

December 2019 Newsletter



When You Own It, You Earn It!



Set your calendars for Dividend Day on January 24th! For the sixth year in a row, we are giving a dividend back to our owners – that's you!

As a not-for-profit financial organization, CCCU makes it a practice to see that the excess earnings are used to provide better rates and more free services, or returned to member/owners in the form of a bonus dividend. Over the years, we have given back more than \$63 million in annual bonus dividends. That's direct cash to you to use however you wish: loan payments, household bills, vacation money or just an extra date night!

Every primary member in good standing will receive at least \$20 deposited into their savings account on January 24th. To estimate your share of the dividend this year, or to see how a new loan or deposit will affect your potential dividend next year, check out the [bonus dividend estimator](#) on our website.

CCCU is Building a Better Online Banking Experience

Seamless online banking
across all your devices

Coming to a device near you February 2020



Keep Your Financial Information Safe While Holiday Shopping



The holidays are fast approaching, which means that many of us will be gearing up for some serious shopping. Fortunately, the days of suffering through retail congestion in the store are a thing of the past because a lot of holiday sales happen online. But beware! Cyber-Scrooges are looking for ways to scam holiday shoppers with various tricks and deception to get your money.

Thieves always follow the money. Most of us have heard of a Card Skimmer that thieves use to steal data when you swipe your card at the gas pump. But an e-Skimmer is one of the new ways thieves try to steal your credit card information and it is impossible to spot. An e-Skimmer is a code on a website or is built into

a weblink to steal the credit card information as an online shopper tries to complete a purchase. Click "Check Out" and your data will be sent to the attacker without you even knowing.

So how do you avoid the holiday crowds without compromising your Cyber-Security with Online Shopping?

- **Software and antivirus.** Make sure they are up to date on any device that you use for online shopping. And by device it does not only mean your computer, but your smartphones and tablets as well.
- **Account passwords.** Secure all your online accounts with strong, unique passwords for each account.
- **Check your credit card activity regularly.** Check the credit card's transactions and balances regularly—at least every few days—during the holiday season for any unknown charges.
- **Avoid clicking links.** Do not click on links in emails or text messages for deals that seem too good to be true. Instead go straight to the website in your browser.
- **Check for encryption.** Look for "HTTPS" and/or a closed padlock icon to the left of the browser address. If you don't see these, it is not a secured site.
- **Do not shop over public Wi-Fi.** If you must shop when you are not using a trusted network, do it over your cell phone data. Public Wi-Fi opens the door to a cyber thief to snoop on your internet activity and steal the information you input online, including logins and payment information.
- **Do not shop on a borrowed or public computer.** Your card number and any other personal information may show up when someone else uses the machine later on and starts to enter their information and/or a credit card number.
- **If something seems suspicious or too good to be true, don't ignore your instincts.**

When it comes to being safe and secure online when shopping online, you can never be too careful. Happy Holidays and stay safe!



Santa is coming to CCCU!

Henderson Branch: Friday Dec. 20th 12pm-3pm

Windmill Branch: Friday Dec. 20th 4pm-5:30pm

Tenaya Branch: Monday Dec. 23rd 9am-11am

Shadow Branch: Monday Dec. 23rd 3pm-5pm

Stop by, take pictures, and say hi to Santa!

Helpful Mobile Deposit Tips



Mobile Capture is our remote deposit capture (RDC) feature, otherwise known as mobile deposit. It is a free service which allows you to deposit a check into your account by taking a picture of it with your smartphone or tablet and it is delivered electronically to CCCU for deposit.

Since mobile deposits are becoming a more common banking transaction, CCCU is developing new ways to protect you against potential fraud, theft or security breaches.

Does this situation sound familiar?

“Did I deposit that check mom gave me for my birthday? It’s signed. I really don’t remember, let me go to the bank to deposit it.” You deposit your check into your CU account and go about your day. A few days later you get a letter stating the check you deposited had already been paid and the funds have been deducted from your account. “Oh, that’s right, I already did a mobile deposit with CCCU.”

Has this ever happened to you?

One way to keep better track of your deposited checks is to use restrictive endorsements. Restrictive endorsements are required on any item processed through Mobile Capture to help ensure that items are only deposited one time and only by the party to whom the item was intended.

As part of the regulation, you are now required to endorse your check with **"For Mobile Deposit Only with Clark County Credit Union"**, along with your signature.

This requirement will protect you, and CCCU, from any fraudulent activity. Some helpful tips to ensure that items are only deposited once are:

- Use a restrictive endorsement
- Mark the check with the deposit date
- After receiving confirmation of a successful deposit, mark the check void
- Store it in a safe place
- Destroy checks after a minimum of 30 days.

Use Mobile Capture today to reach your financial goals and have extra time to enjoy living your dreams!

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