

Celebrating Multilingual Consumer Education

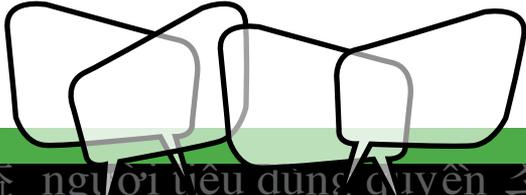
42

annual

COCKTAIL AWARDS RECEPTION

consumer action

Education and advocacy since 1971



We speak your language.

**TracFone congratulates
Consumer Action on 42
years of dedicated service to
consumers and is proud to
help you honor this year's
Consumer Excellence
awardees:**

**The U.S. Department of Justice
Language Access Team;**

**Asian Americans Advancing
Justice; and**

**Luis Megid, National
Correspondent for Noticiero
Univision.**



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Consumer Action **2013 Awards Program**

Welcome Remarks and Introduction

Ken McEldowney, Executive Director, Consumer Action



Presentation of the Consumer Excellence Awards

MEDIA AWARD

Luis Megid, National Correspondent for Noticiero Univision

Presented by Robin Strongin, Amplify Public Affairs

COMMUNITY AWARD

Asian Americans Advancing Justice

Presented by Frank Torres, Microsoft

REGULATORY AWARD

The U.S. Department of Justice Language Access Team

Presented by Fernando Laguarda, Time Warner Cable



Closing Remarks

Frank Torres, Microsoft

Chairman, Consumer Action 42nd Annual Fundraising Committee

We Speak Your Language

Celebrating four decades of innovative multilingual consumer education

Through its multilingual and multicultural services, Consumer Action empowers limited-English-speaking consumers nationwide to financially prosper through education and advocacy. Many of these consumers not only have language challenges, but they also face living on low and moderate incomes.

Early in its history, Consumer Action began to realize that there were constituencies that were not being served by consumer groups. The face of California was changing, with new citizens arriving from all over the world. Many of the immigrants lived on low incomes, did not speak English well and were unfamiliar with the United States, making them easy targets of economic warfare. They joined the growing numbers of low-income residents—people who don't have access to the advice of lawyers, financial planners and accountants. These include low-income and limited-English-speaking seniors and the disabled, who are the target of predatory lending, unscrupulous marketing tactics and scam artists.

Recognizing a new area of advocacy and education, Consumer Action began to provide these consumers with free, easy-to-read surveys, guides and fact sheets in English and seven other languages. By the early 1990s, Consumer Action was distributing more than one million of these educational materials each year at no charge.

In partnership with public and private entities, Consumer Action creates award-winning multilingual educational projects

promoting informed participation in the marketplace. Founded in 1971, Consumer Action is recognized throughout the country for original content creation, translation and distribution of these multilingual educational materials addressing timely topics pertaining to telecommunications, privacy, healthcare, insurance and financial services.

Key to Consumer Action's mission to reach persons with limited English-speaking ability is our multilingual staff, which handles consumer complaints in Spanish and Chinese, as well as English. Bilingual outreach employees based in Consumer Action's Los Angeles and San Francisco offices work with an expanding network of 7,500 community-based organizations to educate consumers and to identify emerging issues and trends.

With its special focus on serving limited-English-speaking and low- and moderate-income consumers, Consumer Action maintains strong ties to this national network of community-based organizations. Our outreach services include training and free mailings of financial education materials in many languages, including English, Spanish, Chinese, Korean and Vietnamese. Consumer Action's rapidly expanding network is the largest and most diverse of its kind and allows us to continue to work to improve financial literacy at the community level.

In addition to publishing its own in-language materials, Consumer Action also translates many consumer materials written by government agencies and

corporations. As examples, our services have helped the Securities Investor Protection Corporation (SIPC) to launch and maintain its Spanish website; NeighborWorks America to offer its 100,000-word homebuyer's manual in Vietnamese; and the Federal Trade Commission (FTC) to feature ID theft pamphlets in Chinese, Korean, Tagalog and Vietnamese on a new consumer website.

