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The Latest

New Home Banking system brings new features for members

Thousands of hours in unseen labor – members will save a few moments every time they use it.

Anytime a financial institution converts their banking systems, there's always that fear of what could go wrong. But as always, there is also the bright side to the story. In this case, CCCU members received more working features and will save time managing their finances. At the same time, CCCU's member-owners will save a lot of money.

Some members experienced troubles (not totally unexpected) and some were nearly unaware until after the dust settled in the back shop. Which experience did you have? Our story here tells about a few of the changes and the results of a six-month effort to bring the new system to life.

The first thing members who use home banking on their computers or cell-phones noticed were the messages telling them that the change was coming and to prepare for a new password to enable their first log in on the new system. Nearly everyone received the message (some were out of town or unable to receive their notices). With over a month of advance notice, most members welcomed the new website on opening day, Thursday March 7.

That first day was a busy one. Phone calls came pouring in. "I could tell you brought on more staff to help members with questions," commented one long time member. Indeed – seven temporary employees were hired and trained to help handle the extra calls needed to coach members into a new password for account access. And the effort worked. Hundreds of calls were handled those first few days with nearly no member having to wait for more than 60 seconds to be helped. In an unusual move to accommodate members who needed help, CCCU even remained open for that first weekend.

A new 'Live Chat' feature was added to the website to allow even more members to reach a credit union account representative. The feature was so popular that it will remain a permanent part of the new website at www.ccculv.org (look in the upper right corner). When operators are not online, you can still leave a private message to be answered by morning the next business day.

Some troubles came along with the installation. Naturally, CCCU staff had hoped to make the changes invisible to members, however some needed help with problems that couldn't be solved instantly. It turned out that monthly statements didn't convert to the new system in time. Staff helped a number of members by mailing hard copies or e-mailing copies of statements for them.

"This new system will save the credit union hundreds of thousands of dollars every month going forward," said Chief Financial Officer (CFO) Christie Jordan. That extra money saved means more service enhancements and better rates on loans and deposits for members. The not-for-profit philosophy of a cooperative credit union is part of what drives CCCU staff to continually look for ways to make the institution better for all involved.

Some Bill Payment users found that they needed to re-edit their payees. And e-bills for all were required to be re-entered so as to keep the bill payment system lists privately secured.

New features that came with the new system included POPMoney. This is a national system for CCCU members to use to 'PayOtherPeopleMoney' by e-mail; like your dentist, a family member, friends at lunch, or a college student away at school. The transfer happens by e-mail. Sign-up is free and each transfer has a nominal cost. Login to home banking at www.ccculv.org for details.

Quicken for both Apple and PC did not totally convert. Users can still use Quicken for everything except for originating bill payments inside Quicken. That must be done inside home banking. Likewise – TurboTax, which was actually only a link is not part of the new system.

The Mobile banking system required deletion from a user's phone and replacement with a totally new app. CCCU is looking to upgrade to an even newer version, expected by summer.

Secured Messaging went over much bigger with members than staff expected. When you are logging in to home banking, you can now actually send sensitive data including documents back and forth with CCCU employees in a secured and encrypted environment.

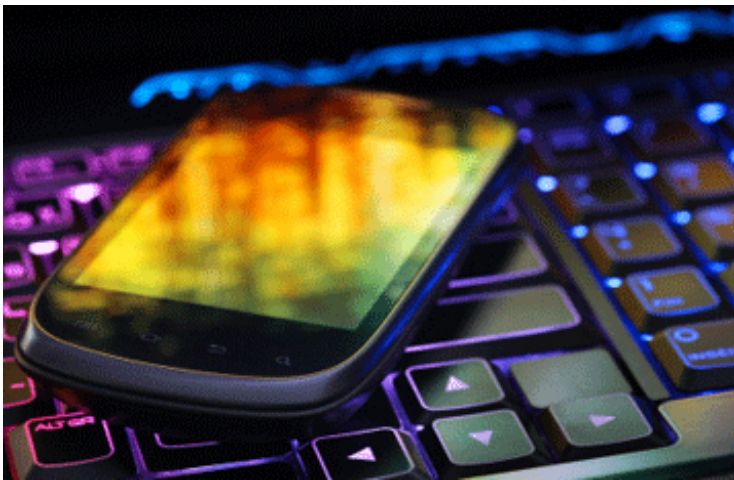
"Wow – I reached the Chief Financial Officer in person!" exclaimed one member on day one. All senior staff were engaged in helping members when needed. "Just try to reach a VP at a bank," that caller said. All hands were on deck to help while call traffic was high during the middle of the month.

