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CONTENTS
January 2016, Vol. 81 No. 1

CHOSE THE BEST BANK FOR YOU

Today you have more choices about where, when, and how you do your banking. Plus, learn what banks our readers rated highest on customer satisfaction.

RATINGS
P. 24

Making the World Safe From Superbugs
The third part in our series about antibiotics overuse turns the spotlight on our food supply, so you can make informed choices for your family.
P. 40

Laptops That Won’t Let You Down
Learn which brands and model lines are most reliable.
P. 18

The Heat Is On
Portable heaters that keep you toasty.
RATINGS
P. 22

Whiteout
How to stay on top of the snow this winter.

RATINGS
P. 34

COVER ILLUSTRATION BY JESSE LENS

| JANUARY 2016 |

WATCH, COMMENT, SHARE & MORE at ConsumerReports.org
CONTENT

January 2016, Vol. 81 No. 1

FEEDBACK
5 From the President: Forging New Frontiers
As the consumer world keeps changing, from how you bank to where you do business, we’ve got your back.
6 About the Cover
What readers are sharing with us, and via social media.
7 Consumer Reports … Everywhere You Are

THE UPDATE
9 The Dirt on Humidifiers
Our latest tests reveal a very good reason you should clean yours every day.
10 Brace Yourself for a Sugar Shock
Why your New Year’s resolutions shouldn’t include reaching for reduced-calorie sodas.
10 Scam Tracker: Crowdfunding or Crowdfunding?
What to watch out for before you give money to a Kickstarter campaign.
11 Get Involved
Actions you can take in January.
12 Recalls & Updates
Dangerous pizza cutters and more.
13 Ask Our Experts
Smart advice about sunscreens, cable routers, and home aids.
13 Save Money on Your Meds
Prescription prices can vary wildly, as we learned in our scan of retailers nationwide.

INDEX
62 A Year’s Worth of Products

ROAD REPORT
49 Satisfaction Guaranteed?
Owners tell us whether they would buy their vehicle again.
53 All Charged Up
Batteries that won’t leave you stranded.
56 Summing up
Thor’s Hammer
The Volvo XC90 is a Viking of an SUV.
57 King of Competency
No frills in the Hyundai Tucson—and that’s a good thing.
58 Fun in a Small Package
You’ll like the Mazda CX-3 if you and your crew can fit inside.
59 Form Follows Frustration
Unfortunately for the Fiat 500X, good looks only get you so far.

SELLING IT
63 Goofs and Gaffes

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We are the world’s largest independent, nonprofit, consumer-product testing organization, based in Yonkers, N.Y. We survey millions of consumers about their experiences with products and services. We pay for all of the products we rate. We don’t accept paid advertising. We don’t accept free test samples from manufacturers. We do not allow our names or content to be used for any promotional purposes.

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4 WATCH, COMMENT, SHARE & MORE at ConsumerReports.org

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Focusing on New Frontiers

THERE WAS A TIME when protecting the interests of consumers meant keeping you informed about faulty products, frauds (including predatory lending practices), and recalls—and while those concerns remain vital, the world today is raising new questions and challenges for consumers. This month’s issue takes a hard look at how shifting marketplaces can impact consumer choice.

With financial services becoming more intricate, more digital, and more central to our lives, our cover story investigates America’s banking practices to evaluate the options and offerings that families face today. Even as consolidations in the financial sector have threatened consumer choice, we’ve seen community banks, credit unions, and even virtual banks begin to innovate in remarkable new ways. Finding the right bank to protect your money, steer you toward the right mortgage or loan, and deliver the experience you’re looking for is something that all consumers need to 2016—and we’re pushing deeper into that world to give you a clearer view.

Of course, banking isn’t the only field that has seen recent shifts. The final piece in our three-part series on the antibiotic resistance crisis looks into how the restaurant and fast-food industries are responding to growing demand for meat produced without antibiotics.

In the days and years ahead, you can count on us to step out onto new terrain whenever and whenever consumers are being impacted by changes in the marketplace. As the world evolves, Consumer Reports is evolving, too, to fight for your access to clear information and to help you overcome challenges where they exist today on emerging frontiers.
YOUR FEEDBACK

Readers Weigh In About Financial Scams, Winter Driving, and Shrinking Product Packages

Less Isn’t More
Shrinking packages—never seen to shrink in price—are a hot-button concern for consumers. On Facebook, many readers shared products where they’ve noticed shrinkage. Examples include coffee, ice cream, cheese, tuna, shampoo, diapers, chocolate, bacon, and more.

The problem of packaging appearing to give you more product than you actually get, as discussed in “That Empty Feeling” (November 2015), is nothing new. As part of an earlier article about breakfast cereals, you published a photo of a box of Kellogg’s Corn Flakes with the center torn away to show the sealed inner bag less than completely filled. This article appeared in the very first issue of Consumer Reports, May 1936—almost 80 years ago.

—Gary Dautler, Flushing, NY

EDITOR’S NOTE
You are right that this year is our 80th anniversary, and we have maintained our focus on key enduring consumer problems.

Anyone who thinks that air is free has never bought a bag of potato chips.
—Ed Watters, via Facebook

Making cash payment and get the same amount. Don’t insult my intelligence by trying to trick me.
—Krist Miller, via Facebook

You forgot to include the most important product of all: the U.S. dollar. According to the inflation calculator from the Bureau of Labor Statistics, what you could buy for 4 cents in 1913 now takes 56 cents to buy. So today, a 1-pound package of Oreos from 1913 would weigh about six-tenths of an ounce. You called the manufacturers of many products to ask for an explanation of their shrinking products. Why not call the Federal Reserve and ask them about theirs?
—Daniel Sarrandrea, Philadelphia

Eyes and Ears on the Road
Besides the potential health risks from cellphone radiation in “Can You Hear

Consumer Reports’ board of directors voted at its October 2015 meeting to approve amendments to certain provisions of the Consumer Reports bylaws. To see the revised bylaws, go to ConsumerReports.org/bylaws.

Stopping Senior Scams
Our November cover package, “A Crying Shame,” about scammers who prey on the elderly, hit a nerve for many readers. We heard from people who had had similar experiences, on ConsumerReports.org and on our social-media pages, where thousands passed along our advice for seniors and their caregivers.

“Lies, Secrets, and Scams” addresses many of the more nefarious scams targeted at the elderly. I would also advise children to monitor their parent’s charitable giving. My mother had about $2,000 a month being directly debited from her bank account, and was also writing checks to many of those same organizations. There is nothing wrong with charitable giving, but one must ensure that the person making the contributions can afford to do so.

—Art Cram, Fairfax, PA

Great cover and excellent article on senior abuse. One of the most useful and helpful things I have read in a long time (my dad is 76). Thank you.
—Fred Hens, via Facebook

An important read as we all have elders to protect and these scams represent some of the more unreported crimes because the victims are often too ashamed or fearful to report these crimes to the authorities.
—Anna Aderhalten, via Facebook

Safer Snowy Driving
Your article on driving in snowy conditions, “Get a Grip” (November 2015), didn’t mention the advantage of a manual transmission. In slick situations, I nearly drive in second gear, so when I need to slow down, all I need to do is lift my foot off the accelerator and let engine braking slow me without risking loss of control by touching the brake. Automatic transmissions have removed engine braking as an important aspect of vehicle control, and it is most evident in snow.

—Laura Jones, Reston, VA

Matters of TV Size
“Have More Fun With Your TV” (November 2015) was quite useful and informative. However, your tip to determine the optimal screen size said to “measure the distance in feet between your couch and where you’d like to place the TV. Then divide that number by 1.5 and multiply the result by 12.” Wouldn’t it be simpler just to multiply by 8?
—Mark Spiegel, New Market, MD

EDITOR’S NOTE
Both calculations do give the same answer, but the longer way of presenting the calculation just shows you how you get back to inches, by multiplying by 12.
Me Now?” (November 2015), there’s another serious hazard: people driving while holding a cell phone to their ear. I fear walking through busy parking lots while drivers are negotiating the lot and talking on the phone. Many states have banned handheld devices while driving, and all states should do so, both for the potential health hazards and for the safety of both drivers and pedestrians.

Larry Singer, Raven, MA

EDITOR’S NOTE The Department of Transportation estimates that 3,354 people were killed in distracted driving crashes in 2013, the last year for which statistics exist. The problem is an epidemic. We support the state laws banning the use of handheld devices while driving and are pushing the federal government to come up with national guidelines to reduce distractions from cell phones and other electronic devices.

Take Care of Your Tires
“The Truth About Tread Wear” (November 2015) omitted in the Ratings of tires sidewall cracking, a major factor that can lead to blowouts. I had most of my tread remaining, but the sidewalls were cracked. Sidewall cracking is possibly more important than tread.

S.B. Oppenheimer, Northridge, CA

EDITOR’S NOTE We do not test for durability, but we do recommend that you inspect your tires monthly. (It’s a good idea to check your tire pressure at the same time.) In the case of cracking, most tire companies have warranty provisions. You should have the tire inspected by a manufacturer representative or a retailer. Cracking can lead to tire failure, so it should be removed from service.

Financial Planner’s Two Cents
While we applaud Consumer Reports’ efforts to help consumers make sound financial advisory decisions, your October story on financial planners (“Is Your Financial Planner Getting Rich at Your Expense?”) neglects key points about your reference to my dispute with the Certified Financial Planner Board. No Camarda client or other consumer has ever complained about the matter at hand. The “complaint” to the CFP Board was not by a consumer, but from an anonymous local competitor. Our ethical practices and consumer disclosure go far beyond what is required by the Board and the government. We strenuously disagree with the CFP Board’s well-documented inconsistencies and contradictions on the fee-only matter, and consequently sued the Board, and will continue the fight in appeal, for us, the profession, and for the good of the investing public.

Jeff Camarda, Chairman and Chief Investment Officer, Camarda Wealth Advisory Group, Fleming Island, Fl.

When Medical Bills Bite
Let’s take a look at social media to complain about high health care costs, sparked by “Medical Bill Sticker Shock” (November 2015). Our Facebook page became a forum for folks to complain about their insurance companies and vent about how they felt overcharged, confused, or just plain duped. On YouTube, you can watch our light-hearted take on that serious topic, at bit.ly/3ijgigs, in which we imagine what it would be like if paying for health care were like ordering a pizza.

Perhaps a better example would be to just give the people whatever they order. Then, a month later they get their pizza bill for $18,769.

Nobody important, via YouTube

In “Medical Bill Sticker Shock” (November 2015), one of the traps you mention is billing for the wrong procedure. The AMA has a Web page where you can see the details for each procedure code. I’ve checked many times and found that the clinic used the wrong code. I also keep previous billing statements and compare the procedure code from one visit to the next. The Web page is ocm.ama-assn.org/ocmgpt/RelativeValueSearch.do.

Michael Behrendt, Eden Prairie, MN

EDITOR’S NOTE Learn how you can help stop the scope, at endsurprisemedicalbills.org.

To share your comments for publication, go to ConsumerReports.org/tastethedebate or touch us on social media (see box at bottom).

CORRECTIONS
• On page 15 of “The Great Gift Guide” (December 2015), the wrong text appears next to the blue and green icons. In fact, as you see throughout the issue, the blue dollar sign appears next to gifts that stand out as good values for the money, and the green leaf appears next to gifts that stand out for sustainability. And on page 42, the Pebble Time smartwatch is described as having a “built-in heart-rate monitor.” In fact, it has an accelerometer that can be used to count steps, but it does not have an integrated heart-rate monitor.
CONSUMER REPORTS... EVERYWHERE YOU ARE

At ConsumerReports.org
We're continually improving ConsumerReports.org. The latest project, an overhaul of our buying guides, is being rebuilt to give you the most important information quickly. Check out the new look of the guides for blenders, digital cameras, dryers, TVs, and more. And don't forget that subscribers to our website have complete access to Ratings for about 7,700 products, which are updated regularly.

Holiday shopping season is in full swing, and we've got plenty of gift ideas and tips to make it easier for you. Start at ConsumerReports.org/holidays to find all of our great content. Need a last-minute gift? You'll see Ratings for TVS, BLenders, and all of the latest SMARTWATCHES. Don't miss our annual NAUGHTY & NICE LIST of company policies we applaud or pan. And to make sure you don't get stranded with a dead car battery this winter, our Ratings will point you to the best models.

Working Hard to Be Where You Are
We recently updated an important policy at Consumer Reports that governs how our information is shared in the marketplace. Our goal is to make it possible for consumers to gain greater access to our trusted content when researching and shopping for products and services in a wider variety of places. You can find the full text of the policy on our website, at ConsumerReports.org/ecommercialuse.

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Free to ConsumerReports.org subscribers. Download the Ratings app or the Car Buying Guide app for your Android phone or iPhone. You can also use your smartphone to check our buying guides and Ratings of more than 7,800 products at ConsumerReports.org.
The UPDATE

THE DIRT ON HUMIDIFIERS

Without conscientious cleaning, you may be putting your health at risk.
Our experts took a close look.

DID YOU KNOW THAT you should clean your humidifier every day? Maybe not, given that 59 percent of respondents in an informal poll told us they don’t clean theirs daily. And 26 percent admitted that they cleaned their humidifier just twice per month or even less often.

But that’s a mistake. Dirty machines can release bacteria from standing water into the air, potentially causing flu-like symptoms—especially in people who suffer from asthma or allergies. Our testers took our most recent batch of 34 models and measured microbial growth in the tank, then added bacteria and noted whether it was released into the air.

One type did best in our tests: The evaporative humidifiers, which blow unheated air over a wet wick, didn’t emit any bacteria. All but one of the two other types—ultrasonic (fine mist) and vaporizer (steam)—did.

How to clean yours: Drain, rinse, and dry it every day. Every week, remove any visible residue with vinegar; disinfect with a bleach solution following the manufacturer’s instructions, then rinse thoroughly. Do the same before and after storing your humidifier for the season.

For full Ratings and the 11 models that performed well in our clean-air tests, go to ConsumerReports.org/humidifiers.

CLEAN MACHINE
The Honeywell HCM-350, $56, was one of the best in our clean-air tests and scored a Very Good in our performance tests.
THE UPDATE

BETWEEN THE LINES

Brace Yourself for a Sugar Shock

If cutting back on sugar is one of your New Year's resolutions, don't think that swilling reduced-calorie sodas such as Coca-Cola Life or Pepsi True will do much for your strategy. Sure, they're lower in sugar than regular soda, which packs about 10 teaspoons into a 12-ounce can—but they still contain about 6 teaspoons. That's the daily limit for women, according to the American Heart Association; for men, it's 9 teaspoons.

So what's different? Coke Life and Pepsi True are sweetened with a mixture of sugar and stevia, a no-calorie sweetener from plant leaves. Though the green cans may lead you to think these drinks are better for you, don't lose sight of the fact that no soda is a healthy choice. Some studies show that just one can of regular soda per day is enough to raise your risk of heart disease, type 2 diabetes, and obesity. As for stevia, "It's probably safe, but we'd like to see more research," says Michael F. Jacobson, Ph.D., executive director of the Center for Science in the Public Interest. And most colas have artificial caramel coloring. Some types contain 4-Mel, a potential carcinogen, but you can't tell that from the label. So we recommend limiting food and drinks with caramel color. We didn't test Coke Life or Pepsi True for 4-Mel.

We did taste-test them, and our trained testers and untrained staffers said they preferred regular Coke and Pepsi.

SCAM TRACKER

Crowdfunding or Crowdfrauding?

Because crowdfunding is built on trust, it's ripe for fraud. We're talking about the misuse of online forums such as GoFundMe, Indiegogo, and Kickstarter, which people use to solicit funds for their inventions, documentaries, and other projects. In exchange for your money, they may offer a sample of their product or a digital download, for example. But those making the requests are only as reliable as their promises—and those promises aren't always sincere.

The Federal Trade Commission recently settled its first crowdfunding case against a man it claimed had scammed contributors out of more than $122,000. Erik Chevalier, using the business name The Forging Path Co., asked for funding for a board game called "The Doom That Came to Atlantic City." Almost 1,250 backers pledged $50 or more, hoping to get a game or one of its figurines. Instead, according to the FTC's complaint, Chevalier kept the money, using it for rent, moving expenses, and equipment for another project. The settlement prohibits him from misrepresentations in future projects. He was also fined almost $112,000, although that was suspended because he was unable to pay. Similar "scam campaigns" have been outed by dismayed funders on such websites as AndroidPolice and Kickstarter, and on the GoFundMeGoFraudMe page on Facebook.

Crowdfunding has brought promising ideas to life, but watch out for signs that you should do some more checking before you fork over any money:

• There's no track record. Ideally, you want to support people who have done other successful projects.

• Solicitations appear on multiple crowdfunding sites. That may indicate a money grab. If you think you've been the victim of a scam, file a complaint with the website, then at ftc.gov or with your state's attorney general. And warn others by posting on the site and on its social media pages.

10 WATCH, COMMENT, SHARE & MORE at ConsumerReports.org | JANUARY 2016 | PHOTOGRAPHY BY CLAIRE BENNETT
THE UPDATE

RECALLS & UPDATES

CAR LIGHTS THAT OVERHEAT
General Motors is recalling 159,584 cars; the 2005 Buick LaCrosse and the 2007 Pontiac Grand Prix. The headlamp driver module (HDM) may overheat, turning off the headlamps and daytime running lights, and creating a crash risk.
What to do Call Buick at 800-521-7300 or Pontiac at 800-762-7377 to schedule a free repair.

DANGEROUS BIKES
More than 1.3 million bicycles from 13 major brands including Cannondale, Diamondback, and Specialized require repairs because a quick-release lever on the front wheel can open and come into contact with the brake rotor, causing the wheel to stop suddenly or come off. The bikes were sold at bike shops nationwide from 1998 through 2015 for about $200 to $1,000.
What to do To find out if your bike is involved, go to quickrelease-recall.com. If it is, ask the manufacturer for a new lever to be installed free.

PIZZA CUTTER CAUTION
Calphalon is recalling 328,000 pizza cutters because the handle can detach during use. Some users have reported finger lacerations as a result. The pizza cutters were sold nationwide between January 2006 and August 2015 for about $15.
What to do For a refund, contact Calphalon at 800-809-7267 or calphalon.com.

GET INVOLVED

Actions You Can Take in January

PROTECT YOUR RIGHT TO COMPLAIN
The contract you sign when applying for credit cards and other financial products often contains a clause that blocks you from suing if there’s a dispute. Called a forced arbitration clause, it allows companies to stay out of the courtroom even as they continue practices that may violate the law. Claims of wrongdoing are filed with a private arbitrator, who is often handpicked by the company. What’s more, the arbitration is a confidential process in which there’s no right of appeal, no public record, and no requirement to follow established law.
But the Consumer Financial Protection Bureau, headed by Richard Cordray, is examining rules that would end those arbitration clauses. Find out how you can help back your rights by going to ConsumerUnion.org/arbitration.

COMBAT ANOTHER CABLE MERGER
Months after Consumer Reports successfully argued against the merger of Comcast and Time Warner Cable, there’s more merger mania afoot. Charter Communications, the nation’s third-largest cable provider, now wants to buy Time Warner Cable. But the proposed deal raises serious concerns for consumers. We recently joined other public-interest organizations in asking the Federal Communications Commission to reject the Charter deal unless the companies address the impact it will have on competition, customer service, and pricing.
Learn about the concerns we shared with the government at HearUsNow.org, and read our coverage of the merger as well as analysis of other telecom issues at ConsumerReports.org and at our sister site, Consumerist.com.

PROGRESS IN STOPPING SUPERBUGS
We’re celebrating two victories in the effort to reduce the overuse of antibiotics. First, California has become the first state to limit the use of the drugs in livestock and poultry. The law, which takes effect in 2018, prohibits farmers from routinely feeding antibiotics to healthy animals. What’s more, the sandhill crane Survey announced that it will phase out antibiotics in its meat supply by 2025. Drug-resistant bacteria can develop and spread when antibiotics are overused on farms. Experts predict that almost 450,000 people in the U.S. will get an antibiotic-resistant infection this year because of something they ate. Turn to page 40 to read Part 3 of our investigative series on antibiotic resistance, “Making the World Safe From Superbugs.” There, you’ll learn which restaurants and meat producers ban the drugs. Also, you can follow @consumerreports and #antibiotics at Twitter.

