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The Latest

Meet an extraordinary CCCU member: Jane Bunker Overy

From the Indian plains of Kansas to the jet planes of the Korean War . . .

This Air Force veteran - Jane Bunker Overy of Searchlight, Nevada - has led an interesting and entertaining life in more ways than one.

While spending hours training as a classical opera singer in high school in near the old Butterfield stage coach trail in Kansas, Jane never dreamed she would soon travel the world with the United States Air Force musical group known as Tops in Blue, as a solo act among a band of talented cast members. In fact, she grew up outdoors, often collecting stone arrow heads from the ground and carrying them in her pockets until the fabric would become shredded from the sharp edges. One day when she had become of age, she noticed a recruiting poster in Hays, Kansas and joined the Air Force as an Information Service Specialist, dealing with newspaper, radio, television and other communications. That's when things got even more interesting.

The entertaining life took an unlikely turn for her at one of her earlier base assignments, where she was persuaded to enter a music contest as the only female entrant. Not realizing that she could sing popular music even better than opera, she stepped up on stage and sang her version of Nat King Cole's 'When I fall in love,' and won! She was a natural and her Air force career soon turned into music on tour to entertain airmen and their families while stationed stateside and overseas. She began winning awards including 2nd Place Female Vocalist in the World in 1957 and 1st Place Female Vocalist in the World in 1958.

The Tops in Blue cast traveled widely throughout the world taking Jane many fascinating places including, Japan, Alaska, Hawaii, Panama, the Caribbean, the Philippines and more. The tour interacted with Bob Hope while in Korea and Okinawa. She also had occasion to work the stage with Ella Fitzgerald and the Les Brown Band of Renown. Jane sang in many locations and before audiences as large as 25,000.

Jane met and married her wonderful husband Carl while they were both still in the Air Force. After they separated from the service, they ended up in Searchlight, Nevada where the high desert air is clean and fresh. Soon Jane became active again, this time in community affairs.

Now retired, Jane serves as the commander for the Disabled American Veterans, Nevada Dept. and is founder of the Searchlight Historical Museum and Museum Guild. She also initiated and was instrumental in accomplishing the construction of the Veterans Highway 95 Commemoration signs along US 95 north of Searchlight, honoring veterans of all American wars. She is a dedicated collector and preserver of the history of Searchlight and ably takes care of many community and personal service matters to those who are in need of assistance.

CCCU is proud to have Jane and Carl as members of our credit union family and we always look forward to her bright and cheery smile and her energetic presence when she comes to visits us in Henderson and Las Vegas.

We salute you, Jane for your tour of service to your nation, and for your good works in your community!



Jane Overy along US Hiway 95 north of Searchlight. Here she stands with US Senator Harry Reid at the 1-mile section dedicated to veterans of Worlld War I.

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Getting Ahead

7 Things you should know about the new mortgage rules

When seeking a mortgage loan, knowledge is power.

Do you know someone who is looking for a new home, or wanting to refinance their mortgage? The recently established Consumer Financial Protection Bureau (CFPB) issued new set of mortgage rules that may make it seem like it's more difficult to get a mortgage. However, these rules are supposed to be intended to protect credit union members. The idea is to prevent future housing bubbles like we had in the recent Great Recession, thereby strengthening our country's economy and your bottom line.

If you're looking for a home or want to refinance your current mortgage, CCCU wants to help you understand the new mortgage rules and the impact they will have on you as you work through the loan process.

Here are 7 things to know about the New Mortgage Rules:

- **Debt-to-Income Ratio.** One of the biggest changes is that lenders must prove the borrower has the ability to repay within a reasonable loan period. Your lender will check your debt-to-income ratio, or how much you owe (including student loans, credit card payments, vehicle loans, etc.) compared to your monthly income. This needs to be below 43 percent. To calculate it for yourself, total up all your monthly payment commitments and divide that by your gross (before tax) monthly income.
- **Maximum Loan Terms.** Historically, loan terms have typically been 15 or 30 years. New rules state that 30 years is the maximum. This won't likely affect you, but it does protect you from additional interest accrual for mortgage loans that would be amortized over an extra 10 years or so, making your loan cost more than normal.
- **Life of Loan Picture.** In the past, lenders have found ways to qualify borrowers by using "teaser rates" or special terms that expire soon after. Once the special terms expired, borrowers struggled to make payments on the higher interest rates or baseline payments. This is because the borrower's debt-to-income ratio had increased with the teaser rate disappearing. The CFPB's new rules require mortgage approval over the life of the loan - after any teaser rates expire.
- **More Detailed History.** 'No-doc' and 'low-doc loans' are a thing of the past, with lenders now required to document and verify pretty much everything on paper. While this means more paperwork and a longer process to get to the signing, you will get a much clearer picture of what you can afford and how your new mortgage payment will affect your financial picture.
- **No Broker Incentives.** Part of what created the housing bubble and subsequent burst was the practice of mortgage brokers pushing through loans for consumers who really could not afford them so that they could make more financial incentives for themselves. These "steering" practices are no longer allowed. Brokers are all tied to the same rules, thereby protecting consumers from questionable tactics to get their loan approved.
- **Upfront Fees.** All mortgage applications come with fees including title insurance, origination fees, underwriting, processing, etc. CFPB's new rules limit these fees to no more than 3 percent of the mortgage balance. Your upfront fees will now be more reasonable and predictable.
- **No More Interest-Only.** Interest-only loans are considered a risky loan feature, causing the principle balance to continually increase even though the loan holder makes regular monthly payments. That's called negative amortization and that is a big negative to the borrower. New rules prohibit these types of loans, or other risky practices, for qualified mortgages.

