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The Latest

Mortgage loan tips from your non-profit credit union lender.

Ask someone who is on your side before you sign.

CCCU mortgage loan officers are trained, licensed and experienced. To put it one way, 'they've seen it all!'

"The business is nothing like it used to be," commented Patricia Johnson, MLO. "These days, you must be very careful about signing documents and contracts. The files can be very thick and there is a lot of terminology you may never have heard before."

Here are some tips intended to help you get a fair deal and a safe, correct contract.

1. Shop around! We encourage it. Hundreds of brokers, banks and direct lenders in Clark County would like to get your business. Compare rates, fees and services, and you may save yourself lots of money.
2. Normally, there will be origination fees as part of the loan. This covers the hours of work performed by your loan officer and the unseen processors and underwriters who build your loan for funding. With all associated costs, you will receive a legally required 'Good Faith Estimate' (GFE) before you incur those costs. Watch for pre-payment penalties – most lenders do not charge them these days. Understand that if you have poor credit, you will likely have to pay higher rates and fees than other borrowers. A good loan officer will tell you what problems exist with your credit report and help you work through them.
3. "Realize that your loan will take a lot more time – and a lot more paperwork - than a car loan," said Jonathan Hunter, a mortgage loan officer with CCCU for over seven years. Much documentation is now required by federal law, and all lenders are more thorough now than they used to be.
4. Be sure you understand statements such as "No cost to you." Some mortgage companies use that expression to mean no out of pocket costs at closing. What they really mean is, they will add closing costs to your loan balance rather than require you to provide cash at closing. Make sure you understand all the fees you are paying and know whether they are added to the loan or not.
5. Keep all your documents together from start to finish. And be sure to bring your final GFE with you to the closing/funding table when you sign at the end. Every item should match up with what you were offered up front. If there are any significant differences, get them resolved before you sign the papers.
6. Review in detail the terms of the note before you sign it. Know what every paragraph means.
7. Be sure to remain current on your existing loans at all times. If you stop paying a mortgage payment on your current home, because you anticipate an early signing, you may incur late payments and dings on your credit report. The lender will raise your next loan rate, or worse – you may not get the loan after all.
8. Ask questions all along the process. If there is a term you do not understand, ask your MLO for explanation.
9. Make no major life or loan changes once you start your loan process until after the deal is signed. Don't change your employment, don't move large amounts of cash from one account to another, don't go shopping for a new car. "All of these things will show up during the underwriting and approval process and could mean red flags to the lender," cautioned

Johnson. "Work with us because we are working for you. We want you to get a great deal and to have a safely secured loan on your home."

For more information, call CCCU's mortgage department at 702 228 2228, or to apply online, click here: <https://9815361634.secure-loancenter.com/WebApp/FullAppLogin.aspx>



Patricia Johnson, MLO NMLS #369667

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Getting Ahead

Switch to Sprint and save

CCCU members can earn \$100 service credit

Credit Union Members who switch to Sprint from a competitive provider can now earn a \$100 service credit for each newly activated line of service on top of the 10% monthly discount* they'll receive for being a credit union member.

The Port-in Promotion runs from September 1, 2012 through December 31, 2012. Members can visit www.LoveMyCreditUnion.org/Sprint for details on the 10% discount* on select monthly services plans and the waived activation fee. Upon activation: members visit www.sprint.com/promo/iL29171PC within 72 hours of port-in activation to request their service credit.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.

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News & Events

Notice of Annual Meeting

Members, staff and board members assemble for the January 2012 annual meeting.

When: 5:30 p.m.
Thursday, 24 January 2013

Where: Tenaya Branch
2625 N Tenaya Way
Las Vegas, NV 89128

Results of the annual election for the board of directors will be announced at the annual meeting.

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Lifestyle

Fuel-Efficient Car Options

Many 2013 model cars can save you money at the pump

When gas prices rise, many of us take a closer look at the fuel efficiency – or lack thereof – of our vehicles. “Just how much gas money would I save,” we ask ourselves, “if I bought a newer, more fuel-efficient car, truck, minivan or utility vehicle? Moreover, how can I find the most fuel efficient vehicle in my price range?”

