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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 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.

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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Getting Ahead

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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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



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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

Five Convertibles to Consider

It's time to put the top down and have some fun

Summer is here, which means the time is right for considering a new convertible or, short of that, dreaming about one. These five convertible options each have their own special attributes, so read on to find the one that's right for you.

Mazda MX-5 Miata

When people think of a convertible, they often think of a Mazda Miata, and the 2013 Mazda MX-5 Miata gives no reason to think of anything else.

The 2013 Mazda MX-5 Miata is a two-seat roadster that comes in three trim levels— Sport, Club and Grand Touring—and all come standard with a manually operated soft top, although buyers have the option of a power-retractable hardtop with the Club and Grand Touring models.

The five-speed manual Sport model has 167 horsepower and 140 lb/ft of torque and gets an EPA-estimated fuel economy of 22 MPG city and 28 highway. Of course, convertibles are meant to be fun, and that's exactly why the Miata has stood the test of time.

"The Miata has remained steadfast, due in no small part to its sporty driving dynamics that still serve as a benchmark for others," Edmunds.com explains. "Steering is faultless, with an immediate and communicative nature that leaves the driver with zero guesswork. Handling is similarly intuitive and incredibly entertaining, especially on twisting mountain passes."

Chevy Camaro ZL1

When the Camaro ZL1 coupe made its debut in 2012, it immediately made a huge splash. Now that Chevrolet has turned the ZL1 into a convertible, the splash is nearly as big and wide.

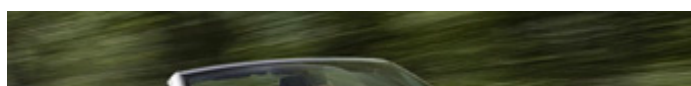
Critics point to the horsepower (580 horses), torque (556 lb/ft) and acceleration (zero to 60 MPH in just 4.4 seconds), which come courtesy of its 16-valve V-8 engine.

"With the ZL1 badge on the rear and the same supercharged 6.2-liter LSA V-8 that powers the coupe, brutal acceleration is a given," notes CarandDriver.com. "Forward thrust can be summoned in any gear, and with all that torque, shifting is almost optional."

This power, however, comes at a price—both literal and otherwise. The ZL1 convertible gets an EPA-estimated gas mileage of just 14 MPG city and 19 highway.

Ford Mustang GT

Sometimes maligned through the years, the Mustang has seen dramatic improvement in the 2000s, and today the 2013 Ford Mustang GT is known as a convertible that rivals the



competition performance-wise while besting it in the price department.

“The 2013 Mustang GT Convertible is fun to drive and be seen in, and it is such an all-around performance car that it’s hard to resist its allure,” explains AutoBlog.com. “It may not be the best at everything, as there are certainly other competitors that are flashier, more powerful and more exotic, but there are few other performance cars easier to justify owning ... I just don’t think you can find an enthusiast’s car that can do more for less [money].”



Coming standard with a six-speed manual transmission, the Mustang GT uses its V-8 to get 420 horsepower and 390 lb/ft of torque and an EPA-estimated 15 MPG city and 26 highway.

It also has more room than the average convertible.

“I can imagine a Mustang GT Convertible working out quite capably as an everyday driver and family conveyance while serving equally as well as a hobbyist project and weekend toy,” adds AutoBlog.com.

BMW 1 Series Convertible

Those looking for a mid-priced convertible that’s also an entry-level BMW should consider the BMW 1 Series Convertible, which gets 230 horsepower along with 200 lb/ft of torque with its 3.0 liter inline-six engine, leading to an EPA-estimated 18 MPG in the city and up to 28 mpg on the highway.

But it’s the throwback look of the BMW 1 Series that has many convertible shoppers excited.

“As the company’s entry-level model, the 1 Series is meant to evoke the same passion that the 2002 [model] did,” says Edmunds.com. “That nimble and unassuming coupe caught America’s attention in the late 1960s and ’70s but gave way to larger and plusher models in successive decades. While BMW has certainly never lost sight of its ‘Ultimate Driving Machine’ mission statement, it’s the 1 Series that most closely reflects the company’s roots.”

Infiniti G Convertible

The Infiniti G Convertible wins points for its performance, driving dynamics and retractable hardtop roof. With its V-6, it goes from zero to 60 in six seconds and has 325 horsepower and 267 lb/ft of torque along the way. It gets an EPA-estimated fuel economy of 17 MPG city and 25 highway.

On the other hand, the G Convertible loses points in other areas.

“The coarse noises it makes at higher engine speeds are unfortunate for a luxury-branded vehicle,” says Edmunds.com, which adds that “upshifts aren’t quite as smooth as we’d like” and that “we’re also not fond of the six-speed manual transmission, which suffers from a heavy and abrupt clutch engagement.”

