



Volume Issue • October 2014

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The Latest

From the President . . .

With the Thanksgiving holiday approaching, this is a good time to share a moment of gratitude with our CCCU family for a great year so far. CCCU has been successful in weathering one of the most challenging times in credit union history. We now are in a greatly improved financial position with restored capital above 11% and a growing company. We were able to re-open our branch at 9311 W. Sunset Road, provide more jobs for our community and more convenience and services for our members.

In some of the best news of all, I am pleased to announce that the Board of Directors, at their last meeting, approved a plan for the distribution of a Bonus Dividend in January of 2015. The amount and method of calculation will be published soon. We are so grateful to our membership who have not only stood by with their accounts and loans, but who have also shared credit union membership with family members and co-workers. Our membership count is now growing rapidly again. We are able to provide more consumer, auto and commercial lending as a result.

I am grateful to live in a nation in which integrity, service and civility are still the marks of great men and women. I am grateful that in our nation, thoughtful dialogue still reigns over violence. I am grateful that families, not government, still foster the greatest stability in society. I am grateful that I have the optimism that good people will continue to value these attributes.

I wish all our members and employees the best during the upcoming holiday season. Thank you for your support.

Wayne Tew
President/CEO



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The Latest

Call for Board nominations

Nominations must be received by November 15, 2014

Nominations are currently being accepted for the annual election of members of the CCCU Board of Directors. If you wish to nominate any individual for consideration, please send the candidate's resume to:

Nominating Committee PO Box 36490 Las Vegas, NV 89133-6490

Nominations must be received by November 15, 2014 to be considered in this election.

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Getting Ahead

When a bright student makes brilliant choices . . .

Meet Stephanie Espinoza

When Stephanie Espinoza was seven years old, her allowance was 75 cents a week. She divided it into three equal parts: 'Spend,' 'Save for Now,' and 'Save for Later' and credits her parents for teaching her this habit early. "I continued this philosophy as I grew older, setting aside my "save for later" money in a Looney Tunes tin and calling it my "never touch money" (to make sure I didn't accidentally spend it) until the day I could open my first savings account at Clark County Credit Union," recalls Stephanie.

Later on in high school, she applied for the Credit Union's "Smart Start" scholarship for local high school graduates. She enjoyed writing an essay for the competition because she loved to write. CCCU president Wayne Tew was the final judge for the winning entries and recalls that Stephanie had a command of the language and great writing skills that stood out from the crowd. Her efforts paid off and that starter money from her credit union, along with other scholarships, helped her eventually earn a Master's degree in Library Science at UNLV.

After getting some life experience and a post as an academic librarian at College of Southern Nevada, Stephanie found that her life-long habits had put her in a good position - as well as a good frame of mind - to consider becoming a home-owner at her young age.

This year, she contacted CCCU mortgage loan originator Terri Kight. "I'm so glad I did. Terri has not only been amazingly helpful and informative throughout the purchase of my home, but she has been a great cheerleader, and just as encouraging as my parents. She wanted this to happen for me, too. And she discovered that with my credit score, lack of debt, and my savings, I qualified for the conventional loan I needed to buy the home of my dreams."

Here's how Stephanie described the process of home shopping, starting with her realtor, Jeanne Bair. "We started the paperwork in motion and informed Terri. There were a lot of forms to sign, scan, and e-mail back and forth, which allowed things to move fairly quickly. By the end of May I was able to sign the loan documents at Old Republic Title company with Maria Rodde, who patiently explained the details of every paper she showed me. I was able to understand exactly what I was doing. Then, right after Memorial Day, I received the keys to my house. My house. The money I'd saved up and the goals I'd worked toward, finally reached the end result. I know it can be hard, but you just have to wait. Save. Learn. Discover what you want. And then go for it until you're finally there."

Congratulations, Stephanie. Your story is a great story of success earned through discipline and study. Thanks for sharing it with us.

For more information on a mortgage from CCCU, call 702-228-2228 or go directly to the mortgage portal.



Stephanie Espinoza signs at closing with Terri Kight (center- CCCU loan officer) and Maria Todde, representing Old Republic Title.