Luckily, a number of automobile and consumer review publications and websites monitor the offerings of all vehicles across the automobile brand spectrum for both cost and fuel efficiency. So take a look below at this (incomplete) list, organized from least expensive to most expensive – you just might find a car that suits your needs.

Ford Fiesta

Kelley Blue Book characterizes the Fiesta as “the first American in the sub-compact segment that can actually run in the same circles as the Honda Fit, Toyota Yaris and Nissan Versa. If you’re looking for a fuel-efficient small car, but you don’t want to sacrifice the interior quality or modern features usually only found on larger, more expensive cars, the 2012 Ford Fiesta sub-compact is an easy choice.”

The 2013 Fiesta (MSRP \$13,200) registers an EPA-estimated 29 mpg in the city and 39 mpg on the highway. And as far as those modern features go, *Kelley Blue Book* notes the Fiesta’s “wild interior and exterior colors, a version of Ford’s SYNC audio and communications system, electronic stability control, remote engine start and a dual-clutch automatic transmission.”



Hyundai Accent

Back in 2011, the website TheDailyGreen.com ranked the Hyundai Accent at the top of its “Most Affordable New Fuel Efficient Cars” list, and the Accent continues to rank high in the fuel-efficiency department and low in the pricing department. Says *Kelley Blue Book*, “If your limited budget has you thinking ‘used car,’ you might be pleasantly surprised at just how much new car the 2013 Hyundai Accent can get you for around \$15,000.”

With an MSRP of \$14,545 and an EPA-estimated 30 city mpg and 40 highway mpg, *Kelley Blue Book* says you’ll be getting an affordable car with great gas mileage that doesn’t sacrifice performance.

"The Accent's fuel-sipping engine isn't shy when it comes to delivering power ... and it does so without much fuss or commotion," writes *Kelley Blue Book*. "While we found little to like about the Accent's rubbery feeling manual transmission, its six-speed automatic quickly won us over, delivering smooth and precise shifts and excellent fuel economy."

Toyota Prius

Stepping into the hybrid market and moving into the \$20,000 range we find the Toyota Prius, with an MSRP of \$24,000 and an estimated mpg of 51 in the city and 48 on the highway.

The Prius, says Edmunds.com, enjoys the greatest brand awareness of all the hybrids, and it backs that up with a solid product. Speaking of the 2012 model, the website declared, "The 2012 Toyota Prius is to hybrids what Kleenex is to tissues. Other brands may offer something similar, but the Prius is what people think of when they think hybrid."

And, writes Edmunds, the Prius delivers "superior fuel economy; abundant backseat room; spacious cargo area; comfortable ride; available high-tech luxury goodies; strong safety scores."

Lexus CT 200h

With the highest combined fuel economy in the luxury market, the Lexus CT 200h is another hybrid available to buyers in 2013, and it comes from the Toyota family.

"The CT 200h is the smallest Lexus hybrid, and the first dedicated hybrid in the Lexus range," explains GreenCarReports.com. "To the untrained eye it looks like any other Lexus, but beneath the skin is running gear from the all-conquering Toyota Prius, so efficiency is built-in. That means you still get a 1.8-liter Atkinson-cycle engine twinned with an electric motor, for a total system output of 134-horsepower."

The CT 200h, coming in with an MSRP of \$31,850, gives drivers 43 mpg in the city and 40 mpg on the highway.

Nissan Leaf

Lauded by critics and customers for its performance and fuel economy, past versions of the Leaf faced criticism for their price tags, but Nissan has made it more affordable by reducing the production cost of the Leaf's battery pack.

"The Nissan Leaf is the first fully electric car that can be purchased outright, seat five people and have enough cargo space for a shopping trip. The Leaf is a real car you can buy right now, and thanks to a hefty government tax credit, it won't cost that much to do so," according to Edmunds.

The Leaf starts at \$35,200, but, according to Nissan, the final price tag after tax incentives can be as low as \$27,700. What's more, the estimated MPG-e is an impressive 106, so owners should see savings after the purchase as well.

These are just a few of the fuel-efficient vehicles available today. They might be a good long-term investment in fuel cost savings.

