

August 2018 Newsletter

# CURRENCY

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## Important Notice

Systems and branch offices will **NOT** be available starting Friday, September 7, 2018 at 6:00pm until Tuesday, September 11, 9:00am.

See [ccculv.org/enhance](http://ccculv.org/enhance) for more details.



## **The Faces Behind CCCU'S Core Enhancement: Project Manager Sabrina Maciech**

Clark County Credit Union (CCCU) is in the process of a complete Core Enhancement. As far as a financial institution goes, this change is as time-intensive and important as it gets. A good way to look at this change is like we are putting a new engine in a car. The new engine will help it run better over a longer period of time. In order to provide the best service in the most efficient way possible, this change requires a full shutdown of our services for several days in early September: starting September 7th at 6 pm and resuming at 9:00am on September 11th.

The project manager for this important undertaking is Sabrina Maciech. Her job is to plan and oversee the business aspect of this venture, as well as training and mentoring the CCCU staff through the changes. There are a lot of improvements happening, and Sabrina is there for every step of the way, from negotiations, to consulting, as well as prepping her team and staff for all scenarios related to these changes.

Sabrina has been with CCCU for 17 years and for the past 1.5 years she has been working with her team to prepare for this enhancement. Any big change like this is, of course, to benefit the members. Sabrina's team is working tirelessly to prepare for the pending enhancement. "We value our members and we take pride in providing exceptional member service, listening to requests and delivering answers," said Sabrina.

CCCU is always looking for ways to offer the most innovative products and services to its members. These enhancements will surely do that by providing greater flexibility, convenience, and cutting edge secure financial services. That's what everyone wants from their financial institution, right?

These enhancements are keeping Sabrina and her team pretty busy as we near the enhancement roll out date, but when not working, she enjoys spending time with her family and friends. She loves the outdoors - camping, hiking, and gardening. She also has a special interest in finding old abandoned ghost towns.

One thing's for sure, when Sabrina and the rest of the team is done with this Core Enhancement, the new and improved CCCU will be equipped with a powerful engine that will continue to drive the credit union into the future.



## Why should Credit Union members pay for merchant data breaches?

At Clark County Credit Union, we believe protecting the privacy and security of your accounts is our most important responsibility. When we discover a data breach at retailers like Target, Home Depot, Best Buy or Sears, we take action immediately to change account numbers and issue new credit and debit cards for members who were affected.

If you're like most people, you probably assume that merchants are responsible since their security failures caused the theft of your data. Unfortunately, that's not how it works. **Credit unions like CCCU bear the brunt of these costs after a merchant data breach, even though we (and members like you) had nothing to do with it.** To give you one example, after the Target breach, credit unions were left on the hook for \$30.6 million and credit unions reissued 4.6 million credit and debit cards.

Because we are a not-for-profit cooperative owned by our members, you ultimately help foot the bill. After you've been victimized by having your financial data stolen, you shouldn't have to pick up the tab to clean up the mess. Right now, merchants can shift most of the costs of their data breaches to others. So there is no incentive for them to spend the time and money to increase their data security. That's wrong for consumers and it's bad for our economy.

Unfortunately, data breaches have continuously been an issue over the past few years. The number of compromised records jumped 389% in 2017, to a total of nearly 180 million records.

We're calling on Congress to step up and protect credit union members.

I hope you'll consider lending your voice to this important effort. Please click on this [link](#) to learn more about the problem and send an e-mail to your U.S. Representative and U.S. Senators. Tell them you want them to take action to protect consumers like you.

P.S. If you'd like to learn more about what you can do, please take a few moments to visit [StoptheDataBreaches.com](http://StoptheDataBreaches.com).



### **Decatur Branch Manager Tina Ferradino Joins Members Auto**

A familiar face has joined the Members Auto team! Tina Ferradino, Decatur Branch Manager, is transitioning to new position with Members Auto as an Auto Broker. Though she will still be working with the Decatur Branch as the credit union prepares for the pending Enhancement Roll Out (early September), she is cross-training with Members Auto as well.

In her three years with CCCU, Tina has gained valuable experience in the branches, working directly with members. The detailed working knowledge of the branch will translate well into Members Auto, as CCCU is the only credit union with an in-house dealership and auto broker to serve our members.

Though there are many auto discount programs out there right now, some through big box stores or other financial institutions, no one can provide the same type of integrated buying experience that Members Auto provides. Tina and the rest of the team provide a very simple auto buying process with fair prices and competitive lending options.

Using a discount card from a retail store doesn't guarantee you a better price than Members Auto can provide, plus you still have to go through a big dealership to get your vehicle. However, if someone does decide to purchase a car through a dealership, they can still finance with CCCU.

"Buying a car with me and Members Auto isn't like going to a dealership where no one knows you," Tina said. "It's as comfortable as walking into your friendly, local CCCU branch and stopping in our offices after you make a deposit. We chat about your needs and look at options – and unlike a dealership, I'm providing a service, not looking to get extra money from you. Plus, you get 0.50% off your auto loan rate by purchasing through MABS."

Tina loves seeing the excitement and pride people feel when they drive off in their new vehicles. Plus it is very satisfying knowing that people who use Members Auto will also be eligible to receive the annual Bonus Dividend, another way CCCU stands out from other dealerships or financial institutions.

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