

## *About The American Consumer Council*

The American Consumer Council is a non-profit consumer education organization founded in 1987 to educate consumers on how to purchase safe, reliable products and services. For over 25 years, ACC has championed the rights of consumers and battled unscrupulous business to defend the rights of American consumers.

Today, ACC provides many services including consumer advocacy, protecting consumers from using harmful products, sponsoring financial education programs to help consumers make prudent financial decisions, and administering several award programs including the Friend of the Consumer Award and the **Green C™** Certification program which certifies companies and organizations that adhere to the highest standards for environmental compliance, sustainability, and corporate social responsibility.

As a non-profit, tax-exempt organization, ACC fulfills its mission to its nearly 150,000 members in 50 states in the following ways. First, ACC is a leader in protecting the interest of consumers through awareness and advocacy programs. Secondly, ACC is pleased to partner with a growing network of non-profit, federally-insured credit unions that offer financial education programs and provide our members with low rate loans plus a safe place for their savings and investments. Thirdly, ACC is now the recognized leader in Green Certification for companies and organizations that want to demonstrate their commitment to the environment and corporate social responsibility by earning the **Green C™** Certification designation. ACC is also proud to offer its "Official Sponsor" program for trusted companies and brands that consumers should support.

In today's challenging economic times, consumers want to do business with companies and organizations they can trust. The trust factor has become a major concern for consumers due to the increased number of product recalls and the failure of once-trusted brands and institutions. Through its education, awareness, and recognition programs, ACC is helping consumers make better financial decisions and do business with reliable companies that are committed to protecting our environment and preserving our natural resources.

Please visit ACC's website at [www.americanconsumercouncil.org](http://www.americanconsumercouncil.org) for more information on our membership programs, services, and educational offerings.



**AMERICAN CONSUMER COUNCIL**

A Non-Profit Consumer Education Organization

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*"Educating America's Consumers"*

*Advocacy • Education • Recognition*



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## How ACC Will Benefit You...



Did you know that nearly 4 out of 5 American consumers feel cheated or mistreated by a business during their adult life! Consider these situations...

Have you ever purchased a product or service that didn't meet your expectations only to find you couldn't get your money back? Have you been

the victim of a mortgage scam or frustrated trying to fix an error on your credit report? Are you tired of dealing with big banks that don't know your name and refuse to lend you money because your credit score is below 700?

Ruby Walker of Midland, Texas spent six frustrating months trying to get her money back after buying a used car that was supposedly under warranty. It wasn't! But, when she joined the American Consumer Council, we helped Ruby recover every penny she spent on that old lemon!

Jim Evans of Modesto, California was two days away from losing his home of 22 years when the American Consumer Council helped him find the right legal resources to stop the bank's illegal action and renegotiate his mortgage through a government program.

Sal Romano of New Jersey had his identity stolen and turned to the American Consumer Council to get help restoring his credit and clearing his good name.

Since 1987, the American Consumer Council has been the consumer's champion! ACC has helped thousands of consumers win their fights with unscrupulous businesses and greedy companies that take advantage of the little guy. ACC is one of the nation's largest non-profit consumer education organizations and we will always stand-up for consumers and fight for their rights. We pride ourselves on being the Consumer's Champion!

ACC's mission is to educate consumers on financial matters, advocate for the rights of American consumers, and recognize deserving companies and organizations that practice corporate social responsibility and being friends of the consumer. We're not afraid of big business or big government. We know consumers have rights and we love a good fight!

As a member of the American Consumer Council, you're lending your voice and support to help us fight the good fight and ensure your rights as a consumer.

## Consumers Control the Marketplace

Across the nation, consumers are joining forces through organizations like the American Consumer Council to make their voices heard and their opinions count.

According to our research, consumers want three things:

1. **Safe, reliable, durable products and services at a fair price.**
2. **A close, working relationship with their preferred financial institution.**
3. **To support companies which care about our environment and protect our natural resources.**

Network of over 40 state/regional consumer councils including:

Alabama Consumer Council  
Alaska Consumer Council  
Arizona Consumer Council  
Arkansas Consumer Council  
California Consumer Council  
Carolina Consumer Council  
Colorado Consumer Council  
Connecticut Consumer Council  
Delaware Consumer Council  
Florida Consumer Council  
Georgia Consumer Council  
Hawaii Consumer Council  
Illinois Consumer Council  
Indiana Consumer Council  
Iowa Consumer Council  
Kansas Consumer Council  
Kentucky Consumer Council  
Louisiana Consumer Council  
Maryland Consumer Council  
Massachusetts Consumer Council  
Michigan Consumer Council  
Minnesota Consumer Council  
Mississippi Consumer Council  
Missouri Consumer Council  
Montana Consumer Council  
Nebraska Consumer Council  
Nevada Consumer Council  
New England Consumer Council  
New Jersey Consumer Council  
New Mexico Consumer Council  
New York Consumer Council  
North Dakota Consumer Council  
Ohio Consumer Council  
Oklahoma Consumer Council  
Pacific Northwest Consumer Council  
Pennsylvania Consumer Council  
South Dakota Consumer Council  
Tennessee Consumer Council  
Texas Consumer Council  
Utah Consumer Council  
Virginia Consumer Council  
West Virginia Consumer Council  
Wisconsin Consumer Council  
Wyoming Consumer Council

## Financial Programs & Workshops



ACC is pleased to co-sponsor a series of consumer education programs in partnership with member credit unions. Our goal is to help consumers make better purchasing decisions and to invest wisely for their future needs.

The workshops and educational programs listed below are offered by member credit unions at various locations and times throughout the year. Please visit [www.americanconsumercouncil.org](http://www.americanconsumercouncil.org) for topics and schedules:

### Family Business Strategies

Every day you apply solid business planning and strategies to build a successful business, but do you have a good succession plan? Are you employing effective strategies that ensure the transfer of your business to future generations?

### Charitable Giving: A Strategy for Helping Others

You might be surprised to learn that giving to your favorite charitable organization might have some added personal financial benefits. This workshop is designed to help potential donors understand the tax benefits and favorable impact that charitable gifts can play in terms of your financial planning.

### Financial Planning for First-Timers

This workshop is designed for those persons who have recently graduated from college and are established in the work place. It is designed to help you understand the basic principles of sound financial management and sort through the various options you have in order to build your financial wealth.

### Education Funding: Giving Your Kids The Future Edge

There are more options for funding your children's education than ever before. Determining which ones are best for you requires some degree of education on your part. This program will teach you how to plan your children's future.

## Join Today!

Becoming a member of the American Consumer Council is easy. Visit [www.americanconsumercouncil.org](http://www.americanconsumercouncil.org) and click on the "Join Now" button. This will take you to our online membership application. Complete the basic information, select your type of membership and send it to ACC for quick processing. And, best of all, it's very affordable!

### Benefits of Membership...

When you become a member of the American Consumer Council, you are exercising your power and rights as a consumer! In addition to joining one of America's most formidable non-profit consumer advocacy organizations, you will be joining almost 150,000 other Americans who will lend their muscle and support to defend your rights as a consumer. Also, you will have access to special programs and services ranging from financial literacy workshops and webinars on "How to Plan and Save for Retirement" to "Funding your Child's College Education." You'll also have access to special travel discounts, insurance programs, and the opportunity to join one of the many outstanding credit unions that partner with ACC to serve our consumer-members. Take advantage of a consumer-friendly, member-driven financial institution that cares about you!

So join ACC today and feel the power of being part of a movement that is all about you... **the American consumer!**

### Estate Planning: Leaving it to Those You Love

Through careful planning, you can significantly change what you pass on to your children or favorite charity. This workshop is designed to help you understand all key aspects of Estate Planning and how to jump-start the process.

### Insurance and Protections For Challenging Times

Planning for the unexpected contingencies in life can provide needed funds in times of adversity. Whether you need help with protection for your business, your home, your life, your health or other assets, this workshop will advise you.

### Personal Finance

If you expect to live a long and prosperous life, then it makes sense to prepare for the kind of future that you would like. This workshop is designed for those persons who don't already have a detailed, written financial plan in place.

### Retirement

Whether you will enjoy your retirement or not might depend on the decisions that you make today. This workshop is an excellent way to understand how to plan for your retirement and what the financial requirements will be to help you maintain your current lifestyle.

### Tax Planning and Savings

This special tax planning workshop is designed to help you avoid being over-taxed and show you how to start saving your money. After all is said and done, one of the quickest ways to make money is to save more of what you presently pay in unnecessary taxes.

### Wealth Accumulation: A Long-Term Strategy

Risk, reward, and liquidity - they all play an important role in your investment decisions. Finding the right investment is often not an easy task. This workshop will help you decipher the various investment strategies offered through your credit union and understand how to create a Wealth Accumulation strategy that fits your income and long-term needs.