



Volume Issue • December 2014

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The Latest

Glenn Trowbridge appointed to 2015 Assembly seat 37



Long time CCCU board member Glenn Trowbridge was appointed by the Clark County Commission on December 16 to fill the vacant seat in State Assembly District 37. The seat became open following this fall's election and subsequent resignation of Republican Wes Duncan. Duncan took an appointment to serve in the office of newly elected Secretary of State, Adam Laxalt.

As an assemblyman, Trowbridge will be in Carson City a great deal during the next six months. He has been appointed to serve on the following committees: Education, Government Affairs, Taxation, and Legislative Operations and Elections.

Trowbridge retired from Clark County government employment as Director of the Clark County Parks and Recreation Department, an alternate member of Clark County's Board of Equalization, and a former member of the Sports Shooting Complex Advisory Board. He has additional experience as a former member of the Metropolitan Police Department's Policy Review Board, as a member of the Governor's Committee on Health Information Technology, and as a member of the City of Las Vegas Planning Commission.

As an active member of our community for many years, he has served for 28 years as an elected member of the Clark County Credit Union Board of Directors, and has officiated many local high school and professional sporting events. He is also a longstanding member of Summerlin Rotary, and currently the President of the Retired Public Employees of Nevada. Trowbridge served in the United States Air Force.



The Latest

CCCU Board of Directors planning to announce Bonus Dividend.

Watch for your Bonus Dividend.

Coming in January!



Q: "If you owned your own bank, what would you want?"

A: "When my company earns a profit, I should get a piece of it."

CCCU is a member-owned cooperative. That means all of our extra earnings are really yours.

How does that help you?

Better rates on loans and deposits

More free services

Cash back - a share of the CCCU Bonus Dividend coming in 2015.

Since 2001, CCCU member/owners have shared more than \$47 million dollars in direct cash back payments.

That's cash to help with loan payments, household bills,

vacation money, or savings for college. Hey, it's what bank owners do when they declare a share-holder dividend.

This time, the share-holder is you.

No-monthly fee Checking

Low-rate Auto Loans

Free mobile banking

Free Bill Pay

Mortgage department

Convenient ATM network

Full service branches

35,000 members like you

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The Latest

Notice of Annual Meeting

When: 5:30 p.m.

Thursday, 15 January 2015

Where: Tenaya branch

2625 N Tenaya Way
Las Vegas, NV 89128

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Getting Ahead

Time to Switch to Sprint?



Looking for a good reason to switch your wireless company? How about this ... Credit union members get exclusive savings with the Sprint Credit Union Member Discount:

- Get a **10% discount** on select regularly priced Sprint monthly service
- Have your **activation fee on new lines waived** (*up to \$36 in savings*)
- Have your **upgrade fee waived** (*up to \$36 in savings*)

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. To claim your discount, use Corporate ID: NACUC_ZZM.

Lifestyle

Which off-road vehicles are best for Nevadans?



The rocky terrain and steep hills of Nevada's scenic, remote deserts are a haven for off-roading enthusiasts and amateur four-wheelers alike.

If you're looking to explore some of the impressive terrain and natural beauty outside Las Vegas, try out the steep climb of the Angel Peak Loop or Wheeler's Pass in Mt. Charleston. Potato Ridge/Rocky Gap Road is another popular trail for off-roaders in the Red Rock Canyon National Conservation Area. The Logandale Trails System has every sort of trail you could want, from dunes to rock crawling. But you'll need a ride that can handle the rough stuff. The best off-roading vehicles can traverse uneven ground and climb and descend steep, challenging terrain without the benefit of paved or even dirt roads. These trucks, Jeeps and cruisers need high horsepower and four-wheel drive to navigate such territory.

In addition, wider tires with tread designed to handle all types of unpaved terrain or muddy surfaces let you maximize traction and gain ground clearance to avoid bottoming on obstructions. Skid plates also help protect the underside of your vehicle, especially when rock crawling. Finally, you're going to want heavy-duty shock absorbers and a suspension to match.

Here are some vehicles that will carry you over the Nevada desert in style:

- **Jeep's 2015 Wrangler** line offers the newest versions of the most iconic off-road vehicle there is. The Unlimited Rubicon Hard Rock model may be the ultimate off-roader, packing a 3.6-liter Pentastar 285-horsepower V6 engine tied to a Rock-Trac 4x4 system that offers a 4:1 low-gear ratio and crawl speed to trek over obstacles. It also provides tunable shock absorbers and Tru-Lok locking differentials on the front and rear axles for better traction.
- **Toyota's 2015 4Runner Trail** features a truck-based body-on-frame design that's key to great off-road performance, with a 4-liter, 270 horsepower V6 engine and the capability to tow up to 4,700 pounds. With a 9.6-inch ground clearance, an approach angle of 33 degrees and 26 degrees for departures, it provides easy riding over tough terrain. The SUV comes with a variety of adjustment

features like crawl control for low-speed driving. It's also equipped with a locking rear differential, and there's an optional kinetic dynamic suspension system to disconnect the sway bars, improving handling on uneven surfaces.

- **Chevy's Colorado 2015** offers a Z71 off-road package with precisely tuned suspension, underbody skid plate, 3.6-liter V6 engine and an automatic locking rear differential to help you stay in control when the other wheels lose traction. The package also features hill descent control for low-speed crawling, as well as three-inch step bars for off-road entering and exiting.

