treatment of high blood pressure, although they may also be used to treat migraines, angina, irregular heartbeat, and tremors. They may also be given as eye drops in the treatment of glaucoma. Examples of this type of drug include Toprol XL (metoprolol) and Inderal (propranolol).

Corticosteroids

These medications are often used to treat inflammatory conditions, such as lupus, rheumatoid arthritis, gout, Sjögren's syndrome, and other medical conditions.

Corticosteroids can cause a variety of psychiatric symptoms. It is thought that among other effects, corticosteroids affect serotonin, a substance produced by the brain which is believed to be involved in mood regulation.3 Examples of this type of medication include cortisone, prednisone, methylprednisolone, and triamcinolone.

Benzodiazepines

These drugs are usually used to treat anxiety and insomnia or, when necessary, to cause the muscles to relax. In certain circumstances, these drugs may lead to depression symptoms.

Benzodiazepines can also be habit-forming and may lead to dependence and withdrawal symptoms when people try to stop taking them. Common examples of benzodiazepines include Xanax (alprazolam), Restoril (temazepam), and Valium (diazepam).

Parkinson's Drugs

Drugs used in the treatment of Parkinson's disease affect a substance in the brain called dopamine. Abnormalities in this neurotransmitter have been thought to be associated with depression.

The most commonly used medication in treating Parkinson's disease is levodopa. Other common medications that may be used include Sinemet (carbidopa/levodopa) and Lodosyn (carbidopa).

Drugs That Affect Hormones

These drugs include hormonal forms of birth control as well as estrogen replacement therapy for menopausal symptoms. Variations in hormone levels in women are often associated with depression symptoms, although it is not completely understood how this interaction occurs. Research suggests that progestin-only birth control is unlikely to cause symptoms of depression.

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Stimulants

Stimulant medications may be prescribed to treat daytime sleepiness associated with conditions like narcolepsy, and they may also be used in the treatment of attention deficit hyperactivity disorder (ADHD).

Ritalin (methylphenidate) and Provigil (modafinil) are some examples of this type of medication. Although they have been used to augment antidepressants, there is also an association of mood worsening with their use in some patients.

Stimulant medications can also produce dependence and withdrawal, which may lead to symptoms of depression, such as fatigue and sleep difficulties when people stop taking their medication.

Anticonvulsants

These drugs are used in the treatment of seizures, although they may also be used in treating other conditions, such as bipolar disorder and neuropathic pain.

Some examples these types of medication associated with an increased risk for depression include Tegretol (carbamazepine), Topamax (topiramate), and Neurontin (gabapentin), and barbituates and Sabril (vigabatrin).

Proton Pump Inhibitors (PPIs) and H2 Blockers

These medications are most commonly prescribed to treat gastroesophageal reflux disease (GERD) and have occasionally been associated with depression for reasons that aren't clear.





Statins and Other Cholesterol-Lowering Drugs

While statins are the most commonly prescribed drugs for lowering cholesterol, other drugs, such as fibrates, colesevelam, ezetimibe, and nicotinic acid can also be used for this purpose.

There have been some reports linking these drugs with depression. It is thought that these drugs may cause depression by lowering the levels of cholesterol in the brain, where it serves many important functions.

Anticholinergic Drugs

Anticholinergic drugs influence a variety of functions in the body, including slowing down the action of the intestines. They are often used to treat irritable bowel syndrome (IBS) with medications like Bentyl (dicyclomine). However, because they affect the central nervous system, they may have some association with depressive symptoms, particularly in older adults.

Some case reports have indicated there may be an association between anticholinergic medications and mood disorders. However, some more recent research has not found such a link. However, research suggests that long-term use of such drugs may increase the risk of dementia.

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.

EP Federal Credit Union
1300 Pennsylvania Ave NW Room 300, Washington, DC 20004
+++

Our mission is to provide the best money management opportunities and services to the individuals who make up EP Federal Credit Union.

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.

