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July 2017 Newsletter

CURRENCY

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cccu Clark County
Credit Union



15-Time Car-Buyer Prefers Members Auto

When it comes to buying cars, Michelle Orlando knows her stuff. Since getting her drivers license she has owned 15 cars, buying a car in just about every conceivable scenario: used from private owner, used from dealership, brand new from dealership, Car Max, private sale from a family and now through Members Auto, the CCCU-owned dealership, operated by CCCU employees. Just as you trust our team with your savings, checking and loans, you can turn to our team for all your car buying needs.

Michelle said, "My CCCU purchases have been hands down the easiest I have ever made. I literally purchased a car on the way home from work with a trade in too!"

In 2015, after shopping around for the best mortgage rate, Michelle discovered CCCU and Members Auto. Her job requires her to drive a lot and she gets a new car about every 18 months-two years. Her family has been loyal CCCU members ever since that first purchase because of the great customer service, and ease of use for mortgage, home equity, car loans and credit cards. Some CCCU members may not know that in addition to our great rates and customer service, we also make the car-buying experience hassle-free with Members Auto.

After buying her own car, Michelle knew just where she'd go to purchase a surprise car for her daughter's 16th birthday. She said, "I called Matt and told him we were looking for a car for under \$10K with a really small loan and a car that also qualified for an extended warranty. I thought Matt could start to look at auctions since I was so successful there with my first car purchase at the end of 2016. Matt happened to have a perfect trade in from a member that met all of my criteria and was in mint condition! Also, Matt had sold the car originally to the member brand new."

Seems like the perfect Members Auto circle of car buying!

Michelle recommends using Members Auto to buy a car. "CCCU can find the car you are looking for, in the price range you want to stay in, and the high pressure sales piece is completely removed. In addition the time is minimal to complete the entire transaction with a fantastic group of people who care."

Members Auto does care, and we want to make your car buying experience go as smoothly as possible. The time savings is also a wonderful benefit to our members - if Michelle can buy a car on her way home from work, imagine how quickly the Members Auto team can help you find a car that fits your needs? When you're ready to see how easy and quick it can be, [contact us](#) to get started.



Real Time Payments

Changes in the rules for Automated Clearing House (ACH) credits and debits are taking effect as of September 15, 2017. Due to these changes, virtually all types of electronic payments (excluding debit card transactions), for both credits and debits are now eligible to be processed on the same day that they are originated. This will speed up the payment system, which has great benefit when you are receiving a payment but also means that when you are making a payment, it will now clear sooner.

Examples of same day cases are as follows:

1. Same-day payrolls: Supporting business' needs to pay hourly workers, and providing flexibility for late and emergency payrolls and missed deadlines; and enabling employees to have faster access to their pay in these cases;
2. Business-to-Business payments: Enabling faster settlement of invoice payments between trading partners, and including remittance information with the payments;
3. Expedited bill payments: Using both ACH credits and debits, enabling consumers to make on-time bill payments on due dates, and providing faster crediting for late payments; and,
4. Account-to-Account transfers: Providing faster crediting for consumers who move money among various accounts they own.

What does this mean to you?

Make sure funds are available in your account for payments you make online or via telephone to avoid incurring NSF fees. Float times will be greatly reduced, if not eliminated altogether.

If you should have any questions, please contact our member service center at 702-228-2228, option 3.



I want to build a swimming pool. What is the best type of loan for a pool?

It's the middle of the summer, and right about now that pool you have been considering seems like a great idea. It's not too late to get started, especially if you've already been doing some research on what kind of pool you'd like. But have you done any research into the type of loan you'll use?

Many people pay for the construction of a pool with a HELOC or a fixed rate second mortgage. That way the payment can be spread out over more years and the interest may be tax deductible. One of the downsides to a HELOC is that you have to get an appraisal and have title and deed work done, amongst other closing costs associated with a new loan. It will most likely take about 2-4 weeks to close the pool loan.

A personal or signature loan is usually a shorter-term loan at a higher rate, so it could cost you more in the end. However, this could be a quicker option if you're ready to get started and are worried summer will slip away before your pool is complete.

In addition to the HELOC and signature loan, some people refinance a newer paid off vehicle to pay for a pool loan – or at least part of it. The auto loan rate is the

lowest of all the loan types and easier to arrange.

Before beginning construction on a pool, be sure to do some research on whether or not you think it will add value to your home. It's not a guarantee, and many factors can come into play: the kind of neighborhood you live in, your home owners association rules and of course, the cost of your total project.

Swimming pools can be great additions to a home. Who doesn't love a nice pool during the summer months? Before you start digging, make sure you consider the additional costs associated with a pool, like maintenance and upkeep costs, as well as anything aesthetic you might add: lights, a cover, and of course, fencing. Safety is of the utmost importance with a backyard pool, which will most likely lead to higher insurance premiums.

So, is a backyard pool in your future? There is a lot to consider, but with the right loan and a game plan, you could be out there soaking up the last sunny days of summer.



K-Mart data breach

Nearly 2,000 CCCU cards were blocked as a precaution and new cards were issued. If you were one of the affected members, you would have received an email from us on July 19th and a new card was mailed out on July 26. Read the press release from K-Mart [here](#).

If you have any questions or concerns about your card, please call our Service department at (702) 228-2228, option 3.

How do you feel
about an extra \$100
in your pocket?
Refer a friend
to Members Auto
and **both** of you will
receive \$100 cash!



You can earn **\$100** in referral cash if you refer a friend to CCCU's Members Auto and they buy a car from us! To learn more about Members Auto, click [here](#).

Check the [current inventory](#)!

[Refer a friend](#) today!

ROSEMAN UNIVERSITY
NEIGHBORHOOD HEALTH SERIES

Understanding Drug Addiction *in our Families and Community*

Thursday, September 21, 2017 | 5:30 to 7 p.m.
Roseman University Summerlin Campus | One Breakthrough Way, Las Vegas, NV 89135
Light dinner provided.



Jeffery Talbot, BS, PhD
Assistant Dean for Research and Faculty Development and Associate Professor Pharmaceutical Sciences, College of Pharmacy/Director of the Research Center on Substance Abuse and Depression
Roseman University College of Pharmacy

Drug addiction touches many lives, and deeply impacts families, neighborhoods, communities and the world at large. Drugs of choice change as does the way in which addiction is treated. Dr. Jeffery Talbot, Director of the Roseman University Research Center on Substance Abuse and Depression, will discuss the biological and behavioral characteristics of addiction and data that predicts the likelihood of becoming an addict. The interconnectedness of drug abuse and mental health disorders such as depression will be discussed along with emerging drug therapies to advance treatment. Dr. Krystal Riccio, Associate Professor of Pharmacy Practice and Advisor for the Drug Abuse Awareness Team, will also discuss the epidemic of prescription drug abuse, and share recent progress in understanding and preventing adolescent substance abuse in Nevada at the community level.

2017
Presenting Sponsor



Register at speakers.roseman.edu or by calling 702-802-2872

Upcoming Neighborhood Health Series Events

Thursday, October 19 5:30 – 7 p.m.	Thursday, November 16 5:30 – 7 p.m.
Help with Open Enrollment: The ABC's of Medicare	Completing the Mission: A Veteran's Pathway to Degree Completion

   

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The bonus dividend is not guaranteed.