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## The Latest

### **Members Auto makes buying a car stress-free**

#### **A new car was just what she needed.**

Ask new CCCU member Eunice Leon Guerrero and she will happily tell the story of her own car-buying experience at Members Auto/CCCU. "My representative, Dan is an amazing gentleman. He made it all so easy and stress-free," she said. Eunice is one of over 50 CCCU members to buy a car the credit union way during the month of August. She LOVES her 2007 Hyundai Elantra.

"I've been all over town and also to California in it," she recounted. "I would recommend Members Auto to everybody. The whole deal took only 45 minutes from the time I arrived to pick it up, signed the papers, and received the keys from Dan."

Eunice, who works at an MRI facility, said she joined the credit union recently after a friend told her that since she works in the medical field, she was eligible to apply for membership. Although she didn't need to be a CCCU member to purchase her new car from Members Auto, her membership made the loan process easy and stress-free, too.

#### **His name is Craig.**

It's a simple and quick story. He called CCCU's Financial Services office (702-228-2228) to open a new account. He mentioned how his Mustang was totaled and that he had been without a car for over 2 weeks. His member representative, Christine, transferred him to Matt Haugh so he could help.

The next day, Matt picked Craig up at his house in a 2005 KIA Sportage. Craig test-drove it to the Tenaya branch where he signed the paperwork, opened his account and signed his loan docs all in under an hour. Actually, it may have taken an extra 30 minutes, because Craig was so excited, he kept Matt busy with conversation about how great the service is.

Matt reports that Craig is still so excited about his experience, he comes into the credit union almost weekly just to say hello. He has also referred a number of people to open accounts because he loves how well CCCU takes care of members.

Thank you, Eunice and Craig for your business. We loved helping you.

You, too, can get what you want without the dealership hassle. 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), Matt Haugh (Tenaya Branch), or visit <http://www.membersauto.com/>.



**Craig and his 60-minute-deal 2005 Kia Sportage**

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# Getting Ahead

## Pre-Qualification or Pre-Approval?

**What's a borrower to do? Here's help from CCCU mortgage experts . . .**

Furthermore, some properties will force conditions on the borrower or the loan that may disqualify them from the purchase. In addition, realtors – both yours and the seller's - will want to see that you're committed to actually buying a home, rather than taking up their time by just shopping.

Here's where a pre-qualification or pre-approval letter comes in. Often, the realtor will have a mortgage contact they will recommend. Choose wisely, you don't have to borrow with the realtor's friend. You have the power to choose your own mortgage agent.

### **Pre-Qualification – the first step**

If you decide to finance your home purchase with a mortgage, you'll need to be pre-qualified first. A 'pre-qual' doesn't carry as much weight as a pre-approval. It is, however an indicator to you and your realtor that you have the capacity to move ahead and talk serious business.

A pre-qualification is a simple exam with your lender to see what you can afford based on your income/debt levels (debt-to-income ratio), assets, down payment, employment history, credit score, etc. Pre-qualifications can be completed very quickly with your non-profit credit union Mortgage Loan Originator (MLO). It will provide estimated figures and get you started. You'll be able to gauge how much you can qualify for if you make an offer and then apply for a home loan.

### **Pre-Approval – a good indicator**

A pre-approval letter is a written, conditional commitment from your lender that declares you are pre-approved for the mortgage financing in question. To get this far, you must fill out a loan application, supply verified income statements, asset declarations, proof of employment, pull a credit report and get preliminary underwriting of your newly created loan file.

This letter will state (not to the penny, but close) how much you can and cannot afford to borrow. Remember – you don't have to buy and borrow up to the limit. You can actually borrow less than the lender will lend, and less than a commissioned realtor would like you to spend. You are in the driver's seat. Stay there.

### **Be careful what you do next -**

When you have a pre-approval letter in hand, you are ready to shop seriously. However there are two important cautions that your CCCU MLO will tell you to keep in mind.