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Oregon State Credit Union
1980 NW 9th St,
Corvallis, OR 97330
+++

Who We Are
At Oregon State Credit Union
We put people first, offering smart financial solutions and everyday convenience.

Our members own the credit union
Since 1954, we've been here for one reason: to serve our members. As a member-owned, not-for-profit credit union, we reinvest earnings into better rates, lower fees, and exceptional service — benefiting you, not shareholders. That's what sets us apart from banks and drives us to create financial solutions that truly make a difference.

Our history
Our story begins in 1954 with a shoebox and $25
Back in 1954, Bob Coyle — an Agriculture professor at Oregon State College — had a simple idea: help his colleagues with their financial needs. So, he founded Oregon State College Federal Credit Union with just $25 and a shoebox to hold deposits.

In those early days, membership was small and personal. If someone needed a loan, Bob literally carried that shoebox from member to member, gathering enough funds to make it happen. From those humble beginnings, we grew — carefully and purposefully — into a strong, member-owned credit union offering more services, more convenience, and more ways to make life better.

Breaking new ground
By 1960, we celebrated a major milestone — $1 million in deposits! Bob Coyle, who started it all with a shoebox, became our first paid manager, leading the way into a new era of growth.
The following year, we opened our first off-campus branch on Monroe Avenue in Corvallis, making it easier for members to access the credit union they owned.

In the early 1970s, we introduced Golden Thrift Certificates, paving the way for Money Market options. By the late '70s, growing competition pushed us to expand even more — adding Share Certificates and a line of credit loan program to give members greater flexibility.

Then came the 1980s — a decade of rapid growth and new possibilities. We rolled out checking accounts, ATMs, IRAs, mortgages, phone banking, and safe deposit boxes, making everyday banking easier than ever. Behind the scenes, we embraced technology with in-house computer systems and a central processing unit, boosting efficiency and setting the stage for the future.

70 years strong and still member-first
We've come a long way from the shoebox in 1954. Today we're a thriving state-chartered, not-for-profit credit union serving counties in Oregon and Washington, and our vision remains the same: creating financial solutions that make lives better.

For more information, visit our website at www.oregonstatecu.com or call us toll-free at (800) 732-0173.

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Oklahoma Community Credit Union1401 311 E McElroy Rd, Stillwater,
OK 74075
+++

Experience the Credit Union Difference
Membership is available to everyone!

Our Mission
"To enhance the financial well-being of our members and communities."

Our Story
In 1968, a group of university employees gathered together to form O.S. University Employees Federal Credit Union, beginning with $178 in total assets. As our membership grew to the Stillwater community and Payne County, we became University & Community Federal Credit Union in 2000.

Today, as Oklahoma Community Credit Union, we serve 13,000+ members and have expanded our membership eligibility in 2023 to include all individuals with our American Consumer Council partnership. Our asset size has grown to over $200 million to become a midsize financial institution that can meet the needs of our members and communities.

In 2023 we opened our second full-service branch in west Stillwater and in 2024 we finished a year-long, complete remodel of our main branch on McElroy Road. Oklahoma Community now has two full service branches. We are proud to be a member-owned financial cooperative and the only financial institution that can call Stillwater its hometown and now serve communities across north central Oklahoma.

Board of Directors
Oklahoma Community Credit Union is governed by a volunteer Board of Directors composed of members of the Credit Union.

OKLAHOMA COMMUNITY CREDIT UNION

The Board of Directors is elected by the Members at the Credit Union's Annual meeting. Directors set Credit Union policy, hires and annually reviews the performance of a President/CEO and appoints the Supervisory Committee among other responsibilities. By this democratic process controlling management is in the hands of the Credit Union Members. Each Member has one vote regardless of the number of shares owned. If you are interested in learning more about the position of Director please contact our CEO during normal business hours.

Yes! You can join!
A credit union provides all the same products and services as a bank but, unlike a bank, our profits don't go to shareholders. As a not-for-profit organization, our profits go back to you and other credit union members through dividends paid on deposits, lower fees, and reduced interest rates charged on loans.
Oklahoma Community Credit Union membership is open to anyone.