"All in all, that tells me that the event went over very well," commented President/CEO Wayne Tew.

"To all our members who use home banking, a big Thank You," added Chief Information Officer Chad Heese who was tasked with directing the system replacement. "And thanks to all who worked on the system nights and weekends to get it ready for member access."

As always, home banking users will save themselves time and fuel on those days they want to do business without driving across town to see us. But please – stop in from time to time and say hello. We love our members! Bring donuts - we'll talk.

Finally, we at CCCU offer a big thank you to our members who have helped us by remaining loyal and sharing the benefit of CCCU membership with their members and co-workers.

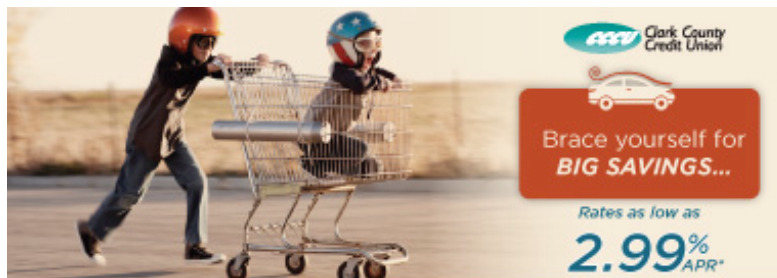


Lots of new features for CCCU members

Getting Ahead

Brace yourself for BIG SAVINGS on auto loans

Here's a chance to save. Bring your bank auto loan to the credit union



Brace yourself for BIG SAVINGS on auto loans. This is your chance to bring your banked auto loan to the credit union. You may receive a lower rate and/or a lower payment. Plus, you'll receive a chance to win a free iPad or iPad Mini every time you sign from now until April 30.

If you have a vehicle which is bank-financed at a higher rate and payment then you deserve, then you owe it to yourself to find out if you could get a better rate or payment at your credit union. And if you are in the market for a new or a new used vehicle, you can save the same way.

- Slash your approved rate up to 1.00% just by doing the following:
- Bundle a Checking account with Online Banking (free) and Net Payroll to your checking account - **Cut .25%**
- Choose automatic loan payments - **Cut .25%**
- Become a Diamond Member - **Cut .25%**
- Buy from Members Auto at CCCU - **Cut .25% and bring your trade-in.**

With these discounts, you'll speed away with a rate as low as 2.99% APR!*

This offer is for NEW business coming in to CCCU only: either a new vehicle purchase or by refinancing to CCCU from another lender. However, refinancing for existing CCCU loans is possible if your credit score has improved, or our current rate is better than your current rate. Refinancing of CCCU loans incurs a re-fi charge of 2% of the loan balance to cover costs of re-booking.

More good news - no purchase is required to enter the drawing. There are just a couple rules - entrants must be credit union members 18 years or older. If you want to enter without signing for a loan, ask a teller at your closest branch for an entry slip. Drawing will be held on Monday, May 6. No

need to be present to win - we'll phone you!

Here's the fine print: APR=Annual Percentage Rate. Your actual rate is dependent upon loan qualification, current credit score and loan term. Your approval depends upon acceptable loan-to-value and verifiable income sufficient for debt service within appropriate debt-to-income ratios. Lowest possible rate is 2.49% for 48 months and cannot be reduced by any other discounts. Not all applicants will qualify for loan approval. Example repayment terms: For a \$20,000 loan for a new auto for a term of 60 months with a 2.99% APR, the monthly payment would be \$361.51.



