

SCA MATTERS



SCA was established to serve you and tens of thousands of small business owners, self-employed individuals, employees of small businesses and all of their families. Whether you own your own small business or you support the idea of free enterprise, SCA applauds your entrepreneurial spirit and is committed to helping you keep more of your hard-earned money.

SCA is focused on enhancing three key areas of your life - your career, your personal life and your general health - by removing the financial and knowledge hurdles you face every day. We encourage you to begin using your SCA benefits today and discover the difference they can make for you.



**Southern
Consumers
Alliance**

5 Ways To Make the Most of Your Money



Working toward financial stability can be a daunting task, but developing healthy spending habits and practicing smart saving can make it easier to plan for the future and take control of your finances.

Improve your financial stability and security with these tips from the experts at Credit One Bank, a data-driven financial services company that is also one of the largest and fastest-growing credit card issuers in the United States.

Create a Spending Plan and Budget

By building a budget and examining your spending habits, you're able to see exactly how much money you have coming in and where – or on what – you're

spending it. This is often the first step toward meeting short- and long-term financial goals, whether those involve taking a vacation, paying off debt, buying a new house or saving for retirement.

Add up your household income, including paychecks and other income, such as investments or rental property, then figure your monthly expenses starting with recurring bills like rent or mortgage, car payments, insurance, utilities and subscriptions. Also account for variable expenses like gas, groceries and entertainment. Once you have your income and expenses calculated, look for places you may be able to cut back to help meet your financial goals. Don't forget to be flexible; your budget and spending will change along with your needs and situation.



that continues to give you more for your everyday spending habits.”

Compare Interest Rates When Opening a Savings Account

When selecting a savings account, look for the highest yield but also consider the minimum balance requirement, any introductory rates that may expire after a set period of time and the ease with which you’re able to access your money and account information. Often, digital banks can offer higher rates than traditional brick-and-mortar branches due to their lower overhead costs. Ensure any bank you consider is a member of the Federal Deposit Insurance Corporation (FDIC) so you can earn a fair rate and protect your money.

Build an Emergency Fund

Emergency funds create a financial buffer that can keep you afloat in times of need without having to rely on high-interest loans or maxing out a line of credit. These funds can be used to pay for large, unexpected expenses such as medical bills, the loss of a job, car repairs or home appliance repair or replacement.

To build your emergency fund, set a monthly savings goal – even an amount as small as \$50 per paycheck can make an impact over time – and set up a way for the funds to be automatically transferred to the account each time you get paid to make the task less daunting. Check on the account periodically and adjust if necessary or if your budget allows. A good rule of thumb is to set aside 3-6 months of living expenses.

Keep Track of Your Credit

Your credit score provides lenders and other parties a quick way to get an idea of your financial history and your ability to pay. Having a good credit score typically provides better interest rates and makes it easier to get approval on loans, rent an apartment, take out a mortgage or finance large purchases. Poor credit can saddle you with higher rates and lead to potential loan requests being denied.

To help you understand how different actions affect your credit score, many sites offer free credit reports and tools that allow you to stay up-to-date and track your score over time. Be sure to check reviews and verify the site’s legitimacy before entering your information. Additionally, many credit card companies, including Credit One Bank, provide free access to online credit reports on a regular basis to give customers an easier

Earn Rewards on Everyday Purchases

You can stretch your budget further by taking advantage of rewards offered by your bank or credit card company. For example, some credit cards provide cash back rewards for specific everyday purchases. An option like the Credit One Bank Platinum Rewards Visa is one such credit card. Customers can earn 5% cash back for the first \$5,000 of eligible purchases per year on things like gas, groceries, internet, cable, satellite TV and mobile phone services, plus 1% cash back rewards on all other purchases.

“Make sure your rewards are working for you – and not just as a gimmicky signup bonus,” said David Herpers, head of product at Credit One Bank. “Find a credit card

way to stay on top of their finances.

Understanding Emerging Card Capabilities

Alternative methods of payment, like credit and debit cards, have now been around for decades and have grown in popularity due to their convenience in comparison to cash, but technology has evolved even further to allow for a rise in contactless payment. Consider these capabilities many cards now offer:

Chip (EMV) cards utilize smart technology to store data on the microchip embedded in the card, allowing for an extra level of security with a one-time code generated as part of each transaction to keep payment information more secure than swiping the magnetic strip.

Contactless cards are equipped with near-field communication technology that allows payments to be made at a terminal without swiping or inserting. The card member's name, billing information and security code are never transmitted when cards bearing the contactless indicator are tapped on an equipped terminal.

Smart device payments can be made by adding your credit or debit card to the wallet app on your smartphone or tablet. Apps can also be added to some smartwatches to make contactless payments at participating merchants even easier.

Find more ways to make your money work for you at CreditOneBank.com/articles.

Article reprinted from Family Features

HOW AMERICA SPENDS



Among the top four expense categories, **food-related purchases** account for 81% of spending



Learn more at CreditOneBank.com/articles

Source: CreditOne Bank customer expenses from April 2019 to March 2021

CreditOne
BANK

Abenity

BENEFITS. DISCOUNTS. SAVINGS.

Southern Consumers Alliance is proud to offer you member-only discounts and corporate rates on everything from pizza and the zoo, to movie tickets, car rentals, and hotels! You can save over \$4,500 with thousands of discount offers. Use it across the country or close to home!

When you gain access to Abenity, you can:

- Save on vendors you use already, such as Amazon, Dish Network, Avis Car Rentals, H&R Block, and tons more popular vendors.
- Save at the box office. Plan your next movie night with our integrated showtimes, trailers, and reviews!
- Save on Insurance benefits, protecting your family from accidents, natural disasters and more.

