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The Latest

President's message to the members of CCCU

Strong first quarter results

The credit union is pleased to announce that we have just completed our most successful first quarter of business since 2007. We have had positive loan growth, evidence of a slowly improving economy. We earned net income of over \$2.7 million which increased our net worth ratio to almost 9 percent. Our 60-day delinquency ratio has improved to below 0.4 percent. These financial results are all strong numbers.

On the service side, more members can now hold a free checking account with a minimum of \$250 a month in direct deposits. All homebanking users now receive free bill payer. We introduced a free cash-back rewards program as a part of using our already convenient debit card. We also introduced Benefits Plus, a member discount purchase benefit. We have re-designed our website giving you more up-to-date features including on-line chat with our member services employees.

It feels great to move forward again after readjusting to the economic pressures of the past six years. We recognize that many of our members are still working to regain economic equilibrium while others have made some improvements recently. Our financial strength is a mirror of what our members experience collectively. We are pleased to have been working through this together and very pleased that we are still here to serve you.

We appreciate the ideas and feedback you provide to us so we can continue to earn your trust and support. We want to carry on providing the financial services you want from your member-owned cooperative credit union.



CCCU President/CEO Wayne Tew

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The Latest

Making a Statement – how we work to look good and spend less

Technology upgrades member access

By now CCCU members have received their first round of the new monthly statements. It is different from before - no question. Like every new service or product, some folks rave about it and others preferred things the way they were. And here at CCCU, we have always had a philosophy that demands we blend quality member service with economical operating expenses.

For those receiving printed statements, you instantly notice it to be much more colorful. Some members have asked about the expense of printing these as compared to our older version. The answer is that it really is less expensive than what we had been sending out previously. There are two reasons for this. Our new printing service company was anxious to get the contract and they really sharpened their pencil when it came to the final bid. Plus, you'll notice that there are no inclusions in the statement envelope. That means less printed materials to purchase and less weight for postage. Voila' – reduced expense. Additionally, another very small change saved a lot. The envelopes are no longer pre-printed, so there was a large savings by not having to pay for the press run and not having to pay to deliver the envelopes to the mailing house.

There is a third savings factor involved. More and more members are choosing to go paperless than before. The total number of printed statements that we mail is steadily declining every month. Some members want to 'go green' for the earth's sake; others don't want the clutter; still others want the security of non-mailed statements. We feel it is our responsibility to recommend the electronic statement for two reasons.

First, there is definitely a savings whenever we do not have to print and mail an item. We acknowledge and happily support a mailed statement for those members who have always used and archived their statements, and we will continue to support it as long as you wish.

There is a second reason that is more important today than ever before. Fraud is most likely perpetrated on accounts through checks and statements stolen through the mail or from the residence. Even though people generally believe that fraud comes from the internet and by email (of course, sometimes it does), far more incidents come from the mail.

More upgrades and improvements are still coming. The CCCU management team works very diligently on your behalf to discover and enact service improvements wherever we can. We also work constantly to seek the best cost/benefit solutions to everything we do, so that the money saved can be returned in the form of better rates on loans and deposits and more free services than our competition. After all, we don't own the company – you and all your fellow members own it.

We thank you for the chance to work for you.



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Getting Ahead

Merchant 'Check-out Fees' are really surcharges paid by you

How to get Cash Back when shopping with plastic

Some CCCU members who have been out there in shopping-land have been reporting back to us that merchants are charging 'Check-out' fees. Like them, you may have encountered these fees and wondered how they might affect your cash back rewards on your debit card.

The good news is that there is no effect on the popular new program that launched this year. The check-out fee (really a surcharge) applies only to credit card payments – not debit card transactions. Why? Merchants are expressly prohibited from applying any surcharge on a debit card — regardless of whether it is run as credit (signature) or PIN purchase. It's a fantastic time to switch to non-Pin debit card usage as your primary payment vehicle. In other words, when shopping with your CCCU debit card, don't use it as a PIN card, where you punch in your secret number. Instead, swipe the card like a VISA card and sign for the purchase. You will not be charged the check-out fee and you will get cash back based on your qualifying purchases each month.

Q. What is a payment card surcharge?

A. A payment card surcharge, also known as a check-out fee, is an additional fee that a merchant adds on to a consumer's bill when he or she uses a card for payment.

Q. Can the merchant assess a surcharge on both credit and debit card purchases?

A. No. The ability to surcharge only applies to credit card purchases, and only under certain conditions. U.S. merchants cannot surcharge debit card or prepaid card purchases.

