



Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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Consumer Confidence Virtually Unchanged in October



The Conference Board Consumer Confidence Index® inched down by 1.0 point in October to 94.6 (1985=100) from an upwardly revised 95.6 in September.

Consumer confidence moved sideways in October, only declining slightly from its upwardly revised September level.

- Consumers' view of current business conditions inched upward, while their appraisal of current job availability improved for the first time since December 2024.
- Consumers were a bit more pessimistic about future job availability and future business conditions while optimism about future income retreated slightly.
- Confidence declined for consumers under 35 years old and improved for consumers aged 35 to 54.
- Confidence fell for consumers making less than \$75K a year but improved for most of the income groups making more than \$75K.
- Consumers' views of their Family's Current and Future Financial Situation both improved in October.
- References to tariffs declined further this month but remained elevated.

The Present Situation Index—based on consumers' assessment of current business and labor market conditions—gained 1.8 points to 129.3.

The Expectations Index—based on consumers' short-term outlook for income, business, and labor market conditions—declined by 2.9 points to 71.5.

Holiday Travel May Break Another Record-- Top tips to manage the chaos



The holidays are quickly approaching, which means there is potential for record-breaking travel yet again. NerdWallet's annual holiday travel report expects Americans to spend \$311 billion on flights and hotels this year, totaling \$2,586 a person, which is up nearly \$260 from last year.

"The longer you wait to book holiday travel, the more expensive it is going to get," said Sally French, who tracks travel for NerdWallet.

"This is really the week that you want to be booking your Thanksgiving travel and we are not far out from the week that you wanna make sure you've got your Christmas locked in," she said.

French advises having Christmas travel booked the first week of November. NerdWallet says at least 51 days out is the best timing for Christmas bookings - which is Nov. 4.

Meanwhile, for those driving to their Thanksgiving destination, they can expect to see lower gas prices as gas prices nationally are falling and approaching \$3 per gallon. Parts of Oklahoma and Ohio could even see prices dip below \$2 per gallon.

Potential record travel

Thanksgiving in 2024 was the busiest Thanksgiving ever at airports across the country, but those records could be shattered this year. Booking data from Cirium comparing 2024 to 2025 shows holiday trips booked between June 30 and Oct. 8 are up 2.2% for Thanksgiving and up nearly 1% for the week of Christmas.

"I think the entire fourth quarter, the fall break, Thanksgiving, Christmas, they're all likely to set records with strong demand," United CEO Scott Kirby said.

This Thanksgiving, airlines are adding about 250,000 more seats in an effort to keep up with the growing demand. "As long as the economy keeps growing, I think that pace can continue," Kirby said.

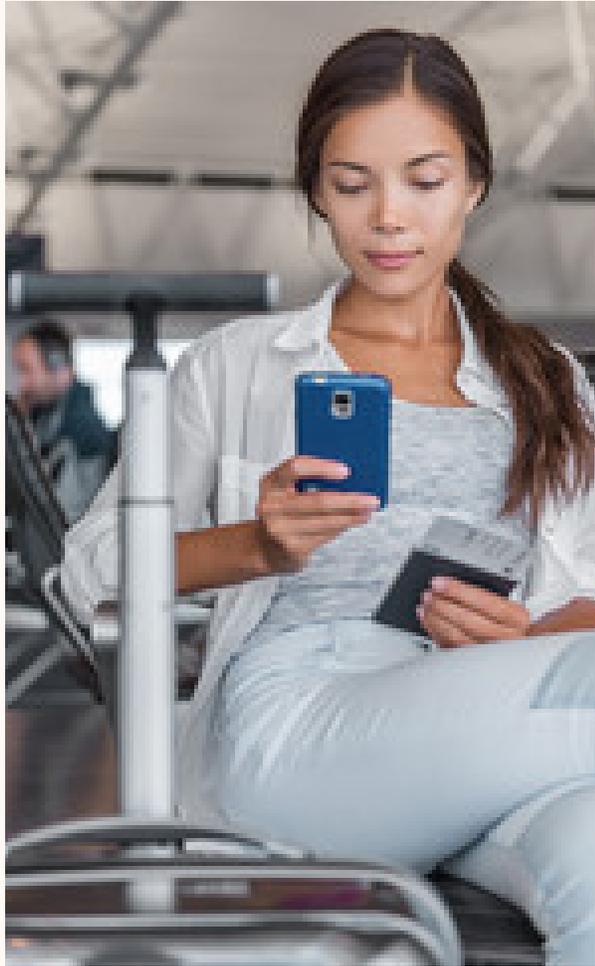
Top Tips For Holiday Travel 2025

Picture this: you're staring at flight prices that jumped \$300 overnight, your hotel says "no award availability" despite their "no blackout dates" promise, and TSA just confiscated your carefully wrapped gift because you didn't know the 3-1-1 rule applies to cranberry sauce.

