

GUIDE FOR NEW MEMBERS

CCCCU



CREDIT AND DEBIT CARDS
Rewards Program

CHECKING
Personal and Commercial Accounts

LOW LOAN RATES
Auto, Mortgage, HELOC



SCAN ME



President's Message

Welcome to Clark County Credit Union. We're happy you've chosen us for your new account, and we're positive that you'll be happy too. Do you know the difference between a credit union and a bank? A credit union is a non-profit cooperative and a bank is a for-profit business. As a new CCCU account holder, you're one of our newest owners.

When we earn more than we need to operate the credit union, we return the extra to our member/owners in the form of better rates, more free services, and a share of the bonus dividend. The credit union started paying bonus dividends in 2001. Since then, we have paid over \$70 million to our members in cash. That's free money for you to use how you wish.

We've been around a long time, too. We started in 1951 with just 25 founding members. Today, we're over 47,000 members strong. We recognize that your personal financial needs are very unique to your lifestyle. To help you, we offer every financial product and service available: savings, checking, more money accounts, IRAs, CDs, personal loans, an array of different mortgages, and much more.

At CCCU we're constantly looking for ways to better serve our members/owners. Recently, we added a card rewards program offering cash back for both credit and debit card purchases. Keep an eye out for what we've got coming up next. You can stay informed by reading our monthly e-newsletters or following us on social media.

Best of all, as a member/owner, you have a voice by voting for our board of directors and by attending the annual meeting, if you wish. Thanks again for becoming a part of something special. We know you'll love banking with a bonus.

Matt Kershaw

Matt Kershaw
President/CEO

With ASI, your credit union savings are safe and sound

- Your deposits are insured to \$250,000 per individual account, no matter how many accounts you have with the credit union.
- ASI is a private deposit insurer founded in 1974 and owned by its insured credit unions.
- ASI's insured credit unions generally have little or no investments in mortgage-backed securities, nor do credit unions buy the types of exotic investments that have been associated with the failures of some of the nation's largest investment firms, banks and thrifts during recent years.
- ASI's equity ratio is greater than that reported by federal deposit insurance funds. ASI has always been and continues to be in good standing with Nevada insurance departments and FID regulators.

Members' accounts are not insured or guaranteed by any government or government-sponsored agency.

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT
AMERICAN SHARE INSURANCE
This institution is not federally insured.



SIX BRANCHES AND 30,000 ATM'S VALLEYWIDE We haven't stopped branching out.

We've come a long way since our "original branch" was in the basement of the courthouse, just outside the evidence vault. Back then, in 1951, CCCU was only open on Friday afternoons, and run by 5 county employees. Many of our long-time members still remember our original stand-alone branch at 309 S. 3rd and Commercial Center. These days, we have 6 branch locations in the Valley.

Tenaya Branch

2625 N. Tenaya Way
Las Vegas, NV 89128
Opened: 1995
Lobby hours: M-Th 9-5 / Fri 9-6

Henderson Branch

87 E. Lake Mead Parkway
Henderson, NV 89015
Opened: 2005 Relocated: 2018
Lobby hours: M-Th 9-5 / Fri 9-6

Rancho Branch

900 S. Rancho Drive
Las Vegas, NV 89106
Opened: 2020
Lobby hours: M-Th 9-5 / Fri 9-6

Sunset Branch

9311 West Sunset Road
Las Vegas, NV 89148
Opened: 2006 Re-Opened 2014
Lobby hours: M-Th 9-5 / Fri 9-6

Windmill Branch

1425 E. Windmill Lane
Las Vegas, NV 89123
Opened: 2001
Lobby hours: M-Th 9-5 / Fri 9-6

North Decatur Branch

6120 North Decatur Boulevard
Las Vegas, NV 89031
Opened: 2015
Lobby hours: M-Th 9-5 / Fri 9-6



**The Closest Branch
is in Your Hand with
Mobile Banking**



Savings Products to Prepare You for the Future!

CCCU has a wide variety of savings products for both your short-term and long-term goals. Plus, we can assist you in creating a cushion for those unexpected expenses or financial emergencies.