While these new rules may be confusing and difficult to understand, CCCU has many federally-licensed, knowledgeable and professional mortgage professionals who will work with you to find and complete the perfect home loan for you.

If you're ready to get the process started, click here: <https://www.ccculv.org/Home-Loan.aspx>

Try our quick mortgage calculator here: <https://www.ccculv.org/Calculators.aspx>

Talk to a mortgage representative today by calling us at **(702) 228-2228, option 3.**

CCCU is licensed by Nevada state and US federal governments as a Mortgage Loan Originator.

Clark County Credit Union:

Nevada state MLD Lender #3521

NMLS Registry #371854

Equal Housing Lender



Come see us at any branch!

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Getting Ahead

Need a New Car? Get a GMC discount!

Your Credit Union Membership Gives You Four Great Ways To Save

CCCU has three ways for our members to save on a new vehicle purchase.

First, General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Visit LoveMyCreditUnion.org to see how much you can save and request your GM Authorization Number.

Secondly, our members can save big with great low rates when you finance your new vehicle through CCCU. Contact us at 702-228-2228 or email service@ccculv.com directly to find out more about your vehicle financing options.

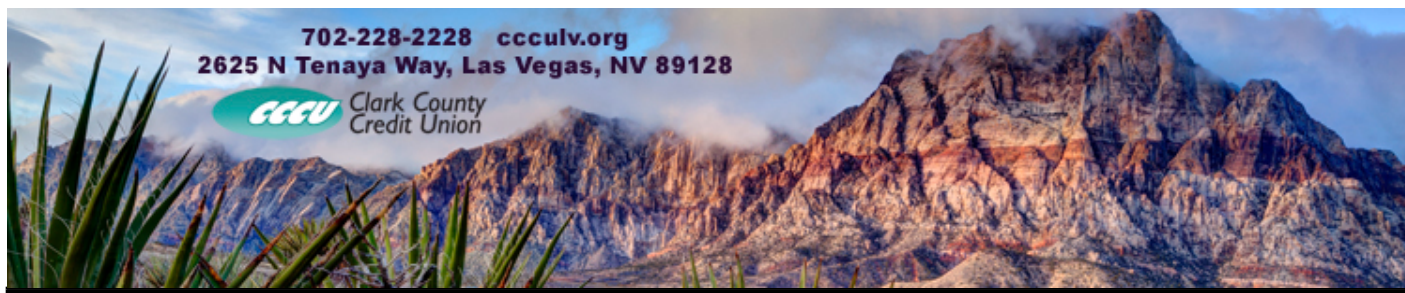
Third, you'll also save on fuel costs with GM's high-fuel efficiency vehicles. Start saving today! GM offers high-fuel efficient products in most high-volume vehicle segments, and more are coming to the market each year. The new Chevrolet Cruze Eco, with its 42 mpg EPA highway estimate, offers the best highway fuel economy of any gasoline engine (non-hybrid) car in America. The Chevy Equinox and GMC Terrain crossovers offer space for the family and a 32 mpg highway estimate. Chevrolet Malibu has EPA mileage estimates of 22 mpg city, 33 mpg highway, and can travel nearly 500 highway miles on a tank of fuel. Chevy Silverado and GMC Sierra offer the best highway fuel economy estimates of any V8 pickups (22 mpg), and offer hybrid models for the ultimate in full-size truck fuel efficiency (20 mpg city, 23 mpg highway).

Fourth, contact your Members Auto representative at the credit union to help you order in the exact model, color and options list you want in your new GM vehicle. And guess what? We'll take your trade-in, also!

Call 702-939-3115 today for a quote and assistance with your loan.



A recent new Camaro ordered by a CCCU member and delivered directly to their favorite branch office!



