



Volume Issue • October 2013

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The Latest

Polly Atchison, CCCU Board member announces departure

Thanks for many years of great service

Polly Atchison has announced her departure from CCCU's board and from the Henderson/Las Vegas area for a move out of state. She has more than 20 years of government audit and operations experience. Most recently, Polly has worked for the City of Henderson in her role as City Auditor for the City Manager's Office since August, 2012.

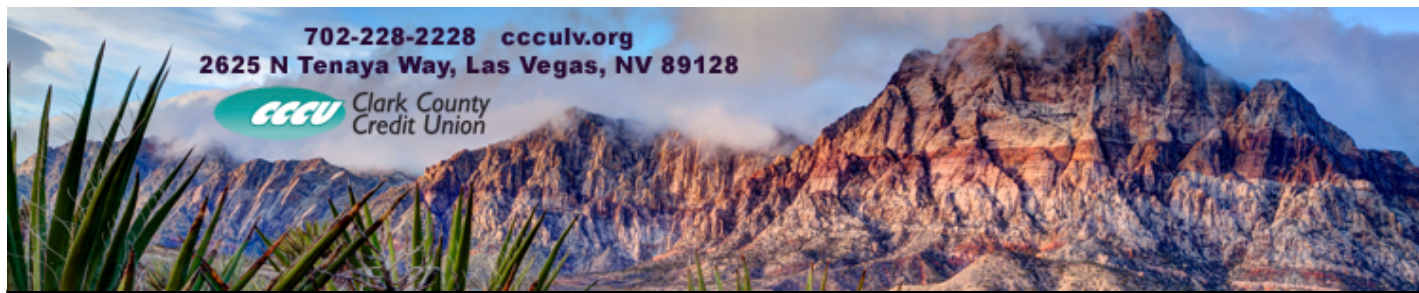
She began her career at the Texas State Auditor's Office in 1985. In 1989 she moved to Southern Nevada and joined Clark County Internal Audit. At the same time, Polly joined the CCCU volunteer Audit Committee and served several years in oversight before being named to the Board of Directors. After three years she moved to the Clark County Department of Parks and Recreation and served as a Management Analyst, and then as Fiscal Services Administrator.

Polly currently serves as Vice Chairman of the Clark County Credit Union Board of Directors and on the Board of Governors of the Institute of Internal Auditors, Las Vegas Chapter. Additionally, she is a member of the Association of Local Government Auditors.

She holds a bachelor of Business Administration from Stephen F. Austin University in Texas. She is a Certified Internal Auditor and also a Certified Public Accountant licensed in Texas.

Polly has been a reliable and valued source of leadership for the credit union through good times as well as through the recent economic challenges. She will be missed by us all and we wish her great success in her new ventures.





The Latest

Call for Board nominations

Nominations must be received by November 15, 2013

Nominations are currently being accepted for the annual election of members of the CCCU Board of Directors. If you wish to nominate any individual for consideration, please send the candidate's resume to:

Nominating Committee PO Box 36490 Las Vegas, NV 89133-6490

Nominations must be received by November 15, 2012 to be considered in this election.



The Latest

CCCU visits LVVWD employee benefit fair

It's always great to visit our members in their work place!

It was great to be able to visit the employee fair again this year at LVVWD during October. There were displays and vendors who came as invited guests to inform Water District employees about subjects ranging from better health through physical training, better nutrition, even ways to insure their families from various casualty risks.

CCCU's Marketing Director Craig Fraley was there, presenting free financial benefits for employees at LVVWD. CCCU is not open to the public, but is open to all Clark County government entities and other associated employer groups. As a not-for-profit financial institution, CCCU offers full banking services at better rates and with more free services than banks usually offer.

Fraley was able to meet and greet many employees who are already CCCU members, as well as offer membership to new employees who have not yet signed up. The credit union offers vehicle loans which are easy and fast to get, and at low rates with no gimmicks.

Remember, your co-workers and family members are also available for membership at Clark County Credit Union. There is no waiting period for loans or deposit account access. Call the credit union at 702 228-2228, or find your closest branch by visiting us online at: www.CCCULV.org.



