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The Latest

New CEO announced

Matt Kershaw, currently the chief commercial officer at CCCU, has been selected by the Board of Directors as the new president and CEO of Clark County Credit Union. Matt will replace Wayne Tew, who will retire in August after 29 dedicated years. Matt will begin his new role upon Wayne's retirement.

With more than 17 years of banking experience, Matt has worked nearly every aspect of lending and operations. He's been an active member of our community: volunteering his time to help people find work and manage their finances, supporting Boy Scouts of America, and volunteering extensively with his church. Matt received his bachelor's degree in Accounting from the University of Utah and his MBA from Arizona State University.

Eric Jorgenson, chairman of the board, explains why Matt was chosen as CEO after an extensive nation-wide search. "His vision for the future builds upon the foundation in place with an eye towards working closely with both the senior team and all staff in collaboration on how to best serve our members."

Matt knows he has big shoes to fill by succeeding Wayne. However, he's up for the challenge. Matt has been with CCCU since 2005 and helped keep the credit union afloat during the most challenging time in its history: the great recession.

In his free time Matt likes to listen to music with his family, play basketball and participate in individual competitive sports, such as Tough Mudder obstacle course runs.



Wayne Tew



Matt Kershaw

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Getting Ahead

New cash recyclers installed

Each of our 5 branches was equipped with cash recyclers over the weekend. You may be asking 'what is a cash recycler?' A mental image of cash going into a machine and shredded newspaper spewing from the machine may come to mind. However, a cash recycler is actually a machine that accepts and dispenses cash, securely stores money and keeps an accurate accounting of the cash within it. With these new installations our member service reps can spend less time manually counting cash and more time speaking with you and answering your questions! To watch one of our new cash machines in action, [click here](#).



Merin Baker, MSR at 2625 N Tenaya branch



Getting Ahead

What are your kids learning from you about money?

What are your kids learning from you about money?

I had a wakeup call one night just recently before putting the kids to bed. My son, who is 7 and the oldest of our 3 little ones, was saying a prayer.

Usually the kids' prayers don't vary much. They pray that they can rest well, be nice, and that the sick people will feel better. But he said something that night that made my wife and I look at each other with wide eyes. He said "Please bless my dad that he can make more money."

At first I felt surprise. Then I felt excitement. Maybe the prayer of an innocent 7-year-old would carry more weight than my own prayers. But then I felt a little embarrassed. Did I really talk about money that much? So much that my son took it upon himself to pray that I could make more of it?

What am I teaching my kids?

That led me to think about what it is that I'm really teaching my kids. We consciously try to teach them good manners, to be grateful, and to be service oriented. But what about all the time I'm not teaching them, like when I'm talking to my wife about how the world will end if I'm not retired by 40? Those are the moments when they learn what Dad thinks is really important. They are constantly watching what we do, what we say, and how we react to things.

Here are a few things we've focused on lately.

Simple ways we teach our kids there's more to life than money

Do our kids know by our conduct what is truly important to us? The financial aspect of our lives can only contribute to our happiness when it's in harmony with the other areas—physical, mental, emotional, spiritual, etc.

Less work, more play

How much time with our kids do we voluntarily sacrifice to work? This depends heavily on individual circumstances, but too often we send the message that work (or money) is more important than spending time with family.

Shortly after starting my career in public accounting, I came to dislike the idea that you get to wear some kind of badge of honor for hours worked. For me, it's much more about efficiency and quality of work. Quantity time with kids, however, sends the right message and does qualify a parent for a badge of honor in my book.

We teach them the difference between not having money and choosing not to spend money

I used to tell my kids that "we didn't have enough money" for things they would bug me to buy. In reality, we do have money, but we also have a budget. Instead of telling them we don't have enough money, we are now careful to tell them that we just choose not to spend it.

If we simply say that we don't have enough money, it's easy for a child to interpret that if we did have the money, we would spend it. It's better to teach our kids that we are in control financially and that we can choose where our money goes.

