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The Latest

Helping you avoid account fraud

The bad guys never quit.

Making a donation for disaster relief? Renting out a house to an unknown tenant? Posting job offers for your small company?

All of these could be either taking care of normal business, or they could be potential financial attacks that could trick you out of thousands of dollars. CCCU recently published a list of new frauds that have become all too common lately close to home in Clark County, Nevada.

We asked CCCU's security officer, Debbie E., to comment on some frauds that had recently been attempted on our members. "We work really hard . . . and really smart . . . to prevent fraud loss at CCCU. With regular training and with our connections to local financial institutions and law enforcement groups, we have been very successful at protecting our members' funds," reported Debbie.

"Aside from the phishing and smishing (phony emails and texts, respectively pretending to be credit union or bank) that we always see, we are seeing a rise in the number of incidents of other types of fraud," said Debbie. "The lottery scam is quite wide spread. "

In the lottery/sweepstakes prize fraud, you – the unsuspecting account holder – receive a notice by e-mail or letter that you have won a large cash prize, but to receive a lump sum payout, you must first pay the taxes and processing fee upfront. When you call the phone number to make arrangements, you will be told that you can take a small advance equal to the fees and pay it right back with your own check. The fraudsters then send you the check. You deposit it and send your own (good) check back to them for the same amount. Guess what . . . the advance check was counterfeit and you won't know it until after your check clears for them and they are gone with your cash.

"Don't believe you won a lottery you never entered," said Debbie. "And make sure you find out if their advance check – or any check from an unknown party – clears before you try to spend it." Members are urged to ask their teller or service rep how long a deposited check is on hold before the funds can be safely used.

If you are a landlord, beware the phony rental scheme. Rental scams occur when the victim has rental property advertised and is contacted by an interested party. Once the rental price is agreed-upon, the scammer forwards a check for the deposit on the rental property to the victim. The check is to cover housing expenses and is either written in excess of the amount required, with the scammer asking for the remainder to be remitted back, or the check is written for the correct amount, but the scammer backs out of the rental agreement and asks for a refund. Since the credit union does not usually place a hold on the funds of longtime, trusted members, the victim has immediate access to them and believes the check has cleared. In the end, the check is found to be counterfeit and the victim is held responsible for all losses.

Other recently common scams include phony background information from responders answering your online job postings. The scammers usually trick the office contact into providing sensitive wiring instructions and then steal company funds with unauthorized transfers. Secret shopper scams trick victims into wiring funds from businesses as a test of their capacities, for which the victim was promised they would be reimbursed. Naturally, the reimbursement never happens. Others include criminals who pose as one of your family members or a friend by cracking their facebook account. By posing as them, and claiming to be stranded in a foreign country or other remote location, or having

had their passport, wallet, purse or credit cards stolen while on vacation, they will then attempt to get you to wire them emergency funds to get them out.

Be aware of anything out of the ordinary. These days, electronic communications have made it all the easier for scammers to try to steal your money from half way around the globe, or even right here in town.

Tips

Here are some tips you can use to avoid becoming a victim:

- Do not respond to unsolicited (spam) e-mail.
- Do not click on links contained within an unsolicited e-mail.
- Be cautious of e-mail claiming to contain pictures in attached files, as the files may contain viruses. Only open attachments from known senders. Virus scan all attachments, if possible.
- Avoid filling out forms contained in e-mail messages that ask for personal information.
- Always compare the link in the e-mail to the link you are actually directed to and determine if they match and will lead you to a legitimate site.
- Log directly onto the official website for the business identified in the e-mail, instead of "linking" to it from an unsolicited e-mail. If the e-mail appears to be from your bank, credit card issuer, or other company you deal with frequently, your statements or official correspondence from the business will provide the proper contact information.
- Contact the actual business that supposedly sent the e-mail to verify if the e-mail is genuine.
- If you are asked to act quickly, or there is an emergency, it may be a scam. Fraudsters create a sense of urgency to get you to act quickly.
- Verify any requests for personal information from any business or financial institution by contacting them using the main contact information.

One last tip from Debbie: "Remember if it looks too good to be true, it probably is."





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The Latest

CCCU members Save with Sprint!

Join the over 1.3 Million credit union members nationwide that are already saving over \$165 million on their wireless plans! Clark County Credit Union is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

Ways you can save:

- 10% off* most regularly priced Sprint individual service plans
- 15% off* most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM

Corporate ID to save

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*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade.