"Be patient – there will be delays," said Jonathan Hunter, MLO at CCCU. "I see frustration all the time as the borrower's chosen property turns out to have problems requiring correction. These things take time." He commented further, "Don't hurry - you'll be in the house for a long time. I can help you get the deal right."

MLO Patricia Johnson had more advice. "Don't go changing your financial picture until the whole process is done – completely done," she said. "If you start your loan and I give you a pre-approval letter, then you go shopping for a new car, that will change your credit report. Don't do that." Borrowers should check with their MLO before taking any credit action. "And don't change your employment, either," said Johnson. "Talk to me and I can help you reach your financial goal."

**Notes from CCCU member/borrowers:**

From: Matthew Koceski

Sent: June, 2012

"It was a pleasure working with Jonathan Hunter at CCCU. He was able to explain the process to me in great detail. I provided him with the required information to begin the loan process, and he was able to draft up the application and other documents within a few hours. He kept in contact with me via both phone and email throughout the process, and took the time to explain each step of the process. He was also very patient when I had questions, and responded back to me very quickly.

I had previously started the FHA refinance through another company, which was a mistake. With the other company I did not feel that there was any care to me as a consumer, but rather just my money. Throughout their process I was asked by at least 6 employees for documents I had provided to the employee before them. They were very pushy, and it was very frustrating dealing with them.

I can say that doing business with Mr. Hunter was a completely opposite experience. I was not asked for the same documents over and over again, and he dealt one on one with me throughout the entire process, and I did not feel like the turkey getting passed around the Thanksgiving dinner table. Best of all I was able to close for way less than what the (other lender's) GFE was, and cheaper than what the other company would have closed for.

I want to express my sincere gratitude for CCCU's and Mr. Hunter's help through out the entire process. My wife and I will continue to use the bank for our banking and loan needs, and will speak highly of the process to people that we know or come in contact with.

From: Dustin

Sent: July, 2012

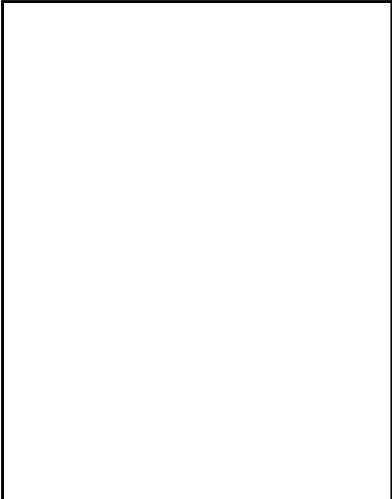
To: Ashley E. Husted, MLO

Re: Preapproval with CCCU

Thank you SO much for your patience and work ethic. It is so rare to find someone in banking willing to take the time to answer questions patiently, explain the process in detail and follow-through with what they say. You have done all of the above with a smile on your face that I can hear through the phone. :) You have a loyal customer for LIFE!



**Patricia Johnson, MLO NMLS #369667**





## News & Events

### K2 Batteries – new tech jobs for Clark County

#### Genuine ‘green’ power storage creates its own success



How about a Shelby Cobra that goes 0-60mph in under 3 seconds without a single drop of gasoline? K2 Energy built one with their batteries under its hood and it is so impressive that Carroll Shelby signed it on the dashboard!

Welcome to K2 Energy of Henderson, Nevada

CCCU Marketing Director, Craig Fraley recently visited the company's corporate and manufacturing office to learn more about their green energy efforts. K2's Marketing Manager, Lysle Oliveros gave him the high-security tour.

K2 Energy designs and manufactures rechargeable lithium ion battery cells, modules and customized energy storage systems. These cells and systems

replace old style lead/acid batteries. And at the same time, K2 lithium cells provide up to three times the energy in one third the space and weight.

"There are more benefits," said Lysle Oliveros, K2 Marketing manager. "These batteries contain no oxides, like so many standard batteries do. Oxides create heat, as in the laptop battery fires you hear about. Heat creates fire. We don't have that problem."

