

March 2018 Newsletter

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Members Auto Celebrates Its 20-Year Anniversary

Members Auto, the only Southern Nevada car dealership owned by a credit union, celebrates 20 years in business this year! It has been serving Clark County Credit Union members, as well as non-members living in the Las Vegas valley, since 1998.

“Members Auto revolutionized the car-buying experience,” said Members Auto General Manager Roger Loftis. “We took one of the most difficult tasks – purchasing a car – and simplified it.”

Gone are the days of spending exhausting hours at a traditional car dealership. At Members Auto, a team of dedicated employees provide a positive, anxiety-free purchase experience. Where else can you buy a car, trade your old vehicle, and get the financing done in an hour or so?

“Members Auto is a convenient, one-stop shop for consumers looking to buy a pre-owned or brand-new car,” said Dan Edelman, a Members Auto sales representative at our Tenaya branch. “We do the work for you – finding the vehicle that fits your lifestyle; offer the best price, with no doc fees; and deliver the vehicle to the closest CCCU branch to you.”

For 20 years, Members Auto has been offering this personalized service to all its customers, who are not required to be members of the credit union. And because Members Auto is owned by their non-profit credit union, consumers can qualify for a low-cost auto loan through CCCU and get a .5 percent discount on their interest rate, adding yet another appealing attraction to buying a car from Members Auto.

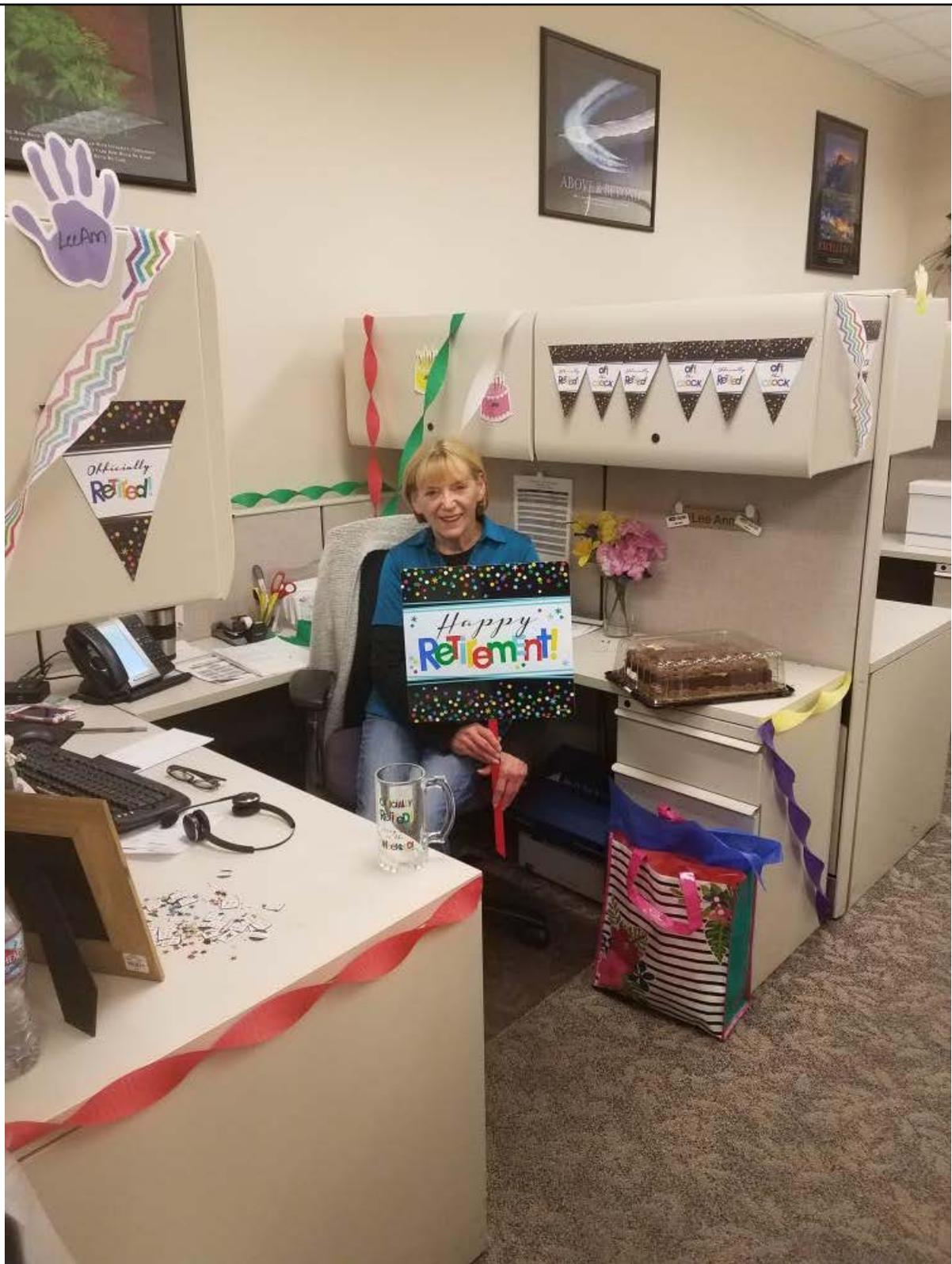
Throughout the years, Members Auto has continued to grow and reach new milestones. What began with one man, Don Arkell, at the helm and one main location, has transformed into one of the top independent car dealerships in Southern Nevada. "I'm glad Members Auto is still going today," Don Arkell stated in a recent phone interview. "When we started, we had the seventh auto brokerage license in the entire state of Nevada. I remember vividly the first car I sold. It was to a friend of mine, who was a CCCU member. I anxiously waited all day for the transport truck to drop off their brand-new Toyota Corolla."