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Getting Ahead

Craig Fraley visits LVVWD for employee fair

CCCU available for courtesy employee visits at all work group sites

Assistant Management Analyst Lisa Tucker was at the West Charleston/Valley View office to greet CCCU marketing Director at the annual LVVWD employee benefit fair. The fair is an annual event held for water district employees to inform and assist them to know more about the many benefits available from their workplace. The event, held in mid-October, was a success for Fraley. "I was able to meet so many members of CCCU who work for LVVWD and also meet their co-workers," said Fraley. All district employees, as well as all local county and city employees are eligible for membership at CCCU. Direct family members are also eligible. For support in your workplace, please contact Craig Fraley at CCCU by calling 702-939-3114 or by email at fraleyc@ccculv.com.



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News & Events

Sunset branch reopens!

Southwest valley members happy with restored access

Under an archway of teal and white balloons, CCCU President/CEO Wayne Tew, Branch Manager Natasha Garza, and other officials and staff used a giant pair of scissors to cut the ribbon marking the re-opening of the Sunset Branch office. The date was September 2, 2014, seven and a half years after its first opening in 2007.

"We are so excited to be able to re-open this branch for our members who live and work in the southwest valley," said Branch manager Garza. And members were glad to return. During the week of September, many longtime friends came in to visit their neighborhood branch once again. Members entered a contest to win an iPad every business day of September. All visitors were treated to refreshments, a hot dog barbecue lunch daily, and other prizes for coming in to see us again.

Many returning members work in the health care industry and at Southern Hills Hospital across the street on Sunset Road. New members also came in to sign up, having moved to the newly expanding home developments in the area.

"Business is growing again and we at CCCU are encouraged by market conditions. This re-opening is the beginning of a planned expansion for us over the next two years," said Wayne Tew, President/CEO. "While the recession was instrumental in the previous closing of this branch building, population growth and a growing return to prosperity now indicate that market conditions will allow for more locations to serve our members and their families."

As part of the festivities, CCCU staff participated in the fall ALS Ice Bucket Challenge and helped raise \$2000 to support the cause in honor of longtime employee Carlos Cervantes, who is battling the disease.

The branch at 9311 W. Sunset Road 89148 makes a total of five physical locations in the Las Vegas valley. CCCU members may also avail themselves of complete electronic access via website at www.ccculv.org, and via the new CCCU mobile banking app, available free for download on the Google Play store for android, or in the Apple app store for iPhone. For more information, call 702-228-2228.



CCCU President Wayne Tew presents a check to Jay Heiseler of ALS of Nevada, for \$2000 as a fund raiser for the fall ice bucket challenge.

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News & Events

How to beat the car dealership Hassle!

CCCU member takes delivery of his new Nissan at a CCCU branch



OK. Have you ever gone to a typical car dealership to just look and end up spending your entire 8-hour Saturday, being put through the grinder to finally drive away feeling exhausted and used up? That's where Members Auto at CCCU comes in to save the day. Member/owner Michael Novak bought his dream car right from the credit union branch where he does his banking. He found himself a brand new Nissan 370-Z with a little help from his broker, Julie Goe. She was able to search the network for the exact model and trim package he wanted and have the vehicle ready for him at the branch on the day he requested. Without the hassle. Without the haggle.

He told us that he was so excited, especially because this new car was less expensive than some of the used ones he'd been eyeing!

Members Auto can find your vehicle, take your trade, save you time and money when you shop for your next car. Plus low rate credit union financing from CCCU is right there to help. Quality inspected used cars and trucks are waiting for you on site. Your trade-in is welcome and respected at Members Auto. We're here to serve and the only things missing are: the huge overhead of a big dealership . . . and the hassle you never wanted.

Call 702-939-3115 for details or visit the online auto-yard at www.membersauto.com.

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Lifestyle

Top Five U.S. Filming Locations to Visit

Bring Hollywood within your reach

Feature film production in Southern California has dropped off 50 percent from its peak in 1996, according to a study by FilmL.A., Inc. Studios are more often choosing to film in a setting more closely resembling that of its movie rather than on a sound stage in Hollywood.

