

## April 2021 Newsletter

# Currency

Member Newsletter • 2021



### Last Call for Scholarship Applications!



There are just two weeks left to apply for the 2021 Smart Start Scholarship!

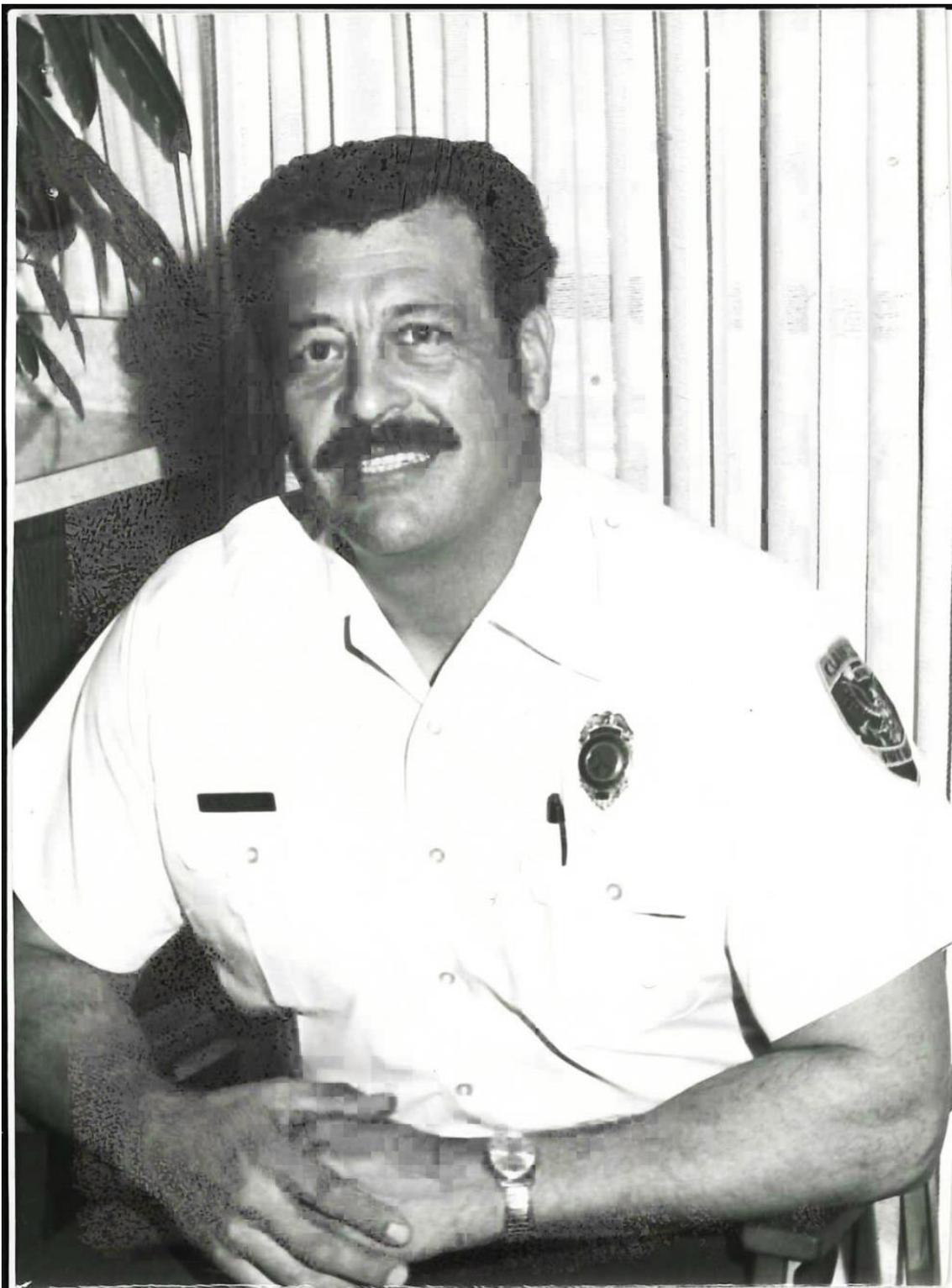
Clark County Credit Union's mission is to help our members reach their financial goals and dreams and that includes receiving an education. This year, tying in our 70<sup>th</sup> anniversary, CCCU will be awarding seven scholarships to students! That's one \$1,000 scholarship for each decade of the credit union's focus on "people helping people."

This opportunity is open to graduating high school seniors as well as those who are enrolled in a state-accredited college or university. Each \$1,000 scholarship will be paid directly to the student's school, and applications will be accepted through April 25, 2021.