Craig Fraley, Marketing Director, visits LVVWD employees



The Latest

CCCU Members help raise \$3,600 for Children's Miracle Network

International Credit Union Day supports our kids

It was a great day for the kids and for CCCU members as credit unions around the world celebrated International Credit Union Day on Thursday, October 17. Free Trick or Treat bags for the kiddos were handed out at CCCU branches. The event was held in conjunction with the Nevada Credit Union League to commemorate the credit union community's non-profit mission to help individuals make the most of their financial resources. The effort also included a fund-raising pledge by CCCU to donate 25 cents for every swipe of VISA card or Debit card plastic on that day. And members were very active that day with a total of 14,431 transactions between midnight in the morning and midnight at night. That means that CCCU was able to donate \$3,607.25 to our own St. Rose Dominican – Siena Hospital in support of CMN. Each branch also sponsored other events, like a coloring contest for the kids who visited the branch. Winners received a ceramic piggy bank with paints to design their own bank for savings. Thank you, members, for your support and big response to the effort. Your loyalty and generous hearts are very much appreciated.



Amber offers Brendon a trick or treat bag on International Credit Union Day



Getting Ahead

Helping our members save \$\$

Verify your credit union membership to keep saving with sprint

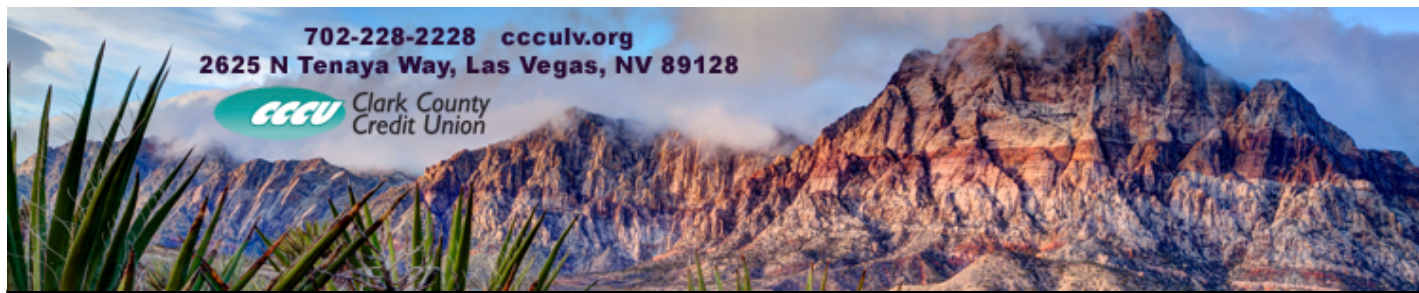
We are pleased to offer monthly wireless discounts to our members with the Sprint Credit Union Member Discount. If you're already enjoying the savings from this Invest in America program, we want to make sure you continue to do so. Periodically, Sprint needs participants to verify eligibility so they can receive the discount and waived activation fees. If you're planning on signing up for the Sprint Credit Union Member Discount, you'll need to verify eligibility as well.

New Sprint Customers: You need to verify membership within 30 days of activation. Current Sprint Customers: You need to provide proof of discount eligibility (credit union membership) when you upgrade your device if it has been 20 or more months since you last validated.

Members can now verify credit union membership using the free Invest in America app with its simple and secure verification process. And it takes just a few minutes to complete. Verification will make sure you'll continue to receive the great benefits and exclusive savings that Sprint offers credit union members. The Invest in America app is available in the Apple App Store and Google Play – just search for "Invest in America." This app also lists all other Invest in America discounts.

Please take the time to download the free app, try it for yourself and see just how simple it is to use it so you can keep saving with the Sprint Credit Union Member Discount. If you'd rather fill out the verification form and fax it in, you can find the form here at LoveMyCreditUnion.org/Sprint. Learn more about the Sprint Credit Union Member Discount at LoveMyCreditUnion.org/IIA-Application.





Getting Ahead

New \$100 bills appear at CCCU

Federal Reserve Board Issues Redesigned \$100 Note

During October, CCCU branches received their first supply of the new \$100 note that incorporates new security features to deter counterfeiters and help businesses and consumers tell whether a note is genuine.

"At first, they were in very limited supply," commented Jessica Gaffaney, branch team leader at the Tenaya Branch. "Now they are beginning to appear more regularly."

"The new design incorporates security features that make it easier to authenticate, but harder to replicate," said Federal Reserve Board Governor Jerome H. Powell. "As the new note transitions into daily transactions, the user-friendly security features will allow the public to more easily verify its authenticity." The Federal Reserve, U.S. Department of the Treasury, U.S. Bureau of Engraving and Printing, and the U.S. Secret Service partner to redesign Federal Reserve notes to stay ahead of counterfeiting threats.

