



CCCU newsletter - VIDEO edition - August 20161 message



Great stories about our members and branches!



We are rolling out EMV Chip Cards over the next few months. Keep an eye on your mailbox for your new card and instructions on how to use it. The new cards will have a different look from our previous cards. Watch the video above for more information about EMV chip cards.

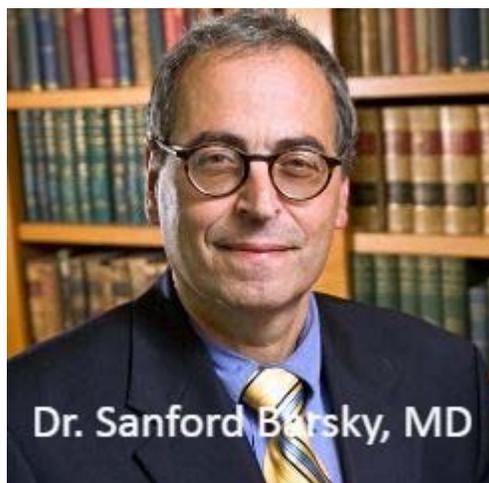


You're invited to attend the free Neighborhood Health Series talk, sponsored by Clark County Credit Union: Demystifying Cancer, A Disease That Has Affected Us All.

The discussion will take place on Thursday,

September 15 from 5:30pm - 7:00pm, and will be lead by Dr. Sanford Barsky, MD.

For more information, and to register for the event, click [here](#).



Credit Union Times

NCUA Warns of Text Phishing Scam

The NCUA received consumer calls about a suspicious text message claiming to come from the agency. The message reads: "National Credit Union Administration Alert for (recipient's phone number). Contact [844-234-5445](tel:844-234-5445)."

"This is not a communication from NCUA. The agency does not seek personal information through the internet or on the telephone," a press release from the agency stated.

- - - Read the full article on Credit Union Times by clicking [here](#). - - -

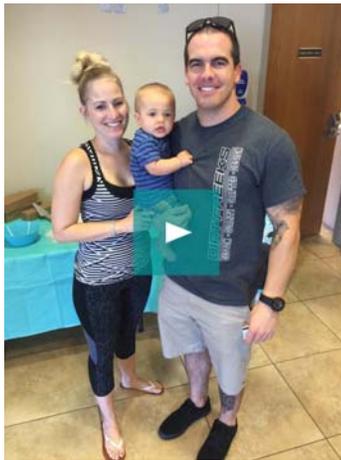
It's important to be aware of common scams. You can get scam alerts on the FTC website: <https://www.consumer.ftc.gov/scam-alerts>



From left to right: Brittanie, Creson, Lekia, Miki, Joe, Julie, Les, and Denise

Happy 15th birthday to the Windmill branch!

On Friday, August 12 the Windmill branch staff and members celebrated the branch's 15th birthday. We had games, prizes, and food! Thank you for those that came out to party with us.



Remembering Sherman, the Therapy Dog



A welcome and frequent visitor at the Tenaya branch

(By Mark Andrews)

Las Vegas and the Tenaya branch lost a wonderful and welcome friend last month. After visiting us for so many years, Sherman passed away on July 8. He was 15 and a half. Many CCCU members and staff had been acquainted with him for a long time. In fact, Sherman was so well known that when his owner and longtime CCCU member, Cal Oliver, would visit without him, the front line tellers would ask, 'Where is your 'ID'?' (meaning Sherman of course).

Sherman worked a long time providing comfort and therapy including 5 years at Nathan Adelson Hospice, 7 years at Comprehensive Cancer Care, as well as 7 at Summerlin Library, Gray and Bilbray elementary schools and in Sunday school. He was a people lover with a calm and gentle attitude and a weakness for treats.

Cal spoke lovingly about Sherman when he visited Tenaya recently, along with a new therapy dog named Sophie (pictured here with Cal). Cal, a retired Dunes and Excalibur hotel engineer, talked about how Sherman was smart and a fast learner, becoming qualified under a K-9 Good Citizen test, an Obedience test and a modified AKC test for therapy animals. Sherman was a great traveler who loved long car rides to the west coast for vacation. He often snoozed in the car.