Our multilingual media promotion includes press releases, public service announcements, video news releases, audio news releases and satellite media tours. Our media spokespersons conduct interviews in Chinese, English and Spanish. Consumer Action's media outreach allows us to deliver crucial educational messages to millions of consumers that we otherwise would not reach. For example, one of our audio news releases reached more than 27 million listeners on nearly 500 radio stations. Our media efforts encourage consumers to visit our multilingual website, where they can find pertinent information on personal finance, privacy and telecommunications.

Consumer Action's website (consumeraction.org) features our pricing surveys and more than 300 fact sheets and brochures, most available in English, Spanish, Chinese, Vietnamese and Korean. Consumer Action also offers a family of "sub-sites" organized by topic, such as housing, privacy, insurance, wireless education and financial literacy, featuring multilingual content.

Our consumer advice and referral hotline serves consumers in Chinese, English and Spanish. Consumers are also assisted via email and Web form on a myriad of topics including those covered by our publications.

AAPI populations

We actively serve the Asian-American Pacific Islander (AAPI) communities through our multilingual publications, educational seminars, training programs, mini-grant programs, in-language media outreach, consumer hotline and website.

Chinese headline news. Consumer Action's website features consumer stories in Chinese from around the country to keep individuals and agencies informed on the latest market trends and issues affecting consumers.

Free in-language publications. In the last fiscal year, Consumer Action distributed approximately 210,000 free consumer publications to 221 agencies serving AAPI communities in 39 states and Washington, DC. These brochures and training materials are available in Chinese, Vietnamese and Korean.

Online in-language materials. Consumer Action is the only organization that distributes free educational materials in Chinese, Korean, Vietnamese, English and Spanish on an ongoing basis. Of these, 64 different publications are available on Consumer Action's website in Chinese, Vietnamese and Korean, with more being added regularly.

These materials are available on the Web for online viewing and in PDF format for site visitors to download and make multiple copies for educational use. Online access to these materials provides a cost effective way for agencies with limited funding to meet the needs of their varied AAPI communities.

Training programs. Consumer Action's commitment extends well beyond the written word. In California, Consumer Action regularly offers financial literacy seminars in Chinese. Our multicultural staff, including Chinese, Filipinos, South Asians, Indonesians, Latinos, African Americans and Caucasians, also conducts train-the-trainer meetings for staff members of community groups to provide them with the knowledge and materials to educate clients and consumers. Of the 579 community agency staff trained by Consumer Action last year, 63 serve AAPI communities in 14 states and Washington, DC.

Mini-grant programs. Consumer Action made grants of up to \$7,500 each to 18 organizations in the previous fiscal year. One-third of these grantees provide financial education in AAPI communities using Consumer Action's free in-language publications. These programs include South Texas Civil Rights Project and Easter Seals of Texas; Novadebt and HOPES CAP of New Jersey; the Latino Economic Development Corporation of Washington, DC; and the City of Rockville Community Services in Maryland.

In-language media and community outreach. Consumer Action's bilingual staff actively reaches out to AAPI communities around the country. We send out translated alerts for upcoming train-the-trainer events, participate at street fairs and family days and give in-language presentations at senior centers and low-income housing sites. In the San Francisco Bay Area,

our staff hosted a decade-long weekly Cantonese radio talk show to inform monolingual immigrants about their consumer rights. Today we continue regularly to partner with the in-language community press (including KTSF-TV in San Francisco, Sing Tao Daily in New York and the World Journal in Chicago) to ensure that Asian Americans across the nation are up to date on the latest consumer trends and tips.

Spanish-speaking communities

Note: The terms Latino and Hispanic are used interchangeably.

True to its mission of helping individual consumers assert their rights in the marketplace and make informed choices, Consumer Action serves the Hispanic/Latino community with educational materials in Spanish, in-language train-the-trainer workshops, partnerships with nationally recognized Hispanic organizations and media outreach in Spanish. In the Spanish-speaking communities, we are known as *Acción pro Consumidor*.

Spanish headline news. Consumer Action's website features daily news in Spanish from around the country to keep individuals and agencies informed about issues affecting consumers.

Spanish educational materials. From Banking Basics to Saving Your Home from Foreclosure, Consumer Action provides more than 80 free brochures, fact sheets and training materials in Spanish. Non-profit organizations serving the Latino community, among them the Cuban American National Council, the Latino Economic Development Corporation and Desert Schools Federal Credit Union, find our materials to be valuable resources for educating their clients.

