



Volume Issue • May 2015

In This Issue:

- ▣ **CCCU is in the news**
- ▣ **Pay yourself before you pay your kids**
- ▣ **"Personal-shopper" for your mortgage saves you thousands of dollars**
- ▣ **Brand new car, low rate and a great payment.**
Make a better auto deal with your credit union and Members Auto
- ▣ **We LOVE our nurses!**
CCCU's medical community celebrates National Nurses Week
- ▣ **Hot savings, cool fun for CCCU members!**
Wet 'n Wild Discount
- ▣ **The Best Family Vehicles**
These family rides are tough to beat
- ▣ **Garage Sale Do's and Don'ts**
Consider these tips when hosting your next tag sale
- ▣ **Green Ways to Stay Cool in the Summer**
Relief from the heat can come in many forms



The Latest

CCCU is in the news

As evidence of our standing in our local community, CCCU employees have been receiving plenty of news coverage lately. For example, last month CEO Wayne Tew was featured in Nevada Business Magazine in an article titled Industry Focus: Credit Unions. The article highlighted a roundtable discussion hosted at CCCU where CEOs from several different credit unions came together to examine the matters they face in the industry.

More recently, CCCU's new computer programmer Tad Arima, was featured in CBS Local. The piece highlighted how Tad related his Bachelor of Science degree in Mathematics to web development. He was quoted, "Math is not about numbers and formulas. It's about logical thinking and problem solving. You're given a problem to solve. You use logic, analytical thinking, and the resources such as your knowledge and information that you gather to solve the problem. That's exactly what I do when I develop the programming and database for a website."

Additionally, CFO Christie Jordan was spotlighted in both CBS Local and Las Vegas Woman Magazine. In both publications, Christie emphasized the importance of higher education and explained how the economy is coming back after the recent local downturn.

Keep an eye out for more mentions of CCCU in the media!





Getting Ahead

Pay yourself before you pay your kids

I am at a new crossroads in my financial progression. We have no more student loan debt, we have an emergency fund we feel comfortable with, and we are contributing toward retirement. So what's next? We are now face to face with the decision of what and how we should start saving for our children's college education.

Skyrocketing tuition costs can be intimidating to the point that some even opt to have less (or no) kids than they otherwise would have if education costs were not a concern. Most people are already worried enough about retirement, let alone having to think about how they are going to put their kids through college. It's easy to let these things overwhelm you, but there are several things to consider before giving up.

Put your mask on first

If you have flown commercially, you have undoubtedly heard the flight attendants' instructions to secure your own oxygen mask first before helping others to secure their own masks in the event of a change in cabin pressure. This same advice can be applied to our finances. If we don't have our own financial affairs in order, our ability to help and serve others financially is hindered.

This is the same reason it is generally better to make your retirement a priority over saving for your children's education. The good news is that the two are not mutually exclusive. You can save for both simultaneously, but don't let the college savings take total precedence over your retirement.

What kind of heartless parents would put their own needs before those of their kids? If you approach it correctly, putting your own "mask" on first is not about unwillingness to help. It's about enabling you to help. What if you don't have anything left over after making reasonable retirement contributions? The worst case scenario is that your kids will just have to figure it out and may even need to borrow money. At least they have the option. Retirees do not have the option because there aren't many places in the business of giving retirement loans.

Other ways to pay for school

There are many ways to offset the cost of a college education. Just learning about the different options out there should help to ease the pressure parents may feel about accumulating small fortunes just to send their kids to school.

Scholarships – Good grades in high school will give your kids a good shot at qualifying for academic scholarships, and those are just the beginning. There are hundreds, if not thousands, of different types of scholarships within dozens of different fields. Some examples include scholarships for music, sports, military, writing, mothers, average students, community service, etc.

Part-time jobs – Working and going to school might have an impact on your grades and graduation timing, but coming out of school with little to no debt will be far more valuable in the long-term than perfect test scores.



In-state college and scholarships – It generally costs more than double to attend a private college. This is something that definitely ought to be taken into consideration when planning your financial and educational future. I had many friends who took advantage of the Nevada Millennium Scholarship by staying in Nevada to attend college after graduation, and none of them had any regrets.

Community college is another cost-effective way for students to complete their first two years before transferring to a larger university.

Work study programs – These programs can help students pay for tuition, room, and board by providing part-time jobs for students with financial need.