Holiday flight booking insights: Cheapest days to fly

The newly updated analysis is based on four years of data from Google Flights, which helps indicate the potential costs for travelers this holiday season.

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Average prices for Thanksgiving trips tend to be lowest 35 days before departure -- versus 45 days in the 2024 analysis. Average prices for Christmas and New Year's trips tend to be lowest 51 days before departure.

While travelers won't save much by booking on any particular day of the week, Tuesday has historically been the cheapest, but only by 1.3% compared to Sunday, which is the most expensive day.

The cheapest days to travel are still Monday through Wednesday, which are nearly 13% cheaper than flying over the weekend.

Another key to finding savings on holiday travel is to take a layover, which can help people save about 22% on average compared to nonstop flights.

Trending destinations for Thanksgiving travel

Mid-sized cities appear to be on the rise, compared to 2024. The top five domestic destinations include Columbia, South Carolina; Bozeman, Montana; Spokane, Washington; Detroit, Michigan; and Omaha, Nebraska.

Trending destinations for Christmas, New Year's Eve

Travelers opting to head out of the country this holiday season will likely opt for palm trees over fir trees. The top five international getaways, according to Google, include Rio de Janeiro, St. Lucia, Marrakech, Tel Aviv and Curaçao.

By properly planning, you can enjoy the travel season this holiday, also keep your peace of mind.



New Reports Show High Levels of Lead in Protein Powder



Getting enough protein is key to fueling your body. While there are plenty of high-protein foods to add to your plate, many turn to protein shakes and supplements. New research found that certain popular protein powders and shakes may raise your risk of lead exposure and related health issues. The research, published by Consumer Reports, looked at lead levels in specific brands and found that many of them contain levels of lead that exceed what experts say you should safely consume daily.

Does this mean you should toss your stash of protein powders? Not necessarily. The findings do, however, ask you to reflect on where you get your protein (whole foods versus supplements) and how much you actually need. Because the reality is, you can likely hit your daily recommended protein targets via whole foods like Greek yogurt, lean meats, nuts, tempeh, and more.

Keep reading for more insights from the report, including the two of 23 protein powders tested that safety experts recommend avoiding completely.

What did the report find?

Over a three-month period that began last November, the Consumer Reports research team anonymously purchased multiple samples of 23 protein powders and pre-made protein shakes that represented two to four distinct lots of each product from a variety of sources, including Amazon, Walmart, and health food stores.

They were all tested for average levels of total protein, arsenic, cadmium, lead, and other elements. And lead—a toxic metal found in dirt, water, the environment, and manufactured products that, in high amounts, may cause developmental delays in children and immune suppression, reproductive issues, and high blood pressure in adults—emerged as the ingredient of most concern.

It's important to note that lead consumption parameters are not clearly defined on a federal level; however, the U.S. Food and Drug Administration (FDA) says that there is no known safe amount of lead to consume. So, for their research, Consumer Reports referenced California's Proposition 65 safe harbor maximum allowable dose level for lead, which is 0.5 micrograms per day. (The FDA is, however, spearheading an ongoing initiative called Closer to Zero that recommends action levels for lead in processed food intended for babies and young children under two.)

What products contained the most lead?

About 70% of the products that Consumer Reports tested contained over 120% of the safety experts' level of concern for lead (0.5 micrograms per day). The lead levels in plant-based products were, on average, nine times greater than those made with dairy proteins like whey, and twice as great as beef-based products. The two that ended up prompting the most concerning lead levels were Naked Nutrition's Mass Gainer powder, which contained 7.7 micrograms of lead per serving, and Huel's Black Edition powder, which contained 6.3 micrograms of lead per serving. Spokespeople from both brands responded in the report.



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According to the Consumer Report piece, a spokesperson for Huel noted that the brand's products undergo "rigorous testing" and that the company is "confident in the current formulation and safety of the products, which is well within the levels set out by [National Sanitation Foundation]."

Meanwhile, Naked Nutrition says it gets its ingredients from "select suppliers" that give "documentation attesting that they were checked for heavy metals," James Clark, chief marketing officer, told Consumer Reports. "We take our customers' health very seriously." Per Consumer Reports, Naked Nutrition has requested a third-party test of its Mass Gainer powder in response to their findings.



These findings are particularly concerning as Americans' protein goals continue to climb, along with lead levels in protein powders, when you compare this study to the similar one Consumer Reports conducted 15 years ago. The International Food Information Council's 2024 Food & Health Survey indicated that 71% of Americans were trying to eat more protein, an effort that's largely driven by research that says it supports weight loss.

However, according to the FDA's Dietary Guidelines for Americans, the recommended daily allowance for protein is 0.8 grams per kilogram of body weight. In general, that suggests that a person who weighs 160 pounds should eat roughly 58 grams per day, although needs can vary depending on individual health and activity levels, Jennifer Christman, M.H.A., R.D.N., L.D.N., C.P.T., registered dietitian at Optavia, previously told Prevention.

