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The Latest

Lucky members win Free iPads

Annual spring auto special helped members get lower auto payment

It was a nice surprise for two CCCU households when they found out they were the winners of free Apple iPad devices. At the same time, a few hundred CCCU members were able to take advantage of the credit union's annual spring auto loan special event. See inside who the winners were . . . It was a nice spring surprise for two CCCU households when they found out they were the winners of free Apple iPad devices. At the same time, a few hundred CCCU members were able to take advantage of the credit union's annual spring auto loan special event. Both winners turned out to be long time CCCU members who enjoy coming into their favorite branch near where they live and work. 1st Prize Winner - Apple iPad Gen 3 WINNER: WILLIAM MARTIN Signed in with representative Terri Kight at the Windmill branch Liz and William Martin have been members for many years, and joined when CCCU had a branch downtown in Las Vegas at 405 S. Fifth Street. They say they love their credit union and do all their personal financial banking business with CCCU. They joined originally when Liz's sister Pat worked at the downtown branch. They have built a terrific business of their own over the years called TireBooties.com. Their product was originally created with the Las Vegas Convention and Visitors Authority in mind. They noticed that there were so many fork lift trucks constantly driving on top of the carpets and other flooring in the convention center, leaving smudges and tracks where they drove. The Martins came up with a product that wraps around the truck wheels to keep the flooring clean. They have since expanded the product line and their business has done very well. Congratulations! 2nd Prize Winner - Apple iPad Mini WINNER: GINA DADIAN Signed in at the Henderson Water Street branch Gina and her husband, Clete have been members for a number of years following their move to Henderson when he became a member of the Henderson Fire Department and Gina took a job with the City of Henderson. They are both on the favorite member list of the Henderson branch. Gina's high energy and outgoing personality must have had something to do with her entry being drawn as a lucky winner. Congratulations, Gina! (Editor's note – "I've been in the Henderson branch many times and it looks to me like ALL Henderson members are on the 'Favorite Member List.' There's a lot to be said about being the home town branch.") There were lots of other winners as well. Many members were able to arrange better payments and rates by re-financing their vehicles that had been financed by banks or auto dealers. The event occurs in the spring and the fall each year. Members get a chance to get out of high payment loans and re-fitted with a lower rate and loan payment at their not-for-profit credit union. For those who didn't have a chance to get in during the event, there's still time to check with a Financial Service Representative to see if a CCCU deal is better than the rate or payment they currently have with a for-profit lender. Call 702-228-2228 option 3 for details, or click the website for loan information at www.ccculv.org.



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The Latest

New SEARCH feature on website

New live feature helps facilitate search

Members can now search the website by subject matter in an official Google search box on our home page (top right corner): www.ccculv.org. It is run by Google via a license purchased by the credit union and it searches specifically inside our own website. For the last 60 days, it has been running unseen in the background, while cataloging subjects and links. It now has sufficient data stored to direct users to associated links in the website, from the most likely answer at the top of the results page, in descending order.

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Getting Ahead

Credit Union job openings

Three full time positions available for hire

Here's a chance for you to help select the next CCCU employee who will then join our service teams to serve you. Positions are open for the following: Financial Services Representative Loan Clerk
Experienced Loan Processor Applicants may learn more by clicking:
<https://www.ccculv.org/Careers.aspx>

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News & Events

Meet Sabrina Coleman, our April Super Employee of the Month

This month, we again are pleased to announce the winner who was nominated and selected by the employee's themselves. Sabrina consistently demonstrates this quality in serving our members and supporting other departments. Her capabilities were mentioned in the nominations she received, relating to problem solving and computer skills. One co-worker who nominated her said, "Sabrina is such a help with the Financial Service department and doesn't even realize it. She has taken it upon herself to contact Chex systems if we're waiting on paperwork for a new account, or if a funded loan has any problems, so that the member doesn't have to suffer. She steps in to help. She is the epitome of '1-touch service'." Sabrina was amazing during our recent home banking upgrade. She took a high-level number of calls and chats. We would definitely have noticed if she wasn't there to help. She managed the members very well and stayed up beat with the most challenging questions. Sabrina, enjoy your award and the spotlight, as well as your Super Employee of the Month T-shirt. What a great example of multiple departments working together for the benefit of our members. Look for Sabrina at the Shadow Lane branch and say hello. Great Job Sabrina! (Okay, all you other business managers out there – recruiting from this story would not be fair!)