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News & Events

Your Credit Union's own Auto Dealership

Save Time. Save Hassle.

Save time. Save hassle. In the door and out in the car in an hour! Try that at any other dealership.

Don't spend hours at the dealer haggling for your next car. Members Auto can get you into a car in about an hour – including paperwork and financing when you finance at Clark County Credit Union. Plus – you don't have to be a member to buy from Members Auto.

View our current inventory of efficient and affordable vehicles online. If you don't find the right car, just let a Members Auto Concierge know and we'll use our nationwide network of contacts to find what you're looking for.

Plus:

- We take trade-ins
- Used car prices are always lower than the book value*
- Pick up your new car, and sign for your loan at any CCCU location

Give Members Auto a try - you'll love the personalized purchase experience when you buy the credit union way.

(702) 939-3115
www.membersauto.com

* Members Auto uses NADA Values to determine vehicle pricing.
Members Auto is a wholly owned subsidiary of Clark County Credit Union.



News & Events

Notice to Members:

A CTR Reference Guide

Q: Why is my financial institution asking me for identification and personal information?

A: Federal law requires financial institutions to report currency (cash or coin) transactions over \$10,000 conducted by, or on behalf of, one person, as well as multiple currency transactions that aggregate to be over \$10,000 in a single day. These transactions are reported on Currency Transaction Reports (CTRs). The federal law requiring these reports was passed to safeguard the financial industry from threats posed by money laundering and other financial crime. To comply with this law, financial institutions must obtain personal identification information about the individual conducting the transaction such as a Social Security number as well as a driver's license or other government issued document. This requirement applies whether the individual conducting the transaction has an account relationship with the institution or not.

There is no general prohibition against handling large amounts of currency and the filing of a CTR is required regardless of the reasons for the currency transaction. The financial institution collects this information in a manner consistent with a customer's right to financial privacy.

Q: Can I break up my currency transactions into multiple, smaller amounts to avoid being reported to the government?

A: No. This is called "structuring." Federal law makes it a crime to break up transactions into smaller amounts for the purpose of evading the CTR reporting requirement and this may lead to a required disclosure from the financial institution to the government. Structuring transactions to prevent a CTR from being reported can result in imprisonment for not more than five years and/or a fine of up to \$250,000. If structuring involves more than \$100,000 in a twelve month period or is performed while violating another law of the United States, the penalty is doubled.

The following scenarios are examples of structuring.

Examples of Structured Transactions

1. John has \$15,000 in cash he obtained from selling his truck. John knows that if he deposits \$15,000 in cash, his financial institution will be required to file a CTR. John instead deposits \$7,500 in cash in the morning with one financial institution employee and comes back to the financial institution later in the day to another employee to deposit the remaining \$7,500, hoping to evade the CTR reporting requirement.

2. Jane needs \$18,000 in cash to pay for supplies for her small business. Jane cashes a \$9,000 personal check at a financial institution on a Monday, then cashes another \$9,000 personal check at the financial institution the following day. Jane cashed the checks separately and structured the transactions in an attempt to evade the CTR reporting requirement.

3. A married couple, John and Jane, sell a vehicle for \$15,000 in cash. To evade the CTR reporting requirement, John and Jane structure their transactions using different accounts. John deposits \$8,000 of that money into his and Jane's joint account in the morning. Later that day, Jane deposits \$1,500 into the joint account, and then \$5,500 into her sister's account, which is later transferred to John and Jane's joint account.

4. Bob wants to place \$24,000 cash he earned from his illegal activities into the financial system by using a wire transfer. Bob knows his financial institution will file a CTR if he purchases a wire with over

\$10,000 currency in one day. To evade the CTR reporting requirement, Bob wires the \$24,000 by purchasing wires with currency in \$6,000 increments over a short period of time, occasionally skipping days in an attempt to prevent the financial institution from filing a CTR.

The unfortunate part of this federal requirement is that in three of the four cases presented, perfectly honest people were simply conducting private and personal business with no element of wrong-doing. In the fourth case, Bob the real criminal, was trying to avoid detection of his crime. Naturally, the intent of the law was good, yet as passed, the legislation forces enormous amounts of labor and expense onto the honest public majority. CTRs are an item audited by CCCU's regulator, the Nevada Financial Institution Division (FID). We therefore are required to comply as a course of daily business.

