

January 2019 Newsletter

CURRENCY

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When You Own It, You Earn It!

Set your calendars for Dividend Day on January 25th! For the fifth year in a row, we are giving a dividend back to our owners – you!

As a not-for-profit financial organization, CCCU makes it a practice to see that the excess earnings are used to provide better rates and more free services, and/or be returned to member/owners in the form of a bonus dividend. Over the years, we have given back more than \$59 million in annual bonus dividends. That's direct cash to you to use however you wish: loan payments, household bills, vacation money or just an extra date night!

Every primary member in good standing will receive at least \$20 deposited into their savings account on January 25th. To estimate your share of the dividend this year, or to see how a new loan or deposit will affect your potential dividend next year, check out the bonus dividend [estimator](#) on our website.



Matt Becker VP of Information Technology accepted award on behalf of CCCU

CCCU Recognized for Economic Development in Henderson

At the City of Henderson's recent 19th Annual Economic Development & Small Business awards, the City and the Henderson Chamber of Commerce selected Clark County Credit Union's Henderson branch as their Redevelopment Project of the Year.

We are very proud of our Henderson branch and how this development has transformed the area of East Lake mead near Water Street. What was recently an aging spot of Downtown Henderson is now a business park that residents can be proud of. The new branch pays homage to the rich history of Henderson, decorating with photography that features many long-time CCCU members and their relatives.

Matt Kershaw, CCCU's Chief Executive Officer, said he is humbled to receive this recognition considering all of the amazing developments underway in Henderson. "We are not only improving our Henderson branch offerings, but also creating jobs and hopefully positively impacting neighborhood home values."

We would like to thank our community leaders who helped us achieve this honor – Henderson City Clerk and CCCU Audit Committee member Sabrina Mercadante and Henderson City Manager and former Audit Committee member Richard Derrick.



The Luckette Family: 3 Vehicles Financed in One Week

Arnie and Karen Luckette and their loveable sheep dog Vinnie have recently relocated to Henderson and one of their first decisions was to join a local credit union. Long-time believers in the credit union philosophy of member-owned banking, Arnie and Karen joined Clark County Credit Union to be more connected to their local Henderson community.

Arnie first came into the Henderson branch to finance his Indian motorcycle. There he met with Shalyn, a Financial Services Representative with CCCU. He had purchased the bike out of state and there were some issues with the title. Shalyn took ownership of the situation and helped resolve the problems that came up. She even came in on her day off to handle paperwork and made calls to the DMV to get things arranged so

Arnie could pick up the motorcycle on time.

“When we first come into a credit union we are looking to build trust, credibility and rapport with the teller or financial team first, well before we buy the actual loan or the products,” said Arnie. “Clark County Credit Union has great customer service. Banks can often forget the human side of the business.”

Arnie completed his motorcycle loan on a Thursday and liked the process and customer service so well that after picking up his bike in Arizona, he brought in his other car and refinanced it. Just a few days later, he refinanced his wife’s Jeep as well. Now with three auto loans with CCCU, the Lockette’s are well on their way to receiving a dividend distribution next year.

Arnie and Karen plan to go on rides to Death Valley, the Balloon Festival in Mesquite and Bike Fest in Scottsdale with his new bike.





CCCU Celebrates Law Enforcement Appreciation Day

January 9th was Law Enforcement Appreciation Day and all the CCCU branches celebrated by going blue – wearing blue, blue decorations and blue cupcakes. We are very proud to be the official credit union for our first responders and are grateful for all that our police and corrections officers do for our community!



Which Credit Union in Every State Returns the Most Value To Members?

Clark County Credit Union was recently recognized as the top credit union in Nevada

for returning the most value to our members. Callahan's Return of the Member (ROM) report uses a single metric to showcase the value a credit union delivers to members relative to other credit unions.

Your active participation creates a cycle of prosperity at a member-owned nonprofit like Clark County Credit Union. When member-owners like you participate in a cooperative like the credit union, the cooperative returns better benefits. This makes our member-owners want to use more services. And the cycle continues.

“For credit unions, which typically offer better rates, fees and service than for-profit financial institutions, members recognize benefits in proportion to the extent of their financial transactions and general usage,” says the Cornerstone Credit Union League.

But how do other credit unions measure up? [Read more](#) about how the top credit unions in each state are returning value to their members.

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