



2020 Smart Start Scholarship Recipients



This year, Clark County Credit Union brought back its “Smart Start” College scholarship. This program is part of an ongoing effort to help our members realize their financial goals and dreams through education. Five \$1,000 scholarships were awarded to qualified applicants which included graduating high school seniors and students currently enrolled in a state-accredited college or university.

Meet our 2020 scholarship award winners:

Alea L., attending California Lutheran University, GPA 3.66

“I want to work with aquatic animals and better our oceans and the life that resides in it,” says Alea.

Angel P., attending Nevada State College, GPA 4.00

“I have discovered a natural passion in the medical field, particularly in nursing and dermatology, and I’ve been admitted into Nevada State College’s Pre-

Nursing program,” says Angel.

Erin F., attending College of Southern Nevada, GPA 3.91

“I believe that mankind will continue to advance through sustainability for future generations to live healthier lives on this world and beyond; I have a dream that I will be a part of discovering those worlds,” says Erin.

Jared A., attending Lindenwood University, GPA 3.75

“I am completing my education as a steppingstone to accomplish my dreams of making video games,” says Jared.

Tara N., attending University of Nevada, Las Vegas, GPA 3.36

“The ability to obtain a college education has given me the opportunity to chase my dreams and goals in life,” says Tara. “I have decided to become a criminal profiler or analyst that works with local law enforcement agencies to understand the criminal mind.”

Congratulations to each of you on being selected as one of our five 2020 scholarship recipients! We hope your education will help you accomplish your goals and dreams. And Clark County Credit Union will be here to support you for wherever your financial journey takes you!

Two Ways to Protect Your CCCU Vehicle Loan



Did you know the **second** you drive your new vehicle off the lot it drops in value? And that’s not all – it will lose more than 20% after just one year. This creates a gap in insurance coverage. If your vehicle is in an accident and is deemed a total loss, the insurance company will only pay the current value, leaving you liable for the remaining balance on the loan.

Guaranteed Asset Protection (GAP)

CCCU offers a product to protect your family and loved ones from these unforeseeable events. GAP insurance is auto loan protection that will help to maintain your family’s standard of living if something like a breakdown or collision occurs to you or your joint borrower.

The GAP program also works as a cushion against unexpected out of pocket expenses. You can add GAP coverage to your vehicle loan for a few dollars a month. Plus, if you ever had to use this coverage you will receive a \$1,000 credit towards your next vehicle purchase. Additionally, if your vehicle is damaged, not

totalled, and needs repairs that are more than your deductible, the protection will reimburse your deductible paid up to \$500.* This reduces the amount that you owe!

*Contact a Financial Service Representative at 702-228-2228 for details

Mechanical Repair Coverage

Did you know that as your vehicle gets older, the risk and cost of repairs increases? This coverage helps to reduce risk by preventing a negative impact to your family's budget. With Mechanical Repair Coverage (MRC) members enjoy repairs from any authorized facility in the U.S. or Canada, rental reimbursement, 24-hour emergency roadside assistance, travel expense reimbursement, and other member benefits. Through Member's Choice, CCCU offers three different plans with a \$0, \$100, or \$250 deductible option. MRC will pay for the cost of covered repairs less any deductible.

Life does not always go as expected. With these debt protection products, you can be better prepared to protect you and your loved ones from additional financial burden. To speak to someone about GAP or MRC call us at 702-228-2228, option 1.

Our 2020 Nurses Week Winners



For the seventh year in a row, CCCU honored our local nurses by saying thank you with prizes and cash awards! Congratulations to our two winners, Ruby W., a nurse at Centennial Hills Hospital and Sofia R., a student at Roseman University's nursing school!

This year, Ruby is the winner of our \$1,000 Grand Prize. She has been a CCCU member since 1999 and is currently a full-time nurse at Centennial Hills Hospital, working as a Health Supervisor. She has been a nurse for more than 30 years and is also a nurse instructor part time (currently at Nevada State College), teaching the next generation of nurses in Clark County.