Lifestyle

Water Saving Tips

A few simple changes can result in significant savings on your utility bills

Conserving water saves both energy and money. When less water is used, your local water treatment plant does not have to expend as much energy recycling it and your water heater uses less gas or electricity to heat the water. When less energy is used, your electric and gas bills may be lower, and your water bill will also see a significant decrease.

Small changes lead to big results with water conservation. Try making some of the following changes to your family's water usage to reduce your water bill.

Install water-saving shower heads

Low-flow shower heads allow you to conserve water without any interruption to your daily routine. You won't notice the difference, but your water bill will, with the reduction of 2.5 or more gallons of water per shower.

Turn the water off while rinsing

When you're washing the dishes or brushing your teeth, don't let water run continuously down the drain.

Run your garbage disposal at a minimum

Operating the garbage disposal involves running the water while the disposal is doing its work. Use the garbage disposal as little as possible. Save fruit and vegetable peels for compost for your flower beds or garden, and use less water to flush those items down the drain. Throw other food in the trash can for disposal.

Run appliances with full loads

When you are using the washing machine or the dishwasher, try to fill up the appliance. Running either of them when they are not full can result in using more water than necessary. Wait until you have enough clothes to run an entire load of laundry and enough dishes to fill the dishwasher before starting the appliance. Waiting until appliances are full conserves both water and energy.

Use other equipment when cleaning outside

Using your hose for long periods of time to spray down the outside of your home, patio or driveway consumes a large amount of water. Try using a push broom to clean these areas first before spraying with the hose. If the broom doesn't do the job, use a bucket of soapy water before scrubbing. Clean vehicles with a bucket of soapy water and sponges, and then just do one final rinse.

Keep trash out of the toilet

Keeping trash out of your toilet may not save on your water bill, but it will help save the environment. Every time trash is placed in the toilet, it requires extra energy and effort to remove that trash at the water treatment plant. Plastic tampon holders, cigarettes, paper and other items must be cleaned out



at the plant, requiring extra effort and the possibility for machine breakage. Place items in a proper trash receptacle instead of flushing down the drain.

Practicing good habits with water conservation will help conserve your energy and water bills within your home, while also decreasing your environmental footprint.

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Lifestyle

Seven Tech Gifts This Holiday Season

What are the hottest new products this holiday?

When it comes to buying gifts during the holiday season, there is always one category that is interesting in terms of innovation. That category is tech gifts, as the latest gadget can be a fun and productive solution for that special someone. With that in mind, here are seven tech gifts for this holiday season.

iPhone 5

After all the hoopla, the iPhone 5 finally hit the market and consumers are scrambling to get the latest smart phone from Apple. This phone features a larger screen, sharper camera and is reportedly faster than the previous models. The phone starts at \$199, and more information can be found at www.apple.com/iphone.



Kindle Fire

The Kindle Fire represents Amazon's foray into the tablet market, as this device is useful for reading books, playing games, downloading a range of media content and surfing the Web. Models vary, but the Kindle starts at \$159. Information on this family of devices is available at www.amazon.com/gp/product/B0083Q04IQ.

Autographer camera

Sick of the same old staged pictures? The \$650 Autographer camera can hang around your neck or be clipped to a piece of clothing. This unique device functions as a sort of "intelligent time-lapse" device as it can capture thousands of pictures a day without the user having to manually take a shot. Info is available at www.autographer.com/#home.

Microsoft Surface

The tablet market continues to get new entries, and now Microsoft has joined the fray with the release of the Surface in October. This device starts at \$199, and includes a 10.6-inch screen, a full Windows operating system and a tactile keyboard. More specs are available at www.microsoft.com/surface/en/us/default.aspx.

Smarter Socks

Smart phones are used to monitor a variety of products and services these days, and now they can even monitor your socks. Thanks to technology, people can find and sort their socks with the help of an app and pair of "Socks with a Plus+," which have a built-in RFID chip monitored from a smart phone. The 10-pair starter kit costs \$189, and more info is available at www.blacksocks.com/us/smartersocks_us.htm.

Galaxy S III

The iPhone 5 isn't the only hot phone on the market, as the Samsung Galaxy S III is a popular device for those users who enjoy the Android operating system. This thin phone has a large screen and is

built to maximize sharing of content between devices. The retail price for this device starts at \$199, and more information can be found at www.samsung.com/global/galaxys3.