Being aware of these alternatives to paying out of pocket for your children's college education can help relieve the pressure felt from looming tuition payments. Remember that positive change begins with you. Taking care of yourself first will enable you to help others even beyond your own kids. And who knows, maybe now you might even consider having another one.

Mark Tew is a CPA, CCCU member, and Nevadan at heart. He enjoys writing about and helping others with personal finance. He is also a husband, father, volleyball player, and mostly retired skateboarder. He currently lives in Michigan with his wife and 3 children. You can view more from Mark by going to his website.



Getting Ahead

"Personal-shopper" for your mortgage saves you thousands of dollars

Sometimes we get so consumed in selecting the right home that we forget to select the right home *mortgage mortgage*. It's indisputable that buying a home is an emotional experience. Whether it's your first or fifteenth home purchase, there's a mix of excitement, confusion, and of course, stress. It's a frightening thought to consider the fact that you could waste thousands of dollars simply by choosing the wrong lender. But, how do you know who the right lender is for your individual needs?

One easy way to wade through the seemingly endless options of lenders is to use a licensed mortgage professional. Your professional is trained to know the various options available for home purchases and refinances alike.



"Most people who are relatively new to home purchases end up financing through whomever their Realtor recommends," says Christine Tassone of Clark County Credit Union (CCCU). *"Although it's nice to have a recommendation, it's also a good idea to know what options are available to you. There are so many things to consider: closing costs, interest rates, APRs (yes, APR is different from the interest rate), length of term, and payment options. If you finance your loan with the first person your Realtor suggests, without exploring other options, you may be doing yourself a disservice."* The more experienced borrower knows it's best to shop around for the best deal. Those that prefer to leave the shopping to an expert will turn to CCCU. *"It's like having a personal shopper for my mortgage needs!"* says long-time member Jessica J.

When asked why a person should choose CCCU for their mortgage, loan officer Pat Johnson humorously says, *"Most of our borrowers are CCCU members because they are already loyal to the credit union. I remind them that I have to be nice, because I'll continue to see them at the teller line every week for the rest of our lives!"* In a more serious manner, she adds, *"Also, since many borrowers do have their accounts here, the processing is easier and more efficient."*

Pat explains why CCCU is a great option: *"CCCU's mortgage department provides a service intended for our members,"* (although you do not have to be an existing member to use the service); *"Other mortgage companies are just that ... mortgage companies. They are in the business to make money off of mortgages. We don't rely on mortgage loans to keep our non-profit business running, so we have your best interest in mind."*

Clark County Credit Union has been in business since 1951, and their mortgage department will provide you the best products and a licensed professional who is interested in meeting your mortgage needs. Even if you already have the pre-qualification letter from a particular lender, it's not too late to switch.

For more information or to meet with a mortgage professional to discuss your mortgage options, call CCCU at 702-228-2228 or visit ccculv.org. CCCU, NMLS # 371854, has 5 branch locations

throughout the valley.

Clark County Credit Union • 702-228-2228 • <http://www.ccculv.org>

News & Events

Brand new car, low rate and a great payment.

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



Congratulations to Christy Winters! After telling Matt in Members Auto exactly what kind of car she wanted, a brand new 2015 Kia Sorento was delivered to her branch on Tenaya. She signed her loan papers with Lena and away she drove. Christy was super excited about her car and expressed her pleasure with the easy process. She received a great low rate and a payment she was happy with.

Members can manage the entire car-buying process with CCCU and our Members Auto buying service. Let Members Auto find the perfect vehicle for you for a great price and no hassle. With the current low rates on auto loans, now is a great time to buy that car you've been dreaming of. You'll be in and out in about an hour and you'll be telling your friends that it's the only way you'll ever buy a car again.

Save time and money and buy your next car through Members Auto, they're just a call or a click away! Call (702) 939-3115 or visit their website to view their current inventory: www.membersauto.com.



News & Events

We LOVE our nurses!

CCCU's medical community celebrates National Nurses Week

What a fantastic week we had celebrating National Nurses Week at CCCU! There were daily drawings for Visa gift cards intended to help buy the winners a new set of scrubs, or simply enjoy an nice dinner out with someone special. We also had a set of grand prizes including a gift card for a spa day treatment, an overnight at a local hotel and travel money for a road trip. After all, every hard working nurse treasures a break from it all every now and then.

The many winners expressed their thanks for the recognition and prizes. Gina Payne, an RN case manager for Southwest Medical won the grand vacation prize. She was blown away when Craig Fraley, Director of Business Development and Julie Goe from CCCU Marketing visited her at work to tell her the good news. Gina says she can't wait to take her 11-year-old daughter with her.