Training and technical assistance. With

the support of our corporate partners, Consumer Action has trained thousands of agencies serving Hispanic consumers. We have conducted specialized workshops explaining how to reach out to Latinos with financial literacy information and how to tailor the message to address the particular needs of this growing population. To enhance community agencies' educational efforts, Consumer Action has provided grants of up to \$7,500 a piece to a number of agencies serving Spanish-speaking individuals.

Partnerships and collaborative efforts.

Consumer Action has developed partnerships and often collaborates with nationally recognized non-profit organizations serving the Hispanic community, including the Congressional Hispanic Caucus Institute (CHCI), National Council of La Raza (NCLR), Institute for Mexicans Living Abroad (IME) and the Federal Trade Commission (FTC) Hispanic Law Enforcement and Outreach Initiative. Consumer Action and CHCI partnered to distribute culturally appropriate publications such as True Life Stories, a novella (picture book) that educates Spanish-speaking consumers about how to avoid foreclosure. Many NCLR affiliates receive Consumer Action's free educational materials, actively use them to educate constituents, and attend our regional train-the-trainer workshops. Several have been mini-grant recipients, as well.

In 2007, Consumer Action staff was invited by the Mexican government to attend the Financial Literacy Jornada Informativa in Mexico City. Since then, we have provided training and materials to various consulates throughout the U.S., while promoting the Matrícula Consular (consulate cards) as a valid form of ID among our network and on our website.

Consumer Action's Spanish-speaking staff collaborates with the FTC's Hispanic Law Enforcement and Outreach Initiative, helping to disseminate information on potential fraudulent schemes, collecting misleading and deceiving advertisement in Spanish and forwarding appropriate complaints from Latino consumers for federal investigation.

Media outreach. Consumer Action's press releases and news alerts, also available in Spanish, are sent to an extensive list of media outlets preferred by Latino consumers, including national and local Univision and Telemundo affiliates, La Opinión newspaper, and various local radio stations across the country. Consumer Action's bilingual and bicultural staff regularly conducts media interviews to alert consumers about potential frauds or give expert commentary on issues affecting Latino consumers nationwide.

Consumer Action **Honorees**

Luis Megid

MEDIA AWARD

National Correspondent, Noticiero Univision

Luis Megid has been a correspondent with Univision National News in San Francisco since 1989. Through the years, he has covered the most important stories in the recent history of the United States—among them presidential elections, the consequences of the September 11 attacks, the immigration controversy, US-Mexico border violence and Hurricane Katrina. His distinguished career includes three Emmy nominations and a journalism award from the California Chicano News Media Association. This year, he was part of the team recognized with a Walter Cronkite Award for its coverage of the 2012 election.

Before becoming a network correspondent, Megid worked as a reporter for San Francisco's KDTV Channel 14 and, with the station, won the first Peabody Award given to a Spanish-language TV station, for its coverage of the 1985 Mexico City earthquake. In 1989, Megid received the Guillermo Martinez-Marquez Award, given by the National Association of Hispanic Journalists, for his interview with a former Argentine general accused of over 5,000 deaths in his country.

Megid was born in Buenos Aires, Argentina. He studied communications at the Instituto Superior de Enseñanza Radiofónica and worked at several Argentine radio stations before coming to the United States in 1980. He lives in San Francisco with his wife and two daughters.



Asian Americans Advancing Justice

COMMUNITY AWARD

(Affiliates: AAJC, Asian Law Caucus, Chicago, Los Angeles)

Asian Americans Advancing Justice is an affiliation of four leading civil rights groups with a combined 114 years of experience and hundreds of community-based partners in the Asian American and Pacific Islander communities. The four agencies collaborate effectively while continuing to focus on their own areas of expertise to build a stronger and more cohesive civil rights infrastructure locally and nationally. Together and individually, the group addresses the civil rights issues faced by AAPI and other vulnerable and underserved communities.



