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## The Latest

### From the Chair of the Board of Directors

#### Comments at the 2012 Annual Meeting; Clark County Credit Union

I am pleased to report that 2011 was a year quite different from the previous. While the local and national economies have not yet recovered in a widespread way, the credit union's financial condition has responded to deliberate plans and efforts made previously.

CCCU has experienced net growth (profit) for each month during the last full year. This is a strong and positive note. It means that CCCU is getting back on a healthier track in spite of the significant downturns that engulfed the nation and surrounded us for the last few years.

I also note after review of our 2011 audited statements, that capital continues to improve. Loan delinquencies continue to decrease. Members are seeking new loans again in growing numbers. While many friends and families whom we know are still feeling the effects in their households, we see the evidence of increasing strength returning to the credit union's condition.

I would like to thank the credit union members, the staff, our audit committee members and the members of the board of directors for their steadfastness and dedication during 2011. We look forward to continued improvement for the coming year.

Sincerely,

*Eric Jorgenson*  
*Chair, Board of Directors*



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## The Latest

### President's message

#### Comments from the 2012 Annual Meeting; Clark County Credit Union

To our members;

The credit union is looking optimistically towards the future. Loan demand is beginning to grow, loan delinquencies are beginning to slow and in 2011 the credit union had positive net income for the first time in the past three years.

What does that mean for our great members? Loan rates are the lowest they have been in decades. If you are prepared to purchase a home or a vehicle, now is a great time to do it and you will be able to keep payments low.

Technology changes have come our way, also. You now have full mobile banking accessibility available to you as a new feature that enables access to your accounts anywhere at anytime. The CCCU fee schedule is currently being reviewed to see if the costs of running our cooperative system can be more equitably assigned, enabling all members to benefit appropriately.

As you look forward and plan for your future, please help us keep your credit union strong. Our greatest desire is to help members enjoy an improved and brighter financial picture. We hope you will allow us to fulfill your financial needs and plans.

Thank you for being part of our continued success.

Sincerely,  
*Wayne Tew*  
President/CEO



**Credit union members, staff and members of the Board of Directors gather for the 2012 annual meeting. Internal Auditor Nick Gurgevich at left front; board members Polly Sheesley and Lee Haney to right.**

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## The Latest

### **Audit Committee Report**

#### **2011 Annual Report; Clark County Credit Union**

The Audit Committee's primary duty is to assure the membership that the Credit Union's operations are sound and in compliance with state and federal laws and the Credit Union's own bylaws.

The firm of Turner, Warren, Hwang & Conrad was retained to audit Clark County Credit Union for the year ending September 30, 2011. The results of their audit, when received, will be provided as an Annual Report.

The Audit Committee thanks the staff and Board of Directors for their efforts throughout the year.

*Spencer Luth*  
*Chairman, Audit Committee*



**Credit union members and staff arrive for the annual meeting. Laurie Walker at left, Diane Abbinanti and Shannon Dufore.**

## Getting Ahead

### Meet the Tenaya Branch Teller team

**A balance of new talent and long time experience means great service.**

Everyone has a favorite CCCU teller. And the friendship seems to always go both ways between member and teller. That is the essence of a great staff in a service business.

Even though many members are using Mobile Banking or PC-banking from home more than ever, there are still times when it's great to do business with someone face to face. We thought you'd like to meet the Tenaya Branch Team and learn a little more about them. Some count their time at CCCU in just a few months – others in years. You'll remember some from other branches, and others are brand new to the company. Here they are . . . come say hello!

The Tenaya team paused recently for a team picture, just before opening on a weekday. While everything seems peaceful in the photo, this was only a three-minute pause from getting ready to open. With vault doors opening, work stations being readied and currency counters fluttering all around, our photographer caught them all with smiles and moments later the flurry continued right up to opening moment at 9:00 am.

Here they are from left to right . . .

**Kim Somgynari** started with the credit union in July of 2001. She works not only as a teller, but also in the phone center from time to time, taking live calls. She also gets around to the other branches to cover for others who may be out on vacation. She says like this assignment, since she gets to see a lot of her favorite members from the Flamingo branch (closed in 2010) and she meets lots of new members.

**Merin Baker**, originally from Jakarta, Indonesia, has been with CCCU going on 12 years. She previously had worked at the Flamingo Hilton. "What I like about our credit union is the working environment," she said. "Everyone I am working with is very pleasant and the management team very nice to all of us. They just make it easy for me to come to work everyday and actually enjoy doing what I do." She also loves getting to know the members and forming a bond . . . sharing stories and trading jokes.