Our second grand prize winner was Kathleen Peters, a retired RN and a long-time member of CCCU. When she went to the Shadow branch to pick up her getaway prize, she told Branch Manager Yron, "You guys at CCCU have always taken such great care of your members." Our third grand prize winner was Kathy Millhiser, clinical manager of the adult emergency room at UMC. Kathy is looking forward to pampering herself at the spa.

National Nurses Week begins each year on May 6 and ends on May 12. The date is symbolic in the nursing realm as it is the birthday of the world's most famous nurse – Florence Nightingale. She was born in Florence, Italy on May 12, 1820 and is considered the founder of modern nursing.

CCCU's participation in National Nurses Week was an opportunity to show gratitude to our community's nursing professionals. They care for individuals during our most vulnerable conditions of illness or injury and we can't thank them enough. Thank you, Nurses - we love you!





Hot savings, cool fun for CCCU members!

Wet 'n Wild Discount

How will you stay cool this summer? The dry Las Vegas heat is a “hot” topic during most months and many families find indoor activities to avoid being uncomfortable. However, as a valued credit union member did you know that you are eligible for savings at Wet n Wild water park?

Instructions on how redeem your coupon:

- Go to <http://www.wetnwildlasvegas.com/>
- Click on the Red “Buy Tickets” tab in the right hand corner.
- Under General Admission Tickets or Season Passes, click on “Buy Now”
- Enter promo Code **CCCU**
- This will reduce the pass price and show the savings!
- Select your options and follow the simple instructions



SUMMER FUN SAVINGS

FOR CREDIT UNION MEMBERS

For the best price on Season Passes or \$29 Single Day Tickets
Use promo code: CCCU

A portion of the proceeds will benefit the Nevada Credit Union League Political Action Committee (NCUL-PAC).
Donations to NCUL-PAC are not deductible as charitable contributions under state or federal law.

Taxes and conditions apply. Offer not available at the 9 and 10 pm. Offer valid through September 21, 2019. www.wetnwild.com

Wet'n Wild Las Vegas
Order online now at wetnwildlasvegas.com

Clark County Credit Union • 702-228-2228 • <http://www.ccculv.org>



Lifestyle

The Best Family Vehicles

These family rides are tough to beat

There are plenty of options when it comes to buying a vehicle. From two-door sports cars, to pickups and everything in between. But when it comes to taming the American family, which vehicles are best?

Nearly every publication has their own rankings of the best family vehicles and with so many options, it's no wonder why. The size of your family is arguably the biggest factor in figuring out the type of vehicle you need. Here are some great choices.

Chevrolet Suburban: A recent recipient of *US News* "Best Cars for Families" award and one of the few true remaining family SUVs that can handle nearly anything you throw its way, the 2015 Suburban can hold up to nine people and over 120 cubic feet of cargo for under \$50,000. All-new for 2015, the Suburban features a plethora of amenities including available 4G LTE Wi-Fi and up to 13 charging ports (including available wireless charging) to help keep everyone connected. Other highlights include a cargo management system, hands-free power liftgate, Chevy MyLink, and a rear seat entertainment system.

Buick Enclave: The Buick Enclave (MSRP \$39,050) is perfect for a larger family thanks to its eight-passenger seating (seven-passenger seating is an option) over three rows of seating with a maximum of 115.2 cubic feet of cargo. Features such as the SmartSlide system that helps getting to the third row even easier, add in the Buick QuietTuning process, with sound blocking features, and you'll experience an interior that is far more advanced than nearly all of its competitors.



"The 2015 Buick Enclave is a midsize-to-large luxury crossover that boasts exceptional practicality, high-end touches and impressive gas mileage," according to *AutoTrader*. "It's made huge strides compared to old Buick

models, combining impressive fit and finish with state-of-the-art technology. For those in need of a premium family hauler, there might be no better choice -- unless you're looking to tow a big boat or crawl up the side of a mountain."

Honda Odyssey: Minivans may be the ultimate family vehicle with plenty of cargo and passenger capability, and the 2015 Odyssey may be the best of the bunch. In addition to being named #1 in the Minivan segment by *US News*, it was also named to their "Best Cars for Families" list, and it was given a "2015 Top Safety Pick" rating from the Insurance Institute for Highway Safety.