Should you be concerned?

Ultimately, there's no need to panic. Lead exposure is basically a part of existing—according to the report, the average American adult is exposed to lead every day. The concern brought to light is regarding repeated daily use of contaminated powders. Researchers recommended against using protein powders every day due to potential lead levels in the products. If you're worried about reaching your protein goals, there are plenty of protein-packed recipes that fit a variety of diets and eating patterns.

Consumer Reports shared their findings with the FDA and received the following response from an agency spokesperson: "We will review the findings from Consumer Reports' testing along with other data we have collected to better inform where to focus our testing efforts and enforcement activities."

Winterproofing Your Home--Best inexpensive ways to prepare



As winter approaches, homeowners across the United States are bracing for the seasonal spike in energy costs. However, there's a silver lining in this year's forecast.

According to the U.S. Energy Information Administration's (EIA) 2024 Winter Fuels Outlook, most American households expect to pay about the same for heating as last winter despite predictions of colder temperatures.¹

From simple DIY tricks to smart investments, here are the nine inexpensive yet powerful improvements that could keep you cozy and potentially offset any increases in energy costs.

Seal Air Leaks

One of the most effective ways to winter-proof your home is by sealing air leaks around doors and windows. These sneaky gaps can let precious warm air escape and allow cold drafts to enter, forcing your heating system to work overtime.

Start by inspecting your home's exterior for any visible cracks or gaps. Use caulk to seal small openings and weatherstripping for larger gaps around doors and windows.

Consider applying plastic film insulation to your windows for an extra layer of protection. This simple DIY project can reduce heat loss for single-pane windows.

Insulate Your Pipes

Frozen pipes can lead to costly repairs and water damage. Protect your plumbing by insulating exposed pipes in unheated areas like basements, attics, and crawl spaces.

Foam pipe insulation is an affordable and easy-to-install option. Simply cut the foam to size and wrap it around your pipes. For hard-to-reach areas or irregular pipe shapes, consider using insulation tape. This small investment can prevent heat loss and reduce the risk of burst pipes during extreme cold spells.

Clean Your Gutters

While often overlooked, clean gutters protect your home during winter. Clogged gutters can lead to ice dams, which can cause water to back up and seep into your home's interior.

Before the first freeze, remove leaves, twigs, and debris from your gutters. Ensure downspouts are clear and direct water away from your home's foundation. If you're uncomfortable on a ladder, consider hiring a professional. Gutter cleaning costs far less than repairing water damage caused by ice dams.

Upgrade Your Thermostat

A smart thermostat can significantly reduce heating costs while keeping your home comfortable. These devices learn your schedule and preferences and automatically adjust the temperature to optimize energy usage.

Installing a smart thermostat is a relatively simple DIY project that can yield substantial savings. According to the Department of Energy, you can save up to 10% yearly on your heating and cooling bills by lowering your thermostat to 7-10°F for 8 hours daily. Many energy providers offer rebates for smart thermostat installations, making this upgrade even more affordable.

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CONTINUED**Add Extra Insulation**

Proper insulation is key to maintaining a warm home and reducing energy costs. Focus on insulating your attic, as up to 25% of your home's heat can escape through the roof.

Check your attic's current insulation levels and add more if needed. Rolled fiberglass insulation is an affordable option that you can install yourself. For an eco-friendly alternative, consider cellulose insulation made from recycled paper products. Improving your attic insulation can lead to up to 50% energy savings on your heating bills.

Maintain Your Heating System

Regular maintenance of your heating system is crucial for efficiency and safety. A well-maintained furnace or boiler operates more efficiently, saving you money on energy bills and preventing costly breakdowns.

Schedule a professional inspection and tune-up for your heating system before the cold weather hits. In between professional services, change your furnace filter regularly – typically every 1-3 months.

**Reverse Ceiling Fans**

Did you know your ceiling fans can help distribute heat more evenly throughout your home? By reversing the direction of your ceiling fans clockwise, you can push warm air down from the ceiling, making your rooms feel warmer.

This simple adjustment can allow you to lower your thermostat by a degree or two without sacrificing comfort. Switching the direction of your ceiling fans is usually as easy as flipping a switch on the fan's housing. Remember to run the fans at a low speed to avoid creating a cooling effect.

Draft-Proof Your Doors

Doors are common culprits for heat loss in homes. Gaps around doors can let in cold air and drive up your heating costs. Fortunately, there are several inexpensive ways to address this issue.

Start by installing door sweeps at the bottom of exterior doors to block drafts. Apply self-adhesive weatherstripping for gaps around the sides and top of the door. Don't forget about your attic access door – adding weatherstripping here can prevent warm air from escaping into your attic.

Insulate Your Water Heater

Your water heater works harder in winter to heat cold water, which can lead to increased energy consumption. By insulating your water heater, you can reduce heat loss and save on your energy bills. For electric water heaters, use a water heater blanket to wrap the tank. Be careful not to cover the thermostat or heating element access panels.