Q. Can the merchant assess a surcharge on my debit card transactions for which I use a debit card and choose "credit" on the point of sale terminal?

A. No. The surcharge can only apply to purchases made with a credit card, and only under certain conditions.

Q. How can I get cash back on my debit card transactions?

A. First, sign up for CCCU's free cash back Rewards program by going online to:

https://www.cardcash.us/ccculv/enrollment_landing.aspx . It takes just a few minutes to enroll. After that, begin using your CCCU debit card and once you exceed your monthly non-PIN minimum spend of \$650, you will get up to 1% cash back monthly deposited directly back into your account.

Q. What does non-PIN mean?

A. It means you simply swipe your card rather than punching in your PIN number at checkout. When the clerk asks 'Debit or Credit?' say 'Credit' (even though it is a debit card) and then swipe your card through the reader. You may be asked to sign for the receipt. That purchase then qualifies for the cash back rewards program.

Q. Does it matter what kind of store I spend at?

A. You can use your debit card anywhere – the grocery store, gas stations, the theater, shopping, dining, online purchases, anywhere.

Q. How can I reach my minimum spending sooner?

A. Convert as many of your monthly household recurring expenses to your debit card. Expenses like cable and internet, your gym or spa, telephone, or any other monthly billing that you receive can be converted to pay automatically by debit card. Contact the biller and be sure to give them your debit card number; not a credit card.

Q. Then does any bill payment that I schedule in my online banking count towards the program?

A. No. Outgoing bill payments from bill payer do not count.

Here's how the reward system works:

- Use your debit card for your everyday purchases.

- Request that your purchases be run as CREDIT.
- Exceed your monthly non-PIN minimum spend of \$650.
- Get up to 1% cash back on your qualified non-PIN debit card purchases above the monthly minimum spend threshold. See details below:
CCCU debit card cash back rewards are paid based on your total monthly qualifying non-PIN debit card purchases:

1.00% on qualified monthly purchases totaling \$650.01 - \$1,150.00

0.50% on qualified monthly purchases totaling \$1,150.01 - \$1,650.00

0.25% qualified monthly purchases totaling \$1,650.01 and higher

Maximum Rewards per year: UNLIMITED

If you have more questions, you are always welcome to call the CCCU service center at 702-228-2228 or chat with us online at: www.ccculv.org. In fact, it's a while since we heard from you! Give us a call today and let's catch up.



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News & Events

Ardith Russell - CCCU's March Super Employee of the Month

How she helps members get back on the road after a total loss

Editor's note – This year, the credit union started a program to honor employees who go above and beyond their job descriptions. The winner, nominated by fellow employees, is someone who ensures that CCCU members receive the best possible service with a minimum of delay. This column highlights the employee-nominated winner of the month.

In 2013 it is our goal to enable more people to join their co-workers and family members as new members of CCCU, and to help more CCCU members get their auto loans from their non-profit credit union. This month's Super Employee found a way to identify members who needed and wanted their auto loans with CCCU, but who had lost their vehicles to collision or theft and suffered total losses. Here's where Ardith Russell . . . the 'loan rescuer' . . . steps in to help.

Ardith works as a member of our CCCU Loan Operations Team. The team secures titles and deeds, maintains loan archives and manages insurance coverage and records for CCCU borrowers. As a member of that work team, Ardith recently found a way to turn a standard bad news report into a tool to help members who had lost their vehicles. Her proactive way of thinking now aids both the credit union member and the credit union by notifying Financial Service representatives when an auto loss has occurred.

"When a member totals their car, or when it is stolen and never recovered, I search the records vault to see if they have GAP coverage," said Ardith. "If they do, we are able to help waive all or part of the loan balance. Sometimes, we can get them extra purchase cash from the coverage."

The member gets to go shopping to replace their vehicle and the credit union is able to maintain the loan balance instead of everyone suffering a complete loss. Ardith's actions resulted in four new auto loans on vehicles that did not have prior applications opened.

These loans would likely have gone to an auto dealership and left the credit union. "And everyone knows, your credit union loves you more than a dealership" said manager, Trish Gray. "Ardith does a great job this way".

Ardith Russell, it turns out, is sometimes a credit union member's best friend. Congratulations to you, Ardith, for a job well done!



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Lifestyle

Vacation Discounts for CCCU Checking members

Get a great family trip - keep more of the money for yourself

How about receiving travel services more conveniently – and more affordable?

