



AMERICAN CONSUMER COUNCIL

A Non-Profit Consumer Information Organization

Consumer News & Views



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Six Scams to Avoid in 2020.

The AARP reports these six scams are the hottest rip-offs in 2020. For more information, visit AARP.org. We urge consumers to be careful,, ask questions, check with family or trusted friends to verify anything that sounds “to good to be true” before you give out personal information or agree to send someone you don’t know money! Be careful and don't get burned.



1. Job Scams:

Crooks find potential victims using online search tools to look for [résumés of job seekers](#).

Pitch: You're contacted about what sounds like the job of a lifetime and even given a check to cover expenses — just wire money back or send gift cards to cover fees. Only later do you figure out the check is fake.

Method: Usually via email or a professional networking site.

Prevention: Real job offers should never cost you money. (actual recruiters are paid by the business).

2. Census Scams:

Impostors could pretend to be census takers.

Pitch: You could be asked for your [Social Security number](#) or credit card information.

Method: A fake census worker shows up at your door. Or you're contacted by phone, mail or email.

Prevention: The Census Bureau will never ask for your Social Security number, solicit donations or threaten you with arrest if you don't cooperate. Census takers carry government IDs. For more information, visit 2020census.gov.



3. Election Scams:

Scammers send out [fake ads](#) as political action committees or pose as pollsters or campaign volunteers.

Pitch: They pretend to be legitimate fundraisers to trick you into giving them your credit card number or sending a “donation” by [gift card](#) or wire transfer.

Method: Phone, email, social media posts — the same ways that candidates contact you.

Prevention: Don't donate to a candidate from an unsolicited pitch. Reach out directly to those you support.

4. Medicare Fraud:

This is a major scam and one that preys on consumers over 65 years old. A crook will tell you that you can get a [free DNA swab test](#) for cancer, or medical devices or services.

Pitch: To get the free health care, you just need to provide your Medicare number.

Method: This offer usually comes via phone or email. Vans drive through neighborhoods, with people [knocking on doors offering tests](#) in return for Medicare numbers.

Prevention: Never give your Medicare number to anyone but a trusted medical professional.

5. Phishing Scams:

Scammers pretend to be Amazon representatives, taking advantage of the fact that the company sent more than 3.5 billion packages last year.

Pitch: You'll be told a package can't be delivered until you “confirm” your credit card number.

Method: Crooks send out millions of [random emails](#). Within the email is a link that, if opened, places malware on your computer to harvest data.

Prevention: Don't give information via a link. Go to Amazon's website directly.

6. COVID-19 Scams:

Because of the lasting effects of the Covid-19 pandemic, consumers are more vulnerable to scammers who contact you via the phone or email. For example, you get an email offering a [coronavirus vaccine](#) or access to critical medical equipment.

Pitch: Anxiety's high; you are urged to protect yourself.

Method: Some emails ask for credit card information, then bill you for products that never arrive. Others include a link that will install malware to steal your passwords.

Prevention: Visit government health agency websites for updates. Be wary of emails during a crisis. There is no COVID-19 vaccine.

AARP's Fraud Watch Network can help you spot and avoid scams. Sign up for free "watchdog alerts," review our [scam-tracking map](#), or call our toll-free [fraud helpline](#) at 877-908-3360 if you or a loved one suspect you've been a victim.

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ACC Annual Meeting Will Go Virtual on Friday, June 12, 2020. The American Consumer Council will go virtual for its annual membership and business meeting on Friday, June 12, 2020 at 10:00 am PDT. The meeting is open to all members of ACC. The business agenda for the meeting will be published on our website prior to the annual meeting. Because of the Covid-19 pandemic and the closure of our host hotel, this annual meeting will use a conference call format. No live participation will be available. Questions may be submitted to the Board of Directors in advance via email to: info@americanconsumercouncil.org. For more information, please contact ACC's meetings department at 1-800-544-0414.



ACC's 2020 Annual Meeting Goes Virtual on Friday, June 12, 2020 at 10:00 am PDT.



Consumer Confidence Drops in April Amid Covid-19 Pandemic. Consumers Point the Finger at the Federal Government for Not Being Prepared to Deal with the Crisis.

It should come as no surprise that the economic impact of the Covid-19 pandemic has zapped consumer confidence and severely damaged the American economy. Most experts, including the American Consumer Council, believe 2020 will be a memorable year for all the wrong reasons – a significant loss of life, the lack of preparedness on the part of the federal government to deal with the pandemic, huge jumps in unemployment claims, major job losses in many industries including tourism, travel, hospitality and most small businesses, a shuttered economy for three months, a renewed interest and focus on the health and welfare on employees, new social distancing rules that will limit the number of patrons in every customer-contact business from restaurants and movie theatres to airlines and bowling alleys.

What we are witnessing is just the first phase of many major changes in how companies will be forced to do business and interact with their customers. All of these factors have shaken consumer confidence although there are strong signs that consumers are anxious to get out of their homes, get back to work and start spending money as soon as possible. The big question is this: *When will businesses be ready to reopen their doors given the new rules and regulations?*

Consumer sentiment appeared to stabilize toward the end of April after suffering its biggest decline ever, perhaps reflecting raised hopes among Americans that the economy will improve later in the year after the early onslaught from the coronavirus.