She originally got into nursing because her grandmother, who was a caretaker who always helped others, said to her one day, "We really need a nurse in the family!" As a little girl she said, "OK!" and never looked back. Ruby says it was the best decision she ever made and has loved being a nurse.

"The best part about being a nurse is caring for patients and their families, especially during this challenging time," Ruby said. "I also loving teaching the nursing students about caring for others and the importance of hygiene and cleanliness, but the skills needed for the situation we are in now can't really be taught in a classroom. Everyone is doing what they can to help others – grocery store workers, delivery workers, the essential workers out there."

Ruby also enjoys being a member of the credit union and says that everyone is so friendly every time she comes into a branch. "They make it easy to be a member of Clark County Credit Union – everything is assessable and easy to work with – I love it!"

Ruby and her daughter recently donated snacks and food to St. Jude's Ranch, and they plan to keep giving back with a portion of her prize winnings. With so many in need right now, this will be so appreciated! We are grateful to have people like Ruby and her family as members of CCCU!

Our nursing student winner is Sofia, who learned about our Nurse's week giveaway from her professor at Roseman University. We are so glad she entered!

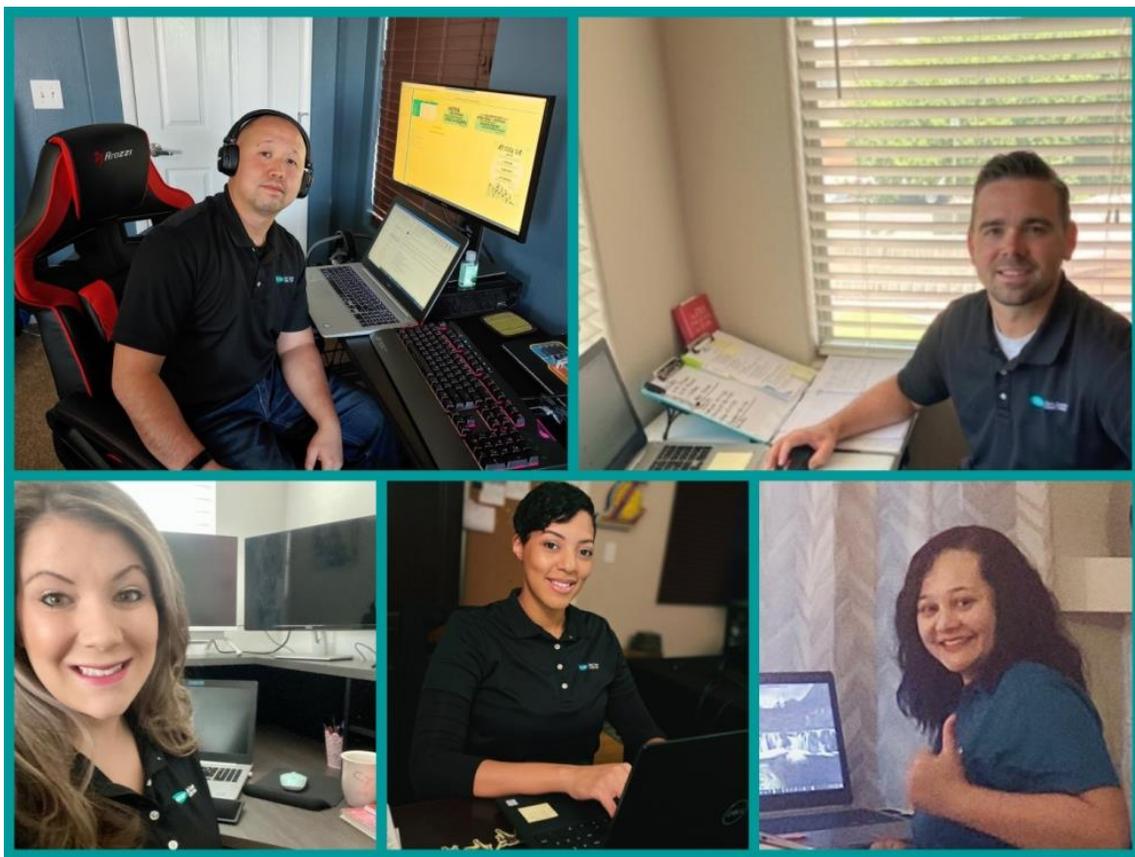
"I want to become a nurse because I have always been passionate about helping people," said Sofia. "And it's not for the recognition - it's because it makes me feel good."

