



Great stories about our members and branches!

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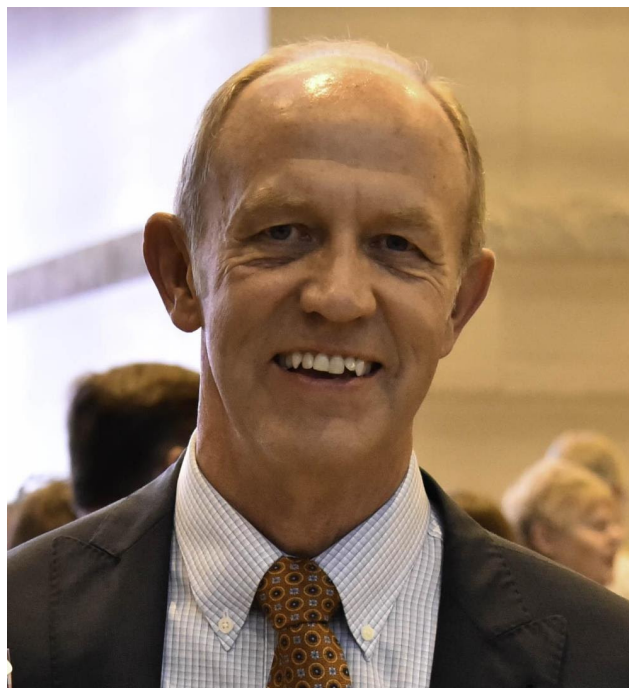


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Results of Last Month's Survey





August 6, 2015 Declared Wayne Tew Day by Mayor Carolyn Goodman.

Wayne Tew, CCCU President/CEO for 29 years, retired this month. His retirement celebration was hosted by the board of directors and held at the Las Vegas City Hall. During the ceremony, CCCU board member Ted Olivas read a proclamation on behalf of Mayor Carolyn Goodman, proclaiming August 6, 2015 Wayne Tew Day.

Many people came to honor Wayne, including: CCCU employees, former employees, other credit union CEOs, and board and audit committee members past and present. Also in attendance were U.S. Senator Richard Bryan and State Senator Kelvin Atkinson.

Those who shared the podium with Wayne were: Eric Jorgensen, chairman of the board and master of ceremonies; Brett Christensen, owner of Credit Union Lending Advice LLC and former CCCU VP of sales; Wally Murray, President/CEO of the Greater Nevada Credit Union and chairman of the board for the Nevada Credit Union League; and Diana Dykstra, President/CEO of the California and Nevada Credit Union Leagues.

Wayne shared some mementos that he has kept through the years and the life lessons that each memento represented: A letter from a former employee that represented honesty, a silver coin that represented loyalty, and a box of staples that represented his time at CCCU. Wayne passed the box of staples along to Matt Kershaw, the new CEO.



Member Highlight - Billie Peaco

One member who truly stands out as being an advocate of CCCU is Billie Peaco. With her red-hair and high energy, she's hard to miss when she bounces into the branch. Denise, the member services supervisor at our Windmill location, says "Billie loves CCCU and she lets us know it."

Billie has hit some rough patches in her life, and she says CCCU has always been there for her. "Every time I've hit a wall, CCCU gave me options and they listened." Aside from being so appreciative of CCCU for being her "financial ally," Billie also comments that the staff is always friendly and welcoming. Billie says she's especially mindful of customer service because she's been a hair dresser for nearly 20 years – so she recognizes excellent customer service when she sees it.

Thank you for your membership and your kind words, Billie. We love you back!

Billie works at the Euphoia salon at 470 N Stephanie St. If you are interested in reaching Billie for an appointment, she can be reached at [\(702\) 862-6537](tel:7028626537). Pictured to the right is Billie Peaco with her daughter, Madison Peaco.





Memories are worth it (by Mark Tew)

At some point over the last several years, I became an adult. I can't pinpoint the exact moment, it just sort of happened. It happens to all of us. And we just keep getting older...and older. Time is the one thing that none of us can control. It is also one of the central components of personal finance.

All of the decisions we make, financial or otherwise, have short-term and long-term tradeoffs. If you spend \$1,000 on a 60 inch flat screen TV now to binge watch all of your favorite shows on Netflix, you're not going to benefit from the long-term interest compounding effect of that money had you saved it.

I'm not going to try to convince you to forego your personal purchases in favor of saving your money. I am, however, going to try to convince you to purchase memorable experiences for you and your loved ones.

Experiences make you happier than possessions

Psychological research shows that in the long run, experiences make people happier than stuff. Our possessions have a way of getting lost, worn, faded, or broken. Even if we can maintain our stuff in good condition, the novelty eventually wears off because we grow accustomed to seeing it every day.

Experiences, however, continue to make us happy through memories long after they happen.