FIGHTING TO END FINANCIAL FRAUD
In our November cover story, “A Crying Shame,” we highlighted how seniors and their families lose $3 billion per year to scams. After the story hit newsstands and was posted on our site (ConsumerReports.org/eldercare), the reporter, Senior Editor Tobie Stanger (pictured above), was invited to testify before the House Subcommittee on Commerce, Manufacturing, and Trade. She talked about how to make the prevention of elder exploitation part of the national conversation. Go to ConsumerReports.org/eldercare for the latest news, and follow our fight against those deceptive practices on Twitter, at #stopelderfraud.
THE UPDATE

I am thinking of hiring a service for home health aides for my mother. But how do I know who to trust?

A. A helpful resource is the free, online ratings of home health agencies, at medicare.gov/homehealthcompare. The ratings cover about 9,300 of around 12,000 private and public providers.

You can see how the agency's overall quality-of-care rating stacks up against national and state averages. (Most earn 3 or 3.5 stars on a five-star scale.) You can also get general information, such as whether the agency is public, private, or religious, and a rundown of the services offered.

Quality measures include helping patients manage daily activities, managing pain and treating symptoms, treating wounds, preventing harm, and more.

Click on the footnotes and links next to the quality measures for useful information. For instance, a footnote under "managing daily activities" gives examples, such as "How often patients got better at walking or moving around." And clicking on "Learn more about all the quality measures" leads to a page listing important things to look for.

Doris Peter, Ph.D., director of Consumer Reports Health Ratings Center, points out that some of the data is self-reported by the agencies but that overall, it adds important quality information to the word-of-mouth recommendations that most people rely on.

ASK OUR EXPERTS

I'm about to take a snorkeling vacation. What sunscreen will protect me best while I'm in the water?

A. "Water resistant" sunscreens are required by the Food and Drug Administration to meet the SPF listed on their labels for the amount of time they claim to be water resistant, but our tests have shown that not all do. One product in our latest tests, Shiseido WetForce Ultimate Sun Protection Lotion SPF 50 ($40 for 3.3 ounces, or $12.12 per ounce), makes a very specific claim: being in the water for 30 minutes actually boosts its ultraviolet (UV) protection by 20 percent. But we found that although it met its SPF claim and provided excellent protection against UV rays (those that cause sunburn), its average SPF was the same whether testers' skin was dry or exposed to water for 30 minutes. And because of its performance in our UV test (UVa rays cause skin cancer and wrinkles) and other factors, it earned only a Fair rating overall. We found other products that cost less and earned Excellent ratings for UVa and UVB protection:

Equate Ultra Protection SPF 50 ($9 for 16 ounces, or $0.56 per ounce). For full Ratings on sunscreens, subscribers can go to ConsumerReports.org/sunscreens.

Can I save money if I buy my own router rather than leasing from my cable provider?

A. It generally costs $5 to $10 per month to lease a router from the cable company, and those we recommend in our Ratings range from $8 to $240. Simple math reveals that if you buy your own, it will quickly pay for itself in monthly savings on your bill. A new router should speed up file transfers between devices in your home and allow you and the people you live with to stream more videos simultaneously. Our top pick, the Linksys AC2600, $240, should get you consistent speed throughout the house (depending on doors, walls, and other obstructions). But you can pay far less for a good, basic dual-band 802.11ac router (meaning it uses two frequencies, 2.4 and 5GHz, to avoid interference with other devices and nearby Wi-Fi networks). For example, the Asus AC1900, $100, performed almost as well as Netgear's AC2300 Nighthawk X4, $240.

WRITE

We have more than 140 in-house experts who research, test, and compare—so that you don't have to! Send your questions to ConsumerReports.org/askourexperts... and watch this space for the answers.
THE UPDATE

SAVE MONEY ON YOUR MEDS

Prices can vary widely from store to store, even in the same town. The trick is to shop around.

T HIS PAST SUMMER when Debbie Dijak, 54, of Raleigh, N.C., went to pick up her pain medication from a nearby pharmacy, she was shocked when she said she found that the price had skyrocketed from $38 to almost $200 for a month’s supply. Dijak didn’t have insurance, so she simply didn’t fill the prescription for duloxetine (generic Cymbalta), an antidepressant that also is used to treat certain types of pain. Instead, she took another anti-inflammatory drug that cost less. What happened next wasn’t a big surprise: “I stiffened up and hobbled around a lot,” Dijak says. “But I just couldn’t afford the drug at that price.”

Like Dijak, millions of Americans have been hit with high drug costs within the last year. In fact, a recent Consumer Reports National Research Center poll of 1,037 adults showed that a third of those who currently take a drug said they experienced a spike in price in the past 12 months—anywhere from just a few dollars to more than $100 per prescription.

According to the American Society of Health-System Pharmacists, big price jumps can be due to anything from a product shortage to a change in your insurance coverage. And in rare instances, manufacturers may raise prices simply because they have no competitors also selling the medication. (Because this landscape can be so confusing, Consumer Reports
THE UPDATE

Best Buy Drugs evaluates medications for price as well as safety and efficacy; go to CBestBuyDrugs.org to learn more.

Frustrating as sudden price hikes can be, our poll shows that most people just fork over the money. Only 17 percent comparison-shopped to see whether they could get a better deal. If you have a standard insurance co-pay, it might not occur to you to shop around. But sometimes the price you’d pay out of pocket (what those without insurance are charged) might be less than your co-pay—a fact pharmacists may neglect to mention. Case in point: Take type 2 diabetes medrosell for $249 at a Walgreens—just for $4 at a month’s supply, or $10 for a three-month supply, at stores such as Target and Walmart, while a co-pay for a month’s worth averages about $11.

And if you do decide to pay out of pocket, the prices retailers charge can vary a lot. To find out what various retailers were charging, we had secret shoppers check prices for five common generic drugs at stores around the country, including chain drugstores, big-box retailers, supermarkets, and independent pharmacies.

What We Uncovered

In our national price scan, secret shoppers made more than 300 phone calls in all, to more than 200 pharmacies in six cities and their surrounding areas across the U.S. They requested prices for five common generic drugs: Actos (pioglitazone), for type 2 diabetes; Cymbalta (duloxetine), an antidepressant also used to treat muscle and bone pain; Lipitor (atorvastatin), for high cholesterol; Flaxix (fludipine), a blood thinner; and Singular (montelukast), for asthma. What we found was startling. In short, prices can vary wildly from retailer to retailer, even within the same ZIP code.

Drugs could cost as much as 10 times more at one retailer vs. another. We’re not talking about regional differences; we found big variations at retailers in the same area. For example, where Debbie Dijk lives in Raleigh, N.C., the cost for a month’s worth of the generic Cymbalta she takes ranges from $249 at a Walgreens to $43 at Costco. At Walgreens, the pharmacist did suggest using the store’s discount program to lower the price to $220, but it comes with a $20 annual fee. See more examples in the map at right.

Similar patterns emerged across the U.S.

In Dallas, a shopper was quoted a price of $150 for generic Flaxix at a centrally located CVS. But Preston Village Pharmacy, an independent just a 20-minute drive away, said it would sell the drug for just $23. In Denver, the grocery store Albertson’s Save-On said its price for generic Actos was $330, but nearby Cherry Creek Pharmacy said it would sell it for just $15. For the variety of prices we found, see the chart on the facing page.

The price isn’t always set in stone. Shoppers sometimes found that they could get a discount, but only after they asked. At a supermarket pharmacy outside of Des Moines, a shopper was first quoted a price of $75 for generic Actos, but after asking whether there was a better deal, she was offered the drug for $21.

“It sounds crazy that you would need to approach buying prescription medications like you would a used car—by shopping around and haggling. But that’s the reality of today’s pharmaceutical marketplace,” says Stephen Schondelmeyer, Pharm.D., a pharmacoeconomics professor at the University of Minnesota.

Retail pharmacies don’t really expect anyone to pay those high prices, says Adam Fein, Ph.D., president of Pembroke Consulting. “The list price is just a fantasy number,” he adds. In fact, reps from both CVS and Rite Aid told us that they expect cash buyers to access discounts. “Pricing surveys fail to take into account the various value and discount programs available at most pharmacies for cash-paying customers,” according to the CVS

Mapping Medication Prices

In Raleigh, N.C., prices for the same drug—generic Cymbalta (duloxetine)—varied widely, even among stores that were just a few miles from each other.

RALEIGH, N.C.

Walmart $118

Walgreens $220

Independent $64

Kruger $190

Costco $43

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THE UPDATE

Who Sells It for Less: Our Pricing Analysis

Earlier this year, we had secret shoppers make calls to the pharmacies of more than 200 stores across the country to price a market basket of five common generic prescription drugs. We followed up with half of them recently, and also checked one online pharmacy, to get the most up-to-date prices. The numbers in the chart below are averages of the price retailers quoted for a one-month supply. Retailers are listed from least to most expensive for the total price of our market basket.

<table>
<thead>
<tr>
<th>RETAILER</th>
<th>GENERIC ACTOS, 30 mg (pioglitazone)</th>
<th>GENERIC CYMBALTA, 20 mg (dualexine)</th>
<th>GENERIC LIPITOR, 20 mg (atorvastatin)</th>
<th>GENERIC PLAVIX, 75 mg (clopidogrel)</th>
<th>GENERIC SINGULAR, 10 mg (monelukast)</th>
</tr>
</thead>
<tbody>
<tr>
<td>HealthWarehouse.com</td>
<td>$14</td>
<td>$35</td>
<td>$11</td>
<td>$9</td>
<td>$15</td>
</tr>
<tr>
<td>Costco</td>
<td>$18</td>
<td>$44</td>
<td>$18</td>
<td>$16</td>
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</tr>
<tr>
<td>Indeconpends</td>
<td>$25 ($11-$345)</td>
<td>$49 ($26-$222)</td>
<td>$19 ($8-$177)</td>
<td>$17 ($7-$236)</td>
<td>$25 ($8-$200)</td>
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<tr>
<td>Sam's Club</td>
<td>$96*</td>
<td>$11**</td>
<td>$30</td>
<td>$29</td>
<td>$27</td>
</tr>
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<td>$220</td>
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<tr>
<td>Grocery Stores</td>
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<td>$182 ($4-$274)</td>
<td>$66 ($11-$180)</td>
<td>$90 ($10-$160)</td>
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<tr>
<td>CVS</td>
<td>$235</td>
<td>$191</td>
<td>$146</td>
<td>$150</td>
<td>$133</td>
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</tbody>
</table>

SUPERMARKETS also had big price swings, so it can pay to check more than one.

RETAILER TOTAL PRICE

<table>
<thead>
<tr>
<th>RETAILER</th>
<th>PRICE</th>
<th>TOTAL PRICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>HealthWarehouse.com</td>
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<td>$83</td>
</tr>
<tr>
<td>Costco</td>
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<td>Independents</td>
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<tr>
<td>Sam's Club</td>
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<tr>
<td>CVS</td>
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<td>$855</td>
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</table>

INDEPENDENT PHARMACIES had some of the lowest prices we found—and the highest.

THE 3 BIG DRUGSTORES charged the most, as much as 10 times more than the online pharmacy we checked.

[*For walk-in stores, average price for one-month supply. **Nonmember, nondiscounted price. Pricing may vary with a Sam's Club membership. Prices could be up to 40 percent less, and some drugs are free for members in certain states. **Prices are average of prices across sampled stores.

*Free for Sam's Club members.
**Some Sam's Club stores also quoted prices as high as $167.

For walk-in stores, average price for one-month supply. Nonmember, nondiscounted price. With a Sam's Club membership, prices could be up to 40 percent less, and some drugs are free for members in certain states. Prices are average of prices across sampled stores.

*Free for Sam's Club members.
**Some Sam's Club stores also quoted prices as high as $167.
representative. And Rite Aid directed us to its Rx Savings Program, which has no annual fee and offers a 30-day supply of certain generics for $9.99; a 90-day supply, for $15.99. But none of the newer generics we priced were on the posted list. And many pharmacies don’t quote a bottom line price until they have your prescription in hand, or in the computer. “At that point they basically have your business,” Schondelmeyer says. “They count on customers not wanting to hassle with transferring their prescription elsewhere.”

**Why Prices Vary So Much**

Retail pharmacy chains such as CVS and Rite Aid set high retail “list,” or usual and customary, prices because that helps determine what the insurance companies will pay for the drug, Schondelmeyer explains. Still, those huge discrepancies are puzzling. As with other consumer products, such as toothpaste and cereal, we’d expect prices to be more consistent among stores competing for your business. Though chains have their own contracts with drug suppliers, it’s unlikely, according to Schondelmeyer, that the wholesale price would vary that widely. So we reached out to a few retailers, but they would not comment on the wild swings we’ve seen.

In a written statement, a Rite Aid representative told us that its pricing strategy was “proprietary” and that “we regularly evaluate our pricing strategy to make sure we remain competitive.” Similarly, a CVS rep wrote that the full list prices of drugs aren’t relevant because the majority of its customers are just charged their insurance co-pay. But our follow-up analysis suggests that many people do pay out of pocket.

For example, in Raleigh last year, some 3,000 prescriptions for generic Cymbalta cost consumers an average of $242 each, or a total of $716,000.

That gets at the heart of the matter, Schondelmeyer says. Retail chains such as CVS and Rite Aid aren’t concerned about consumers who pay out of pocket, he says, because they typically make up less than 10 percent of their business. What does concern them is how much third parties, such as insurance companies, will pay, usually either a negotiated reimbursement fee or the list price—whichever is lower. So retailers intentionally set the list price very high so that there’s no chance it could undercut what they get paid by insurers. “If your pharmacy quotes a cash price of $40, then a third-party payer will balk if you turn around and charge them $75,” Schondelmeyer says.

Of course, as Fein explains, “very few consumers understand pharmacy economics well enough to negotiate with their pharmacist. That’s why retail pharmacies earn much higher profits on uninsured and underinsured individuals.”

We found one exception to that practice: Costco. “We just price products as low as we possibly can and still make a modest profit,” says Victor Curtis, R.Ph., senior vice president of pharmacy. Costco does that by scrupulously controlling expenses, so you can expect more of a no-frills experience: no 24-hour drive-thru or Sunday hours, for example. One big cost savings comes from filling prescriptions at a central facility and shipping them overnight to stores. So when you phone in a refill, you might be asked whether next-day pick up is okay. “That halves our labor cost,” Curtis says. (Customers can still opt for same-day service.) According to Curtis, Costco pharmacies have four times more cash customers than the national average.

Because retail pharmacy chains set the list price of drugs so much higher than places like Costco, we also wondered whether they are charging insurance companies more. “Unfortunately, the true costs are hidden,” Schondelmeyer says. For
example, he notes that if you have insurance and see your doctor, you'll receive an explanation of benefits, or EOB, which shows your costs and how much your insurance company paid. But when it comes to drugs, there's no EOB, so it's not clear how much pharmacies actually charge. "The sad part is even consumers who try to find the true cost in this crazy market just can't do it," Schondelmeyer adds.

The situation for consumers could worsen as new marketplace changes occur: CVS recently bought Target's pharmacy business. And Walgreens has announced its intention to acquire Rite Aid. "Having more players in the competition at all levels in the supply chain is critical for protecting consumer choice," says George Slover, senior policy counsel for Consumers Union, the policy and advocacy arm of Consumer Reports. "That's why it's so important that antitrust enforcers examine these types of mergers carefully."

**Getting the Best Deal**

With rising drug costs, people whose insurance company stops or reduces coverage of a drug—or those without coverage at all—will feel the pinch. Even those with insurance may still face higher out-of-pocket costs as co-pays and deductibles increase. Not being able to afford medications has consequences: About 40 percent of people in our survey said they cut corners with their medication to make ends meet—they split pills without their doctor's okay, for example, skipped doses, or, like Debbie Diljak, simply didn't fill their prescription. People hit with high drug costs were also twice as likely as others to avoid seeing their doctor or to forego a medical procedure. But as Diljak discovered, there may be other options that are better for you and your wallet.

Regardless of which drugstore or pharmacy you use, choosing generic over brand-name drugs can save you money—as much as 90 percent in some cases. Talk to your doctor, who may be able to prescribe lower-cost alternatives in the same class of drugs. For more ways to save money on your next prescription, see our list of tips, at right.

Last, once you've done the work to find a pharmacy that you like and that offers a good price, our medical consultants advise filling all of your prescriptions there. Keeping all of the drugs you take in one system helps avoid duplications and dangerous interactions.

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**Smart Strategies for Savings**

1. **SKIP CHAIN DRUGSTORES.** For all five drugs we priced, the big pharmacy chains consistently charged the most. Among all of the walk-in stores, Costco offered the lowest prices. You don't need to be a member to use its pharmacy, though joining can net you more discounts.

2. **SUPPORT INDEPENDENTS.** Though you might think that mom-and-pop stores usually charge higher prices, we found that wasn't always the case. In fact, we found some local independent pharmacies, as well as some higher prices. We also found wide fluctuations at supermarkets, another place you might not expect to save. Another advantage of independent drugstores: We often had luck asking for a lower price, where pharmacies might have more flexibility to match or beat competitor's prices.

3. **DON'T ALWAYS USE YOUR INSURANCE.** Many chain and big-box stores offer hundreds of common generics at prices as low as $4 for a 30-day supply and $10 for a 90-day supply for people who pay out of pocket. Sam's Club even fills some prescriptions free for members. Check the fine print: There may be a small fee to sign up, and not all discount programs are open to people with Medicare, Medicaid, or Tricare insurance. And keep in mind that when you bypass your insurance, money spent on your medication won't count toward your deductible or out-of-pocket maximums.

4. **ALWAYS ASK, "IS THIS YOUR LOWEST PRICE?"** Victor Curtis of Costco told us that its contracts for Medicare Part D plans prohibit pharmacists from offering a better cash price to a customer unless a customer asks. And Rite Aid told us that their pharmacists process prescriptions through insurance unless customers tell them to do otherwise. Usually we found that asking can prompt the person on the phone to dig a bit for any available discount programs, cards, and coupons. Check back often, because prices and offers may change. And, never assume that one pharmacy's "discounted" price is lower than another's regular price.

5. **SEEK A 90-DAY PRESCRIPTION.** For drugs you take long term, it can be more convenient and even cheaper. For example, if you use insurance, you'll pay one co-pay rather than three. And for discount generic drug programs, paying $10 for a 90-day supply works out to less than $4 every 30 days.

6. **LOOK ONLINE.** If you're paying out of pocket, check GoodRx.com to learn its "fair price" and use that to negotiate if a pharmacist quotes you a higher price. You can also fill a prescription with an online pharmacy. The one we shopped, HealthWarehouse.com, had the lowest prices overall. Just be careful about the one you choose. Only use an online retailer that clearly operates within the U.S. and displays the "VIPPS" symbol to show that it's a Verified Internet Pharmacy Practice Site. Most sites that bill themselves as "Canadian" are actually fake storefronts selling low-quality or counterfeit products. Internet pharmacies based in other countries that advertise heavily discounted medications are almost never legitimate, according to the National Association of Boards of Pharmacy (NABP), a nonprofit organization that accredits pharmacy websites. Once you've verified that a retailer is legit, read terms carefully. For example, HealthWarehouse.com ships to all 50 states; others may not. And you'll have to wait for shipping.

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Consider subscribing to our award-winning newsletter, Consumer Reports On Health, where you'll find expert insights on how to get the best medical care: avoid tests and treatments that are risky, overpriced, or overhyped; choose food that's safe and healthy; find the best buys on medications and health insurance; and more. For more information and to subscribe, go to ConsumerReports.org/Health2016.
LAPTOPS THAT WON’T LET YOU DOWN

Discover which brands and product lines are more and less reliable, according to our exclusive survey.

FOR MOST PEOPLE, a laptop isn't just a tool; it's more like a home for family photos, finances, musings, music, contact info, schedules, and more. The very thought of losing all of that data in an instant is enough to make even the most callous person feel heartsick. In one Consumer Reports survey, laptop owners told us they expected their computers to last five years. And yet, as we discovered in a recent survey of more than 58,000 subscribers who purchased laptops between 2010 and 2015, almost one in five of those computers will experience some kind of breakdown in the first three years.

