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The Latest

ANNOUNCING: The Sunset Branch Re-Opens on Tuesday.

“I’m so excited! It’s about time! Good Decision!”

You’ve waited a long time, and now we’re back. The Sunset branch will re-open at 9AM on Tuesday, September 2, right after the long Labor Day holiday weekend.

“I’m so excited! It’s about time! Good Decision!” Those are the kinds of things we’ve been hearing from members who live in the area. We’ve been saying the same thing since the economy has begun to improve.

With lots of new construction in the area, we are happy to welcome you back into the branch at 9311 W. Sunset Road, 89148.

Grand Opening Events

Come see us. The grand opening is set for a ribbon cutting at the front doors at 9:00 a.m. with President/CEO Wayne Tew, Vice-President Judy Clark and Branch Manager Natasha Garza, and others. Come inside for a visit. The branch has a new look with newly updated equipment and fixtures. Refreshments will be served in the mornings with a hot dog lunch from 11:00 a.m. until 2:00 p.m. daily until Friday, September 5.

Free iPads drawings every day for the month of September! Enter online for this one – you don’t have to come in to the branch. Go to www.OPENCCCU.com and click to enter. Send your friends and family members to the site. Winners must show ID to prove age 18 or older. No purchase necessary. Winners will be notified and then they can pick up their prize at the branch whenever they like.

We also will present a check to ALS of Southern Nevada for the money raised in our recent ice bucket challenges. The money was raised in honor of Carlos Cervantes, a well-known and much loved former employee who is now dealing with ALS.

Come meet our staff at Sunset. Many of them are familiar faces – or voices – to you. Here they are::

- Branch Manager – Natasha Garza
- Assistant Branch Manager - Jennifer Bernier
- Member Service Supervisor – Kerrie Markhouse
- Financial Services Representative – Ashley Husted
- Member Service Representatives – Gerry Ortega, Andrew Youkana, Jennifer Foley
- Mortgage Loan Officer – Terri Kight
- Members Auto Representative – Brittini Martinez



Come visit the hot dog stand and enter to win an iPad.

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News & Events

Share your good fortune with a friend or co-worker

When you bank with us, you're part of something special.

At a time when banks are making record profits and captive customers are paying higher fees, many people are seeking banking services that will help them save money. Clark County Credit Union is different from larger banking chains in six distinct ways.

1. Higher Interest Rates

CCCU offers more bang for your buck over traditional banks. We typically pay higher interest rates on all deposit accounts including savings, money market, and checking accounts. These rates range anywhere from 4 to 10 times the amount in interest you would receive from a local commercial bank.

2. Lower Loan & Credit Card Rates

We also offer the same financial products as banks, but they are much cheaper. Most members use us for car purchases because the rate is normally lower than dealer financing and because commercial banks are normally a percentage point or two higher than CCCU. We also offer relatively low APRs on mortgages, personal loans, and credit cards.

3. Lower Fees

This is a big difference in opinion – if you are a customer at a bank, it's your job to make the bankers wealthy. If you're a member at CCCU, it's our job to help make you wealthy. In fact, we are constantly looking for ways to help reduce fees, offer checking accounts with no minimum balance and eliminate a monthly account servicing charge. This could save you hundreds of dollars a year. Of course, we do charge bounced check and overdraft fees like traditional banks, but the amount is typically less.

4. Customer Focused Banking

With traditional banks, the management and board of directors want to make as large a profit as possible. Unfortunately, this goal often contradicts the goals of its customers, who want to enjoy low rates, fees, and the best customer service possible. In order to provide this level of service, banks must cut into their profits, which they're not inclined to do.

However, due to the unique membership structure of a credit union, all members have an equal vote in any decisions made by the credit union, and they all work to serve one another. In other words, member goals aren't at odds with "management." Therefore, the credit union has more incentive to provide low rates, fees, and great customer service.

5. Better Service

For many members, their first checking account was with a credit union. And when they stopped in to a branch office, they always got help right away by a teller not only remembers their name, but recognizes them on sight. Not bank-like at all. If you visit a branch often, you will develop a working relationship and often receive personalized service from the same person – something large banks have a hard time offering.

