

June 2017 Newsletter

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 Clark County
Credit Union



Henderson Baseball Fields Renamed to Honor CCCU Member Dundee Jones

With a colorful resume that included skills such as cabinet maker, electrician, professional baseball player and playground leader, Dundee Jones helped shape

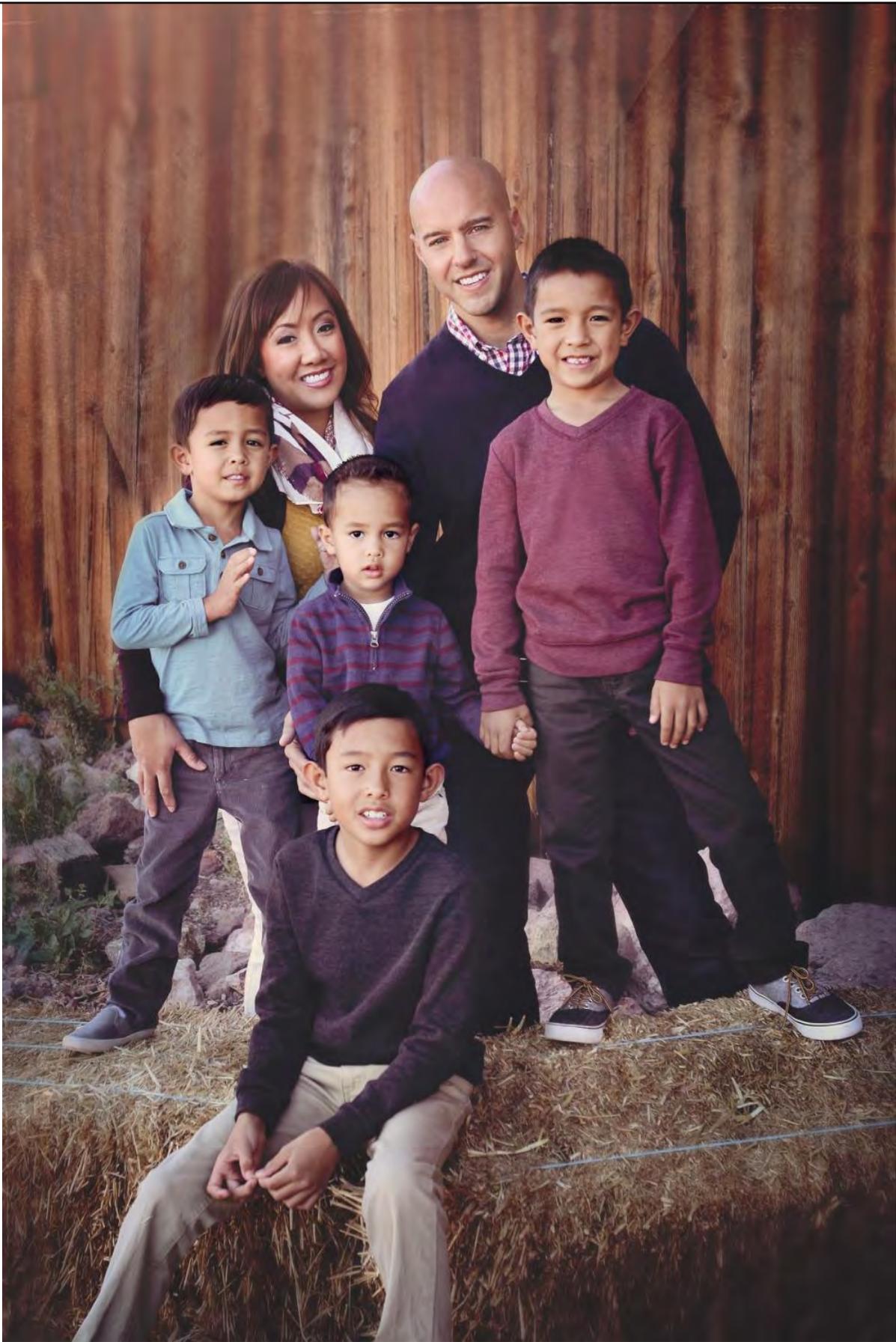
the sports and recreation programs for more than 30 years, impacting thousands of youth and adults living and playing in Henderson.