Leave the top, bottom, thermostat, and burner compartments exposed for gas water heaters. This simple DIY project can reduce heat loss by 25-45% and save you 7-16% annually on water heating costs: water heaters.

Stay warm this winter--and save a few bucks at the same time!

Holiday Season Mental Health Tips



People often describe the holiday season as “the most wonderful time of the year” filled with family, friends, celebrations, traditions, and good cheer. For some, though, the holiday season can bring increased stress and worsen physical and mental health conditions.

Consider that:

- A 2023 American Psychological Association poll found 41% of adults reported that their stress level increases during the holiday season.
- Among people living with a mental health condition, 64% reported their conditions worsen around the holidays.

During the holiday season, it is especially important to practice self-care and find ways to reduce stress when possible. Here are a few ideas, from practicing gratitude to helping others to writing your thoughts and feelings down in a journal.

Top self-care tips to support your mental well-being during the holidays

Practice gratitude

Research shows that those who practice gratitude not only reduce their stress levels but also feel less pain, get better sleep, have stronger immune systems, experience healthier relationships, and perform better professionally. Gratitude has also been shown to motivate people to make healthier food choices. Gratitude can be practiced in a variety of ways.

- Create a “gratitude jar”—When you feel gratitude, write that experience down on a piece of paper and place it in the jar. Each month, pull out a few experiences to read and maybe share with others.
- Start a gratitude journal—every day write down at least 1 thing you were grateful for that day. It could be as simple as a beautiful flower, someone who smiled at you, or even getting out of bed.

Acknowledge your feelings

Every feeling you experience is valid. Give yourself permission to feel each feeling. You may experience opposing feelings, like grief and joy, during the holiday and that is okay. Using an emotion checklist can help you better identify you’re feeling. You may find it helpful to write down your feelings in a journal or share them with someone you trust.

Learn to say “no”

It can be tempting to say “yes” to everything, especially at the holidays. If you say “yes” to something when you wanted to say “no” it can lead to feelings of resentment and being overwhelmed. Remember that “no” is a complete sentence and you do not have to explain your choice to other.

Be realistic

There are only 24-hours in a day. Make a list of all the events and obligations you have during the holiday season and prioritize them. Know that it is okay to decline an invitation or make a conscious choice to only participate in a certain number of holiday events during a given timeframe. For example, you may decide to only participate in 1 event each weekend.

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CONTINUED**Stick to healthy habits**

In the hustle and bustle of the holiday season, it can be easy to forget about the basics. Healthy foods can boost our mood,⁴ sleep has been shown to maintain cognitive skills such as attention, learning, and memory as well as increasing positive emotions, and physical activity is associated with reduced anxiety, depression, and negative mood plus an increase in self-esteem and cognitive function. Here are some ways to make healthy habits a priority.

- **Diet**—Before attending a holiday gathering have a healthy snack. Fill your plate with fruits and vegetables, if possible use low fat and reduced sodium ingredients, enjoy small portions of higher calorie foods.⁷
- **Sleep**—The National Sleep Foundation recommends sticking to a sleep schedule where you go to bed and wake up at the same time every day, creating a sleep-friendly bedroom that is dark, quiet, and a comfortable temperature, exercising daily, and avoid food and drinks 2-3 hours before bed.
- **Exercise**—visit your local fitness center and check out their physical activity offerings. Take a walk outside or have a dance party.

Get creative

Creativity comes in a variety of forms and the world is your oyster. Try coloring, painting or making a craft. Get creative with your holiday baking or try a new recipe. Write a poem or short story.

**Give or serve others**

Volunteering can increase life satisfaction and reduce symptoms of depression and anxiety. Respondents of The United Healthcare/Volunteer Match study reported higher levels of life satisfaction, a higher sense of control over life, and feeling physically and emotionally healthier. Older adults specifically reported a more positive attitude towards aging and higher control over their health.

Find a service opportunity that best suit you, your values, and abilities. Volunteer at a local organization, send a card to someone, contribute to a charity, adopt a family, pet, or child, or make a meal or treat for someone.

Journal

Write one sentence every day describing your day. Or try writing for a set amount of time (5-10 minutes) in a free-flowing stream-of-consciousness style. Write without censoring your feelings or judgement. You may also find it helpful to write down three things you're struggling with and one action step to relieve that concern.

Reach out

If you're feeling isolated or alone reach out to your support network. If you or someone you love is experiencing a mental health crisis, call 988. You will be contacted to a trained crisis counselor who can provide free and confidential emotional support and connect you with local resources.

During the holidays, and throughout the year, give yourself grace as you navigate the joys and challenges of the holiday season. And remember the words of author L.R. Knost about self-care: Taking care of yourself doesn't mean 'me first', it means 'me too'."

Have a happy holiday season!