Enter the drawing to win an iPad!

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Getting Ahead

Six Ways to Invest \$1,000

Putting \$1,000 to good use could pay off in the long run

If you recently earned a raise at work, are deciding to cut down on expenses or even came into some unexpected money, then you may have a decision to make: where should you invest that extra cash? This isn't always an easy choice to make, but thinking of it in small increments can help.

Therefore, we offer this list of six ways to invest \$1,000. It's unlikely that \$1,000 will change your life; on the other hand, used wisely it could pay dividends for years to come.

- **Pay down your debt**

It's the most obvious move to make, albeit not the most exciting: remove some principal from that student loan, mortgage or other long-term debt.

"Even if you have a rock-bottom interest rate of 4% on your home, over the life of your 30-year loan you will pay \$1,200 for every \$1,000 in principal," explains MSN Money. "Car loans and student loans have shorter life spans, so they are not as painful, but the bottom line is that every penny of principal creates a lot of interest payment over time."



- **Buy a "bedrock" stock**

A \$1,000 investment "is more than enough to get you actively involved in the stock market," MSN Money declares, although "bedrock" stocks are best.

"Some of my personal favorite bedrock stocks right now are in the health-care sector due to long-term demographic trends boosting the industry," writes MSN Money's Jeff Reeves. "As baby boomers age, their need for health care will grow. And as we learned in 2008, health care is also a recession-proof sector, since people will seek treatments no matter what the broader economic challenges are."

- **Take a risk**

An extra grand may be an opportunity to buy riskier stock. Still, you can temper that by cutting the money in half and spending the rest on a safer investment.

Says *Men's Health* magazine's Million Dollar Man blog, "I suggest owning two types of stock,

one being a risky, cheaply priced takeover target that could rise in value very quickly (such as videogame company Electronic Arts, which peddles the Sims and Madden franchises), and the other a boring company that owns an industry and is not being destroyed by Amazon (such as Diageo, which basically owns the global liquor market, including Johnny Walker and Guinness)."

- **General home improvements**

With the housing market on the rise, now is a good time to put that \$1,000 into your home, which will boost its resale value.

MSN Money suggests such changes as replacing an entry door with a midlevel 20-gauge steel door; it "costs a little more than \$1,000, and it pays back about three-quarters of that in resale value." The website also says that replacing vanities, faucets and light fixtures in bathrooms is a good investment.

- **Greening windows**

Greening your house is a great investment, since it pays itself back with reduced energy bills, and one option is to either shore up existing windows or purchase new ones.

"After food, housing and utilities are going to eat up a huge chunk of your monthly budget," explains FrugalDad.com. "If you need creative ways to spend \$1,000, plug the leaky gaps around windows and doors, which is one of several ways to prepare your home for winter. Upgrading windows and doors should be your first step if you don't already have double-pane energy efficient models in your home."

- **Green appliances**

As with windows, new and energy-efficient appliances will pay for themselves over time, and they add value to your home.

"New appliances can cost as much as 40-50% less to run than models that were sold just seven to ten years ago," FrugalDad.com adds. "If you swap out several appliances, the savings can really add up over time."

News & Events

Members love our electronic world

New milestone - We now have 17,001 email subscribers!

Was it you? Are you number 17,001? CCCU has just reached a new milestone - we now have 17,001 CCCU members using email services with us. And it seems like only yesterday that we sent letters to you with 5-cent stamps . . . and when your folks came to see us, they tied their horses to the wooden post out front before coming in to do business . . . and Teddy Roosevelt was president.

Seriously, though, CCCU has been changing a lot lately. Perhaps you noticed?

Of all the changes that have been occurring lately, the electronic world changes more rapidly than any other. Your email address now enables many things that CCCU does for you. Several of our new home banking features are driven by emails; eStatements, Cash Back Debit Rewards, Benefits Plus, home banking, mobile banking, the newsletter, and POPMoney (did you know we have that free feature inside home banking?). More features are still to come.