**Gerry Ortega** is definitely a people pleaser. "We care about the members. We provide more personal attention," he said when asked about what has led to his CCCU success. "It's all about building a great relationship with great people," he said. After coming to us from the hotel industry, this Cuba-born native has worked at CCCU for over 8 years.

**Jessica Gafeney** - Branch Manager quickly said, "I love the personal touch our Credit Union provides and the bond formed with the staff who continue to provide the great service that we're known for." Jessica came to CCCU from Bank of America previously. "Our members are like family and I enjoy each day getting to know new members and letting them know we are always here to help them with their needs," she said. "Thank you to our Clark County Members!" Originally from Spokane, Washington, she has been with CCCU for 7 years.

**Amber Ghali**, a Las Vegas born native, joined CCCU as a teller on August 15, 2011. She says what she noticed first is still prominent to her: "It's like a small town environment here. Extremely friendly

and always welcoming. In the short time that I've been here the members have proven to be very warm and pleasant. The members definitely make this credit union enjoyable to work at."

**Claire Crisostomo** is another CCCU staff member who comes from international background. Originally from Saipan, she was previously working at Credit Union 1, Fairbanks Alaska before joining the CCCU team as a teller. She said, "I love that all of us members are the shareholders of our credit union."

**Yron Kachinsky** is a highly experienced teller with 12 years at CCCU. Well-known and loved by her members, she said that, "I like that you get to really know our members and can personalize service to fit them. That makes it a much more personable environment."

**Jeanie Burns** – Tenaya Receptionist, started at CCCU in January of 1996. Born in Montana, she had moved to California and was working for a Geotechnical/Engineering firm before coming to Las Vegas. Jeanie described CCCU members as 'friendly, hard working people.' "I have been here long enough to see members graduate from high school, get married, and open accounts for their children. That is a good testimony of their loyalty and satisfaction with CCCU.," she said. When not working, she enjoys several hobbies: writing, decorating, theater and cooking.

**Lee Ann Tiedeman** claims Minnesota as her original home state. A CCCU teller for nearly 12 years, she appreciates the close contact she shares with each member and comments on 'how great they are.' "We laugh together," she said. "That makes me enjoy being here even more. I work with great team members and have many wonderful CCCU members for friends."



Left to right: Kim, Merin, Gerry, Jessica, Amber, Claire, Yron, Jeanie, Lee Ann.

## News & Events

### Important Notice for IRA Account Holders

#### WITHHOLDING NOTICE:

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the proper form, available from the credit union or by clicking here [clicking here](#). Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

## Ashley Husted - new Financial Services representative

### Looking for a loan? New account?

When Ashley Husted (most everyone calls her 'Ash') was looking for a career change, she was attracted to CCCU for its good community reputation. "I wasn't looking for just another job," she said. "I'd heard employees at CCCU tend to stay around for a long time and that says a lot to me about a company."

Originally from Michigan, Ash had moved with family to Las Vegas 11 years ago and ultimately graduated from Silverado High School. Then it was on to Louisiana for work there. After returning last year, she took a job working for AT&T Mobile. She soon made friends with people who knew about CCCU and decided to look into employment opportunities.

"I really like the people; both employees and members. Everyone is very friendly and ready to help. Everything I've learned during training has been helpful," she said. "I did have a member my second week on the teller line tell me how sweet and helpful she thought I was. That was nice."

Ash's responsibilities as a Financial Services Representative are to help new members open accounts, assist members who need loans or other services, and to help review and advise members regarding their financial situations to help them make the most of their opportunities.

*For assistance with loans (mortgage, consumer, personal), savings or other account features, call CCCU at 702-228-2228, or check us out online at [www.ccculv.org](http://www.ccculv.org).*



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## Lifestyle

### The Greatest Snow on Earth?

#### A look at some of the world's coldest places

Winter is upon us and the thaw is still months off, yet many of us are already dreaming of warmer weather, lighter clothes and daylight hours that last beyond the workday. No matter how cold or blustery your winter has been, just remember it could always be worse. Comfort yourself by having a look at some of the world's coldest locations, and your own winter experience might end up seeming downright balmy.

The seasons are swapped in the Southern Hemisphere, making January an ideal time to check out South America, but unless you like losing feeling in your fingers, you'll want to avoid Argentina's **Patagonia** **Patagonia** region during the winter months of June, July and August. The continent's coldest temperature was recorded at more than 20 degrees below zero in Sarmiento, a village tucked into a small fertile valley, and temperatures in the unpopulated areas of petrified forest likely drop even lower—and stay there for quite some time.

