

April 2018 Newsletter

CURRENCY

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Nurses Week

May 6th - 12th

Enter to win prizes
ccculv.org/nurses



Calling all Local Nurses!

Enter to Win Gift Cards and Travel Vouchers for Nurses Week

For the fifth year in a row, we are celebrating [National Nurses Week](#) during May 6-12 to honor the innovation, inspiration and influence that nurses have in our local community. As the only credit union for the medical community, we invite all hard-working local nurses and nursing students to enter an online drawing that includes prizes like a spa getaway, \$50 gift cards and \$1,000 in travel vouchers. Every local nurse and nursing student may enter, even if they are not a CCCU member. *(Pssst! You can even enter on your favorite nurse's behalf!)*

From the bottom of our hearts, thank you to our CCCU members who are nurses – we honor your efforts, sometimes unseen and unrewarded, to help improve the health of Clark County residents.

Enter to win at www.ccculv.org/nurses. Entries will be accepted until midnight on May 12th.



From Left to Right: Andrea, Venus, Pat, Jayme, Terri, Charles, Lori, Mo, Dawn, Tony, Gus, Ivonne

Photo Credit: Brittanie Ray, CCCU Marketing

The Dream Team: Making Home Ownership a Reality

Buying a home should be one of the greatest, most satisfying events of your life. Mo Nemati and his mortgage team at CCCU understand this, so they work hard to make the experience a good one for their members. Of course, as with all big life events, there may be some stress attached to the process. This is where the mortgage team comes in: they take you through step by step.

Having lived in Clark County for almost 30 years, Mo has seen a lot of changes and growth in the local housing market. He and his team find satisfaction in helping people make the dream of home ownership a reality. "It is truly rewarding knowing that every loan we close adds a positive contribution to the community, local economy, and provides an invaluable service for our members, plus it helps CCCU to grow."

In this digital age we live in, Mo understands the conveniences of internet-based lending, but also believes that consumers should have the ability to obtain personalized one on one service. His team is able to provide that personalized service, customized at any branch, and it's their main goal to walk members through the entire mortgage process, from application to closing. A member of Mo's team, Pat Johnson says, "We are all about member service. We really care and will take the time to evaluate all details to accomplish our members' goals."

The mortgage team at CCCU recognizes that not every loan is the same, and not every person's circumstances are the same. For instance, there can be conflicts

that arise in the mortgage process. Some people were hit hard when the economy crashed several years ago and were not able to obtain financing. Since that time, CCCU has developed a fresh-start mortgage loan that has helped hundreds of people who may not have previously qualified get a home.

Since the economic downturn, new regulations were put into place and these new standards have increased the timeline of how long it can take to close a mortgage loan. Taking on these new challenges and stresses doesn't deter Mo and his team from giving their members the best service they can. "It is always our number one goal to help our members focus on the excitement of buying a home."

The satisfaction that comes from helping a family get into their home is what keeps this team motivated. It's not just a job to them - it's personal. Terri Kight, another mortgage team member, has been with CCCU for over 14 years. One of the members had received a scholarship from CCCU and then later came to Terri for her mortgage loan. "She could have gone anywhere, but she came here. Since then we have established a friendship and I even went to her wedding!"

With something as big and important as the home you're going to live in, you'll want to visit Mo and his amazing team. They want to help make your dream a reality, and have the knowledge and experience to do just that.



CCCU Employee's Award-Winning Photography to Decorate New Henderson Branch

When the doors to the new Henderson branch open near the end of May, members will be greeted by amazing local photography and a sense of the rich history of CCCU in Henderson.

As an Emmy award-winning photographer and member of the CCCU marketing team, Mark Andrew's photography has been part of many of the credit union's branches. The Henderson branch will also feature Mark's work, including a scenic landscape of the surrounding areas, including photomurals of Lake Mead.

The Henderson branch décor includes an expansive photomural of Lake Mead that covers two walls. The image is an assemblage of 14 tiles digitally stitched together into a massive color image. Other images in the branch include large format black and white metal prints of desert locations from Death Valley to Gold Butte, Nevada. Mark commented that he prefers large imagery "because the desert southwest itself is so immense, this is the best way to convey the feel of it."

One of his favorite projects was creating the images for the credit union's Visa card series. "I selected all those images from my portfolio of Clark County landscapes," he commented. Many of the images you see in the branches and on credit union publications are of the terrain in Clark County and further points in Nevada. He has always shared his work for CCCU free of charge.

The historic photos of Henderson in the new branch office are familiar to our Henderson members. They were all part of a large collection of vintage black and white photos provided by the City of Henderson. These images were on display in the branch office at 303 Water Street. They will now appear in a one piece wall mural montage in the entry vestibule at the new office.

Mark has been taking photos ever since he was a teenager, and he especially loves to capture the landscapes of the west. His favorite places to shoot are the national parks in Southern Utah, Red Rock Canyon and the Mojave desert. The beauty of the desert is unique and unexpected, and Mark's work shows his appreciation for the wonderful part of the world we live in. His work may be seen at MarkAndrews.com

** Editor's note:*

As of this writing, Mark Andrews has retired from CCCU. He is still actively involved with the credit union as a marketing consultant and full time in the field as an outdoor photographer. We congratulate him for his many years of service at CCCU.



As most of you know, our brand color is [teal](#). However, in support of the [Vegas Golden Knights](#) playing the [Sharks](#) in the NHL Playoffs, we are going [#NoTeal](#) on game days.

Go Knights Go!



[Last month](#) we told you that [Members Auto](#) is celebrating 20 years at Clark County Credit Union. Come visit our branches to help us celebrate! You can enter to win a [Power Wheels Jeep](#) for a future Members Auto customer.

Here is the schedule:

Friday, May 4 - N Decatur Branch
Friday, May 11 - Windmill Branch
Friday, May 25 - Sunset Branch
Friday, June 1 - NEW Henderson Branch
Friday, June 8 - Tenaya Branch

Come visit to enter to win the Jeep, grab a fresh-baked cookie and enter to win prizes.

Happy Birthday Members Auto!



Should You Buy or Lease Your Next Car?

When trying to decide whether to lease or buy, the first thing you'll want to do is take a good look at your finances and see what makes the most sense for you.

Ask yourself:

1. Do you drive a lot?
2. Are you prone to putting more wear and tear on your vehicles?
3. How's your credit score?
4. Do you have money to put down?
5. Do you like having a new car every few years or do you prefer to get all the use you can out of it?

When leasing, your monthly payments may be lower than if you had bought your car, but you still have to make a sizable down payment that does not go towards equity in the car.

We've all heard that a brand new car starts depreciating the second you drive it off the lot, and while that's true, you're still investing in something that you will one day OWN. With a lease, you're gaining no equity in the car as you make payments to the dealer each month. It's similar to renting vs buying a home. For a time it may be necessary or convenient, but in the long run, you'll save money when you buy.

The thought of a new car every few years probably sounds appealing to a lot of people. That's what you'll get when you lease a car. You drive it for a few years, then trade it in and get a new one. A few things to think about, however, are the extra fees that are attached with leasing a car. For instance, some companies have a mileage limit, and charge you a fee if you go over that. They also expect their cars to be returned looking like new, and will charge you extra if it's been damaged. Depending on your situation, that might not be too hard for you, but if