Interestingly, more than 40% of all emails are now generated from cell phones or tablets and the trend is continuing in that direction. Every new account we open these days has the member's email address included as part of the sign-up process. And we've learned that people definitely have their preferences about how they contact us - or how we contact them. The new chat system on the newly redesigned website (www.ccculv.org) opened up doors to many individuals who did not want to reach out to us in any other way.

In just the next few months, CCCU will begin to collect from you and other members your stated preferences as to how you want us to reach you - via cell-phone, land line (an endangered species), email, text or Facebook message - or good old snail mail (for as long as the USPS is still in business). We will also learn how often you want us to reach out to you. And what subjects you want us to tell you about. This will make it easier for you to receive messages from us and make it more likely that when we try to reach you, you will be there.

Naturally, we have many members who love coming to the CU in person or who prefer a phone call for the personal touch so they can talk to their favorite representative. Still, with all the other methods, email is the most powerful communications key we have when it comes to enabling credit union services and sending information to you. Thank you for your support. We love doing business with you.



"Takes a licking but there's nowhere for sticking," said John Cameron Swayze . . . never.

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Super Employee of the month - Debbie Dellitch

Windmill teller receives honors for member care

Credit union members have always counted on their favorite tellers to assist them in many ways. This time, however, Debbie Dellitch of the Windmill Branch at Windmill and I-215 really went the extra mile. And her efforts earned her the top employee award at CCCU. In fact, her peers from throughout the company nominated her as the CCCU 'Super Employee' of the month for February 2013.

"I would do the same for anyone," commented Dellitch when she was presented with the surprise award. What she did went above and beyond her usual extraordinary work as a teller. She actually helped save a member's life. When a long-time member of CCCU visited the credit union one regular business day, he had an acute medical event involving his heart and fell to the floor in great distress. Debbie quickly arranged a call for 911 emergency responders and then went to the member's aid. She stayed with him until EMTs arrived and took over. Not until her co-workers nominated her for the Super Employee award did the rest of the company find out about her efforts.

CEO Wayne Tew surprised Debbie on the first day of March with a certificate and an award, and compliments for a job always well-done.

Double-Congratulations are due to Debbie who will retire this month with 16 years of service. She will be missed by many, including those members who call her 'their' teller and all of us who call her a friend.

Lifestyle

Features That Affect Vehicle Resale Value

Improve decision making at the dealership by considering long-term implications

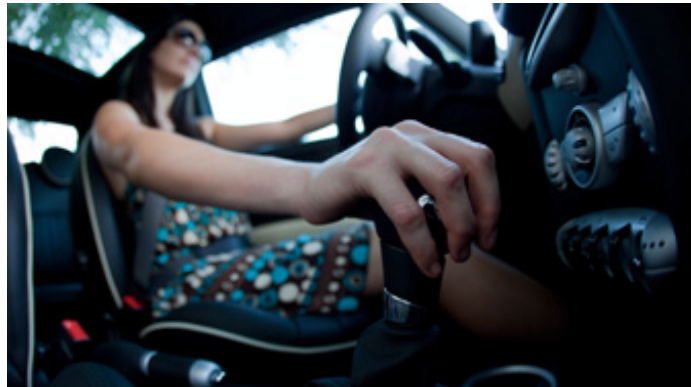
Should you choose a red or silver exterior? How about choosing between a manual or automatic transmission? Or how about choosing between four-wheel, rear-wheel or front-wheel drive? The features and options available for new cars are many, but one way to make decisions is to consider how they will affect the resale value of a vehicle down the road. With that in mind, here are a few tips to consider when you head to the dealership for a new vehicle.

Automatic versus manual transmissions

While many drivers swear by their manual transmission, finding them more fun to drive and more fuel efficient, when it comes to resale, vehicles with an automatic transmission generally sell for more.

On the other hand, there are exceptions. In certain vehicles, a manual transmission could actually increase resale value.