- **Membership Savings** – Our primary savings account for all members of CCCU. Open this account with \$50 to get started. Members have easy access through online and mobile banking.
- **Secondary Savings** – We allow you to open additional savings accounts for more customized savings. Whether it's saving for a future down payment on a house, a car, or college expenses, we have you covered.
- **More Money Savings** – For members with a higher dollar amount in savings, we offer an account that can earn higher dividends than the membership savings. Dividends are earned monthly with a minimum balance of \$5,000 or more.
- **Vacation and Christmas Club** – These short-term savings tools help you plan for upcoming events like a vacation or holiday shopping. Get started with as little as a \$5 deposit! The vacation club account will transfer to your membership savings on May 15th, and the Christmas club account transfers to your membership savings on November 1st.
- **Certificates of Deposit (CD)** – With a minimum opening deposit of \$1,000, you can earn more when you invest in a term ranging from 6-months to 5 years with a fixed interest rate.
- **Individual Retirement Accounts (IRA)** – Saving for your future is made simple with both IRA savings and IRA certificates available. Both offer fixed rates and can be opened with a minimum \$1,000 deposit.

Membership at Clark County Credit Union can be established by visiting us online at www.CCCULV.org. For additional savings products, give us a call at 702-228-2228 or visit a local branch for assistance.

MORE THAN BANKING, IT'S A COMMUNITY

Why should I choose CCCU?

Aside from high member satisfaction (check out some actual Yelp comments below), there are many reasons to belong to CCCU. Since 1951, CCCU has been a secure not-for-profit financial institution for individuals and families in Southern Nevada. We are continually reviewing our products and offerings to ensure they are relevant and beneficial to our members. To stay competitive, we have developed several Bonus Features and Rewards that guide our members as they reach for their financial goals and dreams.

CCCU makes it a practice to see that excess earnings are given back to our members in the form of better rates, card rewards, more

free services, and/ or be returned to the member/owners in the form of a bonus dividend.

CCCU maintains a comfortable and safe 12% net worth ratio as a buffer against possible adverse financial conditions. CCCU's operations are examined annually by the Nevada state Financial Institutions Division. Deposits privately insured by American Share Insurance



"I'VE BEEN BANKING WITH CCCU FOR A FEW YEARS, NOW. THEY'VE HELPED ME BUILD MY CREDIT AND HAVE ALWAYS BEEN SUCH A PLEASANT BANK, FOR ME."
-COURTNEY

"THANK YOU FOR ALWAYS HAVING MY BEST INTEREST AT HAND."
-MELISSA L.

"THROUGHOUT THE PROCESS OF REFINANCING MY HOME, I FELT VERY CARED FOR AND TRUSTED THAT CCCU HAD MY BACK. THIS IS ALL THE MORE IMPRESSIVE GIVEN THAT YOU WERE WORKING UNDER SUCH CHALLENGING CONDITIONS. I GREATLY APPRECIATE THE PROFESSIONALISM AND EXCELLENT CUSTOMER SERVICE."
-MICHAEL P.

Clark County Credit... WRITE A REVIEW

Joey B.
196 9 1
★★★★★ 18 days ago

The people at this branch are awesome!! They are knowledgeable, respectful, very positive and they go the extra yard. If I have any issues, they respond fast and always find a solution. I highly recommend the North Decatur Branch. I'm very happy!! =)

Gwendolyn J.
42 6 1
★★★★★ 25 days ago

Whenever I go into the Decatur and 215 Branch the Assistant Branch Manager, Kevin C. is always patient, knowledgeable, respectful and friendly. He will follow up with me to make sure I received the service I requested. Thank you Kevin C. for being a gentleman.

This Branch has been good to me over the years. Thanks Everyone.

Danny G.
570 19 1
★★★★★ 2 months ago

I love all the CCCU branches as I use them all. But this is my local stop and nothing but great things to say. Regular banking Starting a business with wire transfers and everything else Have had numerous car loans through them as well and it is my "go to" for financing. Skip the corporate banks with fees and fees. This is also ownership and I get my "free money" every year for being a part of the credit union. Will never go back. A++++++

Sean P.
0 4 4
★★★★★ 4 months ago

Even after banking with Clark County credit Union for well over six years I am just amazed every time I do business with them. I started a new loan after my last vehicle was totaled and I had a loan officer named Gloria that was absolutely phenomenal, not only did she help me out and was extremely professional but

Our tradition of membership.