Stop by today and let us help you finance the convertible you’ve always wanted.

Lifestyle

Composting 101

Turn kitchen scraps into garden gold

Composting is the process of setting aside plants and food scraps and allowing them to break down into a dark, rich, soil-type substance. This organic material will naturally fertilize soil if placed in the ground near growing plants. Compost adds much-needed moisture, organisms and nutrients to soil and is nicknamed “black gold” by many gardeners.

Benefits of composting

The benefits of composting are numerous. The obvious benefit is the addition of nutrient-rich organic material to your plants, resulting in healthy vegetation. Composting also helps reduce the amount of trash you place in a landfill.

Instead of bagging yard waste, you can place it in your compost pile. Before throwing away fruit and vegetable scraps like banana and cucumber peels, you can put them to good use by composting them. In addition, composting your own organic materials can save considerable expense. Commercial compost can be costly, and producing your own costs nothing and is healthier for plants.

What to include

Any natural plant can be included in a compost pile, like grass clippings, leaves, flowers, and vegetable and fruit scraps.

You can also add other food items such as coffee grounds

and tea leaves. In addition to plants, some paper items can be incorporated. Shredded newspapers, coffee filters and brown grocery bags all work well in compost.

What to exclude

While you may think all food items can go in your compost pile, there are many that cannot. Some food products will naturally attract vermin, such as meat, dairy and processed food. Cooking oil, bread and pasta may also attract unwanted visitors. Additionally, these processed items can cause your compost to develop a very unpleasant odor.

Pesky weeds or diseased plants should also be avoided. While it's possible the compost may get hot enough to kill weed seedlings, there is always a chance the weeds will regeminate and spread.

Lastly, animal waste should be excluded from a compost pile. Even though bacteria may be killed during cold weather, there is still a chance some bacteria will survive, possibly making you sick via the vegetables you grow.

Getting started

Compost can be started in virtually any home environment. Small compost buckets and containers are available for apartment dwellers who practice container gardening. Larger rotating compost containers are available for people who have more living space. Families who live in rural settings often just start a pile outside, which they constantly mix and add to their gardens.



Maintaining your compost

To maintain the compost, simply turn the mixture occasionally. When it begins to look like a rich dirt, strain it through an old screen (or use as is) and apply around growing plants.

Composting your unwanted kitchen scraps can be a convenient way to save money, nurture your plants and keep unnecessary waste out of landfills.

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Lifestyle

Swimming for Exercise

Water makes for effective workouts

Swimming is a great way to cool off in the summer months, whether it's in a lake, pool or pond. Yet it can also be a fun way to turn this limited-impact sport into a fat-burning, muscle-toning workout. Here are five exercise ideas (and five good reasons to put on your bathing suit this summer).

Focus on different strokes

This may seem like Swimming 101, but taking a casual, 20-minute swim while focusing on your form has enormous health benefits. Any stroke will help improve your cardiovascular activity and muscle tone, but you should alternate strokes for an overall workout. For example, focus on shoulder and upper body strength with freestyle one day. The next day, give your arms and legs a workout with the breast stroke or butterfly.

Splash around

Tap your inner child and get slap happy with friends and family. Stay in the shallow end so you can splash with your arms for sleeker shoulders, or engage your quadriceps and calves by using water resistance to “run” away from your swimming companions. For deeper water, hold onto another person's arms or tube to make waves with your feet or water flippers to burn even more calories.

Kickboard washboard abs

Hang onto a kickboard and use sheer leg muscle to propel yourself through the water — and get closer to six-pack abdominal muscles. You may even stand up and move the kickboard from side to side to work your oblique muscles.

Change your pace

Try different workouts every time you take a dip. According to military.com, you can get equally effective cardio workouts by swimming five, 50-meter sprint intervals one day and then a moderate pace another, possibly combined with some out-of-water pushups for the less faint of heart.

Play water volleyball

Coordinate a friendly hour of this fun-filled game, which the average 150-pound person can use to burn around 200 calories. Better yet, all that hitting will strengthen your upper body while the running, diving and spiking will expand your lung capacity (and earn you bragging rights for the rest of the day). Unlike exercising out of water, swimming offers a great alternative to use muscles you may not normally engage. It also gives you a healthy alternative to stay fit when you are nursing an injury. Just don't let the zero-gravity resistance fool you and cause you to overdo it, because like all forms of exercise, you could subject yourself to muscle strain or injuries.



