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The Latest

Sunset Branch re-opening on September 2

Bring a new member to the grand-opening!

Growth in the southwest and growth in the credit union's membership has expanded to the point where we are able to once again open up the branch at 9311 W. Sunset Road, 89148. Opening day will be September 2, 2014. There will be a very nice grand opening event for the first 2 weeks of the month. Please come see us and bring a friend, a family member or a co-worker. Heck – bring them all!

You may win an iPad. We're giving away an iPad a day for the entire month of September. There will be a special discount on auto loans, although we can't tell you right now, because it's a surprise. Let's just say, if you've been thinking of purchasing a new vehicle, this will be the time to do it. Hook up with Members Auto and get the vehicle that's just right for you. The rate and payment will be the lowest they've been in the last couple of years.

Right now, CCCU staff members are preparing the building for the re-opening. Work teams have moved in to start handling the phone center calls. A tech team is installing new computer systems and networks. Our buildings and grounds manager has re-surfaced the parking lot and is restoring furniture and fixtures inside the membership open areas. Still a lot of things to do to get it up and running.

Watch for our new sign to go up – it's 50' tall, just like the big sign at the Windmill branch. It will also have an electronic reader board in full color.

We look forward to seeing you again. Plan to come see us in September.

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Getting Ahead

Christmas in July?

Q & A - it's a savings secret

MEMBER Q: My son just rushed into the room from the computer, gushing excitedly about "E3" and new releases. This sounds like it's going to cost me a lot. What can I do about it?

CCCU A: E3 is the premier video game entertainment conference in the country. It's a showcase of the hottest, most exciting video games coming out during the next year. The lineup is a virtual sneak preview of every holiday wish list. Developers show off new installments of hot series like Far Cry, Uncharted, Halo, Medal of Honor, and FIFA in all their high-definition glory. New intellectual properties, like Evolve and Sunset Overdrive, send gamers into rabid fits of excitement. Of course, a new generation of exclusive titles all ratchet up the pressure of making the switch to a next-generation console.



At \$60 per game and \$300-\$400 for a new console, these new products can make life stressful for the parents of a game enthusiast. It seems like every time you turn around, there's a new must-have. Video gaming may not be the best thing you want your child hooked on, but no matter what fascinating pastime they choose, trying to keep up with their wants and needs can be hectic.

If all this tech talk has you stressed, don't worry; there's some good news: Most of these titles don't have release dates yet. The industry standard cycle is to hype these products now so they're fresh in the public mind for the holiday season. This means you still have another few months to prepare for the onslaught of spending that's coming your way in November.

Preparing now is the best way to keep from being in an unpleasant financial situation. Many Americans don't plan ahead and end up putting a big chunk of their holiday spending on credit cards. That's why ABC News reports credit counseling services see a 25% increase in new customers in the months of January and February.

Your credit union is here to help. We offer a service – Christmas Club Savings - that lets you save a little bit on a regular basis (\$20 every pay period for example) in a savings account. Your funds will transfer to your checking account on November 1. Meanwhile, the account earns a little interest every month.

Christmas Club Accounts may sound like old-fashioned advice for a modern problem, as they are the kind of services that become popular during the 1970s. It was a world without Internet shopping and rewards points on credit cards. Despite these differences, 72% of credit unions still offer these programs and credit union membership in them is up 1% from last year.

The principle advantage of the account is that it helps you plan. You can make a budget for your

holiday spending and set aside a little bit of your paycheck every week to get to that goal. And if you get a sudden, unexpected windfall of cash, it's a great place to stash some or all of that away before you spend it. The money stays safe, so you're never tempted to use that extra \$5 to splurge on a cup of coffee or a fast food lunch. It's there when you need it for the holidays. Here's how to make the most of your Christmas Club Account.

1.) Set a target amount: There are two ways to do this. If you have a good idea of what your loved ones will want, you can make a list of the things you intend to buy. You then make a ballpark estimate of their costs, add it up, and that's your goal. Or, you can use last year's spending as a guide. Figure that you're going to spend about 10% more this year than you did last year to account for newer and fancier toys.

2.) Calculate your periodic payment: This is easy math. Take the number of weeks between now and Thanksgiving (when holiday shopping begins in earnest). Divide your goal amount by that number of weeks. That's your weekly contribution to your Christmas Club account. If there's no way you could make that payment work in your budget, consider revising your cost estimates.

Resist the temptation to scrap the project. Even if you're only able to pay for half of your spending with a Christmas Club account, that's 50% less that you're forced to put on a credit card. That means 50% less to pay interest on!