It's time to plan and to start making reservations. If you are a checking account holder at CCCU - and signed up for Benefits Plus® – then you have a travel advocate! You can save cash with Benefits Plus® when you book for:

- International & Domestic Air
- Car Rental Reservations
- Hotel Accommodations
- Cruises
- Condominium Vacations
- Theme Parks
- Amtrak Tickets
- Eurail Passes
- CityPass®

Unlike regular travel services, Benefits Plus® doesn't make money on what you spend. Instead, you get all of the resources available, including the internet and "inside" travel industry trade-only connections to deliver more value for your travel and vacation dollar. Your Benefits Plus® membership offers the guaranteed lowest rates (even including Internet rates and "specials") plus discounts and rebates.

Whether you're living it up on a Caribbean cruise, finding dollar-friendly destinations nearby, or relaxing at the beach, Benefits Plus® will turn your travel dreams into cherished memories.

Explore Benefits Plus®

When you're passionate about making a difference it shows! We invite you and your family to experience all that CCCU membership entitles you to by signing up for Benefits Plus®. From savings on groceries to the trip of a lifetime, Benefits Plus® will help you and your family do more while spending less! Discover all the value, service, security and savings that are available!

Membership highlights:

Monthly fee: \$5.95 with any CCCU checking account. We will automatically transfer the fee monthly. With discounts, rebates and cash back for what you spend, this is a family bargain center. Just the complimentary Identity Theft Protection itself is worth more than the monthly fee.

Extraordinary Value

benefits and services are provided at or below actual cost as a "loss leader". It's an unbeatable way to save on virtually everything you buy from purchases at local stores to dining at area restaurants and so much more!

Get started

It's real "concierge-level" service quality like you've never experienced before! Call 702-228-2228 option 6 or go online at: <https://www.ccculv.org/Benefits-Plus.aspx>

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Lifestyle

Celebrating Earth Day

Observe this environmental holiday by cleaning up the world around you

Earth Day has been celebrated annually on April 22 since 1970. The day is designated as a way to acknowledge the environment and consider ways to make the earth a healthier place to live. People of any age and nationality can participate in this one-day event. The more people who participate in Earth Day, the more impact the holiday will have on the overall environment.

Clean up the environment

Head outdoors and do what you can to clean up the environment in your own neighborhood. Pick up trash along roads, sidewalks and hiking trails. Recycle items that are recyclable and dispose of other items in proper trash receptacles. Clean up sticks and other natural debris that are blocking walking and bike paths and take them to a composting area. Trim trees and shrubs along walking paths, making them more accessible for walkers.



Plant trees or vegetables

Because plant-life increases the quality of the air around you, consider planting on Earth Day. Plant a tree in memory of a friend or loved one. Get a head start on the summer growing season by planting vegetable seeds indoors. Plant flowers in your yard, if possible. Make a pine cone bird feeder to attract and feed birds in your outdoor space.

Start an ongoing program

While focusing on the environment for one day is a positive move, an ongoing effort for environmental preservation is even better. Consider using Earth Day as an opportunity to launch an environmental program in your community. Start a recycling program. Develop a group of local citizens interested in volunteering in your local parks. Organize a community garden.

Enjoy nature

Even if you do not actively participate in Earth Day with a personal project, take the time to get outdoors and enjoy the nature in your community. Visit a park you have never visited. Take a hike in a state park. Enjoy a picnic near a local nature preserve. Visit a local farm.

Make every day Earth Day

Although Earth Day is celebrated in spring of each year, you can make every day an Earth Day in your household. Make a commitment to become more environmentally conscious and reduce your environmental footprint. Conserve utility resources by turning down your thermostat when you are not

home, reducing water usage and opening your windows instead of using air-conditioning. Purchase food from local farmers and independently operated businesses, or grow some of your own fruits and vegetables.

Start a composting bin, in order to recycle vegetable and yard waste and use the compost for landscaping or gardening. Make your own cleaning products, instead of using toxic commercial products. Recycle whenever possible and find new uses for items before you discard them. Most important, get away from the computer and the television set and get outdoors. Walk and bike when weather allows and enjoy your natural surroundings.

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Lifestyle

Calcium: Are You Getting Enough?

Protect your bone health by ensuring the right daily dose

Calcium is an important mineral that your body uses not only to build strong bones, but to keep your muscles and nerves working and your heart pumping, according to the Mayo Clinic. Are you getting enough?

Many people aren't getting enough

Many people, particularly children, adolescent girls and adults over age 50 are falling short, according to the Mayo Clinic.

The National Institutes of Health Office of Dietary Supplements (ODS) recommends that adults between the ages of 19 and 50 get 1,000 mg of calcium per day, and that includes women who are pregnant or breastfeeding.