To improve your odds of making a choice that goes the distance, here’s what you need to know:

PHOTOGRAPHY BY CLAIRE BENOIST
As in years past, Apple tops our reliability list. Only 10 percent of the brand’s laptops required repairs by the third year of ownership, according to our survey estimates, though to be fair, those repairs may have been costly. Among Apple owners whose laptops weren’t covered by an extended warranty or additional service contract, about one-third paid $300 or more out of pocket to fix them. And Apple laptops are pricier to begin with.

Windows laptop repairs are usually less costly, with only 10 percent of owners forking over $300 or more, but their failure rates are higher. For Samsung and Gateway, the estimated failure rate was 16 percent; followed by Acer and Lenovo at 18 percent; and Toshiba, HP, Dell, and Asus at 19 percent each.

The problems with Windows laptops also tend to reveal themselves rather quickly. About one in 10 devices requires repairs in the first year (see chart below). Failure rates slow down in the second and third years. Apple models, on the other hand, remain consistent, with a 3 to 4 percent failure rate in each of the first three years. So it’s not surprising that overall, 71 percent of Apple laptop owners were completely satisfied with the reliability of their computers compared with just 38 percent of Windows laptop owners.

**How the Brands Stack Up**

<table>
<thead>
<tr>
<th>Brand</th>
<th>First-Year Failure Rate</th>
<th>Second-Year Failure Rate</th>
<th>Third-Year Failure Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apple</td>
<td>10%</td>
<td>16%</td>
<td>16%</td>
</tr>
<tr>
<td>Samsung</td>
<td>16%</td>
<td>18%</td>
<td>18%</td>
</tr>
<tr>
<td>Gateway</td>
<td>16%</td>
<td>18%</td>
<td>19%</td>
</tr>
<tr>
<td>Acer</td>
<td>18%</td>
<td>19%</td>
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<tr>
<td>Lenovo</td>
<td>18%</td>
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<tr>
<td>Toshiba</td>
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<tr>
<td>HP</td>
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<tr>
<td>Dell</td>
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<tr>
<td>Asus</td>
<td>19%</td>
<td>19%</td>
<td>19%</td>
</tr>
</tbody>
</table>

**WHICH LAPTOP LINES DID BEST AND WORST**

In this year’s survey, we didn’t stop at the brand name—we also asked about product lines. HP’s premium Envy line was near the bottom, with a 20 percent failure rate, while HP’s less costly Pavilion line fared better, at 16 percent. Lines even higher on our reliability list include Gateway’s NV (13 percent) and LT (14 percent); the Samsung Ativ Book 9 (14 percent); Lenovo ThinkPads (15 percent); and the Dell XPS (15 percent). For performance rankings, go to ConsumerReports.org/laptops.

**MORE RELIABLE**
- Apple MacBook Air, 7 percent
- Apple MacBook Pro, 9 percent

**LESS RELIABLE**
- HP Envy, 20 percent
- Lenovo V Series, 23 percent

**When Problems Strike**

In addition to the frequency of failure, there’s also the issue of the severity of those problems. Our survey respondents told us that the majority of their worst laptop breakdowns were “serious” (the computer still worked, but poorly) or “catastrophic” (it stopped working entirely). Only about one-quarter of the breakdowns were described as “minor” (a part broke, but the computer worked almost as well as before), and 3 percent were “cosmetic” (the finish became discolored, scratched, or rusted).

It stands to reason that the more you use your laptop, the more likely it will break down. Repairs increase if you often use your computer more than 20 hours per week, according to our survey findings. But again, Apple is an exception. Apple owners said they used their laptops an average of 23 hours per week (as compared with 20 hours for Windows owners), but their laptops had lower failure rates overall.

Among Windows that failed, 55 percent did so multiple times. For Apple, the rate was only 42 percent.

**Are Warranty Plans Worth It**

One out of five laptop owners in our survey said they bought an extended warranty. Apple buyers were the most likely to buy coverage, called AppleCare, with 36 percent opting for it. For Windows users, rates ranged from 10 percent for Gateway buyers to 19 percent for Dell buyers.

We usually don’t recommend springing for an extended warranty for any product because we have generally found that the benefits simply aren’t worth the price. But we do advise Apple owners to consider AppleCare. That’s because Apple’s telephone tech support ends after 90 days, and consumers tend to be very pleased with the service they get from Apple’s technicians, according to our surveys about technical support. Others should probably pass on extended coverage, especially given our survey findings showing that Windows laptops experience the highest failure rates in year one, when repairs may already be covered by the standard warranty.
First Look
Trailblazing Tablets

One is low in price and the other is large in stature.
Both impressed our experts.

Amazon Fire
$50

**Size**: 6.9 inches
**Weight**: 11 ounces
**Battery Life**: 8.4 hours (tested)

**What You Get**: A great bargain. The newest Amazon Fire performed as well as rivals twice its price for gaming, video streaming, e-reading, and even some office-style apps. If you have a big family, you can buy a six-pack for $250, making the price per tablet just $41 and change.

**What You Give Up**: It’s not the speediest tablet, and the display could be brighter and easier to read in sunlight. The screen features just 170 pixels per inch, so it’s less crisp than the 324-pixel Apple iPad Mini but still good for watching videos. The black plastic case isn’t as sleek as the most stylish tablets, such as Sony’s Xperia Z tablets or Apple’s iPads. Also, when you put the Fire on a table, the sound gets muffled because the speakers are on the back.

Apple iPad Pro
$800 to $1,080

**Size**: 12.9 inches
**Weight**: 1.6 pounds
**Battery Life**: 10 hours (tested)

**What You Get**: We haven’t fully tested it yet, but there are some things that stood out for our tech expert in his first look. For starters, it has a mighty big tablet screen—12.9 inches, or the equivalent of two iPad Air screens side by side. If you buy the Smart Keyboard, $170, that snaps on with magnets, it makes for a more computerlike experience. The crisp display and powerful processor add to that effect. You can also use the Apple Pencil, $100, to scribble notes (though the iPad Pro doesn’t recognize handwriting yet).

**What You Give Up**: Portability may be a concern: the iPad Pro has a lot of screen to hold and use comfortably with two hands. And more than $800 is a considerable chunk of money to spend if all you want is a tablet.
THE HEAT IS ON

When there's a chill in the air, the right space heater can keep you cozy.

Even if you've made the effort to insulate your attic and weather-strip your windows, there may still be a room—or a person—in your house that is difficult to keep warm. The most important decision to make when buying a space heater is to know whether you need spot heating (just baking yourself in warmth) or something that heats a room—a drafty office or bedroom, for instance. Despite claims on the box, not every space heater does both jobs well. And no matter which you choose, keep in mind that using a space heater won't necessarily save you money. Electricity is the most expensive way to heat, so space heaters make sense only when used as a supplemental or occasional source. Here are performance factors you should consider, and good model choices from our tests:

**Best for spot heating.** In our testing, we measure the “spot” heating ability of a heater to directly warm up a person sitting 4½ feet away in 15 minutes. Top spot-heating picks include the Dyson AM05, $400, and the bigger Honeywell HZ-980, $180.

**Best for room heating.** Our measure of success in room heating tests is to gauge the effectiveness of the heater to warm up a room that’s 12x17 feet with 8-foot ceilings in 15 minutes. Seven of the 16 space heaters on our top-picks list excelled at that. We liked two models from Vornado and two from Heat Storm.

**Best at doing both.** Space heaters that earned our top marks for both spot heating and room heating include the Heat Storm Mojave, $60, and the DeLonghi DCH1030, a bargain at only $42. (At that price, you give up some features.) We love best the stylish Dyson AM09, even though it wasn’t the quietest. But its fashion-forward looks come at a premium price: $450.
Ratings: Space Heaters for Cold Places
Of the 30 space heaters we tested, the highest scored 91, the lowest, 24. Below, grouped by size, are the recommended models in order of performance. These space heaters offer top performance overall. CR Best Buys blend value and performance.

<table>
<thead>
<tr>
<th>Rec.</th>
<th>Brand &amp; Model</th>
<th>Price</th>
<th>Score</th>
<th>Fan Speed</th>
<th>Spot Heating</th>
<th>Hot Surface</th>
<th>Fire Safety</th>
<th>Fan/ tank</th>
<th>Overall</th>
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<td>1.</td>
<td>Dyson AM09</td>
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Make Sure It's Safe
ABOUT 25,000 HOUSE FIRES and 300 deaths are attributed to space heaters each year, mostly caused when a heater is placed too close to curtains, bedding, and upholstered furniture. In addition, 6,000 people end up in the emergency room with burns from touching a heater's hot surface. The safest heaters in our Ratings score a Very Good or Excellent on our hot-surface test. Here, other safety features that count:

Fancy Features That Count
You want a space heater that's great at its primary job, but there are other features that enhance the ease of use.

Fan with multiple speeds. Fans help distribute heat more quickly. Some models oscillate for more even heating. Slower fan speeds are less noisy.

Timer. This money-saving feature helps ensure that the heater is operating only when you need it.

Adjustable thermostat. Many space heaters have one, but others have just High-Low heat settings, so the temperature is more difficult to adjust.

Remote control. Space heaters are intended to sit on the floor. A remote can help prevent having to bend over to fiddle with the controls.

Weight. Check the weight on the box if you plan to move the heater.

Warranty. Look for a model with a three- to five-year warranty.

The Best in Petite Heat
WE TESTED four personal heaters that can be placed under a desk or workbench to boost the heat in a confined space, such as your cubicle at work. (Doesn't everyone hate cold toes?) Though most of the regular heaters in our tests have an output of 1,500 watts, the output of these pint-sized space heaters ranges from 200 to 900 watts, so they cost less to run. Tops in the batch is the 3-pound Vornado SRTH, $45, with an output of 900 watts. It's good at spot heating, stays cool to the touch, and relatively quiet. The Bionaire BCH4562E, $40, isn't quite as good at heating, but it's quieter and has a motion sensor that shuts off the heater if no movement is detected within 2 hours.

We also tested the Honeywell HCE1001B, $25, and the Lasko MyHeat 100, $20. They don't perform as well, but with outputs of 250 and 200 watts, respectively, they don't cost as much to operate—$10 per season compared with $50 for the Vornado.

JANUARY 2016 | WATCH, COMMENT, SHARE & MORE at ConsumerReports.org
CHOOSE THE BEST BANK FOR YOU

DO YOU VALUE 24/7 DIGITAL ACCESS OVER THE PERSONAL TOUCH? LOOKING FOR THOUSANDS OF BRANCHES OR LOW FEES? CONSUMERS WILLING TO SHOP AROUND WILL FIND MORE CHOICES THAN EVER.
5,400). That’s because USAA, which mainly serves military families scattered all over the U.S. and the world, doesn’t put much emphasis on face-to-face contact. It operates primarily as an online bank; most customers conduct business via computers, smartphones, telephone call centers, and ATMs. Account holders can get free checking without maintaining a minimum balance, and they can pay bills online, use debit cards, and withdraw cash fee-free at more than 65,000 networked ATMs nationwide.

Those two seemingly opposite approaches to retail banking—one lifestyle oriented, the other digital and largely transactional—have one thing in common: both lead to highly satisfied customers. In fact, Umpqua and USAA were among the better-rated banks in our survey of more than 49,000 subscribers, who provided more than 74,000 bank and credit-union ratings.

That’s not the case for the largest banks. The past 30 years have brought a wave of consolidation as large banks have grown even larger through mergers or by gobbling up smaller banks in acquisition sprees. Now about 40 percent of all U.S. commercial bank assets are held by just four mega banks: Bank of America, Chase, Citibank, and Wells Fargo. Large banks have the marketing muscle to heavily advertise, put their names on sports stadiums, sponsor tennis tournaments, and open branches in expensive neighborhoods. Those efforts get them the lion’s share of public attention, but that doesn’t seem to help when it comes to customer satisfaction. All four mega banks scored in the bottom fifth of our overall rankings, though as a group, our readers were still satisfied with them in general.

What are smaller institutions like Umpqua and USAA doing that the mega banks aren’t? There’s no single answer, but our survey suggests that the little guys benefit by focusing on the unique needs of their customers. In Umpqua’s case, that means in-person service and community engagement. USAA uses technology to offer virtual customer service and low fees. Those two banks aren’t anomalies. Despite all of the consolidation, there’s still a remarkable amount of choice and innovation in the banking industry. Our survey found more than 60 smaller banks—including ones that operate mostly online—and credit unions that provide compelling alternatives for customers dissatisfied by or uninterested in big banks. For those who appreciate the nationwide reach and convenience of many branches, one of the big four banks may well be the best option.

The good news in banking is that consumers have options; no one has to settle for merely acceptable service. Moreover, consumers who were unwilling or unable to open bank accounts because of high fees and minimum balance requirements have more options than they may realize. If you like your current bank and feel like sticking with it, great. But read on, because we’ll help you structure your accounts to make sure you’re getting the lowest fees and highest interest rates possible. And if you feel like ditching your bank, our survey Ratings can help you find a better one.

Here’s a guide to help you understand your options:

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**MEGA BANKS**

**Best for**

- CONVENIENCE, TECHNOLOGY, SECURITY

**PROS**

- Bank of America, Chase, Citibank, and Wells Fargo have a significant nationwide presence: a combined 17,000-plus branches and more than 90,000 fee-free ATMs coast to coast, including some located in supermarkets, drugstores, and convenience stores. For the 40 percent of our customers who live paycheck to paycheck, it’s all about convenience,” says Thong Nguyen, president of retail banking at Bank of America. He says they think about “how fast can I deposit money and have access conveniently, seamlessly, and with no surprises,” such as unexpected holds or fees.

To achieve that, big banks offer state-of-the-art digital banking platforms. And because high-profile brands are under constant attack by cyber criminals, mega banks have sophisticated security systems, according to a 2015 study by the Government Accountability Office. The biggest ones are also more likely to deploy advanced security measures, such as fingerprint log-in for mobile banking. Wells Fargo is experimenting with voice and face-authentication systems. Keeping your accounts safe means less hassle for you and lower fraud costs passed on to all depositors.

**CONS**

- All that cutting-edge technology isn’t always enough to stay ahead of the bad guys, as evidenced by the theft of identifying information from 76 million Chase households in 2004. (Chase maintains that no actual fraudulent activity resulted from that breach.) And despite the popularity of online and mobile banking, consumers still go to branches to interact with tellers or bankers. But for customer service, the Big Four banks landed near the bottom of our rankings, with only middling ratings in that area.

Nguyen of Bank of America admits that smaller banks often have an advantage because of their more personalized knowledge of their customers. He says his bank is working on developing a more “intimate” experience by hiring more specialists and full-time tellers in its branches.

"Branches absolutely remain an important part of how we serve customers," says Andrew Brent, a Citibank spokesman. "We are aware that today’s consumers have new and heightened..."
expectations of what the branch experience should be." Wells Fargo said it puts more stock in its own customer surveys. Chase declined to comment about our findings.

Big-bank banking can also be pricey. Although our readers reported that free checking is widely available, 57 percent who had such an account at a big bank had to meet minimum balance requirements, compared with only 49 percent at smaller banks, 25 percent at credit unions, and 13 percent at primarily online banks. That's because credit unions, for example, tend to offer absolutely free checking regardless of account balances.

CREDIT UNIONS
Best for
IN-PERSON CUSTOMER SERVICE, LOWER COSTS

PROS Credit unions are among the highest-rated services we've ever evaluated, with 92 percent of their customers highly satisfied, on average, vs. 69 percent for the four biggest national banks. That satisfaction is driven by good customer service, not surprising when you consider that credit unions are owned and managed by their members.

Unlike profit-making banks, credit unions are tax-exempt. Members usually have access to free checking, slightly higher interest rates on certificates of deposit, and significantly lower rates for credit card and auto loans. About 80 percent of credit unions offer free checking vs. only about half of conventional banks, according to Moebus Services, a bank research firm in Lake Forest, Ill.

However, fees still creep in because of overdrafts and other charges. But on average, credit-union members pay annually only $71 per year for checking while bank customers pay $183, according to a study of all transactions and fees in more than 16,000 bank and credit-union

How Secure is Your Bank Account?

With data breaches an everyday occurrence now, hacking has become the crime that almost always affects consumers at some point. Actual consumer liability for bank-fraud losses is usually zero, and stolen funds are usually restored to a victim's account within 48 hours because of consumer protections. But that doesn't mean data breaches and cyber crime consequence-free. After all, the cost of fraud is shared by everyone. Each dollar translates into higher interest rates and fees on loans and deposit accounts. Also, breaches often expose passwords, Social Security numbers, email and home addresses, and other account information. That's no guaranteed safe haven.

If you thought banks were impenetrable, the data breach at JPMorgan Chase probably shattered that myth in 2014, when thieves got deep into the servers of the nation's largest bank and stole account information, including names and addresses from about 76 million customer households. "Large banks are more likely to be targeted by the fraudsters than community or mid-sized banks," according to a 2012 biennial fraud survey of 145 banks by the American Bankers Association. But a 2015 study of banks, thrifts, and credit unions by the Government Accountability Office said that the security systems of bigger banks "are generally more sophisticated and harder to compromise." Bigger banks and credit unions are also subjected to much more rigorous security examinations and oversight than smaller peers.

The GAO report also found cause for concern about smaller credit unions, many of which rely on other companies for key data services. Security weaknesses in these services could open the door to cyber risks.

So make sure you follow these standard security protocols:

- Install and regularly update anti-virus software on your devices.
- Never click on hyperlinks (or respond to email) that seem to be from your financial institution if you suspect that they're a "phishing" attempt to get your account log-in, Social Security number, date of birth, or other personal information.
- Download smartphone apps only from your phone's official app store. They're usually screened by Amazon, Apple, and Google for security flaws. Their efforts aren't foolproof, but those companies do provide a first line of defense.
- Check all deposit account balances for errors and fraud at least once per month to stay well within the time limits for reporting problems.
- Surf the Web by going only to trusted sites, and stay away from links to porn or hard drive cleaning products.
- If you access your computer to malware that downloads automatically, use the latest security features. Cybersecurity is a perpetual arms race between hackers and banks. But you can try to stay ahead of the game by signing up for the latest security technologies as soon as they emerge, usually first at the biggest financial institutions. Look for these three:
  - Debit and credit cards with EMV chip encryption.
  - "Chip and PIN" cards have a personal identification number code that provides greater security. If your bank issues a "chip and signature card," demand a PIN.
  - One-time password (OTP) sent to your computer or phone. You must enter the OTP to complete a retail or online debit or credit-card transaction. Because it's valid for only one log-in session, a hacker is unlikely to get it.
  - Fingerprint, voice, and facial recognition, and other biometric methods to authenticate your identity before you complete mobile banking transactions.


A BANK IN YOUR POCKET

Smartphone banking can save you many visits to a physical branch.
accounts by Victor Stango and Jonathan Zinman, professors at the University of California, Davis, and Dartmouth College, respectively.

And while big banks romance well-to-do customers, credit unions reach out to help underserved communities. Because of their nonprofit status and mission to serve members, "credit unions provide the best alternative for the 'underbanked,' since our fees and account requirements are lower or less stringent," says Joe Fagstrom, a spokesman for Star One, a credit union in Santa Clara County, Calif.

**CONS** The average credit union has only three branches; some larger ones, such as those in our ratings, have many more. But the members of 3,500 credit unions can access account information and cash through systems such as the CO-OP network of 30,000 fee-free ATMs. And members of certain credit unions can also use a network of 5,000 branches nationwide that have tellers. Internet banking is another option, but credit unions tend to trail banks in their digital offerings.

Another inconvenience: Membership eligibility is limited because credit unions are often linked to an employer or a group, such as a labor union or church. But community-based credit unions have more relaxed rules, and almost anyone is potentially eligible to join a credit union somewhere. To find one (and check eligibility), go to mycreditunion.gov.

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**PRIMARILY ONLINE BANKS**

Best for:

**ONLINE CUSTOMER SERVICE, HIGHER SAVINGS RATES, LOWER COSTS**

**PROS** Like credit unions, banks that operate mostly online earned the highest overall satisfaction levels we've seen for any service, with 93 percent of customers highly satisfied. How do those virtual institutions make customers happy when little or no face-to-face interaction is involved? With technology. As primarily digital organizations born in the Internet age, virtual banks have

The edge when it comes to connecting with customers electronically. Our data found that customers at traditional banks were twice as likely as virtual-bank customers to express frustration with time-consuming automated voice systems, problems with online transactions, or confusing websites. Taking a wide variety of potential problems into account, just 11 percent of the customers of virtual banks complained about the service they received, but 14 percent of credit-union customers, 25 percent of people who used smaller traditional banks, and 32 percent of those who banked at the Big Four did.