"Acids in old batteries corrode whatever they touch. We don't have that. We don't have lead in our batteries – that needs no explanation," Oliveros continued. He explained further that K2 battery packs are now running golf carts with five times the charge life of lead/acid batteries at one quarter of the weight.

One exciting development, in addition to battery-powered bicycles, carts and motorcycles, is an automotive system powerful enough to energize a Shelby Cobra. Its namesake, Carroll Shelby, liked it so much when he toured the K2 design that he signed the dashboard.

During the tour, K2 corporate counsel Randon Hansen pointed out a battery pack about the size of a baby crib mattress. "That unit is powerful enough to start a full-size locomotive," he commented. "We also lead the industry with our smaller zero-idle units. They are powerful enough to operate full-size hybrid industrial trucks with heavy loads." Zero-idle is a practice now surfacing in large metropolitan areas like Los Angeles, where vehicles must shut down



after 60 seconds and then start rolling immediately when the stoplight changes.

“We have a core group of really intelligent people here at K2,” said Hansen, “. . . electrical and chemical engineers, software designers, hardware engineers and more. Their talents are essential to our goal of providing energy storage. It has to be a stable supply, non-fluctuating, regulated flow and instant access under peak demand.”

Fraley commented on the addition of K2 Energy as a new SEG. “We are the official financial home for employees of several companies in the industrial technology category,” he said. “We’re glad to have them all.” Others include Zappos.com, Switch (the internet node host in Las Vegas), Molycorp at Mountain Pass, Berry Plastics, and TIMET in Henderson.

K2 Energy is located at 1125 American Pacific Drive, in Henderson. Learn more at their website by clicking: <http://k2energysolutions.com/index.html>



**Electrified transportation: motorcycles to Mustangs. CCCU Marketing Director Craig Fraley tours K2's Henderson plant with guide Lysle Oliveros.**



## Lifestyle

### Top Five Bargain Cars

These rides offer great features at an unbeatable price

Think it's tough to find a car that has all the features you want while also boasting a sticker price within your budget? Think again. In recent years, automakers have been hard at work designing value-packed vehicles that offer generous amenities without breaking the bank.

Here are a few highlights from Gayot's ([www.gayot.com](http://www.gayot.com)) list of the Top 10 Best Value Automobiles:

- **Mazda 2:** You'll get quick acceleration and nimble handling with this Mazda five-door—and all for around \$15,000. The sporty Mazda 2 can get up to 35 miles per gallon (mpg) highway as well, saving you money even after your initial purchase.
- **Kia Rio 5-Door SX:** The Rio 5-Door puts other “economy” vehicles to shame, offering a comfortable interior and capable performance, not to mention an attractive exterior that would lead you to believe the Rio costs far more than it really does. At a starting price of about \$17,000, the Rio will give drivers a solid ride at a practical price.
- **Mitsubishi Lancer ES:** Gayot likes the Lancer ES for a variety of reasons: a base price under \$17,000, reasonable fuel economy, sharp handling and more. The compact sedan packs plenty of attitude and looks ready for the racetrack—a feature many young drivers will love.



*U.S. News & World Report* recently released its 2012 Best Cars for the Money Awards. Here are two standouts from the list of winners:

- **Ford Fusion:** *U.S. News* loved the Fusion because, unlike many others in the midsize car class, it isn't boring. Editors praised the upscale interior, comfortable passenger space and available all-wheel drive.
- **Chevrolet Cruze:** Named the Best Compact Car for the Money, the Cruze impressed with its spacious interior, upscale details and incredible fuel economy (with the ECO trim).

Whether you're looking for a budget-friendly car for yourself or a family member, these cars offer an undeniable bang for your buck. Don't forget to stay smart when it comes to your auto loan too. Call us today and we'll help you finance your new vehicle while keeping your wallet fat and happy.