We talk to our kids about current events

We have a world map on the wall next to our kitchen table, which makes it easy to talk to them about things that are happening in the world. It usually leads to discussions about gratitude, how we can help others, and a general awareness of the world.

Intentional finance

These are just a sample of some of the things we try to teach our kids that we've found actually seem to sink in. If we don't teach our kids, they will still learn. It just might not be what we would have chosen for them. I'm realizing that I have to be more intentional with what I teach. Not only do I have to be in control of my money but also in control of what I teach my kids about money.

Do I feel bad that my son voluntarily prayed that I could make more money? Yes, a little. It was a good reminder for me to make sure I keep myself (and my family) balanced, but I'd be lying if I said I weren't secretly pleased that he put in a good word for me.

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 read more from him at barebudgetguy.com





News & Events

"CCCU got me out of the fire"

Small business owner and Windmill member, Eddie Padilla won an iPad Air from our recent prize drawing. "I'm so excited and it's perfect timing because my birthday is coming up!" exclaimed Eddie.

Upon receiving his prize at his own barber shop, Eddie invited me to sit down to chat with him. His loyalty and enthusiasm for the credit union were evident in the stories he told. As was the case for many Nevadans, Eddie fell on hard times in 2008 and reached out to multiple banks for assistance. Unfortunately, Eddie sadly stated "not a single bank would help me".

A few years later, Eddie's luck turned around when he discovered CCCU. He started his credit union account by refinancing his car and dramatically decreasing his interest rate. From there, he opened a personal loan to help with his business. "The CCCU underwriters will really work with you. Even though no bank would even talk to me because of my self-employment status, CCCU took a deeper look, approved me for a loan, and got me out of the fire."

Eddie encourages other small business owners to not give up hope when times are tough. "As a small business-owner, sometimes it's hard to have enough working capital to make everything run smoothly. If my barber shop can hold it together, you can too."

Now, Eddie only banks with CCCU. He closed all his other bank accounts and hasn't looked back. He makes daily trips to CCCU and the entire staff knows him. "We love the guy...he's always personable, he works hard and has big dreams!" says Mikilani, a member services representative at the Windmill branch.

Eddie is originally from the Bay area and worked for Lucky's/Albertsons for 20 years before he became a barber and then opened his own shop. If you're interested in stopping by for a haircut, his shop is located at 1725 E Warm Springs Suite 14 Las Vegas, NV 89119. You can also check out his website at <http://www.eddiesbarberfades.com/>

On a side note, business banking is coming to CCCU! If you are a business owner, keep an eye out at the end of 2015 for more information.



Eddie Padilla in front of his barber shop

News & Events

Your 803 Shadow Lane branch



Yron and Regina Coward-Holman
from LVMPD



From left to right: Amber, Yron, Ashlee,
Aubrey, Mary, Selena, Kim and Lauren

CCC's Shadow Lane branch, located in the Las Vegas Medical District, opened its doors 12 years ago. Here's a behind-the-scenes factoid that you probably didn't know: At the time, the City of Las Vegas was uncertain how a financial institution would be received in the neighborhood. Needless to say, the City needed a little convincing. Craig Fraley (who will be celebrating his 21st year with CCCU next month) went door-to-door to have people sign a petition to allow the branch to open. The people spoke, the City listened, and the rest is history!

The Las Vegas Medical District is a small community - the official area is only .355 square miles. However, in that small community are a lot of CCCU members. In addition to the medical hospitals, there are clinics, medical centers and veterinarian offices. With medical professionals being among the credit union's select employer groups (SEG), this is the perfect location for a CCCU branch. Also, it's just minutes from the Clark County Government Center, Las Vegas City Hall and the Las Vegas Valley Water district (all of which are also SEG).

Here are some highlights of your Shadow Lane employees:

Yron Kachinsky, branch manager.

