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## The Latest

### **CCCU representatives take influence to Capitol Hill**

#### **Significant legislation is currently in play**

Just last week, four people from CCCU were in Washington, D.C. to join 4,000 more CUNA (Credit Union National Association) representatives at their annual Governmental Affairs Conference. The effort is made to maintain a connection with Nevada and other national legislative representatives in both the US House of Representatives and the Senate.

Representing Clark County Credit Union were President/CEO Wayne Tew and three other CCCU senior managers; Vice-President Lending Tim Hunsinger, CFO Christie Jordan and Vice-President Sales, Matt Kershaw. While there, more than 1,100 bankers from across America were also there for their annual summit, trying to use their combined power to revoke the non-taxable status enjoyed by non-profit credit union cooperatives like CCCU.

While there, credit union lobbyists met with Congressman Joe Heck, co-sponsor of a bill (known as the JOBS Act) to allow an increase in the amount of member business loans a credit can make on its portfolio. Currently, credit unions are restricted to a low ratio. This federal mandate means that CCCU must turn away some quality members with good business loans. An increase would mean that more credit union members could potentially be assisted in business start-ups and expansions through a business loan from CCCU. Senator Reid and Congressmen Shelley Berkeley and Mark Amodei are also co-sponsors of the bill.

As a responsible local financial institution, CCCU wants to serve the needs of our members and this is one way where we can do it. It would also help to diversify the portfolio of the credit union and make the credit union stronger.

Spokesmen for the ABA (American Banking Association) used many hot points trying to damage credit unions, even though banks in America control about 97% of all personal banking funds held by US citizens. Credit unions meanwhile present no threat whatsoever to the banks' dominance of the industry, while providing member/shareholders fairly priced and personable services.

Credit union members are asked to write or call their representatives to support their credit union in these matters.



**From left: Matt Kershaw, CCCU Vice-President Sales; Christie Jordan, CFO; Tim Hunsinger, Vice-President Lending**

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## News & Events

### **Adam Ballner joins mortgage team as Loan Officer**

#### **Successfully passes both state and national licensing**

Matt Kershaw, CCCU's Vice-President of Sales happily announced this week that employee Adam Ballner has become our newest Mortgage Loan Originator. "Lending is up – more homes and loans are within reach for our members, and we needed the extra help in our Real Estate Division," said Kershaw.

Ballner's move from Financial Services (new accounts and consumer loans) makes it possible for him to concentrate on originating commercial and residential mortgage loans as a loan officer. Kershaw added, "We are able to accommodate new and long-time CCCU members for our own CCCU portfolio loans. And we act as agent for 30-year mortgages based on market rates for both members or non-members, too."

Ballner joined CCCU staff last autumn and has been working at the Henderson and Windmill Branches. He brings with him extensive experience as a commercial real estate Broker, having worked in the Las Vegas market for the last five years. A second generation native to the valley, he went to Boulder City High School and graduated from UNLV with a BS in Business Management. He also earned his Commercial Real estate Certification from UNLV's Lied Institute for Real Estate Studies.

"I think what sets CCCU apart from other credit unions is that extra step our employees often take with our members," said Ballner. "It's that extra minute or that personal touch that transforms an everyday transaction into a meaningful event with a lasting impression."

He is an avid mountain biker. Since his home is near Boulder City, he is a veteran rider on the famously rugged Bootlegger Canyon mountain bike course nearby. Ballner also volunteers his time as a camp counselor for Candlelighters Childhood Cancer Foundation of Nevada.

When asked about what it's like working with CCCU members, Adam commented, "Our members are really happy to be here to do business with us. We treat them well and they treat us well in return. It's a joy for me to interact with and serve our members."

Having taken and passed both the Nevada State and the National Mortgage licensing tests, Ballner is now ready to move forward to help more members. "I'm excited to say we are lending; and meeting our member's real estate lending needs is a privilege that I'm honored to perform." Look for him at the Windmill branch at Windmill and I-215 in the southeast part of the valley. He can be reached at 702-939-3124. Nevada License number 847261 and NMLS #49156.



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## News & Events

### Jay Allen joins Financial Operations Staff

#### Brings lots of credit union experience and an MBA

Chief Financial Officer (CFO) Christie Jordan has announced the appointment of Jay Allen of Las Vegas to the CCCU Financial Operations team. Based in the corporate office on Tenaya Way, Allen joins the group that manages all credit union accounting, credit card services, cash transfers and investments and statement generation. "We're busy and getting busier. Jay will be a great help to us," commented Jordan.

Allen comes to CCCU with 14 years of financial experience in California and Nevada. Specifically, he has worked in Long Beach and Los Angeles for McDonnell/Douglas West Credit Union and here in Las Vegas for six years at Silver State Schools Credit Union.

Allen's background in bookkeeping and general accounting is fortified with a bachelor's degree in Finance and a Master's of Business Administration; both from UNLV.

"I've worked for three credit unions now, and I like the common culture that they all have. It comes from the non-profit environment," Allen said. "It's how we serve the members more than simply the bottom-line stress of banking." He also commented on the more relaxed, family-like atmosphere at CCCU.

No stranger to commerce, Allen has entrepreneurial experience, too. He operated his own bookkeeping service company for several years. In addition, he also launched a website consulting service, specializing in web marketing and advanced search engine optimization (SEO) to help businesses compete more aggressively.

Jay and his wife are the parents of a four children; one of them a new baby. We welcome him to the CCCU team and wish him great success.



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## Lifestyle

### 5 Top Rides for Road Trips

These vehicles will get you coast to coast and everywhere in between

There's no better way to see America's beautiful, diverse landscapes than by going on a road trip. But whether you're cruising solo or with family and friends, *what* you're driving is just as important as *where* you're driving.