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## Lifestyle

### Five Movie Musicals Not to Miss

From classic literature to rock fantasy, these films offer it all

Fans of musicals have a lot to look forward to over the coming months. Hollywood plans to roll out several much-anticipated movie adaptations of popular Broadway hits, and one recently released film is now available on DVD. There's no need to travel to Broadway when you can enjoy the following musicals at your local cinema or from the comfort of your home theater.

#### ***Les Miserables***

The much-awaited movie version of one of Broadway's most beloved stage plays is finally here. Look for a film release later this year of *Les Miserables*, based on Victor Hugo's heroic tale of Jean Valjean – a prisoner-turned-mayor. This film will feature the music that made so many fall in love with the stage adaptation of this epic Hugo work. Russell Crowe, Hugh Jackman, Anne Hathaway, Sacha Baron Cohen and Helena Bonham Carter are all lending their star power. If the trailer is any indication, this one is a must-see.

#### ***Rock of Ages***

Sure to be one of the most talked about movie musicals of 2012, *Rock of Ages* takes the glam metal of the 1980s from Broadway to the big screen. This rendition of the Broadway show is sure to be popular with members of Generation X who grew up with many of the songs featured in this film. A star-studded cast that includes Tom Cruise, Alec Baldwin and Paul Giamatti should make this one of the highlights of the year.



#### ***Sparkle***

A remake of the 1976 film loosely based on the Supremes, *Sparkle* is sure to draw fans that enjoy the Motown sound. This movie features talented musical performers like American Idol winner Jordin Sparks in her first acting role, Cee Lo Green and the late Whitney Houston. The film will include songs from the original film, plus some new music.

#### ***The Sapphires***

Another movie musical releasing this year pays tribute to the Motown sound. *The Sapphires* is an Australian comedy that tells the story of Australia's version of The Supremes. The Sapphires all-girl group entertained troops in Vietnam during the 1960s. This film is based on a 2004 stage play of the same name.

#### ***Joyful Noise***

In case you missed it recently in theaters, you might want to check out *Joyful Noise*, now available on DVD. This film, starring Dolly Parton and Queen Latifah, is a light musical comedy about two small-town choir leaders who set out to win a national competition. Although it received a lukewarm critical reception, the voices of the two leading ladies make it worthwhile for gospel fans.

Hopefully these films will feed your cravings for musicals in the coming months. If you can't make it to

Broadway for the real thing, don't worry. The film versions of many musicals can be just as entertaining as the stage version and bring you just as much foot-tapping joy.

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## Lifestyle

### Yard Sale like a Pro

#### Your junk IS someone else's treasure

It doesn't take long to accumulate things you don't need anymore. Your children have outgrown their clothes, toys, crib and storybooks. There are all those record albums, videotapes and compact discs with music and movies on them that you don't use anymore. How about those old pots and pans? Dishes, anyone?

Not to worry. Someone else will want them. All it takes is a yard sale to get rid of these things while getting a return on your original investment.

Just tossing your stuff on tables outside your garage and hoping folks will stop by is not the route to a successful yard sale. There is a right way and a wrong way to do this and since you want results, let's discuss the right way.



#### **Can I even have one in my neighborhood?**

The first step is to find out if there are any laws or regulations governing yard sales in your community. A call or a trip to your local city, village or township hall will answer that question. Some municipalities require permits.

#### **Check the weather**

Look at the 10-day weather outlook. Stormy weather isn't going to do you any favors. Most people will figure garage sales are not being held if the weather is bad. Take a look before you set your date.

#### **Not your dirty laundry**

Make sure what you are selling is in good shape and clean. If it's clothing, make sure it's washed and that the customer can see what size the garment is. No one is going to buy dirty clothes, no matter what the label is. Also, they won't buy broken goods. Toss that stuff in the trash before the sale.