The redesigned \$100 note includes two new security features: a blue 3-D security ribbon with images of bells and 100s, and a color-changing bell in an inkwell. The new features, and additional features retained from the previous design, such as a watermark, offer the public a simple way to visually authenticate the redesigned \$100 note.

Consumers worldwide are advised that it is not necessary to trade in older-design \$100 notes for new ones. It is U.S. government policy that all designs of U.S. currency remain legal tender, regardless of when they were issued.

Members may come in and request the new notes, although the supply is still somewhat limited, depending on the day and member demand. For more information about the new design \$100 note, as well as training and educational materials, visit www.newmoney.gov.



In the vault - the new \$100's



News & Events

The Employee of the Month award goes to . . .

Christine Tassone blends heart-felt concern for CCCU members with lending!

Christine Tassone was first nominated as Employee of the month for consistently helping the most CCCU members sign loans each month. The clincher, though, came for something else that seems unrelated to lending. Most amazing is her kindness and compassion in working with members who have been dealing with deaths of loved ones. Recently, following the deaths of their spouses, two CCCU members contacted CCCU management to express how kind, efficient and wonderful Christine has been in helping them through the transition. She frequently goes above and beyond the line of duty to help members in getting accounts resolved, closed, re-opened, loans reassigned and even attending funerals. The surviving spouses have expressed deep gratitude and thanks for the help they have been given. Wayne Tew, president and CEO, was happy to present the award to Christine in recognition of her professional abilities as well as her care and concern for CCCU members. Thanks Christine . . . and CONGRATULATIONS!



Christine Tassone, Employee of the Month



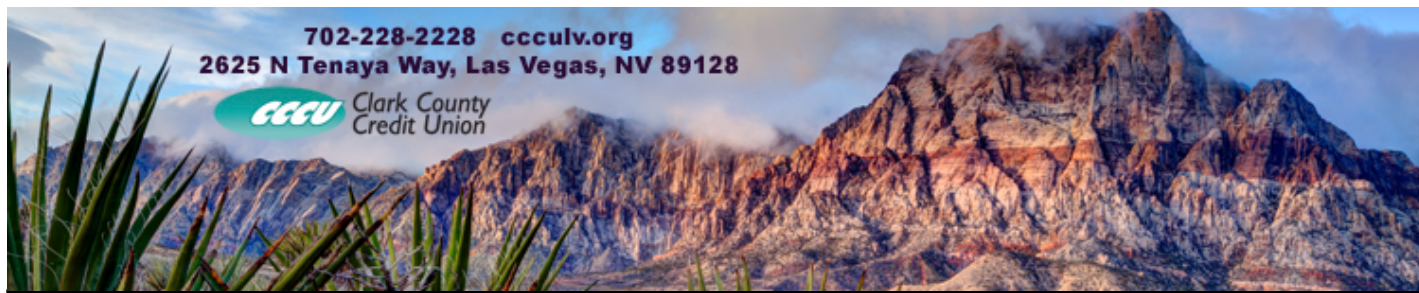
Lifestyle

We are 'live' on Social Media – Isn't everybody?

And we need your support . . .

Like us on our Facebook page at: <https://www.facebook.com/CCCULV> If we've helped you out, please tell the world at: www.YELP.com And, believe it or not, you can follow our tweets on: <http://twitter.com/CCCULV> And, then there is our good 'ol NEW full service website at . . . www.CCCULV.org ! WE LOVE our members !

Clark County Credit Union • 702-228-2228 • <http://www.ccculv.org>



Lifestyle

Five Surprising Automobile Values

These vehicles make for great investments, not to mention great rides

Lexus RX 450H

Midsize SUVs aren't the first category one might look at for value, but the 2013 RX450h – the "h" stands for hybrid – starts at an MSRP of \$46,310 but made the *US News and World Report's* Best Cars for the Money list because of its "outstanding fuel economy in a luxurious package" and "some of the best reliability ratings in its class."

In other words, more bang for the buck, and with an EPA-estimated 32 MPG in the city, it's a buck that lasts longer on every tank.

"Though expensive compared to the non-hybrid RX, the 2013 Lexus RX 450h delivers on its promise of impressive fuel economy, utility, power and luxury," notes Edmunds.com.

Ford Focus ST

Ranging down in size and in price, the 2013 Ford Focus ST (MSRP \$23,700) was named Best Compact Car for the Money by *US News and World Report*.

"With nimble handling, good fuel economy and an upscale interior, reviewers say that the 2013 Ford Focus excels where other small cars fall short," says *US News and World Report*.

