



Thank you for being patient with us throughout the system change and it is appreciated. I understand that our service standards have not met your expectations and created an inconvenience for you. I apologize for those delays. I am committed to making sure that we get fully up to speed and deliver the service that you are accustomed to.

I am excited about the new system. While it has caused inconvenience, over the next several months there are many new services that we will be able to offer because of it. In addition to new services, there are improved security features and continuous improvement planned for the system. These are some of the reasons we moved forward with the changes.

I again thank you for your patience and membership with Clark County Credit Union. I would like you to know how valuable your membership is to the credit union. I firmly believe in and I am committed to return value back to you.

Sincerely,

Matt Kershaw
President/CEO



Meet CCCU Board Member Ted Olivas

Ted Olivas is the Chief of Staff and Director of the Office of Administrative Services for the City of Las Vegas. If you're thinking that sounds a like big job, you'd be right! His department provides consulting and support services to the City Council and City Manager's Office, which includes citywide administrative functions, community outreach, emergency management, government affairs, special events and organizational health. Basically, if it happens in Las Vegas, Ted and his office not only know about it, but help plan, organize and execute it.

In addition to his work for the city, Ted also serves on the Board of Directors at CCCU. He joined the credit union in 1991 and was originally a member of the audit committee, and was later elected to the Board of Directors by the members of the credit union. Ted and the rest of the Board of Directors stay focused on the needs of the members. When recommending CCCU to family and friends, he emphasizes that decisions are based on return to the member/owners, not to a corporation.

At the City of Las Vegas, their core purpose is "Building Community to Make Life Better." What Ted loves about his job is that everything they do revolves around that statement. He loves the diversity, and the constant change that being involved in such a large city brings. No two days are the same.

It's a good thing Ted enjoys diversity and is good at juggling so many different responsibilities, because in addition to his career and work with CCCU, he has a very active family including twin high school boys who stay busy with cross country, track and soccer. Ted and his wife Melissa are athletes themselves, participating in triathlons. They also enjoy participating with their family in their church and community. Each year when it's time for CCCU's bonus dividend, Ted and his wife Melissa set their distribution aside for the boys' college fund.



Tips on Getting Out of Debt

The thought of tackling your debt sometimes seems like an impossible task, doesn't it? Where to start? How much to pay monthly? Should I build up savings first? Will the debt ever end? The answer to that last question is YES! With these few tips and your financial goals in mind, you can be on your way to a debt-free life.

Make a List

Write down all of your debts, whether it be credit cards, auto loans or medical debt. Include the total amount owed, the minimum payments and the interest rates for each account. It may be a long list with a big number at the end, but don't get discouraged. It's a process, and before you can know which loans to pay off first, you need to know what you are up against.

Decide Which Loans to Pay Off First

When starting this process, make sure you do what's best for you and your family. Finances aren't actually the only thing at play here. Debt can cause tremendous stress, anxiety and a lot of sleepless nights. In your mind, it might make sense to pay off the highest debt first or the debt with the highest interest rate. But there may be another way to go about it. Start with the debts that are weighing on you the most; causing you stress. Another approach is to pay off the smallest debt first to create a feeling of accomplishment and excitement about getting debt-free. Even if it's a smaller amount and financially it might not lift a huge burden, there's a lot to be said for better psychological health and a good night's rest.

Make a Plan

Planning ahead and setting goals is vital to your success. [BALANCE](#) is a free financial education program for CCCU members that offers free debt counselors who will work with you and your creditors to get you started. Their counselors can review

your current spending patterns, create a spending plan that allows you to take charge of your financial situation both on a month to-month basis and in the long term. They also discuss your financial goals and develop an action plan for overcoming challenges so you can achieve those goals.

Generally, the quicker you pay off debts, the less you'll pay in interest. You don't want to set yourself up for failure, and paying low amounts on a high interest loan might seem like it's taking forever and could feel defeating. Getting out of debt isn't just financial, it's also behavioral and emotional-so take your personality into account and let that be a guide to your success. Figure out what motivates you. If you're a list-maker, maybe starting off with those small loans first and then checking them off the list quickly will keep you motivated.