The first in her family to go into the medical field, Sofia graduates next March and is looking forward to the intensity of the nursing field.

Outside of school, she enjoys playing with her French Bulldog Bradley, drawing and anything involving music. She also likes to find new places to eat in Las Vegas.

Congratulations again to our winners and thank you to all of our nurses who entered the CCCU Nurses Week drawing. We are so appreciative of your care and support of our local patients and are proud to be the medical community's credit union!

Meet the Training Team for Clark County Credit Union



Training is the cornerstone of product knowledge and quality member service. In the past year, CCCU has committed to developing its training team to offer even more opportunities for employees to not only pass their required compliance courses but also add in-depth product and service training.

The five-person CCCU Training Team is responsible for creating courses, trainings, and resources that the credit union staff can then use to enrich their own job functions. The team teaches these courses either in person or online.

Life-long learning, planning, and sharing are huge parts of their lives. In fact, when asked for a favorite quote about training, two trainers gave the same Maya Angelou quote which says, “If you don’t like something, change it. If you can’t change it, change your attitude.” A Benjamin Franklin quote was a favorite for two others: “Tell me and I forget, teach me and I remember, involve me and I learn.” And the last member of our training team said their favorite quote is, “If you fail to plan, you are planning to fail!”

Let’s learn more about our trainers:

Adam B., Training Manager

“I grew up in Ohio in a large family; I was the fifth of 8 kids. In 2008, I received my degree from Utah Valley University. Everyone at CCCU has been amazing to work with; everyone works together and wins together.” Adam’s top three podcasts are: Freakonomics, Baconsale, and American Fiasco.

Ashlee Z., Senior Training Coordinator

“I think it’s important to take ownership for things. Making sure you are always working towards a goal for your team rather than yourself. I’ve worked for CCCU for the last 6 ½ years in both back and front office positions, and I’m currently working towards my Bachelors Degree in Human Resources.” Ashlee enjoys

spending time with family, cooking, and party planning.

Selena T., Training Coordinator

“I like that CCCU offers opportunities for growth and promotion. I have worked in the financial industry for 20 years holding various positions.” Selena’s top podcasts are: TED Talks Daily, and Crime Junkie.

Tonyray C., Training Coordinator

“I moved to Las Vegas from Guam in 2006. At CCCU, I have established good relationships with those I work with inside and outside my department”, said Tonyray. When asked about his favorite podcast he said: “How to BBQ Right, Inspire to Make, Fung Bros (I enjoy their reviews on Asian foods), and Paint Life TV (it’s weird, I am not a painter but find the info interesting).

Merissa A., Training Specialist

“I love the ‘family’ atmosphere we have at CCCU. We help one another, we look out for each other as well as our members,” said Merissa. “I love spending time with my family, sewing, and I’m absolutely OBSESSED with watching the Investigate Discovery Channel (ID).

Thank you, Training Team, for helping CCCU meet its goals as an organization!