Lifestyle

How to Choose an E-Reader

Consider these features and options before you buy

While some people prefer the feel of a traditional book in their hands, e-readers are an increasingly popular way to purchase, store and read everything from magazines to favorite novels and cookbooks. If you're in the market for an e-reader, consider cost, size, readability, functionality and services to find one that fits your needs and lifestyle.

Cost

Prices vary widely among e-readers and generally increase with the number of options available. The smaller black-and-white versions of the Amazon Kindle or Barnes & Noble Nook start as low as \$69. The larger, color versions can cost as much as \$399. The \$79 Nook Simple Touch is one example of an affordable e-reader with basic but desirable options such as long battery life, crisp and readable text, and the ability to download library books.

Size

Size is another feature that varies among e-reader brands. The appeal of smaller readers is that they're lighter and easier to carry around. Larger readers may be bulkier but easier to read, particularly for older people. The smallest Kindle has a six-inch display, while the largest (the Kindle Fire) features an 8.9-inch display. In addition, the smallest Kindle weighs only six ounces.

Readability

The differences in screen quality impact price. Less expensive e-readers feature an "electronic ink screen," while the higher-end devices are designed with HD screens, much like modern TVs or tablet computers. Before you buy, you may want to try reading a screen for a fixed amount of time before making a decision. If you're the type who can get absorbed in a book for hours at a time, screen readability should be high on your list of options.

Functionality

The touch screen has become standard on tablets and smart phones and is an available option on some e-readers. It's a nice-to-have feature, but probably not necessary if all you're looking for is a simple e-reader. Another functionality issue to consider is battery life, which may be important to you if you use your device on a regular basis or like to keep the display as bright as possible.

Services

When shopping for an e-reader, think about how you're going to use it. Are you planning to download books and magazines only, or do you also want to watch videos, surf the Internet and more? You'll need to keep all of this in mind when shopping for a device and the service plan that goes with it. The e-reader is changing the way people enjoy books, magazines and other media content. Before



you buy, do your homework. Search the web for reviews and to compare prices and features to find the best device for you.

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Lifestyle

Stowe, Vermont

Consider this welcoming New England town for a summer visit

If you only think of Stowe, Vt., as a winter sports destination, you're missing out. This lovely town has much to offer summertime visitors.

Stay at Stowe Mountain Lodge

This six-story hotel at the base of Stowe Mountain Resort combines modern luxury with Vermont tradition. Built in the

"Vermont-Alpine" style with wood, stone and glass, the exterior draws on the summer camps created around the turn of the century by wealthy New England families. The interior continues the aesthetic and adds a palette pulled from seasonal colors. Reserve one of the Front Four residences for the ultimate in privacy. The residences feature two, three or four bedrooms, a full gourmet kitchen and a choice of views through floor-to-ceiling windows of Mount Mansfield, Spruce Peak or the lodge itself. They also come with a separate check-in and lounge, plus a personal concierge. On-site

amenities perfect for a summer vacation include the 18-hole Bob Cupp championship golf course, wellness center and spa, outdoor swimming pool and children's adventure program. The hotel, located at 7412 Mountain Road, sits in close proximity to a multitude of other warm-weather recreation activities as well. Visit stowemountainlodge.com for more information.

Eat at Mr. Pickwick's Gastropub and Steakhouse

British expats run this restaurant inside Ye Old English Inne, 433 Mountain Road, serving up traditional English cuisine for dinner. Try the Beef Wellington or more adventurous dishes like the Wild Game Sausage Mixed Grill, which features elk with Madeira wine, venison with blueberries, duck with orange liquor, and wild boar andouille sausage. The steaks come in Kobe and Angus. To learn more or for reservations, go to englandinn.com.

Float the Lamoille River

Umiak Outdoor Outfitters, 849 S. Main Street, offers a four-mile canoe or kayak tour on the Lamoille River that includes a stop at Boyden Winery in nearby Cambridge. There you will learn more about the fourth-generation farm and sample some of its award-winning wines. The trip proves slow-moving enough for beginners, with the pace allowing you to take in the beautiful scenery around the Green Mountain area. Visit umiak.com for more information and reservations.

Shop in Stowe

The quaint town features more than 70 stores selling art, crafts, jewelry, furniture, specialty foods and clothing. Many of the shops can be reached on foot during the same trip in the right shoes. Be sure to stop at Stowe Craft Gallery, 55 Mountain Road, to browse handmade pieces by artisan studios in the



state and across the country. If the timing works out, you may even be able to take in an artist's reception. To learn more, visit stowecraft.com and gostowe.com. Consider a trip to this charming Vermont town for a laid-back summer vacation in the New England countryside. And if you want to combine relaxation with more active pursuits, Stowe and the surrounding areas offer plenty of hiking, river rafting and ziplining as well.

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