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September 2019 Newsletter

CURRENCY

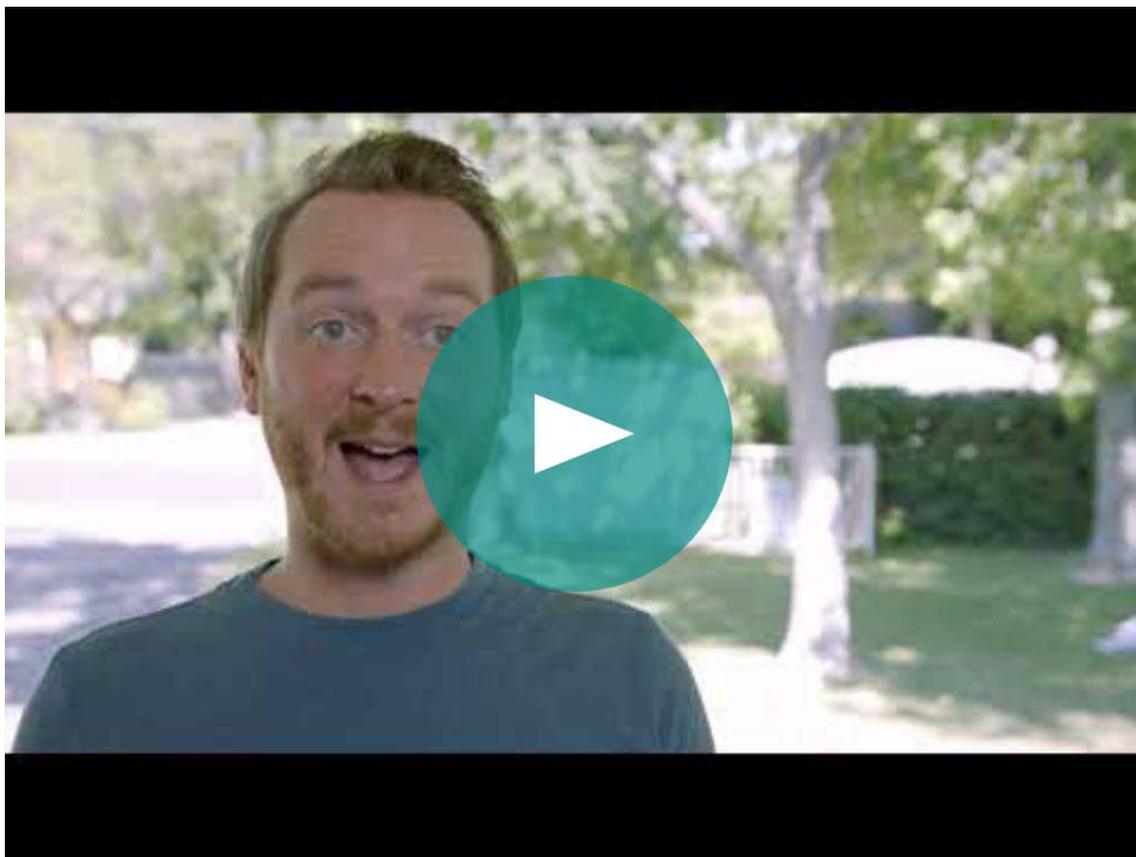
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**Our systems will be unavailable
due to an update on
Saturday Sept. 14th at 5pm
until Sunday Sept. 15th at 5 am**

**We are sorry for the
inconvenience**

**Update your personal information today. What are you missing
out on?**



Can YOU Pass a Financial Literacy Test? You Can with Banzai!



[Banzai](#) is CCCU's new financial education program, offered free to all members and their families. According to Forbes Magazine "two-thirds of Americans cannot pass a basic financial literacy test" and here at CCCU, we are not ok with that statistic. We are committed to providing real-world, life-changing financial literacy programs in order to help our members realize financial goals and dreams.

From being able to cover a financial emergency to getting out of credit card debt, everyone has a financial goal that can feel insurmountable. But with Banzai, both youth and adults can learn how to make these dreams become a reality using a series of real-life scenarios, quizzes, games and articles in the interactive Banzai library offered directly from our [CCCU website](#).

Banzai is designed to help teach financial responsibility and provide the necessary tools to budget for life. Members can register for free and learn financial solutions through the interactive portal with courses ranging from Family Budgeting to Retirement and more.