Top Charming Fall Getaways

Cooler weather, vibrant foliage, pumpkin everything – fall is hard to beat. In much of the U.S., it's the Goldilocks season: not too hot, not too cold. You'll also find smaller crowds and better prices, making it an ideal time to travel. Of course, back-to-school schedules mean long vacations can be tricky. That's where fall weekend getaways shine.

Across the country, there are countless spots – many just a short drive from major cities – where you can savor autumn without using up too much PTO. Stretching it into a three-day weekend only sweetens the deal. That's plenty of time to pick apples, hike under colorful canopies, snap photos in pumpkin patches, and indulge in every other fall favorite.

Here are the top picks for fall weekend getaways brimming with autumn charm:

The White Mountains, New Hampshire

For a classic New England fall getaway, head north to the White Mountains of New Hampshire. Home to family-favorite amusement parks for kids like Story Land and Santa's Village, this year-round vacation destination; especially shines during the autumn months.

Driving the Kancamagus Highway is a well-known way to take in the fall foliage, but you can also view it by foot at spots like Franconia Notch State Park and White Mountain National Forest, from the sky via the Cannon Mountain Aerial Tramway, or by train with a journey aboard the Conway Scenic Railroad or the Mount Washington Cog Railway.

Ski season's not in swing yet, but ski resorts like Cranmore Mountain Resort and Loon Mountain offer fall weekend getaway activities like bike parks and scenic chairlift or gondola rides during the season. The area's also great for taking in easy-to-walk-to waterfalls like Glen Ellis Falls and Arethusa Falls, and the kids will enjoy venturing around the Lost River Gorge and Boulder Caves.



The Great Rivers and Routes Region, Illinois

Spanning multiple counties in southwest Illinois, the Great Rivers and Routes Region celebrates three great U.S. rivers (the Mississippi, Missouri, and Illinois) and famous roadways like Route 66 and Great River Road. So, it's not surprising that fall is a picture-perfect time to visit the area. You can take in the views while someone else does the driving on a Fall Foliage and History Tour or just set off on your own family road trip along the historic routes.

Go for a hike at spots like Pere Marquette and Beaver Dam state parks or opt for more high-speed thrills at the Aerie's Resort Alpine Coaster. There's no shortage of U-pick farms and fall festivals in the area, and the Great Godfrey Maze can be navigated by flashlight on Friday and Saturday nights for an extra-spooky experience. If you have older kids, explore the eerie side of the Mississippi River town of Alton, Illinois, which has been named one of the most haunted small towns in America.

Buellton, California

Just north of Santa Barbara and about 10 miles from the Pacific Ocean in the Santa Ynez Valley, Buellton has a mild climate that's well-suited to producing pinot noir and chardonnay wines. And while that might be enough to excite the grownups in the family, the kids will love the fact that the city is home to California's longest and fastest zip line at Highline Adventures, an adventure park where you can get bird's-eye views of the area.

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Fall is a great time to visit places like Ostrichland USA, where you can observe and feed the resident emus and ostriches. For more animal fun, head to Santa Ynez Valley Horseback Rides, which has trail rides along the Santa Ynez River for ages eight and up, plus family fun rides for ages six and up and a pony encounter for families with younger kids. Check out the fall colors at the Santa Ynez Valley Botanic Garden, then travel a short trail at Nojoqui Falls Park to admire its namesake waterfall.

Hershey, Pennsylvania

Enjoy the sweet side of fall in Hershey, where Hershey Park becomes a hotbed of Halloween fun with fall events including trick-or-treating along the Hershey's Trick-or-Treat Trail, the Creatures of the Night flashlight tour at Zoo America North American Wildlife Park, and five haunted houses at the Dark Nights event. Hershey's Chocolate World also adds a layer of fall fun with trick-or-treating throughout the world's largest candy store, character meet-and-greets, and new treats to try.

But there's more to enjoy in the area than just chocolate. Fall foliage is on full display at places like Hershey Gardens and Wildwood Park, and the Hershey Harrisburg Adventure Trail is a go-to spot for hiking, biking, and bird watching. Head to Patchwork Pumpkin Farm for hayrides and other fall activities or stop by the Fresh Market at Hershey Towne Square to find locally grown produce, baked goods, and other offerings from more than 40 vendors and retailers.

Hamilton County, Indiana

Just north of Indianapolis, Hamilton County has everything you need for a family-friendly fall getaway: good food, lots of things to do, and easy access from a number of nearby metro areas. Base yourself in Carmel for proximity to the Monon Trail, a 20-mile rails-to-trails paved path perfect for biking or walking. (Bike share rentals are available along the trail.) In the Carmel area, the trail passes a cool play space and Midtown Plaza, where the family can play a little ping-pong or corn hole, grab a bite to eat, or just relax on the bench swings.

