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Great stories about our members and branches!

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North Decatur Branch



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### **Grand opening of North Decatur was a success!**

On Monday, October 26 CCCU celebrated another milestone: The opening of our first North Las Vegas branch. The new branch is located at 6120 North Decatur, North Las Vegas, NV 89031. This branch even includes Saturday hours!

North Las Vegas Mayor, John Lee, hosted the ribbon cutting ceremony. Our other VIPs pictured above are County Recorder Debbie Conway (left), Chairman of the Board Eric Jorgenson, State Assemblyman Glenn Trowbridge, Mayor Lee, CEO Matt Kershaw, Clark County Clerk Lynn Goya, branch manager Tina Ferradino and Arianni, representing Congressman Cresent Hardy's office.

Festivities included: speeches from our VIPs, snacks and refreshments, a cake cutting, and gifts to visiting members from our prize wheel. Also, CCCU was presented with a special gift from the US House of Representatives: a Certificate of Congressional Recognition for the valuable services provided to the southern Nevada community.

As CEO Matt Kershaw stated, "We look forward to serving our North Las Vegas community. We recognize the value of this growing city and we're excited to be a part of it."



### Member Highlight - Marilyn Kadison-Tulloch.

Meet Marilyn Kadison-Tulloch. Marilyn contacted me because she wanted to share her story that illustrates the love and appreciation she has for CCCU. Before we jump into why she's grateful to us today, here's a bit of her backstory:

Marilyn contracted polio when she was just ten years old. Due to this crippling disease, she had to endure years of foot and ankle surgeries, and she needed leg braces to walk. Instead of focusing on the obstacles in her life, Marilyn watched and admired the medical professionals that helped her get through these challenges. Because of the care she received, Marilyn developed a passion for helping others. She decided she would become a nurse.

In 1965 Marilyn was the first disabled RN to graduate from Cook County School of Nursing in Chicago, Illinois. Years later, while working in acute care, Marilyn moved to Las Vegas. It was shortly thereafter that she opened an account at Clark County Credit Union. Marilyn remembers her early days as a CCCU member fondly, "The credit union was pivotal in the purchase of my first condo, first car that I bought by myself, and saving for expenses that life brings".

In her nursing career, Marilyn moved from acute care to outpatient neurological rehabilitation. Her experience in this field helped her apply the tools of the trade to herself, as her ability to walk declined. She learned to use a mobility scooter in the community in order to keep her independence.

Recently, CCCU helped Marilyn finance a special van that accommodates her mobility scooter. Marilyn was excited to show me how the device inside the van works. With the push of a button, the device will pick the scooter up and store it in the back of the van. This van, the device inside, and her mobility scooter all give Marilyn the tools she needs to continue to do the things she loves. She wanted to tell CCCU thank you for making her dreams come true.

You're welcome, Marilyn! Thank YOU for being a valued member-owner of CCCU.



## 10 reminders for financial success

(By Mark Tew)

If you attend town hall meetings at work, church meetings, political rallies, or any other type of recurring group gathering, you notice pretty quickly that the messages are generally the same. Why would someone go to church every single week just to hear the same thing over and over and over again? Why do we have to go and get a pep talk from the CEO every quarter about what we need to be doing to make our company successful?

As emotional human beings, we are subject to pain, discouragement, sickness, anger, and sadness. All of these things can demotivate us, and the fact is that we need that recurring encouragement and support.

Personal finance is no different. We need to be reminded of the basic things we should be doing and why they are important. So here you go—10 reminders of small things you can be doing right now to set yourself up for financial success, in no particular order.

1. Get serious about student loan debt

If you don't have any, good for you! There is generally no way around paying back your student loans. Set up automatic withdrawals to accounts you use specifically for paying off your loans. Pay more than the minimum balance. Try to pay off as much as you can before the end of the grace period.

## 2. Make a plan to get an emergency fund in place

The general rule is 3 to 6 months of expenses. If that seems overwhelming, start by saving up \$1,000. Stick it in a savings or money market account, and do not touch it unless it's for an emergency.

## 3. Use credit responsibly

Having a credit card can be a good idea if you trust yourself with spending. It can help you establish good credit. Just be sure to treat it like your debit card and not like free money.

## 4. Start contributing to your retirement

Retirement may seem very far away, but now is the time to start taking advantage of the compounding effect of interest. If you don't have access to a 401k through your employer, consider opening an IRA.