"Vegas is a 24 hour town and we work 24 hour jobs. I'm happy that I can call my credit union 24/7 if I have a question about my account."
- Marilyn T.

"The North Decatur branch is my favorite! I work for the city and that location is so convenient."
- Jake R.

"I like that there's a branch right near my work. In fact, there's even an ATM at my hospital!"
- Karen S.

"I've been with CCCU for 25 years. They've always done right by me and I plan to stick with them for the next 25 years."
- Jeff M.

Not just banking, it's a community.

Did you know that CCCU's core membership includes people our community relies on? It's true!

CCCU is THE credit union for police, firefighters, medical professionals and local municipalities.

We value our core membership and honor the professionals that keep our county and cities safe and organized.

Now YOU can be a part of the CCCU family. Even if you don't work for one of our select employer groups, you are eligible to open an account at CCCU in one of three additional ways:

You are related to a current CCCU member by blood, marriage or adoption.

You belong to the Henderson Chamber of Commerce
(as a business owner or an employee of a business that belongs to the HCC.)

You're a member of local public radio, NPR.

Note: If you're not yet a member of NPR, we'll arrange for you to receive a one year membership to NPR. Continuing radio station membership is optional.

Checking Accounts that Fit Your Life!

Bonus Checking

We want to protect your finances, save you money on everyday purchases, and give you peace of mind to enjoy your life – it's simple with Bonus Checking.

You will receive these useful and essential products for just \$5.95 a month:

- **Bonus Interest¹**
- **Debit Card**
- **Online Banking and Bill Pay**
- **Remote Check Deposit**
- **Monthly eStatements**
- **Mobile Banking**
- **IDProtect**
 - **Identity Theft Monitoring and Resolution Service**
Better protect yourself with IDProtect identity theft monitoring and resolution service¹, that includes credit file monitoring with automated alerts of changes to your Experian credit report, ability to request a single-bureau report and score every six months², identity monitoring, and up to \$10,000 in identity theft expense reimbursement³, and more. (Some of the benefits with IDProtect require registration/activation.)
- **Up to \$10,000 of 24-hour Accidental Death and Dismemberment Insurance³**
 - (Coverage divides equally on joint accounts and reduces by 50% at age 70.)

Essential Checking

Essential Checking is a simple, solid account that can be free for anyone under age 26 or age 65 and over when certain simple conditions are met.

- **Debit Card**
- **Online Banking and Bill Pay**
- **Remote Check Deposit**
- **Mobile Banking**
- **Monthly eStatements**

The monthly subscription of \$4.95 can be waived by having a valid email on file and being enrolled in e-statements, and either \$1,000 in direct deposit OR 15 debit card transactions. Essential Checking is also free for anyone under age 26 or age 65 and older.

Check Again® – Second Chance Checking

Life happens – let us help you improve your financial health with a CheckAgain® account. You will receive free online and mobile banking, free debit cards, and free monthly e-Statements for a monthly subscription of \$12.00. This account can upgrade to a fee-free checking account after 12 months of approved activity when you meet one of the qualifications listed above.

¹ Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

² Credit file monitoring may take several days to begin following activation.

³ Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance.

⁴ \$25,000 balance eligible to 1% rate bonus. Additional balances eligible to current posted rate. Must have \$1,000 in direct deposits each month, being signed up for e-Statements, have a valid email, and 15 debit card transactions to qualify.

Insurance Products are not insured by any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.



Loans to help you realize your financial goals and dreams

Auto, motorcycle and RV loans – new and used.

Just looking? Already found what you're after? Either way, talk to us before you buy. Our team of lending professionals can handle just about any situation. With terms to match your budget.

First Time Car Buyer Program

If you've never financed a car before, this unique program will help build your credit.

- Make your first 3 payments on time and you'll be eligible to apply for a \$500 Visa credit card to help you build credit faster.
- Make your first 6 car payments on time and you may be able to refinance your loan to a new lower rate* with no refinance fees.
- No prepayment penalty at any time.



