

## June 2021 Newsletter

# Currency

Member Newsletter • 2021



### Amazon Prime Day Plus \$150 Gift Card Giveaway!

June 21 & 22

WIN A \$150 AMAZON GIFT CARD

Use Your CCCU Debit or Credit Card to Enter.

CCC Clark County Credit Union

\*New card design coming soon.

To celebrate Amazon Prime Day, CCCU wants to give three lucky cardholders a \$150 Amazon Gift Card just for shopping on Amazon.

To enter, all you have to do is **use your CCCU credit or debit card during Amazon Prime Day (June 21 & 22)**. Each of your purchases made on Amazon.com using your CCCU card will get you one entry to win. Multiple purchases? Get multiple entries!

Amazon Prime Day is an annual deal event just for Prime members; however, consumers can take advantage of a [30-day free trial](#) offer to take part in the savings. Plus, CCCU credit and debit cardholders will earn 3x the Reward Points with our current Visa campaign! Not a CCCU credit cardholder yet? Easily [apply for a credit card here!](#)

To help prepare you for the upcoming shopping season, take a look at some helpful shopping tips:

- [3 Precautions to Follow When Taking Advantage of Free Trial Offers](#)
- [Best Practices for Using a Credit Card](#)
- [CCCU Budget Calculator](#)

Happy shopping and good luck! We will announce the three randomly selected winners on Friday, June 25<sup>th</sup>.

# Don't Get Scammed!



## NEVER:

- Give out personal information or account passwords/PINS.
- Share personal info on social media.
- Negotiate checks from unknown senders or businesses.
- Click on links in emails from unknown senders.
- Provide your information to a vendor claiming you have had fraud on your account - contact your financial institution first!

Contact CCCU at 702-228-2228 for ways to keep your information secure.

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## Member Since 1965: Robert R.

Thank you Robert for your  
many years of membership!



Robert R. was one of Clark County Credit Union's earliest members. He joined in 1965 when he worked at the Sheriff's Department in the Identification Bureau. The location of the credit union, located at the downstairs courthouse at the time, was very convenient for him and his family.

Robert opened a savings account with CCCU and started putting \$15 in it every paycheck.

"The city of Las Vegas was much smaller than it is now," Robert said. "So was the Credit Union. CCCU has had major growth, from what used to be just a courthouse location has now spread out across the valley."

Robert has since moved out of Vegas and now resides in Washington, very close to the border of Canada with a few acres of land. Looks like those early savings strategies paid off!

Thank you, Robert, for being part of the Credit Union's early growth and for your continued membership!

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## Four Tips for Purchasing or Refinancing a Home in Today's Market



Are you ready to purchase a house – or are you not so sure? Nevada has seen crucial changes in the housing market recently which has provided good news to those looking to purchase or refinance. In fact, the National Association of Realtors predicts new-home sales will increase by 21% in 2021. If you're considering a new purchase or refinancing a current mortgage, here are a few suggestions from CCCU to help you prepare:

**1. Check your Credit –** Your credit determines whether you're eligible for a mortgage and influences your rate. Ideally, consumers should check their credit to ensure payments are reported as on time and there are no derogatory marks. Correcting these things before an application can increase the chances of approval. Checking your credit in our Bonus Checking app is one way to monitor your credit report.

### **2. Focus on Savings –**

- For Purchases: Common advice is to pay 20% down payment for a home to avoid paying mortgage insurance. But even if you decide to take the mortgage insurance option, most mortgage programs require a down payment of 3% to 5%. It's important to remember that the consumer is also responsible for closing costs – roughly 2% to 5% of the loan amount.
- For Refinancing: There are not as many costs associated but a refinance still includes closing costs. This is typically 2% - 5% of the loan amount, however, most financiers will allow you to roll this cost into the loan. Homeowners are also responsible for the appraisal cost which can range from \$300 - \$450 in Nevada depending on the size of your home.

### **3. Determine your Budget –**

- For Purchases: It's important to understand how much house you can reasonably afford before you start looking. Before meeting with a mortgage lender, use [CCCU's mortgage affordability calculator](#). Once you know how much you can afford, be sure to also calculate how much you'll need to have on-hand as a down payment.
- For Refinances: You want to determine your goal with a refinance – is it to lower your interest rate, lower your monthly payments, or shorten the term of the loan. Before starting the refinance process, use [CCCU's mortgage](#)

[refinance calculator](#) to see if the savings fit your needs. Another thing to consider is cash-out options which can be a great way to pay for improvements or consolidate debt at a low-interest rate and payment.

**4. Don't Rush** – A home mortgage is a huge decision – and one that shouldn't be rushed. If you move too fast, you could overlook vital steps that could save you money, including home inspections and comparison shopping. Don't end up with a fixer-upper when you thought you were buying a turn-key home! And don't refinance unless it will help you reach your financial goals.

Clark County Credit Union is your trusted financial partner. If you have questions about a new mortgage or a refi, give us a call at 702-228-2228. Ready to apply? [Start your application online.](#)

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## Meet the Rancho Branch



Located in the Las Vegas Medical District, our Rancho branch relocated in 2020 to 900 S Rancho Dr. and is one of our six full-service branches. The Rancho team provides daily banking services in addition to Members Auto (car buying and selling service), commercial/business accounts and consumer and business lending.

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

**Issra M., Senior Member Service Representative**

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

**Answer:** *Zion National Park, to reconnect with nature and it is one of the world's best places for canyoneering.*

**Mary S., Senior Member Service Representative**

**Question:** What's your favorite dessert topping?

**Answer:** *My favorite dessert topping is whipped cream in the can. I put whipped cream on everything. Not only do I put it on my ice cream, but I put it on oatmeal, hot chocolate, cheesecake, cookies, jello, yogurt, fruit, blended drinks, pancakes, or anything I can think of. Yummy!!*

**Nadia G., Assistant Branch Manager**

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

**Answer:** *My favorite way(s) to spend a day off would be spending time with my family, go hiking (or any other outdoor activity such as kayaking or mountain biking), or just simply be at home watching movies or any good series I can find.*

**Ruby H., Senior Member Service Representative**

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

**Answer:** *Lasagna! I'm like Garfield that way. It's my favorite food hands down. I'll eat it for any meal of the day, fresh or as leftovers. My grandma gave me her secret lasagna recipe and it's my favorite thing to make for dinner.*

**Taigi L., Senior Member Service Representative**

**Question:** What's your favorite dessert topping?

**Answer:** *My favorite would be Reese's Peanut butter cups. I love that on ice cream or mixed in. Can never go wrong with Reese's.*

**Yron K., Branch Manager**

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

**Answer:** *My favorite holiday is Thanksgiving. I love to cook and set the table all festive, but it's really all about family and great conversations!*

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

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