- **GMC's Sierra 1500 SLE** can be equipped with a 355-horsepower V8 engine, full four-wheel drive and an all-terrain package, which equips the pickup with Z71 off-road suspension, trailering equipment, underbody transfer case shield, descent control, fog lamps and 18-inch chrome aluminum wheels, as well as other features.

- **Ford's F-150 Raptor** in the 2014 model packed a 411-horsepower, 6.2-liter V8 engine, a Torsen limited-slip front differential and a locking rear differential. It included AdvanceTrac with roll stability control to keep all four wheels on the ground and trailer sway control to help you maintain an even keel with a trailer hooked up. It came with a push-button hill descent control for low speeds, tuned shock absorbers and skid plates.

Any one of these vehicles will help you discover the vast landscapes the Silver State has to offer. Explore Explore which options are the best fit for you before you plan your next—or first—off-road excursion.

The best way to purchase your next off-road ride is through your credit union's own car dealership.

Get what you want without the backroom dealership hassle. Brand New – Used – and we take Trade-ins. Members Auto at CCCU can sell you any make, model, option or color of new vehicle, or put you in a quality inspected used vehicle. Trade-ins accepted. For information, call 702-939-3115, or to see cars and trucks online, visit <http://MembersAuto.com>.

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Lifestyle

DIY Projects for a Cozy Home

Easy ways to keep your home cozy

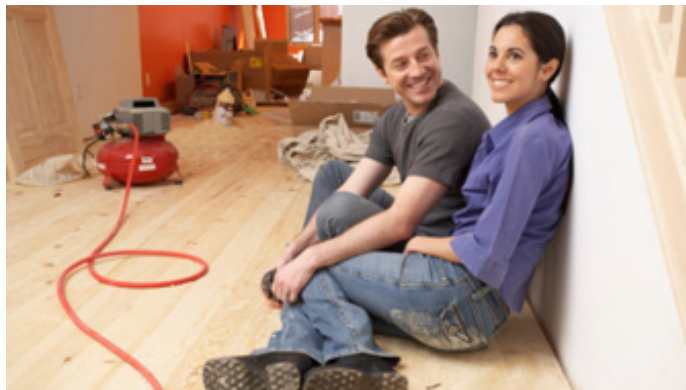
Even if you don't live in a region where winters hit extreme low temperatures, this time of year still tempts us to layer on soft clothing and snuggle up in a cozy room with our families. If your house doesn't currently have the cozy atmosphere you desire, it is easy to create that feeling with one of these projects:

Add a Mix of Textures

One of the simplest ways to add an instant feeling of coziness to a room is to add a mix of textures and make sure that there is plenty of softness in easy reach of each sitting area. Don't keep your extra blankets in a linen closet, fold them to display next to each chair and couch so that your family and visitors are more tempted to make use of them. Be sure to mix the textures within each stack to create a feeling of warmth and depth in the room. For example, you can add a stack that contains a knit, fleece and thin blanket by the couch and place a second stack with a faux-fur and a knit throw by the recliner.

Add Softness with Pillows

Sure, your couch is basically one big pillow, but you will be amazed at the instant coziness that a few extra down pillows adds. When you are choosing couches, you don't have to limit yourself to what can fit on your couches. Instead, look for pillows that can be placed on chairs and benches as well. This will allow all of your guests who are looking for a place to sit an equal opportunity to find the comfort of a soft pillow.



Bring Warmth Through Color

One of the simplest ways that you can make the biggest difference in a room is by changing the color of the walls. If you want your home to feel cozier, add the warmest color from the color wheel, red. If you aren't ready to commit to painting a whole room red, try painting a single accent wall or adding in red accent pieces, such as blankets, pillows or rugs.

"Wake up a monochromatic neutral palette with pops of a rich, warm color. Look for accent colors that

are saturated, but have brown undertones to keep the look cozy,” advises Better Homes & Gardens online. “Repeat an accent at least three times in a space to make it stick.”

Add Detail Through Curtains

A room without detail feels temporary and rushed, and that is the antithesis of coziness. Curtains are one way to add detail to a room without cluttering it or compromising on walking space. If you want ornate curtains, however, you may find that they can be surprisingly expensive. Fortunately, you can buy simple curtains and transform them into something that feels rich and detailed with this easy DIY project from TheNest.com.

“Buy an inexpensive pair of plain curtains (we like pleated ones) and amp them up with some grosgrain ribbon trim sewn vertically down the edges,” recommends TheNest.com “The heftiness of grosgrain will make them look expensive, and the subtle embellishment will turn forgotten-about curtains into a unique focal point.”

Unify and Soften Furniture

If you have one piece of furniture that is comfortable but has an unsightly appearance or simply doesn't blend with your home's décor, you don't have to throw it out or spring for expensive reupholstering. Adding slipcovers to chairs and benches is an inexpensive way to give them new warmth and help them coordinate with the rest of your furniture. You may even wish to add slipcovers to furniture that already matches but is too cold, such as leather furniture. If you have a sewing machine, you can save money by making covers yourself with this tutorial from MarthaStewart.com at <http://www.marthastewart.com/267923/making-a-slipcover>.

You don't have to spend the winter in a home that lacks coziness. Any of these easy projects can turn your home from cold to cozy with a minimal amount of supplies and time.