News & Events

We have an opening

If you or someone you know is interested in serving as a Credit Union Volunteer, please send a resume to CCCU President/CEO Wayne Tew at TewW@ccculv.com. Committee members are interviewed and appointed by the Board of Directors and meet monthly to review credit union policies and operations. Both board and audit volunteers are obligated to ensure the safety and integrity of the credit union's member funds and accounts.

Personal Qualifications:

- 4-year college degree
- Financial or Business management experience
- CCCU membership

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News & Events

CCCU Members Can Save with Sprint

Hey - saving money for you is what we do!

The average American family overspends on their wireless services by an average of \$200 a year. If this sounds like you, it might be time to start saving with the Sprint Credit Union Member Discount. To take advantage of these Sprint savings, remember to verify your credit union membership. (*Details below.*)

You or your business could save hundreds each year with these discounts:

Personal – Save 10%

- **10% discount** on select regularly priced Sprint monthly service
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Buy online to save even more
- Unlimited data available on select phone plans
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores

- Use this Corporate ID: **NACUC_ZZM** to claim your discount

Business – Save 15%

- **15% discount** on select regularly priced Sprint monthly service
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Unlimited data available on select phone plans
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores
- Use Corporate ID: **NACUC_ZDS_ZZM** to claim your discount

Visit LoveMyCreditUnion.org/Sprint to start saving with the Sprint Credit Union Member Discount.

Credit Union Member Verification

Verification is easy and only takes a few minutes to complete. There are four ways to verify credit union membership:

1. Free Invest in America app for Android and/or iPhone.
 - iPhone users find it at the **Apple App Store**.
 - Android users find the app in **Google Play**.
 - Search for “Invest in America.”
 - You will be prompted to black out all confidential information within the app.
2. Visit www.Sprint.com/verify from a mobile device. *Black out all confidential information on your documentation prior to faxing.*
3. Sign up for Sprint’s AutoPay using your credit union’s checking account or credit union debit/credit card: <http://www.sprint.com/>.
4. Fill out and fax the Sprint verification form and supporting documents to Sprint Corporate Accounts: **913.523.1987** or toll free: **877.687.8211**. *Black out all confidential information on your documentation prior to faxing.*





Lifestyle

Is an RV Right for You?

Reasons why purchasing an RV may benefit you

When you think of investing in real estate, you probably automatically think of buying a home or a condo. But have you considered a recreational vehicle? Recreational vehicles, also known as RVs, have been around quite some time now, but recently, more and more people are purchasing them.

Currently, around nine million Americans own an RV, a 64 percent gain since 1980. And experts say sales in 2013 were extremely high and are expected to increase even more in 2014.

“RV shipments are growing,” said Richard Coon, president of the Recreational Vehicle Industry Association. “Consumer confidence is growing, credit is available and RVs are visible, popular and even cool. This is a good time to be in the RV business.”

RVs, which are essentially homes on wheels, are a unique alternative to traveling via a car, plane, bus or other mode of transportation. While camping in the wilderness is in its own category of a fun vacation, there’s something to be said for driving on the open road where you can stop and go at anytime and use your own bathrooms, bed and kitchen.

RVs are a great option for a range of people — from the young buyer looking for a convenient and affordable vacation home to recent retirees looking to explore. If you’re not sure if an RV is right for you, ask yourself if you like any of these topics:

Travel - One of the most important and obvious things to consider before purchasing an RV is knowing how much you will use it. If you’re a steady vacationer who’s sick of paying for hotel rooms, eating out every night and other vacation-related costs, you may want to seriously consider an RV. Studies show they can save you up to 59 percent of typical vacation expenses.



Freedom - Having an RV means you can travel anywhere you’d like within driving abilities. You can take off whenever you please (especially if you’re retired) and stop at any destination along the way.

Convenience - You can keep your RV stocked with clothes, food and other traveling necessities, and not have to worry about heavy luggage — or unpacking that heavy luggage. Motor homes also come equipped with bathrooms, meaning you won't have to keep stopping at rest stops along the way. Having a kitchen means you can prepare wholesome meals on the road, and a bed means no more uncomfortable hotel beds and cots. You also have the option of putting a TV and/or DVD player in your RV so you can enjoy modern conveniences on the road as well.

Traveling with your pet - Some may argue one of the worst things about vacationing is having to leave your furry friend behind, or pay for a kennel to board them on a plane. With an RV, you have the luxury to take your dog, cat or any other pet with you on the road, without the lingering stress of how they're doing.

Regardless of what you choose, your financial institution can help with the financing, so stop by and let us get you on your way.