Click here for the [Smart Start Scholarship Rules and Eligibility](#) and the [Application Form](#).

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**Member Since 1959: Retired Battalion Chief and Incident  
Commander at the MGM Grand**



Looking for a financial institution to help with the arrival of his first daughter in 1959, Alfred H. was referred to CCCU while working for the Fire Department. Since then, CCCU has helped him and his family reach their financial goals and dreams.

Alfred, now retired 28 years from the Fire Department as a Battalion Chief and later as the incident commander at the MGM Grand, joined CCCU when the credit union and the city were both much smaller.

Describing the difference between now and then, Alfred said, "Oh my golly, unbelievable changes! The CU was very small and in the courthouse everyone knew everybody." He continued, "At that time I was stationed at the Flamingo station. I remember we would play baseball outside and when we hit the ball it

would go over Flamingo Road. About every 10 minutes we would need to pause the game to allow a car to pass by - the city was that small!"

Alfred can remember when CCCU later moved to Sahara on the second floor near the fire station and soon after started spreading out with small branches all over the valley, just like Las Vegas was growing.

Over the years Alfred has used CCCU to finance multiple trucks and even purchase an airplane after he learned to fly! Speaking about reaching his financial goals, Alfred said, "CCCU helped me by providing me with a money manager - Dave Dixon. Dixon has helped me with stocks, bonds, and other investments, it's been a great ride and I recommend my friends and family to the [Investment Center](#) at CCCU because of this!"

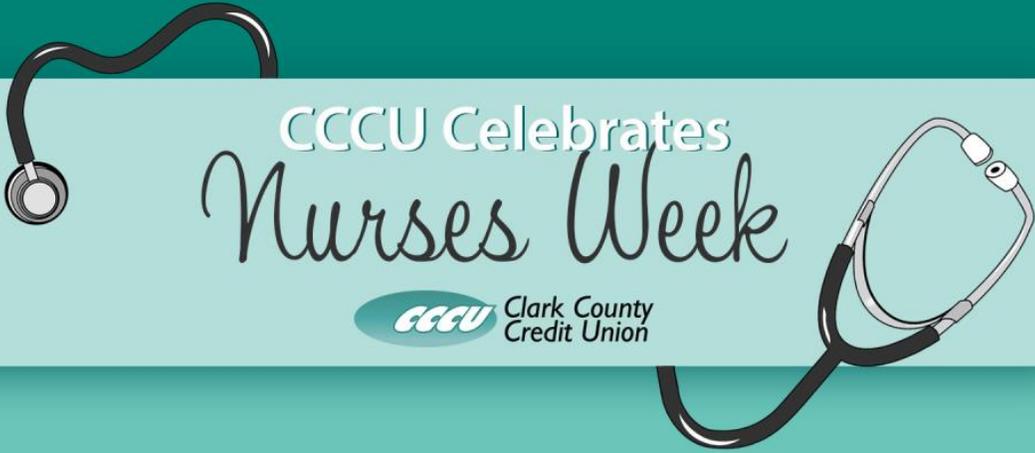
Alfred has also enjoyed receiving the Bonus Dividend and used it for multiple vacations over the years. "We've gone to Spain, went on an Alaskan cruise and another year we went on a river cruise in Amsterdam," said Alfred.

These days Alfred stays busy by playing golf for fun and spending time with his great-grandkids.

Thank you, Alfred, for sharing your story with us. We value you as a member and your many years of service to our community!

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**Nurses Week (May 6 - 12):  
Thank a Nurse Today!**



# CCCU Celebrates Nurses Week

**CCCU** Clark County  
Credit Union

We appreciate nurses every day, but especially during Nurses Week! If you are a nursing professional or student, you can enter our free drawing to win prizes.

Nurses can win a **\$1,000** Amazon gift card and nursing students can win a **\$500** Amazon gift card! All entrants are eligible for other prizes given away during the week.

Entry may be made at [info.ccculv.org/Nurses-Week](http://info.ccculv.org/Nurses-Week) through 11:59pm May 12, 2021 Professional nurses of any discipline may enter. Students at nursing school must indicate student status upon entry. No purchases necessary to enter, winner will be notified. Membership at CCCU is not required to win. Prizes may be claimed at any CCCU branch by appointment, after notification. Drawings begin Thursday, May 6. The Grand Prize Winner will be drawn and notified on or after May 15.

For the eighth year in a row, we are celebrating Nurses Week (May 6 - 12)! Clark County Credit Union thanks our local nurses for all that they do for our community's health by providing prizes for both nurses and nursing students.