Browse the shops in the Carmel Arts & Design District, where the kids can undertake a DIY scavenger hunt to find the J. Seward Johnson Jr. sculptures dotting the area. Nickel Plate Express offers fall foliage train rides aboard historic 1950s-era train cars, while Flat Fork Creek Park is a great place to bike or hike amid the autumn leaves. At living history site Conner Prairie, special fall experiences include the spooky Headless Horseman Festival. After a long day of activity, reward the kids with a treat from The Cake Bake Shop or Graeter's Ice Cream.

Delaware County, New York

Fall is a favorite time of year in Delaware County, New York, also known as the Great Western Catskills. The mountains are awash with vibrant autumnal hues, which can be admired by driving the Catskill Mountains Scenic Byway, biking the Catskill Scenic Trail, or hiking the many trails with sweeping views of the area. If you've got older kids, try a horseback ride at Skyhold Ranch or book a fly-fishing guide to experience what's considered the birthplace of American fly fishing.

Pick-your-own-produce opportunities and fall farm experiences abound throughout this upstate New York vacation destination at places like Maplewood Farm & Orchard and Echo Orchard & Farm. There are farmers' markets all over the county offering everything from fruits and veggies to jams and maple syrup, and picturesque towns and villages like Fleischmanns, Walton, and Hobart provide scenic locales for strolling, shopping, and dining. (Hobart has seven bookstores!)

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CONTINUED**Virginia Beach, Virginia**

If you don't think the fall is a good time to head to the beach, think again. While it might not be swimming weather, lighter crowds and cooler temperatures at the best fall beach destinations let you enjoy your beach time without ever breaking a sweat. And Virginia Beach is definitely at the top of the list for fall weekend getaways. There's lots to explore in this East Coast vacation playground, including miles of bikeways and trails alongside a slew of parks and natural areas.

Go leaf peeping and wildlife watching at Back Bay National Wildlife Refuge or First Landing State Park (where you can spot bioluminescent waters during the fall), or check out the new Owl Creek Landing, home to the first Nautilus Lookout Tower and longest stainless-steel spiral slide in the United States. Spots like Hunt Club Farm and Flanagan Farm amp up the fall fun with pumpkin patches, hay rides, and other kid-friendly activities. And autumn is a great time of year to climb to the top of the Cape Henry Lighthouse (kids must be at least 42 inches tall to do so) or take on the ropes courses at The Adventure Park at the Virginia Aquarium.

Portland, Maine

From its working waterfront to its 19th-century architecture, Portland can't be beat for three-day fall weekend getaways. Cobblestone streets add extra charm to the Old Port district, filled with shops, restaurants, and galleries. Visit the Portland Head Light for great photo ops where fall foliage meets the ocean, then explore the Children's Garden, arboretum, and trails at Fort Williams Park.

At the Coastal Maine Botanical Gardens, the Alford Children's Garden features two acres of woods and theme gardens inspired by well-known children's books by Maine authors like *Blueberries for Sal* (by Robert McCloskey) and *Charlotte's Web* (by E.B. White). Fuel up with an apple cinnamon potato donut from The Holy Donut or a variety pack of 25 bite-sized donuts from Eighty8 Donuts, then head to the shopping outlets in nearby Freeport to stock up on fall and winter essentials at the L.L.Bean flagship store.

Branson, Missouri

The fall foliage puts on just as much of a show as any of the performers in Branson, a perennial favorite among Midwest family vacation destinations. And you can enjoy it in all kinds of ways, whether that's a scenic drive along Highway 165, a hike through spots like the Ruth and Paul Henning Conservation Area, riding the rails on the Branson Scenic Railway, or a mountain coaster ride or zip line excursion amid the autumn leaves.

The popular Harvest Festival at theme park Silver Dollar City and Shepherd's PumpkinFest are just a few of the fall festivals in the area. There's also 10,000 acres to wander at Dogwood Canyon Nature Park, and Top of the Rock offers sweeping scenic views and a range of fun activities.

Salt Lake City, Utah

Combining the vibrancy of a city with views of the Wasatch Mountains and easy access to outdoor fun, Salt Lake City is an ideal fit for long weekend getaway in the fall. Spots like Memory Grove Park and City Creek Canyon are full of walking, hiking, and biking trails awash with fall colors. Liberty Park is another good option for not only fall foliage but also playgrounds, paddle boats, and Tracy Aviary, home to more than 300 birds from around the world.

The Salt Lake Explorer Pass gives you admission to the aviary and 13 other Northern Utah attractions for a single price, including perfect-for-fall sites like Red Butte Garden and This Is the Place Heritage Park. Hogle Zoo always offers a range of special October events for spooky season, and Snowbird's annual Oktoberfest features live music, family-friendly activities, traditional Bavarian food, and more than 50 varieties of beer for the grownups. Plus there's lots of spooky fun to be had here, like the popular Fear Factory and the city's Grimm Ghost Tours.