Speaking of safety, the Odyssey is one of the only vehicles on the market to offer five Lower Anchors and Tethers for Children (LATCH). The Odyssey is available with the exclusive HondaVAC, which is a built-in vacuum system that makes cleaning up a breeze. Some of the other available family friendly amenities include power sliding doors, flip-up trash ring, tri-zone climate control and massive 16.2-inch Honda DVD Ultrawide rear Entertainment system.

"The sliding doors make it easy to get in and out, even in tight parking lots, there's plenty of room for eight passengers, and cargo space is unparalleled," *Kelley Blue Book* said. "But the Honda Odyssey also has a fuel-efficient and powerful V6 engine, surprisingly good [handling,] and enough creature comforts to let you think you're behind the wheel of a luxury car, and not the quintessential family hauler."

Ford Fusion Hybrid: For families that aren't quite as large, the Fusion Hybrid adds stellar fuel economy to an already impressive four-door sedan. Starting at an MSRP of \$26,890, the Fusion Hybrid can achieve speeds of up to 85 mph in electric mode, achieving a fuel efficiency of 44 mpg city and 41 mpg highway through its 2.0-liter Atkinson cycle powerplant. Both SYNC and MyFord Touch help maintain connectivity while keeping your eyes on the road. There are also plenty of standard and available safety features including a Blind Spot Information System with Cross Traffic Alert, Lane Keeping System, Adaptive Cruise Control with Forward Collision Warning, and so much more.

In addition to being named a *US News* "Best Cars for Families" winner, Edmunds added high marks as well.

"Other hybrid sedans, including the Toyota Camry Hybrid, the Hyundai Sonata Hybrid and related Kia Optima Hybrid, are also solid choices, though they can't match the overall appeal of the Fusion or Accord. Our pick is the Fusion," according to Edmunds.

There are plenty of great family vehicles on the market today, so stop by and let us help you get the financing you need and get into that new vehicle.



Lifestyle

Garage Sale Do's and Don'ts

Consider these tips when hosting your next tag sale

It's garage sale season! How does it sound to get paid for items you don't want?

Garage sales are a great way to get rid of things you don't use any more — from your old children's toys to the multiple sets of dishes boxed in the garage collecting dust. Maybe you're moving and need to downsize. Or maybe you're just fed up with the clutter in your home. Whatever the reason, if you can make a few bucks while getting rid of unwanted possessions, it seems like a no-brainer.

But before you simply drag all your items onto your front lawn, know that there are a few strategies to holding a successful yard sale. Consider these do's and don'ts:

DO

Be realistic with prices - As a general rule of thumb, garage sale prices should be between 25 and 30 percent of the item's original price, and even less if your true motive is to get rid of things. However, it's also important to note that most people will bargain you down even more (all the fun of a tag sale!), even if you do start at a low price, so be sure to keep that in mind when pricing.



Present special offers - If you're trying to get rid of one specific genre of items that you have multiple of (think books, clothing, stuffed animals, etc.), proclaim that if someone buys, say, \$10 worth of items, they get a book of their choice for free. Or, price those kinds of items with some kind of deal attached to it (i.e.: Books are 25 cents each or five for a dollar, or if you buy one stuffed animal, get one free, etc.).

Advertise your sale - Spread the word by placing an ad in your local paper in the garage sale section. Typically, this section is also posted online. You can list when your garage sale is happening, your address, and the types of items you'll be selling. Also, try hanging signs around your neighborhood, especially at busy intersections. It doesn't have to be anything fancy: a piece of paper written with black ink, announcing the garage sale, with your address and a large arrow that people can see from their cars.

Label as many items as you can - Depending on how many items you have for sale, it may be difficult to mark every single item. But price tags let people know exactly what something costs without having to ask you — and if you're busy helping another customer and someone is waiting to ask you about price, they may decide they don't want the item and you'll lose the sale. Tip: Label items that you want to get rid of most with "Make an offer." This will intrigue your customers, even if they weren't necessarily interested in the item in the first place.

Organize your items - Make sure your objects are arranged in an organized manner. Invest in a few fold-out tables and arrange items in ways you see fit. Have a lot of golf items? Make a golf table. A wealth of electronics? Keep them together. Also, think about what types of things people might be searching for. As an example, is Father's Day fast approaching and are you selling gifts a Dad might like? Create a "Father's Day" table with those items. The same items people might not have thought of as gifts are suddenly very desirable to those who forgot about Father's Day.