CEO Wayne Tew with Sabrina Coleman, Shadow Lane branch team leader

News & Events

Branches decorate for summer vacation

If you visit a branch this month, you may feel like you dropped into a tropical scene. The branches are decorating to celebrate summer vacation time. It's also a chance to present the beginning of the CCCU Vacation Club Summer Blast and Free Drawing. Here are pictures of a couple of the branches. Check out your favorite branch and learn more about how to enter the Vacation Club Post Card drawing. (See additional story in this newsletter).



Win this tropical beach set by entering a free drawing at the Shadow Lane branch

New Benefits Plus® Mobile platform debuts

Making it easier for you to get travel, shopping and entertainment discounts on the go

Just in time for summer – and exclusively for CCCU members – you can now enroll in a discount travel and shopping program. It makes it possible for you to save on travel, dining, entertainment, identity theft protections, medical care, pet health services, groceries, retail shopping, and more. Benefits Plus® launches a new mobile site. Check out all of the new features like the ‘Concierge’ button and the ‘Local Business Search’ which finds participating restaurants and retailers based on your current location, wherever you are. It’s like having a personal mobile concierge for your phone. The program requires an open checking account at CCCU and a \$5.95 monthly fee. We think the fee actually pays for itself plus extra, considering that just the complimentary identity theft protection alone is worth more than that. In addition, you get cash back on many of the travel and shopping outlets. Here are three stories about how actual members have used their Benefits Plus® membership (through their CCCU checking account) to save real money on purchases: From Miki L.: “Bruce has been so excited about Benefits Plus® as we are planning a trip to LA next month. He rented a car for 2 days for only \$39 – total! And he booked 2 nights at the Hilton LAX for only \$214.15 versus the \$179/nightly rate that was on discount hotels. Sooooo, we are sold on the program.” From S.T.: “Benefits Plus® has been a great advantage for me with my business expense account. I travel and also award bonus prizes to a sales staff. So I book my travel at cheaper prices through the service. I also buy the gift cards I give away at discount prices – plus I get the cash back on the card I use to purchase them. It’s a winner for me.” From Chad H.: “I use it every month to buy gift cards for Amazon.com. Then I load the dollar values up to my Amazon account and when I buy online, I spend from the account. So I always get an extra 5% off the price. Works out for me to save on a lot of stuff that I order. I like my credit union helping me save \$\$.”



Not an app - a streamlined mobile site connects you directly to the service.



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Lifestyle

Send us a vacation postcard!

Join the CCCU Vacation Club and Win – FREE Drawing

It's always a good day when money appears in your account. And in this case, it's your vacation money. Many CCCU members have been saving all year in their dedicated Vacation Club account. And the day has finally come! Vacation transfers were completed on May 15. The Vacation Club works just like our popular Christmas Club account. You specify how much money per payroll you want to be diverted into a specially dedicated savings fund here at the credit union. All year long, the money grows steadily and earns interest. Next May 15th, all the deposits automatically transfer over to your checking account and then the fund begins to refill again for the next year. This year the funds would have been transferred to your checking account (suffix 75), unless your checking account was closed for some reason during the last twelve months. If that happened, then your money would have been transferred to your savings account (suffix 00). The funds are instantly available and we hope you make great use of it and have a great trip. Now the fun part! Go on vacation and send us a postcard! We'll collect member postcards all summer long and put them on display in the branches. At the end of August, we'll put them all in a hat and draw 10 winners. Prizes include \$100 and \$50 gift cards to Banana Republic, iTunes, LLBean, Macy's, Old Navy, Bass Pro Shops and more. Drawing rules: Just send us a flat picture postcard from your vacation (wherever that may be) that measures between 3x5 inches or up to 6x9 inches (oversize or 3D cards will not be entered in the drawing, although they may receive a second look of amazement). Include on the card your full name, address, and a phone number. Mail to CCCU, PO Box 36490, Las Vegas, NV 89133-6490. Drawing date: September 9, 2013. Total number of winners: 10. Odds of winning: Determined by random selection out of the total number of entries. Winner need not be present to win. Winner must be 18 years of age or older. No purchase necessary. Employees and officials of CCCU and their immediate families not eligible. Want to win some more? You may be eligible for travel discounts and further savings on hotels, car rentals, airfares and admission tickets for this year's vacation. Our new Benefits Plus® member discount club has many excellent offers and destinations available. See <https://www.ccculv.org/Benefits-Plus.aspx> for details, or call a representative at 702-228-2228 option 6.



