

November 2021 Newsletter

Currency

Member Newsletter • 2021



Happy Bonus Days are Back!



CCCUC is in the giving spirit and wants to surprise five lucky members by paying up to \$1,500 towards their CCCUC Visa credit card. Plus, we will be helping five local non-profits with a donation of \$1,500 to support their efforts in the community.

Happy Bonus Days Non-Profit Recipients:

1. Cure for Kids
2. Nevada Society for the Prevention of Cruelty to Animals (NSPCA)
3. Nevada Partnership for Homeless Youth (NPHY)
4. Ronald McDonald House Charities (RMHC)
5. Project 150

We know this time of year can come with both planned and unplanned expenses. Why not use the card that will reward you with earned points but also give you the chance to receive a Happy Bonus Days gift?

It's Easy to Enter Happy Bonus Days:

- Use your CCCUC Visa Credit Card between Thanksgiving Day and Cyber Monday (November 25-29).
- Every purchase, every swipe gets you an entry in the card payoff drawing.
- One winner will be announced daily During Happy Bonus Days (December 6-10).
- Not a cardholder yet? Apply for your [CCCUC Visa Rewards card](#) today at 702-228-2228 or submit a [quick application online!](#)

Already have a CCCUC card and want some help creating a holiday spending budget, or coming up with a plan to payoff credit card debt? We've got you covered through Banzai, our free financial education center, just [click here](#).

Member Since 1978: Former Henderson Mayor, Andy H.



Source: Las Vegas Rotary

Andy H. joined Clark County Credit Union in 1978 when he was working for the Las Vegas Police Department as a licensed investigator. A Henderson native, CCCU has helped him build several homes, an infrastructure development, in addition to buying several cars and his regular banking needs.

“Before joining CCCU, I had a previous history with credit unions, so I knew there was good value there,” said Andy. “CCCU is full-service, and I can’t think of anything they’re missing; I’ve used them in so many areas of my life. They’ve helped me hit all my financial goals!” Andy retired from the police department and transitioned into local government leadership. He was on the city council which eventually lead him to serving as the [Mayor of Henderson](#) from 2009 – 2017. Fun fact: Andy helped CCCU CEO Matt Kershaw to get the credit union into its current Henderson branch location on Lake Mead.

With more time on his hands, he enjoys traveling with family as well as managing a family ranch in Caliente that was homesteaded by his great grandfather in the 1960’s. He is the proud father to six children (5 daughters and one son) and grandfather to thirteen (mostly girls); he joked, “In our family, girls rule!”

When asked what makes CCCU stand out from other financial institutions, Andy said, “When tellers know your name and know who you are, that makes a big difference. It’s that one-on-one touch.”

Thank you, Andy, for nearly 43 years of membership at CCCU and all you do for our community. We are happy you’re a part of our Clark County Credit Union story!

Six Tips for Sticking to a Holiday Budget



The holiday season is full of good cheer, but it can also do a number on your wallet. [Survey](#) results suggest that most Americans plan to spend \$1,000 or more on the 2021 holiday season. With the holidays approaching, learn how to create and stick to a feasible budget with these tips from Clark County Credit Union:

1. **Make a list** -- Always start your budget with a comprehensive list of all holiday-related expenses. From gifts to food to decor to travel expenses, everything you can think of that pertains to the holidays, should go on this list.
2. **Decide on a spending limit** -- And stick to it. Allot an amount for each gift or area of your budget and don't spend more on it than you have designated.
3. **Track your purchases** -- Once you have figured out your budget and you're ready to start buying, be sure to track each purchase you make. Pay attention to whether you are sticking within the confines of your budget or not and adjust accordingly.
4. **Don't rule out Black Friday** – Take advantage of all the sales leading up to the holidays, including Black Friday and Cyber Monday. You might find better deals than you were hoping for!
5. **Shop online** – Don't forget to comparison shop online, which will save you time and money. Remember to order your gifts with plenty of time for shipping this year.
6. **Pick up some extras** – Add in a few extra gifts that are generic in nature. That way you won't be caught off guard and scrambling at the last minute for a co-worker or neighbor gift (i.e., spending more money than you normally would).

For additional budgeting and financial resources, use our free Banzai [budget calculator](#) or [savings calculator](#).

Feast on Rewards with CCCU's VISA Cards



WHAT REWARDS WILL YOU CHOOSE?



Whether you're looking for a card that will give you cash back or travel points, CCCU's got the card for you! Plus, with CCCU you earn reward points when you use both your Visa Debit AND Credit Card.

Plus, you will be eligible for CCCU's Happy Bonus Days promotion where five lucky members will receive up to \$1,500 paid off their card when they use it for holiday purchases between Thanksgiving and Cyber Monday. See how you can load up points with the redemption chart:

Card Type	Platinum Card	Debit Card
Earns Rewards Points	1 point for every \$1 spent	1 point for every \$4 spent
Point Expiration	3 years	3 years
Pay with Points¹	✓	✓
Point Gifting²	✓	✓
Roadside Dispatch (VISA Benefit)³	✓	✓
Auto Rental Collision Damage Waiver Dispatch (VISA Benefit)³	✓	—

If you don't yet have a CCCU credit card, now is the perfect time while rates are **as low as 8.90%**. [Apply online](#) or give us a call at 702-228-2228 to treat yourself on the purchases you're already making.

For cardholders you can [register your card online](#) to view and redeem your points. For any issues or questions about CCCU Rewards, call 1-888-200-7561 to speak with a representative.

*Commercial debit cards will earn rewards; commercial credit cards will not. Both debit and credit cards must be registered to redeem points.

¹See terms and conditions for more information regarding Qualifying Transactions and redemption rates.

²Point Gifting can only be completed between CCCU Cardholders who are enrolled in CCCU Rewards. Gifted points expire after 90 days. See terms and conditions for more information.

³Please view VISA disclosures.

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