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The Latest

President's Message

Great prospects for the coming year



We are thrilled to announce that the Board of Directors of Clark County Credit Union has announced payment of a bonus dividend for the year 2014. The dividend, which will be paid this time based on interest paid and earned by our members and on banking services utilized, will be deposited into members' accounts by mid-January 2015. The credit union started paying bonus dividends to members beginning in 2001 and continuing through 2008 totaling over \$47 million. We are pleased now that after several years of dealing with the effects of the great recession, we are back to a state of financial health that allows us to re-institute this benefit which distinguishes CCCU from other financial institutions in the state. If this will be your first bonus dividend because you are a new member since 2008, congratulations on belonging to a financial cooperative that truly has your financial well-being in mind. If you have been a loyal CCCU member for years, we thank you for your support and we are honored to provide this benefit to you again. Please tell your friends and co-workers about the benefits of Clark County Credit Union so they can join us and be a part of our growing success. The more member involvement we have, the better the dividend will be for all to share.

Getting Ahead

The 12 Scams Of Christmas

Financial Self Defense



The holidays are a time of family togetherness and celebration. Scammers know you're distracted, busy, and emotional. That's why their schemes are so devilish. They add their own tricky twist around Christmas time.

In the interest of keeping things in the holiday spirit, let's look at the 12 scams of Christmas. Don't get taken in by these or similar schemes. Otherwise, you might be footing the bill for twelve drummers drumming and all the rest!

1.) Mobile malice - Be wary of "season-themed" phone and tablet apps that perform frivolous functions, yet demand top-level security access from your device. An app that makes it look like there's snow on your background image doesn't need to send or receive texts. Such an app might send premium text messages and leave you holding the bill.

2.) E-card danger - Everyone with an email address will send these little flash programs. Scammers have designed some with malicious code. They can install data leaching programs on your computer and do untold damage. Don't click links in emails unless you know the sender. Even then, if it looks a little out of the ordinary, it probably is. They may have already fallen victim and it would be good to let them know.

3.) Fake packages You'll be receiving unexpected packages this season. Scammers know this and

will send realistic-looking delivery failure notifications to your e-mail address or text inbox. They expect you to follow up with them and reveal personal identification information to get the non-existent package delivered! Head to your local post office or call the parcel delivery service to check with a clerk before you reveal information on the Internet.

4.) Hotel "Lie"-Fi - The FBI issued a warning to this season's travelers about a malicious pop-up at hotel chains around the country. This scam requests people install a foreign program before connecting to a hotel Wi-Fi network. This foreign program turns out to be data-stealing malware. Remember, Internet connections you don't own or control can easily be used against you. Before you use the Internet at a hotel, ask yourself if it's worth the risk. If you do need access, be wary of what you're installing--there shouldn't be a need to install anything.

5.) Festive spam - We've all gotten used to filtering out spam in our email. Now prepare yourself for it to take on a more holiday-oriented theme. Messages will suggest that off-brand Rolex watches and cheap pharmaceuticals would make excellent gifts. Be careful, though, because these companies might just be in the market for your personal information.

6.) Bogus gift card - There's a bonanza of savings to be had buying gift cards through second-hand retailers. Be careful, though, because many of these retailers might be a front for scammers. Gift cards may be invalid, used, or forgeries, and you'll be left holding the bill. You can safely buy VISA gift cards in holiday holders from the credit union.

7.) Fake charities - These crop up every time there's a major disaster, but they also show up at the holidays. Leaflets and phone calls from organizations with familiar-sounding names will soon appear. To be safe, don't give to any charity with whom you didn't start the contact. Do your research and give to charities whose values align with your own.

8.) Must-have gift scam - There will soon be an "it" gift. You'll know it by the high demand, low supply, and hugely inflated prices. Almost on cue, websites will pop up offering the rare widget at unbelievably low prices. This is a scam - the advertiser doesn't have the product and is only using the offer to harvest personal information or steal your hard-earned money through sites like Craigslist or eBay, where they will seek payment through PayPal and never send the item you purchased.

9.) Christmas catfishing - "Catfishing" means pretending to be seeking a romantic partner on the Internet to dupe people. Scammers take advantage of the loneliness the holidays can evoke to trick people out of gifts or worse. As tempting as it is to believe in love stories at Christmas, keep your feet on the ground and practice safe Internet dating. A good rule of thumb: If you're single at Halloween, stay that way until after New Year's.

