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CURRENCY

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CCCU Clark County
Credit Union



Great stories about our members and branches!



Dividend Day is Coming!

It's been another successful year for CCCU. In August we surpassed 40,000 members! In the 65 years we've been serving members like you, our highest ever membership was 43,000. That was in 2008 – just before the great recession hit. We're hoping to return to 43,000+ members sometime in 2017. Thank you to all of those who have recommended us to your friends and family, we really appreciate it!

When we have a successful year, you do too! Since 2001, we have given our members over \$53 million in annual bonus dividends. The bonus dividend is a net value that the credit union earns throughout the year on operations and investments, but will not need to retain on hand. As a not-for-profit financial organization, CCCU makes it a practice to see that the excess earnings are used to provide better rates, more free services, and/or be returned to the member/owners in the form of a bonus dividend. ***That's direct cash to you to use however you wish: loan payments, household bills, vacation money, or just an extra date night!***

"Although the dividend is something we cannot guarantee year-over-year, it's our goal to operate efficiently so that we can have the extra earnings left to share with our member-owners," said Eric Jorgenson, chairman of the board of directors.

Even though we haven't closed the books on 2016, it's safe to say that there will be another bonus dividend in January 2017. The question is ... how much will it be this year?

Watch your account (suffix 00) in mid-January to see what your share of the bonus dividend is!

CCCU maintains a comfortable and safe 11% net worth ratio as a buffer against possible adverse financial conditions. CCCU's operations are examined annually by the Nevada State Financial Institutions Division. The credit union operates under a state charter formed in 1951. Deposits privately insured by American Share Insurance.

Guess what?
Starting January 7, 2017
the following branches will have
Saturday hours! (9am -2pm)
- 1425 E Windmill Ln -
- 9311 W Sunset Rd -
- 6120 N Decatur -



A Tale of Two Cars

Doug Voigt and Ashley Hernandez are a happy young couple that recently experienced some bad luck. Ashley's car was totaled when another driver ran a red light, and a few days later Doug's car stopped working

when the radiator cracked.

"We were buried in stress. We had to borrow a car from a friend for a few days," Doug said, "But then we got saved!"

Ashley's co-worker told her about CCCU's financing and Members Auto. Within a few days of receiving their pre-approval, Ashley and Doug both purchased cars from Dan in Members Auto, and signed for their loans with Joe at the Windmill branch.

"We both got a great deal and we love our cars! I bought a Kia Optima and Doug bought a Honda Fit." Ashley said.

"Dan and Joe were so helpful and friendly. We were unsure at first, but they were both really understanding and didn't push us to anything we didn't want. They weren't acting like 'salesmen', which is what you expect when you buy a car," Doug told us. "We'd definitely use Members Auto again."

We're sad that Ashley and Doug had a stressful couple of weeks, but we're happy that it worked out for them in the end.

If you're interested in checking out our current inventory, visit membersauto.com/inventory.



**** REVISED DATE ****

When:

Thursday, January 26, 2017
5:30 P.M.

Where:

Tenaya branch

THE INVESTMENT CENTER AT



Morgan Baum
*LPL Investment Advisor
Representative*



David Dixon, CFP®
Branch Office Manager

Using a Tax Refund to Fund an IRA in *5 Easy Steps*

As the new year approaches, we also look to filing our income taxes and funding IRA accounts. Were you aware that you can fund an IRA with your tax refund? You will find below 5 Easy Steps to do just that.

What does the basic process entail?

An income tax refund can be directly deposited to an IRA up to the annual contribution limit. The contribution limit is \$5,500 (\$6,500 for individuals age 50 or older) for 2016 and 2017. It can also be split among multiple accounts.

#1 It is tax time! Prepare your tax return for the year.

#2 Determine the refund amount. Once you know how big your refund will be, decide how much, if any, you would like to contribute to your IRA or Roth IRA up to the maximum annual contribution allowed.

