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The Latest

Why Throw Away Your Money? Save with Sprint!

Sprint Credit Union Member Discount Plan

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 **CCCU member**. **Ask to be a part of the NACUC_ZZM Corporate ID savings plan.**
- Click **www.LoveMyCreditUnion.org/Sprint**
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

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

Getting Ahead

Don't get car-scammed

How to recognize a vehicle scam attempt on Craigslist or eBay

Sure – the ad is free . . . and there are millions of potential buyers. However, if you're looking to buy or sell a car on the internet these days, there are some dangers to watch out for. Individuals also make private vehicle deals, where a member finds a used car advertised in a newspaper or online and buy it directly from the seller. Members Auto Concierges Dan Edelman and Matt Haugh recently provided some advice for members who are in the market for a vehicle.

"Buying from a dealer removes a lot of the fraud concerns, because dealers are licensed and inspected by the state of Nevada," said Edelman. "A legitimate business will still be there for support after your deal is complete." Members Auto Brokerage (MABS) is a state licensed auto dealership, wholly owned by CCCU. "We're a non-profit credit union, so our interests are in getting the best and right deal for the member," he commented.

"The credit union will gladly assist with the loan needed for a member's purchase. We just want to make sure you get the value you pay for," commented Matt Haugh, MABS concierge at the Tenaya branch. "Internet deals are highly exposed to fraud, whether you are buying or selling. Be sure you know who you're dealing with, and whether the vehicle even exists."

CCCU provides the following information for you, related to internet vehicle traffic for used cars. Be very careful as you make the deal. Do not rush into it. Fraud often involves an element of urgency because the bad guy wants you to pay – or buy – before you realize it's a scam.

Craigslist offers the following cautions: Sure signs of fraud –

1. Shipping a vehicle to you is suggested by seller
2. eBay Motors or another intermediary is specified by seller
3. Payment by Western Union or a money wire is requested
4. Price is unusually low (fraction of blue book value)
5. Never use Western Union or wire transfer to pay for goods - only a scammer will ask for this, and any funds sent will be lost
6. Do not buy vehicles sight-unseen, regardless of low price. The vehicle does not exist, and any money you send will be lost.
7. Stories about divorcees or departing servicemen needing to sell quickly at a low price are generally fraudulent.

If you see these tell-tale signs, avoid them. Offers to ship a vehicle are virtually 100% fraudulent.

Furthermore, eBay has no involvement in Craigslist for sale ads, and any eBay or similar emails or web pages you may receive that way are fake.

Naturally, some deals advertised on the internet are legitimate and CCCU has helped such buyers with their loans. CCCU Financial Services representatives (702-228-2228 option 3) can provide loads of good advice about making your dream deal.

However, there is one caution that is always true: If a deal sounds too good to be true, it probably is!

More information is available on Craigslist about scams at this location:

<http://www.craigslist.org/about/scams>

More information on auto scams is provided by eBay at this address:

<http://pages.motors.ebay.com/buy/security/index.html>

Your MABS concierges:

Dan Edelman - Windmill and I-215 Branch

Office 702-939-3227
Mobile 702-576-1020

Matt Haugh - 2625 N Tenaya Branch
Office 702-939-3145
Mobile 702-249-5478

Main number: 702-939-3115



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News & Events

Windmill Branch re-model complete

More lobby space and offices for Financial Services

The days of dust and visqueen are over. The branch remodel is complete. Also, the days of waiting for a desk space to sign a loan are over for our members at the Windmill branch. The work, done by Al Jesky construction company of Las Vegas, was done in record time. There was minimal disruption to the lobby and members passing through.

"It's a busy branch and we are very pleased with the results," said Windmill Branch Team Leader Denise Spina. The unused reception desk was removed, and two new offices were created in the same amount of space. In addition, the mortgage office was altered so that members can enter from the Teller Line area and still have a private space to discuss their business.

"Even the hallway between the front office and the teller area seems bigger, even though it isn't," said Terri Kight, Financial Services Representative. "I'm so glad we have the improved accommodations for members wanting to sign loans, or open new accounts."

