

December 2017 Newsletter

CURRENCY

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District Attorney Investigator and CCCU Member Crystal Cooper

Crystal Cooper, originally from Chicago, has been an investigator for Clark County District Attorney's Office for 25 years. After studying criminal justice in school, she went to the Peace Officer Standard Training, or POST Academy, where she met someone in the DA's office who helped guide her in her career. She was the very first African American woman in the DA's office and absolutely loves her job. Not many people can say they have never had a sick day - but Crystal hasn't called in sick to work in 24 years! Now that's dedication.

Another impressive endeavor has been her commitment to CCCU, where she has been a member since 1991. In fact, she has never been with another banking

institution. "Being with CCCU has been a true blessing," Crystal said. "I was so young when I first joined and had no credit, but CCCU helped me with everything." She and her three kids are all members, and all of their loans and credit cards, including seven car loans, have been obtained through CCCU.

At work, Crystal is the eyes and ears for the district attorney. She finds and interviews witnesses and assists on cases. As a peace officer, she carries a badge and a gun, similar to Metro PD. As a young mom, Crystal would bring her son to work with her and he became fascinated with the office. So much so, he went on to become a District Attorney for Clark County. He gets to work right alongside his mom on a regular basis. Her other children also live in Southern Nevada as well as her three adorable grandchildren; one of whom who will be getting her first car soon, with the help of CCCU, of course.

CCCU's annual dividend is a big selling point when Crystal talks to people about CCCU. She likes to use her dividend for fun money. She enjoys shopping and traveling, particularly to New Orleans where she can cheer on the Saints.

**Board Member Debbie Conway
Says CCCU Members and Management
Work as a Team**



Board Member Debbie Conway Says CCCU Members and Management Work as a Team

Debbie Conway has served the public for over 20 years, currently as Clark

County's Recorder. She began her first term in January 2007 and was re-elected in 2011 and 2015. She oversees approximately 60 employees and operates a combined budget of approximately \$8.9 million. Since taking office, her focus has been on technological enhancements and services to customers; implementing electronic recording, and installing an advanced recordation software system.

As if all of that wasn't enough to keep Debbie busy, 15 years ago she decided to run for a board position at CCCU. She was on the audit committee first and then after one term she ran for a board position. She saw that it would be an interesting and challenging position to be on the board. With a background in banking and her focus on technology with the County, she is able to use her knowledge and expertise to help CCCU stay up to date with the latest tech advancements.

After working with both banks and credit unions, the difference to Debbie is clear: CCCU has their members' best interests at heart. Management and members work together as a team to do what's best for everyone involved in a partnership that is often missing with a bank. The year-end dividend is also a perk that makes CCCU stand out.

Debbie is very involved in the community and her volunteer work includes Women in Construction, Girl Scouts of America and the Cultural Diversity Foundation of Nevada, in addition to her time volunteering on the CCCU Board of Directors. Debbie hails from the great State of Mississippi, but we are lucky to have her serving our community of Southern Nevada.

When she's not working, she likes to watch old cowboy movies. She loves to read and write, especially poetry. One of her goals for next year is to travel and see more of the world, and take more time for herself. After all of the years she has devoted to serving others and our community, we think she deserves it!



**Dividend Day is
January 19th!
What's your
share gonna be?**



Santa and Mrs. Claus came to visit the Henderson Staff on Tuesday, December 20
From left to right (back row): Gus, Wendy, Keri, Debbie, Shalyn, Rosy, Patrice, Melissa and Robert
Front row: Mr & Mrs Claus (AKA CCCU Members, Rod & Shirley Burke)



Santa at Shadow!
Kevin, Justin, Kim, Rod & Shirley Burke (AKA Santa & Mrs. Claus)
& branch manager, Yron



When:
Thursday, January 25, 2018
5:30 P.M.

Where:
Tenaya branch
2625 N Tenaya Way

Las Vegas, NV 89128



EQUIFAX

Equifax Breach Update – How Do You Protect Yourself?

This past summer, millions of Americans found themselves vulnerable to identity or credit card theft due to the Equifax data breach. Sensitive, personal information in the hands of hackers wasn't a comforting thought. People were left wondering how they could protect themselves in the wake of this breach.

Hopefully you checked the Equifax website to see whether or not your information had been compromised. If it wasn't, that's great, but you may need to check again.

Recently the number of those hit by the breach has increased.

Debbie Edillon, Security Director at Clark County Credit Union said, “Even if your name is not on the Equifax website it is best to stay aware of potential identity theft of all forms at all times.”

It’s scary to think about what someone could do with this kind of information, and it’s so much more than you may be thinking, including stealing your tax information or filing for bankruptcy under your name.

So what is the best thing to do if you find yourself in this situation?

- Find out if your information was exposed. Equifax has set up a website to check: <https://www.equifaxsecurity2017.com>. Click on the “Potential Impact” tab and enter your last name and the last six digits of your Social Security number. It may seem strange to enter your social security number online to find out if your personal information has been stolen, so make sure you’re using a secure website. You can know it is secure if it begins with “https” – the “s” stands for “secure.” Also, most browsers will warn you if a website is not secure and will advise you to not visit the site.
- Freeze your credit. A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won’t prevent a thief from making charges to your existing accounts. To freeze your credit, you need to call all three of the credit reporting agencies separately: Experian (www.experian.com), TransUnion (www.transunion.com), and of course, Equifax (www.equifax.com). Remember that if you freeze your credit, you will have to lift the freeze each time you need to use your credit.
- Get your credit reports from the three major bureaus and look for accounts you don’t recognize-that can indicate theft. CCCU’s free financial resource BALANCE offers suggestions for how to access your free credit reports: <https://ccculv.balancepro.org/resources/articles/access-your-free-credit-reports/>
- Sign up for a free credit report service that you can access more frequently. It will alert you to new accounts, changes in your score or new negative items. www.annualcreditreport.com
- Monitor your bank accounts closely. For more information, check out this article: <https://ccculv.balancepro.org/resources/articles/fact-act-facts-3/>

The conveniences that we enjoy today in regards to banking can unfortunately