"The Ford ST is not exactly a world-beater in terms of refinement, handling balance or ergonomics," explains *Automobile Magazine*. "But it does offer a lot of car and performance for the money, it scores an undisputed 10 on the entertainment scale, and it won't fall apart when pushed to the limit."

Subaru Outback

Named Best Wagon for the Money by *US News and World Report*, the Subaru Outback combines low ownership costs with reliability, spaciousness and family-friendly features. Known for its versatility, the Outback "successfully combines the utility of an SUV with the drivability of a car, making it one of the best wagons in the class," the magazine's website states.

"It's as spacious and capable as a conventional mid-size SUV, but delivers the fuel efficiency and driving characteristics of a sedan," *Kelly Blue Book* agrees. "The Outback also provides the all-weather mobility afforded by Subaru's symmetrical all-wheel drive and an elevated seating position for a more commanding view of the road."

Starting at an MSRP of \$23,495, "The Subaru Outback is expected to retain higher than average residual values over a 5-year period, besting the Ford Escape and the Nissan Rogue, but falling just shy of the Venza, CR-V and Chevrolet Equinox," KBB continues.

Toyota FJ Cruiser

Speaking of residual value, the FJ Cruiser, a tribute to the legendary FJ40 Land Cruiser, topped KBB's 2013 Best Resale Value Awards.

"The Toyota FJ Cruiser manages to be both more pleasant and more rugged than one might guess, and offers better predicted resale value than any other 2013 model," according to KBB.com.

Of course, the FJ Cruiser (MSRP \$27,030) is designed for a certain driver and a certain owner.

"We like the FJ because it shuns the trend to move to a more car-like (and less capable) unit body. You won't find any cushy air suspensions or luxury trimmings inside the FJ Cruiser. Instead, Toyota has given its off-road stud a sensible, easy-to-clean interior with just the right amount of modern conveniences to keep the FJ Cruiser up to date," states KBB. "No one will argue that the 2013 Toyota FJ Cruiser SUV isn't fun, but it does have a number of practical drawbacks including poor fuel economy, some wicked blind spots and a not-so-roomy cargo hold."

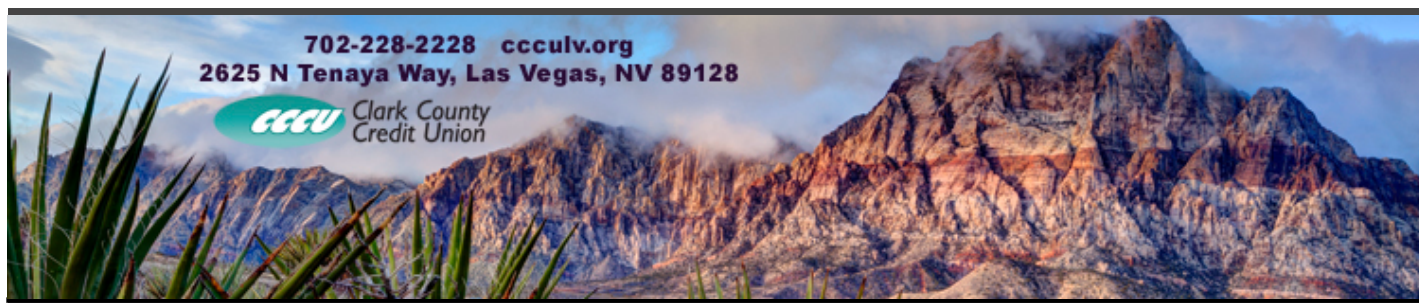
Scion tC

Car buyers may not yet be accustomed to the Scion brand - an offshoot of Toyota - but Scion vehicles are quickly making a name for themselves. The Scion tC - also a member of KBB's tribe of 2013 Best Resale Value Awards winners - starts at only \$18,725 and delivers style, reliability, excellent fuel economy and more than ample high tech options.

"Scion's attractive pricing combined with Toyota's reputation for dependability makes the 2013 tC coupe compelling for anyone looking for a fun coupe with reasonable amenities," KBB notes. "The car's appeal lies in spirited styling, lots of features, surprisingly good audio systems for the price and freedom to personalize the car. Actual over-the-road performance may not live up to everyone's expectations, with modest horsepower and soft suspension, but it's entirely adequate for a city and suburban runabout."

Those in the market for a new car should keep in mind that the sticker price only tells part of the story. Fuel economy, reliability and resale value all play an important financial role, making these five value surprises a good starting point for a new car search.





