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The Latest

RTC opens new Park and Ride facility in Henderson

Audit Committee member and RTC General Manager Tina Quigley marks occasion

The Regional Transportation Commission of Southern Nevada (RTC) and local officials from Clark County Credit Union, the City of Henderson, Henderson Chamber of Commerce and Stations Casinos marked the official opening of a new park and ride location on the property of Fiesta Henderson today. The location is the 12th park and ride location to be added to the RTC's repertoire in an effort to enhance workforce mobility and connectivity for commuters throughout the valley.

On hand to kick things off was CCCU's Tina Quigley. Tina is a member of the CCCU audit committee and just happens to be the general manager for the RTC. The park and ride lot at Fiesta Henderson offers parking spaces for commuters and is served by the Henderson & Downtown Express (HDX), providing a direct link with limited stops to the downtown areas of Las Vegas and Henderson. The park and ride spaces are located on the northeast corner of the Fiesta Henderson parking lot, accessible by Fiesta Henderson Drive.

"The RTC places great value on our partnerships with the business community," said Tina. "Thanks to the partnership with Fiesta Henderson, we are able to make it more convenient for local residents to get around Henderson and to travel to downtown Las Vegas, where parking is limited, in about 30 minutes."

Tim Hunsinger, vice president of lending at CCCU and a member of the credit union's Henderson Chamber of Commerce committee said, "This is a great example of public and private entities working together to make a better community. I really like this."

Numerous local officials and dignitaries were in attendance, including Mark BIRTHA, vice president and general manager of Fiesta Henderson; Debra March and Gerri Schroder, councilwomen for the City of Henderson; Scott Muelrath, president and CEO of the Henderson Chamber of Commerce; and James Campos, senior advisor on economic development and business outreach at Nevada State College.

"We're very excited to partner with the RTC on this new transportation offering," added BIRTHA. "At Fiesta Henderson and Station Casinos, we fully support our local community and are committed to making this successful in the long term. The partnership with the RTC is a great opportunity to bring the Henderson and Downtown Las Vegas areas closer together and at the same time increase ease and options for those that depend on this tremendous resource."

Fiesta Henderson provided parking stalls and allowed the RTC to install a bus shelter on property at no cost to the RTC.

Park and ride locations promote sustainable transportation in Southern Nevada by offering commuters a convenient location near home to park their car and access alternative transportation to work, such as carpooling or transit. Through public-private partnerships, like that with Stations Casinos and Fiesta Henderson, the RTC has been able to offer multiple locations to serve residents throughout the valley. Each new park and ride addition offers commuters greater transportation alternatives.

About the RTC

The RTC is the transit authority, transportation planning agency and regional traffic management agency for Southern Nevada. The RTC's vision is to provide a safe, convenient and effective regional transportation system that enhances mobility and air quality for citizens and visitors. The RTC encourages residents and visitors to use alternate commute modes to help reduce traffic congestion, clean the air and improve the quality of life in Southern Nevada. RTC transit service carried more than 60 million passengers last year and is one of the most efficient transit systems in the nation. For more information on the RTC, visit rtcsonv.com or use your mobile device to access the RTC's Ride

Tracker, a GPS-based, mobile website that enables transit riders to easily see when buses are due to arrive.

About the Fiesta Henderson Hotel & Casino

Fiesta Henderson Hotel & Casino offers more than 220 hotel rooms and suites in Henderson, one of the fastest growing areas in Southern Nevada. The property also offers more than 77,000 square feet of gaming and meeting space. Dining options include Café Fiesta, Fuego Steakhouse, Amigo's, the award-winning Festival Buffet and casual dining options. Other amenities include a live entertainment lounge, three bars and a 12-screen movie theater. Fiesta Henderson is owned and operated by Station Casinos.





The Latest

Extra jeans day means extra help for CMN

CCCU partner St. Rose Dominican Hospital

It was jeans day at CCCU on a Tuesday! Normally reserved for Fridays, the extra jeans day was an occasion for CCCU staff members to unite in a fund-raiser effort on behalf of Childrens Miracle Network, sponsored by CCCU select employee group St. Rose Dominican Hospital, Siena campus. And the effort paid off. CCCU staff and members raised \$380 on one day.