The life you want to live is within your reach. Using [BALANCE'S](#) debt management plan and setting goals can help you get out of debt. Using these tips as a starting point, you'll be well on your way to achieving financial freedom.



Getting the Most Out of CCCU

As a member at CCCU, you're already familiar with many of the services we offer: free checking accounts, auto and mortgage loans, convenient online and mobile banking, not to mention our friendly staff providing great customer service. The year-end dividend is a pretty great perk, too. But what if you could get even more out of your credit union? Learn more about all of our features to see if there is another

way CCCU can serve you! Here are a few of the services you may need now or in the future:

Financial Education

One of the biggest perks you can take advantage of as a member of CCCU is our partnership with [BALANCE](#). It is a free, comprehensive financial counseling and education service. BALANCE offers financial services for any area of life, from buying your first car, saving for college, retirement, or getting out of debt, and everything in between. Their counselors are just a phone call away and ready to help you with any financial curveball life throws at you.

Members Auto

Not only can you get your auto loan from CCCU but you can also shop for and purchase your car with us too! CCCU is not just a credit union – we are a licensed dealership and can find you almost any car your heart desires. This isn't your normal car buying experience. The Members Auto team makes the whole process painless and enjoyable. Chat with them before buying your next car. You'll be so glad you did.

Vacation/Christmas Fund

In addition to your regular checking and savings accounts, try saving up for those big expenses with a special checking account. Adding to these funds little by little throughout the year helps soften the blow when it comes time to leave for summer vacation or start your holiday shopping.

Second Chance Mortgage

Should you ever need a little extra help because things didn't go as planned, you can start fresh with a mortgage loan through CCCU. Everyone deserves a second chance.

Our dividend calculator can help you see your potential dividend payment that results from adding to your CCCU accounts, whether a new car, mortgage or commercial loan. Our various teams are prepared to help you with whatever financial and life goals you have. With a recent core system enhancement, our online services are better than ever. We are standing by, ready to help you stay on track of your finances and get the most out of your financial institution.



Budget Brings Holiday Cheer

Ready or not, Christmas is coming! Maybe this year you want to be a little more financially prepared than you were last year. CCCU has a [Christmas Club](#) savings account that can help with just that. If you haven't been taking advantage of it already, it's a good idea to start now and at least get some extra funds saved before December. Nobody likes having to deal with the guilt that comes in the form of a Christmas credit card bill in January, so let CCCU help you plan ahead.

If you're not sure where to start, think back to how much you spent on Christmas last year and that can give you a good idea on how much you'll need to save. Obviously it's not likely you'll want to take out a large lump sum from your paycheck in October, but setting aside a little bit every day or every week for several weeks will help soften the blow come holiday shopping time. We want Christmas to be about giving and spending time with loved ones, not about going into debt, overspending and stress!

As an example, let's say you spent around \$1,000 on Christmas last year. Divide that by how many weeks or months you have until you're ready to get your money out. CCCU pays out your Christmas fund on November 1, so you'd have 5 weeks, or 31 days to save. If you were able to set aside \$200/week, you'd have that thousand dollars by November 1. Then the club plan restarts the next January, so it'll be even easier the next time.

It's easy to set up a Christmas Club account. Call our phone service center, or ask your branch member representative set it up for you. You can decide on the amount you wish to save each period at that time. Definitely adjust the amount to fit your needs or goals, but at least you'll have a jumping off point when it's time to think about shopping.

It's common to feel a little extra financial stress around the holidays. Part of that can be relieved by having a plan and sticking to it. Save yourself the financial headaches and over-spending that can happen when you don't plan ahead. Check out CCCU's [Christmas Club savings plan](#) and notice how much more jolly you'll feel this season!

Helpful tip: CCCU also offers a 'Vacation Club' that works the same way, with a payout on May 15th. Get started now for a great summer in 2019!

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