



Volume Issue • November 2013

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## The Latest

### Josh Pasene joins CCCU as Mortgage Loan Officer

CCCU welcomes a new mortgage loan officer to our real estate division. Josh has recently passed his state and federal exams and became licensed to originate mortgage loans for CCCU members. He's a welcome addition, since the interest and market activity is rising in the Las Vegas area. Home values are reportedly increasing by about 12% over last years median selling price. The percentage of homes that are considered 'underwater' (that is valued at less than the mortgage balance owed) has decreased from about 55% to about 45%. According to the Greater Las Vegas Association of Realtors, the median resale price of a single-family home in Las Vegas sits around \$175,000. With home sales on the rise, that means fewer buyers are letting their banks foreclose. So foreclosure rates are dropping, although Nevada's foreclosure rates still lead the nation. "With home prices at an affordable level and mortgage rates in Las Vegas averaging 4.35%, it's a possible opportunity for first-timers and would-be investors to jump back into the market," said Josh. For information on mortgage loans, contact Josh at 702-939-3166 or contact him directly by email at [josh@ccculv.com](mailto:josh@ccculv.com), or the website at <https://www.ccculv.org/Home-Loan.aspx>



Josh Pasene - 702-939-3166

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## Getting Ahead

### Special CCCU Member Offer on a great car from Members Auto

#### New dealership manager authorizes price reduction

Meet Roger Loftus. He's the new manager for the Members Auto dealership at CCCU. He wants to make friends fast and so he has a special offer for CCCU members that is good until December 6, unless the car is sold before then. It's a 2013 Kia Sorento and it has a lot of driver appeal and loads of options. We think he'll make at least one friend very quickly considering that the Kia, listed at \$31,190 is now available for the next week (unless sold before then) at the reduced price of \$28,900. It's a beauty of a deal and trade-ins are accepted with credit union financing available from \$2.99%. Call soon because there is only one and the price offer is good only until December 5th. Check the deal sheet listed below. If you're interested, contact a Members Auto representative. Get what you want without the backroom dealership hassle. Members Auto at CCCU can sell you any make, model, option or color of new vehicle, or put you in a quality inspected used vehicle. Trade-ins accepted. For information, call 702-939-3115 and ask for Dan Edelman (Windmill Branch) or Matt Haugh (Tenaya Branch). To preview cars and trucks online, visit <http://www.membersauto.com>. What's in the car? Lots! Here's the list: Navigation System, SiriusXM Satellite, Infinity Premium Sound, MP3 (Single Disc), AM/FM Stereo, Backup Camera, Tilt & Telescoping Wheel, Power Steering, Cruise Control, Power Door Locks, Power Windows, Cooled Seats, Alloy Wheels, Air Conditioning, Keyless Start, Keyless Entry, ABS (4-Wheel), Leather, Limited Pkg, Stability Control, Downhill Assist Control, Heated Seats, F&R Head Curtain Air Bags, Side Air Bags, Hill Start Assist Control, Dual Air Bags, Bluetooth Wireless, Traction Control Price: \$31,190 Reduced: \$28,900 • Year: 2013 • Make: Kia • Model: Sorento • Trim: SX Sport Utility 4D • Drive Train: AWD • Transmission: Automatic, 6-Spd w/Overdrive & Sportmatic • Engine: V6, 3.5 Liter • Mileage: 14,426 • Doors: 4 • Exterior Color: Black • Interior Color: Black • VIN: 5XYKWD A27DG384163 • Stock #873345



**Roger Loftus - the generous new Manager for Members Auto Brokerage - 702-939-3115**





## News & Events

### Notice of Annual Meeting

#### Nominations for Board of Directors is now closed

Notice of Annual Meeting. When: 5:30 p.m. Thursday, 23 January 2013 Where: Tenaya branch 2625 N Tenaya Way Las Vegas, 89128

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## News & Events

### The Employee of the Month award goes to . . .

#### Kirk Jones does a fantastic job maintaining our buildings!

Editor's note – This year, the credit union started a program to honor employees who go above and beyond their job descriptions. The winner 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. This month's honoree, Kirk Jones was nominated by several of his fellow employees for doing work that goes above and beyond the expected. So much so that there were several employees from the company who independently nominated him. Here are some of their comments: "Kirk is the most helpful employee here at CCCU, and he always has a big smile. He is always looking out for the employees and trying to make a clean safe environment for them to work in." "Kirk is always there to help whenever we need him. He goes above and beyond in helping maintain the branches and keeps in contact with Team Leads whenever there are things that need to be taken care of. He always has a kind and positive attitude. I think he most definitely deserves this recognition." "He is ALWAYS looking out for everyone. If I even mention something that I need in my office, like a chair that isn't broken yet – I have a newer one in my office the next morning. He is kind to our members and always offers to help." "We can always count on Kirk." "Kirk is a SUPER employee every second, minute and day of the month! He is an awesome team member. He continually contributes above and beyond the standard expectation. He routinely provides "over-the-top" service. No project is ever too big or too small. He consistently exudes a positive attitude. We here at CCCU benefit greatly having Kirk." With his constant professional care, Kirk keeps our buildings running well and at the same time, providing a pleasant workplace for staff, and an appealing member experience inside the public spaces of our lobbies. Thanks, Kirk!





