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# The Latest

## President's Message

### 2012 shows great improvement for Clark County Credit Union

We are pleased that 2012 has been a much improved year for Clark County Credit Union, even as the economy in Nevada continues to limp along a perceived bottom. The credit union has maintained positive net income for 20 months in a row and net worth has been steadily increasing, improving the credit union's financial health and strength.

Net worth, which bottomed at 6.4 percent in July of 2010, increased to 7.85 percent as of the end of June 2012. We anticipate this upward trend to continue as we rebuild our net worth back to 10 percent, the level we previously maintained prior to the collapse of the economy. As another evidence of the improved strength of the credit union, we have hired new employees to help with increasing loan demand. Those hired this year are the first new hires we have made since 2008 and we are pleased to have them join our great team of employees dedicated to serve you, our members.

One large concern I have for the Nevada economy is the inability to get real estate moving. A backlog of needed foreclosures must be addressed by the State legislature, so that the residential real estate market can move again unencumbered by non-market forces that keep homes off the market.

The credit union remains highly liquid, meaning we have money to lend at rates that are lower than they have been in decades. If you have the need to purchase a vehicle or a home, we are ready and able to help meet your needs. Your family members and co-workers are invited to join us also. We thank you for remaining with us during this difficult time. Those of us employed by the credit union consider it a great honor to be of service to you, our members.

Thank you for your business.

Wayne Tew  
President/CEO



**Wayne Tew, President/CEO**

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## The Latest

### **Henderson's Creson Oakley takes new assignment as Member Financial Services Supervisor**

**Welcome Tracy Webb; new Henderson Branch team leader.**

Have you ever noticed how things can change, yet stay the same? Well, it's kind of like that at the Henderson Branch these days. There is a new team leader, yet she is someone who has been there all along, anyway. Congratulations to Tracy Webb who recently advanced from the teller line to take over the team leader slot from her former supervisor, Creson Oakley.

During July, the call went out among CCCU employees for someone to take on a new role as Financial Services Supervisor. Creson applied, and her experience with member loans new accounts and documents, plus her strong leadership abilities, helped her rise to the occasion and receive the advancement in that department.

Creson is a life-long Henderson resident as well as a long time CCCU employee, having started in March of 1992. "I was just a baby, of course," she laughingly commented. She started as a teller, then went to Flamingo as a member service representative for about a year, then back to Henderson as branch manager in January of 1995.

With a ceremonial transfer of the keys to the vault (the photo attached shows how ceremonial this really was) Creson took on her new duties and Tracy assumed the duties of Henderson team leader.

Webb started as a teller for CCCU at the old Sahara Branch in 1987. She also worked as a Courier, then in New Accounts and later took the job as Lead Teller at the Downtown branch on 4th Street in 1990. After a break, she returned in 1994 for a couple years as a teller at the old west Sahara Branch. Returning again in May of 2005, she returned and is now in her 13th year of service to CCCU.

"I've met a lot of members over the years and would say that helping them every day is my favorite part of the job," said Webb. Her likeable personality and friendly smile help her fit right in with the Henderson Branch staff.

When asked about her new role in Member Financial Services, Oakley said, "I'm really enjoying it so far. Many challenges lay ahead. I'm learning a ton of new things about better ways to do business. It's a great group of people and I hope to help guide them. We want all our members – new and old – to receive great loans and quality membership service."

Stop by and say hello to Tracy and the rest of the Henderson team, as well as another familiar person, Yron Kachinsky who was team leader at the CCCU Flamingo Branch for many years. Yron, who lives nearby the Henderson Branch, was happy to transfer from the Tenaya Branch in the northwest Las Vegas valley. A short drive to work beats a long commute every day.

A full list of CCCU branches in the Henderson/Las Vegas valley can be found on our website at: <http://www.ccculv.org/home/abo/hou>.



**The Henderson Branch staff: Katy Kilby, Josh Pasene, Regina Guzman, Diane Workman, Tracy Webb and Yron Kachinsky**

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## Getting Ahead

### **Paula Mitchell - Buying a new car the hassle-free way!**

**This time, call your Members Auto Representative at CCCU.**

Paula Mitchell, a CCCU member, recently needed to upgrade her transportation. She was looking for a fair deal and called CCCU to begin her shopping process. At Members Auto, she was able to purchase a new Toyota Camry and she did it without the hassle. MABS Concierge Dan Edelman, helped her to decide quickly and ordered the car at a great price with the options she wanted.

Buy your next new or used car the credit union way. With MABS, you can skip the hours of time and hassle at a dealership, and buy from your trusted credit-union owned auto supplier. Get what you want. Members Auto can sell you any make, model, option or color of new vehicle, or put you in a quality used vehicle, often traded in by a CCCU member. For information and a list of available cars, call 702-939-3115 and ask for Dan Edelman (Windmill Branch) or Matt Haugh (Tenaya Branch), or visit <http://www.membersauto.com/>.