Children need less, between 200 and 700 mg between the ages of 0 and 3 years. Children ages 4 to 8 need about 1,000 mg, and adolescents also need a boost of about 1,300 mg per day.

As women and men age, they also need more calcium. Women should get 1,200 mg starting at age 51, and men should increase their intake to the same amount when they reach age 71.

Calcium deficiency

A lack of adequate calcium in the diet may lead to weak bones and low bone mass, and children might not grow to their full potential, according to the Mayo Clinic. Low calcium can also lead to a bone disease called osteoporosis, which could put you at high risk for bone fractures, according to the National Institutes of Health.

How to ensure more calcium in your diet

So how do you make sure you're getting the right amount? It's important to understand which foods contain calcium and when it might be a good idea to add a supplement to your diet. Some of the best known sources of calcium are milk, cheese and other dairy products. An 8-ounce glass of skim milk has about 299 mg of calcium, and an 8-ounce serving of yogurt weighs in at 415 mg.

Other good sources include the following:

- Salmon, 3 ounces, 181 mg
- Sardines, 3 ounces, 325 mg



- Mozzarella cheese, 1.5 ounces, 333 mg
- Broccoli, 1/2 cup, 21 mg
- Fortified cereal, 1 cup, between 100 and 1,000 mg
- Tofu, 1/2 cup, 138 mg

Some individuals might have a tough time getting all the calcium they need from their diet, such as vegans, people who are lactose intolerant or people who eat a lot of salt and protein, which can flush calcium from your body. Certain medical conditions may also affect calcium absorption.

Supplements

If you can't consistently get the calcium you need from food sources, talk to your doctor about adding a supplement to your diet.

There are four different kinds of calcium supplements, including the following:

- Calcium carbonate
- Calcium citrate
- Calcium gluconate
- Calcium lactate

Your doctor can help you choose the right supplement based on your dietary needs, potential side effects and whether you take medication.

It's also important to make sure you're not getting too much of a good thing. There is some evidence that excess calcium raises heart risks, according to the AARP. The maximum daily limit for adults is between 2,000 and 2,500 mg per day.

Take a few minutes to focus on how much calcium is in your diet to make sure you're getting just the right amount to protect your bone health and keep your body healthy.

Lifestyle

Sports Films That Will Inspire You

Not-to-miss uplifting classics

Some sports films are for everyone. From men to women to kids of all ages, there is something inspiring to be found in many sports movies. Whether it is a story of an underdog or the true-life story of a favorite team, sports films are often not about athletics — they are often joyful and positive parables about life. Enjoy this list of classic sports movies that the whole family is sure to love.

***Hoosiers* (1986)**

Starring Gene Hackman, Barbara Hershey and Dennis Hopper and a bunch of unknown yet believable actual basketball players from the Midwest, *Hoosiers* is a film that sits at the top of the list of inspirational sports movies. Set in rural Indiana, this movie follows a basketball team that rises in status from being an unknown group of mediocre players to champions. This movie has a real sense of place, and Hopper's performance as a struggling alcoholic won him much praise.



***Rudy* (1993)**

With more "heart" than any other football-themed movie, *Rudy* can bring the whole family to tears. Your family will cheer as Rudy, played by actor Sean Astin, tries against all odds to pursue his lifelong dream of playing ball for Notre Dame. Another film set in Indiana, it contains a positive message for people of all ages and backgrounds.

***Miracle* (2004)**

Another movie that is beloved by kids and adults alike is *Miracle*. Starring Kurt Russell and Patricia Clarkson, this true-to-life movie traces the victory of the 1980 U.S. Olympic hockey team. It centers on the story of Herb Brooks, played by Russell, and features dramatic footage that will make any viewer crave athletic success.

***Invincible* (2006)**

When an athlete grows older than the norm for his or her sport, chances of being signed to a professional team grow dim. In this movie, the solid acting of Mark Wahlberg convinces us that it need not necessarily be so. In *Invincible*, Wahlberg portrays Vince Papale, a football player believed to be past his prime. However, you will delight as you watch Papale continue on despite the odds and eventually become a Philadelphia Eagle.

***Rocky* (1976)**

No classic sports list would be complete without mentioning *Rocky*, perhaps the most well-known inspirational sports film in the entire world. If you have never watched Rocky Balboa (Sylvester

Stallone) overcome the odds as a boxer, now is the time to take in this film, which is an important part of Hollywood history. Heck ... this movie is also an important part of American culture.

This is just the tip of the iceberg, but it is a list that will get you in the mood to pursue your own dreams. Or, at least, get up off the couch after watching and run a few decent laps.

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