

## November 2020 Newsletter

# Currency

Member Newsletter • 2020



### Happy Bonus Days - Where YOU Get the Gift!



Get Your CCCU Visa Paid Off,  
up to \$1,500!

Use your CCCU credit card between  
November 26 - 30 to enter!

CCCU wants to help you have a bright holiday and get a little extra to celebrate this year. During our Happy Bonus Days on December 7-11, the credit union will be giving back to five lucky members and five deserving charities.

First, five members who used their CCCU credit cards for holiday purchases will be randomly selected to receive up to \$1,500 paid down on their card balance. But that's not all! CCCU will be honoring a different charity each day with a matching \$1,500 donation to five different amazing organizations.

#### How to Enter

Use your CCCU credit card between Black Friday and Cyber Monday (which is November 26-30) and each purchase will automatically give you one entry into the random raffle drawing. Each transaction improves your odds, and there is no maximum number of entries. Then each day during December 7-11 we will announce one Happy Bonus Days winner along with our chosen charity of the day.

If you don't have a credit card with CCCU, there's still time to [apply](#) so you too can participate in Happy Bonus Days. Our credit card rates are currently as low as 8.90%!! And, if you already have a credit card with us, we can help you create a spending budget that works for you - try our Budget Calculator [here](#). For additional questions about preparing for the holidays and even preparing for next year, you can reach us at 702-228-2228.

## Know Your Options: Checking Account Changes at CCCU



Many of our members have questions about our recently announced Bonus Checking program that offers a higher interest rate combined with additional features such as ID protection and cell phone insurance.

We want to thank you for your recent feedback and comments on our checking products. CCCU has always had multiple checking account options available and will continue to offer you options. Today we want to highlight some adjustments to our checking options that we hope will suit your financial needs.

**Please continue reading to learn more about all of your CCCU checking options.**

### **Bonus Checking**

Bonus Checking is designed to help protect you, plus save you time and money! Enjoy these features with your newly converted checking account:

- Higher Interest Rates (on funds in your Bonus Checking account up to \$25,000, must meet requirements\*\*\*)
- Account Protection – better protect yourself and all members of your household from fraud with identity monitoring
- Cellular Telephone Protection – claims up to \$400, two times annually. Coverage is available on up to four phones on your cellular phone bill paid from your Bonus Checking account.
- Debit Advantage – Buyer's Protection and Extended Warranty\*
- Shopping rewards at hundreds of local restaurants and retailers
- Travel and Leisure Discounts

Your [Bonus Checking](https://cccubonus.clubchecking.com/) account includes a \$5.95 monthly service fee. Some of the benefits will require registration and activation. Visit <https://cccubonus.clubchecking.com/> and following the simple instructions.

### **Essential Checking**

A simple checking account for all your basic financial needs, Essential Checking can be a free account if certain criteria are met.

**The \$4.95 Essential Checking monthly fee is waived if the primary account holder is under 26 or 65 years or older, or it is a Trust account.** Essential Checking is also free for members who meet the following criteria:

- Have \$1,000 or more in direct deposits to your Essential Checking account **OR** 15 debit card transactions each month from your Essential Checking account\*\*

- Receive eStatements (using a valid email)

## **Checking FAQ**

### **When did the accounts convert to the new Bonus Checking?**

All checking accounts (except Check Again) were converted to Bonus Checking accounts on November 1. Accounts for those under 18 will automatically become Essential Checking accounts (see below). For all other account holders, we encourage you to try out the discounts, protections and other benefits it offers for at least three months before deciding.

### **What about youth or senior accounts?**

Account holders who are under 18 will be automatically moved to Essential Checking. No further action is needed.

Account holders who are between 18 and 26, or 65 years or older have the option to stay with Bonus Checking but will need to contact CCCU if they choose to move their account to Essential Checking.

Please contact our service department at 702-228-2228 option 3 or speak to our branch staff if you have any questions about these checking account options. Thank you!

\* Insurance products are not insured by ASI or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.

\*\* This is a change from the prior criteria which asked for both items in order to get free checking

\*\*\* Up to \$25,000 balance eligible to 1% rate bonus. Additional balances eligible to current posted rate. Must have \$1k or more in direct deposit(s), receive e-statements, have a valid email on file with CCCU, and 15 Point of Sale debit card transactions to receive rate bonus.

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## **Business Member Chanthy W. Gives Back to the Community with Her Restaurant**



Chantry W., the owner of Sonrisa Grill, has her business account with CCCU and is active in our Southern Nevada community. She is currently expanding her business in Lake Las Vegas into the Henderson Water Street District and still finds time to give back to local residents.