The final reading of the consumer-sentiment survey in April edged up to 71.8 from an initial 71, according to the University of Michigan's Consumer Confidence index. *The decline in the index from March to April was the biggest ever drop, and it reflects an economy already in recession. The index had registered 89.1 in March and a nearly 15-year high of 101 in February.*

Reports show that the U.S. is facing its biggest economic crisis since the Great Depression nearly a century ago. More than 25 million Americans have applied for unemployment benefits in just the past 60 days. Over 26 million Americans have lost their jobs as a result of the pandemic. Economists estimate the jobless rate will top 15% in May, up from just 3.5% in January.

Some 44% of those consumers who were recently surveyed by the American Consumer Council expressed “mild optimism” that the economy would rebound sooner than later once the stay-at-home orders were lifted. Over 64% of those surveys expressed a “growing frustration” with the Trump Administration for not acting sooner and their chaotic and confusing response to the Covid-19 pandemic. Interestingly, many governors of both political parties have come out of the pandemic with much higher ratings than President Trump. The governors of California, New York, Washington, Michigan, Maryland and Louisiana all received ratings of “Excellent” or

“Very Good” when asked how they performed their jobs during the past sixty days. The governors of Florida, South Dakota, and Georgia earned “poor” ratings from consumers.

ACC’s survey responses also raised serious questions and concerns among consumers as to when the pandemic will end. Most consumers, some 59%, indicated that this pandemic is “far from over,” and, doubt the USA has turned the corner in its fight to slow the coronavirus, or that the federal government is prepared in the event of a second outbreak in the fall.



Financial Education Series:

ACC Video Focuses on “How to Ask Your Boss for A Raise!”

The American Consumer Council has released a new video as part of its financial education series. The latest video, which targets Millennials and Gen Z’ers, is entitled, *“How to Ask Your Boss for a Raise!”* Members can view it at: <https://www.youtube.com/watch?v=kjkREP03-GU>



ACC also released three other videos as part of its series to help Millennials feel more confident about their financial dealings.

Those videos are: *“How to Have a Great Vacation... on the Cheap!”* Members can view it at:

<https://www.youtube.com/watch?v=eJo0UjLINKk&feature=youtu.be> The second video is entitled, **“Money Topics Every Couple Must Discuss.”** It can be viewed at:

<https://www.youtube.com/watch?v=qsGb3Gr1aMY&feature=youtu.be> The third video is

“What Consumers Should Know About Time Shares Before Signing on the Dotted Line.”

It can be viewed at: <https://www.youtube.com/watch?v=F2OX0hnFq8k>

ACC's financial education video series is designed to help consumers, especially Millennials, better manage their finances and get access to financial services. The free series is available online at

<http://www.americanconsumercouncil.org/videos.asp>

and features certified financial planner and author, Kimberly Curtis, who is a popular author, speaker and the CEO of *The Wealth Legacy Institute* in Denver, Colorado.

The video series has been well received by Millennials (18-30 year old) and has encouraged over 8,900 Millennials to join credit unions since September 1, 2016.



The other video topics include: **[Paying for the Cost of College](#)**; **[Paying Off Debt While Building Wealth](#)**; **[Home-Buying Mistakes to Avoid](#)**; **[Goals to Reach by Age 30](#)**; **[Money Mistakes Everyone Makes](#)**; and, “How to Prevent Identity Theft.”

Click on any of the links to watch these videos.

The American Consumer Council’s president Thomas Hinton, stated “Millennials (ages 18-30) want timely information delivered through short videos to help them better manage their money and debts. This series answers many of their questions and encourages Millennials to seek out the services of credit unions that are skilled at providing a broad range of financial services at very competitive rates.”

According to ACC's research, there are over 75 million Millennials in the United States and nearly 42% have not established any financial services relationship with an insured financial institution.

The American Consumer Council is currently promoting a series of financial education videos for Millennials that will be continue into 2020. ACC expects a strong response to the video series given the number of inquiries ACC has received from its 277,000+ members.



ACC's Friend of the Consumer Award Recognizes Outstanding Businesses.

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. Now is the time to apply!

Throughout the year, ACC presents its "Friend of the Consumer" Awards. This prestigious award recognizes manufacturers, retailers, and other businesses that produce or sell products in

the United States that meet or exceed federally mandated standards and are touted by consumers as “consumer friendly.”



Each year, ACC awards numerous "Friend of the Consumer" Awards to deserving companies and organizations because they have "demonstrated a commitment to American consumers by providing a specific product or service that fosters consumer confidence and market acceptance."

To apply for the "Friend of the Consumer" Award, complete the online application and return it to ACC with the application fee. Applicants will be notified within 5 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 receipt of your award application.

For more information, visit: <http://www.americanconsumercouncil.org/awards.html>



Green CSM Certification Accepting Applications for Summer 2020 Cycle:

If your company or organization would like to increase its credibility with consumers, you should consider applying for the **Green CSM Certification**. Applications for the Spring 2020 application cycle are now being accepted through Friday, September 4, 2020.

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

All applicants complete the criteria and submit their responses to ACC's Green Consumer Council for review, assessment and feedback. Program details and the **Green CSM Certification** criteria can be viewed at ACC's website located at: www.americanconsumercouncil.org/green



For more information, please call ACC at 1-800-544-0414 or visit ACC's website by [clicking here](#). To become a member of the American Consumer Council, visit us at: www.americanconsumercouncil.org