## 5. Pay off consumer debt

Credit card interest rates average about 15%! Student loan rates are closer to 7%. That tells you that you should prioritize getting rid of any high interest debt as soon as possible.

## 6. Budget

Each of your earned dollars needs a job. If they don't, they will disappear leaving you wondering where they went. Start by tracking your spending using a spreadsheet or a web-based service like [mint.com](http://mint.com). Then start budgeting how much you need to spend to reach your savings goals.

## 7. Set other Financial goals

Also think about medium and long-term goals. Do you eventually want a house? A vacation home? Kids? Travel? All of that requires additional planning. Figure out what you want, and then figure out what type of financial habits you need to get there.

## 8. Think about insurance

Do you have life insurance? Health insurance? Your insurance needs will vary depending on your circumstances. If you're in your early 20s, you might still be covered under your parents. If you have kids, life insurance is a must.

## 9. Plan for short term expenses

On top of an emergency fund, everyone should have a short-term cash fund. If you know you will have to replace your roof or your air conditioning unit within the next 3 years, you need to be saving up for that. If you can plan for it, it's not an emergency.

## 10. Know when to cut back and when to earn more

Being frugal and cutting back on your expenses is a great way to get a good handle on your finances, but it has its limitations. You can only cut back so much. There are no limitations, however, on how much you can make. You just have to use a little bit of creativity to start making some extra money on the side.

The key is starting. If it seems like too much, just start by focusing on one or two of these suggestions. When you feel yourself becoming discouraged or lax, just go back to the source that motivated you in the first place. We all need these reminders. And that's okay, because we're all human.

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](http://barebudgetguy.com)





## October charity fun!

Pictured above, Lauren Heathcock (member service rep at Shadow), Regina Coward-Holman (Officer at LVMPD), and Yron Kachinsky (Shadow Lane branch manager) display the candy collected and donated to the Bolden Area Command. The LVMPD Bolden Area Command is hosting a Trunk-or-Treat event tonight, October 29, from 6:00 p.m. to 8:00 p.m. This event is free to the public. For more information on tonight's event, visit the Bolden Area Command's Facebook page: <https://www.facebook.com/BACLVMPD/?ref=ts>

Our Tenaya branch collected over 20 grocery bags of non-perishable food items for the Las Vegas Rescue Mission. Although the food drive ends today (October 29th), if you're interested in making a monetary donation to the Rescue Mission, you may visit <http://www.vegasrescue.org/donate/>.

Last Saturday, October 24, a few CCCU employees donated their time at the Opportunity Village's Magical Forest Halloween event. The event continues through November 1st, and attractions include: a haunted adventure, an enchanted carousel, an avalanche slide, monstrous mini golf, and a ghost train. For more information, visit: <http://www.opportunityvillage.org/pages/halloween>.

Another event that took place last Saturday was the Thriller dance lesson sponsored by Mitchell Stankovic & Associates, Credit Unions for Kids, and The Rock Center for Dance. (See photo above.) Some CCCU employees danced their hearts out in zombie-form and helped raise \$1,640 for Children's Miracle Network hospitals.

Speaking of Children's Miracle Network hospitals, you may have seen on our Facebook page that CCCU members raised \$2,276.25 by using their credit and/or debit card on International Credit Union Day (October 15). CCCU donated 25 cents per transaction and our members came through with 9,105 transactions. Thank you for all who participated!



## **Nominations must be received by November 15, 2015**

Nominations are currently being accepted for the annual election of members of the CCCU Board of Directors. If you wish to nominate any individual for consideration, please send the candidate's resume to:

Nominating Committee  
PO Box 36490  
Las Vegas, NV 89133-6490

Nominations must be received by November 15, 2015 to be considered in this election.



## **Results of Last Month's Survey**

Last month, in honor of 'Thank a Cop Week in Nevada' we asked our members "Why are you thankful for our local law enforcement?"

Some of our favorite responses included:

- "Just knowing they are there if I were to ever need them."
- "They are hard working people and they put their lives on the line for this community."
- "Special people of courage and integrity."

- "I know they are there ... and that is where I want them when I need them."
- "Being a retired law enforcement officer, I know first hand how they truly do protect and serve us."
- "Our law enforcement is our protection and security against those that cause harm to our society."
- "My husband retired from Metro. Who would we call to handle problems if not for our police officers!"

Thank you to our local law enforcement men and women who protect and serve our communities. We are grateful for your presence.



**Answer our 1-question Halloween survey!**  
**Click [here](#) .**

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