Virtual banks also provide significantly higher yield-to-pa savings products. Big banks such as Chase and Wells Fargo were paying only 0.01 percent in annual interest on money in basic savings

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**How to Fire Your Bank**

**It's not easy to switch banks.** That's partly because today's digital banking is much more convenient, with checking, savings, and other accounts linked together at the same bank. Direct deposit, automatic bill pay, and other services bind customers to their bank even tighter. And bank-account closing fees, rules, and other hassles are just enough of an obstacle for most folks to give up in to inertia. But it shouldn't be that way. Consumers Union, the advocacy arm of Consumer Reports, has called on Congress and the Consumer Financial Protection Bureau to remove those obstacles. Banks should make it easier for consumers to transfer funds, automatic bill pay, and direct deposits to new accounts; eliminate unfair fees for closing accounts; and be prohibited from reopening closed "zombie" accounts. But until regulators take action, here's how to switch banks as painlessly as possible:

1. Open a new checking account as a secondary one at your new credit union, virtual bank, or smaller regional or community bank without closing the existing one. For virtual banks, that's a relatively easy online process; for the others, the process may take 30 minutes to an hour and require a deposit of $50 or less.

2. While you're waiting for your debit card to come, contact your employer to move the direct deposit of your paycheck to the new institution (it may take a few weeks).

3. Stop auto bill payments. That can be easily done online if you have been using the bank's bill-pay feature, where you control when so-called "push" payments are sent out. If you're paying by authorizing a payee to "pull" the payment from your account, you'll need to contact the company and follow its procedures for stopping payment. Then we recommend that you never use that method again, so that you retain complete control of your account.

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**January 2016**

**Wrinkle, Comment, Share & More at ConsumerReports.org**

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accounts last November, but online Ally Bank was paying a full 1 percent. That means $25 in earnings over a year for $2,500 on deposit at Ally vs. just 25 cents from Chase and Wells Fargo. For a five-year CD, Ally was paying 2 percent annual yield. Bank of America, 0.15 percent. On a $10,000 deposit, the yield after 5 years with Ally would be $1,052 vs. $75 with Bank of America.

Customers at traditional banks may have to use their own bank's ATMs to avoid fees, but withdrawals are free at USA's 65,000 Preferred ATMs, which are part of the Allpoint, MoneyPass, and PNC Bank networks. (USA pays the network so that its members can use their ATMs.) Capital One 360 also waives ATM fees at the 40,000 machines in its network. Schwab lets customers use any bank's ATMs and gives them unlimited reimbursements for the fees charged.

**CONS** If you prefer in-person contact at a walk-in branch from time to time, an online bank is probably not for you.

**SMALLER REGIONAL AND COMMUNITY BANKS**

**Best for**

**PERSONAL SERVICE**

**PROS** Because they’re more community-based, smaller banks tend to focus more on relationships, and their customers like that. In our survey, 77 percent of respondents were highly satisfied with them.

Some small banks know that one-on-one engagement is a valuable distinction. When customers phone the 24-hour call center of Frost Bank, a top-rated Texas regional, they get Lane Star hospitality. “We don’t send you through a call tree to push this number, that number,” says Paul Olivier, its chief consumer banking officer. “Our phones are answered by a human being.”

Community banks also provide critical capital to local economies; they’re leading providers of credit to entrepreneurs and small businesses. Depending on where you live, a community bank may be your only brick-and-mortar option in any case. They serve 600 counties in the U.S. where there’s no big-bank presence.

**CONS** Most community banks have only about four to seven branches, according to the Independent Community Bankers of America. And of those four may not be part of a network of ATMs, which could be a major inconvenience and expense when you’re away from home.

And not all of the smaller banks in our survey rated well. HSBC, which has branches in 10 states plus Washington, D.C., had the lowest overall satisfaction score, doing poorly in customer service, complaints, and fee increases. But Rob Sherman, an HSBC spokesman, said, “We are continuously evaluating our service programs and making improvements to enhance the customer experience.”
Spread Your Wealth ...

to Save Money

1. Have your checking and savings accounts, along with other financial products like loans, held at the same bank where you have your primary bank or credit union. Where should you go for which products? We’ve designed this mix-and-match plan for maximum savings:

2. Compare interest rates for certificates of deposit at the virtual banks we rated and at your credit union. Both types of institutions tend to pay the highest rates. But the interest rate you plan to deposit and the length of time you need will vary based on the institution, whether you’re saving for the long term or short term, and on other details.

3. Open basic checking and savings accounts at a credit union that is a member of a network, such as the CU-OP system of 30,000 fee-free ATMs and 5,000 shared branches, and that provides online and mobile account access. Our survey found that credit-union customers were among the most highly satisfied overall. So start your search by checking the websites of the ones we rated to see whether you’re eligible for membership. If you don’t qualify for one on our list, go to mycreditunion.com and use the “CU Locator” in the toolbar at the top of the page. Comparison shop by following the links to credit-union websites.

4. Choose a credit union for a car loan, because those institutions often offer the lowest rates—another good reason to join one. Get prequalified before you shop.

5. For brokerage services, shop first at one of the higher-rated firms in our most recent survey: Vanguard, T. Rowe Price, and U.S.AA.

6. If you want a prepaid card, go directly to Bluebird, offered by Walmart and American Express, or Liquid from Chase. We rated both among 23 reloadable prepaid cards evaluated in 2014 because of their low fees and terms, and both do almost everything that a checking account does.

7. Buy your paper checks from Costco or Walmart. You don’t have to get them from your financial institution. We found bargains prices at those two retailers. You can compare prices and delivery costs at wallet.com. Check other sites to broaden your search. Bankrate.com provides rates for credit cards and mortgages, as well as auto loans and CDs. And if you’re a member of Costco, also explore the rates its mortgage lenders offer.

An Alternative to Checking

Prepaid reloadable cards are promoted as a convenient alternative for people who don’t have a checking account and the debit card that often comes with it. You can use them to make purchases at any store that accepts these brands of credit cards, to withdraw cash from participating ATMs, even to pay bills or buy stuff online. They’re a lot easier to get than a bank checking account: you just buy one in a store. But while some prepaid cards are creditable stand-ins for bank accounts that are FDIC insured and offer strong consumer protections, others are poor deals laden with costly gotchas.

The American Express Bluebird card is one of the good ones, based on our previous assessment of 23 reloadable prepaid cards. You can add money by direct deposit of your paycheck, withdraw cash at 24,000 MoneyPass ATMs, deposit checks remotely, and make cash deposits at Walmart, all without a fee. You can also track your balances electronically and pay bills by using free online bill pay.

The Chase Liquid prepaid card offers similar benefits but can be used for purchases at the 15 million locations where Visa cards are accepted, more than the mere 24 million that accept American Express. All of those features are part of the reason we rated Bluebird and Liquid best among prepaid cards.

If you decide that a prepaid card is a more convenient way to manage your spending money, shop carefully. Some charge fees for reloading or withdrawing money, or for just making a balance inquiry, among other drawbacks. Others are known as “overdraft” fees, which are charged when the credit card issuer allows you to spend money that wasn’t in your account. But our biggest concern is highlighted by an incident last fall, when RushCard users couldn’t access their funds for more than a week. These cards don’t come with the same legal protections that users of debit cards tied to bank accounts get. New federal regulations, expected early this year, will help change that.
## Ratings: Banks and Credit Unions

### MEGA BANKS

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### SMALLER TRADITIONAL BANKS

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<tr>
<td>FirstBank</td>
<td>AZ, CA, CO</td>
<td>87</td>
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<tr>
<td>Eastern Bank</td>
<td>MA, NH</td>
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<td>Third Federal</td>
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<td>87</td>
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<tr>
<td>Savings and Loan</td>
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<tr>
<td>Umpqua Bank</td>
<td>CA, ID, NV, OR, WA</td>
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<tr>
<td>Arvest Bank</td>
<td>AR, OK, MO, KS</td>
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<tr>
<td>First National Bank of Pennsylvania</td>
<td>MO, OH, PA, WV</td>
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<tr>
<td>First Tennessee Bank</td>
<td>TN</td>
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<td>Commerce Bank</td>
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<tr>
<td>Zions Bank</td>
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<td>Hudson City Savings Bank</td>
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<tr>
<td>UMB</td>
<td>AZ, CO, ID, KS, MO, ME, OK, TX</td>
<td>85</td>
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<tr>
<td>Huntington Bank</td>
<td>KY, MO, PA, WV</td>
<td>85</td>
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<tr>
<td>People's United Bank</td>
<td>CT, CT, MA, ME, NH, VT</td>
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<td>Union Bank</td>
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<tr>
<td>Bank of the West</td>
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<td>84</td>
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<td>Rabobank</td>
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<tr>
<td>BB&amp;T (Acquired Susquehanna Bank)</td>
<td>AL, DC, FL, GA, ID, KS, MO, NC, NH, OR, SC, TN, TX, VA, WI, WV</td>
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<tr>
<td>Hancock Bank</td>
<td>AL, FL, MS</td>
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<td>O O O O O O O O</td>
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<tr>
<td>Webster Bank</td>
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<td>PNC BANK</td>
<td>AL, DC, FL, GA, IL, KY, KY, MO, MO, NC, NJ, NY, OH, PA, SC, VA, WI, WV</td>
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<tr>
<td>Valley National Bank</td>
<td>FL, NJ, NY, PA</td>
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<tr>
<td>U.S. Bank</td>
<td>AZ, AR, CA, CO, ID, IL, IN, KY, KY, MN, MO, MT, ND, NE, NM, NY, OH, OR, SD, TN, UT, WI, WV</td>
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### SMALLER TRADITIONAL BANKS continued

<table>
<thead>
<tr>
<th>INSTITUTION</th>
<th>MAIN SERVICE AREA</th>
<th>READER SCORE</th>
<th>SURVEY RESULTS</th>
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</thead>
<tbody>
<tr>
<td>TD Bank</td>
<td>CT, DC, DE, FL, MA, MD, ME, NC, NH, NJ, NY, PA, RI, SC, VA, VT</td>
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<tr>
<td>Comerica Bank</td>
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<td>Associated Bank</td>
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<td>M&amp;T Bank</td>
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<tr>
<td>Washington Federal</td>
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<td>Sun Trust Bank</td>
<td>IL, AR, DC, FL, GA, ID, ME, MD, NC, NH, OR, SD, UT, WA, WV</td>
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<td>Capital One</td>
<td>CT, DC, DE, LA, MD, NJ, NY, NY, TX, VA</td>
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<tr>
<td>FirstMerit Bank</td>
<td>IL, KY, NY, PA, WI</td>
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<td>O O O O O O O O</td>
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<tr>
<td>Bank of Hawai'i</td>
<td>HI</td>
<td>81</td>
<td>O O O O O O O O</td>
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<td>Regions Bank</td>
<td>AL, AR, FL, GA, IL, IA, IN, KY, LA, MO, MS, NC, SC, TN, TX, VA</td>
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<tr>
<td>Key Bank (On the process of acquiring First Niagra Bank)</td>
<td>AK, CO, ID, IN, ME, MI, MN, NH, NY, OH, OR, UT, VT, WA</td>
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<tr>
<td>New York Community Bank</td>
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<td>Citizens Bank</td>
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<td>BMO Harris Bank</td>
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<td>First Niagra Bank</td>
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<td>Fifth Third Bank</td>
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<tr>
<td>BBVA Compass</td>
<td>AL, AZ, CA, CO, FL, NM, TX</td>
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<td>TCF Bank</td>
<td>AZ, CO, ID, IN, MI, MN, SD, WI</td>
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<tr>
<td>Santander Bank</td>
<td>CT, DE, MA, NH, NJ, NY, PA, RI</td>
<td>73</td>
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<tr>
<td>HSBC</td>
<td>CA, CT, DE, FL, MA, MD, NY, PA, WA</td>
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### PRIMARILY ONLINE BANKS

<table>
<thead>
<tr>
<th>INSTITUTION</th>
<th>MAIN SERVICE AREA</th>
<th>READER SCORE</th>
<th>SURVEY RESULTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>USAA</td>
<td>50 states + DC</td>
<td>95</td>
<td>O O O O O O O O</td>
</tr>
<tr>
<td>Schwab Bank</td>
<td>50 states + DC</td>
<td>92</td>
<td>O O O O O O O O</td>
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<tr>
<td>EverBank</td>
<td>50 states + DC</td>
<td>91</td>
<td>O O O O O O O O</td>
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<tr>
<td>Discover Bank</td>
<td>50 states + DC</td>
<td>89</td>
<td>O O O O O O O O</td>
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<tr>
<td>Ally Bank</td>
<td>50 states + DC</td>
<td>88</td>
<td>O O O O O O O O</td>
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<tr>
<td>State Farm Bank</td>
<td>50 states + DC</td>
<td>88</td>
<td>O O O O O O O O</td>
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<tr>
<td>Capital One 360</td>
<td>50 states + DC</td>
<td>88</td>
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<tr>
<td>E-Trade Bank</td>
<td>50 states + DC</td>
<td>84</td>
<td>O O O O O O O O</td>
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</tbody>
</table>
How to Use the Canada Extra Section
Every month, Canada Extra provides Canadian pricing and availability information about products tested for that issue. The Ratings in this section are based on this month’s reports, but they narrow your choices to the products that are sold in Canada.

You can use this section in either of two ways: Start with the main report, read about the products that interest you, and turn to this section to find whether they are sold—and for what price—in Canada. Or start here, find products sold in Canada whose price and overall score appear promising, and read more about them in the main report and full Ratings chart; page numbers appear with each Canadian report. (For some products, the Canadian model designation differs slightly from the one used in the U.S.)

In most cases, the prices we list here are the approximate retail in Canadian dollars; manufacturers’ list prices are indicated by an asterisk (*). Check marks identify CR Best Buys or recommended products in the U.S. Ratings. “NA” in a chart means that information wasn’t available from the manufacturer. We include, in the Contact Info list on page 32d, the manufacturer’s phone number and Web address in Canada so that you can call or go online to get information on a model you can’t find in the stores. (Many products that aren’t available in Canadian stores can be bought online.)

We appreciate your support, but we don’t take it for granted. Please write to CanadaExtra@cu.consumer.org and tell us what you think. We can’t reply to every email message or implement every suggestion, but with your help we’ll try to keep growing to serve your needs.

IN THIS SPECIAL SECTION
32b Snow Blowers
32c Recalls
32d Autos
32d Contact Info
# Canada Extra

## Snow Blowers

Sixteen of the high-scoring tested snow blowers are available.

**Report and Ratings, pages 34-39**

<table>
<thead>
<tr>
<th>Recommended</th>
<th>Brand &amp; Model</th>
<th>Price</th>
<th>Width (IN)</th>
<th>Engine Size</th>
<th>Score</th>
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<tr>
<td></td>
<td><strong>TWO-STAGE GAS</strong></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>✔️ 1</td>
<td>Cub Cadet 31CH5752596</td>
<td>$1,900</td>
<td>30</td>
<td>420 cc</td>
<td>92</td>
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<tr>
<td>✔️ 2</td>
<td>Troy-Bilt 60-3705-2</td>
<td>$1,900</td>
<td>30</td>
<td>420 cc</td>
<td>90</td>
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<tr>
<td>✔️ 3</td>
<td>Craftsman 52537</td>
<td>$1,900</td>
<td>28</td>
<td>357 cc</td>
<td>89</td>
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<tr>
<td>✔️ 4</td>
<td>Cub Cadet 31AH977V906</td>
<td>$2,550</td>
<td>30</td>
<td>357 cc</td>
<td>89</td>
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<tr>
<td>✔️ 5</td>
<td>Ariens 921032</td>
<td>$2,070</td>
<td>30</td>
<td>291 cc</td>
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<tr>
<td>✔️ 6</td>
<td>Craftsman 52536</td>
<td>$1,500</td>
<td>30</td>
<td>357 cc</td>
<td>86</td>
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<tr>
<td>✔️ 7</td>
<td>Ariens 921030</td>
<td>$1,875</td>
<td>28</td>
<td>284 cc</td>
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<td>✔️ 8</td>
<td>Troy-Bilt Storm 2090XP</td>
<td>$1,550</td>
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<td>357 cc</td>
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<td>✔️ 9</td>
<td>Craftsman 52533</td>
<td>$1,900</td>
<td>26</td>
<td>208 cc</td>
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<td><strong>COMPACT TWO-STAGE GAS</strong></td>
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<tr>
<td>✔️ 1</td>
<td>Troy-Bilt 60-3704-4</td>
<td>$1,650</td>
<td>26</td>
<td>277 cc</td>
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<tr>
<td>✔️ 2</td>
<td>Cub Cadet 31CM53TR595</td>
<td>$1,200</td>
<td>24</td>
<td>208 cc</td>
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<td>✔️ 5</td>
<td>Ariens 920021</td>
<td>$1,300</td>
<td>24</td>
<td>208 cc</td>
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<tr>
<td></td>
<td><strong>SINGLE-STAGE GAS</strong></td>
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<tr>
<td>✔️ 1</td>
<td>Toro 3874-2</td>
<td>$820</td>
<td>21</td>
<td>212 cc</td>
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<tr>
<td>✔️ 2</td>
<td>Toro 721QZ (38743)</td>
<td>$780</td>
<td>21</td>
<td>163 cc</td>
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<tr>
<td>✔️ 3</td>
<td>Cub Cadet 31AM2760596</td>
<td>$750</td>
<td>21</td>
<td>208 cc</td>
<td>67</td>
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<tr>
<td>✔️ 4</td>
<td>Honda HS720CS</td>
<td>$900</td>
<td>20</td>
<td>187 cc</td>
<td>64</td>
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</table>
Recalls

2008 Honda Accord
On certain vehicles, the Supplementary Restraint System (SRS) threshold setting for the side-impact sensor could be too sensitive. If the vehicle is in collision and there is a strong, non-vehicular collision impact to the lower body of the vehicle, or if the door is shut with extreme force, the SRS ECU may interpret the input as a crash and command the seat airbag and/or side curtain airbag deployment.

What to Do: Have the dealer update the SRS software.

2008-2012 Toyota RAV4
On certain vehicles equipped with a water channel located underneath the cowl lower at the base of the windshield and above the windshield wiper link assembly, a section of the channel may become deformed and prevent water from draining properly, possibly resulting in the windshield wipers becoming inoperable.

Models: 93,652 vehicles.
What to Do: Have the dealer replace the water channel, the wiper link, and the wiper motor crank arm with ones of an improved design.

2011 Hyundai models
On certain vehicles, the front suspension coil springs may be susceptible to corrosion, which could cause the springs to fail, potentially damaging front tires and causing rapid air loss and/or tire failure.

Models: 14,666 Elantra and Sonata vehicles.
What to Do: Have the dealer inspect and repair or replace coil springs as necessary.

2012-2013 Suzuki SX4
On certain vehicles, a defect in the power-steering pump could cause it to seize after a long period of vehicle nonoperation (such as overnight parking) during cold ambient temperatures, unexpectedly increasing the steering effort force necessary to steer the vehicle at lower vehicle speeds.

Models: 3,628 vehicles.
What to Do: Have the dealer replace the power-steering pump with an improved part.

2012-2015 Dodge models
Certain vehicles may experience water dripping through the wire harness to the Antilock Brake System (ABS) module, which may disable the ABS and/or Electronic Stability Control (ESC) systems, increasing the risk of a crash.

What to Do: Have the dealer seal the ground eyelets with dual wall heat shrink, repair the wiring harness as required, and replace the ABS module as necessary.

2013-2014 Dodge models
On certain vehicles, the front suspension track bar frame bracket may have been improperly welded during the manufacturing process. As a result, brake welds may break and allow the bracket to separate from the frame rail, causing diminished steering response.

What to Do: Have the dealer inspect the front suspension track bar frame bracket. For vehicles found without a separated front suspension track bar frame bracket and/or cracked weld(s), additional support brackets will be installed. For vehicles found with a separated front suspension track bar frame bracket and/or cracked weld(s), a new suspension track bar frame bracket will be welded to the frame.