She joined CCCU about a year ago when she initially started the expansion project on Water Street and met our VP of Commercial Lending, Chris Schlaffman. "Chris helped me out. I was familiar with credit unions and I knew that they would be easier to deal with for this project over a bank," Chantry said.

"The service at Clark County Credit Union is very good - it's excellent!" she said. "And my experience with the commercial department has been great. I get personal service and I like the close relationship with the lending team. I would absolutely recommend CCCU, based on the customer service alone!"

Chantry's life revolves around her restaurant and how she can grow and give back to the community. "I moved my young family to Lake Las Vegas to embark on a new business opportunity by opening a small breakfast and lunch cafe in 2004. After being here several years, we opened Sonrisa Grill in 2008 and have been in operation since. We are currently working with CCCU on the financing of the new Asian/Mexican fusion restaurant and banquet hall on Water street. I am very grateful for Chris Schlaffman for all his assistance in making this dream come true," she said. "My team and I love to give back to the community. We were able to provide hot meals to local homeless veterans through the Honoring Those Who Have Served event this past Veterans Day."

From all of us here at CCCU, thank you Chantry for being such a valued part of the credit union and our community. We are proud to have members like you in our CCCU Family!

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## Mobile and ATM Deposits are Easy if You Follow These Tips



Clark County Credit Union provides safe and efficient options to deposit your check conveniently from your mobile phone. If you haven't tried it yet, sign up for CCCU's online banking and [download the app](#) today so you can conveniently deposit a check anytime, anywhere.

It's important to be familiar with CCCU's check and funds availability guidelines to make sure your deposit is done timely and efficiently.

### Very Important Check Deposit Tips – Including Reasons a Check May be Rejected:

- **Do not submit Third Party Checks** (checks made payable to someone not on your account) via Mobile Deposit or ATM channels. This will prevent an adjustment to your account and/or delayed processing of your deposit.
- When depositing a check via mobile deposit, always endorse it with: **“For Mobile Deposit Only with Clark County Credit Union,”** along with your signature. **\*Deposits missing this endorsement will be rejected starting January 2021.**
- Funds from a mobile or [ATM](#) deposit are available the second business day after the day of the deposit. Also, the first \$225 of the deposit will be available on the first business day after the day of deposit.
- Paying a CCCU loan with a CCCU checking account? You can save the check and complete a transfer using [online banking](#).

Mobile and Online Banking provides security and safety for all your check deposit and banking needs. If you have additional questions or need assistance getting started, you can speak to our service department at 702-228-2228.

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## CCCU Gives Back to Local Veterans with the Nevin Lawson Foundation



CCCU recently partnered with the Nevin Lawson Foundation, founded by Las Vegas Raiders cornerback Nevin Lawson, to give back to local veterans with help from other local groups. The event, “Honoring Those Who Serve,” was held at the [U.S. Vets Las Vegas](#) location. Their facilities offer beds for transitional and permanent housing for military veterans, in addition to employment services, counseling, career development and comprehensive support.

At the event, approximately 50 vets received a fresh haircut, a hygiene kit provided by CCCU, and a prepackaged meal from [Sonrisa Grill](#) (one of CCCU’s commercial account holders). Veterans also had the opportunity to meet players of the new Las Vegas Raiders team. Nevin Lawson, a Utah State University alumnus, and current LV Raiders player, established the Nevin Lawson Foundation to provide services and resources to at-risk youths and families through education, innovative services, enrichment experiences, counseling, and social services. The goal is to encourage, inspire and empower such youth and families to be productive, progressive, and prosperous citizens in their communities. CCCU was proud to be part of this event and thankful to Sonrisa Grill for their partnership!

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## Congratulations to our Three Amazon Prime Day Winners!



Our members love Amazon! On the annual Amazon Prime Day Event held recently, our members logged more than 2,500 transaction on their CCCU debit or credit card. CCCU then randomly selected three names to be rewarded with a \$150 Amazon Gift Card. Congratulations John O., Ashley B., and Lekechia D.!

Amazon Prime Day is an annual shopping event for Prime subscribers on Amazon. Usually the event takes place in mid-July, however this year, due to the pandemic, was pushed back to October. Amazon has reported that this year’s event received an increase of nearly 60% in sales for small and midsize third-

party businesses in the marketplace.

With the holiday season here, many retailers will be offering money saving deals and promotions. Be better prepared with some of our tips for the season - [Create a Budget](#), be cautious with [trial offers](#), practice [safe habits with your CCCU account](#), and if using credit [choose a credit card](#) that's right for you.

**ccculv.org - 702-228-2228**

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