Added coverage

- Debt protection, including life and disability coverage.
- Extended warranty for your vehicle.
- Guaranteed Asset Protection (GAP) for your vehicle, RV or motorcycle.

We'll take your trade-in!

Members Auto is a full-service new and used car dealership. Avoid the hassle of a traditional dealership and buy your next car through your credit union. We'll even take your trade-in.

*Approval may require additional underwriting conditions.



Home Mortgage Loans, Second Mortgage, HELOC, Land and Home Construction Loans

Every CCCU mortgage loan originator has been tested and licensed by both the Nevada State Mortgage Lending Division (MLD) and the National Mortgage Licensing System (NMLS). You can count on CCCU for accuracy and integrity.

Visa credit cards and rewards

- Rewards and bonuses now offered
- No annual fee options available
- No balance transfer fees



We mean business.

Local Commercial Banking

Choosing a banking partner for your business is about more than just an interest rate. It's about building a reliable resource for support and innovation.

We work with local businesses to serve their needs – from securing loans to maximize efficiency and to manage daily business transactions.

We serve you

CCCU's commercial account services are perfectly suited for all types of businesses, from start-ups to well established entities, such as, partnerships, corporations and LLC's. You will find that we have deposit products that will make banking easier for you such as ScanCheck, ACH credit and others. CCCU also offers lending solutions whether it's \$50,000 or \$5,000,000. We will help you get to where you want to be.

We are interested in you

- At CCCU, you'll always know your banker's name and the value you bring as a member/owner.
- Look to us for local decision making and easy access to Bank leadership.
- We want to be involved in achieving your goals today and building tomorrow's ambitions.
- We will introduce you to new products and services that fit your needs through innovation and technology.
- As your partner, we value your time and constantly look for ways to create efficiency within your business.
- When you have a problem, we want to be your first phone call.

Commercial Lending

CCCU offers competitive rates and terms on all types of commercial lending products:

- Owner Occupied Commercial Real Estate
- Construction Loans
- Investor Real Estate
- Equipment Financing
- Unsecured Revolving Lines of Credit
- Borrowing Base Certificates
- Letters of Credit

Our commercial lending experts will ease you through the process

- Help you analyze costs, values, benefits of leasing vs. construction or purchase.
- Get quick pre-approval for a commercial project, owner-occupied purchase or building refinance to cut your current interest payments.
- Lock in a great rate.
- We offer SBA 504 as well as conventional financing.
- Charge far less in closing, without junk fees.
- Close your loan quickly.
- Bonus dividend

Interest you pay may be tax-deductible. Ask your tax consultant.

For a full list of our disclosures, see our Commercial Disclosures.

We buy and sell cars!

NEW • USED • TRADE-INS

We are a full service new and used car dealership.

Get into a car and on the road fast! Avoid the hassle you get at a regular car dealership.

If you want something specific, ask our Members Auto Buyer at designated branches. They will search our nationwide network to find exactly what you want. That includes most new or used makes and models.

- **We want your trade-in**
- **Finance your car loan with CCCU and receive a discount on your rate***

Members Auto is a wholly owned subsidiary of Clark County Credit Union.

For a quick quote today, call us at (702) 939-3115.

*Pending credit check



CCCU Cares: Doing Good in the Community

Clark County Credit Union's volunteer organization, CCCU Cares, is committed to helping local non-profits, especially those who focus on making the world a better place for children in Southern Nevada. We are just getting started – Stay tuned for more ways you can help too!



More Rewarding

Maximize your earning potential with CCCU Rewards! A simple, easy to use program that rewards you for all your debit **and** credit card purchases so your points add up no matter how you shop!

Look for perks like:

Cashback • Travel and Unique Experiences • Merchandise
Gift Cards • Charitable Donations • Much More!

As a CCCU credit cardholder you also have the freedom to select the way you redeem your rewards, including combining points with or gifting points to another CCCU cardholder.

Browse and check point balances at rewards.ccculv.com.