Stay Healthy This Winter by Implementing THESE Nutrients into Your Diet



Winter is coming and so are the multiple flu and viral infections that will be sending literally everyone into a coughing and sneezing fit at least once every month. This frequency of catching a cold might be due to the increasing temperatures, but our declining immunity also has a significant role in this stage.

Many studies support consuming seasonal foods for optimal health. Seasonal foods provide our body with the nutrients we require based on our needs in that season. For example, cucumber and watermelon boost hydration in summer when dehydration is common and citrus fruits in winter help boost your immunity against infections that are common in winter.

Similarly, making healthy diet choices as the weather transitions can benefit your health. To better understand the right foods for you, it is important to understand what issues they can combat. Some of the most common health issues that occur as the weather transitions is:

- Increase in infections from lowered immunity
- Dryness in skin from cold air
- Digestive issues from change in metabolism
- Joint pain due to cold weather

Fortunately, adding these nutrients to your diet can help manage and reduce the possibility of these seasonal health issues. Keep reading as we share list of nutrients necessary for you and best foods sources to boost your health.

Vitamin C

Studies encouraged vitamin C consumption based on the many health benefits it provides. Vitamin C is essential for boosting immunity. A robust immune system ensures you stay safe from flus and infections that are prevalent during weather changes. Vitamin C helps increase the production of white blood cells in the body which are crucial in fighting infections. It also stimulates production of cartilage with helps manage joint health in winter. Some foods sources include:

- Red and yellow bell peppers
- Citrus fruits like oranges, lemon, limes
- Kiwis
- Leafy greens such as mustard spinach and kale
- Papayas

Vitamin D

Vitamin D helps strengthen your skin's barrier function and also reduces water loss. This helps curb skin dryness as the weather transitions. Reviews have also found it helpful in boosting immunity. Vitamin D is essential for calcium absorption which further boosts bone health. You can boost your vitamin D levels by sunbathing in winter by following safety tips. Foods you can also try include:

- Egg yolks
- Fish such as salmon, sardines
- Animal liver
- Fortified foods

Fiber

Fiber supports your health in a much bigger way than you would think, according to studies. The shift in season towards colder temperature often slows down your metabolism.

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This can often lead to indigestion in many individuals. Lack of movement from the cold weather can also further worsen digestion. Fiber-rich foods help your body transition into winter. Some fiber-rich foods are:

- Oats and other whole grains
- Legumes such as dals, chana, rajma
- Fruits like bananas, apples, oranges
- Vegetables such as carrots, sweet potato, etc.
- Chia seeds, flaxseeds

Omega-3 fatty acids

Studies have found that omega-3 fatty acids are one of the most essential nutrients for better health as the weather transitions. Omega-3 boosts immunity and also work as an anti-inflammatory. Weather changes can often cause joint pain as the colder days constrict joints and cause discomfort. The anti-inflammatory properties of omega-3 fatty acids can assist in managing joint pain. Some food sources are:

- Seeds such as flaxseed, chia seeds
- Nuts such as almonds and walnuts
- Fish such as salmon, tuna, etc.
- Plant oils like soybean oil, flaxseed oil, etc.

Calcium

Similar to omega-3 fatty acids, calcium can help support joint and bone health, studies have found. This is because calcium is one of the primary building blocks of bones and assist in maintaining strong bones. This is important for joint-related issues that are common with weather changes. Consume it with vitamin D for better absorption. Some simple food sources of calcium are:

- Dairy products like milk, cheese, yogurt
- Leafy greens like spinach, kale, etc.
- Almonds and other nuts and seeds
- Fortified foods

Add these nutrients (via these foods) to your diet today for better overall health as the weather gets colder. Make sure to consume them in moderation and pair them keeping in mind the benefits of better absorption.

This article was created to inform of generalized actions you can take this winter to stay as healthy as possible. Before starting any new diet or lifestyle changes, always consult a specialist or your doctor for more information.



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.

Tampa Bay Federal Credit Union
3815 N Nebraska Avenue
Tampa, FL 33603
+++



Giving You More Places to Bank

About Us

Tampa Bay Federal Credit Union has been proudly serving our community for over 90 years, helping members achieve their financial goals with trusted guidance and personalized service. As a not-for-profit credit union, we put people over profits—offering products and support designed to make a real difference in our members' lives.

After operating expenses and reserve requirements are met, income from loans and other revenue is returned to all members in the form of great rates, lower fees, and a comprehensive selection of financial services. Tampa Bay Federal Credit Union is proud to live the credit union philosophy of "people helping people" for its members and the community.

At Tampa Bay Federal Credit Union, no two members are the same. Blue or white collar, younger or wiser, they all have one thing in common—they work hard for every dollar they earn. We respect that, and show our appreciation in low rates, flexible banking hours and consistent personalized care. When you call or visit one of our branches, we'll guide you through available service options to help you make the best decision for your situation.

Join Tampa Bay Federal

Thank you for considering Tampa Bay Federal Credit Union for your financial needs. As a credit union, membership is required to open an account, but joining is easy. We offer several ways to qualify for membership.