**Paula Mitchell and her new 2012 Toyota Camry**



# Getting Ahead

## How to Spot an Investment Scam

### Don't get caught

Investment scams and fraud run rampant in the financial sector. In 2011 the FBI pursued 726 corporate fraud cases that tallied more than \$1 billion in losses to public investors. Though some of these cases involved bribes, insider trading and tax violations, others were for various misrepresentations that enabled individuals to scam investors and the market as a whole.

No matter how much or little you have or how experienced you are in financial matters, you could potentially be the victim of an investment scam. To help you identify a shady deal, we've compiled this list of indicators:

- **Scam artists often act impressed by their mark's knowledge and experience.**

According to Stanford University psychologist Laura Carstensen in an interview with CNN.com, the average victims of investment scams are educated males with some financial knowledge. This knowledge tends to make would-be victims overconfident about their ability to sniff out scams, which actually makes them likelier victims. When advisors or companies defer to and excessively compliment a potential investor's knowledge of finances, it could be a tipoff that they are working to bolster that individual's



confidence in order to make him or her feel better about the decision to take advantage of their scam and to ask fewer questions, especially those that might expose the limitations of his or her financial knowledge. Unless you have an extremely strong background in finance, your financial advisor or manager should know more than you do.

- **Scam artists want you to hurry.** Often when someone has an investment deal that must be acted on *immediately*, he or she is using the appeal of scarcity to entice investors and discourage them from asking too many questions. If you feel rushed to hurry up and get in on a good deal, it could be a sign of an investment scam.
- **There is absolutely, positively, completely and totally no risk.** Every product, from fixed to variable, government-backed bonds to mutual funds to CDs, has a risk. The risks may not be tied to market performance but may instead be interest-rate-related, bank- or insurance-company-failure-related, and so on, but rest assured, they are there. Any advisor who has a no-risk product likely also has an investment scam.

- **They are hesitant to share details until you buy in.** The goal of many investment scams is simply to take your money. When an advisor or company is more focused on getting your investment than it is on sharing the details of the vehicle or answering your questions, this could indicate that it's a scam.
- **The scammer talks more about *who* than *what*.** Sometimes scammers will try to woo potential clients by name-dropping their other investors. If you are being told more about who invests in the product than what the product actually is, that could indicate that it's a scam.
- **You don't understand it.** If you don't understand how your potential investment works, what the risks are, how it makes money or how the reporting is conducted, it may be a scam—or it might not be. Either way, you should stay away from products that you don't completely understand so that you can avoid not just scams but also bad investment decisions.

One of the unfortunate truths about financial scams is that they are often successful because the victims allow greed, hubris and/or the appeal of exclusivity to cloud their better judgment. One of the best ways to avoid being a victim of an investment scam is to stay practical, inquisitive and tempered about your approach to investment decisions. If you have questions about investing and dealing with scam artists, give us a call or stop by.

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## **TIMET - a Select Employer Group of CCCU.**

### **Craig Fraley, CCCU's Marketing Director, meets long time employees.**

"I used to go hunting where Green Valley is now," remarked LeRoy Helms. "And duck hunting in the swamps down at the Vegas Wash." "Remember the old race track? We had a Chevy Nova that we used to race over there and down at the Stardust racetrack, too," commented Sally Canada. "I remember the day they brought the jet-car in to the track and blew all the asphalt off the surface," laughed LeRoy in response.

This was the pleasant sort of conversation elicited by CCCU's Marketing Director, Craig Fraley at his most recent visit to the TIMET plant in downtown Henderson.

This year is LeRoy Helms's 52<sup>nd</sup> year as a TIMET employee. "It was Titanium Metals Corporation when I came on," he said. Helms works as a Reclamation Operator, recovering and re-processing titanium metals and parts to make full use of the raw and finished materials the plant generates.

He came to Henderson with his family in 1942 and eventually graduated from Basic High School. While working at the old Henderson Furniture Store on Water Street, he decided one day to enlist in the US Army, where he learned missile electronics. After returning from his enlistment, he went to work at TIMET and has been there ever since.

Both Helms and Canada remember watching mushroom clouds from the A-bomb tests out at Mercury (north of Las Vegas) from the school bleachers. And both had fond memories of the old places downtown, like the FrostTop Drive-in from the 50's and 60's.

Sally Canada has enjoyed her 46 years working at TIMET. "I started June 3 of 1963 as a switchboard operator. We actually used one of those boards where you plug and pull those long wires to connect the calls," she said. "And I graduated from Basic High School, too," she added.