“The resale value for sports cars such as the Chevrolet Corvette, Ford Mustang GT, and Subaru Impreza WRX isn’t hurt by having a stick shift,” notes Cars.com. “In fact, a lot of buyers would rather have the stick and aren’t interested in an automatic transmission.”



Front-, rear- or four-wheel drive

Front-wheel drive creates more cargo room and better fuel economy while improving traction but wears out tires more quickly. Rear-wheel drive improves handling and decreases wear and tear but lessens traction. Four-wheel drive provides the greatest traction, while reducing fuel economy.

Regardless, the automotive research experts at Autobyte.com recommend four-wheel drive for maximum resale value.

“Most four-wheel drive vehicles have a considerably higher price tag because of their popularity... [So] if you really want to improve resale value, four-wheel drive is your best bet,” the website states.

Interior and exterior options

Experts say that the more luxurious the interior and exterior, the greater the resale value.

“Options that generally bring a good rate of return on the used-car lot include leather upholstery, factory-installed moonroofs, and certain premium wheels,” notes Cars.com. However, don’t go too far, the website states; the key is to steer clear of “personalizing” the vehicle with something outlandish. “If you install something as dramatic as 22-inch wheels, you’ve personalized the car – generally speaking, personalization detracts from a car’s resale value.”

The same is said to be true of exterior colors. Stay away from personalization and head for neutral ground, since “colors like black, white and silver hold their value over time,” notes Autobytel. “Conversely, colors like orange, green, purple and yellow will actually reduce your resale value because color trends and popularity change over time.”

Safety features

“Whether safety features significantly enhance a vehicle’s value is uncertain; most used-car valuation guides don’t include add-on figures or deductions for antilock brakes or side-impact airbags, but such items definitely add value,” explains Cars.com.

Autobytel.com meanwhile says safety options like improved lighting are a good add-on to make.

“Since halogen headlights and fog lights are not highly expensive at the point of sale and because they improve safety at night, future buyers will appreciate them, making them a good option to purchase,” the website states.

No matter what choices you make, considering long-term resale value may not be the most fun way of looking at a new car purchase, especially if you’re dreaming of a fire-engine-red exterior. On the other hand, if you’re on the fence about a particular feature, it could be a deciding factor.

Lifestyle

Houston, Texas

Rodeo cowboys and international travelers alike find fun in the Bayou City

On its 2013 list of places to visit in the world, The New York Times ranked Houston, Texas, number seven. Take the newspaper's advice and explore one of the most underrated cities in the country.

Plan your trip around the Houston Livestock Show and Rodeo

This annual event serves as the largest of its kind, and the livestock show and rodeo runs Feb. 25 through March 17 this year. Plan on spending more than a few days at Reliant Park, 8400 Kirby Drive, and even then you won't have time to take in all of the sights, sounds and activities. You can create a schedule based on a particular livestock showing or musical performer, of which this year the stars include country singers Toby Keith, Alan Jackson and George Strait, as well as Pitbull, Mary J. Blige and Bruno Mars. Visit rodeohouston.com for more information.



Stay at Hotel ZaZa

Just 10 minutes from Reliant Park sits Hotel ZaZa, which was the Warwick Hotel from 1926 until its 2007 renovation and renaming. In addition to being close enough for comfort to the HLSR festivities at 5701 Main St., it offers easy access to the city's many museums and parks. Opt for one of the hotel's Magnificent Seven Suites, such as the Rock Star, which spans 2,160 square feet and features mirrored walls and rock star prints, a large dining room table and gourmet kitchen. The room has two bedrooms, two and a half baths, a study, fireplace and the most amazing view in the hotel. Visit hotelzaza.com for more information.

Eat at Hugo's

Chef Hugo Ortega, who also has Backstreet Café in town, was a finalist for the 2012 James Beard Foundation Awards and recently published his first cookbook, *Street Food of Mexico*. He describes his authentic Mexican cuisine as "full of light, fresh tastes; deep, complex flavors; and earthy notes, all combined to create a cuisine like no other." Critics agree. Bon Appetit named his Montrose-area restaurant a "Top Table," and Gourmet ranked it as one of the "Restaurants We Love." Diners rave about his Costillas de Res con Torta de Mole, braised short ribs served with savory mole poblano cornbread and sautéed greens. If you're in town on a Saturday or Sunday, don't miss brunch at the restaurant, located at 1600 Westheimer Road. Visit hugosrestaurant.com for more information.

