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Molly Johnston with her new Juke

Molly's Unicorn

"I told Dan that I wanted a unicorn. Well, not an actual unicorn, but it may as well have been. I wanted a used Nissan Juke in a specific color for a specific price. I'd been looking by myself for months, so I knew how hard this was going to be to find.

Dan was on the ball, though. It took six weeks, but he found me my unicorn! It's exactly what I wanted. The color is called Graphite Blue, and in a certain light it looks almost teal. Even though I bought the car over a month ago, I still go outside to look at it at least twice a day. I think "YAY for me!" and I can't help but giggle.

I've been a member with CCCU for over a decade, and I've financed at least four vehicles with them. This is the first time I used Members Auto to find a car for me, though. I will totally go through Members Auto again in the future. That is, if I ever decide to give up my unicorn!

Dan was so awesome to work with – he even came to pick me up at my house in MY

Juke! The whole process was really easy. I started my loan application on the phone with Lena. I thought she was extremely helpful and knowledgeable. I signed my paperwork with Joe at the Windmill branch. He was really friendly and I think it's funny that his initials are "J.Z". (It reminds me of the rapper, Jay Z.)

Thank you to all the CCCU employees that helped to bring my dream to life! I love my Juke (AKA "my unicorn!")"

- Molly Johnston



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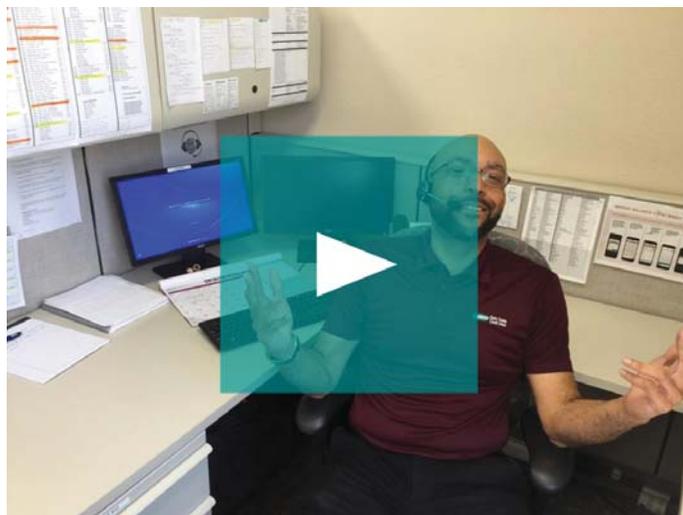
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Craig Fraley with Alan Medina of Corporate Wellness

Congratulations to Craig Fraley, CCCU's business development officer.

As of this week – halfway through the year – Craig has reached a milestone of presenting CCCU services at 30 on-site events in our community. This is equal to the total number of events he presented during all of last year.



Member Services Rep, Lonnie Johnson, was featured on a

news clip about a local DJ school!



Do you have your Rainy Day Fund?

One of the most basic pieces of conventional financial wisdom out there recommends that people have 3 to 6 months' worth of living expenses on hand for emergencies. Ever since my family reached our emergency fund goal a few years ago, we have enjoyed a significantly greater peace of mind with regard to our finances. I see that as one of the main benefits of having an emergency fund. They not only leave individuals and families prepared to deal with surprise events but they also provide a significant peace of mind.

Despite achieving this milestone, I still felt discouraged by the fact that our emergency fund would be significantly reduced by having to pay for large home expenses in the near future. I finally realized I was thinking about it the wrong way. Somewhere among all the discussion of emergency funds, retirement savings, and college savings, we often forget about another type of fund that can make our financial lives much smoother: the rainy day fund.

A rainy day fund, or spend fund, is just a set amount of money we try to save in anticipation of known future events. If I know I'm going to have to spend some money, why not save for it?! For example, I may not know exactly when my air conditioning unit is going to die, but I do know that its 20 years old and can likely go at any time. In order to not have to deplete my emergency fund when this happens, we are setting aside money every month in order to have enough saved to pay for the replacement in cash.