DON'T

Keep money out in the open - Some garage sale hosts may think that a shoebox or even a cashbox is a good spot for their cash, but if you walk away from it, someone could easily access it. Instead, invest in a fanny pack to wear during the day and keep your earnings in it.

Follow your customers around - While you may be vastly interested in what kinds of items they're browsing and picking up, chances are the customer is going to find you more off-putting than helpful. They might even think you're suspecting them of stealing, and could get offended and leave. Instead, let them know that you're there if they have any questions, but then keep to yourself.

Let haggling get to you - More often than not, garage sale goers are going to bargain you down — that's just part of the fun! Don't let it get to you. If it's an item of sentimental value that you simply can't bear to sell for even less than your original offer, simply explain that in a calm manner. The customer is sure to understand.

Do it alone - Some of the most successful yard sales are when multiple families join in at once. Before the sale, see if you can get neighbors or friends on board to sell some of their own knick knacks. Not only are you bound to sell more items, but there's someone to talk to when lulls occur (which typically happen around lunch time or towards the end of the sale).

Choose just any day - It may sound obvious, but the best times to host a garage sale are weekends from May through September. Also, try to avoid holiday weekends, as most people are on vacation or doing something other than garage sale trolling. If you're able to hold a two-day sale, that's great, but if you can just do one, Saturdays usually attract more visitors.

A garage sale is a great way to declutter and make some quick cash at the same time so get out there and get it done.

Lifestyle

Green Ways to Stay Cool in the Summer

Relief from the heat can come in many forms

Operating an air conditioner is an \$11 billion a year venture for Americans. What's more, those a/c units release about 100 million tons of carbon monoxide into the air annually — two tons for each home using one, according to WebMD. You can, however, reduce your own carbon footprint while staying cooler this summer, and save some money on electricity costs while you're at it.

Reducing body heat

"The lowest-tech ways to keep cool this summer start with your own body," said Camille Peri in a WebMD feature provided in collaboration with Healthy Child Healthy World.

Wear clothes made from natural fabrics such as cotton, hemp and linen, which breathe better than synthetic fibers and naturally wick away moisture. Dine on 'cool,' light meals like salads and sandwiches instead of protein-rich meals that warm up the body, not to mention the oven or the stove, working against your goal. Use cool water to decrease your body temperature by soaking your feet in a tub of cold water, wearing a wet bandana or taking a cool shower. A spray bottle of cold water to spritz yourself throughout the day is a good idea, as well.



Furthermore, remember that warm air rises; therefore, the basement or ground floor is the coolest story of your home or building. Plan to spend most of your time there, or embark on trips to air-conditioned public places like the mall or the library.

In-home techniques

Now is a good time to think about changing your home's efficiency. Use window coverings to your advantage by keeping your dark-colored curtains or shades pulled throughout the heat of the day, as that can block up to 80 percent of solar heat. Appliances inside the home such as the aforementioned stove add to the internal heat and energy consumption of your household, so utilize microwaves or toaster-ovens, which use up to two-thirds less energy.

Also, consider changing your light bulbs to energy-efficient compact fluorescent light bulbs or halogen infrareds. Lastly, use fans inside the home, especially when it starts to cool down in the evening. Portable fans placed in front of an open window can bring that cool air inside, and a ceiling fan will help circulate it. Even if you have an air conditioner, turn on your ceiling fans to help make the room feel cooler.

Outside the home

"Shading from the inside with curtains and blinds is a good first step, but shading from the outside can be even better," Peri said.

One of the least expensive ways to do so is to install awnings. The Department of Energy estimates that awnings can reduce solar heat gain in the home by as much as 77 percent. Woven mesh solar, solar control windows, and reflective window film are some additional, yet more costly options.

Maintaining your air conditioner

If you do opt to use an a/c unit, keep the filter clean so airflow is not limited and the appliance lasts longer. Filters should be cleaned or replaced every month or so, depending on usage. Similarly, make sure the air conditioner gets a tune-up from a professional every few years to make sure it's still running efficiently. Install a programmable thermostat to turn on right before you come home, and set it a bit higher than normal for when you're home. A few degrees make a big difference, in terms of energy, but your body won't notice the difference. Finally, a shaded air conditioner uses up to 10 percent less energy to operate, so don't place your central a/c in direct sunlight.

Going into a cool room on a hot day is among the most enjoyable feelings you can experience. Follow these helpful suggestions and make this summer your best yet.