Members can help us in October on International Credit Union Day. Just use your CCCU Debit Card and we will donate a small cash amount for each swipe purchase for each member on Thursday, October 17. Members who visit our lobbies that day, or who call our phone service center may also donate by instructing their teller to transfer the donation amount of their choice to the CMN fund.

Professionals and staff of St. Rose Dominican Hospitals in the Clark County area are eligible for membership as part of our credit union field of membership, as are all health care employees in the county.

Learn more about St. Rose Dominican Hospitals and CMN here:
<http://www.supportstrose.org/IntheNews/index.htm>

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Getting Ahead

Do you have a Cash Stash?

How to protect your finances from the day when your A/C unit goes 'KaBlooey!'

Cars break down, heaters stop heating, and kids get sick. These are the things that can ruin a tightly planned budget. Having an emergency fund with a little extra cash can turn a mountain into a molehill. Create an Emergency Fund into a molehill. This can be 'mattress money,' 'freezer cash,' 'sock money,' 'sugar bowl fund,' whatever, although we recommend a secondary savings account at your credit union or bank for more substantial amounts of money. In fact, we also recommend that you set up this side account as a separate fund and have an automatic amount go into it regularly. Set an amount you can live with and just let it work automatically.

Dad always said, "You'll never miss what you don't see." He was right in many ways. If you don't see this money coming out of your paycheck, and you pay it to yourself automatically and regularly, you won't miss it from your normal budget. Before long, you'll have a substantial amount built up that you rely on when the A/C goes out next summer, or the car needs a new set of tires.

Call 228-2228 today, or click into our 'Chat' room for assistance at www.ccculv.org

If you have other ideas you want to share with CCCU members about how you save money for rainy days, please write or call. We'd love to hear from you.





Getting Ahead

Steer yourself to savings on your car loan

Plus - you might win an iPad if you come in and see us!

Keep your finances moving in the right direction with an auto loan from Clark County Credit Union! We'll help you rev up a deal on your new set of wheels with our red-hot, rock-bottom rates. Then we'll make a great deal even better with up to a 1% rate reduction!**

Be sure to come in to a CCCU branch and enter to win an iPad or an iPad Mini. It's part of our Fall Auto Loan special. No purchase necessary. You can get a great rate on an auto loan if you want . . . it's up to you. But at least take a shot at the free iPad! Winners must be 18 years + and a CCCU member. You must be present to enter, but not to win. We'll call you. Details available at the branch. Put the pedal to the metal and apply today!

FREE Drawing!

Apply today for your chance to win an iPad® or an iPad Mini®!

You'll be entered into our drawing—two lucky members will win an iPad® or an iPad Mini®.***

Your loan 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.

Discounts may not be applied below floor lending rate. *Must be 18 or older to enter. Need not be present to win. Odds of winning depend on total number of entries – two winners will be selected at random. Drawing will be held November 7, 2013, at the Tenaya branch. CCCU staff, officials and their family members are not eligible. No purchase necessary to win. If not signing a CCCU loan, a single entry slip will be made available by a CCCU representative at any branch on request.

This offer is for NEW business only: either a new vehicle purchase or by refinancing to CCCU from another lender. Refinancing for existing CCCU loans incurs a re-fi charge of 2% of the loan balance to cover costs.





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News & Events

Matt Becker - InfoSys Department

CCCU Employee of the Month for August

Matt Becker: August Employee of the month

Matt Becker, a system administrator with the CCCU Information Systems department has been named Employee of the Month for August. Many CCCU members will recognize him for something else, as well. Always courteous and thorough, he was nominated for good reason . . .

After being nominated several times during 2013, Matt Becker won the title of Super Employee of the Month for August for his role as a system administrator in the CCCU Information Systems department. His job there is one that seldom exposes him to the public. Still, many CCCU members will recognize him because of his previous job as Tenaya Branch Manager.

Here's what the nomination entry said about Matt: "Matt Becker is a stand out. I was grateful for Matt's one on one assistance during our home banking conversion in March. His patience and guidance provided me the ability to be successful with my staff and members upon roll out. I do believe his front line experience lends insight on needs of the front line staff. One thing I really appreciate is that Matt talks to me in language that even I understand."