Last year, Kelley Blue Book ranked the top road-trip cars. Here are some of the highlights:

- **2012 Ford Focus:** Thanks to its sporty interior and impressive fuel efficiency, the Focus is a Kelley Blue Book favorite for students and young people who want to hit the open road. The standard Focus boasts up to 38 highway mpg, while the sedan with the SFE package gets up to 40 mpg.
- **2011 Toyota Avalon:** KBB.com attests that the Avalon "floats along the road, absorbing all of the potholes so you don't have to." The sedan is easy to get in and out of and can easily fit three adults in the backseat. Got lots of luggage? No worries – the Avalon also has plenty of trunk space.

MSN Autos and Kiplinger also posted their picks:

- **2012 Volvo C30:** The C30 gets points for comfort, which drivers will appreciate when they hit mile marker 400. Another perk is the "true built-in" navigation system that pops up from the dashboard, so you don't have to deal with a tangled power cord while you're trying to drive.

- **2011 Honda Odyssey:** The Odyssey is ideal for families or groups, thanks to its Touring Elite package, which includes a 16.2-inch backseat monitor that can run split screen video. There's also a 115-volt plug for using laptops or electronic games, as well as 15 cup holders. Add all of that to class-leading fuel efficiency and a top-notch navigation system, and this minivan is ready to roll.



- **Ford Mustang V6:** The Mustang wins for best open-road convertible. If you don't own one, you can often find it in rental car fleets. An option package in recent models includes an HD radio and automatic climate control – a major plus when you're driving across different regions and altitudes. Even better, you can expect up to 30 miles per gallon on the highway.

Whether you want to cruise with the top down or simply keep your little ones quiet and content in the backseat, many automakers offer good options. A road trip is a time to make memories and see the country's magnificent vistas, so pick a vehicle that lets you check off all the top destinations on your list. And be sure to visit with us to find out how we can help you finance a new vehicle.

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## Lifestyle

### No Excuses!

#### Seven ways to stop procrastinating.

The seconds are counting down; a single bead of sweat drips down your face. Your hands are moving at a feverish pace, but it doesn't seem fast enough. Can you get it done? No! Because you procrastinated and now you're out of luck (and time). Luckily, with these helpful tips, you can avoid this situation and learn to get things done on time.

Tip #1 – Make like Nike and “just do it.”

Next time you have a task, get it done and out of the way right then. Ignore any inner voice that tells you you'll have plenty of time “later.”

Tip #2 – Wake up!

Getting your task done first thing in the morning is the best way to avoid having something else get in your way.

Tip #3 – Go up the mountain to make it down the molehill.

Start with the most difficult task on your to-do list. That way, everything after it seems like a piece of cake.

Tip #4 – On second thought, do the exact opposite.

If you're the type of person who gets easily defeated, rather than starting with your biggest task, start with the ones that are the easiest. That way, you'll build up your confidence to get the rest of your work done.

Tip #5 – You're grounded.

Put yourself on restriction. Don't want to do the task you need to get done? Fine; then make every other activity off-limits to yourself, too. No TV, no computer, no sports. Nothing. Unless you're amused by staring at the wall, you'll complete your task out of sheer boredom.

Tip #6 – Don't worry, be happy.

Build yourself up with positive life affirmations. Just like Al Franken's classic *Saturday Night Live* sketch – you're good enough, you're smart enough and doggone it, you will get the deck stained. Research has shown that low-level performance anxiety and/or the fear of making a mistake is often behind procrastination. Give yourself permission to do your best, then move on without expecting perfection of yourself.

Tip #7 -Your 15 minutes are up.



If the task is something you know will take you a long time to finish, set aside 15 minutes a day and tackle the project bit by bit. It won't seem overwhelming, and it's enough to make a dent in your task.

Nothing can help a procrastinator like a can-do attitude and the ideas found on this list.

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## Lifestyle

### How to Take Perfect Pics

#### Use these tips to sharpen your photography skills

Photographs help us capture memories and see through the eyes of others. Professional photographers may have advanced equipment, but that doesn't mean you can't take great pictures with your own camera at home and on the road. With the right techniques, you'll be a pro in no time.

The experts at Kodak (<http://exchange.kodak.com/?mcid=KCHnav>) offer plenty of advice for novice and skilled photographers alike:

- Hold your camera at the subject's eye level, especially when photographing kids and pets. Even if they're not looking directly at the camera, the eye-level angle will create a personal and inviting feeling.
- Use your camera's flash setting, even outdoors. You may think a flash isn't necessary in bright sunshine, but it will help lighten dark shadows under your subject's eyes and nose, particularly when the sun is directly overhead. On cloudy days, the flash will help brighten up faces and make them stand out.
- Your instinct may be to put your subject in the center of your photo, but Kodak pros recommend placing your subject off-center to really bring your picture to life. Imagine a tic-tac-toe grid and place your subject at one of the intersecting lines.



AdvancedPhotography.net is also a great source for photography tips, and here is some of their best advice:

- Unless intentional for artistic purposes, a blurry photograph is undesirable. When taking a picture, "Hold the camera still, frame the shot, hold the breath, press the shutter all the way down and hold it for a second before you release it." Many pictures come out blurry due to awkward pressing of the shutter-release button. You can also help keep your camera still by using a tripod.
- Don't be afraid to experiment with different camera settings and angles. Try shooting in black and white or at night. Try capturing insects or things with intricate textures – the tiny details will fascinate those viewing your finished photograph.
- Sometimes excess clutter makes for a powerful photograph, but for every day purposes, it

often ruins pictures. Pay attention to the entire frame and eliminate anything that distracts from your subject.

The more you try new things with your camera, the more you'll learn which techniques work best for you. Photographs are personal keepsakes that last a lifetime, so get out there and perfect your skills behind the lens.

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