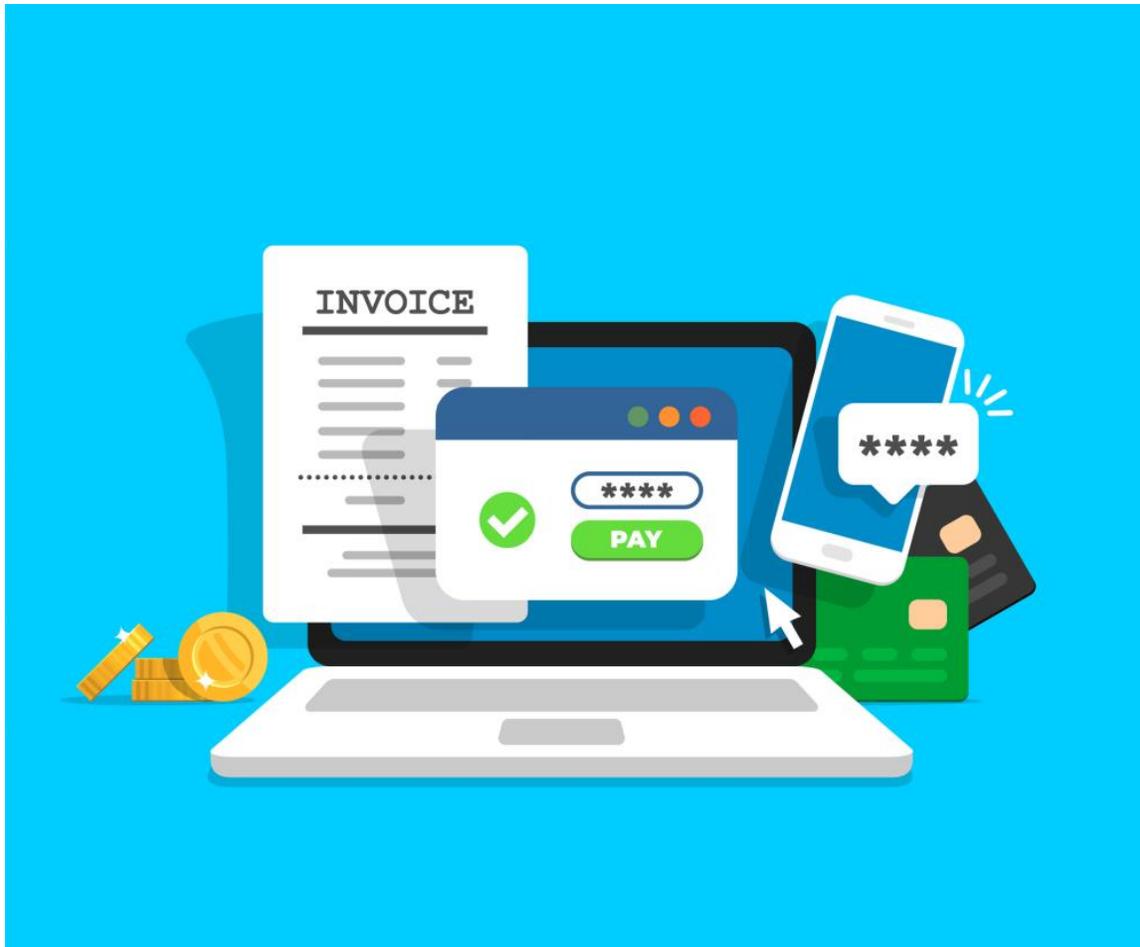




## Quick Guide to Paying Bills in Our New Online Banking System



With our newly launched online banking system, there are a lot of ways to pay bills and send money to others. But which method should you choose? Our online banking service makes it easier than ever to organize your bills and pay them when they're due. This guide will assist you in determining which method your bill pay needs.

### Bill Pay

Having your bills linked to your credit union account enables you to electronically write checks and send payments in one place. You can pay just about any company, person, loan or account using our [bill pay](#). Before you can begin making payments, you need to decide what type of payee to create and how they receive funds.

- **Company:** Electronically pay a company such as your mobile phone provider, utility company or even your dentist.
- **Person:** There are multiple ways you can pay a person\*.
  - a. **Person via direct deposit:** Send money directly to someone's account using their routing and account numbers.
  - b. **Person via check:** Request a check to be sent to a payee. We print it and drop it in the mail for you.
- **Pay a loan, credit card or account:** Your payment is applied directly to your loan, credit card or account electronically.