ASIAN AMERICANS
ADVANCING
JUSTICE

Through Advancing Justice's range of programs, the organization provides legal services, conducts public policy research, engages in litigation, fosters leadership development, community capacity and coalition building, and more. Of particular note are the group's achievements in advancing language access for limited-English-speaking consumers:

- Advancing Justice advocated for the issuance of Executive Order 13166 in 2000, which mandated that federal agencies provide meaningful access to limited-English-proficient (LEP) individuals through their federally-funded programs.
- Against the wave of English-only ordinances passed in local municipalities in the 1980s, Advancing Justice achieved language-rights victories that ultimately led to public libraries acquiring non-English materials in their collections and pushed many counties to require voting materials in Asian languages. Demographic data compiled by Advancing Justice about AAPI ethnic groups has helped to educate the public, legislators and business about the need for in-language consumer information.
- Advancing Justice-LA led the filing of a federal civil rights complaint against the Los Angeles County welfare department for its failure to provide adequate language assistance as required under Title VI of the Civil Rights Act of 1964. This led to a landmark agreement with the county that included the establishment of toll-free hotlines in threshold languages, a Community Advisory Board, and improvements in the welfare-to-work program to provide limited-English-speakers with meaningful access to employment and training programs.

The U.S. Department of Justice Language Access Team

REGULATORY AWARD

Within the Civil Rights Division of the U.S. Department of Justice (DOJ) is the staff of the small but mighty Federal Coordination and Compliance Section (FCS)—committed civil rights lawyers and professionals who work every day to prevent and address discrimination in federal programs and those that receive federal funds.



One of the FCS's several goals is to ensure compliance with Executive Order 13166 and with Title VI regulations, which together seek to eliminate limited English proficiency as a barrier to participating in or benefiting from federal and federally-funded programs and activities. As such, the FCS leads committees such as the Federal Inter-agency Working Group on LEP, a network of federal agencies established by the DOJ in 2002 to help foster government-wide collaboration to better serve LEP communities. From ensuring that all U.S. residents have access to vital emergency preparedness information to guaranteeing that language does not prevent an individual from accessing the U.S. court system, the DOJ's language access team has led the effort to make sure that language access is a consideration in the planning, budgeting and implementation process for all federally-supported programs and activities.

Through its website (www.lep.gov) supporting agencies' efforts to remove language barriers, a wide spectrum of access planning tools and materials, participation in and leadership of language access working groups, enforcement actions and policy work, the Department of Justice's language access team continues to make a crucial difference for the nation's LEP communities.

Consumer Action **Sponsors**

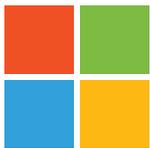


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SAN FRANCISCO STAFF

221 Main St., Suite 480
San Francisco, CA 94105
(415) 777-9648
Email: info@consumer-action.org

Ken McEldowney, *Executive Director*
Michael Heffer, *Business Manager*
Kathy Li, *Director*
Nani Susanti Hansen, *Associate Director*
Audrey Perrott, *Associate Director,*
Training/Outreach

Monica Steinisch, *Senior Associate, Editorial*
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Rose Chan, Schelly Gartner, Vickie Tse,
Ralph Stone
Consumer Advice Counselors
Alden Chan, Robert La, Danny Yang,
Support

LOS ANGELES STAFF

523 West Sixth St., Suite 722
Los Angeles, CA 90014
(213) 624-4631

Nelson Santiago, Linda Williams,
Community Outreach Managers
Guo Guang Zhuo, *Support*

WASHINGTON, DC STAFF

P.O. Box 70037
Washington, DC 20024
(202) 544-3088

Linda Sherry, *Director, National Priorities*
(Editor, Consumer Action News)
Ruth Susswein, *Deputy Director,*
National Priorities
Michelle De Mooy, *Senior Associate,*
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Alegra Howard, *Associate, National*
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Time Warner Cable proudly supports
Consumer Action and congratulates
its 42nd Anniversary Awards honorees:

Luis Megid, national correspondent for
Noticiero Univision;

The U.S. Department of Justice Civil Rights
Division's language access team;

Asian Americans Advancing Justice



Thank You, Consumer Action!

Congratulations on over four decades
of service on behalf of under-served
consumers and communities.

Thank you to Consumer Action and the
other honorees for their unceasing effort
to fight for better consumer rights.

