



"Thank you for calling Clark County Credit Union!"

When you call into Clark County Credit Union, and talk to one of our member service team members you will find someone who is genuinely working to help you and find solutions. We asked them what they enjoy about their job, and their answers were mainly about helping you, the member, and working with a great team!

Erica Ivey, Member Service Team Lead

"What I enjoy about my job is working with an incredible staff. Our relationship is more than co-workers- it is truly a family bond. We have created so many wonderful memories together with our Team Building Events. Even though we have new employees in our department the bond is just as strong, and I appreciate everyone on

my Team.”

Jordan Poe, Member Service Team Lead

“I love my job because it keeps me on my toes. There is never a day that is ever the same. There is always something to learn, which makes work fun. I feel like the service team has become like my family.

I also get to help our members in many ways. Recently, I had a suspicious caller who did not sound like the real member. After asking the caller follow up questions, I was certain he was not the member. After getting our fraud department involved and speaking with the actual member on a separate call, we were able to get him a new account number as well as alert him of possible fraud because the caller had the members social.

Casie Cruz, Member Service Team Lead

“I love working at the credit union because I truly love helping people! I love helping members find solutions. It makes me feel good when I know the personalized member service I have given them turns their bad day in to a great day! We here in service work so well together it feels like every day I get to come in and spend time with my family!”



Calling all Local Nurses!

Enter to Win Gift Cards and Travel Vouchers for Nurses Week

For the sixth year in a row, we are celebrating [National Nurses Week](#) during May 6-12 to honor the innovation, inspiration and influence that nurses have in our local community. As the only credit union for the medical community, we invite all

hard-working local nurses and nursing students to enter an online drawing that includes prizes like a spa getaway, \$50 gift cards and \$1,000 in travel vouchers. Every local nurse and nursing student may enter, even if they are not a CCCU member. (*Pssst! You can even enter on your favorite nurse's behalf!*)

From the bottom of our hearts, thank you to our CCCU members who are nurses – we honor your efforts, sometimes unseen and unrewarded, to help improve the health of Clark County residents.

Enter to win at www.ccculv.org/nurses. Entries will be accepted until midnight on May 12th.



First Time Homebuyers Guide

Home ownership is one of the greatest accomplishments with respect to living the American Dream. Often times, all financial decisions revolve around achieving the goal of purchasing a home. As rental rates continue to rise in today's market, many can own a home with a mortgage that is equal to or less than renting an apartment. If you are a first-time homebuyer looking to build a life-long asset rather than making rent payments with nothing to show in return, here are some initial steps you can take in obtaining a piece of the American Dream.

Meet with a Mortgage Professional

At Clark County Credit Union, we have several loan officers with decades of experience. Set an appointment with one of our dedicated professionals to determine your qualification limits. If you don't qualify immediately we can help pave the path to get you there. First time homebuyers can get into a home with as little as 3% down.

An average 2-3-bedroom apartment in today's market can cost \$1,200 to well over \$1,800 a month. For that same monthly cost, you can purchase a \$250,000 home. A mortgage can be complex - it's better to speak with a professional directly instead of clicking around online. Get clear direction and guidance rather than trying to add one of the biggest commitments of your life to a "digital cart."

Get Pre-Qualified

After your consultation with us, you should have a good idea of how much you qualify for based on income, debts, credit score, and down payment. Upon approval, we will provide a pre-qualification letter, so you can start shopping right away. In today's competitive market having a pre-qualification letter in hand can be the difference in purchasing a home and having the advantage over other buyers who have not gone through this process.

Work with an Experienced Realtor

Having a great Real Estate Agent can make an immense difference in purchasing your home. Work with someone who has experience. It's a competitive market and you will want the support of a well-versed agent that has a strong negotiating ability and someone who knows the market. We can pair you with experienced agents to ensure you're getting an [experienced team](#) behind you every step of the way.

**April 22 is
Earth Day!**

Switch to eStatements
in April and enter to
win a Springs Preserve
family annual pass!