6. More Flexibility

Here's where we think we shine. If you have a blemished credit history or issues with your employment, or lack a large deposit, most banks will deny you a loan or credit card. Since banks process thousands of applications a month, they streamline the process by setting requirements on income, credit scores, and deposits. If you don't meet these requirements, you are simply declined without further consideration since one lost customer means little to a large bank in the long run. On the other hand, because we are smaller and have a member-focused philosophy, we are more willing to work with you, even if you have a troubled financial past. Sometimes, we also make

exceptions for existing members in good standing should any unexpected issues arise with your application for a loan or credit.

We love you more. It's personal with us. We feel attached and hope that you feel the same way. After more than 60 years of local service, we are still locally founded – locally owned – and locally managed. Our entire reason for being here is to serve you. If you feel the same affinity for CCCU, please refer us to your family, friends and co-workers. Thanks for placing your trust in us.

<https://www.ccculv.org/join.aspx>



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The Latest

CCCU sees strong results for 2nd quarter 2014

CU posts \$3.6 million quarterly gain

"We have had a great quarter and a great year. It can be summarized by simply saying, 'business is solid and steady,'" said Wayne Tew, President/CEO of Clark County Credit Union. "The economy seems to be warming up, and we are reaching further in our lending to our member base, based on the positive indicators we see with employment and income," he continued.

CCCU saw significant income of over \$3.6 million for the three months, ending the first half of the year with net income of \$6.6 million. The growth in income resulted from increased lending and a significant drop in loan losses. After our conservative efforts of the past six years, we are poised for significant progress.

Outstanding loans grew 5.27%. The credit union's Loan-to-share ratio stands now at 62.3%. Net worth has jumped from 10.5% at the end of the first quarter to 10.98% for the end of the second. Assuming these trends continue, the credit union plans to once again declare an annual bonus dividend at the end of 2014.

Chief Financial Officer Christie Jordan was also upbeat about the period's results. "We've seen indicators of improving conditions for our borrowers. The numbers show a 40% decrease in loan delinquency and a 60% improvement in bad debt recoveries," she said.

"These positive results have encouraged us to expand our service offerings to our members by adding new technology and more free services features," Tew commented. SnapCheck, the credit union's branded mobile check deposit feature for mobile banking, was unveiled last month. In addition, the credit union is re-fitting a fairly new branch at 9311 W. Sunset Road (I-215 and the beltway) in order to better serve customer demand in that area of the valley. The branch, which opened in 2006, had closed in 2009 due to lack of local traffic, concurrent with the recession. "We're hiring. We're doing well. And we're opening that branch as of September 2," said Tew.

CCCU is a state-chartered regional credit union with over \$530 million in assets and 33,000 members.





Getting Ahead

Take a few minutes - save a lot

Verify Your Credit Union Membership to Keep Saving with Sprint

Clark County Credit Union is 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 Love My Credit Union Rewards 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 verify credit union membership using the free Love My Credit Union Rewards app with its simple and secure verification process. 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 Love My Credit Union Rewards app is available in the Apple App Store and Google Play – just search for "Love My Credit Union Rewards." This app also lists all Love My Credit Union Rewards 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/Sprint.

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Getting Ahead

Brand New – Used – and we take Trade-ins.

Make a better auto deal with your credit union and Members Auto.

Congratulations to Megan Aaron! After shopping for the car she wanted, she also found CCCU for the loan she needed. Shown in the photo (at left) with CCCU representative Ashley Husted, Megan signed papers for her new VW Jetta at our Shadow Lane branch. She received a great low rate and a payment and term matched to her budget.

Members can manage the entire car-buying process with CCCU and our Members Auto buying service. Let Members Auto find the vehicle for you at the best price available and set your budget. Next, select the types of coverage you want to protect your purchase by choosing from GAP coverage, disability or debt cancellation and extended warranties. Finish up with a great payment from CCCU.

Megan works in retail and is attending the Sanford-Brown School of Fashion Design, in Henderson. Originally from California, she been here for 2 years now.