Detailed information is available at www.Fincen.gov.



Lifestyle

Five Fuel-Efficient 2012 Pickups

These trucks are topping the rankings with their impressive gas mileage

The new year is well under way, and automakers' 2012 models are getting more and more attention on top 10 lists across the industry. As in recent years, fuel efficiency is a hot-button issue that can help sway a car shopper's final decision. And as smaller vehicles have been doing for years, pickup trucks are now starting to reduce their environmental impact, and the rankings prove it.

The U.S. Department of Energy wasted no time comparing new pickup trucks in their 2012 Most and Least Efficient Vehicles list. Here are a few models to achieve the "most efficient" ranking:

- **Toyota Tacoma 2WD.** This small pickup boasts a 21 mpg city and 25 mpg highway rating, for a combined rating of 22 mpg. Based on 45 percent highway and 55 percent city driving, the Department of Energy estimates that Tacoma drivers will get 418 miles on a tank, and it'll cost them about \$65 to fill the tank and \$3.75 to drive 25 miles.
- **Chevrolet Silverado Hybrid 2WD and 4WD.** This Silverado's hybrid technology helps haul it to impressive mileage estimates, considering the fact that it's standard pickup size. Both the 2WD and 4WD get a combined 21 mpg rating. It'll cost you about \$75 to fill the tank, and you can expect an annual fuel cost of around \$2,300.



shopautoweek.com also released a ranking of fuel-efficient 2012 pickups. In addition to the Tacoma and the Silverado Hybrid, editor Angie Fisher highlights a few more:

- **Nissan Frontier.** Competing with the Tacoma in the small pickup truck category is the Frontier, which will get you a combined EPA rating of 19 mpg (for the five-speed automatic).
- **Ram 1500.** shopautoweek.com puts this one on their list of fuel-efficient standard pickups for its combined 16 mpg rating. The truck, equipped with a 3.7-liter V6 engine, will cost owners about \$3,216 annually in fuel.
- **Toyota Tundra.** Fisher reports that with a five-speed automatic transmission with select shift and a 4.0-liter, six-cylinder engine, the Tundra manages to get about 17 mpg combined. Drivers can expect roughly \$2,861 in yearly fuel costs.

Whether you're looking for a small or a standard pickup, hybrid or non-hybrid, there are many trucks that boast fuel-efficient features. If you're considering buying a new pickup and have any questions about financing the purchase of a new truck, give us a call or stop by.

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Lifestyle

The Story of Chocolate

Learn the history of this scintillating sweet

There's no denying that chocolate is especially abundant in store displays every February. If you've ever wondered where these nougat-, nut- and liqueur-filled delicacies came from, you're not alone. Satisfy your curiosity by learning all about chocolate.

Drinks made from ground cacao beans were important for ceremonial purposes for both the Mayans and the Aztecs, and the beans themselves were so highly valued that they were often used as currency. The Mayans and Aztecs were the first civilizations known to cultivate and regularly use the cacao bean, beginning at least 1,500 years ago. Spanish tongues had difficulty pronouncing Aztec words, so early explorers changed the Aztec drink "xocolatl" to "chocolat."

Xocolatl was a bitter drink not well liked by the Spanish conquistadors, but by adding sugar, the drink became an instant hit in Spain and throughout Europe. As European colonies in the New World grew, so did chocolate production; by the 1700s, powdered cacao beans were finding their way not just into drinks, but also into cakes, pastries and sorbets as well. In 1828, methods developed by Dutch chocolate maker Conrad J. van Houten for separating the fat of the cacao bean and treating the remaining "cocoa powder" with alkaline salts like sodium carbonate allowed for more diverse applications of the ingredient. Joseph Storrs Fry, of England, produced the first edible chunks of modern chocolate in 1849 by combining cocoa powder with sugars and then reintroducing the cocoa butter.



By the last quarter of the 19th century, chocolate making was dominated by the Swiss who made a series of advances to improve the quality and the versatility of chocolate. In 1867, Henri Nestle created powdered milk and Rudolph Lindt developed the process known as "conching," which makes chocolate smoother and more easy to use in a variety of ways. Another Swiss chocolate maker, Jules Séchaud, developed a mechanized process for creating filled chocolates.