Shop at The Galleria

A trip to Houston doesn't seem complete without a day spent at The Galleria, 5085 Westheimer Road. The 2.4-million-square-foot mall, which also has two hotels on-site and three office towers, features anchor stores Neiman Marcus, Macy's, Saks Fifth Avenue and Nordstrom, as well as high-end favorites, including Tiffany & Co., Yves Saint Laurent, Ralph Lauren, Fendi, Gucci, Louis Vuitton, Valentino, Chanel, Prada, Miu Miu and Cartier. Visit simon.com for more information.

March proves the perfect time to visit Houston, Texas, before the brutal humidity arrives for the summer.

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Lifestyle

Nuts for a Healthy Diet

The five most nut-ricious nuts for your diet

If you're looking for a nut that's also a nutritional powerhouse, don't let those popular peanuts fool you — they're not nuts, but legumes. Instead, consider cracking open these five protein-rich tree nuts to nosh your way to a healthier you.

Almonds

These teardrop-shaped nuts, both sweet and raw, are all-stars in the nut kingdom. Delivering delicious flavor and a favorite of fitness and beauty devotees, these gluten-free kernels are jam-packed with B-complex vitamins, like riboflavin and folates, that boost cellular growth. Add heavy doses of monounsaturated fatty acids and fiber and you also can lower your "bad" (LDL) cholesterol, prevent coronary heart disease, as well as colon cancer and constipation. Beauty devotees swear by almond oil's ability to rejuvenate skin and hair by combating damaging oxygen-free radicals. Read more at www.mayoclinic.com/health/health-foods/MY01108&slide=2.



Walnuts

Did you know there are 30 varieties of these all-natural snacks? Yet there is only one universal truth: antioxidant walnuts contain the highest level of omega-3 of all nuts. These essential fatty acids are known to reduce the risk of dementia, cardiovascular disease and inflammation. Walnuts also receive props in the medical community for their ability to boost cognitive functions. It's no wonder, then, these unshelled nuts look a little like the human brain. Learn more at www.walnuts.org.

Pistachios

Frequently found in Mediterranean diets, these green-hued nuts are a go-to for diabetics because they stem a tissue-damaging process called glycation. For the rest of us, pistachios' beta carotene, just like carrots, improves your vision function. Dieters beware: these seemingly harmless nuggets are high in calories (more than 550 calories per half cup). However, that may good news for underweight folks looking to tack on an extra pounds. For more information, visit www.webmd.com/cholesterol-management/news/20100520/pistachio-nut-good-for-your-heart.

Chestnuts

Strengthen your teeth and respiratory health with these low-calorie, starchy nuts, best known for roasting on an open fire. Chestnuts, an antioxidant high in vitamin C, also help repair tiny tears and

leaks in blood vessels. European and Asian recipes frequently draw on these nuts, jam-packed with minerals, like iron, calcium, zinc and potassium, which thwart anemia and high blood pressure while boosting bone metabolism. Read more at www.livestrong.com/article/470050-what-are-the-health-benefits-of-eating-chestnuts.

Hazelnuts

Need some sleep? Crunch a handful of magnesium-rich hazelnuts, also known as filberts, to catch a little shuteye. These natural sleep inducers also rank number one among tree nuts for their high folate content, which helps prevent neural tube birth defects. Also, complex nutrient compounds, called proanthocyanidin, reduce the risk of urinary tract infections and blood clots. Discover more benefits at www.oregonhazelnuts.org/health-benefits.

Remember, even these super foods can be turned into a dietary sabotage. Consume nuts that are raw, unsalted and not drenched in cooking oil to achieve maximum health benefits.

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