

February 2021 Newsletter

Currency

Member Newsletter - 2021



Bonus Dividend Day: It Pays to Be a Member of CCCU

Another successful Bonus Dividend Day is in the books! For the seventh year in a row, CCCU gave a Bonus Dividend back to our member-owners.

After providing 6,503 skip payments, or \$4.35 million in deferred loan payments, and waiving nearly \$160,000 in fees during the pandemic crisis, we were still able to celebrate Bonus Dividend Day with a \$1.5 million dividend payout in late January.

This year's payment brings the CCCU Bonus Dividend grand total to \$68,319,240 put back into our members' pockets over the last 21 years.

Each member in good standing as of December 31, 2020 received at least \$20 deposited into their savings account. The average amount paid was \$32.88, though many members received hundreds, if not thousands of dollars. Our maximum dividend paid was \$4,827.84. What was your piece of the pie?

David R., a member since 1978, told us, "It's additional money we get that the regular banks don't offer, especially with low dividends they are giving these days."

We love hearing what you do with your Bonus Dividend! Alfred H., a member since 1959, has enjoyed using his Bonus Dividend to help pay for multiple vacations over the years. "We've gone to Spain, went on an Alaskan cruise, and another year we went on a river cruise in Amsterdam," said Alfred.

The dividend payment is calculated based on average annual daily balances for both deposits and loans of any type including: auto loans, new home construction or business loans.

Want to share what you do with your dividend? Submit your story [here](#) and you may see it used in a future newsletter or advertisement.

Banking with a Bonus

\$68 million paid out in bonus dividends since 2001



"I've loved sharing in the Credit Union's Bonus Dividends through the years. It's additional money we get that the regular banks don't offer, especially with the low dividends they are giving these days."

-David R.

"I joined CCCU in 2014. This past October, I bought my first car at the Tenaya branch. The Bonus Dividend has been used to pay bills. Clark County CU has been my savior and I really appreciate the chance to be a part of its expansion with them. Thank you very much!"

-Deloris B.

"The kids and I have started a tradition of enjoying virtual chocolate tasting with Ethel M's and seeing the Lights of Love. The Bonus Dividend money will go towards us enjoying the lights and chocolate as a family. Thank you CCCU!"

-Jaclyn T.



Make Every Day More Rewarding! CCCU Rewards Coming on March 1



Ready to start earning points, cash back, and merchandise on your CCCU credit AND debit card purchases?*

Clark County Credit Union is happy to announce that starting on March 1, your current CCCU debit and credit card will automatically begin to earn points on all of your everyday purchases. Not a cardholder yet? Easily apply [here](#) so you can start earning your CCCU Rewards today.

From groceries to fuel to utility bills, your purchases big and small will get you exciting bonuses with CCCU Rewards like:

- Cash back
- Travel and unique experiences
- Merchandise
- Gift cards
- Charitable donations
- And much more!

As a CCCU credit card holder you will have the freedom to select the way you redeem your rewards, including combining points with another CCCU cardholder or gifting points to another person.

CCCU Platinum Rewards credit cards have a rate as low as 8.90% plus additional bonus perks. Visit us [online](#) or call us at 702-228-2228 to get your application started today (apply between March 1 and May 31.)

**Commercial debit cards will earn rewards; commercial credit cards will not. ATM transactions and cash advances do not earn points.*

Member Since 1964: Retired Firefighter Captain



Kenzie C. started his membership with the credit union in 1964 when the branch was in the basement of the Clark County Court House. Since then, he has seen the credit union grow with a big family feeling.

“The town was small back then, it was the 60’s and there weren’t many banks or anything else in Las Vegas,” said Kenzie. “I was working for the fire department and that’s how I was able to join CCCU.” When asked about the process, Kenzie said: “Joining was easy! They were in a room in the basement of the Clark County Court House and everyone knew everyone. If you needed money you could just go down and get it.”

Over the years, he has seen the credit union grow in both locations and services. He said, “The biggest change I’ve seen with CCCU is they’ve gone

from one room to six branches!”

Kenzie retired in 1987 as a fire captain, and currently lives in Pioche, NV. He often comes down to Las Vegas where he enjoys visiting family and gambling at Sam’s Town. Over the years he has financed several cars with CCCU and taken advantage of interest rates on savings products. “If there was one thing that I would bring back to CCCU, it would be the rates from the 60’s,” Kenzie joked! “I’ve never had a bad experience - CCCU has always been a positive place that I refer friends and family to. In fact, I referred my son to the credit union, and he has had an account there for over 30 years! The credit union is like a big family.”