Planning For Multiple Beneficiaries



For some people, leaving a legacy is as simple as naming their spouse as their sole beneficiary, but for many, there is a list of loved ones they want to include. Beneficiary Planning can be tricky, particularly when it comes to retirement accounts. If you’re planning to leave your retirement assets to more than one person, you need to ensure that you’re setting everything up correctly so that your heirs can avoid paying unnecessary taxes. Below you will find an outline of how to plan for multiple IRA beneficiaries in 5 easy steps. To further discuss these issues, don’t hesitate to contact ***The Investment Center at CCCU 702-939-3201.***

1. Due date for designated beneficiaries. September 30 of the year following the year of the IRA owner’s death is the date designated beneficiaries are determined for purposes of post-death stretch and/or 10-year payments. A designated beneficiary is a living breathing person.

2. Due date for non-designated beneficiaries. These beneficiaries should be cashed-out before the September 30 date mentioned above. These

beneficiaries include charities, estates and non-qualifying trusts since they have no measurable life expectancies. If they are not cashed out in time, they could prevent Eligible Designated Beneficiaries from being able to stretch out distributions.

3. Due date for separate inherited IRA's. These should be established and funded for each designated beneficiary by December 31 of the year following the year of the account owner's death. These accounts must retain the decedent's name as part of their title and include language identifying them as "inherited" or "beneficiary" accounts, but they must use the beneficiaries social security number for reporting purposes.

4. Maximize the stretch. Each eligible designated beneficiary identified by September 30 can utilize his or her own single life expectancy to maximize the stretch IRA if a separate account is established and funded by December 31. To "stretch" distributions means that the beneficiary is able to distribute assets from the IRA over their life expectancy, thereby reducing tax liability.

5. What if you don't split the account in time? By not splitting the account in time, eligible designated beneficiaries could lose the ability to stretch payments and could be saddled with a 10-year payout requirement.

*5 Easy steps compiled by Ed Slott and Company, LLC

Ed Slott and Company, LLC is not affiliated with LPL Financial or The Investment Center at CCCU.

CCCU Member Appreciates Competent and Caring Professionals



Retired Clark County employee Michael Pawlak has counted on Clark County

Credit Union for the last 15 years to help him reach his financial goals.

“I have lived in Southern Nevada, actually in the City of Las Vegas, since January 1988,” says Michael. Shortly after starting work at Clark County he joined CCCU. He is now retired after serving Clark County for over 20 years, most recently as the Director of Social Service.

Michael believes that what sets CCCU apart from other financial institutions are the staff. “In terms of customer interaction and accountability, CCCU reminds me of a small-town bank. I appreciate the member focus, customer care and local control,” he says.

CCCU has stepped up as his top recommendation during the pandemic. “At the onset of the Coronavirus Pandemic, I shopped around a few other institutions for rates and terms. In every instance, I sensed that the business disruption caused by the altered work arrangements had left these businesses in chaos. When I returned to CCCU to see if they could assist, I was met with a highly personal response,” said Michael. “I immediately felt that someone had my back and despite the challenging circumstances, they would have my best interest as their guiding principle. And, I felt the same way at the end of a successful transaction.”

In retirement, Michael enjoys hiking, biking, and traveling with his wife and three teenage children. And, they have benefited from being member-owners of the credit union.

Thank you, Michael for being a loyal member with Clark County Credit Union. We are proud to continue to serve you and our members with the highest level of service.

Cereal Drive and Donation to Benefit Project 150



The CCCU Cares Committee held a cold cereal drive for families who receive support from Project 150, a nonprofit that provides food, clothing, and essential

needs to homeless, displaced or disadvantaged high school students throughout Clark County.

Staff at Clark County Credit Union were invited to donate family-sized boxes of cereal. In total, employees collected 103 boxes to donate for Project 150's family meal bags.

In addition to the cereal donations, the newly created CCCU Foundation presented Project 150 with a check for \$5,000. These funds will allow Project 150 to purchase food to continue to support local families. The CCCU Foundation was created to continue the credit union philosophy of people helping people. This donation is being matched with a grant through the FHL Bank through its COVID-19 Pandemic Relief Program, allowing CCCU to donate another \$5,000 to Project 150.

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