\*To send money **Person to email**, members can use the “**Send Money**” feature on the online banking home page.

### **eBills\***

An eBill (electronic bill) is an electronic version of the paper bill that you can view and [pay online](#). We have a database of prefilled companies loaded into the system. Only billers that are present in the system have the potential to be set up as an eBill. You will continue to receive bills from the biller, to opt out you will need to contact the company. Email and phone alerts can be set-up for new bills along with several additional notification options. Additionally, you can send one-time payments or a recurring payment.

\*If you had eBills in the old system, those will need to be set up again, as they tie to the third-party vendor and must be created in the new system.

### **Biller Direct**

Biller Direct is the third option for paying your bills. Linking bills to your credit union account, credit card or debit card enables you to send payments in one convenient place. The Biller Direct database is prefilled with companies that have online bill pay. Before you can set up a company within Biller Direct, you must have online bill pay set up on our website. With Biller Direct you pay the actual payment due, you cannot pay more, or pay additional if you are not due for a payment. Not all companies are set up for electronic payment. These bills will be paid via paper check.

Convenience and peace of mind is what Online Banking provides. It allows you to see where your money is going and follow a budget. As members you can receive and pay all your bills in one place.

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# Book Drive

Donate gently used books for  
K-5th grade  
until March 20

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## How is your retirement account?

Congress Passes Major Legislation That Can Both Help and Hurt Your Retirement Plans



While the clock was ticking down on 2019, the U.S. Congress passed and President Trump promptly signed a mammoth piece of legislation that has reverberated over the retirement world. The name of the legislation is the "*Setting Every Community Up for Retirement Enhancement (SECURE) Act*". The result is a massive, plan-altering change to the Tax Code that will affect how and who inherits your retirement accounts. As with any legislation, there are advantages and disadvantages, as well as exceptions to the new rules. Highlighted below, are just a few items from the legislation you should be aware of.

**Age Limit Eliminated for Traditional IRA Contributions** – Beginning in 2020, the SECURE Act eliminates the age limit for traditional IRA contributions. Previous law did not allow for one to make contributions to an IRA beyond age 70 even if you were still working. Now you can. You still must have “*earned income*” in order to qualify to make the contribution. The contribution limit for 2020 is \$7000.00 for those 50 and older.

**RMD Age Raised to 72** – Most people are aware that at age 70 ½ the IRS required one to begin taking distributions from their IRA's. This legislation increases the required minimum distribution age to 72. This can provide for a little more time and potential growth of one's IRA account before distributions begin. This rule goes into effect for those that turn 72 in 2020. If you turned 70 ½ prior to December 31, 2019, you are still subject to the old 70 ½ age rule.

**Good Bye, Stretch IRA** – Under the old rules, a beneficiary of an IRA could stretch the distributions from an IRA they inherited over their life expectancy. For example, a 30 year old would have had 53.3 years to distribute inherited IRA money. The legislation changes this to 10 years for most beneficiaries. Imagine stretching a distribution over 50 years, and the tax benefits that can provide, but now be required to empty the account within 10 years!

To obtain more detailed information and to see how these changes may affect you, feel free to contact us at the *Investment Center @ CCCU*. Call one of our investment representatives – David Dixon, CFP® 702-982-8336 or Morgan Baum 702-939-3201 – or visit the *Investment Center* website, <http://www.investmentcentercccu.com>.

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## CCCU's Smart Start Scholarship is Back!



Clark County Credit Union is bringing back its "Smart Start" College scholarship! This program is part of an ongoing effort to help our members realize their financial goals and dreams through education.

This year, CCCU will award five students with a \$1,000 scholarship, paid directly to their college or university. The Smart Start Scholarship is open to graduating high school seniors or university students. The application deadline is April 19, 2020.

Click here for the [full rules of eligibility](#) and the [application form](#).

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## Member Vanessa M. Loves the Personality and Service of CCCU



Vanessa M., an employee at Roseman University of Health Sciences, is enjoying her membership with CCCU. So much so that she refers friends and family to join.

“A dear friend of mine who recently moved here just refinanced her car loan with CCCU and is saving a lot of money each month,” Vanessa said. “CCCU made the process seamless for her. These are small things that make a huge difference in people’s lives. The smile on her face after getting her new loan was pretty amazing.”