That doesn't even come close to the coldest place in North America, however, at minus 87 degrees Fahrenheit. This claim to fame belongs to the northern reaches of **Greenland** where there are no stable populations and where only researchers and adventurers dare tread. A few nights in a snow cave here would make an uninsulated Minnesota barn seem an attractive alternative.

Then there's Russia where the snowflakes are big enough to catch *you* and the temperatures are just ridiculously low. Oymyakon, a small village in **Siberia**, has the not-so-coveted honor of experiencing the lowest recorded land temperature in a regularly populated area, and in the Northern Hemisphere as a whole. In February of 1933, the temperature dropped to minus 90 degrees Fahrenheit; average temperatures for the winter months, which last more than half the year at this latitude, are regularly below minus 50 degrees F. Shoveling the driveway doesn't seem so bad when you reflect that the task at least has a foreseeable end.



What makes Oymyakon truly amazing is that even as the record holder for the coldest regularly inhabited locale on Earth, it's still only about three-quarters as cold as the coldest temperature ever recorded on land. Researchers at the Vostok Station in **Antarctica** recorded a temperature of minus 128.6 degrees F on July 21, 1983, and this record is still going strong almost 30 years later. There usually are some residents at this station through the winter, though without bringing in sufficient supplies, the area would be completely uninhabitable by humans.

You can still get colder within the confines of Earth's atmosphere and gravitational pull, but you can't keep your feet on the ground. If you head straight up for about 80 miles, you'll come to the top of the **mesosphere** where temperatures stay at around minus 130 degrees Fahrenheit year-round and can dip as low as minus 140. The lack of oxygen up there creates other survival difficulties, but the cold alone is enough reason to discourage a trip to the upper atmosphere anytime soon. Instead, just be happy you're relaxing in a country where the average winter temperatures are actually above zero – practically swimsuit weather!

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## Lifestyle

### Get High-Tech While Working Out

#### CBS News explores the latest exercise gadgets

CBS News recently compiled a list of “10 high-tech fat burners for fitness geeks,” which includes everything from vibrating weights to stationary bikes with entertainment systems. These products make working out fun and challenging, offering a new twist for those tired of the same old routine. Here are some highlights from the list:

- **TrekDesk Treadmill Desk:**

This isn't your average treadmill accessory. The desk consists of a 72-inch by 34-inch surface, slots for phones, pens and coffee cups, and even a file tray. Treadmills are not included, but the desks easily fit around any standard-size machine. For about \$500, you can get work done while shedding pounds – it's the perfect gift for the ultimate multi-tasker.

- **TurboSonic Whole Body**

**Vibration:** Attractive to those who dislike traditional exercise methods, the TurboSonic Whole Body Vibration collection features different styles of vibrating platforms that you stand on for a minimum of 10 minutes. The makers of these futuristic machines say the devices enhance users' strength, endurance and flexibility while increasing blood circulation and activating the lymph system. If this sounds intriguing to you, and you have \$7,500 to \$16,000 to spend, check it out.

- **ErgoBike Premium 8i:** Daum Electronic, in Germany, promises to please with this combination stationary bike/entertainment system. The bike is outfitted with speakers, a microphone, camera and Internet connection. Users can race against each other and communicate over the headsets. You'll be so distracted by all the bells and whistles on the ErgoBike, perhaps you won't even realize that you're exercising.

- **BodyVib Vibrating Dumbbells:** Sold by British company Pro-Idee, these lightweight dumbbells vibrate at 36 cycles per second – more than 2,000 vibrations a minute. The result? Supposedly an increased training intensity up to 50 percent. The BodyVib Vibrating Dumbbells sell for about \$1,100.



Other featured gadgets include a rope less, electronic jump rope and a wireless dance system. With so many advanced, user-friendly exercise devices on the market today, it's getting harder and harder to think up excuses for skipping your daily workout. Fortunately, the right equipment can make exercising a relatively painless experience. Check out the other gadgets to make the list at

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## Lifestyle

### Five Top Cars for Teenage Drivers

These vehicles promise to please both young drivers and their parents

This past September, AOL Autos published its 10 Best Car Options for Teen Drivers. The winners were determined by crash test ratings from the Insurance Institute for Highway Safety along with reviews and test drives by staff members. Here are five of AOL's standout cars for new drivers:

- **2007-2012 Ford Fusion:** Although recent Fusions score well in crash tests and are easy to handle on the road, AOL Autos was particularly impressed with the car's MyKey technology. The system allows parents to limit the top speed to 80 mph, reduce radio use and manage radio controls so music won't come on until the front-seat riders have latched their seat belts.
- **2010-2012 MAZDA3:** Test drivers appreciated the Mazda3's agility, noting that in addition to good crash test scores, the car has very precise handling. It's also roomy enough for bags, books and sports equipment but small enough to limit the number of passengers.
- **2011-2012 Hyundai Sonata:** The latest Sonatas come with a number of standard safety features, including side curtain airbags. Another parent-friendly tool is BlueLink, which offers technology like GeoFence, a system that alerts owners if the car is driven outside of a predetermined area. You can set speed limits and curfews too.
- **2005-2012 Subaru Outback:** A vehicle with a solid reputation for safety and reliability, the



Outback is a good choice for young drivers. The standard all-wheel drive is perfect for those facing snowy winters or slippery road conditions. AOL Autos reminds car buyers, however, that for a number of years side airbags were optional on the Outback, so be sure they're there if you're buying used.

- **2009-2012 Volkswagen Jetta:** This car has just the right amount of power, making highway merging easy without encouraging young drivers to try their hand at racing. Test drivers noted that the Jetta's controls are simple and easy to use, and parents will appreciate the electronic stability control and minimal blind spots.

Handing over car keys to your teenage son or daughter can be a stressful experience, but putting him or her behind the wheel of a safe, reliable vehicle can make all the difference. Deciding how to afford and finance your child's first car can be a big decision too, so give us a call or stop by and we'll answer all your questions.

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## Lifestyle

### Play with Your Food

#### Eco-friendly, veggie-based products

Your mother may have told you not to play with your vegetables, but if she had known you could build an entire car out of them, perhaps she would have reconsidered her stance. Vegetable-based products are certainly not new; however, with green technology stepping up its game, these products are better and more decomposable than ever.

If you're looking to replace plastic and Styrofoam with a more environmentally conscious option, try corn. Well, not on the cob, of course, but PLA, or poly-lactic acid, a decomposable plastic made from corn. PLA is made by converting corn into starch and then converting that starch into sugar. Microorganisms are then used to turn the sugar into poly-lactic acid, at which point the PLA is mixed with different starches and formed into Styrofoam-like food containers, cups and even "plastic" bags. PLA is freezer safe, allergen free and, best of all, compostable in just 30 to 45 days. Mike Centers, Executive Director of Biocor, a post-consumer products company, states, "Greater sustainability in plastic packaging depends on decreasing the carbon footprint of the plastics used and on recapturing and reusing a greater percentage of post-consumer packaging. Plastics made from renewable plant sources such as PLA, which is 100 percent bio-based, offer a means to achieve these goals."

Similarly, potatoes can be synthesized into plastic-like materials as well. The process for creating Plant Starch Material (PSM), as it is known, starts much like making your favorite mashed potato recipe. Manufacturers start by washing, slicing and smashing the potatoes into a slurry of sorts. They then take that substance and separate it, dry it and cook the starch down, rendering it rigid and thus strong enough to create things like plates, forks, knives and spoons. PSM is better able to tolerate heat, but it does take longer than PLA, 90 to 120 days in a commercial composting facility, to break down. Interestingly, there is some waste produced when manufacturers are processing the potatoes. However, the pulpy side product is given to pig farmers to use as feed, thus rendering PSM an entirely green product.



Looking to green up your office? Start by using soy- or vegetable-based inks in your printer cartridges. These inks, while still not 100 percent biodegradable, are superior to those that are petroleum based. In a biodegradability study, researchers at the American Oil Chemists' Society found that soy ink degrades four times more completely than the ink in more traditional ink cartridges. Although these inks are not ideal for home printers (partly because they take longer to dry), larger scale commercial printers will actually find that soy ink delivers sharper images and more vibrant color.

And now for the *pièce de résistance*: Dr. Kerry Kirwan, a researcher at Warwick Manufacturing Group, and Ben King, a student at Warwick University, combined forces to create the Eco One, a one-seat sports car made almost entirely of vegetable products. Ninety-five percent of the materials used to build Eco One are biodegradable or recyclable including potatoes, cashew shells, rape seed oil and hemp. Eco One even runs on wheat and sugar beets. The steering wheel, seat, electrics and chassis are made from conventional materials, accounting for the five percent non-recyclable elements. The \$41,000 sports car can hit speeds of up to 150 mph.

Vegetable-based products are great renewable resources that can benefit the environment and your quality of life. By making the switch to one vegetable-based product a month – cleaning supplies, cosmetics, storage containers and even water bottles are all good places to start – we can significantly reduce fossil fuel consumption.

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