Somebody you know is ready to go on vacation.

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Lifestyle

Staff picnic

A Saturday picnic in the park

CCCU Staff and board members recently spent a wonderful summer day in the park. They met in the Tech Center park across from the Tenaya Branch for a noon barbecue and a game of "Amazing Race." We hope that explains executives on tricycles as depicted in the picture.

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Lifestyle

Rockumentaries: Documentary Flicks About Your Favorite Musicians

Get In-depth with those who rock your world

We all love to know more about the music-makers who move us, from their personal lives to the motivations for their music. The best way to do this is to take in a "rockumentary" — a documentary about a musician or band. Filled with behind-the-scenes footage, biographical details and analysis about the musician's style and importance, a good rockumentary will fill in all the gaps and teach you everything you want to know about the artists that you love.

The Beatles Anthology (1995)

A mini-series documentary, this film explores one of rock's most influential bands, The Beatles. Filled with archival footage dating back to the band's beginnings, this series follows the band throughout the years and provides interviews and performance clips. This is available on DVD.

Marley (2012)

The critically acclaimed recent film, *Marley* is a rockumentary that spotlights the music of reggae legend Bob Marley. The Marley family supported the project, so rest assured that this portrayal shows the truth behind the greatest legend of the reggae genre.



Elvis on Tour (1972)

There is no figure from the early days of rock who is more interesting or iconic than Elvis Presley. In *Elvis on Tour*, viewers are treated to backstage footage of this colorful man, and concert footage presents his classic songs in all their glory. Filmed over the course of 15 days, this movie showcases one of the first — if not *the* first — rockers the world has ever known. This is a great movie for families, as even the youngest music lovers may be interested to learn about one of the forefathers of the rock music they listen to today.

Justin Bieber: Never Say Never (2011)

Although it may make some adults who grew up with classic rock cringe, this rockumentary on the life of young teen idol Justin Bieber may be just the ticket for the young pre-teen and teens in your life. This film follows the pop prodigy around for ten days and shows his young fans what his life is like behind-the-scenes as he prepares for concerts, meets fans, and simply "hangs out." Available now on DVD.

Led Zeppelin: The Song Remains the Same (1976)

Although a little different from most rockumentaries of today, the documentary film *The Song Remains the Same* is a classic of the rockumentary genre. This film is perfect for those who truly love the music of this seminal rock band; it includes the full live performance of their iconic "Stairway to Heaven." It was so over-the-top that it was the inspiration for the mock-rockumentary *Spinal Tap*.

Those are just a few of the many rockumentaries that are available today for your viewing pleasure. Try searching the net for a rockumentary on your favorite musician, as most artists today that are able to stick around for more than a few years will have some type of documentary available to die-hard fans.

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Lifestyle

Make the Most of Your Spring Walks

Turn a stroll into a strength training workout

Springtime is here and let's face it: walking is one of the most leisurely and often preferred way to enjoy the season's changing scenery and warmer, fresh air. It's also a great way to squeeze in some cardiovascular activity.

But, you ask, how can you boost your health benefits when the act of putting one foot in front of the other can sometimes be downright monotonous? Try adding these five techniques to add a heart-pumping twist to your next stroll.

