

August 2020 Newsletter

Currency

Member Newsletter - 2020



Meet Our Board of Directors



Pictured from left to right: Ed Zagalo, Alise "Lee" Haney, Ted Olivas, Eric Jorgenson, Debbie Conway, Mike Schramm, and Doug Spring

As a credit union, CCCU is not for profit, not for charity, but for service. Our Board of Directors have volunteered their time to provide general direction and control of the affairs of the credit union with assistance from our management team to execute operational functions. Each year, you, our membership, votes in who you feel will actively support the credit union's best interests, while also holding our CEO accountable for carrying out the credit union's vision, mission and strategic goals.

Let's get to know more about your elected CCCU Board of Directors:

Debbie Conway, Director

Debbie Conway has served the public for over 20 years and is currently Clark County's first African American Recorder. She co-founded the Summer Business Institute, a high school mentorship program which provided hundreds of students with internships and scholarships. She produced and hosted KCEP's radio talk show, "Economic Empowerment Into the 21st Century" and was an adjunct instructor for the College of Southern Nevada School of Business.

Alise "Lee" Haney, Director

Alise “Lee” Haney is the founder of H&H Enterprises, a boutique community and governmental affairs firm. She has extensive experience in providing clients with unparalleled, individualized service, including strategic consulting and business development as well as media, governmental, and community relations. Lee is also a volunteer on several other community boards including Nevada Child Seekers, Friends of Metro and the Opportunity Village ARC Board.

Eric Jorgenson, Board Chairman

Eric Jorgenson served as the Chief Deputy District Attorney for Clark County for over 33 years. He is a graduate from BYU Law School, and his industry knowledge spans from trial practice, legal research and writing, civil litigation, criminal law and defense, as well as many others.

Ted Olivas, Director

Ted Olivas is currently the Chief of Staff/Director of Government & Community Affairs for the City of Las Vegas. He is responsible for a variety of key city initiatives including lobbying at the federal, state, and local level; grant coordination, and support to the City Managers’ Office and the City Council. Ted and his wife Melissa have twin boys who are in their 2nd year of college. They enjoy travel, triathlon, and spending time with family/friends.

Michael Schramm, Director

With a 25-year background in finance and accounting, he is currently Director of Finance for United Healthcare. After graduating from University of Nevada Las Vegas in 1992 with a degree in accounting, Mike worked for the national audit firm Deloitte & Touche in Las Vegas.

Doug Spring, Secretary/Treasurer

Doug Spring has over 37 years of experience working in human resources for local government agencies. Prior to retirement, he held the position Director of Human Resource Operations at University Medical Center (UMC). Spring is currently an instructor for the College of Southern Nevada where he teaches business and management courses. When he is not teaching, Doug enjoys volunteering at the Smith Center, traveling, playing golf and spending time with his 7 grandchildren.

Ed Zagalo, Director

After 28 years, Ed Zagalo retired from his position as the Clark County Manager of Finance Planning in 2020. In that role, he oversaw the county's debt portfolio (long term bonds - including the issuance of bonds for the Raider's stadium), capital plan, and training of new budget staff. Ed was appointed to the CCCU Board of Directors in 2013. Ed enjoys spending time with his family and golfing, and he plans to spend the next two years earning a master's degree in Christian Spiritual Formation in preparation for a second career working with people in crisis.

Thank you to our volunteer board members for their time and energy put into leading CCCU!

The Shadow Lane Branch Moves to New Rancho Location

We are moving!

Starting August 17 we will be located at 900 S. Rancho (Rancho at Charleston)

We will be closed August 14 to relocate.



We are happy to announce that on August 14, 2020, the staff at Shadow Lane will be moving to their new location at 900 South Rancho (at Charleston). This new location is conveniently located within the Las Vegas Medical District in the Smith's Shopping center and will continue to offer a wide range of services to meet our members financial goals and dreams. Please note: the ATM at this location will be installed in mid-September. Until then, members will still have access to the ATM at the Shadow Lane location, or can take advantage of ATM access at our other five branches or at one of over 30,000 nationwide [Free ATM's](#) through the Co-Op Network.

As we continue to social distance, please consider submitting new account or loan applications [online](#) or over the phone at [702-228-2228](tel:702-228-2228). For more information about this location, you can visit our page [here](#).

