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August 2017 Newsletter

# CURRENCY

(702) 228-2228 • [ccculv.org](http://ccculv.org)

 Clark County  
Credit Union



## No more ATM envelopes - Hooray!

Have you noticed our ATMs have changed? On August 4th, we started rolling out our new envelope-less ATMs. With these new machines, you will receive immediate availability on cash deposits, a receipt image of checks deposited, and a summary receipt. We are making this switch to improve convenience for our members. Stop by a [CCCU ATM](#) today!





## **Preschool Thriving Thanks to CCCU Business Loan**

Tammy Cross opened Crossroads Christian Academy in 2011 after many years spent growing the preschool program at a local church. It was a leap of faith, as she had never opened her own business before, but Tammy was very prepared for the opportunity – with two associate degrees in early childhood education and more than 241 certificates of training classes and seminars in administration, HR and early childhood development, Tammy felt strongly that she could create a quality preschool program.

Tammy had been a member of CCCU for more than 20 years for her personal accounts, but when opening her school, she was ecstatic to learn that CCCU was branching out and offering Business Banking.

“CCCU has always felt like family to me and there is a trust that you need to have with your bank that I just cannot describe,” Tammy said. “I completely trust Crossroads Christian Academy’s banking needs in your hands.”

To get started, Tammy first met with Jaemie Caporali and Josh Haldeman, who helped her apply for her business loan. Here’s what she had to say about her experience: “They walked me through the process and although it could have been a very stressful ordeal, they made it a smooth process. I am very pleased that we were approved for the loan and were able to open up our business account with CCCU.”

Tammy was able to transfer her SBA loan from another bank to CCCU, making it much more convenient to do business and personal banking all with a credit union that truly cares about what is best for her and her business.

Starting your own business is never easy, and sometimes a little scary. But with the help of CCCU, Tammy was able to bring her vision to life: a preschool that largely serves military, government, medical and public safety families of Las Vegas.

With her business thriving and soon expanding, Tammy wants to give back to the community. She said, “As owner of Crossroads Christian Academy, I would like to extend a 10 percent tuition discount to all of Clark County Credit Union employees and members. This is my way of saying thank you for being the high quality, professional, compassionate and trust worthy Credit Union that makes small business owners shine.”

Helping members start and grow their businesses is important to CCCU. We love hearing stories like Tammy’s and others who have found success in their ventures. Call us if you’re looking to start a business or need business banking services for your growing business.



## Rates have dipped. Time to refinance?

CCCU offers a variety of home loan programs to fit your situation, including:

- Fixed rate mortgage
- Adjustable rate mortgages
- FHA/VA/Conventional loans
- Purchases and refinancing
- First-time homebuyer programs

Borrowers must qualify. Not all applicants will qualify for a home loan.

# Get Started

[Apply Online](#)

[Online Tools](#)

CREDIT UNION COMMERCIAL BANKING

# We mean business.

## Business Banking the CCCU Way

As a member of CCCU, then you know what great benefits come from working with us: a friendly and welcoming staff, great customer service, efficient lending, and of course, our annual [bonus dividend](#). But did you know that you can also get these great services for your business when you open a [business account](#) with us? In addition, our team of business banking and commercial loan experts will help you:

- Analyze costs, values, and benefits of leasing vs. construction or purchase
- Get quick pre-approval for a commercial project, owner-occupied purchase or building refinance to cut your current interest payments
- Lock in a great loan rate
- Ensure a competitive loan-to-value to help with your down payment
- Charge far less in closing, without unnecessary fees
- Close your loan quickly

In addition, you may be entitled to a larger bonus dividend, depending on the amount of loans and deposits you have with CCCU, while getting the same great service for your business loan (you can use the dividend estimator online). As a credit union, our interest is in keeping more money in our member-owners' pockets, with lower interest rates and fees.

If you are a business owner, look no further than CCCU for conventional [SBA lending](#) in Las Vegas. You will get loans at competitive rates and terms on every kind of commercial loan. This includes:

- Owner Occupied Commercial Real Estate
- Construction Loans
- Investor Real Estate
- Equipment Financing
- Unsecured Revolving Lines of Credit
- Borrowing Base Certificates
- Letters of Credit

At CCCU we'll work with you as your partner to make the best financial decisions possible, help you achieve your goals and grow your business with efficiency. We'll keep you up to date on all of our latest innovations and technology to fit your needs and keep your business running smoothly. Running a business is no small task - partner with CCCU and make the financial side of your business worry-free. With so many types of loan options and a full suite of business services, it's the smart move for your business.

Call us today and we'll set you up with one of our small business experts.



## The Bad Guys Are Out There

CCCU watches out for fraud trends and we alert our members when we notice they could be at risk. For example, in last month's newsletter, we addressed the recent K-Mart data breach. Nearly 2,000 CCCU cards were blocked as a precaution because of that breach. In addition to merchant breaches, skimming devices may be added to ATM or point-of-sale devices, which attempts to steal your card information. Recently, we have seen an influx of scammers sending text messages pretending to be your bank (although they don't say what bank they are texting from) stating that your card has been blocked and you need to call a number to unblock it. CCCU sent an email alert to remind our members that we will not contact you and request you to provide personal information.

Please help us keep your accounts safe and secure by making sure you have a verbal password on your account, hide your pin number when keying it in and shred your statements (or better yet - sign up for e-statements!).

For more information on common scams, visit <https://www.usa.gov/common-scams-frauds> or <https://www.fbi.gov/scams-and-safety/common-fraud-schemes>.

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ROSEMAN UNIVERSITY  
NEIGHBORHOOD HEALTH SERIES

# Understanding Drug Addiction

*in our Families and Community*

**Thursday, September 21, 2017 | 5:30 to 7 p.m.**

Roseman University Summerlin Campus | One Breakthrough Way, Las Vegas, NV 89135

*Light dinner provided.*



**Jeffery Talbot, BS, PhD**  
*Assistant Dean for Research and Faculty Development and Associate Professor Pharmaceutical Sciences, College of Pharmacy/Director of the Research Center on Substance Abuse and Depression*  
Roseman University College of Pharmacy

Drug addiction touches many lives, and deeply impacts families, neighborhoods, communities and the world at large. Drugs of choice change as does the way in which addiction is treated. Dr. Jeffery Talbot, Director of the Roseman University Research Center on Substance Abuse and Depression, will discuss the biological and behavioral characteristics of addiction and data that predicts the likelihood of becoming an addict. The interconnectedness of drug abuse and mental health disorders such as depression will be discussed along with emerging drug therapies to advance treatment. Dr. Krystal Riccio, Associate Professor of Pharmacy Practice and Advisor for the Drug Abuse Awareness Team, will also discuss the epidemic of prescription drug abuse, and share recent progress in understanding and preventing adolescent substance abuse in Nevada at the community level.

2017  
Presenting Sponsor



**Register at [speakers.roseman.edu](http://speakers.roseman.edu) or by calling 702-802-2872**

**Upcoming Neighborhood Health Series Events**

**Thursday, October 19**  
5:30 – 7 p.m.

**Thursday, November 16**  
5:30 – 7 p.m.

**Help with Open Enrollment:**  
The ABC's of Medicare

**Completing the Mission:**  
A Veteran's Pathway to Degree Completion



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*The bonus dividend is not guaranteed.*

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