## Lifestyle

### Five Affordable, Winter-Ready Cars

**These wheels provide weatherproof stability without breaking the bank**

From midsize and large sedans to compact SUVs and minivans, the automotive world provides a slew of options for the budget-minded buyer concerned about winter weather. For starters, check out the Ford Fusion, Subaru Forester, Nissan Pathfinder, Dodge Charger and Toyota Sienna.

#### Ford Fusion

"A midsize sedan isn't the first car that comes to mind when thinking of the best ways to navigate slippery asphalt, but the 2013 Ford Fusion is available with an all-wheel-drive ace up its sleeve," as KBB.com states[. ]"Providing year-round traction along with a commanding, SUV-like view of the road ahead, the Ford Fusion AWD is easily one of the most adaptable sedans on the market."

KBB also lauds the driving dynamics and affordability of the Fusion, and delivers solid fuel economy for long-term savings.



"Whether you want a midsize sedan that's value-oriented, engaging to drive, or boasts the highest fuel economy in its class, there is probably a version of the 2013 Fusion that fits your requirements," KBB states.

#### Subaru Forester

Boston.com, a service of the *Boston Globe*, calls the Forester one of its "top cars for winter driving."

"The Forester has symmetrical all-wheel-drive, up to 8.9 inches of ground clearance, and the Vehicle Dynamics Control system to keep it on its intended path," the website notes.

In addition, the Forester delivers a number of safety features that aid winter driving.

"New, more efficient electrically-assisted power steering provides more positive feedback while the revamped chassis does an admirable job of keeping body roll in check under hard cornering," explains KBB.

#### Nissan Pathfinder



Also on the more affordable end of the spectrum, the Nissan Pathfinder has what KBB calls a “strong engine” along with the “ability to confidently tackle slippery paths thanks to a lockable four-wheel-drive mode.”

Like the Ford Fusion, the Pathfinder starts at under \$30K and delivers good fuel economy. In fact, the Pathfinder is one of the more versatile automobiles on the road.

“If you want class-leading V6 fuel economy in a mainstream 7-passenger crossover, something a bit more nimble than a Chevy Traverse but roomier than a Toyota Highlander and with the power to tow a 5,000-pound trailer on occasion, the new-generation Nissan Pathfinder should be on your shopping list,” KBB explains.

### **Dodge Charger**

Thought of more for its cool throwback look and engine power, the Charger is actually a well-respected safety leader.

According to Dodge, the vehicle delivers 65 standard and available safety features, including stability and traction control, antilock disc brakes, front seat side airbags, a driver’s side knee airbag, side curtain airbags and active front head restraints, rearview camera, a blind-spot warning system, a rear cross-traffic warning system and a forward collision warning system that comes bundled with adaptive cruise control.

The Charger is also priced nicely for a large sedan.

“Overall, if you need a large sedan in this price range, you’ll be hard-pressed to find one that’s as rewarding to drive as the 2014 Dodge Charger...” explains Edmunds.com.

### **Toyota Sienna**

The only minivan to make Boston.com’s list of “top cars for winter driving,” the Sienna boasts all-wheel drive and available Blind Spot Monitor and front and rear parking assist will come in handy as parking spots get tighter and tighter when the snow piles up.

Antilock disc brakes, stability and traction control, front seat side airbags, full-length side curtain airbags, a driver’s side knee airbag and active front head restraints are also standard on all 2013 Toyota Sienna models, according to Edmunds.com, and a package that includes active cruise control, a pre-collision warning system and hill-start assist is optional on the Limited.

All of this makes for not only a safe ride, but also one that’s ready for the hazards of winter.

“Regardless of which version you lean toward, the 2013 Toyota Sienna has the basics nailed down, providing a smooth, quiet ride, spirited acceleration and comfortable seating. It also can carry up to eight and offers available all-wheel drive, the latter exclusive to the Sienna and a boon for those who frequently slog through rain and snow,” explains Edmunds.com.

As technology advances every year, safety features continue to be added across the vehicle spectrum, including, notably, in some of the most affordable cars, SUVs and minivans on the road—and that’s good news as winter approaches. For more information on securing an auto loan with a low rate and flexible financing, stop by to see us today.



## Lifestyle

### Are Space Heaters Energy Efficient?

#### Making cents of home heating dollars

As the weather cools down in many areas of the country, household heat becomes necessary for most families. Many consumers attempt to reduce the annual cost of running their home heating system by supplementing with space heaters. In other areas of the country where the ambient temperature never dips much below 55 degrees, space heaters are the main source of heat on chilly days.