#### **Price it right**

Your patrons will not look at what might be valuable to you in the same way. If you're not sure how to price items, go to some nearby garage sales and see what their pricing is. People go to garage sales for deals.

#### **Be ready to negotiate**

No, the price is not set in stone. Most of your patrons will ask if you can do better on the price of your items. Be prepared for that and be willing to come down a bit, if necessary. If you are set on a price for a certain item and don't want to budge, price it a bit higher than your set price. Then you can come down to what you want.

**Signage and publicity**

"Garage Sale Today" is the appropriate sign to have on your property. Shoppers want to think this is the first day of the sale, so "Garage Sale Thursday to Sunday" only works on Thursday. Shoppers may pass you by after that because they think your stuff has been picked over.

You don't necessarily have to put an ad in your local paper. Lots of signs and a listing on a local (and free) website such as Craigslist will attract people to your sale and not take away from your revenue. It also gives you options to move the sale to another day due to bad weather.

Make no mistake. Garage sales will always be popular. Market yours like you would a small business, and you will have a popular and successful sale.



## Lifestyle

### Kauai

#### Visit Hawaii's 'Garden Isle' for the vacation of a lifetime

Kauai — Hawaii's fourth largest island and its oldest — offers much as a vacation destination. Adventurers will find plenty to explore, while those wanting to relax on the beach can enjoy more than 50 miles of white sand.

##### Stay at Grand Hyatt Kauai Resort and Spa

This luxury low-rise hotel built into oceanside bluffs overlooking Shipwreck Beach in Poipu captures the Hawaii of the '20s and '30s. Its casual elegance welcomes all types of travelers and each room features a private lanai and a marble bathroom with rain shower. Swimmers don't stand a chance on the southern-shore beach, but the many freshwater and salt pools on the property more than make up for it. The 25,000-square-foot ANARA Spa provides pampering in open-air bungalows. Visit [kauai.hyatt.com](http://kauai.hyatt.com) for more information.



##### Explore Na Pali on the Southern Star

See Kauai's northern Na Pali coast, a collection of towering cliffs and other natural wonders, from the 65-foot Southern Star catamaran. Take a six-hour tour complete with on-board barbecue and snorkeling sessions or head out in the afternoon for a four-hour tour ending with a stunning sunset. The luxurious Southern Star also goes out on private charters, with customized itineraries, menus and activities. No matter the schedule, expect to see plenty of dolphins, green sea turtles and, in December through May, humpback whales. Visit [www.napali.com/southern-star](http://www.napali.com/southern-star) for more information.

##### Relax at Lumahai Beach

Made famous in the movie *South Pacific*, this wide and sandy stretch of northern shoreline proves less crowded because of the strong currents and lack of lifeguards, which makes it perfect for a relaxing day of sunbathing. Visit [www.gohawaii.com](http://www.gohawaii.com) for more information.

##### Dine at Plantation Gardens

Chef Teri McLeod serves Old Hawaii cuisine that celebrates locally-grown vegetables and herbs, as well as traditional cooking methods such as grilling over kiawe, a native mesquite. The Koloa setting, the 1930s manor house of Hawaii's first sugar plantation, makes this one of the most beautiful and



romantic restaurants on Kauai, especially after dark when tiki torches in the gardens add to the ambiance. Visit [www.pgrestaurant.com](http://www.pgrestaurant.com) for more information.

**Hit the Links at Poipu Bay Golf Course**

Located at the Grand Hyatt Kauai Resort and Spa, this 210-acre championship course hosted the PGA Grand Slam of Golf for more than a decade. Golfers will find the shifting trade winds, five water hazards and 85 bunkers challenging, but the coastline views will soften the sting of any missed shots, as will the on-course beverage carts and refreshing cold towels. Be sure to stop by the pro shop, named by Golf Digest as one of America's Top 100.

With average yearly temperatures between 69 and 84 degrees and ocean temperatures from 71 to 81 degrees, Kauai makes the perfect vacation destination year-round.

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