We have several ways you can join:

- You live, work, worship, or attend school in specific geographic locations. [Check location](#)
- You're an employee of a company who is affiliated with us. [List of Eligible Employers](#)
- You have an immediate family member who is a Tampa Bay Federal member already. We just need your family member's name and you're in!
- You join Prime Time Club for a low one-time, non-refundable fee of \$5.

We have several ways you can join:

- You live, work, worship, or attend school in specific geographic locations. Check location
- You're an employee of a company who is affiliated with us. List of Eligible Employers
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Tampa Bay Federal Credit Union History

Tampa Bay Federal Credit Union was chartered on May 23, 1935. Originally known as Tampa City Employees Credit Union, it was organized by 13 City of Tampa workers. It's said that for many months during its inception, the assets were stored in a Hav-A-Tampa cigar box. The first year's assets were almost \$400, which was a fortune in that era!

Tampa Bay Federal Credit Union has continued to serve not only City of Tampa employees, but also the Tampa Bay community in general.

For over 90 years, Tampa Bay Federal Credit Union has proudly served the local community with reliable, personalized financial services. As we look to the future, we remain committed to the betterment of our community, one member at a time. Living out The Tampa Bay Way, we continue to evolve with our members, adopting innovative solutions, embracing new technology, and upholding the values that have guided us since our beginning.

For more information, visit our website at www.tampabayfederal.com or call us toll-free at (800) 380-8880.

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Three Rivers Federal Credit Union
1615 Northland Blvd.
Fort Wayne, Indiana 46825
+++



Celebrating 90 years of Investing in You & Your Community!

Whether you're in need of a larger vehicle for your growing family, have just gotten your license and are searching for an affordable ride, you likely have questions about how to finance your purchase. And we're here to help! At 3Rivers, we go beyond simply providing vehicle loans. We're dedicated to working with you to determine how much you can afford, reviewing all of the options available to you, helping you build credit to ensure you're getting the best rates, and more.

About Us

"Helping people understand money matters everyday."

As a cooperative, 3Rivers is founded on the philosophy of "people helping people." We're committed to supporting the people, places, and ideas that make us proud to call our region "home." We provide our community with ongoing financial support—event sponsorships, foundation grants, and college scholarships—as well as volunteer efforts throughout the year.

Our Member Benefits

We're committed to giving back to our members by providing them with a banking experience that goes beyond products and transactions. In addition to offering top-of-the line technology, security, and service, and a wide array of custom solutions, we also give back through our competitive rates, higher dividends on savings, and flexibility in how you save, spend, and invest the funds you house with us.

Experience Over 80 Years of Commitment to Our Community

On February 14, 1935, the International Harvester Company Fort Wayne Works Employees Federal Credit Union was organized. With assets of \$250, we employed three individuals and were housed in the International Harvester Company office on Pontiac Street and Bueter Road.

In 1947, the credit union reached \$1 million in assets and continued to grow. By 1976, we had grown to 11,722 members with \$35,746,798 in assets, and by necessity, relocated from the International Harvester property to an office on New Haven Avenue.

The early 1980s brought a drastically reduced labor force to International Harvester Company. Credit union management adopted the name of Three Rivers Federal Credit Union in 1982 and opened the field of membership to other area businesses who were without the benefit of credit union services.

Where We Are Today

Today, we're over 106,000 members and 24 branches strong. You can see the credit union's latest updates and our most recent financials in our Annual Report. We continue to look for new ways to serve our members and our communities, and go beyond banking, with innovative technology, personalized service, community support, and more.

Our name may have changed, but our commitment hasn't. 3Rivers' mission remains: helping people understand money matters every day. Experience over 85 years of commitment to our members and our community. We're here for you. And we're here for good.

For more information, visit our website at www.3riversfcu.org or call us toll-free at 800.825.3641.

ATTENTION: CREDIT UNIONS

Want more Small Business Members?

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

About ACC's Small Business Success (SBS) program

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

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

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

★ **Differentiate Your Credit Union**

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

★ **Turn Accounts into Relationships**

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

★ **Done-For-You Business Support**

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

★ **Grow Your Bottom Line**

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

★ **Be Their Business Partner**

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



Next Step...

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



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

Contact us today!

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



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

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

So what makes the HFS platform different?

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

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

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

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

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

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

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

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

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

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

The Problem: Looking and Sounding Like Everyone Else

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

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

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

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

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

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

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

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

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

Why This Matters

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

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

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

Let's Talk

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

Contact:

Tom Hinton, CEO

Tom@americanconsumercouncil.org

Mark Rosenberger

VP, Small Business Success

✉ mark@americanconsumercouncil.org

☎ 858-231-4481

ACC Wrap Up

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



Green C Certification

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

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

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

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

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

Friend of the Consumer

Is your business consumer-friendly?

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

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



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

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

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



Financial Education

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

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

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

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

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