Lifestyle

Halloween Candy Alternatives

Bypass the sugar for fun, colorful items kids (and parents) will love

Most any kid will say they want as much candy as they can round up when they knock on neighbor's doors on Halloween. But getting overloaded with sugar isn't the best plan. Some dentists around the country even have buyback programs where they offer prizes and other items for kids who turn in their Halloween candy stash. If you're looking for some creative alternatives to passing out the sweet stuff, we have some ideas for you.

Colorful stickers, pencils and erasers

You can buy sheets of Halloween themed stickers or other designs and toss into kids' jack-o-lanterns. Or you might stock up on pencils and erasers with cool designs that kids will love to use in the classroom.

Temporary tattoos

Kids love these items, and they come in a wide variety of shapes and designs, plus they are inexpensive. You might get a Halloween-themed tattoo to pass out, or you can get a variety — everything from glittery designs to superheroes.

Bowl of fun items

Use your imagination when you stock a big bowl full of novelty items for your trick-or-treaters to pick out. Consider things like plastic vampire teeth, bottles of bubbles, toothbrushes, stretchy frogs, bouncy balls, whistles, and party favor items.

All in the name of safety

Some items that you can give that will delight the kids as well as the parents can actually be effective in making the trek through the neighborhood a bit safer. All you need to do is hand out glow sticks or glow-in-the-dark necklaces. This makes the little goblins more visible. Glow bracelets, flashing wands and finger beam lights are also possibilities.

Healthier snacks

Instead of passing out loads of chocolate or other types of candy, consider stocking up on single-serving packages of pretzels, boxes of raisins, granola bars or juice boxes. Other ideas include packets of hot chocolate, snack-sized cheese and crackers, and sugar-free gum.

Cold hard cash

Imagine the thrill of getting actual money while trick or treating. You can dole out pennies, nickels, dimes, and even quarters. Regardless of the amount, receiving some change will bring smiles to the recipients.

Art supplies

Bring out their creativity when you offer trick-or-treaters a variety of items they can use for art projects. Suggestions include Play-Doh®, origami paper and instructions, inexpensive paintbrushes, crayons or markers.

There are some online companies that specialize in selling novelty items, like some of those mentioned above, in bulk. This makes it very economical to keep all those Halloween buckets filled on Oct. 31.





Lifestyle

A Lifetime on Screen: Actors and Actresses with Long Careers

Favorite performers who stand the test of time

Some of our favorite actors and actresses are not the fly-by-night types that capture the spotlight for an intense but brief burst of fame. They are the ones who've stood the test of time with quality performances over many years. Here are a few examples of favorite actors who can boast of a lifetime of work on the big screen.

Mickey Rooney

Making his film debut at only 15 months old, Mickey Rooney is an actor that we have all grown up with. Beginning with more than 50 silent comedies filmed between 1927 and 1933 on up to films such as *Night at the Museum* (2006), Mickey Rooney has hundreds of movies under his belt. He is best known for his *Andy Hardy* movies of the 1930s and 1940s.

Hal Holbrook

Although not in the top echelon of A-list stars, Hal Holbrook has withstood the test of time. Starting out in television in the 1950s, the actor has worked consistently in television and film for decades. Holbrook played the role of Preston Blair in 2012's Academy Award nominated film, *Lincoln*.

Lauren Bacall

Perhaps best known for her work in the 1940s — in classic films such as *Key Largo* and *The Big Sleep* — Lauren Bacall is still working in film even today. Her next turn on the big screen will be in the film currently in production, *Trouble is my Business*.

Max von Sydow

Serious actor Max von Sydow is probably known by most moviegoers for his role as the Priest in the horror flick, *The Exorcist*. The Swedish-born actor has had a critically acclaimed career, including more than a hundred films. He recently appeared in 2011 Oscar nominated film, *Extremely Loud and Incredibly Close*.

Debbie Reynolds

Debbie Reynolds is best known for her acting, singing and dancing work in the favorite classic film of 1952, *Singin' in the Rain*. She has had a steady career and still works in film and television today.

Christopher Plummer

Although actor Christopher Plummer is best known — and beloved — for his role as Colonel von Trapp in the classic Hollywood musical *The Sound of Music*, he can boast of a lifetime full of acclaimed film work, including the film *Beginners*, which won him a Best Supporting Actor Oscar in 2012.

These are just a few of the actors we have all come to rely upon as the backbone of many movies and television series. The "actors of the day" may come and go for their "15 minutes of fame," but these professionals have stood the test of time with accolades and fan support that spans decades.