Did you know that CCCU is the medical community's credit union? We were originally founded by local government workers as our main employer group and added the medical community as a member group shortly thereafter.

Nurses and nursing students: [Enter to win one of our prizes today!](#)

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## Tips to Attain Personal Finance



April is Financial Literacy Month - and although most would agree it's important for people to learn - and preferably learn early - the life skills that will set them up for financial success, studies consistently indicate Americans are generally not sufficiently educated about personal finance.

But it's never too late to become financially literate. Here are a few tips from Clark County Credit Union:

**Learn the basics.** Budgeting, paying bills, and saving money are basic financial literacy steps. Budgeting is knowing how much money you bring in and spend each day/week/month/year. It is a great way to help you pay your bills on time. It also can help you save for unexpected expenses. After this, you can set financial goals, establish saving vehicles, and learn about investments.

**Learn the concepts of credit.** Why is credit important? How is a credit score calculated? How to improve your credit score? What's the difference between a credit report and a credit score? These are all vital lessons to learn. A credit report and credit score are not the same thing. A credit report is a compilation of credit-related information; a credit score is a three-digit number taken from the report data. It's important to know both to make sure your credit is on track. Your credit score is used by more than just lenders - utilities, such as gas and electric, as well as home insurers, cellphone companies, and landlords may use credit scores.

**Learn about loans and debt.** If you don't know how different forms of lending work - from car loans to mortgages to student loans - you could end up with unmanageable debt. Loans are not created equal. They have different interest rates, terms, and repayment options. Make sure to consider each one before signing on the dotted line.

**Take advantage of online resources.** The U.S. government sponsors [www.mymoney.gov](http://www.mymoney.gov), which is dedicated to teaching the basics about financial education, including topics like buying a home, balancing a checkbook, or investing in a 401(k) plan.

**Consult your financial institution.** Clark County Credit Union provides free financial literacy tools including articles, calculators and coaches through our partner [Banzai](#). We also provide members with debt counseling with [GreenPath](#) Financial Wellness (counseling is completely free, with other services requiring small fees). Reach GreenPath directly by calling 844-572-5922.

For additional questions or resources, contact CCCU at 702-228-2228.

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**Meet the Henderson Branch Staff!**



Serving the Henderson area since the early 80's, the Henderson branch started in a small location inside a former school (which later became Henderson City Hall). To keep up with the growing area they experienced several other location changes, with the most recent relocation in 2018 to 87 E. Lake Mead Parkway. The Henderson branch is one of our six full-service branches.

Let's get to know our Henderson branch team members!

**Alisha W., Senior Member Service Representative**

**Question:** What's your favorite way to spend a day off?

**Answer:** *I love spending my off days with my nine-year-old daughter Za'Mirra at her dance practice and going shopping.*

**Conny G., Senior Member Service Representative**

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

**Answer:** *I love the holidays - my favorite has to be Halloween. Over the years it has become my favorite, I look forward to the family traditions we have started. Every year we make a day of going to a pumpkin patch and later decorating our pumpkins as a family. My husband and I got engaged at Disneyland during their Halloween Party, and we look forward to going back every year.*

**Desiree B., Assistant Branch Manager**

**Question:** What was the last thing you read?

**Answers:** *The last book I read was The Alchemist by Paulo Coelho. This book taught me to never be okay with being comfortable and to pursue any dreams I may have. If you're in a weird place in life or unsure of your purpose I highly recommend this book.*

**Giovanni A., Senior Member Service Representative**

**Question:** What are your hobbies, and how did you get into them?

**Answer:** *One of my favorite hobby is fishing. My Father and Uncles use to take me fishing all the time and always had the best time.*

**Ricardo E., Member Service Representative**

**Question:** What's your favorite way to spend a day off?

**Answer:** *My favorite way to spend my day off would be sitting in front of my TV with some rocky road ice cream!*

**Shalyn D., Senior Member Service Representative**

**Question to Troy:** What does Shalyn bring to the Henderson Branch?

**Answer:** *Shalyn brings a high level of customer service and truly cares about helping our members.*

**Troy S., Branch Manager**

**Question:** What are your hobbies, and how did you get into them?

**Answer:** *Anyone that knows me figures out quickly that I am a huge sports fan. I follow all major sports. I was born into a sports family and that's really how it all started. I have never known any different and always been a fan of the same teams as my Dad.*



All members are invited to attend our 70<sup>th</sup> annual meeting on April 15, 2021 at 5:30 pm. Due to social distancing, we will be holding this conference online. Please [RSVP here](#) to receive instructions for joining the meeting. Thank you!

**ccculv.org - 702-228-2228**

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