At a recent outdoor ceremony, Henderson Mayor Andy Hafen thanked Dundee for his years of service and commitment to their community, and officially renamed the Burkholder Park ball fields, located off of Victory Road in Henderson, to the Dundee Jones Baseball Complex.

As the City of Henderson's first director of the Parks and Recreation Department and long-time Parks and Recreation board member, Dundee was responsible for planning, building and organizing activities and facilities for public recreation. Some of his major projects included the creation of a 17.5-acre community park, an indoor aluminum swimming pool and many other parks to help the residents of Henderson get outside and enjoy their community.

Sporting an American flag in his lapel, Dundee Jones accepted this honor with gratitude and an obvious love for the Parks and Recreation Department he served so loyally. He told stories of his time at the Henderson Parks and Recreation Department and thanked his former colleagues and associates.

Henderson is often ranked as one of the best places to live in the country, in large part due to the wonderful amenities such as the parks, pools and ball fields available to the residents. CCCU is grateful to serve Henderson residents and community leaders like Dundee Jones. Congratulations Dundee!



**Long-time CCCU Members Buy Five Cars With
Members Auto**

Jason and Grace Roth know better than most the benefits and ease of using CCCU's Member's Auto to purchase a new car. In fact, they have now purchased FIVE cars through Member's Auto!

CCCU members for the past 15 years, Jason and Grace say they enjoy the personal service they receive at the credit union branch from the warm and welcoming staff. "CCCU makes doing business easy – their car buying process is so simple," said Jason Roth, the Vice President of Communications at Roseman University.

After joining CCCU with a savings account, the Roths soon took advantage of CCCU's affordable car loans and discovered the convenience of Members Auto. Jason said of his experience, "I first contacted CCCU to get the car loan approved and then the Member's Auto team got the process started to find and secure our vehicle. We typically know which car we want from researching them online and we usually have the new vehicle delivered in about a week."

With a busy work schedule and four boys ages 4 to 11, the Roth's don't have time to hassle with a dealership and deal with the pressure of a car salesman. Since Member's Auto is a licensed auto broker and dealership, the entire car buying process from selection to lending is all done under one roof.

CCCU loves being able to help our members find the best deal and loan rate on their vehicles. Jason shared one specific car buying experience with Member's Auto that really demonstrates the difference between using our broker instead of a dealership:

"About nine years ago we were in need of a new vehicle, so I first called and arranged for financing and then contacted Members Auto to start a search. Rather than spending more money on a brand new vehicle, the rep for Members Auto shared information about a used SUV in pristine condition that recently became available. The SUV was already at a CCCU branch and listed at a great price. I went to take a look, and I was sold. We bought the SUV and drove it for seven years without any issues. It was a smart buy at the recommendation of Members Auto. Our family not only saved money on the car but we receive a dividend payment on our loans as well."

Helping members find the perfect car for their family is important to us. We want everyone to have an experience like the Roth's. When you're ready to look for a new car, contact one of our representatives at Member's Auto (702-939-3115) and we'll get you started!

Identity Theft



Protect Yourself from Identity Theft

CONSIDER THIS: If you've been a victim of identity theft, you're not alone. According to a study by Barclays, most credit card fraud that occurs happens in the United States (about 47 percent); 55 percent of these data breaches or identity thefts are caused by a malicious outsider, followed by an accidental loss of the card (25 percent). EMV chips (which stands for Europay, Mastercard and Visa and is a global standard to authenticate and secure global card transactions) have caused a decline in the use of counterfeit cards. These days, 45 percent of fraud is committed online.

Online fraud gives hackers and predators a multitude of ways to get your information. From creating fake forms to posing as legitimate companies, the internet has spawned a wide array of tactics to get your personal and financial information, which means consumers need to remain vigilant.

