

## June 2018 Newsletter

# CURRENCY

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### **Meet CCCU Board Member Ed Zagalo**

CCCU Board Member and Manager of the Department of Finance for Clark County, Ed Zagalo is a loyal and dedicated member of our community.

He enjoys his career with the County because every day is different and he gets to work on a variety of projects that impact our local residents.

Ed first served on the CCCU audit committee and has now been on the board for the past seven years. He believes in the credit union philosophy – CCCU is motivated to make a profit for our members and it shows in the everyday decisions of the management team.

Ed has a great respect for the leaders at CCCU and the mission of the credit union. "I enjoy working around people who truly care about others and are motivated to try to improve things," he said.

When asked why someone should join CCCU, Ed said that while CCCU can of course help you with normal checking, savings and lending, they also take the time to help you with financial planning and management. "CCCU teaches its members what their credit score means, and if needed, set up a plan to improve their credit score. Our staff will answer questions and solve problems – as a

long-time member myself, I can say they genuinely care about each member.”

Outside of work and his family and church commitments, Ed loves to golf, especially on his favorite course, Boulder Creek.

Ed, his wife Manola, and their son Matthew love to take out their travel trailer to various campgrounds. Their favorite place is Morro Bay on the Central California coast.

He and his son also love to go out into the desert, taking their Razer (off-road vehicle) and going “way too fast.” We are very pleased to have Ed and his family as part of the CCCU family.

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### **Nurses Week Grand Prize Winners Announced!**

As the credit union for Clark County’s medical community, CCCU has celebrated Nurses Week for the past five years. This year, the credit union awarded more than 25 local nurses with prizes including free spa days, gift cards and a grand prize award of \$1,000 in travel vouchers to one local nurse and \$500 to one nursing student. Every local nurse and nursing student was eligible to enter, CCCU member or not.

The 2018 CCCU Nurses Week grand prize awards went to nurse Nicole Parker and nursing student Allyzza May Cortez.

Nicole is a recovery room nurse with St. Rose Hospitals and a CCCU member. She has been a nurse for 12 years and said being a nurse is awesome, interesting, and fun, though sometimes sad. Nicole said, “I’ve wanted to be a nurse since I was about 10 years old. I like that I have many options in nursing - I can specialize in one area or learn multiple areas and help whenever needed.”

She entered to win after getting the email announcing the Nurses Week giveaways, and she was super surprised to win. “I have never won anything before!” Nicole said. “We used the gift cards on our vacation!”

The student winner Allyzza is a nursing student at the University of Portland's School of Nursing. She wants to become a nurse so she can help and support

others, leaving a legacy of one who helped many in need. Her mother, a CCCU member, entered the contest for her, and to her surprise, she won! She is grateful for the prize money and will be using it to help buy her college books and pay for travel back home to Las Vegas. She plans to graduate in 2021.

The nurses in our community witness people at the best and worse moments of their lives, and CCCU is proud to serve them and the rest of the medical community in Clark County.



## **Should Adults Get an Allowance Too?**

Giving our children an allowance is a really useful tool to teach them financial responsibility and the concept of budgeting. Having an allowance also teaches proper planning, assessing needs vs wants, and accountability. And who needs that more than adults?

Couples may argue over finances, especially how to spend discretionary funds. Money spent on personal hobbies, shopping and vacations can stress a relationship, especially if the couple has different priorities and interests.

If you want to save more and become more selective on where your money is spent, consider implementing a monthly allowance. According to Forbes.com, putting spending money aside as a separate allowance per person makes it possible for “a person to know exactly how much money is available so that they can plan purchases accordingly without guilt or unpleasant surprises.”

Other benefits to setting an allowance for adults include:

- An increased awareness of where money is being spent
- No more impulse buys – people will think twice before spending when funds are limited
- No one is arguing about who spends more
- Budgeting becomes simpler with a flat amount set aside for personal purchases
- Spending less means saving more!

If an allowance system worked for you as a kid, or you have seen the benefits in your own children, consider bringing it back for you too! Other budgeting resources can be found on our free financial education website, [BALANCE](#).



## **A New Home for New CCCU Members**

Ernie Franz and his wife Sue were searching for a new home – a one-story home to fit their lifestyle. They found it in the beautiful Tuscany community, a few miles from Lake Las Vegas.

But after a previous short sale, their home loan was a bit more complicated. They were referred to Clark County Credit Union where they met Terri Kight in the credit union's real estate department. They became CCCU members on June 1<sup>st</sup> and bought their home later that same month.

Ernie, a former IRS employee of 20 years, has worked with many real estate

professionals during his career. He said he has never met anyone as professional and kind as Terri.

“Terri made sure everything was taken care of on our home loan and she was very caring through the whole process,” Ernie said. “She even came to the home closing. You can’t find that kind of personal customer service anywhere else!”

Because of this positive experience, the Franz family is also moving their checking account over to CCCU.

Congratulations on your new home Ernie and Sue, and welcome to CCCU!

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## Members Auto: Your One-Stop Buying Experience

If you're like a lot of people, you dread the hassle of shopping for a new car. Clark County Credit Union's [Members Auto Car Buying Service](#) is an all-in-one, stress-free alternative for purchasing your new car or pickup truck. We accept trade-ins, have a great selection of quality, previously owned vehicles and provide financing and other benefits like GAP coverage and an extended warranty.

### Brands \$25,000 and Under

Getting a quality car or truck doesn't have to cost you a lot of money. Members Auto offers a range of affordable cars and pickup trucks from well-respected brands known for quality vehicles.

- **Honda** is best known for its Civic, one of America's top-selling cars. Both the Civic and the Fit models' base prices start below \$20,000. Safety features, fuel-efficient engines and extended cargo areas are comparable to more expensive models.
- **Hyundai** offers a variety of vehicles in this price range. The mid-size Sonata's

base price is just under \$22,000. Known for safety and reliability, Hyundais are beloved as comfortable rides with excellent fuel efficiency.

- **Jeep** manufactures premium vehicles that are both stylish and practical at affordable prices. The brand's Renegade and Compass models are compact SUVs that start at well below \$25,000.
- **Kia's** range of vehicles offers all the important qualities buyers are looking for, including roomy seats, spacious cargo areas and turbocharged engines. The brand's safety and reliability are among the best in class.
- **Nissan** offers exceptional reliability, roomy back seats and excellent gas mileage with vehicles under \$25,000. New models, like the Versa Note and Rogue, offer easier-to-reach USB ports and a versatile cargo area.
- **Toyota's** affordable offerings include a hybrid, a crossover and a pickup truck. Car selections may include the Prius, Yaris, Yaris iA, Corolla and Corolla iM. Looking for a pickup? The Tacoma base price comes in just under \$25,000.

## Learn More

Buying a car doesn't have to be as expensive, or stressful, as you might think. At Members Auto, we make the car buying experience a pleasant one! To learn more about our car-buying service and the vehicles we offer, [contact us](#) today at 702-939-3115. We're here to help you get the car you've been looking for.

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