Learning about this phenomenon changed the way that my wife and I spend our money. A few years ago (assuming I had the money), I never would have spent \$17 on pizza at the beach. But now, my wife just gives me "that look" and says "this is a memory." Usually, I agree.

Of course, you have to be careful not go overboard with this logic, because if you cheat and say that everything is a memory, you'll run out of money very soon.

Our summer experience purchases

After growing up in Las Vegas, I somehow ended up in southwest Michigan. The winters are rough, but the summers are beautiful. This summer, we've made some minor investments in our back

yard. We got a trampoline for the kids, we bought some picnic benches to have our meals outside, and we've gotten some landscaping materials to make us feel more at home.

Buying these things would ordinarily be extremely difficult for me, but when I think about the uncertainty of how many Michigan summers we have left, I realize that it's worth it. Whatever happens, our kids will always remember spending their summer days making mud pies in the sandbox, swinging on the play set, jumping on the trampoline, or eating peanut butter and jelly sandwiches on the picnic benches. Granted we could go to the park for those things, but it's just an example of an experience we think is worth it.

Think twice about what you are buying

Unique and fulfilling experiences don't have to cost money (although some do). It's up to us to use our judgment to determine what experiences and memories are worth to us.

The next time you make a purchase, ask yourself what kind of memories it will create for you. Will the excitement fade over a few weeks, or is it something you'll look back on and smile about for the rest of your life?

Everything is a balance. Rather than ending up with too much stuff and too much money when you are old, trade some of it now for memories you can share with the people you care about.

Are you really going to distinctly remember the plot lines of your favorite show that you watched into the wee hours of the morning, or are you going to remember when your toddler punched Mickey Mouse in the nose at Disneyland? Think about it.



In Loving Memory: Carlos Cervantes

The credit union family is heartbroken after losing our dear friend, Carlos Cervantes.

Carlos worked at CCCU for nearly 20 years and everyone that knew him loved him. He had an amazing sense of humor and was kind to everyone. He fought a four and a half year battle with ALS before passing away peacefully at his home on August 6.

Over the years many of our members have made donations to the Cervantes' family and we thank each and every one of you for your support. Wayne, our recently retired CEO, commented: "Carlos was appreciated by members and co-workers for his upbeat personality, his humor and his willingness to help anyone."



CCCU Members Save 10% on Sprint Services

Looking for a good reason to switch your wireless company? How about this ... Credit union members get exclusive savings with the Sprint Credit Union Member Discount:

- Get a 10% discount on select regularly priced Sprint monthly service
- Have your activation fee on new lines waived (up to \$36 in savings)
- Have your upgrade fee waived (up to \$36 in savings)

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts.

Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. To claim your discount, use Corporate ID: NACUC_ZZM.



Tenaya lobby is getting a face-lift!

If you've made it to our branch at 2625 N Tenaya lately, you may have noticed that the interior walls are looking a little bare. Please pardon our dust while we work on jazzing up the place!

In addition to the Tenaya lobby upgrades, other construction is under way ... the Windmill branch has new parking lot signs, and we're building a *new branch* on North Decatur! Keep an eye out for more information about that new branch and other improvements.



Results of Last Month's Survey

Last month we included a just-for-fun survey in the newsletter. Here were a few of our favorite responses:

"Where the weather kisses 78, and the waves are heard gently roaring with the serene sounds of wildlife singing in the background. It's the place of relaxation, in a hammock with a cool breeze blowing your stress away. Drinks and a great dinner call, with a room awaiting you at nights end."

"Milwaukee Wisconsin because that is where my family and friends are. Also looking forward to a side trip this fall to Green Bay to attend a home Packers game. It doesn't get better than that. Go Green and Gold!"

"Down in the Florida keys !!!! Key Largo, or Islamorada!!! The water is so blue and clear it's amazing. Talk about great fishing!! It's very laid back times in the Florida keys !!!!!"

"Right here is Las Vegas. There is no other place I would rather spend time. Las Vegas is always fun and exciting - even for us locals!"

"Our family loves to take a cruise every summer. We go someplace different every year. This summer we went to the Western Caribbean and visited the Bahamas and Grand Turks."

"Waikiki beach. You can't beat the sun and the beach during the summer months. We enjoy paddle and boogie boarding with the kids in the beautiful waters of Hawaii. We also enjoy meeting other tourists from around the world and enjoying the cultural activities on the island."

"The picturesque mountains of Grand Teton National Park. It's absolutely breathtaking. It has 310,000 acres of heaven. There are more than 1,000 drive-in campsites and over 200 miles of hiking trails that provide access to backcountry camping areas. You will leave with memories of a lifetime guaranteed."

Other popular answers included Disneyland, San Diego, and Florida.

Thank you to all of those who participated in our survey. We're sorry we can't include ALL of your answers.

Want another just-for-fun survey?
Click [here](#) !



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