

January 2021 Newsletter

Currency

Member Newsletter • 2021



Law Enforcement Appreciation Week



Saturday, January 9th is [Law Enforcement Appreciation Day](#), but just one day is not enough to thank our local officers for their efforts to keep our community safe. Clark County Credit Union is showing appreciation to local law enforcement by holding our own “Law Enforcement Appreciation Week” which will be celebrated January 8-15.

CCCU was founded in 1951 with law enforcement officers being among the very first members. To help say thank you for their continued credit union membership and for serving the community, CCCU is giving away five \$50 Café Rio gift cards and one grand prize of a \$1,000 VISA gift card to law enforcement officers who [enter to win](#) or who are nominated via comments on social media.

The week will kick off on Friday, January 8 where employees at all six branches will wear blue in support of law enforcement. CCCU staff will also deliver individually wrapped blue sugar cookies to LVMPD, Henderson and North Las Vegas command centers on Friday thanking them for their service, as well as informing them of the upcoming giveaway.

We want to say THANK YOU to our local law enforcement for their commitment to the safety of our citizens. Please share this exciting prize drawing with an officer today!

CCCU Member Since 1984: Retired Henderson Chief of Police, Former Nevada Assemblyman



Richard P. joined Clark County Credit Union in early 1984 when he started working for the Henderson Police Department. Several of his colleagues recommended the credit union so he went down to the old Junior High School, where Henderson City Hall is now located, and became a member. He has not looked back since!

“CCCU was very convenient to join at the time and they have yet to disappoint,” Richard said. “What was once a small town is now a metropolis. The credit union has kept pace and stayed ahead of the growth in Clark County all these years. The professionalism has continued to grow tremendously, and they have done a great job keeping up with modernized technology like mobile banking.”

Richard retired in 2008 as the Henderson Chief of Police and still resides in the Las Vegas valley. He started two companies of his own, one pertaining to government relations and the other to business counseling.

Over the years, Richard has used several CCCU products including savings, checking, auto loans, home equity loans and a line of credit. He recommends all these products and working with the credit union to his friends and family.

“Most of my friends and family are members,” Richard said. “I recommend CCCU to them because of my trust in the credit union. Nothing compares to their customer service and the professionalism they provide.”

Thank you, Richard, for your many years of membership and for serving the Henderson community as Chief of Police and our state as a Nevada Assemblyman! We are grateful you are a part of our history and our 70th Anniversary celebration.

Share Your CCCU Story: Banking with a Bonus



CCCU is kicking off 2021 by celebrating both our 70th Anniversary and Bonus Dividend Day! Clark County Credit Union was founded on January 4, 1951 and we are excited to reflect on both our history and how our members have impacted the growth and future plans for the credit union.

To kick off our anniversary year with some good news, we are happy to share that on January 22, members in good standing will receive a Bonus Dividend deposited into your account.*

We want to hear how you plan to spend (or save) your Bonus Dividend, as well as how CCCU has been part of your life over the years. We'd love to hear about your first savings account, helping second or even third generation members join the credit union, saving for a special trip or your first home, or any step of your journey where CCCU may have helped you reach a financial goal.

Share your story with us and you may see it used in our commercials, here in this newsletter, or on social media. [Click here to share](#) your plans.

*All primary members who are in good standing are eligible.

New Resources for COVID Relief With CCCU's Banzai Tool



[See More COVID Related Content](#)

CCCU has free resources that reflect the recently approved \$900 billion in financial aid to families. Using Banzai, CCCU's free financial literacy program,

you can learn more about:

- [What to Do with Your Stimulus Check](#)
- [Completing a Return](#)
- [Meet Your 401\(k\)](#)
- [Early Withdrawals from Retirement Savings](#)
- [When Times Get Tough](#)
- [Out of Work \(Coach\)](#)

We will continue to share resources as they become available. If you need additional services, contact a member of our service team at 702-228-2228, option 3.

A Positive Impact in 2020



Despite the difficulties 2020 has brought the Las Vegas community, CCCU continues to support its members and local nonprofits through financial assistance, philanthropy and volunteerism.

“We felt it was important to help our members when possible – a skipped auto payment may have been the difference between having food on the table or paying for medicine that month,” said Josh Haldeman, Chief Lending Officer at CCCU. “Between March and November 2020, CCCU approved 2,852 skips, or more than \$4.2 million in payments.”

In addition to assisting its members, Credit Union employees donated their time and money to good causes in the community through the CCCU Cares Committee, a group that organizes opportunities for employees to give back.

CU Insight, a news outlet for all things credit union, recently shared our press release that went into detail about volunteerism, employee and member donations, CCCU charity donations, and sponsorships/scholarships. To read the full press release, [click here](#).

Tips to Improve Your Finances in 2021



Every year, Americans make resolutions for the New Year, including resolving to improve their finances. If that is your resolution, these tips can help you embark on a focused financial journey in 2021. Check out these helpful tips from the Nevada Credit Union League:

What are your financial goals? It helps to have some goals in mind first. Do you plan to buy a home, start an emergency fund, take a vacation (finally), or contribute more to retirement savings? Document your specific financial goals for the year.

Make specific plans. Developing a list of the specific steps can help you make progress on those goals. If you want to buy a home for example, your list might look like this: Find your desired area to live; research prices of homes in the area; determine ways to save for a down payment; get pre-qualified for a home loan. And so on... I think you get the idea!

Get encouragement and support. It is easier to stay motivated and make progress on your goals if you have even just one person to encourage you and hold you accountable. You might also need professional guidance. Many financial institutions, such as Clark County Credit Union, offer such services like our [Investment Center](#). Take advantage of those.

Track your budget. Routinely track your monthly spending so you can see where your money is going and see where you can cut expenses. Use those savings toward your goals.

Designate one "no-spend weekend" or "no-spend day" per month. Make this a time when no money leaves your hands or accounts (i.e., eat at home, skip shopping sprees, and engage in free entertainment). Use the savings towards your goals.

Resolutions can be tough, and 2021 is no different. Write out one or two specific, attainable goals that will carry you throughout 2021. Remember, CCCU will be here when you need additional support, including our free financial education tools, calculators and articles from [Banzai!](#)

Call for Board Nominations

Nominations are currently being accepted for the CCCU Board of Directors.
Those wishing to nominate any individual for consideration,
please send the candidate's resume to:

Nominating Committee
PO Box 36490
Las Vegas, NV 89133-6490

Or email to: marketing@cccuv.com

Nominations must be received by January 29, 2021

cccuv.org - 702-228-2228

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