Roku Streaming Stick

Streaming media content from the Internet to a television has become a common practice. Now, Roku has introduced the Roku Streaming Stick. This allows people to access the vast library of Roku content by plugging this small wireless device into a smart-ready TV. The Stick will retail for \$99, and more information can be found at www.roku.com/streamingstick.

Whether it is something for work or for play, tech gifts are always fun to explore and purchase during the holiday season. If there is a buzz around a particular gift during the holidays, chances are that it stems from the world of technology.

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Lifestyle

Movies and Miniseries about Presidents

Catch a presidential flick this election year

America is known for its fascination with the life stories of presidents. Following is a list of recent or soon-to-be-released films about U.S. presidents. There is no better time to catch up on your presidential viewing than now, while the election season spirit is in the air.

***Lincoln* (2012)**

Many have often wondered: when is Hollywood going to make a great film about Abraham Lincoln? Well, soon there will be no need to keep asking that question. This movie, which delves deeply into the life of one of the nation's revered and beloved leaders, is anxiously awaited by many film fans and history buffs. It's no wonder. In addition to being about one of America's favorite figures, it's directed by acclaimed filmmaker Steven Spielberg. The film stars Daniel Day-Lewis as Abraham Lincoln and opened Nov. 16.

***John Adams* (2008)**

This outstanding HBO miniseries is a must-see for anyone interested in U.S. history. It stars Paul Giamatti as the Founding Father who very well may be the most important figure in the framing of the U.S. Constitution. While many school children speak of George Washington and Thomas Jefferson, few know of the importance of John Adams in shaping the ideas of this nation as we know it, which makes it essential viewing for adults and kids alike. Nominated for 13 Emmy awards, it's available on DVD.



***Frost/Nixon* (2008)**

This compelling film recreates post-Watergate interviews conducted by David Frost with Richard Nixon. It stars Frank Langella and Michael Sheen and was directed by Ron Howard. Available on DVD, this drama gives viewers a peek into the personality of one of our more controversial leaders.

***The Kennedys* (2011)**

This recent TV miniseries tells the story of one of America's best-known political families: the Kennedys. Greg Kinnear plays President John F. Kennedy in this historical drama that is available on DVD.

***Hyde Park on Hudson* (2012)**

This new film stars Bill Murray as beloved President Franklin Delano Roosevelt, and actress Laura Linney as his distant cousin, Margaret Stuckley. The film is about a love affair between FDR and Stuckley that took place in 1939. A little different from the other films on this list, *Hyde Park on Hudson* is lighter presidential fare and hits theaters in December.

Love 'em or hate 'em, most American presidents prove to be endless sources of curiosity. Perhaps during an election year such as this, we can explore the meaning of leadership by learning about the

trials, tribulations, triumphs and changes that have happened in the past at the hands of some of our most noteworthy elected leaders.

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Lifestyle

Avoiding Holiday Weight Gain

Try these eight simple tips to keep your waistline in check without depriving yourself

Every holiday season, we're surrounded with tempting treats from Halloween through the New Year: overflowing candy pails, lavish holiday feasts, decadent desserts, calorie-laden (and delicious) drinks. And after months of indulging, our waistlines often show it. So how can you enjoy the tastes of the season without packing on the pounds?

First, a reality check: Chances are, you'll gain only about a pound over the course of the season. Researchers from the National Institutes of Health say people often worry about putting on pounds at the holidays, but most gain only a small amount. Unfortunately, most people also never lose their holiday weight, so the pounds pile on over the years.