It is no surprise why Members Auto is successful - thousands of cars have been sold over the last 20 years, leaving thousands of people happy with their purchase. "The process was faster and easier than I expected it to be. It was so nice not to have to spend our entire day at a car dealership. When I'm ready for my next car purchase, I'll totally buy from the credit union again." says Heidi Cottam, CCCU member and Henderson resident.

Since CCCU is a non-profit cooperative, and since CCCU owns Members Auto, you as a credit union member/owner also own a car dealership too!

"The car-buying experience should be a positive one," said Loftis. "Members Auto does not impose the hassle of a traditional car dealership. Buyers get the vehicle they want, at a fair price, and that is why people continue to come back to us."

Members Auto is hosting events at all [six Clark County Credit Union branches](#) throughout the month of April as part of the 20-year anniversary celebration. Those interested in the events, including dates, times, and locations, should follow Members Auto on social media – [Facebook](#) and [Twitter](#) – or visit membersauto.com.



After 18 Years of Loyal Service, Lead Teller and Member Services Rep Retires

Lee Ann's 18-year career with Clark County Credit Union centered on helping members one on one, whether as the lead teller at the Tenaya Branch or later in the member services call center.

From the moment she interviewed for her job with CCCU, she fell in love with the credit union. The people who interviewed her 18 years ago are still working there, showing the longevity and loyalty so often found at CCCU.

Lee Ann says she stayed with CCCU for so long because she loved training the new tellers that came on board and working directly with the members. “I developed a lot of close relationships with our members and their families,” she said.

When she meets people out in the community, she tells them to join CCCU because the credit union can meet all their financial requirements and of course, have the opportunity to earn the unique dividend payment.

Now that she has retired, Lee Ann is first going to take a trip with her best friend to Florida to enjoy the ocean and the beach. The second order of business is to take some time to adjust to retirement after working most of her life. She loves to bowl, hike, exercise and volunteer, which she hopes to do more of now. She also has two awesome grandchildren in Las Vegas, and will take this opportunity to be more involved with their lives.

For those who have worked with Lee Ann for years, she says will still be around CCCU – after all, she is a member too!



Loan Operations, Underwriting, and Financial Services Work Together to Provide Excellent Customer Service

Kayla Pederson leads the loan operations and underwriting department at CCCU, and with the help of her devoted team, their goal is to provide the best service and get their members exactly what they need.

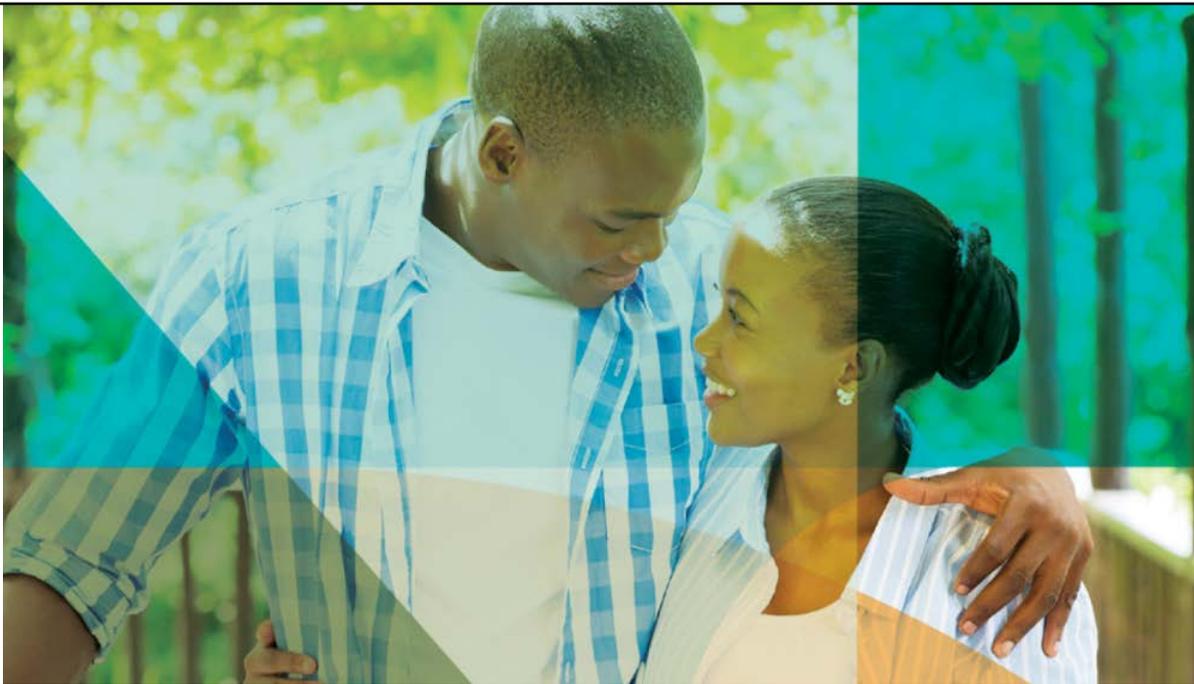
Since 2014 Kayla has been part of the CCCU family. “My team is my favorite part of my job, and equally enjoyable is conducting business with integrity; we care about our members and do right by them.”