Four Reasons to Sign Up for eStatements

Your monthly [credit union](#) statement provides a wealth of information about your finances. This important document can help you get a better idea of how you are spending your money. It also gives you the opportunity to check for unauthorized transactions. Instead of waiting to get a paper statement mailed to you each month, you now have the option to receive it instantly online. Here are the four main benefits you will enjoy by switching to online statements, or e-statements:

Four Benefits of eStatements

1. Less Paper

Reducing paper use is one of the ways we can be more environmentally conscious. While the paper used to print your monthly statement might not seem like a big deal, it can add up when you consider the number of statements a financial institution must prepare for all of its members on a monthly basis.

2. Improved Security

While some people feel more comfortable seeing their statements printed out on paper, their electronic counterparts are actually more secure. Anything sent in the mail is always at risk of getting delivered to the wrong address, stolen or lost altogether. If you throw away your bank statements when you are done with them, your sensitive information could be taken directly from your trash as well.

On the other hand, logging in to your online banking to access your e-statements is safe and secure. This means the password that is protecting your account can also protect the information included in your monthly statements. If you wish to print them out to keep a paper copy for your records, there's no chance of those papers getting lost and ending up in the wrong hands.

3. Faster Access

When your eStatement is ready, Clark County Credit Union will email you right away. Instead of waiting a few days for it to arrive in the mail, you can check your monthly statement as soon as it's prepared. If you have any questions or concerns about your transactions, you can address them with one of our service representatives right away.

4. Accessible 24/7

eStatements help you stay organized by keeping all of your information together in one place. Even if you keep your papers organized, eStatements are still much easier to access, thanks to their portability. Any time you need to reference your statement, you can readily pull them up on any device, no matter where you are.

Contact Us

Need help setting up your eStatements? **Clark County Credit Union** is available to help by phone, chat or email. Call our 24/7 phone center at 702-228-2228 whenever you need assistance, or [contact us online](#) today.

Within the month of April, switch to eStatements and be entered to win one of several Springs Preserve family annual passes!



Tired of the dealership? Learn more about our in-branch auto broker at these upcoming Members Auto Days!

Snacks and prizes will be provided.

The information contained in this email (the "Content") is provided for informational and educational purposes only, without any express or implied warranty of any kind, including warranties of accuracy, completeness, or fitness for any particular purpose. The Content is not intended to be and does not constitute financial, investment, tax or accounting advice or a solicitation to buy or sell securities. The Content is necessarily general in nature and is not specific to you or anyone else. YOU SHOULD CONSULT YOUR OWN INVESTMENT, TAX OR ACCOUNTING ADVISORS BEFORE IMPLEMENTING ANY ADVICE INCLUDED IN THE CONTENT. By viewing or utilizing the Content, you agree that you will not hold Marquis, Inc., Marquis or their affiliates or agents responsible for loss or damages resulting from the Content. The information contained in this email (the "Content") is provided for informational and educational purposes only, without any express or implied warranty of any kind, including warranties of accuracy, completeness, or fitness for any particular purpose. The Content is not intended to be and does not constitute financial, investment, tax or accounting advice or a solicitation to buy or sell securities. The Content is necessarily general in nature and is not specific to you or anyone else. YOU SHOULD CONSULT YOUR OWN INVESTMENT, TAX OR ACCOUNTING ADVISORS BEFORE IMPLEMENTING ANY ADVICE INCLUDED IN THE CONTENT. By viewing or utilizing the Content, you agree that you will not hold Marquis, Inc., Marquis or their affiliates or agents responsible for loss or damages resulting from the Content.

Copyright © [--CurrentYear--] Clark County Credit Union. All Rights Reserved. This email was sent to you by Clark County Credit Union located at 2625 N Tenaya Way, Las Vegas, NV 89128.

American Share Insurance insures each account up to \$250,000. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.

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.

To manage your email subscriptions please go [here](#).

If you no longer wish to receive emails from us please go [here](#).