Cal, who identifies himself as 'the guy on the end of the leash', mentioned that Sherman had a lot of medical challenges in the last year or so, with failing eyesight and hearing. However, even then, he always recognized the hallways and his friends at Comprehensive Cancer.

Cal and his wife also work with two other therapy dogs who are registered with the Alliance of Therapy Dogs organization: a male schnauzer named Sydney and Sophie (5), a Yorkie/Schnauzer mix who is reported to be the real 'Boss.'

We will miss seeing Sherman. Thanks Cal, for bringing a little happiness with you everywhere you go.

Did you know

REGULATORY BURDEN SUBJECTS 105 MILLION CREDIT UNION MEMBERS TO:



HIGHER LOAN
RATES



FEWER SERVICES &
PRODUCTS



LESS ACCESS TO
MODERNIZED
TECHNOLOGY



LONGER WAIT
TIMES FOR
MORTGAGE LOANS



INCREASED
INCONVENIENCE
ON SERVICES

GET THE FACTS



Financial Fitness

I am a big fan of financial analogies, and one of my absolute favorites is the analogy of health and finance. As many of us do, I go through periods of different levels of exercise and nutrition. I never fail to note all of the similarities between a healthy lifestyle and financial fitness.

Let's start with health. I have gone through periods of exercise where I haven't focused much on diet or nutrition. I've also gone through periods of strict diet and nutrition where I haven't focused much on exercise. Most recently, I've been making a concerted effort to do both, and the progress has been notably better.

Exercise = income

I liken working out or exercising to making money. Both require hard work.

Proper nutrition = frugality

Similarly, I like to think of proper nutrition as being frugal or moderate with money.

Just as improper nutrition can partially sabotage your results of exercise, spending money beyond your means will sabotage all the work you've put in to earn money.

Working hard to achieve a higher income combined with being a wise steward of that income through frugality, budgeting, and discipline creates the simplest and most powerful way to help you achieve financial success.

Make more, spend less

Everyone wants more money left over at the end of the month. There are two ways to do this—spend less, or make more.

I am a definite advocate of cutting costs out of the family budget. There are almost always things that we can cut by changing simple behaviors. It could be canceling cable, switching phone plans, using less water, sticking to a grocery list, or making your own bread. The trouble with spending less is that it is finite. There is a limit to how little you can spend. You can only save on toilet paper squares so much before things start to get ugly.

Making more money, however, has no limits. If you are willing to put in the work—whether that be getting more education or becoming an entrepreneur—you can always find more ways to bring in a little extra. The trouble with making more is that there is always a tendency to spend more. If you are not vigilant about making sure that this does not happen, there is no doubt that it will.

Think of what could happen if you increased your income and spent less! Have both actions working for you and neither of them against you. Why eat that plate of deep fried chili cheese fries when you've been putting in so much time and effort to exercise? Why buy a brand new car (when you can get a decent used for half the price) when you've been working so hard to earn more money?

You may ask, "but what about cheat meals?" Cheating has a negative connotation, and it's better not to introduce any negativity that might set you back. Don't cheat yourself, but rather treat yourself. For example, I recently spent more money than I am accustomed to on theme park tickets for the family. But that money was not wasted. We simply traded it for two days of fun and lifelong memories. It was a treat.

These themes apply to any aspect of your life—financial, physical, mental, emotional, spiritual, etc. Don't sabotage your aspirations or goals in any of these areas by only focusing on half of the formula.

Remember—making more & spending less will lead you to the best financial shape of your life.

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



In last month's survey, we asked you to tell us your secrets about how you save money. Here were our favorite responses:

- "I NEVER spend a \$5 bill. I tuck it away and consider it spendable only on vacation."
 - "I stopped going to casinos!!!!!!"
 - "Buy all your gift cards at cardpool.com for anywhere from 5%-15% savings. Great ROI!"
-



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movie survey!*

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 **AMERICAN SHARE INSURANCE**
This institution is not federally insured.



**EQUAL HOUSING
OPPORTUNITY**

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