Yron has been with CCCU for 15 years. She was born in Reno and moved to Las Vegas when she was 5 years old, so she's practically a Las Vegas native. As a branch manager, Yron likes to support the local police substation – Bolden Area Command in the “106”. (The 106 refers to the zip code: 89106.) This past March, Yron coordinated a candy and plastic egg donation at the Shadow branch. The donations helped support an Easter event that was put on by Bolden Area Command.

Amber Ghali, assistant branch manager and financial services rep.

Amber's favorite thing about her job is helping people save money, especially when they weren't expecting it. “I recently completed a refinance on a member's truck. You should have seen his face when I told him what his new rate and payment was going to be! We saved him over \$100 per month and he was overjoyed.”

Selena Pippenger, member services rep supervisor.

Selena was born in Guam and has been in banking for 17 years – 10 of those years have been with

CCCU. In her free time, she likes to go see shows and concerts. Although Selena has a quiet demeanor, don't let her fool you! She's got a great sense of humor and she enjoys making the people around her laugh.

Ashlee Zindash, financial services rep.

Ashlee has been with CCCU for 2 years. She started in the loan operations department, where she prepped consumer loans and managed back office paperwork. Now, as a financial services rep, Ashlee appreciates the other side of the loan process. "I enjoy the face-to-face interaction with our members," Ashlee said. "I like to help by educating them on our loan products so they can make good financial choices."

Mary Smith, member services rep

Mary, originally from Michigan, has been with CCCU for 9 years. She loves her job because she's a sociable person and loves to talk with her members. She can sense when someone is having a bad day, and she enjoys turning their day around with a smile and a kind word. Mary's co-workers agree that members are attracted to her warm smile.

Aubrey Swanson, member services rep

Aubrey has over 14 years of banking experience, yet she's fairly new to CCCU. Aubrey joined CCCU in September 2014.

Lauren Heathcock, member services rep

Lauren's favorite things in this world: her son and hot sauce. Her motto for life: "Anything and everything is better with my son around and a little spice in your life with Tapitio hot sauce." (Perhaps she's in the wrong line of work ... I'm thinking the marketing department at Tapitio?)

Kim Somgynari, member services rep

Kim is from Ohio – home of the Buckeyes! When she's not at work she loves to scrapbook, watch movies, or shop. When asked what one thing she could not go a day without, her answer: "kisses from my dog, Gibson. That's unconditional love."

News & Events

Shopping for a car?

Let Members Auto help!

Whether you're looking for a new car or a used one, Members Auto is your easy button when it comes to buying a car. Check out the inventory online at membersauto.com, or give us a call and let us know what you're looking for: 702-228-2228. Your car is out there. Let us get it for you.



**2015 Nissan
Altima
Only \$19,490!**

**2014 Ford
Mustang
CONVERTIBLE!
Just \$21,900**





Lifestyle

Best Vehicles for Summer

The open road and warm weather form a fantastic duo

The warmer weather is here, which can only mean one thing: summer vacation road trips! Whether you're going out with friends or with the whole family, having the right vehicle can make all the difference.

2015 Chevrolet Camaro Convertible

What's better than driving down the highway in an American icon that won't break the bank? The 2015 Camaro Convertible is the epitome of affordable performance and it starts at an MSRP of \$23,705. Power comes from a 323 hp V6 engine, or an available V8 engine that bumps the power up to 426 horses. For those who demand even more, the Camaro ZL1 uses a supercharged 6.2-liter V8 for a pavement torching 580 horsepower. A nine-speaker Boston Acoustics audio system, Chevrolet MyLink and the safety and security of OnStar vehicle telematics are all on hand to keep you connected. AutoTrader added, "For those interested in big off-the-line acceleration and burnout potential combined with sharp handling skills and respectable fuel economy, the 2015 Camaro delivers it all. It almost sounds too good to be true."

2015 Jeep Wrangler

The Jeep Wrangler is among the most recognized vehicles on the road today and its fan base is a rabid one with good reason. Recent accolades include being named to KBB.com's "10 Coolest Cars Under \$25,000," who also gave it a "Best Resale Value Award."