The most common space heaters are electric, so for the purposes of this article, we'll concentrate on those.

#### **Do space heaters save money?**

The biggest factor in determining whether a space heater saves money is how many watts it draws. A 1500-watt space heater – as the name implies – draws 1500 watts. An electric space heater is 100 percent efficient, meaning that all of the watts it draws are expended in heat energy.

But while you might save in gas, home heating oil or even pellets, you'll spend money in electricity while using an electric space heater. The formula for understanding the cost of operating a space heater is this:



$$\text{Watts} \times \text{Hours of Use} / 1000 \times \text{Cost per Kilowatt Hour} = \text{Cost of Operation}$$

For example, if you run a 1,500-watt space heater every day for 24 hours, at a rate of 7.57 cents per kilowatt hour, your total cost to run the heater for a day would be \$2.73. For a month, you'd add \$81.76 to your energy cost.

#### **What's a Space Heater Good For?**

Space heaters do an excellent job heating a very small area for a short period of time. If your intention is to provide a little bit of added comfort while you're watching television for a few hours in your finished basement, while the central heating system is set at a cool 62 degrees, an electric space heater is a completely efficient source of heat.

But if you're planning on running three or four space heaters while your thermostat is set at 72, you'd probably be much better off spending the money you'll pay for a space heater, plus the cost of running it for a year, adding insulation and fixing drafts.

#### **Safer Heating Options**

The other thing to consider is that a space heater is dangerous. In fact, space heaters are the second

leading cause of fire injury or death. In 2009, fire departments across the nation responded to more than 55,000 residential fires involving some sort of supplemental heating equipment, resulting in nearly 500 deaths and more than \$1 billion in property damage.

Fireplaces and chimney fires still cause more home-related heating fires, but space heaters account for more than 80 percent of heating-related deaths, because so many of them are operated when occupants are asleep.

The two most common situations in which space heaters cause fires were failure to clean the heating equipment properly, and placing it too close to a combustible material.

Central heating systems and plain old blankets and sweaters are a much safer alternative to space heaters. If you really must add a space heater, always keep it at least three feet from curtains, bedding, or any other combustible material, and always select a heater that will automatically shut off if it's tipped over or overheated. And never use a space heater when you're asleep.

The use of a space heater in your home can provide significant energy and cost savings if used in the right way. The area where you live, and the severity of the winter weather, and your adherence to basic safety rules will help determine whether a space heater is the safest, most cost-efficient option for you and your family.

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## Lifestyle

### Favorite Holiday TV Specials

#### Family favorites to enhance your holiday spirit

During the holidays, many families enjoy spending time together watching favorite holiday television shows. Whether it's a religious special, a stop-motion animation childhood favorite or a classic film that airs every winter, our time spent viewing holiday favorites is often an integral part of the season. Here are several specials that are just right for this time of the year.

##### ***Rudolph the Red-Nosed Reindeer (1964)***

An undisputed classic of the holidays, the beloved Rankin-Bass stop-motion animated special is perhaps the most widely remembered and adored Christmas special of all time. For many, the holidays just aren't complete without this heartwarming story of how the world's favorite reindeer saved Christmas. Check your local and cable listings for this classic, which may air several times on various channels during the holidays.



##### **Macy's Thanksgiving Day Parade**

Held every Thanksgiving, the Macy's Thanksgiving Day Parade ushers in the holidays for many families. This yearly television special — which highlights marching bands, Broadway performers, elaborate floats and huge balloons that pass over the streets of New York City — is an essential component of celebrating Thanksgiving and often puts the nation in the mood for Christmas, Hanukkah and Kwanzaa. The parade will air Thanksgiving morning on your local NBC station, beginning at 9 a.m. Eastern time.

##### ***Frosty the Snowman (1969)***

Another Rankin-Bass production, the animated *Frosty the Snowman* has delighted kids of all ages since it premiered as a television special in 1969. Check your local and cable listing for this beloved cartoon, which tells the story of Frosty and his magical hat. The theme song will have your kids humming Christmas carols for days.

##### ***A Charlie Brown Christmas (1965)***

For many who celebrate Christmas, the holiday would not be complete without at least one viewing of the television classic, *A Charlie Brown Christmas*. In this nostalgic animated show based on the *Charlie Brown* comic strip characters created by Charles Schultz, Charlie Brown is disillusioned by the commercialism of the holidays and strives to put meaning back into them. Children of all ages love — and never forget — the sad little Christmas tree that only partly conveys the true spirit of the season.

This is only a tiny sampling of the titles available for your family to enjoy during the holidays. Be sure to check your television listings for other specials like *A Charlie Brown Thanksgiving* (1973), *Santa Claus is Comin' to Town* (1970) or *How the Grinch Stole Christmas* (1966).

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