10.) Holiday vacation scams - If it's cold and miserable where you are, it's always tempting to go someplace tropical for a few weeks. If you're thinking about getting away, be careful of unrealistic prices or "too-good-to-be-true" travel offers. Scammers have been setting up phony travel sites to harvest personal information. Only book through reputable websites.

11.) Devious Christmas games - If you're facing a 5-hour flight and a 3-hour layover, it's fantastic to have a distracting mobile game to pass the time. Be careful, however, not to download the wrong one. Mobile games can harvest data from your phone or steal password information. Always do a quick search to check the validity of the app you're downloading and read the permissions carefully. A fun game should never ask for permission to send texts or send information to third parties.

12.) Free USB Trick - Be careful with unsolicited gifts of "free" USB thumb drives. Security firm McAfee warns that many of these devices come pre-loaded with malware. Such scams often target company computers, so ensure you only use approved hardware on your work network. USB storage is cheap enough that you can pass up these freebies.



Getting Ahead

The American classic Corvette - For Sale!

Rare deal - a 2012 Corvette with only 3,600 miles.

Every now and then, a lucky person gets a chance to own a car on a great deal like this. Members Auto (your CCCU auto buyer) has this one for sale and it's a beauty. Want to make a deal? Oh, how I would love to take this one home with me. It's spotless - like factory. And why not? It has only 3,600 miles on it. And the price is \$49,990. And yes - Members Auto will take your trade-in.

Here are a few of the special features about this car:

It's a Centennial Edition LT Grand Sport 2-door coupe with a snortin' powerful 6.2 liter V-8. Performance Pkg, Suspension Pkg, Traction Control, StabiliTrak, ABS (4-Wheel), Keyless Entry, Keyless Start, Air Conditioning, Power Windows, Power Door Locks, Cruise Control, Power Steering, Tilt Wheel, AM/FM Stereo, MP3 (Single Disc), Premium Sound, SiriusXM Satellite, Navigation System, Bluetooth Wireless, OnStar, Dual Air Bags, Side Air Bags, Dual Power Seats, Custom Interior, Leather, HID Headlamps, Daytime Running Lights, Custom Paint, Premium Wheels.

I had a ride in it this week. Whoa, baby! Instant acceleration that throws you back in the seat and makes heads turn everywhere you go.

Call your buyer at 702-939-3115, and go online to start a loan application at: <https://netlend.ccculv.com/>.

See more pictures at: <http://membersauto.com/Inventory>.

The car is located at the Tenaya branch right now at 2625 N Tenaya Way, 89128.



You want it. You know you do.

News & Events

Want to help out? Gifts for Foster Children are one way to be involved

Holiday giving for a better community



We believe that when families, individuals and organizations voluntarily join together to help in needy situations, the community is much better for the efforts. Find a way to help out this year, and you'll find that two hearts are touched at the same time. You may know of other charitable organizations that could use help for the holidays. If not, we have a suggestion . . .

You can help make Christmas better for a local foster child. Toys for the kids may be donated at our 9311 W Sunset branch, or the 2625 N Tenaya Way branch until December 5. We're helping and would love your support, too. Sponsored by CASA and CCCU.

Bring new unopened and unwrapped toys for kids of any age. CASA will match up your gift with the appropriate child. You may never know the foster child who receives your gift, but they will always remember a bright spot of happiness during the holiday, made possible by you. [Click here for more info .](#)

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News & Events

Notice of Annual Meeting

When: 5:30 p.m.

Thursday, 15 January 2015

Where: Tenaya branch
25 N Tenaya Way
Las Vegas, NV 89128

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Lifestyle

Great Automobile Choices for Older Drivers

Comfort and versatility highlight these models

There are so many options on the road today it can be dizzying. As you get older, automotive needs change and priorities shift, but you still want a vehicle that is safe and reliable and also offers the comfort and versatility you need.

Here are three vehicles that are perfect for you as you get older.