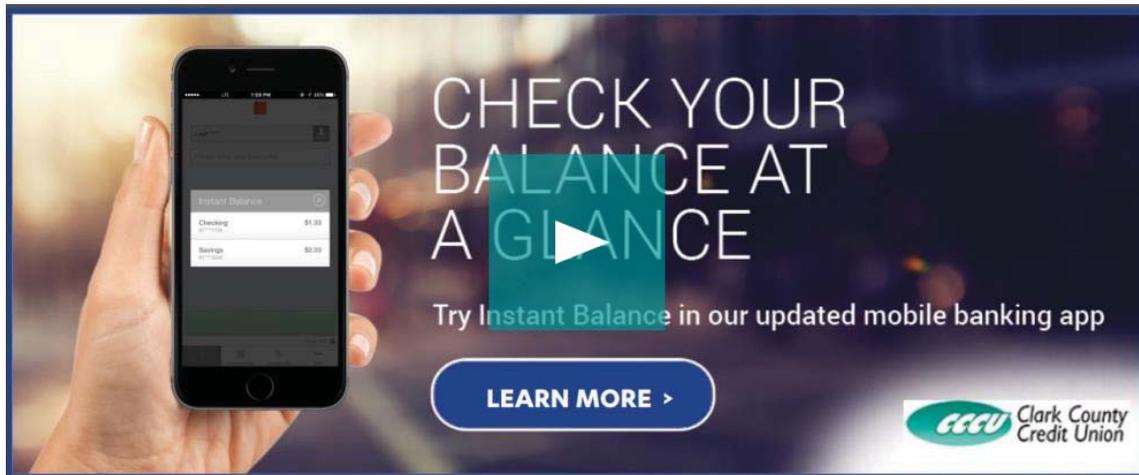
This way my emergency fund can stay intact for truly unexpected and potentially more serious events that might occur such as injury or job loss.

Rainy day funds, on the other hand, deal with events that are less catastrophic that you want to have money on hand to cover. Though the events are one-off and unexpected to a degree, they are still things that you can anticipate. Right now, we are dealing with the possibility of having to replace a roof, install a new air conditioning unit, and replace a car, all over the next few years. Another example of something that would fall under the definition of a rainy day fund might be a family vacation. Making some estimates and saving accordingly will help to prevent a cash flow disaster in the future.

It is important to note that all of these types of savings are generally only a good idea if you have paid off any lingering debt first. In addition, saving for known events generally should not come at the expense of other financial goals such as retirement and saving for kids' college expenses.

With all of the places to save or spend our money, it is easy to feel overwhelmed. The best thing to do is make a list of everything you need to save for and budget accordingly. Not everyone agrees on how much savings to allocate the different types of things we can save for, which is why every family has to decide what works best for them.

Mark Tew is a CPA, CCCU member, and Nevanan 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



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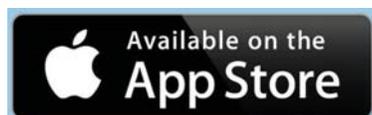
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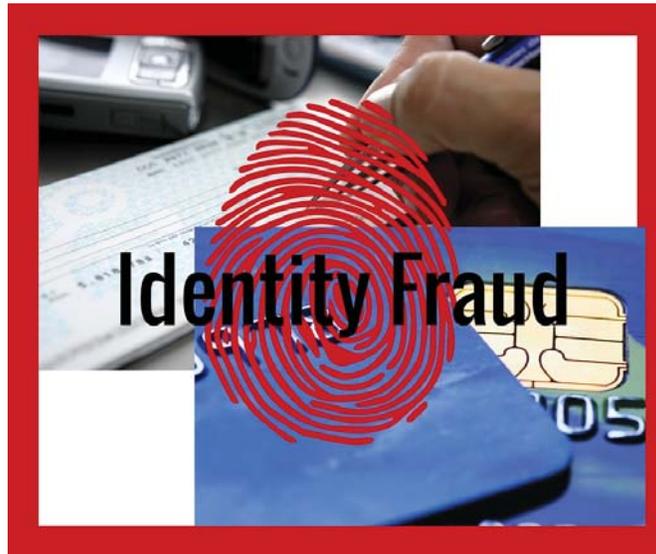
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Identity Fraud

CONSIDER THIS: The National Crime Victimization Survey conducted by the Bureau of Justice Statistics revealed an estimated 17.6 million Americans—about 7 percent of U.S. residents age 16 or older—were victims of identity theft in 2014 (the most recent data available). Two-thirds of identity theft victims reported a direct financial loss. According to the study, victims whose personal information was misused or who had a new account opened in their name experienced greater out-of-pocket financial losses than those who had an existing credit card or bank account compromised.