2013-2015 Dodge Dart
On certain vehicles, a defect in the Transmission Control Module (TCM) mounting bracket could create a situation where the transaxle shifts into Neutral without warning.

Models: 3,376 vehicles.
What to Do: Have the dealer replace the TCM and the TCM mounting bracket.

2016-2017 Cadillac ATS
On some four-door sedans, under certain circumstances the coil antenna module—which is located in the driver-side rear pillar and powers the rear defogger system—could generate significant temperatures, resulting in a fire inside the pillar.

Models: 10,381 vehicles.
What to Do: Have the dealer update the Electronic Climate Control (ECC) module software to remove the automatic rear defogger “on” function that occurs as a result of manual or remote start of the vehicle. Also, 2013 models have a “continuous on” feature (enabled at highway speeds in low temperatures) that will also be disabled. Note: The base functionality of the rear defogger will not be lost.

2013-2016 Nissan models
On certain vehicles, the sealing ring between the fuel sending unit and the fuel tank may move out of position in a crash, increasing the potential risk of a fuel leak, which, in turn, increases the risk of fire.

What to Do: Have the dealer install a retainer ring between the fuel sending unit and the fuel tank. Note: This recall supersedes recall 2015-341.

2015 Dodge models
On certain vehicles, some rear axle shafts may have been incorrectly heat-treated during manufacture, which may cause heat buildup, thermal degradation of nearby wiring circuits, illumination of the ABS warning lamp, and noise during operation. If ignored, the axle shaft could fracture, which could cause a wheel to separate from the vehicle.

Models: 17,127 Dodge Ram 1500 vehicles.
What to Do: Have the dealer inspect the axle shafts and, if necessary, replace the axle assembly.

2015 Ford F150
On certain vehicles equipped with Adaptive Cruise Control (ACC), when the ACC is engaged, the driver may experience unexpected braking while passing a large, highly reflective vehicle, increasing the risk of a crash involving a trailing vehicle. During that unexpected braking event, the Collision Warning System’s red warning light may also flash and an audible tone may be heard.

Models: 3,376 vehicles.
What to Do: Have the dealer reprogram the cruise control module with updated ACC radar software. Note: The brake lights would illuminate while the brakes are applied by the ACC system, and the driver could still override the ACC system at any time using the accelerator pedal or brake pedal, or by canceling ACC through the steering-wheel switches.

2015-2016 Mazda3
Certain vehicles may have been manufactured with defective fuel tank shutoff valves. Under certain conditions, that could allow fuel to leak from the external vent. Fuel leakage, in the presence of an ignition source, could result in a fire.

Models: 3,349 vehicles.
What to Do: Have the dealer inspect and replace the charcoal canister and associated fuel tank components.
CANADA EXTRA

Autos

All of the tested vehicles are available in Canada. Listed within category: Report and Ratings, pages 56-60

<table>
<thead>
<tr>
<th>MAKE &amp; MODEL</th>
<th>PRICE RANGE</th>
<th>ACCELERATION (SEC.)</th>
<th>FUEL ECONOMY (LITERS PER 100 KM)</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>0-60 KM/H</td>
<td>0-100 KM/H</td>
</tr>
<tr>
<td>LUXURY SUV</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Volvo XC90</td>
<td>$60,700-$76,000</td>
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<td>6.1</td>
</tr>
<tr>
<td>COMPACT SUVs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hyundai Tucson (1.6T)</td>
<td>$21,299-$23,599</td>
<td>3.4</td>
<td>6.9</td>
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<tr>
<td>Hyundai Tucson (2.0L)</td>
<td>$24,399-$33,099</td>
<td>4.2</td>
<td>11.7</td>
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<tr>
<td>SUBCOMPACT SUVs</td>
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<td></td>
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</tr>
<tr>
<td>Maruti CX-3</td>
<td>$20,695-$23,895</td>
<td>3.7</td>
<td>10.1</td>
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<tr>
<td>Fiat 500X</td>
<td>$21,985-$33,180</td>
<td>3.9</td>
<td>10.3</td>
</tr>
</tbody>
</table>

Contact Info

How to reach manufacturers in Canada.

Ariens
020-756-2288
ariens.com

Craftsman
Contact local Sears
sears.ca

Cub Cadet
800-698-1128
cubcadet.ca

Honda
888-946-0329
honda.ca

Toro
800-544-5354
toro.ca

Troy-Bilt
800-698-1238	
troybilt.ca

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JANUARY 2016
<table>
<thead>
<tr>
<th>INSTITUTION</th>
<th>MAIN SERVICE AREA</th>
<th>READER SCORE</th>
<th>SURVEY RESULTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Randolph-Brooks</td>
<td>South Central TX</td>
<td>95</td>
<td></td>
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<tr>
<td>Federal Credit Union</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mission Federal Credit</td>
<td>San Diego area</td>
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<tr>
<td>Union</td>
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<td></td>
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<tr>
<td>Ent Federal Credit Union</td>
<td>Central CO</td>
<td>95</td>
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</tr>
<tr>
<td>North Carolina State</td>
<td>NC</td>
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<td>Employees Credit Union</td>
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<tr>
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**CREDIT UNIONS continued**

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<th>READER SCORE</th>
<th>SURVEY RESULTS</th>
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Guide to the Ratings: Financial Institutions are ranked based on reader scores, which reflect overall satisfaction with the banking experience and aren’t limited to the criteria in the table. Scores are based on the responses of 40,000 Consumer Reports subscribers who answered the 2014 banking survey, providing 70,000 bank and credit-union ratings. Results don’t necessarily mirror the experiences of the general U.S. population. A Reader Score of 80 means that all respondents were completely satisfied, 80 means very satisfied, on average, 60 means fully satisfied. Differences of fewer than 5 points aren’t meaningful. Ratings for Customer Service and Bank Communications (about new fees and bank procedures) are based on mean scores on a six-point scales ranging from Excellent to Very Poor. Consumer Complaints are based on the percentage of customers who registered complaints about such matters as repeated solicitations, confusing or difficult voice-automated systems, problems with online transactions, and unresponsive service representatives. Fees reflect the percentage of customers who indicated that their bank had increased fees over the past three years.
WHITEOUT
GET READY FOR A WINTER PREDICTED TO BE WETTER AND WILDER THAN LAST YEAR. CHECK OUT OUR RATINGS OF SNOW BLOWERS AND OTHER TOOLS YOU’LL NEED.

BY LAST MARCH, snow was on the ground in 49 of 50 states. (Florida, not Hawaii, was the holdout.) If you thought that was bad, brace yourself. With an El Niño weather pattern of unusually warm equatorial Pacific temperatures doling out extremes of precipitation, this year you might well find yourself digging out even more.

How soon should you shop for a new snow blower? Not soon enough. The better models could sell out by Thanksgiving. And in our reader surveys, we’ve found the low-scoring gas brands to be bad news, about twice as likely to break down as those at the top of our charts. The most important decision you need to make is on the machine’s clearing width, and that’s determined by how much snow you believe your region will get. To check forecasts, go to weather.gov.
HOW MUCH POWER
DO YOU NEED?

THE NUMBER OF INCHES
of snow you need to move per
storm is an important consider-
ation, but so is how quickly
you want to move it, how much
snow your town's plows leave
at the end of your driveway,
and how much storage space
you have in the garage or shed
tow equipment. If you're
concerned about your driveway
freezing, you'll also need
a flat snow shovel or a steel-
bristled broom and ice melt.

FOR SNOW UP TO 24 INCHES

Go for a heavy-duty two-stage
model. All models have a spinning
auger that breaks up the snow, and
an impeller that hurries it out
the chute. Better models also have
beefier engines, easier steering,
and better tires. Lighter-duty
two-stage models have the same
auger and impeller as larger
models and are easier to store.

But they don't clear as fast.

PROS These models clear
the widest swath and handle steep
inclines. They can muscle through
the snow as well as the frozen
piles at the foot of the driveway.

CONS They're heavy and expen-
sive, and they can take
up as much storage space as a
lawn tractor. They don't usually
clear right down to the pavement,
plus only for gravel driveways,
and they need maintenance.

OUR PICKS For sheer power,
the Cub Cadet 3X 30HP (A1 in the
Ratings), $1,650, and the Troy-Bilt
Vortex 2890 (A2), a CR Best Buy
at $1,300, come with a second
impeller in front that helps with plow
piles. If you've gotten complaints
about noisy snow clearing, go
with the Craftsman 88694
(A10), $900, which was quieter
without sacrificing performance.

FOR SNOW UP TO 18 INCHES

Lighter-duty two-stage models
have the same auger, impeller,
and driven wheels as larger mod-
els, but they don't clear snow as
quickly because of their narrower
clearing widths.

PROS They cost a bit less and
require less storage space than
their larger siblings.

CONS The less expensive ones
come with fewer additional
features, such as freewheel steer-
ing and single-hand controls.

OUR PICKS The 24-inch Troy-Bilt
Vortex 2490 (B1), a CR Best Buy
at $1,100, costs more than most
others in this group but has the
same second impeller as larger
units and is as effective against
plow piles. Its freewheel steering
and single-hand controls also
make handling excellent. The
24-inch Cub Cadet 2X 24HP (B3),
$900, carries an extra year of
warranty, for three total, and
cleans closer to the surface than
any other compact two-stage.

And though the Craftsman 88173
(B6), a CR Best Buy at $680, gives
up some helpful features for the
price, including easy handling,
it did as well as pricier models
at ramming through plow piles
and ran a bit more quietly.

Avoiding Ice Dams

IF YOU'VE EVER HAD water pooling
on your floors or windowsills or leaking from
the ceiling while your roof is covered with
snow, you've experienced ice dams. They
form when snow along the bottom of your
roof freezes into one piece with snow
packed in your gutter. As the part against
the house warms up (from the house's
heat), it melts but is trapped under the
outer layer of ice exposed to the air.

The water creeps upward under the shingles
and eventually down inside the house.

Gutter guards that keep snow from filling
your gutter can help you avoid ice dams.

So can a roof rake; use it to clear away
snow in the bottom 1 to 2 feet of the roof.

But if you already have water leaking,
call a roofer, who can safely do the job.
FOR SNOW UP TO 9 INCHES

When you have less than a foot of snow, a single-stage model, which has a high-speed auger to loosen and hoist the snow through the chute, will suffice. These machines have a rubber-tipped auger that helps propel them forward and is safe for deck finishes.

PROS: They're fairly light and easy to handle, and they clean down to bare pavement. They also take up only about as much storage space as a lawn mower.

CONS: These smaller models have the most trouble with dense, wet snow, particularly plow piles, and they can't be used on gravel surfaces. Their modest pulling power is no match for steep slopes and tends to make the machine pull sideways.

OUR PICKS: The Toro Power Clear 721E (CT), a CR Best Buy at $570, remains the standout for this category, with impressive speed and power for plow piles; it falls short only in throwing distance. The Cub Cadet 221 HPE, $550, (CC) offers single-lever chute adjustment and comes with a three-year warranty, a year more than the Toro's. But it scored a notch lower for removal speed, throwing distance, and surface cleaning.

Play It Safe

The Consumer Product Safety Commission estimates that more than 9,000 people went to the emergency room last year with snow-blower injuries. Of those, 37 percent were finger wounds, with about 700 amputations. Snow-blower controls must be released for the user to clear a clog, but to save time, some people disable that safety feature by tapping the lever down, a dangerous practice.

WHAT ABOUT ELECTRIC?

More electric models are coming out every year. As much as we applaud electric snow blowers for their green cred, they're still not up to par when it comes to performance. Their limited output, in fact, makes them unsuitable for snow deeper than 4 inches. Additionally, cordless models' charge holds for less than 30 minutes, so they're not practical for driveways. But stay tuned: Electric chain saws and leaf blowers already match some gas-powered models in power. And we expect electric snow blowers to do the same. For clearing a deck or short walk, electrics could be great for you—and the planet.
A Little Elbow Grease

Sometimes a shovel is the only tool that will do, but to deal with a variety of snow circumstances, you'll need more than one. Look for:

A D-SHAPED GRIP, which helps give you more control, especially when grappling with an unbalanced load that could otherwise tip over.

A LIGHTWEIGHT SHAFT that's made of fiber-core rather than wood or metal.

A CURVED-SCOOP BLADE, especially with supported sides. It helps speed big jobs because snow won't fall off if you happen to tip the shovel.

A FLAT BLADE OR SLIGHT CURVE in the scoop. It's fine for light work. You shouldn't even have to lift the shovel—just push the snow to the side.

AN ALL-PLASTIC FRONT EDGE, for use on decks and other sensitive surfaces. It won't scratch the finish. Try the shovel in the store.

A SNOW PUSHER, a two-handed, push-only shovel that helps you avoid lifting, though it's suitable only for about 4 inches of light, powdery snow.

THAT MELTING FEELING

AN ICE COATING on the driveway or steps is a hazard to take seriously: an estimated 7,500 slip-related injuries occurred last year. But ice melts can cause harm, too, whether it's to plants, your pets, your paved surfaces, or a combination. That's why it's important to follow application instructions, particularly if you're a pet owner. And if you've had concrete poured within the past 12 months, use sand or gravel on that surface instead—or you could weaken the concrete.

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<th>EFFECTIVE TEMPERATURE</th>
<th>TYPE</th>
<th>PRICE PER 50-LB. BAG</th>
<th>FEATURES</th>
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<td>$10 to $19</td>
<td>Fast-Acting</td>
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<tr>
<td>-13°F</td>
<td>Magnesium chloride</td>
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<td>Plant-Friendly</td>
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<td>10°F (Better at 25° to 30° F)</td>
<td>Urea (carbonyl diamide)</td>
<td>$10 or less</td>
<td>Safer Around Pets</td>
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<tr>
<td>20°F</td>
<td>Rock salt (sodium chloride)</td>
<td>$10 or less</td>
<td>Safe for All Paving</td>
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<tr>
<td>28°F</td>
<td>Calcium magnesium acetate</td>
<td>$20 and up</td>
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</tr>
<tr>
<td>35°F</td>
<td>Potassium chloride</td>
<td>$20 and up</td>
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</tbody>
</table>

*Unless oversold; see instructions. **Except for pets with kidney disease.

GET A GRIP

CLEARING SNOW is riskier when you can't keep your balance. We tested four slip-on ice cleats on a sheet of thick ice that we tilted to varying slopes. We also tried walking indoors on vinyl, carpet, and painted concrete to test the potential for slipping and damage to floors. All four products improved on the traction that running shoes provided. But they differed in their grip on slopes and indoor surfaces, notably vinyl. Most effective all around was Stabilicers Original Heavy Duty Traction Cleat, ($49.50); the heaviest and, at $34, the priciest. With the least expensive, the S9 Outerstar Ice & Snow Grips, we slipped around the most on icy slopes and vinyl indoors. Yektrak Pro Traction Cleats, $18, and Icetrekkers Diamond Grip, $27, held better.

TRUSTED TIP

Spraying silicone or WD-40 on the scoop before shoveling will keep moist snow from caking up and will even reduce friction in your snow blower's chute, says CR Engineer Petar Sawchuk.
# Ratings: Snow Blowers That Rock and Roll

Scores in context: Of the 58 snow blowers we tested, the highest scored 92; the lowest, 14. Listed below are the best from our tests, in order of performance within their respective categories. Recommended machines offer top performance overall. CR Best Buys offer the very best for the money. For full ratings, available to online subscribers, go to ConsumerReports.org.

<table>
<thead>
<tr>
<th>CR Best Buy</th>
<th>Recommended</th>
<th>Excellent</th>
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### A. TWO-STAGE GAS

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<td>26</td>
<td>268 cc</td>
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### B. COMPACT TWO-STAGE GAS

<table>
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<tr>
<th>Brand &amp; Model</th>
<th>Price</th>
<th>Width (in)</th>
<th>Engine Size</th>
<th>Score</th>
<th>Removal Speed</th>
<th>Test Results</th>
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<tr>
<td>Troy-Bilt Vortex 2490</td>
<td>$1,100</td>
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<tr>
<td>Cub Cadet 2X 24HP</td>
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<td>78</td>
<td></td>
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</tr>
<tr>
<td>Craftsman 88873</td>
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<td>208 cc</td>
<td>73</td>
<td></td>
<td></td>
</tr>
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<td>Ariens 920021</td>
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<tr>
<td>Sno-Tek 920402</td>
<td>$600</td>
<td>24</td>
<td>208 cc</td>
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### C. SINGLE-STAGE GAS

<table>
<thead>
<tr>
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<th>Engine Size</th>
<th>Score</th>
<th>Removal Speed</th>
<th>Test Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toro Power Clear 721E</td>
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<td>212 cc</td>
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<td>Toro Power Clear 621</td>
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<td>21</td>
<td>163 cc</td>
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<td>Cub Cadet 271HP</td>
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<td>Honda HS 720AS</td>
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<td>187 cc</td>
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</tbody>
</table>

### WHICH SNOW BLOWERS ARE MOST REPUTABLE?

READERS have strong feelings about their snow blowers. The table below shows the estimated failure rates, listed by brand within type, but our latest findings reveal more details about our readers' experiences.

Honda is a brand you can count on. It's among the more reliable single-stage gas brands, and it ties with Troy-Bilt and Sno-Tek as top two-stage gas brands—though no two-stage gas brand stands out enough to be deemed the most reliable. And its customers are pleased. They're the most likely owners of gas snow blowers to report that they're completely satisfied with the machine's reliability (82 percent of two-stage owners and 65 percent of single-stage). No other brand stood out as much.

Among two-stage gas snow blowers, Husqvarna, Simplicity, and Yard Machines are among the more repair-prone brands. Data on the Husqvarna brand in particular, though, show that it's more likely than other two-stage gas brands to experience serious breakdowns when problems do occur.

MTD and Yard Machines are about twice as likely to break multiple times as the other two-stage gas brands.

### TWO-STAGE GAS

- Honda: 11%
- Troy-Bilt: 11%
- Sno-Tek: 11%
- Poulan Pro: 12%
- Cub Cadet: 12%
- Toro: 13%
- Craftsman: 13%
- Ariens: 15%
- MTD: 19%
- Yard Machines: 19%
- Simplicity: 21%
- Husqvarna: 26%

### SINGLE-STAGE GAS

- Honda: 9%
- Troy-Bilt: 12%
- Craftsman: 16%
- Toro: 17%

### SINGLE-STAGE ELECTRIC

- Toro: 6%
- Snow Joe: 9%

Results are based on the Consumer Reports Annual Product Reliability Survey of more than 5,000 subscribers who bought new snow blowers between 2009 and 2015. Our model estimates failure rates by the third year of ownership for blowers not covered by a service contract, accounting for the number of hours they're used annually. Differences of 10 points aren't meaningful. Note that models within a brand may vary.

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How we test snow blowers. Score is mainly removal speed, throwing distance, surface cleaning, controls, and handling. We've rounded displayed scores and ranked models in order of their precise overall score. Removal speed is how quickly and smoothly a model cleared an area; we pushed single-stage machines as quickly as possible before they sounded as though they were stalling. Plow Piles is how fast the snow blower can remove snow-simulating wet sawdust piled like snow placed to the edge of a driveway; we check test against dense snow piles in snowy upstate New York. Distance is how far a snow blower hurled snow straight ahead, left, and right with its chute set for maximum distance; lengths range from roughly 10 to more than 30 feet (the farther, the better). Surface Cleaning is how little snow is left on a blacktop surface with the machine set for best cleaning. Best is a bare surface. Controls include handle comfort and ease of adjusting handle height, discharge chute, engine controls, and ground speed. Handling is how easy it is to push, pull, and steer with the engine or motor on and off, along with how straight the unit tracks. Price is approximate retail.

---

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NOT OK, has further changes or alterations: ______ Date: ______

AMERICA'S ANTIBIOTIC CRISIS | PART 3

MAKING THE WORLD SAFE FROM SUPERBUGS

In this final installment of our 3-part series, we review the progress—and work yet to be done—to stop the antibiotic overuse in meat and poultry production that gives rise to dangerous bacteria. Plus, learn what protections consumers deserve and should demand.

ONE OF THE GREATEST medical discoveries of the 20th century happened by accident. In 1928, scientist Alexander Fleming found mold growing in one of his petri dishes—then noticed that the bacteria all around had been destroyed. That bacteria-killing mold was the first form of penicillin—and we as a society embarked on a brave new world in medicine. Suddenly, deadly diseases such as tuberculosis, scarlet fever, bacterial meningitis, and diphtheria could be cured with a pill. Surgery for heart disease and organ transplants, as well as chemotherapy, could succeed because those miracle drugs wiped out the infections that arose after treatment.