Lifestyle

Lifestyle

What is Eco-tourism?

Defining environmentally sound and sustainable travel

The world is quickly becoming a smaller place as advances in flight and transportation allow more travelers the opportunities to visit remote areas. The development of the Internet over the last 20 years has provided instant information about exotic and secluded destinations, now available to anyone with the means to get there.

Increased travel can result in additional impact on the environment. In response to the heightened interest in travel and environmental impact, a new consciousness about travel has emerged called eco-tourism.

What is eco-tourism?

The official definition of eco-tourism, according to the International Union for Conservation of Nature (IUCN), is "environmentally responsible travel to natural areas, in order to enjoy and appreciate nature that promote conservation, have a low visitor impact and provide for beneficially active socio-economic involvement of local peoples."

How is eco-tourism different than nature tourism?

Visiting a natural location does not automatically define it as an eco-tourism destination. While nature tourism simply means visiting places that involve natural surroundings (for example state parks and forests), eco-tourism involves visiting places that have made a conscious effort to abide by a set of environmental principles.



According to the International Eco-tourism Society, eco-tourism destinations are sites that have made a commitment to minimize the impact of visitors to their locations and provide benefits to both visitors and the communities surrounding the site. These locations provide a positive environmental and financial impact to the people who live nearby.

What is an eco-tourist?

An eco-tourist is a traveler who has a deep regard for the environmental and social impact of the world around him or her. In addition to taking steps to travel in the most eco-conscious way (for instance, taking a bus or driving to a destination versus flying), an eco-tourist is committed to the local residents of the places he or she is visiting. Travelers who are conscious of the communities in which they visit, often take the time to volunteer or give back to the community during their stay.

Examples of eco-tourism

One destination that is succeeding at eco-tourism is the Caiman Ecological Refuge in Pantanal Wetlands of Mato Grosso do Sul, Brazil. Four eco-lodges, situated over 132,000 acres of land, allow visitors to stay on one of the largest cattle ranches of its kind. Travelers can canoe the rivers running through the Pantanal and see caiman (a small species of crocodile) in their natural environment.

Visitors can also choose to volunteer on the ranch for a first-hand glimpse of life in this Brazilian outback. Learn more by visiting <http://caiman.com.br>. View other examples of eco-tourism at <http://www.nationalgeographic.com/adventure/travel/eco-travel/eco-success.html>.

World travel offers an opportunity for travelers to experience other cultures. With this opportunity comes a responsibility to leave the planet in sound condition for future generations. Visiting places that make eco-tourism a priority helps reduce the environmental impact of travelers visiting natural and historical destinations, while also protecting those places for years to come.



Lifestyle

Top Three Cars for College Students

These options are affordable, practical and even fun

So you figured out which classes you need to take, the best places to check out on and off campus and even figured out how to make some extra money for those “necessities”. The only thing left now is figuring out the best car for your busy college life because no one wants to be cruising around in Grandma’s old Buick. Here are three great options that won’t break your budget.

Kia Soul

The 2014 Kia Soul is a perennial favorite and a regular on most “Top 10” lists that involve both price and coolness. Recently done over and more refined than the previous model, the Soul starts at an MSRP of only \$14,900 and is available in Base, Soul+ and Soul! models. There are two four-cylinder engines available, a 1.6-liter and 2.0-liter, with the latter producing 164 hp and 151 lb/ft of torque and achieving up to 31 mpg highway.



“The 2014 Kia Soul retains its hipster flavor and fun-to-drive hatchback nature while upgrading engine power, interior and ride quality,” according to Edmunds. The Soul also features a healthy list of standard and optional amenities, and there are plenty of accessories to help make the Soul as unique as you are. An excellent safety track record including a “Top Safety Pick” designation from the Insurance Institute for Highway Safety (IIHS) doesn’t hurt, too.

Ford Fiesta

Another great option is the Ford Fiesta, which starts at an MSRP of \$14,100 and was named to the US News “Best Cars for the Money” list. But for those who have a little extra cash, it’s advisable to spring for the Fiesta ST model. This race inspired model comes standard with a sport tuned suspension, RECARO leather trimmed racing seats, unique design elements and at the heart of

everything: a near 200 hp turbocharged 1.6-liter EcoBoost engine that still manages up to 35 mpg highway.