- Save on retail services like floral, automotive, health and beauty, dining and shopping.
- Register daily for your chance to win special #LifeHasPerks prizes including movie tickets, Redbox codes, electronics, gift cards, cash, and so much more!

Visit www.southernconsumers.org for more program details and registration information.

MAS Benefits

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of the Southern Consumers Alliance will be held at 16125 Chesterfield Parkway W, Chesterfield, MO 63017, on Monday, September 13, 2021 at 5:30 p.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY **Southern Consumers Alliance** **September 13, 2021 Annual Meeting of Members** **THIS PROXY IS SOLICITED ON BEHALF OF** **SOUTHERN CONSUMERS ALLIANCE**

The undersigned member of the Southern Consumers Alliance does hereby constitute and appoint the President of the Southern Consumers Alliance, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of the Southern Consumers Alliance and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [], or to [] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors: Dick Dohack, Suzanne Pattison, John Marshall and Greg Peterson.
2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: _____, 2021

Signature _____

Name (please print) _____

Please date and sign and return promptly to 1630 Des Peres Road, Suite 140, St. Louis, MO 63131 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

Chesterfield, Missouri
August 20, 2021
Date

Encourage Your Kids to Keep Healthy Habits This School Year

It may be mid-summer, but back-to-school season is just around the corner. While the world is slowly returning to normal, it can be a hectic time for you and your kids. You want your kids to have everything they need to do well in school. At the same time, balancing their educational needs with your responsibilities can be challenging.

One of the biggest challenges is ensuring your kids maintain a healthy lifestyle. A CDC study shows that when kids have healthy habits, they tend to have high academic achievement and display better classroom behavior.

When you encourage the proper habits, you can help your kids reach their full potential. To do so, make sure they:

❖ **Get quality and consistent sleep**

Rest is vital for maintaining a healthy lifestyle. According to Abington Health, young elementary school kids should get at least 9 to 12 hours of sleep each night, which can feel impossible on a hectic schedule. However, there are a few easy ways you can help ease them into bedtime, like:

- Cutting out electronics one hour before bed
- Creating a bedtime routine
- Keeping their room at a cool temperature

❖ **Eat a healthy breakfast**

Breakfast is the most important meal of the day and for a good reason. Breakfast not only helps your child break their overnight fasting period; it also boosts their energy. That energy can help keep them full and focused throughout the day. A solid breakfast with a mix of whole grains, fruit and protein can give them the energy they need to do well in school.

At the same time, getting your child to eat a healthy breakfast can feel like pulling teeth, especially when you're trying to get yourself ready in the morning. However, there are both convenient and nutrient-packed options your child can enjoy. Shine Bakehouse's pancake and muffin mixes are packed with plant-based proteins, allowing you to give your child a nutritional boost without the extensive meal prep. For the pancakes, all you need to do is add water to the mix, stir, pour, cook and serve. The muffins offer simple recipe prep as well. Check out shinebakehouse.com to find more mixes your kids will love.

"Most healthy foods require extensive prep, but with an easy-to-make mix, you can achieve a great balance that you can feel good about," says Randy Newbold,

CEO of Custom Bakehouse, which makes the Shine Bakehouse Brand. "Even better? Shine Bakehouse Baking Mixes strike a balance of using plant-based protein and identifiable ingredients without sacrificing taste. Kids can have a breakfast or snack they can fully enjoy!"

❖ **Drink plenty of water**

Keeping kids hydrated can significantly impact their health, especially if they're involved in sports or active when the weather is hot. The amount of water your child should drink depends on how old they are. According to a BBC Good Food report, children between ages 4 and 8 should drink approximately 5 glasses of water per day. If your child is between 9 and 13, they should drink around 6 cups a day for girls, and boys should drink approximately 7 cups a day.

Kids might find drinking that many cups of plain water a day boring, but there are plenty of simple ways to make it fun, like putting fruit in their water, or getting them naturally flavored sparkling water.

❖ **Have nourishing snacks when working on assignments**

Your child probably has homework and projects to work on after school. Having a snack that keeps them full and focused can help them tackle those projects with ease. Nutritional snacks can provide a natural source of energy, which is necessary for students of all ages. Shine Bakehouse has cookie, brownie, muffin and no-bake bar mixes to help you make delicious, better-for-you snacks.

As the days get shorter, it's important to have nutritious snacks that are easy to make so you can care for your kids on your timeline.

Welcome to MDLIVE!

Your anytime, anywhere
doctor's office.



Don't miss out on one of the most utilized benefits
offered to our members - MDLive!

Now visiting the doctor is easier than ever before. Avoid the waiting room and inconvenience of going to the doctor's office. Visit a doctor by phone, secure video or MDLIVE App. Doctors are available 24/7, and family members are also eligible.

- **Pay \$0 Out of Pocket for Medical consultations.**
- **3 FREE Talk Therapy consultations per person, per calendar year and then \$90 per hour.**
- **Dermatology consultations are \$59 per video consult.**

MDLive by the numbers:



2,295 visits
in Jun-21



13,004 visits
in 2021 ytd



1,569 activations
in Jun-21



66,315 activations
since inception

Download the app.
Join for free. Visit a doctor.

ACTIVATE NOW

www.247doctorSCA.com

(888) 430-1519



**Southern
Consumers
Alliance**

**Membership Services
1630 Des Peres Road
Suite 140
St. Louis, MO 63131**

SCA Matters is published by:

Southern Consumers Alliance

For information regarding your membership
and association services, call or write:

**Membership Services Office
Southern Consumers Alliance**

1630 Des Peres Road

Suite 140

St. Louis, MO 63131

1-800-992-8044 or (636) 530-7200

Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment.

Consult your doctor before starting any exercise program.

Benefits may not be available in all membership levels.

For more information, or to upgrade your membership, please call 1-800-387-9027.