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Lifestyle

How to Do a Home Energy Audit

Save money on your future electric bills with an independent review

As the record-breaking winter weather clears in most areas of the country, many families are experiencing higher-than-usual energy usage. This additional energy consumption not only leads to expensive energy bills, but can be damaging to the overall environment. Consider conducting an energy audit of your home to save on future bills. Many energy providers offer audits to their customers at no charge, but if yours doesn't, consider spending an afternoon conducting your own home energy audit.

Seal any air leaks

On a chilly or windy day, check every closed window and door in your home to see if you feel air drafts coming through the openings. If you find drafty windows or doors, seal them properly to prevent air from seeping through.

Check insulation

Venture upstairs to your attic and evaluate the insulation there. If there is proper insulation, check to be sure the insulation is still in its intended place and has not fallen or been misplaced. Look closely for wet spots, decay or signs of animals. If there are leaks in the roof, have them fixed by a professional or repair them on your own.



Service heating and cooling equipment

Maintain your furnace and air-conditioner by having them checked by a professional every one to two years. If your current equipment results in large energy bills, consider replacing your units with more energy-efficient, cost-effective units.

Replace light bulbs

Standard light bulbs can result in high energy bills. As your light bulbs burn out, replace them with more energy efficient bulbs for increased savings.

Check appliances and electronics

Check your appliances for energy efficiency. If you have a deep freezer that is almost empty, use the contents and unplug it until you have more food items to store. Unplug televisions and computers at night to lower the use of "phantom energy" (the energy used when items are plugged into the wall, but not turned on). Unplug cell phone chargers when they are not in use.

Keep track of your energy bills

Check your energy bill each month and make note of any major increases in usage. If possible, determine what caused the increase in usage and make changes. Did you run a dehumidifier, operate a window air-conditioning unit, etc.?

Keep track of your energy improvements

As you go through your audit, note any changes you want to make. Write down the date you made any changes, and then re-evaluate those changes when you receive your upcoming energy bills. If you want to use a pre-printed form, TheDailyGreen.com provides a printable checklist to keep track of your independent audit and the resulting changes.

Taking time out of your schedule for an independent energy audit is time well-spent. Small, incremental changes can often result in substantial savings in energy usage and a lower energy bill.

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Lifestyle

French Quarter, New Orleans

Take in all this historic neighborhood has to offer

A visit to New Orleans would not be complete without a day spent in the French Quarter. In fact, you could spend an entire vacation in the historic neighborhood.

Stay at Soniat House

Three townhomes dating back to the 1830s make up this boutique hotel in a quiet residential area of the French Quarter. Reserve a Grand Suite Room for the ultimate in luxury. It features an elegant salon and spacious bedroom with king-size bed, both furnished with period antiques in rich colors and fabrics, and a private balcony. The hotel sits on Chartres Street just three blocks from Jackson Square and one block from the French Market, making it an excellent base from which to explore the rest of the Quarter. Visit soniathouse.com for more information and reservations.



Eat at SoBou

Short for South of Bourbon Street, the new SoBou restaurant at the W French Quarter hotel on Chartres Street has foodies buzzing. Zagat even named it one of the "25 Most Important Restaurants of 2013." On the lunch and dinner menus, you'll find inventive dishes like the Zwolle Hog's Head Tamale, slow-smoked Louisiana hog over a soft tamale made from the smokehouse renderings. The Foie Gras Burger, with pan-seared Hudson Valley foie gras, sunny-side-up yard egg, duck bacon and foie gras mayo is served on a caramelized-onion brioche bun and comes with pork cracklin' and a root beer float made with Abita and foie gras ice cream. The restaurant is also open for breakfast and brunch. Visit sobounola.com for more information and reservations.

Explore Jackson Square

This famous landmark between Chartres and Decatur streets and St. Peter and St. Ann streets gets its name from Battle of New Orleans hero Andrew Jackson. Historic buildings, including St. Louis Cathedral, surround the 2.5-acre area, as do restaurants, shops, and a variety of independent artists who display their work on a wrought-iron fence. After strolling through the Square, sit and pose for a portrait or caricature that will serve as a unique memento of your trip to New Orleans. Visit nola.gov for more information.

Shop the French Market

The farmers and flea markets that make up this shopping area on North Peters Street will occupy you

for hours. Full-service eateries serve breakfast, lunch and dinner in the farmers market, with fresh produce, seafood, baked goods and juices available to take away. A stage area hosts cooking demonstrations as well as musical performances. Antiques, jewelry, art, clothing and other crafts fill the stalls at the flea market. Visit frenchmarket.org for more information.

A trip to New Orleans would not be complete without attending a jazz concert. The concierge at your hotel will point you in the right direction, whether you want to catch a local artist or national touring act.

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