Always positive and humorous, Matt is a logical and creative problem solver. His experience on the front line as a teller and manager help him to have a great understanding of what the complex systems he maintains actually do for the credit union members. He was instrumental as part of the team who helped install a new online banking system for CCCU in March of this year.

Originally from Iowa, Matt has been with CCCU since January of 2006. He has a bachelor of arts degree in Management Information Systems from the University of Northern Iowa at Cedar Falls.



Matt Becker surrounded by Super Sabrina Coleman, Super Jill Hart and Super Ardith Russell



Lifestyle

Listening to Music Online: What Are Your Options?

Get your groove on at these popular sites

One of the best things about surfing the Internet is finding a free music site. Fortunately for music lovers, there are numerous free online music sources. From Taylor Swift to The Beatles and everything in between, you'll find a wide variety of music listening possibilities at these five sites.

Grooveshark

Working as both a search engine and a radio stream, Grooveshark is a versatile site where you can easily switch back and forth between the two features. Started in 2007 by a University of Florida musician and student, Grooveshark has evolved into one of the largest on-demand music services with an extensive online music library that was created by artists and listeners. Grooveshark features music favorites, but also focuses on artist development and helping listeners discover new music. To start grooving, go to grooveshark.com.



Jango

This social music service allows you to create and share custom radio stations. You can add the artists and music you like and share them with other Jango users. Better still, you can also tune into other people's stations, and they can return the favor by tuning into yours. Click www.jango.com to start listening.

Last.fm

A great way to get in tune with your listening habits is this unique site. Utilizing a download named The Scrobbler, it helps you identify the music you play most often and like, which then assists you in discovering more music based on your tastes and listening habits. You can also get more intensely involved by tagging your tracks, joining discussions, finding out what's hot and trending, and closely examining your listening history to discover the style of music you like best. Go to www.last.fm to start listening.

Pandora

If you want to create your own online streaming radio station based on your favorite music, this is the site to do it. You can create up to 100 stations that contain the music you like, whether it's from a world-renowned artist or new music by up-and-coming artists and bands that you've discovered. Enhancing the appeal is that you can also download free apps for your smartphone. To get started, click www.pandora.com.

Spotify

You name the artist, and most likely you'll be able to find their music on Spotify, which has more than a million songs available to listen. To get started, you download a desktop manager and you're off and listening. You can develop your own playlists and share the music with your friends and family. Spotify is available for your computer, tablet, mobile device and home entertainment system. Go to www.spotify.com/us to give it a shot.

So, the next time you're on the Internet, take the advice of the classic rock group The Doobie Brothers and their 1975 hit tune, "Listen to the Music."

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Lifestyle

Switching to Reusables: Grocery Bags, Diapers and More

Save the environment while saving the family budget

Disposable products are a relatively new invention. With the excuse of convenience, the availability of disposable products has grown tremendously in the last 50 years. But even if disposable products are available, should you use them? More and more Americans are realizing the glut of disposable products used daily may lead to environmental problems for future generations. Making the switch to reusable products can be an eco-friendly choice that will save the environment and the family budget.

Grocery bags

The switch to reusable shopping bags is one of the easiest eco-friendly changes to make in your home. Many stores offer cloth shopping bags, preventing the explosion of plastic shopping bags from invading your home (and the landfill). If you are a little crafty, you can easily create your own shopping bags from old T-shirts you no longer use. Visit



www.marthastewart.com/266942/t-shirt-bag for instructions on the five-minute process of turning potential thrift store T-shirt donations into reusable shopping bags.

Diapers

The Real Diaper Association claims disposable diapers can take up to 500 years to completely decompose, and with over 27 billion diapers being used each year, these diapers are leaving a very dirty problem for families in the future. Cloth diapers are making a comeback. Where grandma once used folded diapers and safety pins, today's moms have options like fancy fabrics, easy snaps and diaper liner inserts. If you do not have the sewing skills to make your own, purchase diapers on websites like www.etsy.com. In larger cities, diaper services rent clean diapers and pick up dirty ones for laundering.