#3 One, two, three. A refund going to only one account can be done directly on IRS Form 1040. Prepare IRS Form 8888 to direct the refund to up to three accounts.

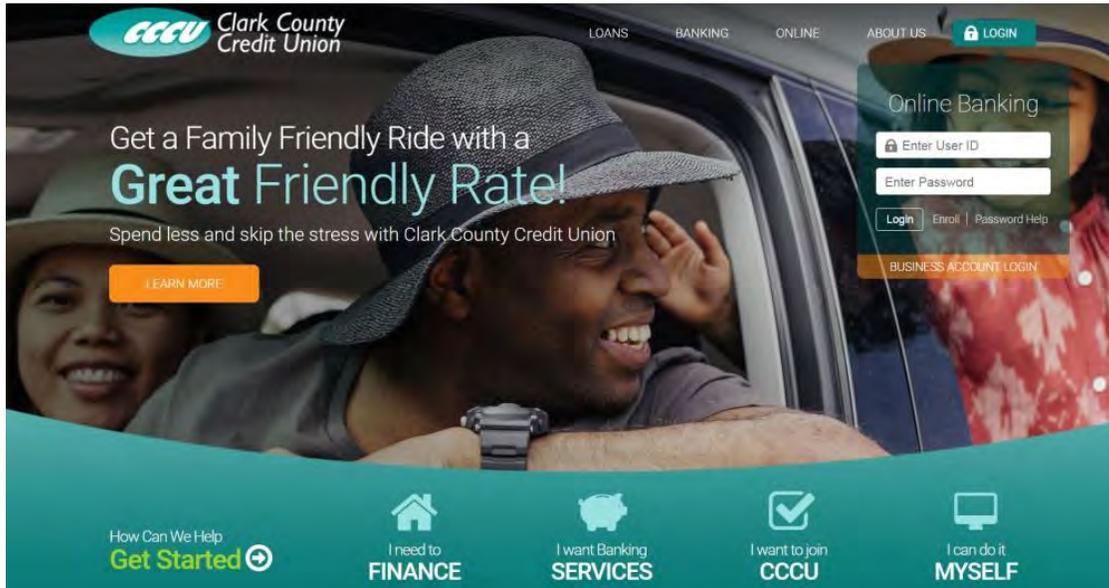
#4 Watch out! If you use Form 8888, pay attention to the six cautions provided by the IRS on the instructions to ensure that you do not fall into any of those traps. The form can be found on the IRS' website (www.irs.gov).

#5 Follow-up, follow-up, follow-up. If the IRA deposit is meant to be for the prior year, make sure the institution will code it that way, and that it is received in time. If the refund amount is adjusted for math errors or tax adjustments, check which accounts on the form are affected. You may need to do an amended return if the IRA deposit is adjusted. Refund offsets can be done against any accounts receiving the refund. Again, you may need to do an amended return. If the funds go into the wrong account, deal with the institution to get the funds credited to the correct account.

Our advisors at the Investment Center @ CCCU are available to meet with you to discuss your IRA and other retirement accounts. Don't hesitate to call the office and speak with Morgan Baum at (702) 939-3201.

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This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax adviser.



Our new mobile-responsive website went live on Monday, December 5. Have you had a chance to peruse it? Tell us what you think by clicking [here](#).



Survey Results!



In November's newsletter, we asked our readers what they're thankful for. Here are some of their responses:

- "I am thankful for everyone we love and care about as well as all our blessings."
- "Very thankful for many blessings we all receive. Also thankful I am able to continue with CCCU even though it was necessary for me to relocate out of Las Vegas due to my husband's illness. Thank you."
- "I am thankful that Donald Trump won the election!!!"

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



AMERICAN SHARE INSURANCE

This institution is not federally insured.



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When responding to this email, do not include confidential information. Secure email access is available through your online banking login.

The bonus dividend is not guaranteed.

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