

To view this email as a web page, go [here](#)

CURRENCY

(702) 228-2228 • ccculv.org



Great stories about our members and branches!

Yron Kachinsky,
Shadow Lane Branch Manager



Our Shadow Lane branch office is moving . . . across the street.

We're moving into temporary quarters and vacating our 803 Shadow Lane building. This is a result of changes in the CLV Medical District. The streets are being physically realigned right where our 10 year-old branch is. To accommodate this, the City of Las Vegas has bought our building and lot from us. To see the plans, click [here](#).

So, in December, CCCU will re-open across the street at 709 Shadow Lane, right across from Valley Hospital – same staff, same services. That building, a former insurance agency, is now owned by the City of Las Vegas and we will be their tenant. We will evaluate how to re-establish the Shadow branch over the next year or

so while Project Neon and the Medical District changes take place.

Remodeling of 709 Shadow is under way and you will begin to see exterior changes soon. 'Till then, watch our dust and stay with us. We love our county, city and medical district members.

miracle JEANS day
Wear Jeans. Help Kids.





"Loan Ops Legends"
From left to right: Mercedes, Gina, Renee, Kayla, Ali, Elena and Megan

Regina and Elissa in Service

Nearly 100 staff members wore jeans on Wednesday, September 14 in support of [Children's Miracle Network](#) (CMN).

The total amount of staff and member combined donations sent to CMN was **\$1,323.52**.

Thank you everyone for helping to make it a success!

Attention Long-Time Members of CCCU!

Lou Demola works at Caesar's Palace and has been with CCCU for 3 decades. In this photo he proudly displays his original membership card ... we haven't issued those since the 1980's!

If you've been a long-time member with CCCU and you want to share your story, or show us some old memorabilia you've saved for a bunch of years, please let us know! You can share your story [here](#).



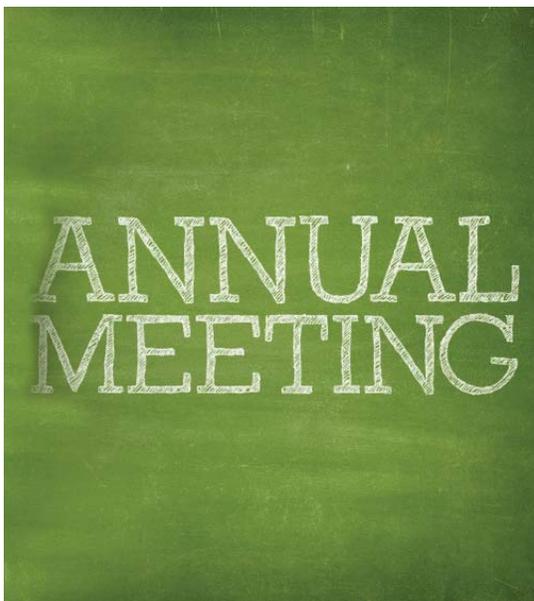
ROSEMAN UNIVERSITY OF HEALTH SCIENCES



Did you attend the free Neighborhood Health Series talk on Thursday, September 15?

The topic was: Demystifying Cancer, A Disease That Has Affected Us All. It was sponsored by Clark County Credit Union, and Dr. Sanford Barkskey, MD presented.

If you attended the event, we'd love to hear your thoughts. Give us feedback [here](#).



Call for Board Nominations

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 11, 2016 to be considered in this election.

Talk about savings.

Say hello to the Sprint Credit Union Member Discount.

Members Save **10%** or Business Members Save **15%***

On select regularly priced Sprint monthly data service.

Valid in conjunction with other credit union and most Sprint National handset offers and promotions.

Restrictions apply. *May be req. up to new 2-yr agmt/activation per line.



Be sure to mention this code for your discount

- Members: NACUC_ZZM
- Business Members: NACUC_ZDS_ZZM

Credit union membership validation is required.

