

May 2019 Newsletter

# CURRENCY

(702) 228-2228 • [ccculv.org](http://ccculv.org)



## **Nurses Week Prize Drawing - Last Chance to Enter!**

[Clark County Credit Union](#) has worked with regional medical professionals for years. Nurses often work behind the scenes but are very much the lifeblood of the medical community. In order to help show the community's appreciation, CCCU is honoring both local nurses and nursing students during our Sixth Annual National Nurse's Week Celebration.

There is still time to enter to win some great prizes, like a \$1,000 travel voucher, spa days and VISA gift cards. [Enter today!](#)



## **Clark County Credit Union Helps Las Vegas Businesses Grow**

From the consultation and quick pre-approvals to locked in rates and low closing fees, CCCU's commercial lending experts know what it takes to help your business grow and succeed. This month we are featuring a member business that is taking advantage of CCCU's commercial lending products: Nevada Cooler Pad.

Nevada Cooler Pad has been serving its customers since 1953, offering a wide variety of products, services and expertise in Las Vegas and is a licensed and insured, residential, commercial and industrial, evaporative cooler business. Their team specializes in evaporative coolers along with a complete range of parts and accessories, as well as energy consulting.

Mike Zimmer, CCCU member and majority owner and VP of Sales of Nevada Cooler Pad recently acquired Air Filter Sales & Service, a company his grandfather had founded in 1955 that was later sold by his father.

Zimmer says that what really helped with the overall decision of going with CCCU for the commercial loan he needed was "being able to receive personalized service, plus receive the dividends of being a member-owner. It's nice to know if you're going to go borrow money from somebody, that you're also earning some of that money back," Zimmer said. "It's a good relationship."

CCCU assisted Zimmer with the reacquisition of Air Filter Sales and Service this year, as the previous owner of Air Filter Sales and Service (his grandfather's original business) retired last year and the company became available to acquire.

“Basically, this commercial loan from CCCU is helping us put the band back together. These companies operated together almost 30 years ago, and now they’ll be operating together again,” Zimmer said.

“We operate in a family environment and I always look at my company as an extension of my family,” Zimmer said. “We take a very intimate approach with our customers and it’s very important for us, not only to supply them but to understand what their needs are. We need to help them and serve them.”

This sounds a lot like how CCCU strives to work with our members, knowing their circumstances and helping them save money and time. Along with our annual Bonus Dividend, our lower rates and fees, higher savings yields and front-line services, we also continue to deliver personal service the CCCU way.

If you’d like more information on growing and expanding your business, contact CCCU at 702-228-2228 for more information on our commercial loan products.



Tired of the dealership? Learn more about our in-branch auto broker at these upcoming Members Auto Days!

Snacks and prizes will be provided.

---



## 3 Tips to Painlessly Sell Your Home and Buy a New One

### 1. Find a Good Real Estate Agent

Having an experienced, responsible real estate agent to help you with selling your home is a must. If you have friends or family members who have recently sold their homes, ask who they used and if they would hire them again. Personal recommendations are usually better than just picking someone at random off the internet. Don't hesitate to ask agents for some references and proof of their track record. Once you've chosen someone who you're comfortable with, sit down and talk about a game plan for selling your home. If you're staying in the area, your agent can also help you [find a new home](#) and provide input on [types of mortgage loans](#) that may be right for you.

### 2. Price it Right

A competent agent will help you determine how to price your home to sell. Check out the cost of comparable properties in the area. Because it's a seller's market, you may be tempted to list it high, but this can lead to your home staying on the market for months. Keep in mind that if your home's reasonably priced, buyers may try to outbid each other, and you'll end up getting more than the asking price; for example, if your home is worth \$300,000, it's probably best to list it at \$299,000, not \$310,000. In a competitive market, pricing it under the max threshold will generate more interest and ultimately, help your home sell faster.

### 3. Take the Time to Properly Stage & Photograph Your Home

Staging your home inside and out is vital. Inspect your home and yard from top to bottom and make minor repairs and improvements like fixing broken cabinets, upgrading light fixtures and painting. It's also important to thoroughly clean your home, remove clutter and get rid of excess furniture. Make sure your yard and the exterior of your home look appealing and tidy as well. Many potential buyers drive by

before taking a look inside, so curb appeal is a must. Once your home is ready, hire a professional photographer to take photos. The right composition and lighting can make a huge difference in the way people perceive your home. Pick photos that pop and really show off your home's best features. This will make buyers want to see more.

### **Find the Best Mortgage Loan for You**

Clark County Credit Union offers an array of conventional fixed and variable-rate **mortgage loans** made to fit your budget and goals. To learn more, [contact us](#) at 702-228-2228 today!



### **Money Matters for Newlyweds**

Consider This: Perhaps your wedding is just around the corner. Or you've managed to survive the wedding stresses and are enjoying the honeymoon. Or you're settling into your new home together. Wherever you are on the newlywed spectrum, you may have heard one of the most common problems in marriage is finances. It can often lead to divorce.

So...how do you avoid falling into the trap of arguing and disagreeing about money? Financial experts have some advice for those just entering marital bliss. Some of these you should probably consider doing even before walking down the aisle.

- **Don't be shy-talk about money.** Many married couples don't do this, and they should. Discuss your values about money. Are you spender or saver? How will

you deal if you're opposites? Talk about retirement plans, and most importantly, any debt you might be bringing to the table. And make it a regular date. Pick a time-whether it be weekly or monthly-to talk about your finances together.

- **Have common goals.** Write down your financial goals regarding homeownership, kids, emergency fund, and other financial issues. It will help you both get on the same page, financially.
- **If you have debt, make plans to pay it down.** Many couples often start their marriages with some sort of debt-sometimes from paying for the wedding itself. It is important to have a plan to start paying that off so that you can move forward with the life you have planned, which may involve buying a home or having kids.
- **Decide which decisions should be only be done as a couple.** Compromise on a threshold on what each of you can spend without asking the other person. Having a clear set of guidelines of when you need to speak to your spouse about an expense is important. It gives each of you the independence to make your own decisions while providing clarity on when you need to discuss purchases as a couple.
- **Combine your finances.** Some financial experts advise having some separate accounts, just in case of a divorce. But even those experts strongly recommend that if you do, you should be completely open and transparent about those accounts. Others suggest that combining your finances can help you work quicker to reaching your financial goals.
- **Think about insurance.** If both of you work, find out which of you has the better health insurance plan. Don't just look at cost, but also at the type of coverage offered. Your spouse's plan may be more expensive but if it offers a lot better coverage, it might make sense to keep it even with the higher expense. In addition, as a single person, you might not have thought much about life insurance. But, now, as a married couple, it is an important aspect to consider.
- **Make a will.** Contact an attorney and create one. Review them every three to five years. In addition, make sure to update your beneficiaries on your retirement accounts, life insurance, or any other investment accounts.