Toyota Avalon - The 2014 Toyota Avalon starts at an MSRP of \$31,340 and is available in traditional and hybrid models. The standard Avalon is powered by a 3.5-liter V6 that produces 268 hp and 248 lb/ft of torque through a silky smooth six-speed automatic transmission. Standard features include leather upholstery with heated front seats, a backup camera and Smart Key system. Other options as you climb the trim levels include a moon roof, a Navigation system and safety features like Blind Spot Monitoring, Rear Cross Traffic Alert and HID QuadraBeam headlights. The Hybrid model is the most fuel-efficient model and can achieve up to 40 mpg city and 39 mpg highway.



"Its striking exterior is further bolstered by a premium interior befitting the finest Lexus sedan," Kelley Blue Book noted. "Taut driving dynamics, a smooth ride and a silent cabin are also mainstays of Toyota's flagship, as are the cutting-edge yet user-friendly in-vehicle audio and navigation systems."

MAZDA5 - If you're looking for the versatility and utility of a minivan, but don't want the bulk and size associated with most minivans, then you'll want to check out the 2014 MAZDA5. With a starting MSRP of \$20,140, the MAZDA5 is cheaper than virtually all major competitors and was named a Best

Cars for the Money Winner by *US News*. With seating for up to six people and up to 97.7 cubic feet of cargo space available behind the first row seats, you handle nearly any task from picking up grandkids or a road trip with loads of luggage.

"Unlike many modern full-size people haulers, the compact Mazda5 lives up to its minivan billing with compact dimensions, a versatile interior and nimble driving dynamics," Left Lane News said.

Subaru Outback - If you're looking for a balance between minivan and sedan, the 2015 Outback is an awesome choice. Starting at an MSRP of \$24,895, the five-passenger wagon is available with two engines, a 2.5-liter four-cylinder that can achieve up to 33 mpg highway or a 3.6-liter V6 that cranks out up to 256 hp. A maximum cargo capacity of 73.3 cubic feet is also standard. There are plenty of amenities that help the Outback stand out too including a power rear gate, seven-inch Harman Kardon infotainment system and a Navigation system. Safety is always paramount on Subaru models, and the Outback is no different with the EyeSight driver assist system available as an option and it was even named a "2014 Top Safety Pick+" by the Insurance Institute for Highway Safety.

"This car's charm is not hard to pinpoint. The Outback oozes appeal in the pragmatic transportation sense, if not the car-folk sense," *Autoweek* said. "With palpable refinements throughout, the 2015 makes a solid case as the ultimate automotive appliance."

There are plenty of other good options, but regardless of which model you choose, stop by and let us help you with the financing.

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Lifestyle

5 Ways to Stick to an Exercise Routine

Motivation flagging? Use these tips to keep plugging away at your fitness plan

How many times have you penned a workout plan — and then did not follow through with it? You're not alone. Even when you have the best intentions, motivation can ebb and flow every few days or weeks, according to a study published in the "Journal of Sport & Exercise Psychology."

But don't fret; with a few little tricks, you can stick with it, and reap the health benefits that come with it.

"There's a notion that when you want to start a new fitness regimen it's all or nothing, but change is a series of different stages with different ways to get you to each next stage," says Elizabeth R. Lombardo, PhD, psychologist and author of "A Happy You: Your Ultimate Prescription for Happiness."

Ready to get your motivation back? It's easy with these tips:

Dress the part - Simply putting on your workout gear and lacing up your sneakers can help enhance your motivation to hit the gym. According to a Northwestern University study, when participants wore a lab coat, they were better at tasks that required attention than they were when donning regular street clothes. What's that have to do with exercise?



"It's all about the symbolic meaning that you associate with a particular item of clothing," says researcher Hajo Adam. "I think it would make sense that when you wear athletic clothing, you become more active and more likely to go to the gym and work out." Even if you weren't planning to work out, the right clothing may motivate you to pick up the pace around the house or even take a walk around the block (in other words, it couldn't hurt).

Keep it interesting - Doing the same fitness routine over and over again can become tedious — and in turn, zap your motivation. So, instead of continuing to walk the treadmill or ride an exercise bike every day, switch it up and make working out more enjoyable. For example, take a walk in the park with the kids, a hike with your spouse, or check out drop-in exercise classes at gyms and malls. Many tend to offer classes like Pilates, yoga, Zumba or strength training — classes that will keep your workout appealing (and best of all, sometimes these drop-in classes won't even cost you anything to attend).

