



Volume Issue • December 2013

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## The Latest

### Notice of Annual Meeting

When: 5:30 p.m.  
Thursday, 23 January 2014  
Where: Tenaya branch  
2625 N Tenaya Way  
Las Vegas, NV 89128

Results of the annual election for the board of directors will be announced at the annual meeting.

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## Getting Ahead

### **CCCU Members receive notary services at every branch**

#### **Many other services available**

Looking for a notary public to assist you with important documents? Any CCCU branch can help members with this important service. Every branch has a notary public on duty at all times. The service is free for Platinum and Diamond members.

In addition, every branch also offers many other financial industry services. Examples include:

Bulk coin counting by machine

Medallion stamps for investment documents

Plastic card PIN service (personal identification number) and re-PINing

Safety deposit box services

VISA gift cards

Wire services for funds transfers

Depending on the type of account a member has, these services are often available for free, or for fees charged only at cost, since CCCU is a not-for-profit organization. For a list of services and their associated costs, see our website at:

<https://www.ccculv.org/ContentDocumentHandler.ashx?documentId=19896> .

Fees for many services and monthly checking account fees can be mostly avoided by becoming a Premier, Platinum or Diamond member. There are many ways to accomplish that, including having a minimum of just \$250 a month in direct deposit coming into your account. If you are still paying fees or a monthly checking account fee, it may pay to call our service phone center at 702-228-2228, or click into our service chat room at [www.ccculv.org](http://www.ccculv.org) and ask about upgrading your membership.

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# Getting Ahead

## Tips on How to Avoid Overspending

### Cut down on your expenses without cutting out the things you love

Creating a budget for yourself and your family is an important step toward being financially stable. One factor that can significantly impede your efforts toward financial stability can be the bad habit overspending. It can be difficult to set boundaries for your spending, but identifying the areas where you overspend and reining in this habit will have a positive impact on your financial status. Here are some tips to help you get started.

Financial advisors often find that one of the most difficult types of clients are those that can't see their own financial faults such as overspending.

"There are probably as many reasons why we overspend as there are reasons why we shouldn't," notes financial advisor Jocelyn Black Hodes of DailyWorth. "The first step in changing our behavior is to recognize the triggers and to consciously confront them when we're tempted to give in."

More importantly, however, is identifying the underlying reasons of why people are so tempted to overspend. Hodes offers some of the most common reasons for overspending and how to address them.

#### **Spending what you don't see.**

Using debit or credit cards instead of cash makes it easy to overspend. When you don't physically see the money leaving your wallet, your money has a tendency to disappear much faster. Try taking out enough money at the beginning of the week to last you through your weeks' expenses. If you happen to overspend one day, you'll wind up having to make up for it the next; you'll also develop a stronger sense of what is worth spending money on.



**Living beyond your lifestyle.** Earnings have a habit of increasing and decreasing as life goes on; if your salary has taken a hit or if your family has made a change that requires more frugality, it may be difficult to change your living habits with your finances. Set a goal for yourself now to live below your means and have adequate savings set aside (approximately six months worth) so you have a comfortable cushion should something unexpected occur.

**Compensating for a poor childhood.** Individuals who may have grown up feeling deprived can sometimes compensate by overspending as they become adults and are responsible for their own income. Seek out positive financial advice from trustworthy sources so that you can be a good role model for others. You can still enjoy the finer things in life, but enjoy them in moderation and within



your budget.

**Indulging in emotional spending.** When people are unhappy, they tend to go on a shopping binge to make themselves feel better. While shopping and buying fun things can be an effective distraction, it will not solve the underlying problems that are causing you to be unhappy. Identify the reason for your emotions and deal with them directly so that your wallet doesn't suffer as well.

Numerous websites and financial blogs offer advice on how to cut back on expenses.

"The problem with most of this content," says Harriette Halepis of [www.mint.com](http://www.mint.com), "is that the one simple truth to overspending is never addressed... To stop overspending, you have to realize that you are overspending to begin with."