But less than 100 years after that breakthrough, antibiotics are losing their lifesaving effectiveness. Their overuse has allowed bacteria to evolve so that they are almost impervious to the drugs. That has led to the rise of “superbugs”—which include methicillin-resistant staphylococcus aureus (MRSA) and bacteria resistant to three or more types of antibiotics. And as the number of superbugs increases, the development of new antibiotics to kill them has lagged. At least 2 million Americans fall victim to antibiotic-resistant infections every year; 23,000 die. “The antibiotics we’ve relied on for decades are becoming less effective—and we risk turning back the clock to a time when simple infections killed people,” says Tom Frieden, M.D., M.P.H., director of the Centers for Disease Control and Prevention.

Over this past year, Consumer Reports has investigated the dangers of antibiotic overuse in hospitals and doctors’ offices. (See our August and September 2015 issues.) But nowhere are the drugs more inappropriately employed than in the meat and poultry industries. About 80 percent of the antibiotics sold in the U.S. are given to animals raised for food—including hogs, cattle, chickens, and turkeys. The most recent data from the Food and Drug Administration show that more than 32 million pounds of antibiotics were sold for use in food animals in the U.S. in 2013—up 17 percent from just four years earlier.

Recently, several meat and poultry producers, such as Tyson, and restaurant chains, like McDonald’s and Subway, have pledged to reduce the production or sale of meat or poultry from animals raised with antibiotics. “But whether such measures will end up significantly reducing antibiotic use remains to be seen,” says Gail Hansen, D.V.M., who has more than 25 years of experience in veterinary public health and infectious disease.

“In the last few years we’ve witnessed some of the bacteria most commonly found in food—germs such as salmonella and campylobacter—become increasingly
resistant to some important antibiotics," says Robert Tauxe, M.D., M.P.H., deputy director of the CDC's Division of Foodborne, Waterborne, and Environmental Diseases. Those resistant strains can cause infections that are "more severe, longer lasting, and harder to treat," Tauxe says. In fact, our calculations using data from the CDC show that about 20 percent of people sickened by an antibiotic-resistant bug don't pick it up in the hospital or from another person—they get it from their food.

**Superbugs in Your Meat**

Four years ago, Ruby Lee of Sandy, Ore., wound up fighting for her life against a superbug. She was only 10 months old when her parents rushed her to the emergency room with severe diarrhea and a high fever. "Ruby was so sick the first five days that she barely moved," says her mother, Melissa Lee. "We were terrified of losing her." Doctors eventually determined that Ruby's illness was part of a salmonella Heidelberg outbreak involving ground turkey that sickened 135 other people in several states. That bacteria was resistant to several antibiotics, but luckily Ruby's doctors found one that still worked.

Even just handling contaminated meat poses a risk. Ken Koehler, 55, always cooked his burgers to well-done. But he still got sick during a 2011 outbreak of salmonella typhimurium linked to ground beef. Public health officials told him that he may have gotten the resistant bacteria on his hands when shaping the raw meat into patties. Bedridden for weeks, the Old Orchard Beach, Maine, resident counts the experience as one of the worst of his life. Antibiotics tackled the infection, but recovery was slow. "It was a month before I could eat a full meal," he says. "My digestive system is still not back to normal."

Ruby and Ken's stories aren't isolated incidents. Information on cases like these is often incomplete, but according to data from the CDC, at least six multistate outbreaks of food poisoning involving antibiotic-resistant bacteria have occurred since 2011. The largest one, linked to Foster Farms chicken, began in spring 2013 and continued through summer.
2014, infecting 634 people in 29 states. About 40 percent were sick enough to be hospitalized—double the usual percentage in salmonella outbreaks.

“Antibiotic-resistant bacteria are all too prevalent in our meat supply,” says Urvashi Rangan, Ph.D., executive director of the Food Safety and Sustainability Center at Consumer Reports. “Multitude outbreaks get a lot of attention, but the probably don’t work well to promote growth, at least in some animals. According to Hansen, that may be because animals farmed today differ genetically from those of yesteryear or because any effect from the antibiotics declined as bacteria grew resistant to the drugs.

The other reason producers give healthy animals low doses of antibiotics is to keep them from getting sick. Under to develop and proliferate,” Rangan says. The drugs can kill off weaker bacteria in the animals’ digestive tracts, leaving a few hardy survivors to multiply. Those bacteria, as well as certain antibiotic residues, are excreted in manure, which is the perfect medium for antibiotic-resistant bacteria to grow. Over time, you wind up with colonies of almost indestructible superbugs. “On industrial farms, the animals are literally surrounded by their own waste,” Rangan says. So those bacteria get on the animals’ hides and skin, and can contaminate the meat we eat when the animals are slaughtered. And, Rangan says, the bacteria continue to reproduce and spread resistance to other bacteria in the animal waste and can get into our environment if the waste is not well-managed.

The problem doesn’t just lie with the bacteria that cause foodborne illness. Once resistant bacteria are in the environment, they can mingle with other bacteria and share genetic material, which could contribute to additional antibiotic-resistant infections in hospitals and communities.

What has experts most concerned is the use of antibiotics that are important in human medicine or similar to ones that are.

Why Animals Are Drugged

The practice of feeding drugs to animals dates back some 70 years. Thinking it would be easier to study nutrition in “sterile” chicks, a group of researchers fed them antibiotics with the intent of wiping out their gut bacteria. The “rather unexpected result,” according to the 1946 study, was that the chicks grew faster. By 1950, researchers had discovered that when given antibiotics, animals reached market weight sooner while consuming less feed. “At the time, they didn’t know why the animals grew faster,” Gail Hansen says. “We still really don’t.” But the profit advantage seemed clear, and adding the drugs to feed became standard practice. But research from the past 15 years suggests that today, antibiotics pressure from large processors, over the past few decades small to mid-sized farms have increasingly been replaced by industrial-scale farms and feedlots that confine thousands of animals together, according to a recent analysis of Department of Agriculture farm census data by Food & Water Watch. In such crowded conditions disease can spread rapidly.

These days farmers often have little say in how their animals are raised. “The majority of food animals are now raised under contracts with major meat-producing companies that require farmers to use feed supplied by the company that may be premixed with antibiotics,” Hansen says. “Many have no idea how much and what kind of drugs their animals get.”

Most of the antibiotics given to animals are in the form of drug-placed feed or water, according to the FDA.

Why Resistance Is Risky

Antibiotics do have their place on the farm: to treat sick animals. When the drugs are used in therapeutic doses, antibiotic resistance is less likely to occur. But the low doses given to animals routinely are problematic. “The combination of frequent antibiotic use and the conditions the animals are raised in creates a hospitable environment for superbugs to develop and proliferate,” Rangan says. The drugs can kill off weaker bacteria in the animals’ digestive tracts, leaving a few hardy survivors to multiply. Those bacteria, as well as certain antibiotic residues, are excreted in manure, which is the perfect medium for antibiotic-resistant bacteria to grow. Over time, you wind up with colonies of almost indestructible superbugs. “On industrial farms, the animals are literally surrounded by their own waste,” Rangan says. So those bacteria get on the animals’ hides and skin, and can contaminate the meat we eat when the animals are slaughtered. And, Rangan says, the bacteria continue to reproduce and spread resistance to other bacteria in the animal waste and can get into our environment if the waste is not well-managed.

The problem doesn’t just lie with the bacteria that cause foodborne illness. Once resistant bacteria are in the environment, they can mingle with other bacteria and share genetic material, which could contribute to additional antibiotic-resistant infections in hospitals and communities.

What has experts most concerned is the use of antibiotics that are important in human medicine or similar to ones that are. For example, tetracyclines are used in people, but certain types are used primarily in animals. If bacteria develop resistance to the animal drugs, they may also become resistant to the human tetracyclines. When resistant infections occur, doctors have limited options to treat them. For example, the strain of salmonella that infected Ken Koehler was resistant to nine of the 15 antibiotics the CDC tested it against while investigating the outbreak.

Animal-only antibiotics are also a concern. A group of antibiotics called ionophores that are fed to animals are not generally important in human medicine. But there is a possibility that their long-term use could lead to problems with human drugs. And their use helps make it possible to continue to raise livestock and poultry in crowded conditions, where bacteria can quickly reproduce.
Which Chains and Producers Have the Best Practices?

Consumer Reports' food-safety experts reviewed the antibiotic-use policies of popular chain restaurants and meat and poultry producers. The best policy bans human and animal antibiotics for growth promotion and disease prevention, as well as other drugs (beta-agonists and hormones). Any routine drug use makes it possible for producers to avoid correcting conditions that can make animals sick in the first place. If a company permits the use of one of those drugs in at least one of the animals it raises or one type of meat it serves, you'll see "allows" in the Other Drugs column. Though some of the companies here have pledged to make changes in antibiotic use in the future, these are their practices at press time. Not all brands or companies are represented. For more details go to GreenerChoices.org/animalag.

### CHAIN RESTAURANTS

<table>
<thead>
<tr>
<th>Brand/Company</th>
<th>Antibiotics for Growth Promotion</th>
<th>Antibiotics for Disease Prevention</th>
<th>Other Drugs</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
<tr>
<td>Burger King</td>
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<td>Allows</td>
<td>Allows</td>
</tr>
<tr>
<td>Chick-fil-A</td>
<td>Allows</td>
<td>Allows</td>
<td>Allows</td>
</tr>
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<td>Chili's</td>
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</tr>
<tr>
<td>Chipotle Mexican Grill</td>
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</tr>
<tr>
<td>Dunkin' Donuts</td>
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<tr>
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<td>Allows</td>
<td>Allows</td>
<td>Allows</td>
</tr>
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<td>Allows</td>
<td>Allows</td>
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<td>Allows</td>
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<tr>
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<tr>
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<td>Wendy's</td>
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### MEAT AND POULTRY PRODUCERS

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<thead>
<tr>
<th>Brand/Company</th>
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<th>Antibiotics for Disease Prevention</th>
<th>Other Drugs</th>
</tr>
</thead>
<tbody>
<tr>
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<tr>
<td>Angus Pride (Cargill)</td>
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<td>Allows</td>
</tr>
<tr>
<td>Applegate (Hormel)</td>
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<td>Ban</td>
</tr>
<tr>
<td>Aspen Ridge (JBS)</td>
<td>Allows</td>
<td>Allows</td>
<td>Allows</td>
</tr>
<tr>
<td>Bell &amp; Evans chicken</td>
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<td>Ban</td>
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</tr>
<tr>
<td>Black Canyon Angus Beef (National Beef Packing)</td>
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<td>Allows</td>
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</tr>
<tr>
<td>Blue Ribbon Beef (JBS)</td>
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<tr>
<td>Butterball</td>
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<tr>
<td>Clear River Farms (JBS)</td>
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<tr>
<td>Coleman Natural (Perdue)</td>
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<tr>
<td>Foster Farms Fresh &amp; Natural</td>
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<tr>
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</tr>
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<td>Honeysuckle White (Cargill)</td>
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<tr>
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<td>Meadowland Farms (Cargill)</td>
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<td>Nature Raised Farms (Tyson Foods)</td>
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<tr>
<td>Niman Ranch (Perdue)</td>
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</tr>
<tr>
<td>Open Prairie Natural Angus (Tyson Foods)</td>
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<td>Ban</td>
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<tr>
<td>Perdue chicken</td>
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<tr>
<td>Perdue Harvestland</td>
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<tr>
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</tr>
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<td>Sanderson Farms</td>
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<td>Shady Brook Farms (Cargill)</td>
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<td>Smithfield</td>
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<td>Sterling Silver (Cargill)</td>
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<tr>
<td>Tyson Foods</td>
<td>Ban</td>
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</tbody>
</table>
Industry Pushback
Trade groups representing the meat and poultry industry mostly say that the drugs are not widely overused and that they do not put human health at risk. "An important point that's often missing in this discussion is that antibiotics are really needed to both ensure animal health and welfare as well as food safety," says Christine Hoang, D.V.M., assistant director of animal and public health at the American Veterinary Medical Association. Hoang says that the industry is already phasing out use of antibiotics for growth promotion and that drugs used for disease prevention are necessary. As for antibiotic resistance, she says the jury is still out. "The science that is available is unclear on how use of antibiotics in animals relates to human health and resistant infections in the community," Hoang says. The association has gone on record as saying that the use of the drugs in food production "plays an extremely small role." Other organizations that represent the animal agriculture industry echo that view. For example, the Animal Agriculture Alliance says that "layers of protection have been put in place to ensure that animal antibiotics don't affect public health."

Lance Price, Ph.D., a professor of environmental and occupational health at George Washington University in Washington, D.C., categorically disagrees. "As a microbiologist, I have dedicated my career to studying bacteria, and I know that those notions are false," he says. "Studies dating back to the 1960s have repeatedly shown how antibiotic use in food-animal production contributes to the growing crisis of antibiotic-resistant infections in people."

Consumer Reports' tests show that, in general, meat and poultry from animals raised without antibiotics are less likely to harbor multidrug-resistant bacteria than meat from animals that get the drugs routinely. For example, in our most recent tests, we found that ground beef from conventionally raised cows was twice as likely as that from cows raised without antibiotics to contain superbugs. "These results suggest that farming practices can profoundly affect the safety of our food," Rangan says. What happens on the farm also has implications for our health overall. Research shows that resistant bacteria breed on the farm wind up reaching people in a surprising number of ways. For example, farm workers can pick up antibiotic-resistant bacteria handling animals and manure; even if the germs don't make them sick, they can still pass them along to other people.

Disposing of the more than 700 billion pounds of manure generated by industrial farming creates a health hazard as well. Some is used as commercial fertilizer and can spread superbugs to crops and taint streams and groundwater. Studies also suggest that resistant bacteria can be picked up and transmitted by flies and spread by the wind. In one study, for example, rural Pennsylvania residents living near fields fertilized with manure from pig farms were up to 38 percent more likely to develop MRSA infections than others in their community.

Government Loopholes
In 2003, the FDA announced a voluntary plan to change the way veterinary antibiotics are labeled and sold. The plan is voluntary, the FDA says, because "it is the fastest, most efficient way to make these changes." People need a prescription for antibiotics, but currently almost all of the drugs are available over the counter for use in food animals. By the end of 2016, though, the FDA's plan calls for requiring a veterinarian's approval before feeding animals antibiotics that are important in human medicine. And those drugs will no longer be labeled for use for growth promotion. But that doesn't mean food producers will immediately cut back on antibiotics. Under the FDA plan, they can continue to use them by saying they're to prevent disease. "That's a pretty big loophole," says Laura Rogers, deputy director of the Antibiotic Resistance Action Center at George Washington University's Milken Institute School of Public Health. "In fact, it has the potential to make the FDA plan meaningless." What's more, producers are free to
'Farming practices can profoundly affect the safety of our food.'

use other drugs to promote growth.
Indeed, for certain veterinary antibiotics, label directions—the dosages used and the way they are administered—for preventing disease are the same as those for promoting growth, according to a 2014 analysis by The Pew Charitable Trusts. What that means is that “the spigot of drugs can keep flowing,” says Rogers, who at the time of the study directed Pew’s campaign on human health and industrial farming. Government actions have been “weak baby steps,” according to Price. “Until we take a stronger stand, we’re not leading the world in protecting important antibiotics,” he says. “We are just supporting an industry trying to maximize profits at the expense of causing drug-resistant infections in people.”

Progress on Poultry
If you’ve read the headlines about companies pledging to reduce antibiotic use over the past year, you might think that the marketplace is solving the problem, even without tough regulations. Last spring, for example, McDonald’s announced that it would move toward serving chicken raised without antibiotics important to human medicine within two years, Tyson said it would phase out those drugs in chicken, and Wal-Mart called on its vast chain of suppliers to adopt guidelines for “responsible use of antibiotics.” And in the fall, Subway pledged to stop all antibiotic use, starting with poultry but expanding to other animals within 10 years. But a closer look reveals a lot of wiggle room in the way some of those pledges are phrased. “When a company says it will stop selling or producing meat or poultry with antibiotics important in human medicine, it can mean they simply switch to using other drugs like ionophores for disease prevention,” Rangan says. “That can increase our exposure to bacteria because it

'I look for “no antibiotics” labels.'

Her daughter, Ruby, has a bout with salmonella when she was just 10 months old, and that had a big effect on Melissa Lee’s grocery-shopping habits. “Before, I bought what was on sale or what looked good,” she says. “Now I look for no antibiotics and no hormones. What goes in our bodies makes a big difference.”

Meat-Label Lingo: What It Means and Doesn’t Mean

Shopping for “no antibiotics” meat and poultry can be confusing. Some of the labels can be misleading or opaque. To empower you while shopping, we have investigated the claims. For more label ratings, go to Greenpeace.org/animalag.

No Antibiotics Used Routinely

ANIMAL WELFARE APPROVED No antibiotics are used for growth promotion or disease prevention. Some animal welfare and hygiene practices are addressed.

GAP STEPS 1-5 (SOLD AT WHOLE FOODS) No antibiotics are used. Animal welfare and hygiene practices are addressed to varying degrees.

NO ANTIBIOTICS/RAISED WITHOUT ANTIBIOTICS The drugs aren’t used for any purpose. Similar claims: “no antibiotics administered,” “no antibiotics ever,” and “never given antibiotics.” Though those claims on their own are accurate, the ones accompanied by the USDA Process Verified seal are more reliable.

CERTIFIED HUMANE No antibiotics are used for growth promotion or disease prevention. Some animal welfare and hygiene practices are addressed.

ORGANIC Animals can’t be given antibiotics. Sick animals treated with antibiotics can’t be labeled organic. The exception is chickens: they can be given antibiotics in the egg or on the day they hatch but not afterward.

NATURAL/ALL NATURAL This has nothing to do with antibiotics, hormones, or other drugs, or how the animal was raised. In fact, “natural” on meat and poultry means only that it contains no artificial ingredients or added color and is only minimally processed.

NO HORMONES This doesn’t mean no antibiotics or other growth promotants. By law hormones can’t be used in poultry or hogs, so packages of meat from those animals with this claim are no different from those without it.
AMERICA'S ANTIBIOTIC CRISIS | PART 3

allows animals to continue to be raised in conditions that promote the bugs' growth and spread.” And, she adds, claims such as “sustainable” and “responsible antibiotic use” aren’t regulated. Companies are free to define them as they see fit. “Moreover, some of these changes won’t take place for many years.”

Much of the progress in reducing antibiotic use has been in chicken, not in other animals. Certain chicken producers, including Perdue and Tyson Foods, have pledged to reduce their use of antibiotics and are already making changes. For example, Perdue says that 96 percent of its chickens are not given antibiotics used in human medicine, more than half receive no antibiotics ever. To achieve that, the company had to “rethink everything,” says Bruce Stewart-Brown, D.V.M., senior vice president of food safety, quality, and live production at Perdue. Changes include constructing cleaner hatcheries, using probiotics (which may help foster the growth of healthy bacteria) in the birds, and expanding the use of vaccinations to prevent disease.

Even when it comes to chickens, though, Rogers points out that not every pledge involves eliminating all antibiotics. “When people say, ‘Good job, you’re almost there,’ I say, ‘Whoa, we’re so far from almost there,’” she says. “There’s been a lot of ‘too much’ on chicken, but until it’s verified to be raised without antibiotics and there is movement when it comes to turkey, pork, and beef, it’s far from time to raise the victory flag.”

“It’s good that change is taking place, but it’s moving too slowly,” Rangan says. “Ideally not only would all meat be raised

LEARN

For parts one and two of this series, see the August and September 2015 issues of Consumer Reports. For our complete coverage—including videos—of America’s Antibiotic Crisis, go to ConsumerReports.org/superbugs

Protections That Consumers Deserve and Should Demand

The changes recommended by the Food and Drug Administration to reduce antibiotic use in livestock and poultry, and the changes that certain players in the food industry have made, are good first steps, but government and industry must do more to create meaningful change. These are the steps Consumer Reports recommends.