Over the years, CCCU has helped Kenzie reach their financial goals and dreams. Kenzie said, “I’ve managed to save money with the More Money accounts in the past. And if I ever needed anything, I could get a loan right away. The process was always easy, I could just call up to get the loan.”

Thank you, Kenzie, for your many years of membership and for serving our community. We are grateful you are a part of Clark County Credit Union’s story!

Meet the Decatur Branch Staff!



Serving the Northwest and Northeast part of our valley since 2015, the Decatur branch, located at 6120 North Decatur and the N-215 is one of our six full-service branches. The team at Decatur provides daily banking services in addition to Members Auto (car buying service), commercial/business accounts and consumer and business lending.

Let’s get to know our Decatur branch team members!

Christine H., Member Service Representative

Question: What was the last TV show you binge-watched?

Answer: *The last TV show I binge watched is Yellowstone with Kevin Costner. The horses and mountain scenery are beautiful.*

Desmond T., Member Service Representative

Question: Would you say you’re more of an extrovert or an introvert?

Answer: *I am more of an introvert when I initially meet people, but once you get*

to know me I am a complete extrovert and won't stop talking.

Gerry O., Member Service Representative

Question: If you could only eat one food for the rest of your life, what would it be?

Answer: *PIZZA - there are 465,237 combinations. You can even have a pizza for breakfast. There are also many healthy pizza combos - put vegetables on it and BAM, no guilt PIZZA!!!!*

Gustavo V., Junior Commercial Loan Officer

Question: Would you say you're more of an extrovert or an introvert?

Answer: *I'm more of an introvert for sure.*

Kevin A., Branch Manager

Question: Do you have a favorite holiday? Why or why not?

Answer: *Halloween. Once Halloween time comes around the weather is perfect and the excitement for the remaining holidays kicks in. Besides, who doesn't love scary movies, candy and dressing up?*

Kevin C., Assistant Branch Manager

Question: Where's the next place on your travel bucket list and why?

Answer: *I would love to go backpacking through Europe; experiencing all the history, food and culture there. Starting off in Spain, making my way through France, Switzerland, Italy and hopefully ending in Germany. I look forward to making that dream a reality and seeing it firsthand within the next few years.*

Kylee H, Member Service Representative

Question: What was the best vacation you ever took and why?

Answer: *My family and I took a 2-year vacation to New Zealand! It was the best vacation ever because it was so beautiful and something different. I can't wait to go back again one day!*

Tina F., MABS- Sales Representative

Question: What was your favorite age growing up, and why?

Answer: *My favorite age growing up would be when I was 7 because that's when my baby sister was born.*

70 Years of Building Trust



What Would You Do? Spot These Red Flags for Personal Loan Scams



Fraudsters love taking advantage of people in need through whatever means available, including stressful economic times. This is why so many new scams have been created during the COVID-19 Pandemic. With many people out of work and looking for assistance, personal loan scams are a huge issue right now. Fraudsters use social media and text messaging to lure their victims. They use legitimate company names and offer personal loans that are “too good to be true with guaranteed approvals.”

STOP: If someone calls you with an offer that is too good to be true, it probably is. Even if it's a well-known company, hang up and contact the company again through an official number on their website to avoid being scammed by someone spoofing a legitimate company's phone number.

The fraudsters in this situation know exactly what they are doing. They study the real company and learn how to sound and act just like their employees so when you call them you believe you are talking to a real employee. Gaining your trust is key to these fraudsters, because if you believe you are speaking to a reputable company you give out whatever information they ask for.

In the example of offering a personal loan for much-needed financial assistance, once your “loan application” has been filled out they advise you they need your online banking log in credentials to make a deposit to verify your accounts.

STOP: As always, your online banking log in credentials are for you and you alone. No one should ever ask for them and you should never tell them to anyone, not even Clark County Credit Union. This request is a huge red flag and you should hang up immediately.

Once the mobile deposit is in your account, the fake employees may advise you that you need to send the funds back to them via a gift card before the loan will be funded.

STOP: A legitimate financial institution will never ask you to send funds back via a gift card. Hang up immediately.

Most of the time this scam is caught by the financial institution because of the unusual online banking activity or by the odd-looking mobile check deposit. If this is the case the only thing you would need to worry about is the fraudster stealing your identity. This can be prevented by contacting one of the three major credit bureaus (Equifax, Experian, and TransUnion) and freezing your credit or placing a fraud alert on your credit.

Avoid falling for a scam like this by simply ignoring odd texts, emails and social media posts that offer loans that seem “too good to be true.” Do your research on the company before you apply for a personal loan. Make sure the number you are calling is registered to the business, since the number calling in to your phone may be a copycat. Looking out for these red flags will help prevent you from compromising your identity and losing your hard-earned funds.

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