There are now four office spaces at Windmill for Members Auto concierge Dan Edelman, two Financial Service Representatives, and our newest mortgage Loan Officer, Adam Ballner. By using existing space, the financial impact was minimized while making more usable space within the building's footprint.

Members are welcome to stop by for business, or to just get a look at the new branch design. Bring a co-worker or family member and sponsor them for membership in the greatest credit union in southern Nevada.



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Lifestyle

The Top 10 Happiest Jobs

Did your occupation make the list?

Last year, Forbes.com featured a report by the National Organization for Research at the University of Chicago ranking the “happiest” jobs. Some may surprise you, and of course, there are exceptions to every rule. Nevertheless, the list is worth checking out.

The top 10 happiest jobs:

- Clergy
- Firefighter
- Physical therapist
- Author
- Special education teacher
- Teacher
- Artist
- Psychologist
- Financial services sales agent
- Operating engineer

Many of these jobs are perhaps most enjoyable because they involve helping others. Other occupations to make the list, like author and artist, often allow individuals to express themselves and sometimes even make their own hours.



Curious about the 10 most hated jobs? Electronics technician, marketing manager and law clerk made the list. See all of them at www.forbes.com/sites/stevedenning/2011/08/11/think-your-job-is-bad-try-one-of-these.

Whether you love your job or are looking for a change of pace, it's always interesting to see how others rate their happiness at work. Enjoy “10 Happiest Jobs” in pictures at www.forbes.com/pictures/egee45hff/clergy.

Lifestyle

Eco-friendly Baby Products

Go green with these items for your little one

Parents have a lot to consider when buying items for their new baby, and more and more moms and dads are choosing eco-friendly products. Synthetic toys can contain harsh chemicals, and disposable products (like diapers) take their toll on the environment. If you want to go green with your baby, check out these gems:

- Skip Hop's line of **Versa diaper bags** lets you carry everything you need. The bags are BPA-free, PVC-free and phthalate-free, so all your items stay clean while on-the-go. Other features include eleven pockets, water-resistant linings and even an expandable center. Shop online at www.skiphop.com.
- Pacifiers are handy for keeping your baby calm and content, and it helps to know that the ones you use, along with related accessories, are completely non-toxic. For something fun and safe, take a look at Haba's **Teddy Pacifier Chain**. Your baby will love the bright colors and smiling teddy bear, and you'll love that it's made with natural, water-based, non-toxic lacquers. Learn more at www.oompa.com.
- While Safety 1st offers a variety of great childcare products, their Nature Next line is getting positive reviews in particular. The **Nature Next Booster Seat** is made from 50 percent bio-plastic, a new generation of plastics developed from renewable plant resources. In addition, the factory that makes the booster seat is a zero landfill facility that reuses more than 99 percent of its plastic manufacturing waste. See more Nature Next products at www.safety1st.com
- Due to recent concern over the chemicals in plastic bottles, Lifefactory has created a line of **glass baby bottles**. All bottles are covered with a colorful silicone sleeve for easy gripping, and both components are 100 percent free of known toxins including BPA, phthalates, polycarbonates and PVC. The sleeves are made with medical-grade silicone and do not contain any plastic or latex. Check out all the colors and styles at www.lifefactory.com.



Many eco-friendly products for babies come in a variety of sizes, colors and more, so you can pick one that fits your style and budget. You'll get extra satisfaction from knowing that not only is your baby safe and sound, but that you're doing your part to protect the environment, as well.

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Lifestyle

Choose Your Food Wisely

Strange side effects from every day foods

You already know that eating ice cream too fast causes brain freeze, but there are plenty of other foods, like grapefruit, carrots and coffee, that can also cause some rather interesting after effects.

Grapefruit is often heralded as one of the healthiest foods to start your day with; it's full of vitamin C and antioxidants, and has been proven to help lower cholesterol. For some, however, it may actually do more harm than good. If you're on a prescription drug regimen, you may want to forgo the fruit altogether. That's because grapefruit blocks enzymes in the small intestine that help to regulate drug absorption. If you consume grapefruit while on certain medications, you may end up digesting a larger dose. While that may not be a big deal for some prescriptions, it can be fatal for others. It is recommended that you talk to your doctor and find out if this super fruit is a super don't.