“Every movie director will tell you the correct film location could make or break a project. Besides the main actors and the good quality of the script, it's the location that ultimately creates the world we all escape to when we are sitting in the movie theater,” said Clara Berta, whose home and artist studio is used for filming locations in Los Angeles.

Many former filming sites have since become popular tourist locations, be it for the admiration of the movie or the reputation of the city itself. Check out five popular filming sites to visit below:

Mansfield, Ohio – “*The Shawshank Redemption*”

Visit rural Ohio where modern-day classic “The Shawshank Redemption” was filmed. Sept. 2014 marks the 20-year anniversary for the film, but sight seers can check out the filming locations at any time with the help of the Shawshank Trail (shawshanktrail.com). The website directs you to a brochure for the “Drive-It-Yourself” tour, which starts at the historic Ohio State Reformatory, the site of Shawshank State Prison itself, and weaves you through thirteen other sites in Mansfield, Ashland and Upper Sandusky, where iconic scenes of the revered movie were filmed. Be sure to check the destinations ahead of time for any entrance fees and hours of operation, as they vary by site.



Dyersville, Iowa “Field of Dreams”

This year is also a notable

anniversary for “Field of Dreams,” with 2014 marking 25 years for the Academy Award-nominated film. Famous quote from the movie, “If you build it, they will come,” could not be more accurate for this filming location. Jordan Rane for CNN.com estimates that 65,000 annual visitors flock to the site each year. The destination’s website, <http://www.fodmoviesite.com>, states that the farm and field is a popular tourist destination for young and old fans of the film alike, where reality mixes with fantasy and dreams can come true, just like in the movie.

“A moment in time, a place in cinematic history, a mecca for anyone longing to be a part of something greater than themselves, inching toward a destiny that has no limits. What could be more inspiring?” the website says. The “Field of Dreams” Movie Site is open every day from April through October and offers free admission and a gift shop. Check out the website for information on any special events the locale may be holding (“Field of Dreams” star Kevin Costner once performed there with his band, Modern West).

Philadelphia, Penn.- “Rocky”

Everyone knows of the scene where Rocky Balboa is running up the steps in front of the Philadelphia Museum of Art; it is an iconic scene in cinematic history. But did you know that TV and movie site Screen Junkies, published by Break Media, ranked the Rocky Steps the number two most famous movie locations in the world? Each year, tens of thousands of visitors come to Philadelphia, rich with history itself, to run the stairs like Rocky, take in an awe-inspiring view of the Benjamin Franklin Parkway and then pose for a photo with the bronze statue of Balboa back at the bottom of the steps.

Like “The Shawshank Redemption”, this movie franchise too has a tour of its filming sites throughout the city. Visitphilly.com offers a Quintessential Rocky Tour of Philadelphia, with a list, descriptions, and directions to fourteen sites frequented by the fictional Balboa.

Lowell, Mass.- “The Fighter”

Subject Micky Ward hailed from Lowell in real life, so it is only appropriate that the movie was filmed on location there. The movie’s realistic boxing scenes were choreographed from Ward’s actual fights and filmed at UMass Lowell’s Tsongas Arena (www.tsongascenter.com). However, Suzanne Steinert of ShermansTravel Media said there may be someplace more exciting for film fans to visit.

“Learn how to deliver a knockout punch firsthand at Ramalho’s West End Gym (on Lawrence Street in Lowell) – the old-school facility where Ward himself trained and the movie’s gym sequences were filmed,” Steinert said.

While in Massachusetts, you can make the short trip to Boston and its suburbs to see where award winners like “The Departed” and “Good Will Hunting” were filmed, among many, many others. It is recommended to take the Theater-on-Wheels tour (gotobus.com), a 2-1/2 hour tour of movie and television filming sites, or the Boston Movie Mile (onlocationtours.com), a two-hour guided walking tour of more than a dozen locations from well-known films.

Cleveland, Ohio- “A Christmas Story”

Back in the heartland is Ralphie’s house from seasonal favorite “A Christmas Story.” The movie was set in the fictional Indiana town of Hohman, but filmed in Cleveland, which is where the restored house and museum/gift shop sit. The house offers public tours year round, and the museum features famous props, costumes and memorabilia, including rare behind-the-scenes photos.