Taking a close look at your expenses to identify where you are overspending is crucial to making a change in the right direction. So-called necessities may not be so necessary or there may be ways to still get the things you want without spending as much on them. Here are some of Halepis' tips:

**Cut the coffee.** Instead of stopping for a coffee every morning on the way to work, try making your own before you leave the house. The average coffee costs between \$2 and \$5. If you stop for a cup every day of the business week, you're averaging upward of \$1,300 a year just on coffee.

**Don't waste electricity.** If you run your air conditioner or your heat when you're not at home, that is valuable electricity that is literally going out the window. Invest in a thermostat that has a timer so your heat will automatically go down on the days when you're away for most of the day. This will reveal savings to both your electric bill and your oil or natural gas bill.

**Limit the lavish living.** You don't have to completely cut out all the fun things in life like dining out or splurging on a new device. However, it is important to not go beyond the budget that you set for yourself. Dine out, but less frequently. Save up for something special that you've really been wanting instead of just buying the newest thing on the market.

Identifying the areas in your life where you habitually overspend and finding ways to reduce your spending will help you better maintain your financial stability. It's important to remember that you don't have to cut out the things you enjoy entirely; modifying those things to fit your budget means you can still enjoy them without putting a dent in your wallet.



## News & Events

### Decorating at St. Rose Dominican Hospital – Siena campus

#### CCCU staff volunteers make things a little more cheerful for the holidays

Volunteers from CCCU branch teams recently made a visit to deliver holiday cheer to a local pediatrics hospital ward as part of an annual Christmas tradition. Branch representatives and managers from CCCU offices took time off in early December to visit the Pediatrics ward at St. Rose Dominican Hospital – Siena campus to help decorate for Christmas. CCCU helps arrange for and donate holiday decorations, and then volunteers come together during the first week of December to decorate the children's' ward floor and rooms.

Families and kids alike appreciate the cheerful effect, especially for those children who find themselves at the hospital for a long-term stay through Christmas. The effort, a part of the Children's Miracle Network organization, is a worthy one. Monetary donations by interested parties may be made through <http://holiday.childrensmiraclenetworkhospitals.org/>

As a Select Employer Group, St. Rose medical professionals and staff are eligible for membership at CCCU. Founded in 1951 and chartered by the state of Nevada, CCCU has over 32,000 members and \$450 million dollars in assets. Not-for-profit and not open to the public, CCCU operates on the principle of 'For people. Not profit.' Four local full-service branches and 55 ATMs are located throughout Clark County, including ATMs in nearly every hospital in the valley. See website for locations: [www.ccculv.org](http://www.ccculv.org)



**Denise Spina, branch manager at the Windmill Branch and other staff members hang decorations in the Pediatrics ward at St. Rose Dominican – Siena campus.**



## News & Events

### November CCCU Employee of the Month

#### Craig Fraley has helped thousands of members join CCCU!

*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.*

There may be no other person who can claim to have helped so many people join CCCU as Craig Fraley. He has met literally thousands of people who are either CCCU members or who became CCCU members after meeting him. We know that in one month, Craig was able to help 71 people join! And he works at full speed every month. This year is his 17<sup>th</sup> year as a CCCU employee.

His fellow staff members at the credit union think of him as the head cheerleader for the company. His positive outlook is infectious and he is able to find a solution for membership in every case. Craig's nomination for this award was a collaborative endeavor in petition form signed by 26 employees that stated: "Craig is a great example of a team player. He can put a positive spin on (everything) and does so with a smile on his face. He is a great asset with hosting benefit fairs in our lobbies." Having worked as a teller, in the phone center, and as a loan officer, Craig is familiar with all the types of transactions a member may need to make. This helps him to understand how to best answer prospective member questions.

In addition, Craig acts as an ambassador for the company, visiting every employer group multiple times throughout the year. He loves to put on membership sign-ups on company sites, and loves meeting new people. Many members who read this story will recognize Craig as the one who helped them join.

Craig – thanks for your boundless energy and optimistic outlook! And congratulations for being named Employee of the Month.