Starting at an MSRP of \$22,795, the 2015 Wrangler adds even more equipment including an improved sound system, and a new toolkit to help remove the roof, doors and bumper, making the Wrangler the ultimate off-road companion. Just think of the memories you'll make when roads aren't your boundary. If you need more room, the four-door Wrangler Unlimited is also available.

"With roots going all the way back to the Willy's 'Jeep' used during WWII, the iconic Jeep Wrangler is one of the purest and most capable SUVs on the market today," according to Left Lane News.

2015 Chrysler 300

Sitting in the lap of luxury is a great way to make any trip more memorable, and the 300 is a great choice with stand out design, impressive performance, solid fuel efficiency and heaps of luxury



amenities. Aside from the most powerful V6 engine in its class and an available V8 engine that pushes over 360 horsepower and nearly 400 lb/ft of torque, the 300 is available with features like Poltrona Frau leather, the Uconnect infotainment system with the largest touchscreen in its class and an incredible 19-speaker audio system by harman/kardon. There are also over 80 safety and security features.



Cars.com noted, "The 2015 Chrysler 300's attention-grabbing styling, elegant interior and composed road manners convey an overall classiness that rivals other large sedans."

2015 Kia Sedona

The Sedona is all-new for 2015 and it features a design like nothing else in the segment, sporting a blend of crossover and minivan. A recent winner of Motor Trend's "Minivan Big Test" where the Sedona topped the Honda Odyssey, Toyota Sienna and Chrysler Town & Country. The Sedona was also named the 2015 AutoBytel Van/Minivan of the Year. The newest Sedona sports some of the most impressive features you can find in a minivan including first-class lounge seating, a heated steering wheel, UVO infotainment system and an Infinity audio system. You'll also find seating for up to eight passengers, and up to 142 cubic feet of cargo capacity, so even a cross-country road trip with the family is attainable.

Regardless of what you choose, the right financing is only a phone call away. Or simply stop by and let us get you on your way to making memories this summer.



Lifestyle

Random Acts of Kindness Ideas

Make someone else's day — and yours!

They say kindness is contagious. The more nice things you do for others, the more that makes others prone to do the same. That said, what goes around comes around — performing random acts of kindness upon others can make you happier, too, over the long haul.

“People who engage in kind acts become happier over time,” says Sonja Lyubomirsky, Ph.D., a professor of psychology at the University of California, Riverside. “When you are kind to others, you feel good as a person—more moral, optimistic and positive.”

So, where do you start? Here are some ideas on ways you can make someone's day that much better — and yours as well.

Treat the next person in line - Standing in line for your lunch or sitting in a drive-through? Buy something for the person in line behind you. Knowing that you will make a stranger's day better can help you have a better day, too, and likely make them pass on another act of kindness to someone else. If you're feeling extra generous, you can buy multiple people's orders.

Volunteer – You can choose to volunteer at a food bank, a neighborhood cleanup, or you can even be a chaperone on your child's trip. No matter where you choose to volunteer your time, you're bound to feel great, and help others feel the same for donating your time to them. In fact, science proves this to be true.



“People who volunteer tend to have higher self-esteem, psychological well-being, and happiness,” says Mark Snyder, a psychologist and head of the Center for the Study of the Individual and Society at the University of Minnesota. “All of these things go up as their feelings of social connectedness goes up, which in reality, it does. It also improves their health and even their longevity.”

Leave money in random places - For example, place change in the gumball dispenser so the next

person who uses it gets it free. Or tape a dollar or two to the office vending machine with a note stating that "The next snack's on me!" Whoever is next to purchase their snack will no doubt be put in a better mood, and you'll feel better knowing you helped someone with just a few bucks and some creativity.

