

February 2022 Newsletter

Currency

Member Newsletter • 2022



A Fast and Convenient Way to Make Loan Payments



Making a payment to your CCCU loan has never been easier! If you have a loan payment to make from another financial institution you can now process the payment through your [online or mobile banking](#) session. Simply go to the Loan Payments tab and hit the “click here” button. Payments will process by 6 pm the same day!

Two Ways to Pay:

- Debit Card
- Account Number and Routing Number

For payoffs, be sure to contact us during business hours at 702-228-2228 to receive an up-to-date payoff balance, along with your per diem.

\$2.4 Million – You’ve Earned It!

A woman with long, dark, curly hair is smiling and holding a credit card. She is wearing a white collared shirt. The background is a solid yellow color.

**\$2.4 million.
You earned it.**

This year, CCCU members with auto loans, credit cards, mortgages and checking accounts received a \$2.4 million Bonus Dividend.

This year’s Bonus Dividend distribution of \$2,408,542.92 brings CCCU’s Bonus Dividend historic grand total to \$70,727,782, putting millions of dollars back into

the Southern Nevada economy over the last 22 years.

Each member's Bonus Dividend is calculated based on the average annual daily balances and how long the account is open, for both deposits and loans of any type including auto loans, credit cards, new home construction loans or commercial loans.

"The more you participate and use CCCU as your financial institution, the higher your Bonus Dividend can be," said Matt Kershaw, President and CEO of CCCU. A [Bonus Dividend Estimator](#) is available at the credit union's website to see what a potential dividend could be if accounts were opened or moved to CCCU.

Members often choose to save or spend their dividend in creative ways. Member June B. said, "Each year I put my dividend towards my grandsons' 529 college funds. I have 3 grandsons, so I alternate years. I see it as another bonus to my membership that no other bank offers."

The average Bonus Dividend per member was \$49.11. The extra money can be used to add to savings, pay down a bill or even on a fun splurge, as many of our members have done over the years.

A member since he was three years old, Erik D., now in his early 50s, said, "CCCU is the only financial institution I've known so the Bonus Dividend is a normal thing for us. Currently, our youngest is in college so the dividend usually goes to travel expenses for her to go to or from school."

Member Quotes:

"We usually add the dividend to the savings account. There's nobody better than CCCU!"
- John H.

"We've used the Bonus Dividend to help pay our taxes, it's pretty nice! We have our mortgage, VISA, savings and checking with CCCU." - Shelly T.

"CCCU gives me a birthday gift with the Bonus Dividend! My birthday is right around the corner so I usually buy myself a birthday gift, one time I went out to a show with it." - Lorena S.

"When I get the statement, I usually check to see how much it is. Then the money usually goes towards a new certificate, or some bottles of wine!" - Howard H.



Take the Pledge! America Saves Week



FEBRUARY 21 - FEBRUARY 25, 2022

TAKE THE AMERICA SAVES PLEDGE

VISIT OUR WEBSITE

Next week is America Saves Week! CCCU has joined in this national effort to focus on increasing savings and improving the financial health of our members. Join us this week to get a clear view of your finances, set some new financial goals, and make a plan to achieve them!

Sneak Peek of our Daily Themes

- Monday, Feb 21: SAVE AUTOMATICALLY
- Tuesday, Feb 22: SAVING FOR OPPORTUNITIES
- Wednesday, Feb 23: SAVE FOR RETIREMENT
- Thursday, Feb 24: REDUCING DEBT
- Friday, Feb 25: SAVE AS A FAMILY

Win Prizes!

- Cash giveaways
- Restaurant gift certificates
- Piggy banks for kids

Get Involved in America Saves Week

Keep an eye out for CCCU's upcoming email detailing the ways you can boost your savings in addition to prize opportunities for participating. America Saves Week daily themes will also be shared on social media and inside branches. Let's get saving!

Introducing CCCU's New Podcast: The Perfect Bite

THE PERFECT BITE

FOOD
FINANCES
FUTURE SELF



We invite you to listen to CCCU's new podcast, The Perfect Bite, for your weekly serving of local food reviews, financial education and life hacks that your future self will appreciate – it's just the right amount of helpful information to improve your week!

In short, bite-sized episodes, Hosts (and CCCU employees) Crystal and Shannon share food reviews from locally owned restaurants plus easy to follow tips, tools, and resources for improving your financial health.

Featured Episode Topics

- Financial questions you should ask your significant other
- Getaways on a budget
- Cost-effective party planning
- Building an emergency fund
- And restaurant reviews on Pin Kaow, Sin Fronteras, HoneySalt and more!

Listen to the podcast here: [The Perfect Bite](#)

Even though it just debuted, the Perfect Bite is already getting attention:

#34 in the Top 100 Investing chart

#44 in the Top 100 Self-Improvement chart

What Should We Discuss Next?

What personal finance topics would you like to learn more about? Which local restaurants should we visit? We want to hear from our members! Send us an email with your recommendations to ThePerfectBite@ccculv.com. The Perfect Bite is available on Apple podcasts, Spotify, and other podcast platforms.

Encore Webinar Presentation: Solving the Mystery of Credit Reports



Due to the increased interest in last month's Credit Reports webinar, CCCU will be hosting an encore presentation next week.

Join CCCU for a free virtual webinar to learn what information is included in credit reports and what data is used to determine your credit score. The right credit score can unlock many opportunities for you and your family! After this webinar, you will understand your rights and responsibilities in maintaining, protecting and improving your credit standing.

Webinar: Solving the Mystery of Credit Reports

Date: Wednesday, February 16, 2022

Time: 5:30 pm – 7:00 pm

Location: Virtual, [Click Here to Register](#)

Each attendee will receive a handout with the following information:

- Credit Bureau contact information
- Instructions on how to dispute items
- Information on how long an item can be reported
- Detailed steps to improve your score and standing
- Tips to establish or re-establish credit
- Precautions to take with Credit Repair companies
- And much more!

To register for this FREE webinar, [Click Here](#).

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