Be realistic with your goals - Saying that you will complete a two-hour workout at 6 a.m. each morning followed by a yoga and Zumba class may not be very practical. Instead, focus on fulfilling goals you can commit to, like upping your run one-tenth of a mile whenever you're out for a jog, or losing a pound in two weeks.

“Set realistic goals that include clear milestones, and as you progress toward your goal, you'll find a ripple effect occurs and things fall into place in your work, home life and health,” says Stacy Fowler, a personal trainer and life coach in Denver. When you achieve a goal, you may be surprised at how much your motivation will increase and you'll want to continue on the fast track to success.

Be flexible - When plotting out precisely when you'll work out, it's important to go easy on yourself. Scheduling exercise time slots three or four times a week is a great way to stay active, but be willing to mix up your agenda when need be, say, when an unexpected work event pops up or you're feeling under the weather. In other words, if something does come up, don't let that stop you from getting a workout in at another time.

Get a gym buddy - Having someone to work out with is proven to help you stay committed to fitness.

“In my 10 years of experience evaluating what creates long-term health-and-fitness success, the single most important factor is having a support system,” says Wayne Andersen, MD, cofounder and medical director of Take Shape for Life, a nationwide health and lifestyle coaching program based in Owings Mills, Md. Think about it: If you promised your friend or family member that you'd work out with them at a certain time, you'll be more likely to follow through than if you didn't make that promise.

“Psychologically, if you feel like you have a responsibility and commitment toward another person, you are more likely to follow through on that commitment,” says Michelle P. Maidenberg, PhD, MPH, clinical director of Westchester Group Works in Harrison, N.Y. Additionally, a study published in “Psychology of Sport and Exercise” showed that the workout habits of people you know can positively influence your own.

Sticking to a fitness plan doesn't have to be tedious. With these simple exercise-related motivation boosters, you'll be back in the swing of things in no time.



Lifestyle

Naples, Florida

Here's why the edge of the Everglades offers the premier vacation spot for all

Southwest Florida's Naples is a city of superlatives. Ranked one of the "20 Best Small Towns in America" by Smithsonian Magazine, Naples is the destination for beach and nature lovers, the most top-notch shopping, sophisticated cuisine, and home to world-class performing arts and culture. With so many different sights to see, food to eat, and beaches to relax on, Naples makes for an idyllic vacation, no matter who you're traveling with.

LaPlaya Beach & Golf Resort

Begin your trip with a well-appointed stay at one of the city's superior hotels. A suggestion: The beachfront LaPlaya Beach & Golf Resort will appeal to beach aficionados, with your hotel room just steps from sparkling sands and gulf waters and luxuries such as beach butler service, a beach fire pit, and elegant dining. Here, guests need not stray from the property to relax in the spa or play a round of golf: The 4,500 square-foot spa and 18-hole links golf course offer the perfect escape, sure to please massage-goers and golf fanatics alike. Other top-notch hotels and resorts include Bellasera Hotel, Naples Bay Resort, Doubletree Suites by Hilton, and Inn on Fifth, all of which offer amazing views, unmatched service, and comfortable amenities.



Naples Botanical Garden

Wherever you stay in Naples, rest assured, there's so much to do that you won't be in your room for too long. For lovers of all things gardens and nature, check out the Naples Botanical Garden, where you'll get to witness their cultivated tropical gardens and beautifully restored natural habitats. Explore the seven magnificent gardens, such as the Asian Garden, Brazilian Garden, Caribbean Garden, Children's Garden, Florida Garden, Water Garden and The Preserve. If you're hungry after taking in the breathtaking garden, dine at the newly opened Fogg Café, boasting an innovative, delicious garden-to-table menu by Lurçat Catering.

Fish the Salt

Another must-do activity in Naples? Fishing! Fish the Salt is a one-stop shop that offers backcountry light tackle and fly fishing for people of all ages and skill levels. All you need to bring is some sun block and sunglasses, and owner Tim Daugherty provides the rest — tackles, licenses, live bait and lures, fishing rods and reels, and a cooler with water and ice. Spend a day relaxing on board a fishing boat, taking in the beautiful views and ready to reel in the catch of the day.