For more information, visit our website at www.okcommunitycu.com or call us toll-free at (405)743-3328.

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Telhio Credit Union
1401 Constitution Ave NW,
Washington, DC 20230
+++

Since 1934
Since 1934, Telhio has been a strong financial institution and has served its members and its community by promoting financial accessibility through extraordinary service and innovative financial solutions.

#1 SBA Lender Among Ohio Credit Unions
As the top Small Business Administration (SBA) lender among Ohio credit unions, we take your business banking personally.

We understand what it means to be an entrepreneur, driving innovation and growth in our communities. Small businesses are the backbone of our economy, and we appreciate the challenges you face every day. We are dedicated to making financial services and loans easier and more accessible for business owners, and we are constantly striving to think ahead so you don't have to when it comes to your finances.

At Telhio Credit Union, we believe in the power of small businesses and are here to support you every step of the way. Whether you are just starting your venture or looking to expand, Telhio is dedicated to providing you with the tools and resources you need to succeed. Let us help make your business dreams a reality!

Our Commitment
For decades, Telhio has been a strong financial institution that has served its members and community by providing extraordinary service and innovative financial solutions. Throughout our mission, we are guided by our three core values - caring, commitment, and integrity - which remain at the center of everything we do. Our Statement of Commitment contains six sections that address the philosophical views of Telhio management:

- Service to Members
- Member Education
- Government Involvement
- Public Service and Corporate Citizenship
- Diversity
- Commitment to the Credit Union Movement

For 90 years, Telhio Credit Union has had a singular focus - to serve our members, who are truly our owners. Whether we are helping a family purchase their first home, assisting an entrepreneur with financing to expand and grow their business, delivering financial education seminars or setting up a savings account for a member's grandchild...we know that our members trust us to provide the financial services and products they rely on. And we do not take that trust lightly.

There is a reason we are one of the fastest-growing credit unions in the state - because we prioritize what really matters - our members: the individuals, families and small businesses that we serve. Community is at our core and why we work closely with local partners and businesses. Telhio is proud to be designated as a Community Development Financial Institution with a focus on supporting underserved communities. Our team is an incredibly talented and dedicated group of professionals who put our core values of integrity, caring and commitment in action every single day. We are committed to our team and our team is committed to serving you - our members and our community.

For more information, visit our website at www.telhio.org or call us toll-free at 614-221-3233.

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Fargo VA Federal Credit Union
12101 N Elm Street
Fargo, ND 58102
+++

ABOUT FARGO VA FCU

At Fargo VA Federal Credit Union, we're proud to serve those who have served our country by providing personalized financial solutions designed with Veterans in mind. As a member-focused credit union, our priority is helping you achieve your financial goals with competitive rates, convenient services, and local support you can trust.

Whether you're looking to finance a vehicle with one of our affordable auto loans, purchase recreational equipment for your next adventure, or access the value in your home through a home equity loan, we offer lending options tailored to your needs.

Our low-interest VISA® Credit Card helps you manage everyday expenses while keeping borrowing costs down. We also make banking easy and accessible with secure Internet Banking and Mobile Banking services, allowing you to check balances, transfer funds, pay bills, and manage your accounts anytime, anywhere.

At Fargo VA Federal Credit Union, you're more than an account number—you're part of a community that understands and appreciates the sacrifices Veterans have made. Experience the difference of a financial institution committed to providing exceptional service, financial value, and the convenience you deserve.

Mission Statement

Our Credit Union is a non-profit cooperative owned and controlled by its members. We exist to meet our members' financial needs by providing favorable rates on savings and loans, educating members and promoting credit union uniqueness.

For more information, visit our website at www.fargovafcu.org or call us toll-free at (701)280-0870.

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.

SBS SMALL BUSINESS 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
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ACC Wrap Up

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



Green C Certifcation

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

Applications for the Fall cycle are being accepted through October 1, 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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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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