Online Banking Disponible en Español

Online banking disponible en Español



We recently launched a Spanish Banking option for our menu/navigation within online and mobile banking. This enhancement will allow our Spanish-speaking community to navigate the Online Banking and Mobile App without barriers. *Please note that some of the third-party vendors that link up with our online banking platform do not currently offer this option, and loan applications will still be done in English.*

Spanish-speaking employees throughout the credit union are ready to serve our members and online banking tutorials will soon be available in Spanish. We

hope to help even more members of the Las Vegas community “realizar sus metas y sueños financieros.”

3 Tips for Selling Your Home During the COVID-19 Pandemic



If you'd planned on selling your home in 2020, it might feel as if the coronavirus outbreak has derailed those plans. Though selling your home during a pandemic poses some unique challenges, it is possible to find a Las Vegas homebuyer for your property. Here's what you need to know about selling your home during the COVID-19 crisis.

1. Open Your Home to Virtual Tours

COVID-19 brought a slew of stay-at-home orders and public health campaigns that encouraged citizens to remain at home as much as possible. See that a potential homebuyer can still view your home without having to leave their current residence by opening your property to virtual tours and walkthroughs.

A virtual tour is an excellent alternative to an in-person showing, especially if you anticipate a large number of potential buyers. Work with your real estate agent to ensure detailed pictures and videos of your property are readily available. If a prospective buyer is interested in your home, a virtual meeting is an option to answer any questions they may have or give them a closer look at certain areas of your home.

2. Take Steps to Minimize In-Person Showings

While it's reasonable for a serious homebuyer to want to view your home before making an offer, it's best to take steps to reduce in-person showings.

Your real estate agent can require them to show proof of [financing](#) before showing the home. You can also encourage homebuyers to take an exterior tour of your home to check that the layout and location are suitable. This will cut down on the number of people you have in your home. When someone is in your home, you might request they wear a face mask and use hand sanitizer before entering.

If you're adamant you don't want anyone stepping foot inside your home, make sure this stipulation is visible to prospective buyers.

3. Know the Selling Process May Take Longer Than Usual

It's essential to be realistic concerning how long it will take you to find a buyer and the length of time it will take to close the deal. Certain industries have

been hard-hit by the COVID-19 crisis, and many employees are dealing with reduced hours or furloughs. This doesn't mean people aren't buying homes, but it may take a little longer to find the right person or family.

Once you find a great buyer, it's likely the length of time to close on the sale of your home will also take longer. Some areas have restrictions in place regarding property transactions. Temporary closures and freezes on real estate transactions have led to a backlog in many cities.

Individuals necessary to the sale of a home, like home inspectors, appraisers, loan officers, and insurance reps, are likely working under limitations that lengthen the amount of time it takes for them to do their jobs.

Consider Making Home Improvements & Putting Your Home Back on the Market Later

If you feel it's not the right time to sell your home or think you can find the right Las Vegas homebuyer if you make certain home improvements, call CCCU at [702-228-2228](tel:702-228-2228) to learn more about our affordable [Home Equity Line of Credit](#) options. A [HELOC](#) is an affordable way to help you pay for home improvements so your home is in tip-top shape before placing it back on the market.

CCCU Cares Hosts School Supply Drive



Did you know that according to the National Retail Federation, back to school shopping on average costs \$685! And, that's pre-pandemic. For the second year, CCCU is supporting our local students when they return to school by hosting a school supply drive. Most students will be distance learning this fall, and we want to ensure our students, parents, and teachers at underprivileged schools will be prepared with the supplies they need for success.

Can you help? To accommodate this new education format, where all students will need their own set of school supplies, we are asking for donations of all the traditional items in addition to some harder to obtain supplies that are greatly needed.

High-demand items:

- Lightweight headphones or earbuds
- #2 pencils
- Pencil sharpeners
- Crayons

- Copy Paper
- Facial Tissue

The full wish list includes: Glue Sticks, Scissors, Crayons (24 count), Dry Erase Markers, Composition Notebooks, Spiral Notebooks, Pencil Sharpeners, Resealable Storage Bags (quart, gallon, and sandwich size), Sticky Notes, Erasers, School Supply Box, Back Pack.

Please consider providing a donation to make this school year a little easier for the students and teachers at our underprivileged schools. There are two ways to give your support: 1. Donate items at any of our [six branch locations](#), or 2. Make a cash deposit/transfer at any branch or by calling our service department at [702-228-2228](tel:702-228-2228).

[CCCU](#) will be accepting donations from now through August 21st.

ccculv.org - 702-228-2228

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