CCCU's Financial Education Tools

Banzai Financial Wellness Center

Take control of your finances with this free online resource that can be found from our home page at www.CCCULV.org. It provides clear, in-depth financial lessons, articles, digital coaches that guide you step by step, plus various calculators about these topics:

- Savings
- Insurance
- Retirement
- Taxes
- Life Changes
- Housing
- Borrowing and Credit
- Investing
- Budgeting
- Running a Business

Podcast: The Perfect Bite

CCCU's weekly podcast dishes on food, finances, and tips to improve your future self. It's the perfect bite of information – fun, practical and quick. Follow on Apple podcasts, Spotify, or wherever you listen to your podcasts.



Financial Wellness Presentations

CCCU hosts free educational webinars for members throughout the year. Join for in-depth conversations from credit union experts and guest hosts.

Webinars cover topics like:

Solving the Mystery of Credit Reports
Raising Money Smart Kids and College 529's
Becoming a Homeowner

Whether you like to map out your financial plans hands-on, listen to financial conversations, or join in on the conversation, CCCU has a resource for you! Visit our website for the most up to date information.

PROFILE Credit union magic man



Craig Fraley
Director of
Business

Craig Fraley is CCCU's Director of Business Development. He's been with CCCU since 1994.

Aside from his fantastic sense of humor, Craig has other talents: he's a professional magician and a published author of more than a dozen books. He's also a former Elvis impersonator.

If you're lucky enough to see Craig pop into your place of business, ask him to show you a magic trick!



Credit Union Locations

BRANCHES

Monday through Thursday 9:00 a.m. to 5:00 p.m.
Friday 9:00 a.m. - 6:00 p.m.

Full Service

Henderson* 87 E. Lake Mead Pkwy.
Rancho* 900 S. Rancho Dr.
Sunset* 9311 W. Sunset Rd.
Tenaya* 2625 N. Tenaya Way
Windmill* 1425 E. Windmill Ln.
N. Decatur* N. Decatur Blvd.

**Contact the Member Service Center at 702-228-2228
between 6:00 a.m. and 10:00 p.m., 7 days a week**

Access Nearly 30,000 Surcharge-Free ATMS

**That's more than most of the biggest banks! And it
includes popular shopping locations like 7-Eleven,
Circle K, Costco, Dunkin Donuts and Rite-Aid.**

**Download the Co-Op ATM Locator App
today in Apple's App Store or Google Play.**



ATM LOCATIONS

Summerlin Hospital 657 North Town Center Dr.
Spring Valley Hospital 5400 South Rainbow Blvd.
Clark County Family Court 601 North Pecos Rd.
Henderson Hospital 1050 West Galleria Dr.
Mountain View Hospital 3100 North Tenaya Way
Sahara/Ft Apache* 9031 West Sahara Ave.
Sunrise Hospital Cafeteria 3186 South Maryland Pkwy.
Sunrise Hospital Children's Ward 3186 South Maryland Pkwy.
Henderson City Hall 240 Water St.
UMC Hospital* 1800 West Charleston Blvd.
Clark County Government Center* 500 South Grand Central Pkwy.
Flamingo Branch 3778 East Flamingo Rd.
St Rose Dominican Hospital Sienna Campus 3001 St Rose Pkwy.
Regional Justice Center - Cafeteria 200 Lewis Ave.

McCarran Airport 5757 Wayne Newton Blvd

- Terminal 3 Upstairs
- Terminal 3 Downstairs
- Terminal 1 Rotunda Men's Restroom
- Terminal 1 A & B Gates
- Terminal 1 Rotunda Women's Restroom
- Terminal 1 Baggage Claim

* Accepts deposits

Locations subject to change; see current list on www.ccculv.org

Send Money with Zelle®

Zelle® is one of the fastest and easiest ways to send money to those you know and trust is to send money digitally using peer-to-peer (P2P) payments. P2P payments enable you to send money to another person right from an app on your mobile device by using a linked bank account, credit card or debit card. Splitting expenses? No problem.

It makes sending and receiving money with friends and family easy and more convenient than writing checks or handling cash. Plus, it can be done right from the Clark County Credit Union app.

©2020 Early Warning Services, LLC. AND The Zelle® family of marks are owned by Early Warning Services, LLC. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle®. Must have a bank account in the U.S. to use Zelle®. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

**Scan here for more information
about CCCU or visit www.ccculv.org**

