

## November 2017 Newsletter

# CURRENCY

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### **Sabrina Mercadante, Henderson City Clerk and CCCU Audit Committee Member**

Born and raised in Henderson, Sabrina Mercadante knows from experience what makes her town great. She has been involved in the local community in some capacity her entire life. She is currently the City Clerk for the City of Henderson, the President of the Board of Directors for SAFE HOUSE, a shelter for victims of Domestic Violence, plus a member of the Audit Committee for CCCU.

As a little girl, her parents started a savings account for her at CCCU. As a child, the excitement of opening the envelope with her account statement grew into an appreciation for the great service and hometown feel she and her husband receive from the credit union. "The tellers know people by name and know their families," she said. "People in Henderson still like walking into the credit union and doing business face to face."

Sabrina has been with the City of Henderson since 2000 where she started as the Archives and Records Administrator and was later appointed as the City Clerk in 2010. She enjoys working with the public and being the direct link between the community and the city council meetings.

She joined the CCCU Audit committee about four years ago where she works with other members to review reports and give feedback to their chairman who attends the board meetings.

Working with CCCU has been beneficial to Sabrina's professional career as well. She attends annual leadership conferences and learns marketing, management practices, diversity, social media, and more - all of which she can apply to her work at the City of Henderson.

Outside of work, Sabrina loves to camp, specifically with her airstream, which might be more appropriately called "glamping." She loves traveling in general, especially if it's to see one of her grandchildrengrandchildren in New Mexico. Her two other grandchildren live right here in Las Vegas. She enjoys spending time at the lake or the beach, and visiting her parents in Colorado.

We are glad that after her travels she returns home to Henderson, where she makes a big difference in our community. With a new CCCU branch opening up on Lake Mead in Henderson, Sabrina predicts even more residents will join. "I hope that there will be more street traffic at this new location and it will have a more visible presence in the community." When asked why people should join CCCU she replied, "They have great customer service and so many services to offer – but the thing that really stands out to me is the annual dividend payment."

For years members of CCCU have been enjoying their annual bonus dividend. Each January we deposit cash into the accounts of qualified members based on their average yearly loan and deposit balances during the prior year. The dividend payment is just around the corner – check the dividend calculator to see how much you might get back!

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### **Members Auto Helps One Member Go Green with an Electric Car**

Paul Bean has been a member with CCCU for over 15 years, for both his personal and business loans. He is the owner of Joshua Tree Productions here in Las Vegas. If you've ever been to Springs Preserve, a museum, garden and wetland habitat in the middle of the city, you have seen some of his work. He is the director and videographer for the TV show "Springs Elemental". Like the Springs Preserve, Paul is environmentally conscious and he also loves technology. His recent purchase with Members Auto is proof of that.

After a friend gave him a ride in their Tesla Model S a few months ago, Paul couldn't shake his feelings of excitement about such a futuristic piece of technology. Unfortunately, the price tag was a little too hefty. While visiting his kids in Utah a while later, he drove a BMW i3, an electric SUV, which gave him the same excitement as the Tesla, and more importantly, was in his price range. He immediately contacted CCCU, hoping they could help him find one.

Paul was skeptical that his BMW would be easy to find, seeing as how it's an electric car and there aren't many on the road. The very next day he received a call from his Member's Auto representative, letting him know they had found one! It was in perfect condition with low miles.

"Member's Auto goes out of their way to help you," Paul said. "There's no pressure, and it's in their best interest to find a deal that works for everyone. There was no hassle, no pressure. It was a terrific experience. They did way more than I expected."

Since Paul spends a lot of his time working at the Springs Preserve, he can plug his car in when he gets to work, charging it under the solar panels in their parking lot. Paul believes the future is electric cars, and we all need to embrace it. “It’s going to be fun to do the responsible thing. It’s the most fun vehicle I’ve ever owned. I take the long way home just so I can drive it more.”

Aside from being a clean car, using absolutely no gas, it is also full of state-of-the-art safety technology. These features hit especially close to home for Paul. The very week he was looking to buy this car, his wife suffered the permanent loss of good vision in one eye. Being hit with such shocking news, they almost backed out of the sale, until they realized that so many of the safety features in the car would help his wife be that much safer as she drives it. The anti-collision technology warns against cars or objects that are too close. Adaptive cruise control regulates the speed of the car and slows the car immediately when your foot is taken off the gas pedal. You can set the distance you want to have between cars when you need to stop at an intersection. Having lost a lot of her depth perception, these features help give Paul’s wife peace of mind when she is driving. She drove it to work by herself for the first time recently.

If Members Auto can find a BMW i3 in just one day, they can certainly help anyone else find what they’re looking for. Members Auto makes buying a car an enjoyable experience, and according to Paul, if you buy an electric car, you’re making the smart move for the future and are in for a super fun ride.

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**Dividend Day is just a couple of months away!**

It's been another successful year for CCCU. We have surpassed 44,000 members – our highest in our 66-year history. When we have a successful year, you do too! Since 2001 we have given our members over \$56 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 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!

Even though we haven't closed the books on 2017, we are expecting to be able to give back another bonus dividend this in January. The question is ... how much will it be? Submit your guesses [here](#). To estimate your share of the dividend, check out the bonus dividend [estimator](#) on our website.



**When:**  
Thursday, January 18, 2018  
5:30 P.M.

**Where:**