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CURRENCY

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Great stories about our members and branches!

Important Updates At-A-Glance

- All branches will be closed for Nevada Day on Friday, October 28. Our North Decatur branch will be open on Saturday, October 29.
- As we enter the holiday shopping season, please keep in mind that there is a daily spending limit on cash and purchases with your debit card: \$500 daily limit for cash withdrawals and \$2500 daily limit for purchases.
- Please make sure we have up-to-date contact information for you. This includes phone number, email address and mailing address. This is very important as we prepare end-of-the-year tax forms.
- We continue to roll out EMV cards. You can expect your new debit or credit card before the end of the year.
- The Shadow Lane branch is moving across the street in December. (From 803 Shadow Lane to 709 Shadow Lane.)



**Jennifer Bernier,
Home Equity Specialist**

**Jen's twin sister,
Jessica Alexander**

Employee Highlight: Jen Bernier, Home Equity Specialist

(By Julie Goe)

Remember the old [TV commercials](#) for Doublemint gum? When I first started at Clark County Credit Union, I kind of felt like I was in one of those commercials because of twins Jennifer and Jessica. People who knew them could easily tell them apart, but since I was new, they looked identical to me.

Jessica started working at CCCU first, in early 1998; She started as a teller, and then helped Don Arkell start [Members Auto Brokerage](#). Jennifer started about a year and a half after Jess; she was hired to work in the consumer loan processing department (“Sales Support”).

Later, Jen moved to the other side of consumer lending, as a Sales Rep. She excelled in this role, earning “Seller of the Year” for 4 out of 5 consecutive years. Jen also trained each new hire that joined the team, and then became Sales Team Manager in 2014. Her manager during those sales years was Mark Andrews, who is now CCCU’s chief marketing officer. “Jennifer has this wonderful exuberance for life. She always finds a way to help her borrowers improve their financial situation. I love working with her,” said Andrews.

This past summer, Jen started a new department within CCCU: [Home Equities](#). Although the credit union has offered [home equity lines](#) for many years, the recent recovery of the housing market has spiked the demand for this product, resulting in a need for a specialist who can focus solely on home equity loans. Since Jen has been with CCCU for nearly two decades, she has extensive knowledge of the industry,

market, and our members' needs. She's a perfect fit for the position.

"It's a good time right now to take advantage of a HELOC because rates are still low. The fees, as compared to a refi with cash out, are significantly lower." Jen said recently during an interview.

When asked how long the process takes for a home equity loan, Jen responded, "It takes 4-5 weeks from application to signing. Back in the day, it would only take 3.5 days. However, since the crash, there are more federal regulations that we have to contend with. I'm as quick as the government allows me to be."

Longtime member, Dave Williams, has great things to say about Jennifer, "She's absolutely amazing. I love her. And my family loves her. I bought my first car in 2004 with her, and I will never deal with any other financial institution for my loans. Jen has helped me, my wife, both of my daughters and my father."

We love our loan expert, Jennifer Bernier. She has helped literally a few thousand people with many loans over the years. That means that her members were able to get the homes and cars they wanted. If you're interested in applying for a home equity line of credit, or just have questions, call Jen at (702) 939-3104. You can also reach her by email at bernierj@ccculv.com.

**Longtime
CCCU member,
Cindy Taite**



Longtime member Cindy Stickley-Tait has classic Member cards

We heard back from Cindy after last month's feature about a longtime member named Lou Demola.

Cindy has three of the 'blue bar' CCCU cards issued from back in the day. Our president at the time, Wayne Tew, had just been named CEO in 1986 and we were growing along with a rapidly growing Las Vegas.

Here's what Cindy had to say . . .

"I started with Clark County government in January, 1987 and was advised right away to join the credit union by another employee. To this day that was the smartest thing I could've done. I joined the branch that was located in the Bridger Building right downtown!

"I was single when I opened my first accounts, then got married and opened more accounts, had two kids and started them out with their own accounts through my payroll deduction. What a nice gift for them when they turned 18.

"I have had a Christmas Club, and a vacation club account for years which helps me save for the holidays. My family alone has had – or are currently paying on – at least 8 car loans through the credit union. I am proud to be a member of CCCU and I brag about it every chance I get! I love my credit union – they give me everything I need and without any hassle!"