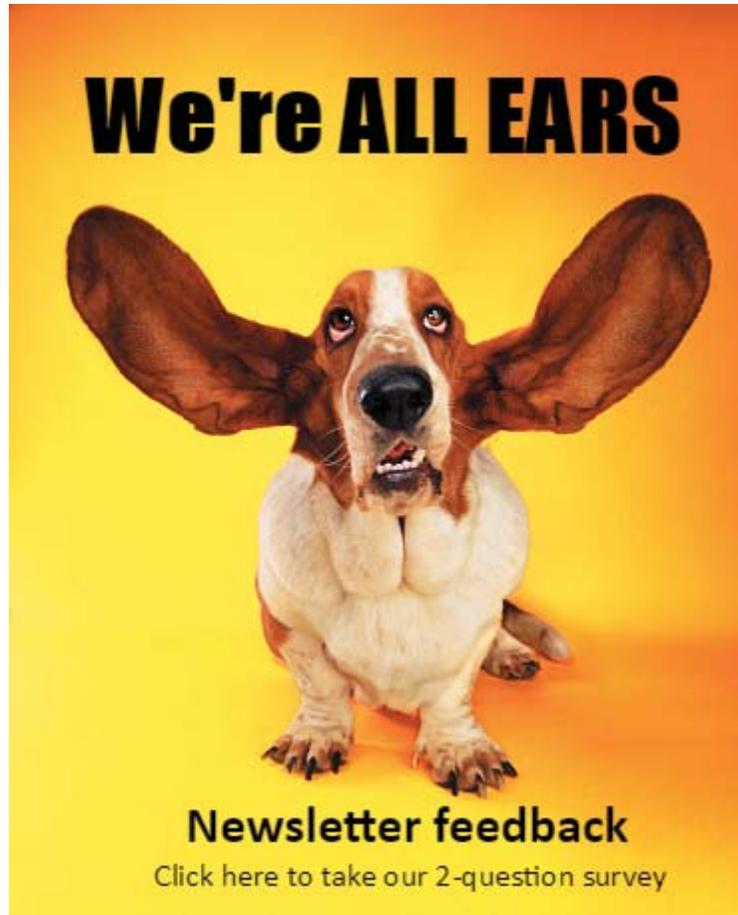
Financial experts say some red flags to look out for when it comes to identity fraud include suspicious activity on your credit report, unusual spending in an account, or unexpected mail or emails regarding a new account you didn't open.

If your Social Security number has been compromised, consider implementing a credit freeze. This will make it harder for someone to open an account in your name, experts say. If you do place a freeze, expect to take some extra steps the next time you apply for credit or do anything that requires a credit check.

Tips to protect you from identity fraud:

- Update your passwords. Make sure to change online account passwords frequently, especially if you suspect your account has been hacked. If you're worried about future hacks, contact the company to find out the best way to shut down your account altogether.
- Be ingenious with hints for online information. Don't use your mother's maiden name. Nearly everyone does that and identity thieves know this. Select the oddest choice among the questions—like the name of the street where you lived as a child.
- Track your credit report. If a company that's responsible for exposing your information offers you a free credit report, take advantage of it. If not, get one free report per year from annualcreditreport.com. Make sure to check for any questionable charges or activity.
- Be careful about passing along personal information. Fraud is not limited to credit and debit cards. Sometimes thieves will target a person's identity or hack into personal accounts. Carefully consider when passing along an email or

- home address when completing surveys and filling out cards, for example.
- Shred, shred, shred. Consider buying a personal shredder to shred everything that includes any personal or account information. You may also visit your closest branch and place the items you want shredded into our shredding bins.



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