Coffee k-cups

The newest offering in home coffee brewing systems involves the ability to make a single cup of coffee with a little device known as a k-cup. With millions of people brewing their own coffee each day, the amounts of k-cups that will be thrown away will be staggering. Purchase a plastic k-cup which can be used over and over again. Prices range from \$10 to \$20, but you can fill the cup with your own coffee and an avid coffee drinker will save that amount within two weeks.

Feminine products

According to Natureswizard.com, more than 45 billion feminine products are used each year. Although switching to reusable feminine products can be an adjustment, the results from making the switch will help both the environment and your pocketbook. An investment in handcrafted feminine pads (often referred to as Mama cloth on web sites like www.etsy.com) or commercially-made reusable tampons (like www.divacup.com) will save hundreds of dollars over time.

Paper towels

According to Earth911.com, more than 13 billion pounds of paper towels are used and thrown away each year. When visiting public restrooms, choose the air dryer to wipe your hands rather than using paper towels. At home, purchase 10 to 20 hand towels which can be placed on the counter for quick spills. Cut up old bath towels or T-shirts to be used for cleaning rags.

An investment in reusable products will often save money in the short-term, while helping the future environment.



Lifestyle

Health Benefits of a Mediterranean Diet

A tasty and beneficial dietary change that's not a fad

Research continues to show that people living around the Mediterranean Sea live longer and develop fewer health problems than Americans. Not only is their diet delicious and flavorful, their lifestyle is less stressed because they include leisurely dining and regular physical activity.

Mediterranean diet foods

The secret to a better quality of life, without the rampant chronic disease that's missing in Mediterranean cultures, is based in the types of foods they eat. Most of their protein is derived from low-fat fish, seafood and nutritious nuts. Processed foods, red meats, dairy (except yogurt) and sugar play minor roles in a diet that revolves more around vegetables, fruits, whole grains, legumes and omega-3 fats such as olive oil. Dinner is usually accompanied by moderate amounts of antioxidant rich red wine.



An example of an average daily menu for a Mediterranean diet to maintain a healthy weight would be similar to the following:

- **Breakfast:** Greek yogurt (8 ounces) mixed with fresh berries and sweetened with a teaspoon of honey. One slice of whole-grain bread spread with half a mashed avocado.
- **Lunch:** Whole-grain pita pocket half spread with 2 tablespoons hummus and filled with 2 cups fresh greens and two tomato slices. A cup of fresh minestrone soup, one orange and a glass of water with a wedge of fresh lemon.
- **Snack:** Approximately 1/8 cup (a small handful) of sliced almonds, walnuts or peanuts.
- **Dinner:** A small salad using arugula and baby spinach, 1 tablespoon shaved Parmesan cheese and sprinkled with a light vinaigrette dressing. Baked or grilled salmon (3-4 ounces) topped with a mixture of 1/2 teaspoon each Dijon mustard, olive oil and fresh tarragon. Serve with side dishes (1/2 cup each) of couscous, sliced zucchini and four fresh asparagus spears or other vegetable combinations. *(Fish or seafood should be eaten at least twice per week, even more often if possible. Balance out other meals with poultry and eggs.)*
- **Beverage:** Water with lemon or 5 ounces of red wine.
- **Dessert:** Small pieces of fruit such as grapes or melon chunks, or 1/2 cup of a fruit sorbet.

Health benefits of Mediterranean diet

The human body functions with more energy and resists disease when fed a diet rich in plant foods and heart-healthy fats such as olive oil or an avocado. By eliminating or dramatically reducing your consumption of foods that are loaded with saturated fats, sugar and salt, research has shown that you

can add years to your lifespan by lowering your risk of developing the following conditions:

- Heart disease
- Certain forms of cancer
- Metabolic syndrome (group of health factors that raise the risk for heart disease, stroke and other types of disease)
- Obesity
- Type 2 diabetes
- Dementia
- Alzheimer's disease

Following a Mediterranean diet isn't a fad, but a beneficial lifestyle change. When combined with better food choices and regular exercise, you can live a longer and more productive life.

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