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## Lifestyle

### Three Awesome Small Cars

#### The Nissan Versa Note, Honda Fit and Mitsubishi Mirage are small car leaders

In the subcompact car segment the consumer faces almost an embarrassment of riches, but three vehicles have risen above the competition. Meet the Nissan Versa, the Honda Fit and the Mitsubishi Mirage: three awesome small cars built for fun, fuel economy and affordability.

##### Nissan Versa Note

Called the “Big Little Car” by its maker, the 2014 Versa Note delivers an array of unexpected benefits. For starters, the Note has room for five, a surprising amount of headroom and legroom, including best-in-class rear legroom, and gets a jaw dropping 40 highway mpg and 35 combined MPG.

In addition, the Note delivers best-in-class total cargo volume, made even better because of its versatility. With the Note’s Divide-N-Hide® Adjustable Floor, users can create a convenient loading platform or drop the back seats for even more space. Best-in-class is great, but the 2014 Note also provides a first-in-class Around View ® Monitor. With Around View, four cameras provide a virtual 360-degree image of the Note and displays it on the touch-screen monitor. Drivers can see exactly how much room they have behind, in front and even between the car and the curb.

##### Honda Fit

Named one of the Kelley Blue Book’s 10 Coolest New Cars under \$18,000, the 2013 Fit offers time-tested Honda reliability in a fun, versatile and functional package. In fact, functionality is part of what makes the Fit a leader in the subcompact segment.

“Thanks to clever packaging, the Fit offers a perfectly flat load floor when the rear seats are folded down,” says Edmunds.com. “The resulting 57 cubic feet of cargo space is more than that contained within some compact crossovers. And the backseat tricks don’t end there. Its seat bottom flips up, leaving a flat, unencumbered space perfect for transporting a large dog or perhaps a flat-screen TV. Should you need it for actually carrying people, the Fit provides one of the most spacious, passenger-friendly cabins in the class.”

Of course, the Fit is also fuel efficient and fun to drive.

“This is also an enjoyable little car to drive harking back to Honda’s early days, when tiny, nimble hatchbacks were its calling card,” explains Edmunds. “This ability to be both fun and frugal is something everyone should be able to support.”

##### Mitsubishi Mirage

While the Note and the Fit impress buyers and critics with their combinations of fuel economy and fun, Mitsubishi has gone in a different direction with the 2014



Mirage.

“The Mitsubishi Mirage is an oddity in the automotive world – a vehicle with no upward aspirations. It's a small four-door, five-passenger hatchback that, aside from its vivid selection of exterior colors, isn't particularly interesting to look at or drive,” says KBB.com.



What the Mirage loses in looks and driving dynamics, it makes up for in affordability.

“You'll like the Mitsubishi Mirage if you only care about saving money,” declares KBB.com. “The Mirage is cheap to buy, cheap to drive and features a confidence-boosting 10-year/100,000-mile powertrain warranty. As a bonus, the little hatchback actually drives better than its asking price might suggest.”

Stop by today and let us help you with any of your financing needs.

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# Lifestyle

## Improving Blood Circulation

### How to get your blood pumping if you have poor circulation

Poor circulation is a problem that affects many Americans. The technical term for this condition is peripheral vascular disease (PVD), which is essentially an umbrella term for restricted blood flow in areas of your body outside the heart or brain. Causes of this condition vary.

This condition may also be called Peripheral Arterial Disease, or PAD. The terms PVD and PAD are often used interchangeably.

#### Types of PVD

Some cases of PVD are functional, meaning that the blood vessel itself isn't actually damaged, but something is affecting blood flow. You can get this type of PVD from things like being outside in the cold, operating vibrating machinery or even emotional stress. A condition called Raynaud's Disease, which affects circulation, could also cause functional PVD.



However, PVD is more commonly caused by diseases that narrow the blood vessels, making it difficult for blood to travel through. Most commonly, it's caused by atherosclerosis, a condition where fatty deposits build up on the walls of the arteries.