The website Achristmasstoryhouse.com also features much more information about the movie and the house from it, including a list of events that are part of Cleveland’s Christmas in July presented by “A Christmas Story House.”

This list compiles just five of the movie sites in the United States that are worth visiting. International Movie Database (imdb.com) lists filming locations, among other information, about nearly any movie there is. Find your favorite film and take a road trip today.

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Lifestyle

Maui, Hawaii

One visit to Maui and you'll see why it's referred to as "The Valley Isle"

Planning an exotic vacation or just need to get away? How does a beautiful island filled with magical beaches, views, forests, and parks sound? Sound like a dream? We thought so. That's why you should make your next escape to Maui, Hawaii, one of the most stunning islands in the world.

Also known as "The Valley Isle," Maui was voted the "Best Island" by Conde Nast Traveler readers for 19 years. And it's easy to see why after just one visit.

"Everywhere on Maui is very beautiful," says Makalapua Kanuka, cultural advisor at The Westin Ka'anapali Ocean Resort Villas. Read on for some of the best, most popular sights to see during your days in Maui.

Breathtaking Views

Renting a car in Maui is essential if you want to take in the most breathtaking views on the island. The best way to do this is to drive the Road to Hana, a twisty, scenic highway that leads you through a lush rainforest and beautiful flowing waterfalls. To get the full experience, take frequent stops along the way to explore.

Some of the best photo ops on the drive? The Twin Falls (around the two-mile mark) and the Wailea Overlook or Waikani Falls (around the 21-mile mark). Other popular tourist stops include the Waianapanapa State Park (Waianapanapa means "glistening water") and Hookipa Beach, but feel free to follow your own itinerary — you can't go wrong wherever you stop on the



Road to Hana. Make sure to set aside a full day for this drive so you don't rush your stops.

Old Lahaina Luau

If you're in Hawaii, a luau, a traditional Hawaiian festivity, should for sure be one of your events. The Old Lahaina Luau is one of the most popular luaus among Maui travelers. Take in the award-winning Hawaiian dancing and music while enjoying cultural delicacies such as kalua pua'a (pork that's been roasted in an underground oven), fresh mahi-mahi and poi (mashed taro plant). The Luau occurs about a mile from Banyan Tree Park along the waterfront of Lahaina. Held nightly, the luaus take place for about three hours. From April to September, the luau begins at 5:45 p.m. and from October to March, it begins at 5:15 p.m. Visit <http://www.oldlahainaluau.com/> for more information.

Beaches

Maui is surrounded by breathtaking beaches. But which beach do you go to? There's Kaanapali Beach, which extends across three miles of Maui's northwest coast, good for surfing or just taking in the Maui rays. Simply want to swim and relax? Head to Wailea Beach. There's also Napilli Beach, a popular beach for families, as it may be more kid-friendly than others. Take a swim, go paddle- and boogie-boarding, grab your snorkeling gear, or just sit back and enjoy the sun. Additionally, Hookipa Beach has some of the best waves if you're into ocean sports. They're too rough for swimming, but here you can enjoy surfing or even just to take some photos.

Golf

The golf extraordinaire would admire the 14 golf courses that Maui has to offer. Several of Maui's golf courses have been ranked at or near the top of the "world's best" lists. Get ready to break out your clubs in West Maui at either Kaanapali Golf Resort - Royal Kaanapali Course, Kaanapali Golf Resort - Kaanapali Kai Course, Kapalua - Bay Course, or the Kapalua - Plantation Course.

In, Upcountry Maui there's the Pukalani Country Club. And, in Central Maui there are plenty of options as well, including The Dunes at Maui Lani Golf Course, Kahili Golf Course, The King Kamehameha Golf Club, and the Waiehu Golf Course. Lastly, South Maui is home to Elleair Maui Golf Club, Makena Golf Course, Wailea - Gold Course, Wailea - Emerald Course, and Wailea - Old Blue Course.