Despite the prevalence of identity theft, many consumers do not closely monitor their accounts to check for fraudulent transactions. Most figure someone (merchant or financial institution) will let them know if any of their accounts have been compromised.

Clark County Credit Union is highly active in fraud protection in order to protect member accounts, as well as to protect the credit union's data and funds. Plastic cards are protected via a 24-hour intelligent analysis tool that watches for

suspicious activity and alerts card holders if it occurs. Should members become victims, CCCU helps them lodge disputes, coordinate with government agencies, other financial institutions and creditors to help resolve incidents, and even works privately with our member group law enforcement agencies to help arrest and prosecute criminals.

Still, consumers must do their part to minimize the impact of fraudulent activity and the heavy costs associated with fighting it.

Here are some tips to protect yourself:

- Guard your (and your children's) personal information. You may know this already, but it bears repeating—don't carry your Social Security card in your wallet or write your Social Security number on your checks. Only give it out when absolutely necessary. Ask if there is an alternative way for you to verify your identity. Don't respond to unsolicited requests for personal information and store personal information in a safe place.
 - Keep an eye on your accounts. Pay attention to billing cycles. If bills or statements are late, contact the sender. Collect mail promptly and put your mail on hold when you're away for several days so thieves don't have a chance to get to account information on mail left in your box. Review your receipts and compare them to your account statements. Watch for unauthorized transactions. Shred receipts and credit card offers and other paperwork you don't need but that could contain personal information.
 - Install a sturdy locking mailbox. The stronger the box, the longer it takes a thief to crack it open. This usually encourages them to move on to an easier target.
 - Be vigilant online. Install firewalls and virus detection software on your home computer and create complex passwords that fraudsters can't easily guess. Change passwords often, especially if a company or organization has your information and has suffered a database breach.
 - Order your credit report once a year. Review it to make sure it doesn't include accounts you have not authorized. Check it more frequently if you suspect someone has gained access to your account information.
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Having the Financial "Talk"

Having the (Financial) "Talk" With Your Parents

In keeping with the 2017 theme of "Age Out Loud," this is a great time to discuss how to have that financial "talk" with your parents or other elders in your family.

For many, discussing finances is not something that's easily done. But it's an important conversation to have. For one, financial abuse and exploitation continues to grow. It is believed that financial abuse costs senior citizens about \$3 billion a year. In addition, a sudden serious health issue may lead adult children to have to make quick decisions based on little knowledge of their parents' or grandparents' financial, medical, or legal information.

Here are a few tips to have that talk:

Set up a time for the discussion. It can be after a family event (so everyone is present) or a milestone birthday, or even a holiday. The important thing is to set a time now before it is too late.

Take a considerate approach. Discussing something as private (and often an emotional issue) as finances is difficult. Acknowledge that difficulty and express respect for the status of your parents or grandparents. Be as considerate and compassionate as possible. Financial expert Dave Ramsey advises to "speak adult-to-adult with parents about money and financial matters."

Determine what kind of information you need. Many often don't know much about the finances of their parents', grandparents', or great aunts/uncles'. Carolyn Rosenblatt of AgingParents.com advises using the following checklist to start:

- Legal: What type of estate planning has been done? Do they have an attorney? What kind of legal documents do they have? Do they have a will, trust, durable power of attorney, and a healthcare directive? Who has permission to speak with the attorney?
- Healthcare: Determine what kind of medical insurance they have. Find out coverage levels. Do they have long-term insurance to cover nursing homes or assisted living? Who has permission to speak with doctors?
- Expenses: Determine all monthly and annual expenses as well as income sources (Social Security, pensions, etc). Determine where they keep their records. Do they have a financial planner? Who has permission to contact the financial planner?
- Financial records: Where do they keep their tax returns? Learn the name of their accountant and who has permission to contact that person. What kind of checking, savings, and retirement accounts do they have? Where are they maintained—know the names of all financial institutions. Find out their password information.

Get your family involved. Make sure your siblings or other important members of the family are involved in these talks so there's transparency to your actions and everyone can be on the same page when handling this delicate issue.



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