

November 2018 Newsletter

CURRENCY

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We mustache you a question...



No-Shavember at CCCU: Mustaches for a Good Cause!

For the month of November, the CCCU teams have had a competition to help raise money for the Children's Miracle Network – who can grow the best beard or mustache in a month? Each department had at least one representative who took up the challenge to not shave all month long.

So, we “mustache” you: Who is your favorite?

Every vote on Facebook or in a branch will result in \$1 donated to CCCU's signature charity. CCCU will also match the online voting donations dollar for dollar. To make it even more interesting, the CCCU employee voted “Best Beard/Mustache” will win a free lunch for their department.

Please click [here](#) to vote for the No-Shavember finalists! Voting will be open until December 9th.



CCCU to Open New Location in Downtown Las Vegas

It's no secret that Las Vegas is proud of its history, including the city's tendency to reinvent itself year after year. CCCU has been part of this reinvention earlier this year, taking an older corner of Downtown Henderson and reinvigorating it into a beautiful new branch with added retail locations. The credit union is at it again – this time combining convenience with historic flare and modern comforts. CCCU proudly announces they'll be opening a new branch in the Holsum Lofts in downtown Las Vegas, just off of Charleston and the I-15.

Holsum Bakery, as it was originally called, opened in 1954. Their iconic clock and sign still remain, but the three separate buildings were renovated in 2004 to create living and workspaces for artists and designers. This trendy, unique building in the heart of the arts district boasts a nod to history as well as a fresh, contemporary feel.

CCCU is thrilled to be a part of this up and coming area of our exciting city. Those who live, work and play downtown will be able to stop into our branch on their lunch break or on their way home with ease.



Save the Date: Dividend Day in January

When we have a successful year, you do too! Since 2001 we have given our members over \$59 million in annual bonus dividends. The bonus dividend is a net value that the credit union earns throughout the year on operations and investments, but will not need to retain on hand.

As a not-for-profit financial organization, CCCU makes it a practice to see that the excess earnings are used to provide better rates, more free services, and/or be returned to member/owners in the form of a bonus dividend. That's direct cash to you to use however you wish: loan payments, household bills, vacation money or just an extra date night!

Even though we haven't closed the books on 2018, we are expecting to be able to give back another bonus dividend in January. The question is ... how much will it be? To estimate your share of the dividend, check out the bonus dividend [estimator](#) on our website.

CLARK COUNTY CREDIT UNION

Annual Meeting

JANUARY 24, 2019 AT 5:30PM
TENAYA BRANCH



Not Just a New Car but a Lesson in Establishing Credit

Sabrina Palafox, a surgical tech at St. Rose Hospital, has been a Clark County Credit Union member since 2001. In that time, she has bought 3 vehicles through Members Auto, taking advantage of the quick and easy service provided to find and finance a new car.

When it came time to buy her daughter Katalyna a car, Sabrina worked with Tina Ferradino in Members Auto to not only find the car but to include Katalyna on the financing.

“This was a special deal because we added Katalyna to the loan, even though she’s only 16,” said Tina. “Because of this, she is already building credit and will have auto loan history on her credit when she turns 18. This will help her get financing in the future.”

When parents help their children establish credit, it makes it much easier for them to transition into the financial independence that comes with adulthood. It also teaches the children about the credit process and the importance of paying bills on time.

Sabrina and her family enjoy taking road trips together – and she will have another new driver in the house soon enough. She hopes that her 15-year old son can get the same opportunity her daughter received and begin to build his credit too.



New Chief Financial Officer Joins CCCU

CCCU welcomes Patricia Ochal as our new Chief Financial Officer. We are happy to have her bring her considerable experience and expertise in accounting and management to our executive team.

Previously, as CEO and CFO for First Security Bank, her responsibilities were considerable, including financial recording and rating, staffing quality, internal controls and the overall operations of the bank. Not to mention the fiscal operating results, budgets, regulatory reports, and the safeguarding of assets. Ochal brings with her the knowledge, experience and skills to help CCCU provide the highest quality of service and protection to our members.

Ochal received a bachelor's degree with an emphasis in accounting from the UNLV College of Business. In 2012 she was recognized by the Las Vegas Business Press as one of the Top 10 "Women Who Mean Business."

Outside of work, she enjoys cooking homemade Italian food, going on hikes at Red Rock with her two dogs and watching movies.

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