3.) Start your Christmas Club Account: These accounts are usually opened earlier in the year or soon after the holiday season starts because many consumers realize they are in a predicament and want to do something about it for the following year. The phrase "better late than never" applies quite well here and there's still plenty of time to build up a good amount before the holidays arrive. The sooner you start, the less you'll have to put away each week. Contact us today! You can set up an automatic withdrawal from your next paycheck to start the savings process.

While the weather is warm and the electronics news is hot right now, it's never too early to start planning for the holiday season. Remember, paying now is much cheaper than paying later! Open a Christmas Club Account today! (Pssst - we also have a Vacation Club that pays out on May 15 every year.)

SOURCES

<http://abcnews.go.com/Business/story?id=88539>

<http://www.bankrate.com/finance/personal-finance/christmas-club-accounts-1.aspx>

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News & Events

Windmill branch parking lot expansion complete

At last, it's done! After months of anticipation, the west side parking lot project is complete. Since the branch opened years ago, membership in the area has continued to steadily grow, putting pressure on the lot. We were able to get enough ground to add 14 new spaces. This is a welcome addition for our members and for our Members Auto dealer. We know that many CCCU members seldom see us because they use mobile banking and home banking, but if you are in the area, please stop in and say hi! We'd love to see you again.

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Lifestyle

Top Three New Car Values

How much you pay is as important as what you buy

Buying a car is always an important and tedious decision. When you do your research to find out which cars have the features you really want, it's just as important to find out which cars are really good values in their segment, too.

If you're looking for a midsize sedan, and a large percentage of the population is, there are a huge amount of great options. Out of the numerous options available, the Hyundai Sonata seems to frequently rise to the top. At a starting MSRP of \$21,450, the Sonata checks in less than competitors including the Toyota Camry, Honda Accord, Chevrolet Malibu, Nissan Altima and Ford Fusion. And with multiple versions, including a Hybrid, you're sure to find the right model for you.

Kelley Blue Book summed up the Sonata as the family sedan that began the styling revolution.

"The 2014 Hyundai Sonata remains one of the most attractive, efficient and affordable four-door cars in the midsize market, and no one has yet to match its impressive 10-year/100,000-mile warranty, let alone its price-per-feature ratio," according to *Kelley Blue Book*.

If you're looking for a smaller car, the Honda Fit is hard to beat. The 2013 Fit, with its starting MSRP of \$15,425, has been a perennial favorite of both consumers and journalists alike. The Fit has been named a Car & Driver "10Best" every year since its inception in 2007. A "Best Resale Value" award from KBB.com, "Residual Value Award" from ALG and a "Best Car For the Money" award from *US News* have also been given to the Fit.



"There's something here for a wide swath of people. Whether it is accommodating passengers or carrying odd objects, the Fit conforms to you," says Edmunds. "Nearly all the things that made the old Fit appealing have been made better - it's nimble, sips less fuel and has a more occupant-friendly cabin. And with its more settled freeway demeanor and less annoying steering, the Fit feels more grown-up than ever."

If a small SUV is what you seek, you'll do just fine with the 2015 Mazda CX-5 with a starting MSRP of just \$21,545. With three trim levels to choose from (Sport, Touring and Grand Touring) the CX-5 is

both versatile and fuel efficient, a rarity in the segment. There are two engines available, as well as a manual transmission that enthusiasts are sure to enjoy. Best of all, the CX-5 gets excellent fuel economy in all trim levels.

"Now entering its third year of production, the 2015 Mazda CX-5 continues to climb the sales charts, quickly becoming one of the most well-reviewed and desirable compact crossover SUVs around," according to *Auto Trader*. "While the Honda CR-V and Toyota RAV4 still dominate as sales-volume leaders, neither has the sporty handling or clean, uncluttered instrument panel of the CX-5, nor can they match its impressive highway fuel economy of 35 miles per gallon. The CX-5 is also one of the few crossovers that still offers the option of a manual transmission."

Do your homework and see which model is best for your lifestyle today, but remember, your financial institution is the best place to go for excellent rates for your next vehicle.