Don't skimp on compliments - It's the easiest way to brighten someone's day, and doesn't cost you a thing, nor requires a lot of effort. If you can find something to compliment — whether it's someone's outfit, their new haircut, how well their presentation went — then let that person know. Even the smallest comments of praise can make someone smile, and make you feel better about your own self.

Give thanks - Community life-saving professionals, like police officers and fire fighters, often don't get the thanks they deserve. It's important to take a moment and think about all they've done in the past and present, and tell them how appreciative you are of their work, be it a phone call, letter or email. These people risk their lives to save others every day, and offering a simple "thanks" can mean all the difference. In addition, you can also thank your family, friends and other loved ones if they've recently done something you're grateful for.

Kindness really is contagious after all, so get out there today and make a positive difference.

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Lifestyle

Green Summer Camps

Sign your kids up for ecological responsibility

Summer camps are great for both kids and their parents. Why not send them to a summer camp that does all that, as well as teaches them about eco-friendly living? Here are five great camps across North America that incorporate fun with teaching sustainable living.

Plantation Farm Camp (California)

This certified green overnight camp is located in Cazadero, on the northern Sonoma County coast. Established in 1952, this 500-acre co-ed, traditional camp hosts children ages 8 to 17. Campers learn what it's like to live on a sustainable farm and how to care for animals, milk cows, tend a garden, compost and feed pigs. The camp emphasizes living responsibly in an environmental way — using minimal resources and maximizing time spent outdoors. Plantation Farm also offers similar camps in the winter and spring at discounted rates. For more information, visit <http://plantationcamp.com>.

Gwynn Valley (North Carolina)

For kids in kindergarten through eighth grade, this 320-acre overnight camp in Brevard has been around since 1935.

“Mary Gwynn created (the) camp based on the values of simplicity, acceptance, a non-competitive program and an appreciation of the natural world,” according to the camp’s website. “These values are still embraced by Gwynn Valley today.”



Campers gather eggs, grow popcorn and learn about the web of life in order to foster a connection with the land. Not only does Gwynn Valley recycle, compost, use compact fluorescent lighting and have low-flow shower heads, but they also serve 70 percent homegrown food from its own farm and heat 70 percent of the camp’s hot water with fallen or dead trees found on the property. For more information, visit <http://www.gwynnvalley.com>.

Eden Village Camp (New York)

In Putnam Valley near the Appalachian Trail, you will find Eden Village. This non-profit Jewish environmental overnight camp for third- to 12th-graders teaches up-to-date sustainable habits. On 248 acres, the camp has a zero-waste goal and serves only organic kosher food, mostly from its farm. It also runs on solar power and biodiesel. Campers take part in organic farming, wilderness adventures, natural science and animal care, as well as helping to build and renovate cob ovens, straw bale huts and rainwater catchment systems. For more information, visit <http://edenvillagecamp.org>.

Camp Kawartha (Ontario, Canada)

This environmental education center in Lakefield proves that instilling the importance of green living is important worldwide. Campers' sessions focus on creating a caring and motivated youth and inspiring environmental leadership. The camp offers day and overnight camp for kids ages 5-17, plus more than 80 curriculum-based programs. The center is home to one of Canada's most eco-friendly buildings — it has straw bale and hemp walls, solar power, a wetland water treatment system and a living roof — and a straw bale solar greenhouse. For more information, visit <http://campkawartha.ca>.

Audubon summer day camps (Nationwide)

All across the nation, state chapters of the National Audubon Society host day or overnight camps led by environmental educators that help kids discover nature and teach them about conservation.

For example, the overnight summer camp at Wildwood in southern New Hampshire gives participants the chance to explore the environment while gaining a greater respect for nature and our role in maintaining it. For more information, and to find an Audubon Society near you, visit <http://www.audubon.org>.

Summer camps are all about getting active outdoors, but not all of them practice environmentalism. Finding a camp that boasts solar power, green architecture, sustainable farms and organic gardens, plus teaches future generations is a great way to teach children how to live a green life.