The best solution for weight gain at the holidays, or any other time, is prevention. The experts at the Cleveland Clinic recommend these tips for keeping your waistline in check without feeling deprived this holiday season:

- **Exercise.** Add a little extra to your exercise routine — or begin a reasonable one now — to counter extra calories from holiday eats and sweets. Try activities that get the whole family moving, like after-dinner walks, pickup football games and playing in the snow.
- **Aim for seven servings of fruits and veggies each day.** These low-calorie foods help fill you up and provide vital nutrients. To make fruits and vegetables more convenient and appealing, cut them up in advance or buy pre-cut versions.
- **Keep temptations in check.** It's often easier to avoid tempting foods than to turn them down. For example, you can stash healthy snacks instead of holiday candy in your desk at work, or avoid the break room where your coworkers drop off sweets to share.
- **Allow yourself one small holiday treat each day.** Sometimes you can't avoid temptation — or you just don't want to. You can indulge in moderation if you allow yourself up to one serving of a holiday food each day, then modify your other food intake and exercise to account for those calories.
- **Plan ahead.** If you're famished, eat a healthy snack before you head out to a holiday party. This will curb your hunger and make you less likely to overindulge in high-calorie hors d'oeuvres. You can also bring a healthy dish to a potluck to counter all the cookies and eggnog.
- **Make smart party choices.** At a party, it's important to pay attention to the quality and quantity of your eats and drinks. Emphasize low-calorie, high-nutrient foods. When you choose less-healthy items, take only one small serving.
- **Practice saying "no."** People often overeat at the holidays because they feel pressure to try every dish. Instead, eat what you want and say no politely. For example, you might say: "I can't eat another bite. Everything is so good."

- **Socialize.** Focus on catching up with your friends and family rather than food.

Remember: Holiday eating doesn't have to be stressful. Keep these simple tips in mind, and you'll be making smart decisions while enjoying all the best the season has to offer.

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Lifestyle

Lifestyle

Turkey Leftovers: Try Something New

Elevate leftover turkey with unique flavors

A hostess likes nothing better than to roast her Thanksgiving turkey and then watch her family dig into the meal with gusto. The day after all the work is over, tom turkey delivers another benefit — leftovers! While turkey sandwiches are always a favorite the day after, there are ways to elevate turkey leftovers when you try something new.

Asian turkey stir fry

Making a stir fry is a smart idea for two reasons. Not only do you change the flavor of leftover turkey to break up meal boredom, but you can also use up any leftover vegetables in your refrigerator. Use the following ingredients as a guide, but don't be afraid to substitute other food items to suit your own taste.

- Canola oil
- A couple of carrots, julienned
- Mushrooms, thinly sliced
- Snow peas, green beans or green pepper
- Fresh garlic
- Several cups of dark turkey meat, shredded in large pieces
- Turkey or chicken broth
- Reduced sodium soy sauce
- Scallions, thinly sliced, or other onion on hand
- Sesame oil
- Cilantro or parsley



Use a nonstick skillet or a wok and heat a tablespoon of the oil to a medium temperature. Add the uncooked vegetables that take the longest to cook and saute for approximately one minute. Next, add whichever vegetables are left that cook quickly, such as the mushrooms, snow peas and onions for another couple of minutes. Add a little more oil to the pan and briefly heat the ginger and garlic, toss in the already cooked leftover turkey along with the broth and soy sauce. Heat the mixture through stirring frequently, then add the vegetables back into the pan along with a touch of sesame oil. Toss to combine flavors, and serve.

Zesty artichoke heart salad with turkey

After a day of total indulgence, get back on track and make a tasty salad using leftover turkey. Try combining any of these ingredients for a yummy salad.

- Bag of arugula
- Fresh basil leaves, finely sliced crosswise
- Leftover skinless turkey breast or a dark meat mix
- Drained and chopped marinated artichoke hearts

- Chopped sun-dried tomatoes packed in olive oil, to taste
- Zest and juice from 1 lemon
- A couple of teaspoons of white balsamic vinegar
- A couple of tablespoons of extra virgin olive oil
- Salt and pepper to taste
- A tablespoon of minced fresh chives
- A handful of crumbled feta cheese

Combine the first five ingredients. Whisk together the next five ingredients to make the vinaigrette dressing. Slowly drizzle the dressing over the salad ingredients and toss them gently to combine flavors. Divide the salad into four servings, garnish each plate with feta, and, if desired, add more dressing per your taste.

Turkey leftovers can also be substituted in many dishes that call for chicken. If Mexican flavors are a favorite with your family, replace chicken with turkey meat in tacos, tortillas and quesadillas. Turkey leftovers don't have to be boring when you try something new.