Go the distance

Recruit a walking partner or carry a pedometer to push beyond the 10,000 steps you should take daily. Make it 12,000 to 15,000 steps if you're trying to lose weight. You can also tack on an extra mile (or three) and really burn off weight by mixing up your walking with a jogging interval every few minutes.



Walk with poles

Engage all — yes, all — of your major muscles by incorporating Nordic walking poles into your regimen. Similar to cross-country skiing, Nordic walking uses 90 percent of your muscles and helps you burn an average of 400 calories per hour compared to the 280 calories burned during traditional walking. Frequent weekly use also helps reduce muscle pain and increase oxygen consumption during workouts. Learn about the technique at anwa.us.

'Retro' walk

You don't need any equipment for this calorie-torching technique. You just need to turn around — and walk backwards. According to researchers, walking in reverse uses more energy in shorter bursts and is easier on the knees and hamstrings. This also is a great change for anyone looking to improve balance.

Vary the terrain

Tackle tough or uneven ground to give your muscles a new challenge. If you usually go for flat ground, try hills or hill intervals to pick up your pulse. If you already hike hills, try sand or dirt trails to give those calf muscles something to scream about.

Jump while you walk

Ramp up your cardiovascular activity by incorporating plyometrics, or short bursts of energy focused on muscle contraction. Simple exercises can include jumping from the sidewalk onto ground-level grass or, to increase the intensity, leap onto a nearby bench or jump in place with your fingers pointing in the air. These sweat-inducing moves improve bone density, muscle power and agility, among other benefits. For more ideas visit www.webmd.com/fitness-exercise/guide/plyometrics-exercise-workouts.

Whatever your fitness level, there's always a little tweak you can add to your walking regimen for a greater challenge this spring. For example, try adding hand weights or a weighted backpack.

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Lifestyle

Why Your Body Needs Vitamin D

Getting the right amount of vitamin D is good for your health

Vitamin D is sometimes called the "sunshine vitamin" because a dose of the sun's warm rays can help your body produce this fat soluble vitamin, which is critical to keeping your bones healthy, according to the U.S. National Library of Medicine (NLM).

Benefits of vitamin D

Stored in your body's fat tissue, vitamin D helps your bones to absorb needed calcium, which helps keep them rigid and strong. Without the right amount of calcium, your bones are at risk from diseases such as osteoporosis, osteomalacia or rickets.

But vitamin D doesn't just protect your bones. It also gives your muscles, nerves and immune system a boost.

So how much vitamin D does your body need to stay healthy? It depends on a number of factors, including how old you are. The right amount for an individual can range from 400 international units for infants to 800 international units for adults over age 71.



How to get enough

One way to get your daily dose of vitamin D is to spend 10 to 15 minutes outside in the sun three times a week. But beware, too much sun can increase your risk of skin cancer, so be certain to limit the amount of time you spend catching rays. It's also a good idea to slather on sunscreen after spending a few minutes outside.

But not all locations have enough sun to help people produce vitamin D, so many people will need to get their daily dose of D through the foods they eat and by taking supplements.

Not many foods have vitamin D, but a few include salmon, tuna and other fatty fish. Many foods, however, are fortified with vitamin D, such as breakfast cereals, milk and other dairy products.

You may also want to talk to your doctor about using a vitamin D supplement to make sure you're getting enough. He or she can also send you for laboratory tests to determine if you are getting enough vitamin D to keep your healthy.

Too much or too little

You know too little vitamin D can put you at risk for bone disorders, but did you also know that vitamin

D deficiencies may also play a role in a number of different diseases and medical conditions, such as diabetes, some types of cancer and even autoimmune disorders?

However, keep in mind it's also possible to get too much of a good thing. Signs you've had too much vitamin D include stomach symptoms, such as nausea, vomiting, or constipation as well as other problems such as weight loss or feeling weak. If you have too much vitamin D it can cause calcium to build up in your blood and cause calcium deposits in your heart or lungs and kidney problems.

Thy key is to find the best way to get the right dose of vitamin D for your body to help protect your bones and your long-term health.

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