

## April 2022 Newsletter

# Currency

Member Newsletter • 2022



### Accepting Scholarship Applications



Last call! CCCU is accepting applications for the Smart Start Scholarship through April 22<sup>nd</sup>!

CCCU has a long history of helping its members achieve their financial goals and dreams and for the ninth year, we are awarding scholarships to our CCCU student members. This year, we are happy to share that we will be awarding a record number of ten \$1,000 [scholarships](#) to ten deserving students!

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

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

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**Embrace Financial Literacy This Month**



April is Financial Literacy Month and CCCU has the resources to help you start or maintain smart money habits. Financial literacy is knowing what finances are and how to spend, save, and manage money effectively. But it's not a light switch-you don't flip the switch and learn it all at once.

To help you take control of your financial situation, we offer a [Financial Wellness Assessment](#) through Banzai, our free financial education resource. This five-minute assessment will:

- Ask questions to determine your current financial wellness.
- Discover your personal financial strengths and weaknesses.
- Explore resources that will help you reach your financial goals and dreams!

Financial literacy is a topic to be discussed, not avoided-anticipated, not dreaded. After you complete the assessment, you will be provided with helpful coaches, articles and calculators that are unique to your current financial situation. To view the full library of Banzai articles, [click here](#), or give us a call to discuss money saving products at 702-228-2228.

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**Nominate a Nurse for Nurses Week: May 6-12**



# CCCU Celebrates Nurses Week



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 one of 3 **\$500 VISA®** gift cards and nursing students can win one of 2 **\$250 VISA®** gift cards! 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, 2022. 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 Friday, May 6. The Grand Prize Winners will be drawn and notified on or after May 15.

Did you know Clark County Credit Union 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.

CCCU thanks our local healthcare community for all that they do for our community health every day. One way we show our appreciation is by celebrating Nurses Week. For the ninth year in a row, we invite nurses and nursing students [to enter to win](#) their share of \$2,000 in gift card prizes - this year three nurses will receive a \$500 gift card and two nursing students will receive a \$250 gift card.

To learn more about Nurses Week and how CCCU supports our local healthcare community, check out a recent [press release](#).

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**Member Since 1997: Information Technology Advanced  
Specialist, Rick C.**

“

**We always have and will continue to tell people just how good Clark County Credit Union is to its members!**

”

Rick C.



Rick C. has been a Clark County resident for the past 45 years. Currently retired from the Technology field, Rick holds many IT certifications and was also an advanced specialist in servers and storage systems. Today, Rick runs Be Safe CCW where he teaches self-defense training and concealed carry permits for residents of Nevada.

“Any time we've been in a tough spot financially, CCCU has always been there for us,” Rick said. “They have always 're-worked' the situation where we could access funds to pay for emergency expenses.” Over the years, Rick has enjoyed many benefits of membership with the credit union and most recently refinanced his home with Real Estate agent, Ky A. He said, “Ky was patient with me and made sure to follow through immediately with any of our concerns.”

Rick joined the credit union in 1997 when he started with the City of Henderson. At that time, the branch was a small office in Henderson with a two-person counter. “The talk at the City of Henderson was all about how CCCU takes care of their members,” said Rick.

Thank you, Rick, for your continued membership and your ongoing support of CCCU. You are a valued part of our 71-year history.

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## **Prevent Identity Theft with Bonus Checking**



The best way to prevent identity theft is to stay informed and on top of your finances. By taking the proper precautions and acting quickly, you can help negate the impacts of attempted or successful identity theft.

### **Precautions**

Thieves can use your name, credit card number, and Social Security number to assume your identity, spend your money, or make you liable for debts and charges. Unfortunately, almost 18% of Americans have been subject to ATM, debit, or credit card fraud, according to The Pew Research Center.

With credit cards in particular, your cash liability is limited and relatively easy to resolve. For instance, both Visa and Mastercard have created zero-liability policies, so you're protected in cases of identity theft. But your creditors may assume you are at fault for unpaid bills until you can prove otherwise. That takes time, as does straightening out the financial records. And you may have to reestablish downgraded credit ratings. To prevent that, keep the following tips in mind:

- Be very cautious about giving people—even family members—your account numbers and information, since they might be less careful than you.
- Check your credit card bills carefully to be sure you authorized all the charges.
- Written or printed records or notes can be found by anyone, so make sure you shred receipts before you throw them away.

### Credit Monitoring with Bonus Checking

Did you know [CCCU's Bonus Checking](#) includes Credit Monitoring? To verify your credit file monitoring is activated and to complete registration and access all benefits, the primary account holder on the Bonus Checking account can click [here](#) and follow the simple step-by-step instructions. If you want to switch to Bonus Checking to take advantage of this service, contact us at 702-228-2228.

If you suspect that your identity has been stolen, the faster you act, the better. If a specific account, such as your credit card or bank account, has been compromised, the first thing to do is to contact the financial institution to let us know. We can help you stop additional charges or money being used in your name, so contact CCCU right away at 702-228-2228.

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## Over Ten Classrooms Receive Books Thanks to CCCU Members!



**Thank You!**

Members and staff donated nearly \$500 in cash - enough to purchase books for 10 classes, and 19 large boxes of books for CCCU's book drive!



CLARK COUNTY CREDIT UNION  
**Annual Meeting**

APRIL 21, 2022 AT 5:30PM

TENAYA BRANCH

CLICK HERE TO RSVP



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

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