People with certain risk factors are more likely to develop blood circulation problems, including those who:

- Are over age 50
- Have diabetes
- Are male
- Have a family history of high cholesterol or blood lipids or heart disease
- Have coronary artery disease, impaired glucose tolerance dyslipidemia or hypertension
- Are obese or very sedentary
- Smoke

#### Symptoms of PVD

Many people who have PVD or PAD don't feel sick or have any symptoms. The most common indicator that something is wrong, however, is leg pain that crops up when the person is moving, but

stops when they rest.

Other symptoms may include, but are not limited to the following: skin changes, hard-to-detect pulses in the leg or foot, gangrene, loss of hair on the legs, impotence, slowed healing, pain, numbness or heaviness in the legs or feet, paleness when the legs are raised, reduced mobility or discoloration on extremities.

The good news is that there are ways to boost your circulation. They include the following.

- Improve your lifestyle. Choose a healthy, physician-approved diet and get moving, exercise can get your blood pumping, provided your doctor approves.
- Take control of medical conditions. Uncontrolled diabetes or blood pressure can harm your body. Work with your doctor to get these conditions under control.
- Kick those butts. Stopping smoking can also help your condition.
- Consider medical treatments. Your doctor might recommend medications to help improve your condition, such as statins to reduce your cholesterol levels, antiplatelet agents or medicines that can help you walk farther.
- Get medical intervention. If lifestyle and medication don't help, your doctor may also want to consider doing a procedure to help open your blood vessels to improve blood flow. This might include an angioplasty, which is a procedure that uses a balloon catheter threaded inside the artery to open it up. In some cases your doctor might also want to perform surgery.

With proper care and treatment you can live better with this condition and reduce your symptoms.





# Lifestyle

## Top Wedding TV Shows

### Wedding hints and tips from your favorite nuptial shows

For brides-to-be (and grooms-to-be, for that matter), there is nothing more helpful in planning a wedding than watching how other couples handle it. Whether a television show presents helpful and creative ideas for the big day or simply dramatizes all of the stress involved, it's interesting for couples who are heading to the altar. Here are five wedding-related television programs for you and your partner to consider.

#### ***Say Yes to the Dress***

Now in its 10th season, *Say Yes to the Dress* follows brides as they select the gowns of their dreams. From brides who go way over budget to brides who choose what the viewer may think is the worst possible dress, the program gives real-life examples of brides-to-be struggling with one of the more important decisions for their big day.



#### ***Bridezillas***

First hitting the airwaves in 2004, *Bridezillas* allows all brides-to-be to catch a glimpse of themselves — or of people they know and love — through the dynamics of other couples and their families. As the wedding is planned, the stresses and need for the perfect "dream wedding" can sometimes turn even the most mild-mannered bride into a "bridezilla" and her family into what may seem, at the time, to be the most difficult people in the world. *Bridezillas* is funny, sad, infuriating, and everything else a program about an approaching wedding should be.

#### ***David Tutera: Unveiled***

This most recent 2013 incarnation of this program, which in past years went by the names *My Fair Wedding* and *My Fair Wedding: Unveiled*, features wedding planner to the stars, David Tutera. The series is a bit about him, but also about the weddings celebrations he tweaks via video tapes sent in by upcoming brides.

#### ***My Big Redneck Wedding***

For a bridal alternative, those looking for a bit of humor — as well as for a few over-the-top ideas on planning a rural or country wedding — may want to check out *My Big Redneck Wedding*. Hosted by actor and comedian Tom Arnold, this program shows over-the-top real-life weddings that are at times touching, at times ridiculous. One thing they certainly are not: Stuffy.

#### ***Rich Bride, Poor Bride***

This program is a useful tool for brides concerned about keeping their big day within a strict budget. Viewers can follow a couple during each episode as they decide on what their day will entail. At the end of the episode, the show reveals the total tally of what the wedding cost.

Whether a program is useful or just plain fun, it is difficult for an upcoming bride to resist watching programs on the topic at the forefront of her mind. As one of the most important days in life, every bride wants to be as informed about weddings — or at least as entertained by them — as she can possibly be.

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