Learn more

- Call: 877.SAVE.4.CU
- Visit: SprintStoreLocator.com
- Click: LoveMyCreditUnion.org/Sprint



Activ. Fee: Up to \$36/line. Credit approval req. Early Termination Fee (sprint.com/etf): After 14 days, up to \$350/line. SDP Discount: Avail. for eligible company employees or org. members (ongoing verification). Discount subject to change according to the company's/org.'s agreement with Sprint and is avail. upon request for select monthly data svc charges. Discount only applies to data svc for Sprint Family Share Pack and Unlimited, My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. CU Discount: Avail. for company/org. liable business lines. Tax ID req. to establish acct. Discount subject to change according to the company's/org.'s agreement with Sprint and is avail. upon request for select monthly data svc charges. Discount only applies to data svc for Sprint Business Share Plan, Sprint Family Share Pack and Unlimited, My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. Other Terms: Offers and coverage not available everywhere or for all phones/networks. Restrictions apply. See store or sprint.com or lovemycreditunion.org/Sprint for details. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners. ©2016 CU Solutions Group 04/2016 136754



Here are your favorite money movies, as reported

by our readers:

- "[Absolute Power](#) with Clint Eastwood and Gene Hackman !!!!!"
- [Bandits](#)
- [Bonnie and Clyde](#)
- [Inside Job](#)
- [It's a Wonderful Life](#)
- [Mad Money](#)
- [Now You See Me](#)
- [Oceans Eleven](#)
- [The Bank Job](#)
- [The Big Easy](#)
- [The Big Short](#)
- [The Italian Job](#)
- [The Money Pit](#)
- [The Sting](#)
- [The Town](#)
- "[Wall Street](#) with Michael Douglas, where he infamously says '*Greed is Good*'"
- "We just watched [Inside Man](#) and it was pretty brilliant"
- [The Wolf of Wall Street](#)

Those that were repeated multiple times: The Sting, The Italian Job, The Wolf of Wall Street, and Wall Street



Back to basics

By Mark Tew

I remember sitting in an economics class in college feeling a bit lost. Despite asking questions to clarify the subject matter, many of us were still left confused. It was clear that the professor had such mastery of the concepts that it no longer occurred to him that any of his students could possibly be lost. He had explained these concepts so many times that he no longer realized it might be difficult for someone with no experience in economic theory to understand.

Most of us have experienced being on both sides of this scenario. An experienced musician might not understand why someone else can't carry a tune. A handyman may not be able to relate with the fact that I have no idea how to fix anything. I am

guilty of sometimes wondering how certain people even survive with the way they manage their finances.

We all see the world through our own unique lens comprised of our own unique experiences, history, and genes. If we don't consciously maintain an awareness that people are just very different, it is easy to fall into the trap of thinking that everyone should be the same as we are.

That is why it is important for me not to continuously emphasize the basics.

Personal finance addresses how we earn money and use it over time to meet our needs and wants. Regardless of what your financial situation is, there is always a goal to be working toward. Generally, these are the guidelines.

Get out of debt

There is almost nothing more depressing than having your paycheck disappear immediately because of consumer debt, car payments, or student loans. Paying off all of that stuff and never getting back into debt will lift a huge weight that some people unfortunately assume is just a part of life. It doesn't have to be that way!

Build an emergency fund

If you think not having to give away your paycheck to creditors is a breath of fresh air, imagine having an extra \$15 to \$30K in the bank specifically for unpredictable emergencies? Suddenly the prospect of losing your job, or having to buy a new car unexpectedly, or dealing with a medical issue isn't so overwhelming.

Save for retirement

Most of us don't want to do the same job forever. That's why we need to save up in order to give us the flexibility to do the work (or play) that we *want* to do in the future. A general rule is to contribute at least 15% of your income to a retirement account such as a 401k or IRA.

Save for education

Got kids? School isn't getting any cheaper. If you have money left over after saving for retirement each month, contributing to a tax-advantaged account such as a college 529 plan is a great way to help start your kids out on the right foot.

Pay off the mortgage

If you *still* have some money left over, it's time to pay off the mortgage! If you are tempted to buy yourself a new car instead for example, just think of it this way—would you go out and get a home equity loan for that car if you didn't have a mortgage? Probably not.

Build wealth, give more

If you've made it to this step, you are in a good place! You can do a lot of good in your family and in the world with your wealth if you manage it wisely. I advocate giving in one form or another all throughout the different stages of personal finance, and you can make an even bigger dent when you are in this phase.

If you ever feel lost with regard to personal finance, identify which step you are currently in and make a plan to get to the next one. And don't be afraid to ask. There