Additional gratitude to The U.S. Department of Justice Language Access
Team; Asian Americans Advancing Justice; and Luis Megid, National
Correspondent for Noticiero Univision.

Adam Levin and the entire Credit.com family

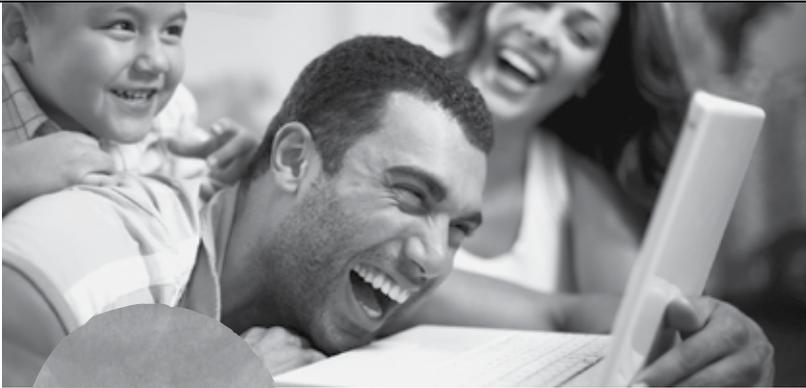
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Thank You.

Microsoft is proud to support Consumer Action's work in defending consumer rights and to join in honoring this year's awardees.





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Because we work to enable what you do.

That's why we proudly support Consumer Action.

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MyWireless.org is proud to support Consumer Action and celebrate 42 years of multicultural community outreach, financial education, and advocacy on behalf of underserved consumers nationwide.

**Congratulations to the 2013
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Visa Salutes Consumer Action for its Year-Round Dedication to Consumers and Communities

Visa looks forward to our continued partnership with Consumer Action through Practical Money Skills for Life, our program dedicated to providing important financial literacy tools, education and resources to consumers nationwide.

Find free financial literacy materials, including Your Digital Dollars by Consumer Action and Visa, at practicalmoneyskills.com/free





American Express
congratulates
Consumer Action
on its 42-year history
of educating and protecting
the nation's consumers.

Consumer Action **Educational Partners 2013**

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**Consumer Action's work is supported in part
by cy pres awards from these lawsuits**

Griego v. Rent-A-Center
IB Global Settlement Fund
Gonzales v. Arrow Financial Services
Crowley v. Chase
Groveunder v. Blue Cross
Molly White v. Cellco Partnership
Title and Escrow Consumer Education and Outreach Corporation
Cal. Insurance Education Project v. Lockyer

Consumer Action Partners with These Coalitions

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California Reinvestment Coalition (CRC)
Campaign to Stop Gun Violence
Coalition Consumer Affairs Association (CCAA)
Coalition for Patient Privacy
Coalition for Quality Credit Counseling (CQCC)
Consumer Federation of California (CFC)
Consumer Financial Protection Bureau Complaint Process Committee
Consumer Financial Protection Bureau Task Force (AFR)
Consumer Labor Coalition (National Consumers League)
Consumer Policy Solutions Roundtable
Credit Card Working Group
Digital Due Process Coalition
Digital Privacy and Security Working Group
EPIC Privacy Coalition
Fair Arbitration Now Coalition
Fan Freedom Project
Foreclosure Prevention Task Force (AFR)
For-profit College Loans Reform Working Group
Fraud Alliance
Get Older Adults onLine (GOAL)
High Cost Credit/Payday Loan Coalition (CFA)
Identity Theft Prevention Coalition
Independent Foreclosure Review Committee (AFR)
Inland Empire Disabilities Collaborative
Internet Privacy Working Group
Lifeline Coalition
Medicaid Coalition
Mortgage Reform Task Force (AFR)
National CAPACD
National Partnership for Women and Families Consumer Privacy eHealth Working Group
Postal Consumer Council
Safe Checking Working Group (Pew)
Safe Rental Car Coalition
San Diego Veterans Coalition
San Francisco Smart Money Network
Southeast Asia Resource Action Center (SEARAC)
Student Loan Reform Coalition
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Trans Atlantic Consumer Dialogue
U.S Department of the Treasury's Go Direct Campaign
Working Group to End Tax Strategy Patents
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