Now working as a Senior Administrator, Canada also gained her early experience in the office as a secretary and even tried out a very intense job briefly running a furnace. "It was during the strike of '93-'94. They asked me if I wanted to try to run the Double Melt Furnace and I said, 'sure, I'll give it a try.' Well, I worked from 6pm to 7am, 7 days a week for months. It was tough, but I did it. When the strike was over, they asked if I wanted to stay on and I said, 'No – I'd like to go back to the office,'" she laughed.

Formerly addicted to RV-travel and vacationing in the US, Sally now enjoys staying at home with her

seven dachshunds, playing with them and working on home and yard improvements. An early riser, she is usually up at 2:00 a.m. with the dogs and leaves before sunrise for the long commute from NW Las Vegas to the plant in Henderson.

Both Canada and Helms are dedicated employees who carry with them a treasure trove of plant knowledge and experience.

Fraley's previous visit with Donna Zindash in the HR office led to a discussion about how long both TIMET and CCCU have been a part of the Henderson community. Fraley regularly visits the plant and keeps the membership brochures in stock so that all interested employees may join if they wish. CCCU is closed to the public, however TIMET and the City of Henderson employees are eligible for membership.

"So when will you retire?" asked Fraley of Canada and Helms. "When I'm ready. Right now I love my work and don't mind the daily drive, so I'm staying," answered Canada. "When I get around to it," responded Helms.

Editor's note: CCCU values the relationships built with our Select Employer Groups (SEG) and invite all members to suggest credit union membership to their direct family members and their co-workers. A comprehensive list of eligible SEGs may be found on our website at: <http://www.ccculv.org/home/who> .



**Craig Fraley meets with Donna Zindash, HR Manager for the TIMET plant in Henderson**

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## **New Upgrades to home banking coming.**

**More features, new design – easy to use.**

Many CCCU members have now converted over to our new home-banking and mobile banking platforms, thus saving themselves the grind of commuter driving in the Clark County metropolitan area.

Watch in the next few weeks as a new version rolls out to make life even easier for you. New upgrades are coming that will allow new member applicants to apply for new accounts online. You'll also see a new website design and more features for you to find information about CCCU services.

Get started today, by clicking: <https://www.ccculv.org>. Click 'DEMO' in the top left corner and start your way to freedom from the commute, and freedom from the teller line wait.

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## Lifestyle

### Giving Your Kitchen a Facelift

#### A little change can go a long way

You're in your kitchen every day, whether you want to be or not. Some enjoy cooking, others don't. To put that spark in your cooking routine, how about spiffing up your kitchen? You don't have to win the lottery to give your cooking space a little bit of a face-lift.

##### **It doesn't have to be big**

Sparkling up the appearance of your kitchen can be as simple as adding hooks to walls, cabinets or the pantry door. Why would you want to do that? The answer is easy. It will take clutter out of your drawers by adding extra storage space. Hang dish towels, pot holders, mugs or utensils on these hooks. You'll be amazed at how much more space you'll have in drawers and on shelves, and for very little cost.

##### **It can be big**

Though not as expensive as remodeling the entire kitchen, changing out your countertops can make a big difference. Many modern laminate countertops are made to look like marble but without the high price tag, and they're easier to keep clean.

##### **Another small change**

For another change that is low in cost, consider switching out your cupboard handles. The job will take no more than a few hours, depending on how many cabinet doors you have, and it's something you don't have to hire a contractor to do. Do it yourself with handles you can pick up at a kitchen remodeling store, hardware store or big-box retailer. For even more change, swap out the cupboard hinges to match the new knobs. The possibilities are endless.



##### **Lighting**

Take a good look at your kitchen space. Do you have enough lighting to see what you're doing? Probably. But putting in a new fixture or two will dress up your kitchen and brighten the space. Again, hardware stores and do-it-yourself (DIY) stores carry relatively inexpensive light fixtures. Installing lighting underneath your cupboards can accent the cupboard and countertop area inexpensively.

##### **How about those cabinets?**

Okay, you don't like the cabinets? Well, there are several options for you. The most expensive is to tear them out and replace them. A less expensive option is replacing the cabinet doors to give your kitchen a whole new look without spending a large amount of money. And if you're handy with tools, it's a job you can do yourself.

Giving your kitchen a face-lift can be a simple DIY project where you add small touches or replenish worn-out areas, or it can be a complete overhaul with new appliances, countertops and flooring. The good news is, you can choose the option that fits your style and budget.