THE GOVERNMENT SHOULD

Ban the routine use of antibiotics important to human medicine. The FDA has issued voluntary guidelines that phase out the use of these drugs for growth promotion but still allow their use for disease prevention with a veterinarian’s approval. That leaves the door open to animals getting antibiotics routinely. At a minimum, the FDA should prohibit all uses of medically important antibiotics except for the responsible treatment of sick animals. Congress should pass the Preservation of Antibiotics for Medical Treatment Act to require the FDA to move in that direction, and state legislatures should establish similar requirements. Ideally, CR believes, no drugs should be given to healthy animals routinely.

The FDA should monitor and report on the actual use of antibiotics in food animals—including the particular drug, animal species, and purpose for which the drug was used—and publicly release the data. Congress should pass the Delivering Antimicrobial Transparency in Animals Act or similar legislation that would make that mandatory.

THE FOOD INDUSTRY SHOULD

Implement more sustainable agriculture practices. The vast majority of animals are raised or finished in crowded, confined, and un sanitary conditions, where they are susceptible to disease outbreaks. Drug use in animal agriculture will be more likely to decline if changes are made to the way animals are raised.

Use clear and meaningful labels. Those such as the USDA Organic seal, or a true “no antibiotics” claim accompanied by a USDA Process Verified seal, are reliable because they are independently verified. Other labels, which either prohibit antibiotic use or allow antibiotics only for the treatment of sick animals, include Animal Welfare Approved, Global Animal Partnership, and American Grassfed. Companies should not use the “natural” label.

Prohibit misleading labeling. The USDA requires producers making a no-antibiotics claim to submit paperwork that states that animals were raised without antibiotics. But the agency has approved some claims that imply “no antibiotics,” when in fact they can still be used for disease prevention. One example, found on turkey, is “no antibiotics used,” but the shield gives a false sense of credibility. The USDA should not approve such claims unless antibiotics are never used. The department should also address the misleading use of the “natural” label, which can be used on meat and poultry raised with antibiotics and other drugs.

Offer consumers more sustainable options. Grocery stores and restaurants—large chains in particular—should phase out the sale of meat and poultry raised with the routine use of antibiotics and other drugs. They should use their purchasing power to encourage suppliers to raise animals in more humane and hygienic conditions.
without any routine antibiotics, but we also would raise animals for food differently. Crowded conditions and unsanitary practices on factory farms are a big part of what makes daily antibiotics and other drugs necessary in the first place.

**Consumers as Change-Makers**

The biggest driver of change, the CDC's Teague says, is likely to be consumer demand: "It comes down to millions of consumers making choices every day about what food to buy and the level of safety they want for their families."

More than one-quarter of Americans report that they are buying meat and poultry raised without antibiotics more often than they did a year ago, according to a nationally representative survey of 1,008 adults from the Consumer Reports National Research Center in September 2015. Almost half said that they check products for a "no antibiotics" claim.

And it is becoming easier to find those products. The percentage of labels on meat and poultry packaging with claims about animals raised without antibiotics more than doubled between 2011 and 2014, according to a recent report from the market research firm Mintel. Meat and poultry sold at Whole Foods, for example, never comes from animals treated with antibiotics, but Consumer Reports' shoppers have also found a wide selection of no-antibiotic products at chains across the U.S., including Giant, Hannaford, Publix, QFC, Ralphs, and Trader Joe's.

But consumers don't always know what they're buying in their quest for no-antibiotic meat. "We also see quite a bit of confusion about what claims mean," says Julia Gallo-Torres, a senior analyst at Mintel. The report found that one of the top factors people consider, for example, is whether a product is "all natural." But that claim doesn't indicate anything about how an animal is raised or whether drugs are used. Two reliable claims to look for: "organic" and "no antibiotics administered."

The box on page 45 defines the most common antibiotic-related claims on meat and poultry packaging.

Some argue that changing current farming practices to make antibiotics unnecessary would make meat prohibitively expensive for the average consumer to buy. But that assumption is not always true. A 1999 report from the National Research Council (the most recent data available) found that if all routine use of antibiotics were eliminated, the cost to consumers would be about $10 per year—around $414 in today's dollars.

Farms in the U.S. and around the world are proving that it's possible to raise all types of livestock without the excessive use of drugs. For example, Niman Ranch, one of the largest suppliers of sustainable meat in the U.S., eschews factory farming. Instead it relies on a network of more than 700 family ranchers and farmers that supply the company with meat raised according to its strict standards, which include never using antibiotics. "If your animals are living in a healthy environment—they are given enough space and not stressed—and you vaccinate them against routine diseases, then antibiotics aren't needed," says Paul Willis, a hog farmer who was one of the founders of Niman Ranch. Willis says that sick animals would still be treated with antibiotics, but their meat could not be sold under the Niman Ranch label. But he says that rarely happens. "We take care of our animals," Willis says. "I haven't had a really sick pig that needed antibiotics for years."

Scandinavian countries are modeling how it can work on a large scale. For example, Denmark stopped the use of antibiotics for growth promotion in broiler chickens and pigs about 15 years ago without harming the animals' health or the farmers' incomes. And in 2009, the Netherlands, one of the world's largest meat exporters, set a goal of halving the amount of antibiotics farmers use in four years; it met that goal a year early.

"Europe has no more disease in livestock that we have here. They haven't seen a difference in animal growth," Hansen adds. "That experience proves that it is possible to maintain a thriving agriculture industry using far less drugs."
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At bookstores nationwide or online at: www.ConsumerReports.org/books
Satisfaction Guaranteed?

In our exclusive survey of car owners, we gained insight into some 230,000 vehicles, revealing how satisfied owners are with their cars, SUVs, and trucks.
ROAD REPORT

Beloved or Bedeviled?

Owners tell us whether they would buy their cars, SUVs, or trucks again

Even with national gas prices at a six-year low, fuel economy still plays a key role in owner satisfaction. Whether they are driving an SUV or a family sedan, drivers continue to prize gas mileage, according to the results of Consumer Reports' annual owner-satisfaction survey, which covered about 230,000 vehicles less than 3 years old.

But car lovers still value strong performance and responsive handling, and luckily, there's no need to sacrifice fun for frugality. Plenty of sporty and high-performance models are capable of returning good fuel economy and delivering grins.

This year, we revised our annual survey to provide deeper understanding about what makes a car satisfying to own. We asked subscribers whether they would get the same vehicle if they had the decision to make again. Plus, we asked them to report their satisfaction when commuting, on long trips, driving locally, and carrying cargo. Some highlights:

- Tesla is tops, with 97 percent of Model S owners saying they would definitely purchase it again. They love the car's performance and low operating costs, returning the equivalent of 84 mpg. The Tesla dominated the lists of how satisfied owners were when using their cars for specific tasks. It had the highest score for cargo carrying (90 percent) and tied with the Chevrolet Volt for best in local driving (90) and commuting (97). But it ranked 40th in satisfaction for use on long trips (86 percent).

- Rounding out the top five is the Chevrolet Corvette and a trio of Porsches: the Cayman, Macan, and 911. Each was praised for its handling, performance, and relative fuel efficiency. It may seem incongruous that cars such as the Model S, Corvette, and Macan have below-average reliability yet have such high satisfaction scores but like all

pickups and hybrids/electrics (both at 78) leading the way. As we've seen before, owners like vehicles that highlight their own personalities. At the bottom? Compact and luxury compact cars (both 67 percent), small SUVs (64), and subcompact cars (58).

- Poor fuel efficiency can be a crushing blow, however. Owners expressed disappointment with the mileage in almost every one of the 10 least-satisfying models. Small cars that are not the most fuel efficient in their class also got hit.

- Compact luxury sedans have been a hot-selling category. But the romance quickly wears off, with just 67 percent of owners saying they would buy one again. Typical complaints: The vehicles were too small and did not deliver on their expected luxury promise and cachet.

- Safety is key: Subaru Outback and Legacy owners lauded the optional Eyesight safety features, which can be had on most trim levels, not just the pricey versions.

- Only four of the 186 rated models were regarded as so bad that fewer than 50 percent of owners said they would purchase them again: the Kia Rio, Nissan Sentra, and the Jeep Patriot and Compass. About two-thirds of the small cars rated below the overall average of 72 percent.

- Though pickups and minivans are obvious choices in cargo hauling, standout models in all vehicle categories—such as the Honda Fit and Chevrolet Impala—have flexible cargo areas, innovative seat configurations, and roomy, cavernous trunks.

- Commuting owners preferred the Model S, Volt, Nissan Leaf, and Ford C-Max, while the Toyota Prius ranked eighth. Similarly, in local driving, the Volt, Model S, and C-Max were at the top, with the Leaf in eighth place. The common thread: All are energy efficient.

- The Audi A6 was best for long trips in a group dominated by luxury and large sedans. The light-duty Ram, Chevrolet Silverado, and GMC Sierra pickups, and the Jeep Grand Cherokee stood out for their towing ability and comfortable cabins.

If you're shopping for a new car today, consider this: Look beyond the cool tech and new features, and focus on how well it can handle your needs down the road.
ROAD REPORT

Comparing Cars by Category

PERFORMANCE, LUXURY, UTILITY, AND FUEL ECONOMY are all key factors in making Consumer Reports' subscribers happy. When we broke down owner satisfaction results, the six most satisfying brands delivered some—or all of—those qualities: Tesla, Porsche, Audi, and BMW offer performance, a certain pizzazz, luxury accommodations, and even the fuel economy that satisfies owners. Subaru makes reliable, fuel-efficient models that, along with Ram trucks, are versatile haulers. The other top-scoring mainstream makes were Toyota, Chevrolet, Honda, Chrysler, Mazda, and Ford. Reliability is a big concern for owners. Among the bottom brands, Fiat and Jeep were also the worst performers for new cars in our Reliability Survey.

<table>
<thead>
<tr>
<th>SUBCOMPACT CARS</th>
<th>Make &amp; Model</th>
<th>Definitely Buy Again</th>
</tr>
</thead>
<tbody>
<tr>
<td>Honda Fit*</td>
<td>77%</td>
<td></td>
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<tr>
<td>Fiat 500</td>
<td>65%</td>
<td></td>
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<tr>
<td>Ford Fiesta</td>
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<tr>
<td>Chevrolet Sonic</td>
<td>63%</td>
<td></td>
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<tr>
<td>Hummer H3n</td>
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<td></td>
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<tr>
<td>Hyundai Accent</td>
<td>62%</td>
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<tr>
<td>Kia Rio*</td>
<td>40%</td>
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<tr>
<td>Volkswagen Golf</td>
<td>86%</td>
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<table>
<thead>
<tr>
<th>LUXURY COMPACT CARS</th>
<th>Make &amp; Model</th>
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<tr>
<td>Audi A3*</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>Audi A4</td>
<td>74%</td>
<td></td>
</tr>
<tr>
<td>Mercedes-Benz C-Class*</td>
<td>74%</td>
<td></td>
</tr>
<tr>
<td>BMW 3 Series</td>
<td>77%</td>
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</tr>
<tr>
<td>Audi TLX*</td>
<td>72%</td>
<td></td>
</tr>
<tr>
<td>Buick LaCrosse</td>
<td>71%</td>
<td></td>
</tr>
<tr>
<td>Lincoln MKZ</td>
<td>68%</td>
<td></td>
</tr>
<tr>
<td>Mercedes-Benz CLA</td>
<td>55%</td>
<td></td>
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<tr>
<td>Infiniti Q50</td>
<td>55%</td>
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<th>COUPES AND CONVERTIBLES</th>
<th>Make &amp; Model</th>
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<tbody>
<tr>
<td>BMW 4 Series</td>
<td>92%</td>
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</tr>
<tr>
<td>Audi A5</td>
<td>77%</td>
<td></td>
</tr>
<tr>
<td>Audi S5</td>
<td>73%</td>
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<tr>
<th>HYBRIDS/ELECTRIC CARS</th>
<th>Make &amp; Model</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Tesla Model S</td>
<td>93%</td>
<td></td>
</tr>
<tr>
<td>Toyota Prius</td>
<td>83%</td>
<td></td>
</tr>
<tr>
<td>Chevrolet Volt</td>
<td>82%</td>
<td></td>
</tr>
<tr>
<td>Toyota Prius V</td>
<td>77%</td>
<td></td>
</tr>
<tr>
<td>BMW i3*</td>
<td>76%</td>
<td></td>
</tr>
<tr>
<td>Nissan Leaf</td>
<td>76%</td>
<td></td>
</tr>
<tr>
<td>Toyota Prius C</td>
<td>74%</td>
<td></td>
</tr>
<tr>
<td>Ford C-Max</td>
<td>74%</td>
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<tr>
<th>MIDSIZE CARS</th>
<th>Make &amp; Model</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Subaru Legacy*</td>
<td>84%</td>
<td></td>
</tr>
<tr>
<td>Mazda6</td>
<td>78%</td>
<td></td>
</tr>
<tr>
<td>Honda Accord</td>
<td>78%</td>
<td></td>
</tr>
<tr>
<td>Toyota Camry</td>
<td>75%</td>
<td></td>
</tr>
<tr>
<td>Hyundai Sonata</td>
<td>75%</td>
<td></td>
</tr>
<tr>
<td>Chrysler 300*</td>
<td>74%</td>
<td></td>
</tr>
<tr>
<td>Ford Fusion</td>
<td>72%</td>
<td></td>
</tr>
<tr>
<td>Volkswagen Passat</td>
<td>72%</td>
<td></td>
</tr>
<tr>
<td>Nissan Altima</td>
<td>68%</td>
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<thead>
<tr>
<th>LARGE CARS</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Chrysler 300*</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>Chevrolet Impala</td>
<td>77%</td>
<td></td>
</tr>
<tr>
<td>Dodge Charger</td>
<td>74%</td>
<td></td>
</tr>
<tr>
<td>Kia Cerato*</td>
<td>74%</td>
<td></td>
</tr>
<tr>
<td>Toyota Avion</td>
<td>73%</td>
<td></td>
</tr>
<tr>
<td>Hyundai Azera</td>
<td>70%</td>
<td></td>
</tr>
<tr>
<td>Ford Taaurus</td>
<td>67%</td>
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<table>
<thead>
<tr>
<th>SPORTY CARS</th>
<th>Make &amp; Model</th>
<th>Definitely Buy Again</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chevrolet Corvette</td>
<td>94%</td>
<td></td>
</tr>
<tr>
<td>Porsche Cayman*</td>
<td>93%</td>
<td></td>
</tr>
<tr>
<td>Porsche 911</td>
<td>91%</td>
<td></td>
</tr>
<tr>
<td>Ford Mustang*</td>
<td>88%</td>
<td></td>
</tr>
<tr>
<td>BMW 3 Series*</td>
<td>87%</td>
<td></td>
</tr>
<tr>
<td>Volkswagen GTI*</td>
<td>85%</td>
<td></td>
</tr>
<tr>
<td>Porsche Boxster</td>
<td>85%</td>
<td></td>
</tr>
<tr>
<td>Subaru Impreza</td>
<td>84%</td>
<td></td>
</tr>
<tr>
<td>WRX/STI*</td>
<td>83%</td>
<td></td>
</tr>
<tr>
<td>Mazda Miata</td>
<td>82%</td>
<td></td>
</tr>
<tr>
<td>Dodge Challenger</td>
<td>82%</td>
<td></td>
</tr>
<tr>
<td>Lexus RC*</td>
<td>81%</td>
<td></td>
</tr>
<tr>
<td>Chevrolet Camaro</td>
<td>76%</td>
<td></td>
</tr>
<tr>
<td>Mini Cooper</td>
<td>79%</td>
<td></td>
</tr>
<tr>
<td>Subaru BRZ*</td>
<td>69%</td>
<td></td>
</tr>
<tr>
<td>Scion FR-S*</td>
<td>68%</td>
<td></td>
</tr>
<tr>
<td>Hyundai Genesis Coupe*</td>
<td>56%</td>
<td></td>
</tr>
</tbody>
</table>

Compact luxury sedans have become a hot-selling category. But just 67 percent of owners would buy one again, saying the vehicles were too small and did not deliver on their expected luxury promise and cachet.
ROAD REPORT

Though pickups and minivans have long excelled at cargo hauling, models in more vehicle categories—including standouts such as the Honda Fit and Chevrolet Impala—now have innovative seating configurations and cavernous trunks.

Comparing Cars by Category  Continued

SMALL SUVs
Make & Model | Definitely Buy Again
--- | ---
Subaru Forester | 92%
Mazda CX-5 | 74%
Subaru XV Crosstrek | 72%
Honda CR-V | 72%
Volkswagen Tiguan | 68%
Toyota RAV4 | 67%
Mitsubishi Outlander Sport | 67%
Nissan Rogue | 65%
Ford Escape | 63%
Jeep Cherokee | 62%
Kia Sportage | 59%
Nissan Kicks | 52%
Jeep Patriot | 46%
Jeep Compass | 46%

MID-SIZED SUVs
Make & Model | Definitely Buy Again
--- | ---
Kia Sorento | 61%
Toyota Highlander | 83%
Nissan Murano | 82%
Jeep Wrangler | 76%
Jeep Cherokee | 75%
Jeep Grand Cherokee | 72%
Hyundai Santa Fe Sport | 72%
Hyundai Santa Fe | 71%
Ford Explorer | 69%
Chevrolet Equinox | 63%
GMC Terrain | 63%
Mazda CX-9 | 58%
Nissan Pathfinder | 54%
Dodge Journey | 52%

LUXURY COMPACT SEDANS
Make & Model | Definitely Buy Again
--- | ---
Porsche Macan* | 93%
Audi Q5* | 79%
Acura RDX* | 79%
Lincoln MKC* | 75%
Tesla Model S | 73%
Volvo XC90 | 87%
Buick Encore | 66%
Mini Cooper Countryman | 65%
Cadillac SRX* | 60%
Mercedes-Benz CLA* | 83%

LUXURY MIDSIZED/LARGE SUVS
Make & Model | Definitely Buy Again
--- | ---
Acura MDX* | 89%
Porsche Cayenne | 85%
BMW X5 | 81%
Cadillac Escalade* | 81%
Lexus RX | 80%
Lincoln MKX | 79%
Buick Enclave | 77%
Volkswagen Touareg | 76%
Lexus LX | 75%
Infiniti QX80 | 74%
Mercedes-Benz M-Class | 73%
Mercedes-Benz GL-Class | 72%
Lincoln MKT* | 63%
Infiniti QX60 | 59%

LEARN
To read more about owner satisfaction and reliability go to ConsumerReports.org/reliability

MOST SATISFYING MODELS FOR COMMUTING
1. Tesla Model S 6. Mazda3
2. Chevrolet Volt 7. Subaru Legacy
3. Nissan Leaf 8. Toyota Prius
4. Ford C-Max 9. Honda Accord
5. Buick Encore 10. Volkswagen Passat

Cuyo/IMO:
[Image 0x0 to 630x972]
Road Report

All Charged Up

The battery is the unsung hero of your vehicle, especially in extreme weather. Which ones do best?

DieHard

Deep Freeze

Our tests reveal which vehicle batteries won’t let you down, even on the coldest wintry mornings. This DieHard is a top performer.

The Only Time you probably think about your vehicle’s battery is when you try to start your car... and it doesn’t. If you’ve ever had that sinking feeling—in your empty office parking lot or when you need to rush the kids to school—you’ll remember how important it is not to take the battery’s health for granted.

The modern car battery is actually a pretty impressive bit of engineering. The technology that powers it is more than 100 years old and has seen only minor changes. Most batteries last about two to four years in hot climates and four to six years in cooler climates. But eventually every battery reaches the end of its life span and will need to be replaced.

We test about 150 car batteries year in and year out, generally 15 models every six months. For our tests, we buy five units of each battery at multiple stores. All testing is done in a lab, not in vehicles. That ensures consistent conditions and repeatable results.
We evaluate batteries for three major qualities. The first is cold-cranking amps (CCA), a measure of the ability of the battery to start an engine during extreme cold weather. We put a battery into a freezer until the battery temperature is 0°F, then check to see whether the battery will deliver half of its claimed CCA power. According to our Test Engineer, John Banta, “We test this way to see if batteries are exaggerating their claims.”

A second metric we check is reserve capacity, which indicates how long a battery can run your vehicle if the charging system—the alternator, stator, and rotor—happens to fail. It’s also a measure of how long you can accidentally leave the headlights on in the mall parking lot and still get the car started without needing a jump. To test reserve capacity, our engineers see how long it takes to discharge a fully charged battery.