Banzai has programs for all ages: Banzai Plus is designed for adults, while Banzai Teen is geared towards children ages 13-18. Lastly, Banzai Junior is for children between 8-12. In addition, an exciting program called [The Coach](#) is available to help members get out of debt and improve their credit scores. Debt management counselors and interactive programs that help you make financial decisions are available now through Banzai's partner, GreenPath, a nonprofit provider of financial counseling.

Financial literacy empowers people to prepare for the future, yet many adults need additional assistance to eliminate debt and overcome other financial stressors. To learn more about the programs and resources offered through Banzai, click on the Banzai link on our homepage or find the Financial Literacy Aids in the About Us section.

Happy Learning!

Income for Life



Income for life! Wouldn't that be nice? One would never have to worry about money again. According to the American Institute of CPAs, "Americans worry most about running out of money in retirement."*

When planning for retirement, there are three big primary risks retirees face. They are:

TIMING RISK – What if I pick a bad year to retire? What if I retire in a year like 2000 or 2008 when the stock market is poised to fall?

INFLATION RISK – Will my income keep pace with rising prices? Rising prices could threaten one's standard of living during retirement.

LONGEVITY RISK – Will my income last my entire lifetime? How long am I going to live and will I run out of money before I run out of life?

One cannot mitigate all risks, but one can be as prepared as possible. When it comes to retirement, it's not necessarily how much money one has saved for retirement, it's a matter of income. "What's my income?" is the overriding question to ask when planning for retirement, not "How much capital do I need to accumulate?"

At The Investment Center at CCCU, we help credit union members address these risks. We do this by helping members create an "Income for Life Model." You can discover more about this by visiting the Investment Center website at <http://www.investmentcentercccu.com>, and selecting the Links tab, then select the link to "Income for Life". On this site, you will be able to watch video

presentations, download free brochures, research retirement topics and complete a ROI Reliability of Income Profiler.

You can call and speak with either of The Investment Center at CCCU professionals as well – Morgan Baum 702-939-3201 or David Dixon, CFP® 702-982-8336.

Don't leave your retirement planning to happenstance. Let our professionals help you address these three big retirement risks.

*American Institute of CPAs, April 8, 2015

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There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to affect some of the strategies. Investing involves risks including possible loss of principal.

Car Buying Tips from CCCU



Are you ready to buy a new vehicle but aren't sure how much car you can afford? What are the factors that go into determining what you can borrow and the budget you need to follow? Here are a few helpful tips from our consumer lending team:

Check your credit score. It's a good idea to get a free credit report and to know your credit score before you begin shopping. Correct any outstanding credit issues before you go car shopping to get the best credit score and the lowest financing rate.

Know how much you can afford. Everyone's financial situation will be different, but a good rule of thumb for a car budget is that your monthly payment should be no more than about 10% of your take-home pay. In addition to the payment, you will need to factor in the costs of fuel and insurance, which many

people tend to overlook. Those costs are estimated at another 7% of your take-home pay. So, all in, you're looking at a total car budget that is less than 20% of your monthly take-home pay. Use our [loan calculator](#) and get [pre-approved](#) at CCCU.

Think about the type of vehicle you are looking for. Make a list of your wants and needs in a car. Plan on buying the car that meets 80% of your needs. Jot down your likes and dislikes on the cars that interest you. Doing so will help when it's time to narrow down the search. Build a target list of cars you might want to buy. As you complete your research, narrow the list to three vehicles so the shopping process won't be overwhelming. Read dealer review reports. Figure out your "must-have" options or packages and your preferred colors. Be prepared to be flexible, though as you might have to budge on color to get the features you want, or vice versa. Consider buying a certified pre-owned vehicle as the car has already been thoroughly inspected.

What is the function of the vehicle? As you ponder which model vehicle to buy, think about your primary uses. Do you have a long commute to work? Consider something fuel-efficient. Do you need to tow a trailer on occasion? Look at trucks and larger SUVs. In general, you'll find that the more popular vehicles tend to hold their value better, which means that the prices will be higher than those they compete with. So, if you're looking to save money, shop more than one brand.

Check the vehicle history report. Autocheck and Carfax are the two best known sources for vehicle history reports which can reveal vital information about the car, including whether the odometer has been rolled back or if it has a salvage title, which means it has been declared a total loss by the insurance company. You'll use the car's vehicle identification number (VIN) to get this information, and in some cases, all you need is the license plate number.

If you'd like help finding your next vehicle without the hassle of the dealership, consider using Members Auto Brokerage Service help you locate your next vehicle at <http://www.membersauto.com>.

Source: <https://www.edmunds.com/>

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