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## Lifestyle

### Five High-Tech—Yet Affordable—Vehicles

**You don't have to break the bank to get cool technology for your car**

It's not just luxury cars that have all the high-tech gadgets. All sorts of vehicles—in all price ranges—are sporting impressive technology options. From information to entertainment features, there's something for every need and want. Here are five affordable vehicles with outstanding available options:

- **Ford Focus.** Edmunds writes that in addition to space-efficient design and great driving dynamics, "...the front-wheel-drive Focus also offers an impressive list of standard and optional features, especially some with a high-tech aura, notably the latest hands-free Sync connectivity (there's a big central control knob and a touchscreen)."
- **Nissan Juke.** The Juke backs up its futuristic exterior with plenty of innovative cabin elements. In addition to the Bluetooth® phone system and rear-view monitor, you can get Nissan's I-CON (Integrated Control)—a display that lets you adjust your steering and transmission settings for Normal, Eco or Sport driving. The screen also has gauges that show your turbo boost and g-force loads.
- **Dodge Avenger.** Dodge's patented Uconnect system synthesizes all of your car's multimedia and communications features. Whatever you plug in, from a USB-connected device to a smartphone, Uconnect offers an easy-to-use touchscreen dashboard for controlling everything. You'll get Web access as well.
- **Hyundai Veloster.** Hyundai's Blue Link telematics system is impressive no matter which tier you choose. The Blue Link Essentials package offers features including geo-fencing and vehicle diagnostics, many of which can be accessed online or with a smartphone app. The Guidance package includes turn-by-turn navigation with voice-search capability and an Eco-Coach function to help drivers maximize fuel economy.
- **Scion iQ.** Editors at CNET.com were pleased with what the iQ has to offer: "The iQ is the first Scion model to sport the new line of cabin electronics, with head units from Pioneer that are a vast improvement over the previous generation of technology." Drivers can connect their iPod library or enjoy Pandora integration on a large screen that makes browsing and selecting songs a breeze.



These days, you don't have to spend a fortune to get high-tech tools in your vehicle. And with the

array of options out there, you can find exactly what you're looking for in a technology package. Contact us today and we'll help you find the right loan for whatever car you choose.

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# Lifestyle

## Eco-Friendly Retailers

### Businesses that cater to conscientious consumers

As more consumers become concerned about the environment, many companies are stepping up to meet the demand for natural products. Consider these companies that are taking green living to a whole new level.

#### Live a lush life

Lush Products is paving the way in natural products made with organic ingredients. This innovative cosmetic company produces everything from face lotion to shampoo using organic fruits and vegetables. Lush takes environmentalism one step further by guaranteeing its line of products is not tested on animals. The company also uses as little packaging as possible, and some products go “naked” and have no packaging at all. Visit [www.lushusa.com](http://www.lushusa.com) for additional information.

#### Turn waste into taste

Turn garbage into a fashion statement with a bag from Urth Bags. This company takes items that would normally be thrown into a landfill (juice boxes, magazines and more) and turns them into wearable art in a variety of hand-crafted handbag styles. Urth Bags also gives back to the community by providing work for women who are willing to learn new skills. Additional information can be found at [www.urthbags.com](http://www.urthbags.com).

#### Learn to be lean

After looking unsuccessfully for years for a practical home to downsize all of his possessions, Jay Shafer decided to build one himself. Concern about limited environmental resources led Shafer to develop the “Tumbleweed” house and market it to families turned off by excess. Tumbleweed, the Tiny House Company, now carries a number of small homes in varying styles and sizes. Visit [www.tumbleweedhouses.com](http://www.tumbleweedhouses.com) for house plans.

#### Go green

Whether you're upgrading your Tumbleweed house or a house of more ample proportions, Green Depot is the place to go. With stores across the country, Green Depot's goal is to provide a retail space that makes environmentally-sound construction materials accessible and affordable. The Green Depot offers everything from construction equipment to home products (like canning jars). Learn more by visiting [www.greendepot.com](http://www.greendepot.com).



**Live local**

If you live in an urban area, try visiting one of the vegetable trucks popping up around big cities. In an effort to provide fresh foods to underserved areas or "food deserts," companies like VeggieMobile ([www.cdgc.org/VeggieMobile.html](http://www.cdgc.org/VeggieMobile.html)), Fresh Moves Mobile Produce Market ([www.freshmoves.org](http://www.freshmoves.org)) and Peaches and Greens ([www.centraldetroitchristian.org/economic-development/businesses/peaches-greens](http://www.centraldetroitchristian.org/economic-development/businesses/peaches-greens)) have taken to the streets to bring fresh food to residents who do not have access to healthy choices. These companies work with local farmers to provide produce at prices just above wholesale. Check your phone book to see if there is a vegetable truck service near you.

Creating a healthy environment starts with a conscious choice. Research the companies where you shop to see if their social goals align with yours.

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