"Herein lies the most beautiful part about the Fiesta ST package: It hits a really sweet spot in the US market," says Autoblog. "If you don't really need the space of the somewhat larger B-segment hatches, you don't have to get it. Save your money and have just as much fun in the Fiesta, if not more."

Chevrolet Sonic

If you're looking for more choice, you'd be smart to take a look at the Chevrolet Sonic, available in both Sedan and Hatchback models, and starting at an MSRP of \$14,170.

"It's fun to drive and offers a surprising depth and breadth of features," says *Consumer Guide*. Lackluster as-tested fuel economy is the only significant black mark on an otherwise excellent small car. Sonic merits serious consideration in a class that's becoming ever more competitive." Available in LS, LT and LTZ, you can equip the Sonic with perforated leather seating with heated front seats, voice recognition for your phone, 17-inch wheels and both Pandora Internet Radio and Stitcher Smartradio compatibility. There are two engine options available (a 1.8-liter four-cylinder and a turbocharged 1.4-liter four-cylinder) with fuel economy rated at up to 40 mpg highway.

Regardless of what kind of automobile you choose, we're here to help you find the financing that fits your needs. Stop by today and let us help you get into the right model.

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Lifestyle

Big Sur

Stunning views and unique experiences await along the California coastline

Big Sur spans 90 miles of California coastline between Carmel and San Simeon. The beauty alone draws visitors to the area, but there also are plenty of places to stay and relax.

Stay at Post Ranch Inn

This collection of small buildings sits on 98 acres with seaside ridges at 1,200 feet above the Pacific. Accommodations range from suites to private houses, but if you consider yourself adventurous, reserve a tree house. These freestanding structures are on stilts, hovering nine feet above the forest floor. Perfect for couples, they feature a king-size bed with a skylight above for stargazing, a fireplace and private sun deck. Speaking of stargazing, the property has a telescope for up-close viewing and included amenities such as morning yoga, complimentary breakfast at on-site restaurant Sierra Mar, guided hikes, whale watching and use of Lexus vehicles. Heated pools and an on-site spa also add to the property's appeal. Visit <http://www.postranchinn.com> for more information and reservations.



Eat at Nepenthe

You could easily eat every meal at Post Ranch Inn's exceptional Sierra Mar, what with its award-winning cuisine and breathtaking views via floor-to-ceiling windows, but be sure to head south on Highway 1 to this more casual restaurant at least once. Among its many claims to fame are being a home reputedly previously owned by Orson Welles and Rita Hayworth, as well as a spot where Henry Miller often wrote. Sit outside to watch the sun set into the ocean from 808 feet above sea level. Naturally raised beef and fresh fish are on the menu, as is the restaurant's Famous Ambrosiaburger, its version of a ground steak sandwich, served on a French roll with its famous Ambrosia sauce. Visit <http://www.nepenthebigsur.com> for more information.

Take a Hike

Two areas not far from the hotel offer opposite hiking experiences. At Pfeiffer Big Sur State Park, located just two miles north, you will find redwoods and a variety of other trees to admire. There are many scenic trails and a self-guided nature trail. At Garrapata State Park, sea lions and otters await your visit. You may even see a California gray whale if lucky. Visit <http://www.parks.ca.gov> for more information.

Take a Workshop at Esalen

Guests at Post Ranch Inn can get a day pass to this retreat center for humanistic alternative education that includes access to the hot springs, grounds and lunch. Add in one of the many workshops available to get the full Esalen experience. Among the options in September are "The Dancing Buddha: Conscious Embodiment and the Awakened Heart" and "The Beliefs Our Bodies Carry: Somatic Sensing and Cognitive Repatterning."

To visit this particular area of Big Sur, it makes the most sense to fly into Monterey Regional Airport and then rent a car for the 45-minute trip to the hotel. You will want a rental car, anyway, to explore the beautiful Highway 1 along the coastline.

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