How chocolate became the treat of choice for sweethearts on Valentine's Day is a highly debated topic. Regardless, it's a sweet that's enjoyed almost everywhere throughout the world, and one with a history as rich as its flavors.

Read more about the past, present and future of chocolate at
<http://archive.fieldmuseum.org/chocolate/history.html>.

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Lifestyle

Translating Your Pet's Body Language

Many people believe you can understand your pet by observing its signals

Have you ever wondered what your pet is thinking? Is it hungry? Angry? Happy? Around the world, animal experts and average pet owners alike have theories about animal communication.

It may be clear to you that your dog's tail wags when he or she is excited, but here are some other body language signals as observed by the Mendocino Coast Humane Society in California:

- A tail curled under, along with a head and rear lowered with an arched back may mean that your dog is worried.
- An open mouth with tail down and weight flat on feet can indicate that he or she is relaxed.
- A confident dog will have his or her ears forward while a submissive dog, or one who is feeling meek, will often have its ears flat or back.

Cats are often independent creatures, and like the Sphinx of Egypt, they emit an aura of mystery. The Animal Health Clinic of Funkstown, in Maryland, offers some guidelines for understanding your feline friend:

- While purring is usually something a cat does when happy, the experts in Funkstown believe that cats sometimes purr when in fear.
- A twitching tail can indicate that your cat is excited over something (such as a bird or squirrel), but it can also signal territorial arousal.
- Leg rubbing is part of a natural marking behavior, and your cat will attempt to cover you in his or her pheromones (from glands found on the face), so you and your environment will have a comforting scent.

Rabbits may seem like pretty passive creatures, but the folks at the Wisconsin Humane Society believe that these furry friends have a more complex communication system than we may think. Here are some of their observations:

- Gnashing of the teeth signals that the rabbit is completely relaxed, often occurring during petting.
- Thumping or tapping of the feet may indicate that the rabbit is fearful or excited. In the wild, thumping is used in burrows to announce danger to other rabbits.



No matter what type of pet you have, whether a guinea pig or a goldfish, you probably recognize certain signals and body language movements. Although every animal has a different personality, current research indicates that there is perhaps a universal set of signals that certain animals use to communicate with each other and their human companions. For more science and fascinating facts about the communication abilities of everything from mosquitoes to elephants, visit The Animal Communication Project's website at <http://acp.eugraph.com/#>.

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Lifestyle

Spring Greening

Tips for eco-friendly spring cleaning

Time to shape up and sweep up – spring cleaning is right around the corner. With all the chemicals in many cleaning products currently on the market, however, household cleaning can turn into a toxic disaster that's not only bad for the environment, but for your health as well. Fortunately, by using these eco-friendly tips and tricks, you'll be helping the world *and* your home.

If you want the ease of pre-made household cleaners, seek out brands like Seventh Generation, Method and Biokleen. These cleaners may be safe for the environment, but they'll do serious damage to the dirt and dust that built up during the winter months. If you're looking to get a little crafty while you clean, there are several items in your cabinets that, when mixed properly, make excellent, eco-friendly cleaning agents. Toss that toxic window spray and instead opt for a mixture of one quarter cup vinegar and one quart water. You can also mix in some baking soda if you want to tackle countertops and bathroom tile. Floors can be cleaned using a simple solution of vinegar and water while toilets can be scrubbed using straight baking powder. To avoid that lingering smell of vinegar, mix a bit of essential oil into any of these concoctions.

Another excellent tip for green cleaning is to ditch the paper towels. According to the U.S. Environmental Protection Agency, paper products make up more than one-third all municipal waste products. Washable cleaning cloths are eco-friendly and offer a great way to repurpose that old T-shirt that no longer fits.

Last but not least, open your windows. All winter long, people use artificial air fresheners to mask odors and replace the fresh air



they lack due to cold weather. In fact, about 75 percent of all U.S. homes use these chemically based air fresheners, many of which contain ingredients that have been linked to adverse developmental and/or hormonal impacts. Not only that, indoor air in homes tightly-sealed against winter's cold air can become pretty fouled with cooking fumes, off-gases from furniture and carpeting, dust, etc. Now that the days are getting a bit longer, open those windows and bring some fresh air inside.

They say a clean home is a happy home, but also remember that an eco-friendly home makes for a happy planet. Use these simple tips and you'll be able to keep your house, and your planet clean this spring.

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