Hiking

One of the most majestic hiking spots in Maui is the Mauna Kahalawai tower, also known as the West Maui Mountains located behind Ka'anapali Beach. Take a stroll through gorgeous rainforest valleys while admiring the great views of streams and waterfalls. You could also choose to explore hikes around the green Iao Needle, which rises 1,200 feet above the valley floor, as well as the scenic Waihee Ridge Trail.

For more travel information, please visit the official tourism site of Maui at www.gohawaii.com/maui.



Lifestyle

Five Yoga Moves for Stress

Stretch away the anxiety

A big work presentation. When a loved one is sick. Deadlines. Bills. Whether big or small, everyone experiences stress as a normal part of everyday life. And while we can't eliminate stress altogether, evading stress may be easier than you think.

One of the best ways to get a handle on it all: Hit the yoga mat. Yoga, a mind/body exercise that involves stretching and structured breathing, is a proven way to reduce stress and calm your nerves.

"Yoga helps us slow down for a moment and tune into the breath. Simply the focus on one thing — which is the very definition of meditation — allows us to decompress," Dr. Terri Kennedy, registered yoga teacher and president of Power Living Enterprises, Inc. "The actual asanas [poses] release tension in different ways, and help certain parts of the body."

While most yoga moves are good stress relievers, specific poses may help more than others. Practice these poses to tame tension and find your inner calm:

1. Corpse pose (Savasana)

How to do it: There are many variations to those pose, but they all begin with laying down on your back with your feet slightly apart, arms at your side with palms facing up. As you inhale, extend your right leg, and then the left, and allow them to drop to the side. Tense your whole body. Then allow your body to sink into the floor. With arms outward, let them rest on the floor. Close your eyes and breathe deeply, allowing your body to relax for five to 10 minutes.



Why it works: This pose relaxes your body and stimulates the parasympathetic nervous

system, which slows the heart rate. That means lowered blood pressure and decreased muscle tension, which are essential to ridding yourself of stress. It also helps clear your head.

2. Mountain pose (Tadasana)

How to do it: Stand with your feet together, arms by your sides, with weight evenly distributed to both feet. Press your big toes together and then lift and spread your toes out. Elevate your kneecaps by tightening your thighs. Slightly tuck your tailbone in. Straighten your arms with fingers extended and your palms facing in. As you inhale, lengthen your torso. Keep your neck elongated and eyes forward. Hold for one to two minutes.

Why it works: This pose works to help you clear your mind and overcome you with a sense of calmness. Smooth breathing and regaining balance are also great stress busters.

3. Downward facing dog (Adho Mukha Svanasana)

How to do it: Place your palms on the ground and step back one leg at a time, keeping your hands and feet in line with each other. Stretch your arms forward and keep them straight. Lift your backside in the air and straighten your legs, while pressing your hands and heels into the ground. Your head and neck should naturally relax.

Why it works: Your spine is elongated during this position, which can help you feel an overwhelming sense of relaxation overcome your body. Downward dog is especially helpful if you're experiencing a tension headache due to stress.

4. Cat pose (Marjaryasana)

How to do it: Begin with your hands and knees on the floor, creating a "table top" position with your back. Straighten your arms and center your head, with your eyes looking at the floor. Inhale, then exhale and round your spine to create an arc. Let your head drop (but avoid bringing your chin towards your chest). Inhale and revert to the tabletop position. Repeat up to 12 times.

Why it works: The feeling of your spinal cord stretching may mimic the feel of a massage, which can ease stress. Cat pose also benefits your stomach organs and muscles.

5. Child's pose (Balasana)

How to do it: Begin on your hands and knees, with your knees about hip width apart and feet together. Stretch your arms forward and lengthen your tailbone away from your back. Extend your torso and lengthen the back of your neck as you place your forehead to the floor. Place your arms at your sides with your palms facing out. Breathe slowly and deeply.

Why it works: This pose works as meditation to tender feelings of calm by soothing the central nervous system. As your spine, shoulders and neck relaxes, so does your mind.

As stressful as life can be, there are ways to help calm you down and relax. Make sure to say Namaste to your stress levels after doing some yoga.