Vanessa joined CCCU a few years ago after meeting our Sunset Branch Manager at an event. He displayed qualities that she says people are looking for today in their banking experience - he was “honest, hardworking, ethical, and transparent.”

Vanessa loves CCCU. “The level of service at CCCU is really fantastic. CCCU feels like it has the reach of a big bank with the personality and service of a small neighborhood bank.” She works for a Health Sciences University, so she recognizes that service is very important.

Outside of work Vanessa likes to be outside. She spends time with family and friends, cooks, gardens, plays with her three dogs, and reads.

This year she was able to participate in the annual Bonus Dividend distribution.

When asked what she did with the extra money she said, "For me, it is best to save for a rainy day. You never know when you are going to need it!"

From all of us here at CCCU, thank you Vanessa for being such a valued member. We are proud to have members like you in our CCCU Family!

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## Protect Yourself from Fraud with These Simple Steps



In today's world, our entire lives can be held in the palm of our hand. Between our phones, wallets, and mail, it has become increasingly easier for fraudsters to get a hold of our personal and financial information. Here are a few ways to prevent or mitigate your exposure to fraud:

**Do not carry your Social Security card or number with you.** Your Social Security number is a critical piece of personally identifiable information and you should do all you can to protect it. Unless you are using it for a specific purpose, do not carry it with you. Your Social Security number should only be provided when necessary. If anyone asks for it, ask why, and how they'll help protect it. Your Social Security number is too important to share freely.

**Shred important documents before discarding and be careful saving information online.** Financial statements and other documents containing important personal data should be shredded before they are thrown away. These documents include old tax returns, bank statements, and others. Likewise, many websites encourage you to save your personal and financial information. While it can be tempting because of the convenience, don't do it! Even sites that are secure can be hacked.

**Protect important mail and updated the security software on all your devices.** Use a locking mailbox or secure mail slot to help protect important mail and new debit/credit cards from thieves. You also want to protect your information stored electronically. Criminals like to exploit weaknesses (or vulnerabilities) in the software to access your devices, including cell phones and tablets. Be sure to set updates to your operating system and applications on

automatic and install update fixes and patches to protect yourself.

**Look over your passwords.** If you have used the same passwords on several accounts for a while, it might be time for new ones. Cyber Security experts always advise people to use complex passwords featuring numbers, symbols and letters. In addition, try not to use the same password for multiple accounts. Remember, passwords are like toothbrushes: you should never share them, and they should be changed often!

**Do not forget to regularly monitor your credit report and financial statements.** Unfamiliar activity on the credit report or financial statements could indicate personal information was compromised and someone is using your information to access your bank account or opening new loans in your name without your knowledge.

**Limit what you share on social media.** Seemingly innocuous information like your place of birth or dog's name could be an answer to security questions, which makes it easier for fraudsters to steal your identity.

**Learn how to avoid scams.** If someone offers you money in exchange for your personal or financial information, it is most likely a scam. Phishing has become a popular way for fraudsters to get personal information such as usernames, passwords, and financial information by pretending to be a legitimate source. Most of the time fraudsters use emails or text messages to try and trick you into clicking on a link or opening an attachment. Examples include: "We've noticed some suspicious activity on your account." or "There's a problem with your payment information, please click here to make this month's payment." Fraudsters use fear and intimidation to obtain your information. They may also offer you a coupon for free things or say you're eligible to register for a government refund. If it sounds too good to be true, it probably is. If you are unsure whether a text or email is legitimate, contact the company. Go to the company's website and use the contact information found there. Do not use contact information from the email or text. Financial institutions will never ask for your personal information, and it should never be shared with anyone.

**If your personal/financial information is compromised, let us know!** Losing your phone or wallet is distressing, and you want to do everything you can to protect yourself in the event it falls into the wrong hands. If you lose your debit/credit card, ID, phone with the mobile banking app, or if you compromise your personal or financial information, inform your financial institution as soon as possible. They will help you take steps to protect your accounts.

**If you have been a victim of online banking fraud or a scam, contact IC3.gov and file a complaint.**

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## Call for Board Nominations

Nominations are currently being accepted for the CCCU Board of Directors. Those wishing to nominate any individual for consideration, please send the candidate's resume to:

Nominating Committee  
PO Box 36490  
Las Vegas, NV 89133-6490

Nominations must be received by March 31, 2020.

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