Many people rely on coffee to get them going in the morning and stay alert throughout the afternoon, but just like Grandma always said, "You can have too much of a good thing," especially if you're also highly stressed. We all know that coffee can cause increased heart rate and insomnia in some people, but did you know that if you're already under a great deal of stress, it can make you more likely to hear things that aren't there as well? An Australian study had participants listen to white noise and pay attention for snippets of Bing Crosby's *White Christmas*. People who drank five or more cups of coffee a day and reported being under the highest levels of stress were pretty sure they had heard the song. Problem was, the song was never played. Neuroscientist Simon

Crowe, from Australia's La Trobe University, led the study and said that caffeine, when consumed at high levels and combined with high stress, can make people "more likely to 'overreact' to the environment – i.e., to hear things that just aren't there."



A 2006 study held at Charles University in Prague examined the impact of red meat consumption on "body odor attractiveness." Researchers looked at two control groups of men – those who ate red meat and those who didn't. After a two-week diet, samples of the scents emitted from their bodies were collected and presented to 30 women. Overwhelmingly, the women preferred the smell of the non-meat eaters.

According to a study published by the journal *Evolution & Human Behavior*, there is a direct correlation between one's levels of carotenoids and one's perceived attractiveness. Scientifically

speaking, it has to do with color pigments. Certain foods such as plums, apricots, kale, spinach, sweet potatoes and carrots, contain pigments called carotenoids that will give your skin a yellow tint. The UK study showed that the warm “glow” obtained after just two months of generous carotenoid consumption made subjects seem more attractive and healthy to study participants.

Always consult with your healthcare provider before consuming something that you think might have a strange reaction with your body or current medication. While some foods may cause unfavorable effects, there are plenty that can help you feel and look your best – so find out what works for you.

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Lifestyle

Top 5 Cars for Seniors

Enhanced technology and comfort help older drivers stay safe on the road

For many seniors, being able to drive is an important part of staying independent and active. And luckily, there are a variety of vehicles that accommodate individuals who may have restricted mobility and reduced visual acuity. Here are five vehicles that experts say are perfect for aging drivers:

1. **Mazda5.** The Mazda5, particularly the 2010 model, got the attention of *AOL Autos* for several reasons. First, the van features a nearly unobstructed all-around view; the small windows located near the side-view mirrors also help drivers see what's just ahead of the vehicle when parking. Large front-door openings provide plenty of room for getting in and out of the van, and the sliding rear doors require little strength to move. There's plenty of room for walkers and canes, and the front seats are at a comfortable height for shorter individuals.
2. **Nissan Cube.** Although funky enough for younger generations, the Cube is also great for seniors. In addition to the Cube's accommodating seating positions, its swing-out rear cargo door is easier for many people to operate than a hatch. Drivers also get great visibility with the Cube.
3. **Toyota Venza.** *AOL Autos* praises the Venza for its easy-to-read instruments, excellent outward visibility and optional power rear hatch. Purposefully narrow rocker panels also help drivers and passengers enter and exit the Venza safely.
4. **Toyota Avalon.** *Kiplinger's* approves of the Avalon, especially the 2011 model, thanks to its eight-way power driver's seat with power lumbar adjustment features. With driver's seat memory option, both driver and passenger get these power features and heated seats. The dash control area is large and easy to use, and a backup monitor comes standard in the rearview mirror.
5. **Mercedes-Benz E350.** For those who love luxury, the E350 offers plenty. *Kiplinger's* gives this Mercedes-Benz high points for seats that adjust 14 ways and for standard Attention Assist technology. Seniors may also want to opt for the Driver Assistance Package, which adds active



blind-spot and lane-keeping monitoring.

While some older drivers find a wide variety of vehicles to be comfortable and accommodating, there are many who require features like large instrument panels and wider spaces in which to maneuver. Fortunately, there are numerous options for seniors who love being behind the wheel. Contact us if you're thinking about upgrading your car and let us walk you through our financing options.

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