A third critical factor, battery life, is measured by repeatedly discharging and recharging at a test temperature of about 167°F for 15 weeks, or until performance drops to unacceptable levels. The higher the score, the longer the battery will be reliable.

That’s why our Ratings, shown on the facing page, are heavily biased for longevity. In fact, our life test makes up a majority of our overall score. Reserve capacity and cold-cranking amps are weighted less. We also take cost into account; our recommended models are well-priced for their performance.

That said, not all batteries from top brands carry a blanket recommendation. Check ConsumerReports.org/carbatteries for our complete Ratings.

3 SIGNS OF A DYING BATTERY

YOU MIGHT be surprised to learn that most of the damage to your battery is done in summer, when high temperatures drive up the heat under your hood and accelerate the onset of failure. If your battery is aging, wintertime’s low temperatures and thickened engine oil could be the final straw. Your first indication of battery failure might be a no-start, but you may have missed an earlier, more subtle warning. Signs of impending failure include:

• The obvious: The battery warning light appears on your vehicle’s instrument panel.
• The engine cranks slowly when the ignition key is turned.
• The headlights dim when the vehicle idles.

Complicating matters, those are the same warning signs as a failing charging system or corroded battery cables. If your vehicle shows these symptoms, have a repair shop perform a simple check of your battery and charging system—it’s often free with the understanding that the shop will perform any subsequent repairs. Your mechanic should do a battery-system check as part of any regular service or winterization.

If your battery is not ready for replacement, you can carry a lithium-ion “jump pack” in your trunk. The Spirit A8 Car Jump Starter, $70, did well in our tests.
ROAD REPORT

Ratings: Car Batteries You Can Count On

Before you buy a battery, you need to know the correct group number for your vehicle, which varies depending on make, model, year, and engine size. To find the one you need, ask your mechanic, check your owner’s manual, or go to the manufacturer’s website. For all ratings, available online, go to ConsumerReports.org.

GET THE RIGHT TYPE

DIFFERENT VEHICLES need different types of batteries, mostly because of the engine size, space restrictions under the hood, and the number of powered accessories. Bigger engines take more energy to crank, requiring a physically larger battery. A battery that is too small for a compact car probably won’t have the capacity to start a large passenger car’s engine. And on the flip side, that pickup’s battery probably wouldn’t fit into the compact car’s smaller engine compartment.

Also, bottled engine oil replacement and maintenance can be a concern, especially for those who use oils like synthetic that require more frequent changing. Replacing your battery with one from the same group ensures that the battery will fit the tray and that the leads will connect properly.

Once you know the size you need, choose from one of two types of batteries:

Low-Maintenance/ Maintenance-Free

Batteries once required drivers to periodically top up the water in the electrolyte, the battery’s power source. Modern maintenance-free batteries consume far less water than traditional “flooded cell” batteries. In the past few years they have crowded the older style off the market. (We no longer test those batteries.) Low-maintenance batteries retain their fluid for the life of the battery. Caps on maintenance-free models aren’t meant to be removed.

AGM

AGM (absorbed glass mat) batteries contain a very sparing amount of acid electrolyte; have a sealed case, and use a different internal chemistry that resorbs loose hydrogen molecules that react back into water. That combination eliminates the need to replenish electrolytes, extending the battery’s life span.

These batteries are more forgiving of "deep discharge," which happens when you accidentally leave your car’s headlight door open, for example—until the point at which your key results in nothing but clicking sounds from under the hood.

A single instance of deep discharge, which causes the lead plate electrodes with sulfate deposits, can reduce the life span of a conventional battery by a third or more. That makes AGMs a good option for absent-minded drivers for vehicles such as motor homes that regularly sit unused.

That resilience comes at a price, though, and AGM batteries cost twice as much as others. Many higher-end vehicles come with AGM batteries: never replace an original equipment AGM battery with another type, because the toxic gases vented or electrolytes leaked by non-AGM batteries may be dangerous if the battery is mounted in the trunk or passenger compartment.
ROAD TESTS

Summoning Thor’s Hammer

ONCE THE ICON of restrained luxury and bank-vault safety, the Swedish automaker Volvo fell on tough times, seeing sales slump because of an aging, uninspiring model line. Now flush with an $11 billion cash infusion from its Chinese owner, Geely, Volvo’s XC90 flagship SUV represents a make-or-break moment, its executives admit. The XC90 could be the vehicle that wins back those who walked away and attracts those who never thought they would find a Volvo in their garage.

Volvo XC90

WHEN AUTOMAKERS SAY that a car is “all-new,” they’re usually fibbing. It can mean just a nip and tuck of sheet metal or some refined interior-trim pieces. In the case of the XC90, though, Volvo is boasting about a new vehicle platform that will spawn a slew of other models, a new engine and transmission family, and a new infotainment system that could pass for an iPad by IKEA. If you want to brag to your neighbors about your totally brand-new car, this is it.

Volvo has bet the farm—and all of the goose that laid the golden egg—on this one. This three-row SUV that could find a place on any luxury shoppers’ consideration list. Think Range Rover luxury for tens of thousands of dollars less.

How did it stand up to our scrutiny? For all of its imposing heft, this Viking-styled car is powered by a mere four-cylinder engine. The 2 liters under the hood don’t seem very muscular compared to the predominantly six-cylinder engines that populate this segment. But the XC90 is equipped with a turbocharged engine that help generate an astonishing 316 hp. Despite its seeming meager displacement, it certainly doesn’t lack power; an eight-speed automatic and all-wheel-drive system put it to the pavement.

Still, even with this smallish engine, we measured only 20 mpg overall. And for a $57,000 vehicle, the engine should sound and feel polished. Instead, the XC90 feels and sounds gawky. The big Volvo’s responsive, planted, and secure handling belies its size; the adage “quick for a big man” comes to mind. But the stiff suspension seems best suited to computer-generated roads in ads. In the real world, every road imperfection and ripple is fed to the cabin.

What really wowed us was the quiet, impeccably finished interior. Take the easy step up into the cabin and you’re welcomed with soft leather and beautifully finished wood panels, plus nice touches such as a knurled ignition switch knob and a drive-mode selector. The front seats maintain Volvo’s tradition of extremely comfortable chairs; the rosy second-row perch offers lots of leg room. And Volvo is among the only manufacturers to offer a built-in child booster seat.

Volvos have tended to make occupants feel nestled in safe cocoons, but the XC90 is spacious and airy. The big windows and relatively thin roof pillars make it among the best SUVs for driver visibility.

Our love of the interior cooled when we engaged the large touch-screen control, which looks dazzling until you want to operate it. Almost all audio, climate, navigation, phone, and vehicle settings are integrated via swipe-and-tap commands that are frustratingly unintuitive. If you buy an XC90, insist on a tutorial.

On a bright note, the optional LED headlight high beams are the best we’ve ever tested. You feel like you’re sitting in the front row of a driving movie theater. Volvo calls the daytime running lights “Thor’s Hammer.” Get them—you’ll be able to spot the Norse gods picnicking in Asgard.

The XC90 comes standard with a safety suite of forward-collision mitigation and lane-departure warning systems. Blind-spot monitoring, rear-collision warning, cross-traffic alert, and lane-keep assist are optional.

CRFs caution shoppers about buying a vehicle in its first model year because complexities often lead to reliability problems. How well the truly all-new XC90 holds up will be seen in our next reliability survey.
Road Tests

King of Competency

UNEXCITING BUT PRACTICAL. Solid transportation that gets you from point A to point B. Those are the damn-with-faint-praise platitudes that some auto enthusiasts use to dismiss vehicles like the Hyundai Tucson. But many consumers don’t want—let alone need—the “wow” factor. They seek a competent, workmanlike ride and a headache-free ownership experience. That everyday reassurance is what made Toyota the powerhouse that it is. Now Hyundai is trying on those same sensible shoes.

Hyundai Tucson

ALTHOUGH the exterior design of the Tucson hints at flash, the rest of this compact SUV is as generic as store-brand soda. But basic doesn’t mean bad. The Tucson’s 2016 redesign lifts it from a perennial also-ran right up to the forefront. It’s a centerfold for sensibility.

Two powertrains are available: a 2.0-liter four-cylinder with a six-speed automatic transmission that comes only on the base SE trim and a 1.6-liter turbocharged with a seven-speed dual-clutch automatic on the three upper trim levels. It might seem odd that more expensive versions get a smaller engine, but this is the new world order, with small turbo offerings usually the more satisfying alternative.

In terms of engine performance, the base Tucson SE is saddled with a pokey 19-second 0-60 time as well as an underwhelming 24 mpg overall that’s matched by other, quicker competitors. Its shifting is often stiff, especially at wide-open throttle, which you’ll often use to get any ejection from the engine.

The Sport is quicker than the SE yet gets better mileage, tying the segment-leading Subaru Forester at 26 mpg overall. Its dual-clutch transmission quickly delivers thrust to the wheels, but it has a jarring wait-and-snap routine if you perform a rolling “California stop.” First you’re dead in the water while the clutches sort themselves out, then the turbo eventually spoons up and dashes you with an angry shift from first to second gear.

Handling is responsive, nimble, and secure, with only subtle differences between the base SE and uplevel Sport models. In fact, in some ways the SE was sportier than the Sport despite its narrower 17-inch tires, particulary in the-at-the-limit handling on our test track. The Tucson’s ride is settled, and it absorbs most bumps and ruts—a big deal in a class where most entrants are jittery and uncomfortable. Braking is excellent.

The Tucson feels especially roomy and spacious for a compact SUV, with an open and airy cabin that offers easy access and a family-friendly rear seat. Head and knee room are generous; even short drivers can sit up high with a good view out the front. The interior is one of the quietest in this typically not-so-hushed category.

The seats are sufficient for urban rumps, although there were some complaints about bottom cushioning needing more support on longer trips. The cargo area can swallow three large suitcases a cargo cover costs extra.

In an era when infotainment systems are becoming inescapable, the Tucson’s controls are a model of simplicity. The cabin trim is rudimentary but neat. All of the door-panel plastics are hard; the dashboard has some soft-touch material, but much of it is far away beneath the windows, where no one will ever touch it. Components fit together well, with minimal gaps. Again, not flashy, just competent.

The Hyundai Tucson is an Insurance Institute for Highway Safety Top Safety Pick Plus, thanks to good crash-test results and an available slate of crash-avoidance features.

Most trims come equipped just one way, with only a choice of color and front or all-wheel drive. Our SE at almost $28,000, was quite spartan and lacked a power driver seat and lumbar adjustment. Heated seats and a power tailgate were appreciated on the Sport, but at almost $29,000, it lacked a sunroof and automatic climate control.

The most appealing combination would be the Sport’s turbo with the SE’s 17-inch wheels and regular automatic transmission. It’s too bad the best version is the one Hyundai doesn’t build.

Tested Vehicle

Highs: Room, quietness, ride, agility, braking, fuel economy (1.6T), availability of upscale features

Lows: Hesitation off the line (1.6T), acceleration (2.0), rear visibility, expensive with options

Powertrain: 164-hp, 2.0-liter 4-cyl.; 6-speed auto. trans. (SE); 175-hp, 1.6-liter 4-cyl. turbo; 7-speed dual-clutch trans. (Sport); all-wheel drive

Fuel: 24 mpg (SE); 26 mpg (Sport)

Price: $23,585-$32,195

Simple Screen

Though hardly flashy, the infotainment system is plainly functional.
ROAD TESTS

Fun in a Small Package

IN A MARKET GROWING with several tiny SUV options, the Mazda CX-3 is a dapper, well-designed choice. Unlike competitors that appear tall, narrow, and not quite grown-up (Chevrolet Trax, we’re looking at you), the CX-3 is a fully formed vehicle. Driving it puts a smile on your face. It’s one of the more appealing entries in a new class of wee SUVs, with agile handling and good fuel economy. But it’s snug inside. So snug, in fact, that you might physically outgrow the CX-3 before you’re ready for your next car.

Mazda CX-3

64 IN OUR TESTS of this new field of subcompact SUVs, we haven’t seen much that impresses us. Most entries are either half-baked, or they subject drivers to a harsh ride, loud cabin, and crude interior. But the Mazda CX-3 is different. It’s the first vehicle in this segment to make you think you can have fun with a budget-priced SUV, rather than making you wish you were riding your bicycle instead.

With some vehicles, you can tell right away that they have a little extra pizzazz. In less than a block, the CX-3 demonstrated a quality that trounces the other competitors: It feels light on its feet and is an enthusiastic dance partner, with quick steering that transmits decent feedback. It also easily snaked through our avoidance-maneuver test and was a delight on the track.

Granted, the ride is hardly plush, but there’s nothing unduly harsh here. Our CX-3 didn’t ride like a backboard wagon. Like other Mazdas, it’s noisy inside. You might want to step up to the next class of SUV if quietness is a priority.

The four-cylinder engine and six-speed automatic produce smooth and willing acceleration that makes the most of the car’s modest 146-hp. You won’t win any drag races, but you’ll get a blue ribbon for fuel economy. We measured a frugal 28 mpg overall, trailing only the Honda HR-V’s 29 mpg. But the Honda isn’t nearly as much fun because it feels underpowered and strained most of the time.

From the outside, the CX-3 seems smartly sized. But once inside, it’s clear that it’s short on room. The car infringes on shoulder and elbow space, making the cockpit feel hemmed in. Thick windscreen pillars and small windows obstruct visibility. At least all CX-3s come with a rear camera.

Other available safety features include blind-spot monitoring with rear cross-traffic alert and autonomous emergency braking—quite uncommon among competitors in this price range.

The driver’s seat is narrow (and lacks lumbar support), the rear seat is snug, and the cargo capacity is puny. In this respect, the Mazda falls far short of the Honda’s innovative interior spaciousness. You can forget about packing for a family vacation.

And give yourself some time for mastering the CX-3’s controls. Audio and phone functions are controlled by a rotary knob between the seats; your actions appear on a prominent screen. But even the most basic functions require lots of taps, twists, and icon deciphering.

With a starting price around $21,000, the CX-3 has a lot of appeal. But it can get expensive quickly. Opting for the top-shelf, all-wheel-drive Grand Touring version runs you about $27,000, though it’s equipped with the aforementioned safety features.

Even with the fun factor, it’s worth spending so much for such a little car? For about $3,000 more you can get the next size up: CX-5, which has more space and a more muscular 2.5-liter engine. For the same money you could get a well-equipped Mazda3 hatchback. It’s sportier to drive, gets 32 mpg overall, has a nicer interior, and still delivers decent cargo space. If you’re worried about lacking all-wheel drive in the snow, buy some winter tires.

The CX-3 is among the better tiny SUVs, but there may be better price-value options.
ROAD TESTS

Form Follows Frustration

THE ALL-WHEEL-DRIVE FIAT 500X is the Jeep Renegade's Italian assembly-line cousin. Like any relative, it shares some of the same family virtues—and deficiencies. But the Fiat has its own personality and spirit. Where the Jeep is boxy and upright, with a rugged individualistic appeal that says, "Let's get up early and go exploring," the 500X is curvy and eye-pleasing—ready for a late date at a nightclub. But the after-party hangover lasts well past the next morning.

Fiat 500X

YOU’LL WANT TO WRAP Fiat's twee 500X crossover in a loving embrace, thanks to adorable styling that makes it look like a real-life version of Luigi from the movie "Cars." But after a too-short while, that initial thrill evolves into the disenchanted nature of an ill-advised fling.

With its cute design and cool interior, the 500X has loads of appeal in the showroom or on a quick test drive, but a long-term relationship is likely to be fraught with frustration. We’ve grown accustomed to the slow acceleration of this new crop of subcompact crossovers. But anyone expecting a dolce vita will wind up yeling made-up Italian curses at the reluctant engine and obstinate transmission. Even if the engine had enough power to deliver acceleration with any gusto, the 500X feels bogged down by its nine-speed automatic, which is neither smooth nor responsive. Shifts are stiff, and there’s a reluctance to downshift. Pokeness often translates into a fuel-economy bump, but that’s not the case here. The car’s overall 23 mpg fuel consumption is more akin to certain larger, more powerful six-cylinder-equipped crossovers.

Like its Jeep Renegade cousin, the 500X is annoying even when standing still, with an idle vibration that chatters through the steering wheel and seat. It’s enough to make you want to shift into neutral at traffic lights. Traverse a bumpy surface and the Fiat reveals a dreadful ride that beats you up with stiff shots to your kidneys. Even the highway ride is a tiring, unsettled affair, with a nervous jitter going through your hands and spine. All the while, your ears are assaulted with cacophony of engine, road, and wind noise.

Despite its raised ride height, the 500X is fairly responsive in corners and you don’t feel much body lean. At least the Fiat engineers got that part of the suspension tuning correct. Still, the steering gives no touchy-feely feedback to your input, removing any enjoyment from the drive. The grabby brakes, particularly at low speeds, are another source of frustration.

Unlike its rugged Jeep cousin, the 500X’s interior feels as if its designers spent some time among the couture shops of Milan. The layout is stylish and possesses some flair, with body-color panels and whimsical—though cheap—feeling—buttons, knobs, and switches.

Our midtrim 500X Easy came with a generous options package, including heated seats and steering wheel, but the seats lack sufficient support, even with the power lumbar adjustments for the driver. Visibility out the back is restricted, so if you’re smiling with the 500X, make sure to get the optional rear camera and blind-spot monitoring.

Fiat incorporated Chrysler’s Uconnect infotainment system into the 500X with a 5-inch touch screen. It’s a big step up from the basic system that equips DOD-era computers, plus it includes Bluetooth. Despite that, the displays have some quirks. You have to configure the gauge cluster to show the outside temperature, and if you shut off the radio, the time display inexplicably goes away.

Yes, this is a small vehicle—no getting past that. The rear seat isn’t accommodating, and cargo space is modest, even compared with its subcompact SUV peers. But it has lots of electronic safety aids and did well in Insurance Institute for Highway Safety crash tests.

One last caveat: its 500 and 500L cousins have been saddled with well-below-average reliability. This model probably will follow suit.

TESTED VEHICLE

| HIGHS | Maneuverability, availability of upscale features |
| Lows | Ride, transmission, noise, idle vibration, touchy brake pedal, visibility, front-seat comfort |
| Powertrain | 180-hp, 2.4-liter 4-cyl, nine-speed automatic, all-wheel drive |
| Fuel | 23 mpg |
| Price | $20,900-$29,900 |

FLASHY FIAT A suave interior is one of the 500X’s few high points.
# ROAD TESTS

## Ratings: Luxury, Compact, and Subcompact SUVs

Scores in context: Recommended models did well in the overall road-test score and had average or better predicted reliability. They also performed adequately in government or insurance-industry crash tests, if tested. For full Ratings, available to online subscribers, go to ConsumerReports.org.

<table>
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<th>SCORE</th>
<th>RELIABILITY</th>
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Why certain models are not recommended. The Volvo XC90 is too new for us to have reliability data. The BMW X5 and Infiniti QX60 have below-average reliability. The Lincoln Navigator is unknown. The Mercedes-Benz GL has poor emergency handling and below-average reliability.

Why certain models are not recommended. The Hyundai Tucson is too new for us to have reliability data. The Ford Escape and Jeep Cherokee have below average reliability. The Kia Sportage scored a Poor in the IIHS small-overlap crash test.

Why certain models are not recommended. The Honda HR-V and Mazda CX-3 are too new for us to have reliability data. The Chevrolet Trax, Fiat 500X, and Jeep Renegade scored too low to recommend.
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SELLING IT

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If you really want to start the new year off right, be careful not to set anybody's expectations too high.

So Who's in Charge Today?
We know that the workplace is tough, but this sandwich shop in Pennsylvania takes job insecurity to a new level. And we hope there's a decimal point in that sub price!
(Submitted by W.J.)

Gnome Alone
A door gnome? Is there a more “perfect alert” than a foot-tall whistling figure named Norman?
(Submitted by Robert Bateman of New Carlisle, Ohio)

Give the Kids a Real Glass
Drinking more water is a great resolution for everyone in the family. But this isn't exactly what we had in mind. So thanks, anyway, for the warning!
(Submitted by Gay Mackintosh of Lincoln, Calif.)

This Deal Is a Grime!
Sure, we all want a spanking-clean interior, but should we really have to pay more for the exterior?
(Submitted by Vicki Segio of St. Paul, Minn.)

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