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Mon, Dec 28, 2015 at 10:55 AM



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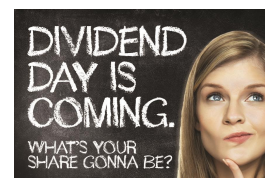
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Share
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This institution is not federally insured.



In this issue ...

Is there a bonus dividend in your future?



A great year



Bare Budget Guy Series:

How to get your financial life in order for the new year.



Holiday festivities at your local branches



Sprint Discounts



Annual Meeting



Results of Last Month's Survey:
What do you love about this time of year?



December's survey





Dividend Day is coming

The current year has been another good year for CCCU financial performance. It's safe to say that there will be a Bonus Dividend in January. The question is: What will be the declared amount?

Last year, the total was \$2.7 million dollars for our member/owners. How much do you think it will be this year?

The dividend is a net value that the credit union earns throughout the year on operations and investments, but will not need to retain on hand. As a not-for-profit financial organization, CCCU makes it a practice to see that excess earnings are used to provide better rates, more free services, and/or be returned to the member/owners in the form of a bonus dividend. CCCU maintains a comfortable and safe 11% net worth ratio as a buffer against possible adverse financial conditions. CCCU's operations are examined annually by the Nevada state Financial Institutions Division. The credit union operates under a state charter formed in 1951. Deposits privately insured by American Share Insurance.



Brittney Roper, MSR at Tenaya

A Great Year!

Did you hear that we recently increased deposit rates on 36 and 60 month CDs? The Federal Reserve will be raising rates in January, but we wanted to give you an early holiday gift so we raised them on December 1. This is good news for our members, and is further evidence of our growing success.

Other indicators of our successful year include the large bonus dividend that we are anticipating for January and all of the new people we hired in 2015. With the opening of our new North Decatur branch and the retirement of several long-time employees, we have hired 48 people in this past year! This brings our employee count up to 141. If you or someone you know has any interest working for CCCU, keep an eye on our [website](#) for current job openings.





How to get your financial life in order for the new year

(By Mark Tew)

You swore that you would keep the holiday gifts and expenses under control this year, but somehow you find yourself yet again with a credit balance that makes you shudder. Or maybe it's just me. But we just had to do it for the kids (or pets, or other loved ones), right? It had to be special!

Hopefully it was. But now we face the reality of a new year, perhaps with less money than we had hoped to start it with. The good news is that you can use all of that new-year motivation to establish financial goals, to prepare a budget, and to better understand your emotions and money.

Set financial goals

The simplest way to establish financial goals is to simply ask yourself – “What are my financial goals?” Do you want to pay for college? Do you need to pay off debt? Do you want to buy a home or a car? Do you need to put away more money for retirement?

Even if you don't yet know how to get there, writing down your financial goals is an essential first step in reaching them. Don't be shy. Write all of them down. Don't just assume they are unreachable before even writing them down and creating an action plan.

Prepare a budget

Part of that action plan is preparing a budget. A budget isn't just intended to track where your money is going. The purpose of a budget is to tell your money where to go. After a few months of budgeting, you'll have a pretty good idea of where all your money goes, and you can start to challenge yourself to spend less money in some of the more discretionary categories such as entertainment or eating out.

Understand your emotions & money

Money affects virtually every aspect of our lives—relationships, education, career, where we live, etc. Having too little or too much money can cause us to make emotional or rash decisions that can make a situation worse.

I like to think I am usually in control of my money, but this season I definitely succumbed to

my emotions when it came to Christmas gifts for the kids. My first mistake was not having a fixed budget for gifts. I found myself buying the things that we thought our kids would appreciate without much thought. (It's that darn one-click purchase button on Amazon!)

There is some irony here. Not having a budget and just spending your money on whatever you want without much thought creates a sense of freedom. That feeling, however, is the opposite of the actual result. We actually give up some of our freedom because we either become a slave to stuff or to debt.

We need to know what emotions get to us. If we can identify our emotional triggers, we can create a plan to help us avoid making poor financial choices.

These are some of the most important things you can do to start the year off right financially. If you want even more specific steps, do a Google search with key terms such as "personal finance tips." These resources can be an excellent financial companion in 2016.

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



Pictured above: The staff at Windmill

From L to R (back row, in teal shirts): Kierra Battle, Denise Spina, Brittanie Ray, Creson Oakley, Alyson Michaels, Les Jones, Lekia Smith, and Terri Kight.

Front and center: Miki (The Elf) Sorman and Dan (Santa) Edelman.



Laetyn Lawrence with Santa and his elf.

Wishing you a happy holiday season

If you happen to follow us on [Facebook](#), you may have noticed that CCCU employees like to have fun. Ideally, we like to include our members in our fun activities. During the month of December, here is a recap of what some of our branches did to get into the holiday spirit:

1425 E. Windmill (89123):

Creson Oakley and her staff participated in a gingerbread-house decorating contest. Our Windmill members voted on their favorite and a winner was chosen. The winning gingerbread-house was actually a gingerbread-credit-union, rather than a house. Congratulations to Brittanie Ray and Denise Spina for creating the winning piece of art!

Also at Windmill, Santa Claus and his elf made an appearance to greet our young CCCU members. Laetyn Lawrence (pictured above), among others, enjoyed their company.

2625 N. Tenaya Way (89128):

Jessica Gafeney and her staff at our Tenaya office decorated Christmas wreaths and put them up on display for members to enjoy.



Notice of Annual Meeting

When:

Thursday, January 21, 2015
5:30 P.M.

Where:

Tenaya branch
2625 N Tenaya Way
Las Vegas, NV 89128



Results of Last Month's Survey

Last month we asked our readers what their favorite thing is about this time of year. Not surprisingly, most responses had to do with spending time with friends and family, enjoying the cooler weather, and the ubiquitous food. In addition to those, here are a few other responses:

- "Kids enjoying Christmas."
- "The spirit of giving."
- "Walking the stores and seeing the decorations."
- "The changing colors of the leaves on the trees."

- "To see my parents being very happy, proud and grateful at Christmas."
- "Football season, autumn, Thanksgiving, Christmas, and my birthday!" ***
- "People are happier."
- "Christmas music."
- "The good mood everyone is in!"
- "Pumpkin everything."

Thank you to our participants! We love reading your responses.

*** *Happy belated birthday to Kimber Bosley!*

New Year's Resolutions ...



**Answer our two-question [survey](#)
just for fun!**

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