Thank you, Cindy for your years of friendship and loyal business. It truly is a pleasure to serve you and your family. We love you!

Editor's Note: If you or someone you know has a longtime history with CCCU, please share your story with us. We love hearing from CCCU members. marketing@ccculv.com

**Moving may
cost more than
you realize.**



Consider this: So, you found a new home and you're beginning the process of moving. Everything seems to be falling into place. Have you thought about the expense of the move itself?

Nearly 10 percent of U.S. residents are dissatisfied with their current housing to the point they want to move, according to a U.S. Census Bureau report released in March 2015. Some of the reasons listed in the report included dissatisfaction with local safety, neighborhood, and public services. However, only 1 in 5 of those people actually moved.

Click [here](#) to read full article, which includes tips to help reduce moving costs.

CALL FOR NOMINATIONS



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.

Strong Credit Unions. **Strong Middle Class.**

Credit unions help protect and expand America's middle class economy every day.

That's why 54% of Americans say credit unions are the best place for middle class people to deposit their money.

Credit unions provide unmatched consumer-friendly financial products and services. We saved over 100 million members – largely middle class constituents – \$9.3 billion last year thanks to our not-for-profit

structure, which allows us to return earnings to members through lower fees and higher interest rates on savings.

Unlike big banks, whose reckless practices flattened the economy in 2008, credit unions fiercely protected our middle class members from the downturn's devastating effects. That's what we do. We work tirelessly to serve our members.

Our next president must understand that credit unions are critical to the vitality of the middle class. Why? Because credit unions reinvest earnings into communities, while bank profits only pad the pockets of Wall Street.

You can help. [Take action](#) now.



Bare Budget Guy – Mark Tew

I changed my mind. Kids *are* expensive.

There are a lot of articles out there about how expensive kids are. I have never agreed with any of them. I felt that most of the assumptions on which these articles were based were flawed. You do not *have* to buy new clothes. You do not *have* to buy a \$1,200 newborn baby furniture set. Your

kids don't *have* to start tennis when they are 3.

I have been vocal about how to raise young kids frugally, and we have been fairly successful at raising our 4 kids at a minimal cost.

Consignment sales – You can save so much money by finding and frequenting local consignment sales. These are often held at community centers or churches. Families bring clothes & toys by the bin–full to sell at discount prices. We have saved thousands of dollars

through consignment “sailing.”

Friends – A friend is by definition someone who gives assistance, which is why they often offer to lend or give you things they no longer need. We never let our pride prevent us from borrowing a crib or accepting a bag of baby blankets.

Family – It helps when you have an older sister with 6 kids like me. If you have a sibling who decides they are *finally* done having kids, you can often find yourself on the receiving end of child rearing necessities.

I’m not suggesting becoming a freeloader. On the contrary, I believe that when the time is right that we can all pay forward benefits equal to or greater than what we have received.

Buying in bulk – Stocking up on meat or canned goods during sales is a great way to save money long term.

Living within your means – Buying more house or more car than one really needs or can afford is a classic mistake. We saved a lot of money early on by renting a one-bedroom apartment with our little guy sleeping in our walk-in closet for the first year of his life. Like I said, we had this raising kids cheaply thing all figured out...until now that is.

Just in the last 6 months, we’ve spent over \$11,000 on our 8 year-old alone.

Ouch.

Thank you orthodontics and vision rehabilitation therapy. Not to mention piano lessons.

Does that really mean kids are expensive though? Did we *have* to get our kids braces? Or do we just have insecurities about a few potentially crooked teeth. Does my son *need* supplementary reading tutoring? Or would he catch up eventually anyway?

One thing I have finally realized is that children definitely don’t get any cheaper as they get older. They start eating more, they have extracurricular activities, they want certain clothes and electronics, they start driving, and the list goes on. I’m not even going to get into saving for college.

My advice? Don’t have kids. Just kidding! While many do hold that view, I would simply advise to save as much as you can early on in

order to offset the future costs that come with growing kids. People have been having kids for thousands of years, and if you are smart about it, things will always work out.

It really comes down to the fact that kids will be as expensive as we allow them to be. It's about finding balance between what we want for them, what they truly need, and what we can truly afford.

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

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