Throughout the whole process, whether it be a mortgage loan or other type of loan, Kayla and her team will help you every step of the way. Their ability to quickly adapt to each member, no matter the circumstances, makes their department unique. Not every loan or situation is the same, and the loan operations department will think outside the box.

One of the loan operations team members said, “Working as a triple team - Underwriting, Loan Operations, and Financial Services - can be a challenge as each team has their own goals to achieve on a daily basis. However, we are able to come together to achieve the big picture of providing excellent member service.”

Not only does their department strive to deliver great service to all of their members, they have a good time doing it. They make work fun, helping each other and creating a great working environment. Pederson says of her co-workers, “The loan operations teams is unique because we are a big family. We support the credit union and each other. We recognize individual strengths and let everyone shine in the way that is most natural for them.”

If you're looking for a loan, Kayla and her team are here to help you. They love their jobs and excellent service is important to them.



The Many Benefits of BALANCE

Is financial freedom and empowerment important to you? With BALANCE, you have a partner in achieving just that. BALANCE is a free financial education program available to all CCCU members – via website, phone or chat.

At a glance, their website may seem overwhelming with all of the educational information available to you. But by taking full advantage of what they have to offer, you can quickly get on the right path to achieve your financial goals like saving for retirement, paying off debt and buying a house.

Debt Management Plan

No matter what your level of debt, there is a way out. BALANCE works with you and your creditors directly to help free you from the weight you're under. Their counselors will review your spending patterns and create a plan that will help you take back your finances month to month, and also long term. One way they do this is by taking you through a Personal Financial Assessment, which is a form that they have created, in which you provide a review of your income, expenses and debt. After you've completed this, they can more fully assist you when you talk to a financial counselor on the phone.

Counseling Services

Just when you think you've figured out your finances, you head into another stage of life that, whether or good or bad, could be new territory for you. Examples include sending your kids to college, buying a new home, bankruptcy, retirement, or identity theft. Even the most financially responsible people might not know what to do when a crisis or emergency comes up. BALANCE offers free financial services and guidance for all of life's twists and turns. To speak with a counselor, call toll-free (800) 777-7526, Monday–Thursday 7:30 AM–6 PM, Friday 7:30 AM–5 PM, Saturday 9 AM–2 PM (Pacific Time). In addition, their website has several

different articles, videos and other resources on these topics that can get you informed as you devise a plan going forward.

Online Resources

When you visit balancepro.org, start with “Resources.” They have articles, videos, podcasts and calculators to help you become more knowledgeable in whatever stage of life you’re in. If you’re not sure where to get started, they can help with that, too. Under “Life Stages” they’ve listed several topics any given person might experience throughout their lifetime. If you’re currently in the “New Beginnings” stage of life, it may not hurt to take a peak at the “Life’s Curveballs” section, just to get an idea of what help is available to you, should you need it in the future.

BALANCE has put together a thorough and incredibly helpful service that can help people achieve financial independence. Knowledge is power, and through their online tools and free counseling services, BALANCE has provided invaluable knowledge and one-on-one guidance to prepare you financially for all that life has to offer. Take advantage of this free member service today!



Your Annual Dividend: The Pot of Gold at the End of the Rainbow

Instead of relying on luck to lead you to wealth this year, make a conscious effort to increase your annual dividend from Clark County Credit Union. What may seem like every-day decisions or ongoing financial strategies can lead to your very own

“pot of gold” at the end of the year.

Most people have savings accounts, checking accounts, credit cards, home and car loans – but only Clark County Credit Union members get paid for their share.

By understanding the formula used to calculate the dividend, you can make decisions that positively impact your dividend. By plugging in different options into the helpful [dividend calculator](#), you can see how adding a loan or new account can impact your dividend.

The dividend payment is calculated based on average annual daily balances for both deposit amounts and for loans of any type including auto loans, new home construction loans or commercial loans.

If a new car, home or investment is in your future, why not get paid to have those accounts with CCCU? All of our members received at least \$20 in January 2018 for their share of the dividend, but with careful planning and structuring, your next dividend payment could make you feel like the luckiest member at CCCU!

Check out the [dividend calculator](#) or contact us today for more information on increasing your annual dividend payment next year!

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