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Lifestyle

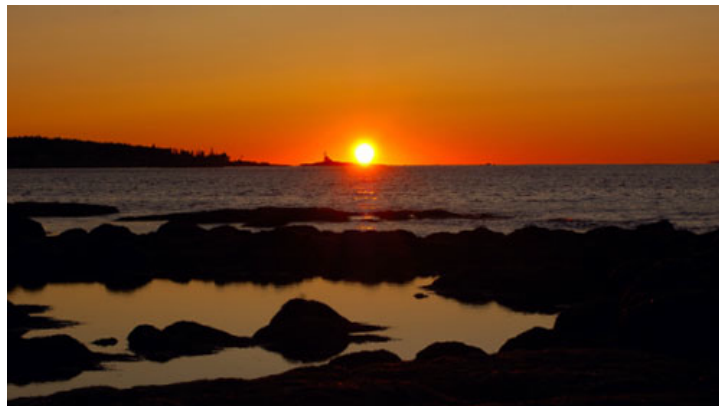
Boothbay Harbor, Maine

Set sail to this coastal town for a vacation to remember

Known as "The Boating Capital of New England," Boothbay Harbor attracts its fair share of water lovers. Historical and cultural activities, as well as dining and shopping opportunities, also await visitors in this charming town on the rugged Maine coast.

Stay at Spruce Point Inn Resort & Spa

Located on 57 acres of oceanfront woodlands, this resort has accommodations to suit every type of traveler. Couples on a romantic weekend getaway might like a modern lodge room with gas fireplace, while families may want the additional space and privacy offered by the resort's three-bedroom townhouses. On-site restaurants serve locally caught seafood, grass-fed beef, and produce from nearby organic farms. The resort also has 30 miles of hiking and birding trails to explore as part of an area land trust. Visit <http://sprucepointinn.com> for more information and reservations.



Eat at the Lobster Deck

A trip to Maine would not be complete without a lobster dinner, or two or three. Have your first at this restaurant overlooking the harbor and serving the Shore Dinner, which comes with a 1 1/4-lb. lobster and 1 1/2 lbs. of soft-shell clams, plus corn, biscuit and butter. Also on the menu are the restaurant's "Throwdown" crab cakes made famous on the Food Network's "Throwdown With Bobby Flay." Visit <http://www.thelobsterdock.com> for more information.

Sail the Sarah Mead

The only wooden sailing lobster boat on the Maine coast sails exclusively from the Spruce Point Inn Resort & Spa. Six passengers can climb aboard, allowing smaller parties to make new friends and larger ones to explore Boothbay Harbor as a group. Smaller parties can also reserve a boat for a private excursion. Visit <http://sprucepointinn.com> for more information and reservations.

See a Show at the Opera House at Boothbay Harbor

Built in 1894, this historic building hosts live music, comedy and other performances year-round. Among the acts booked for August are Jeffery Broussard & the Creole Cowboys, Rebirth Brass Band and the Novel Jazz Septet. Regardless of where you sit, be sure to visit the upstairs gallery to see the 30-foot handcrafted bar from the original Knights of Pythias meeting room. Visit <http://www.boothbayoperahouse.com> for more information and to buy tickets.

Relax at the Spa at Spruce Point Inn

After hiking the resort grounds and sailing the harbor, spend part of your day getting the Spruce Point Signature spa package. It includes the Blueberry Bliss facial, a 60-minute massage, and the Spruce manicure and pedicure. It takes about four hours. The spa offers services and packages for both women and men. Visit <http://sprucepointinn.com/spa> for more information and reservations.

Vacationers who want warm but not hot weather enjoy Boothbay Harbor. Temps typically never go over high 70s in August, with high 50s as the low.

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Lifestyle

Easy Green Habits You Can Adopt Today

Nine quick changes to benefit the environment

Living a life that is friendly to the environment doesn't necessarily mean making sweeping changes in all areas of your life. Buying an electric car, installing solar panels on your home or living off the grid can be too costly for some and too extreme for others. A few small changes to your everyday life can reduce your carbon footprint and make a difference in the world around you.

Use less disposable products

Much landfill waste is created by disposable products used only for convenience. Paper plates, Styrofoam cups, plastic silverware and disposable water bottles are mostly used to save time washing dishes. Whenever possible, choose reusable items first before reaching for disposable items that will end up in the trash.



Buy products with less packaging

Many products come with a ridiculous amount of packaging, intended only to help sell the product while displayed on store shelves. When shopping for items, opt for the item with less packaging and less waste.

Drive less and exercise more

Carpooling with others, combining errands in one trip, or walking and biking to your destination will save money on gas expenses and result in less carbon emissions in the air. As an added bonus, walking or biking will also improve your overall health.

Purchase items secondhand

Buying something used often saves that item from going into a landfill and prevents less waste. Look for pre-owned items first, before buying a new item.

Give away items vs. throwing them in the trash

Even though you may not have a use for your unwanted clothing and furniture, others might. Before

throwing your stuff in the trash, offer it for free to others who might have a need for it. A young mother might welcome your children's clothes, and a college student may welcome your discarded furniture.