Naples' wide variety of restaurants

One of the best parts of vacations, however, is dining at restaurants with cuisine that you can't find at home. And Naples has tons! Enjoy Cuban food at Rumba Cuban Café, ethnic dishes at Fuse, or the juiciest burgers and hot dogs you've ever had at Brook's Gourmet. For those with a sweet tooth, Naples Chocolate Stroll is a chocolate-lovers' dream. Sample chocolate cupcakes, cookies, fudge and other sweet treats while you learn about the history of your favorite dessert and take a stroll along 5th Avenue South.

Not sure where to choose to eat? Naples Food Tasting Tour will take you on a tour where you can sample some tasty fare from some of Naples best eateries.

Naples is also known for some of the world's best shopping. For those who prefer to spend a day (or two) perusing clothing and merchandise shops, the breathtaking outdoor Waterside Shops won't disappoint. Also check out the Village on Venetian Bay, boasting more than 45 waterfront shops and restaurants; Toucan's World, for those looking for the best fair trade goods; or take a stroll on Third Street, where boutiques abound with something for everyone.

Children's activities

Traveling with youngsters? Sun-N-Fun Lagoon, Naples' delightful water park, complete with four pools, a lazy river, an interactive splashing playground, a variety of water slides, provides fun for the whole family. Kids and parents alike will also love Naples Extreme Family Fun Spot, which offers segway tours, bike and boat rentals, kayak and paddleboard rides, and so much more. Even if it's rainy in Naples, you can still journey to the Golisano Children's Museum, where children will have a blast playing and learning through hands-on exhibits.

The city of Naples truly offers a one-of-a-kind escape for all types of vacation goers. To learn more about this Florida gem, visit www.naples-florida.com.

Lifestyle

Be Green by Wasting Less Food

Tips for saving food and saving money

If you are searching for new ways to be environmentally friendly, you may have noticed that many options, such as installing solar panels in your home, can require an initial expense that may be hard to manage before the cost savings add up to offset the expense. There are ways to help save the planet that don't cost anything and can even create instant money savings, however, and learning how to waste less food is one of the easiest and most rewarding.

According to Good Housekeeping magazine, it is estimated that people waste a third of the food they purchase on a weekly basis. This is an obvious drain on your wallet, and nobody likes to waste money, especially when it is continuously wasted for the same reason, week after week.

Not only is it unpleasant to have mystery food items rotting in your fridge, this wasted food can also have a negative impact on the planet. Many people don't realize that by finding ways to throw away less food, they can actually help reduce the greenhouse gases that contribute to global warming.

"When food is disposed in a landfill it rots and becomes a significant source of methane - a potent greenhouse gas with 21 times the global warming potential of carbon dioxide," states the EPA.



If you want to stop spending money on food you don't use and help fight against climate change, the following tips are a great place to start.

Make a meal plan

When you make a meal plan, you are less likely to end up wasting food. Don't worry, it doesn't have to be too elaborate or take much time at all. For example, if you plan to order pizza one night and know that you typically have one day's worth of leftovers from each meal, then you should only plan to cook three dinners. This means that you don't need to buy chicken, pork chops, hamburger and fish, unless you plan to freeze one of those items.

Stick to your list

Once you've made a meal plan for your dinners and lunches (breakfast items typically don't go bad as quickly and don't require as much planning) write a grocery list of items you will need. If you stick to that list when shopping you will spend less time lingering in the aisles, which will help you ignore the tempting impulse buy items that are craftily displayed to grab your attention when browsing. Furthermore, sticking to your list will help you avoid purchasing more than your family can eat in a week.

Check your fridge's condition

Even if you don't have too much food, it can still go bad if your fridge isn't keeping it at the right temperature.

"Check that the seals on your fridge are good and check the fridge temperature, too. Perishable food should be stored at 37 degrees Fahrenheit for maximum freshness and longevity (keep your freezer at 0 degrees or just a little lower)," states Good Housekeeping.

Rotate pantry and fridge items

When you bring home new groceries to store in your pantry and fridge, bring the older items to the front of your shelves first. This will help you remember to use up items that are closer to going bad, before breaking into the new packages.

These tips are easy to incorporate into your life and can help you start saving money and the planet today.

