

December 2021 Newsletter

Currency

Member Newsletter • 2021



Happy Bonus Days: Winners Announced!



For the second year, CCCU added a little extra joy to the holiday season with Happy Bonus Days! Every day this week, CCCU announced one lucky winner, chosen randomly from all those who used their CCCU credit cards to shop between Thanksgiving and Cyber Monday. Five selected members received up to \$1,500 towards their CCCU credit card balance. In addition to this, CCCU presented five local charities with a \$1,500 donation to support their cause.

"It's such a surprise - I didn't think that I would win!" said Kathleen H., one of our Happy Bonus Day winners. "Extra money during the holidays is wonderful!" CCCU is delighted to brighten the holidays for our members and local community. To see what our other member winners had to say about their selection, visit our [Facebook](#) page.

Congratulations to this year's Five Happy Bonus Days non-profit organizations, each receiving a \$1,500 donation:

1. Cure 4 the 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

Happy Bonus Days everyone!

Give the Gift of Credit Unioning!



Meet the Windmill Branch!



Located in Green Valley, our Windmill branch originally opened in 2001. The Windmill team provides daily banking services in addition to Members Auto (the

CCCU-owned car buying and selling service), commercial/business accounts and consumer and business lending. The branch is currently open during a much-anticipated remodel; the estimated project completion is early 2022.

Let's get to know the friendly Windmill branch team members!

Brittany K., Member Service Representative

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

Answer: *I am more of an introvert.*

Denise S., Senior Member Service Representative

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

Answer: *My favorite holiday is HALLOWEEN, actually my whole family's is Halloween! The decorations, the Halloween house collections, costumes and of course the candy! My daughter got married on Halloween (no costumes allowed as it was a formal wedding and it was amazing!)*

Giovanni A., Senior Member Service Representative

Question: What's your favorite dessert topping?

Answer: *My favorite dessert toppings are cherries!*

Glen S., Member Service Representative

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

Answer: *I train Service dogs for Autistic children. When I met and married my wife here in Vegas, I was introduced to her son who has autism. As a retired K9 officer and trainer I recognized the need for a service dog. We rescued a Burmese/Shepard mix from the ASPCA and after 1 1/2yrs of training, he is fully certified to help and protect our son. Eventually the word got out and now I'm training two more dogs for other families with two more on the waiting list.*

Jaye P., Senior Member Service Representative

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

Answer: *Havasupai Falls - I love visiting the beautiful outdoors!*

Kevin A., Branch Manager

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

Answer: *'The Mare of Easttown'. I rarely watch TV shows but when I find one that I like, I will watch an entire season in one sitting. If you like 'who did it' type of shows I would highly recommend.*

Kylee H., Assistant Branch Manager

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

Answer: *My favorite way to spend a day off is just being with my family!*

Matthew G., MABS Sales Representative

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

Answer: *Fishing! I try and get to the water whenever I have any extra time.*

Bonus Dividend Day is Coming!



Throughout 2021, CCCU continued to help our members in a variety of ways including loan modifications, skipped payments, and financial counseling, while looking ahead to plan for future Bonus Dividend payouts.

We are pleased to announce that the CCCU Board of Directors has approved a Bonus Dividend payout which will be distributed to members on January 21, 2022!

Wrapping up our 70th anniversary year, we are pleased to add to the \$68 million previously awarded in Bonus Dividends since 2001. That's direct cash to our members to use however they please: loan payments, household bills, vacation money or just extra savings!

Keep an eye out for more information in next month's newsletter and mark your calendars for Dividend Day on January 21st!

Member Since 1978: Retired Metro Officer Sandy D.



Sandra "Sandy" D. joined the credit union in 1978 when CCCU had a branch downtown near the police station. She enjoys that the credit union is available to provide financial education and the products and services she has needed to reach her goals.

"I joined the credit union when I joined the sheriff's department- at the time they didn't hire women for police work, so I was fortunate that Sherriff Lamb allowed me to work in the juvenile division," said Sandy. "Later, Sherriff Keller asked me to help create the Elder Abuse Unit. We were a fast-growing community with a large community of seniors and a lot of exploitation and abuse." Now retired, Sandy still remains active with the Sheriff's Protective Division.

Since joining the credit union, she has taken advantage of many offerings the credit union provides. Financial education is important to her and she said, "When I have questions it's nice to be able to ask the credit union; they are comforting and helpful." CCCU has also assisted with auto loans, a pool and a construction loan for a home she built in Searchlight. "When I started the project in Searchlight, I couldn't find any one to help with the loan. After much discussion and being very hands-on, CCCU was able to help with the loan. I was so grateful!"

In addition to her civic activities in retirement, Sandy takes time for her other hobbies and passions. She loves to quilt and embroider. To stay busy, she also helps take care of her grandson, and enjoys taking the RV out on the road to do some sight-seeing. Sandy said, "I can thank the credit union for that!"

Thank you, Sandy, for over 40 years of membership, and for everything you've done and continue to do for our community. We are proud to have you as part of our Clark County Credit Union story!

Call for Board Nominations

Nominations are currently being accepted for the CCCU Board of Directors.

Those wishing to nominate any individual for consideration,
please send the candidate's resume to:

Nominating Committee

PO Box 36490

Las Vegas, NV 89133-6490

Nominations must be received by January 29, 2022

Saving Enough to Have Enough



We all know that we need to save and invest for our future. Most of us also know that it is difficult to save money as there always seems to be some emergency or other priority that requires us to put off saving for our future. Regardless of life events, the future will come, and having “enough” money for our future income and retirement needs is critical. We would even suggest it is an emergency that cannot be put off. Because retirement seems like a distant reality for many, saving for it often is put off to a later date. If one waits too long to begin saving for their future, it may end up being too late!

Each year, the Employee Benefit Research Institute along with Greenwald Research, conducts the Retirement Confidence Survey. The 2021 survey includes some fascinating statistics. Per the survey, of those ages 55 or over, 11% have less than \$1,000 in savings and investments, 7% have less than \$10,000 saved, 4% have less than \$25,000, and 3% have less than \$50,000. In other words, 25% of those over 55 have less than \$50,000 saved for retirement. That is a potential disaster. What will these people live on in retirement?

The advisors in the *Investment Center at CCCU* can help you address your future saving and investment needs. David S. Dixon, CFP® and Morgan Baum, have over 60 years of combined experience in helping members save and invest for their future. They can help you SAVE ENOUGH TO HAVE ENOUGH. The *Investment Center at CCCU* can be reached at 702-939-3201.

<https://www.ebri.org/retirement/retirement-confidence-survey>

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