Choose cloth over plastic shopping bags

One trip to the grocery store can easily yield 10 or more plastic shopping bags. Keep a stash of cloth shopping bags in the trunk of your car for shopping trips and use them over and over again.

Hang clothes to dry

Whenever possible, hang your clothes to dry instead of expending energy from your dryer. Even hanging two loads of laundry a week will reduce your electric bill and help preserve your clothing.

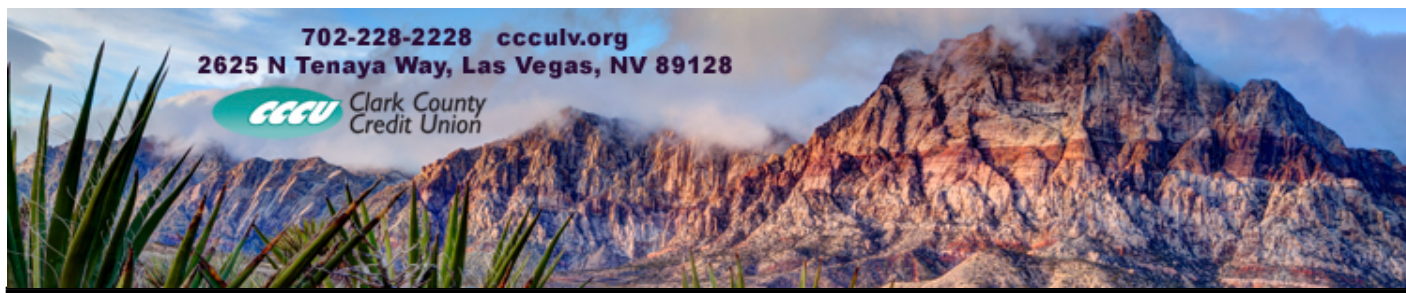
Change your lightbulbs

Although energy-efficient light bulbs can cost more than traditional bulbs when you purchase them, the energy savings over time is substantial. As your light bulbs burn out, consider replacing them with newer, energy-efficient bulbs.

Choose virtual bills

The extra paper and waste created from paper billing results in more trash. Many companies now offer email billing. Paying online can also save on the production and disposal of paper, as well as time and money on postage.

Making a few small changes to your daily habits can help you live a life that is friendlier to the environment and benefits the world around you.



Lifestyle

Best Songs for a Dance Party Playlist

Grooves that will pack your dance floor in no time

We've all been to parties where the music didn't inspire a dancing atmosphere, where people stood there as if they were wallflowers. The key to a festive party with a full dance floor is to play tunes that inspire people to boogie on down. Here are a few suggestions of the best songs for a dance party playlist. This is just a small sample of some of the very best, intended as a beginning lineup that will get people cutting a mean rug in no time.

"Stayin' Alive" – Bee Gees

Perhaps one of the most effective songs ever for filling a dance floor, "Stayin' Alive," by the Bee Gees, has definitely stayed alive at parties and in nightclubs since it was released back in 1977. Perhaps the most iconic dance song of all time, this fun, cheesy classic never fails to please.



"Thriller" – Michael Jackson

Michael Jackson's "Thriller," a favorite Halloween-themed tune, is also among the most danceable songs ever made. The best thing about including it on your dance party playlist is that not only will people dance, but they will do it in a style reminiscent of the iconic video for the song, which was an event in its own right when it first premiered on MTV. There's no reason to explain what the "Thriller" dance moves look like; you'll recognize them when you see them.

"D.A.N.C.E." - Justice

Speaking of the King of Pop, a great entry for your dance playlist should be a song that was produced as a tribute to Michael Jackson. Add "D.A.N.C.E." by the French duo Justice to your playlist, and the floor will suddenly be full with people who just can't help getting their bodies moving.

"One More Time" – Daft Punk

Another duo from France, two DJs collectively known as Daft Punk are responsible for one of the most infectious dance songs ever produced, "One More Time," released in 2000. This huge hit was no doubt among the most played dance club songs of the decade.

“Blue Monday” – New Order

A favorite number for sampling and remixing, “Blue Monday” has been reworked in myriad ways since its 1983 release by British new wave ensemble, New Order. The synth-heavy anthem for '80s British dance is impossible to resist, and it's sure to pack your dance floor in mere seconds in its original form or in the form of one of the various remixes.

Of course, any dance party worth its salt will have a huge playlist of great songs. These are just a few suggestions of danceable grooves to form the backbone of your list. Or, save the songs on this list as a sort of first aid kit for your dance party; crank them up when your party is on life support and you need a special number to revive things and get the dance floor moving yet again.

