The dream can become real when you borrow smartly.
Proud new Title Partner of the NIAA.

NEVADA INTERSCHOLASTIC ACTIVITIES ASSOCIATION

Visit onenevada.org/NIAA for details.
Greetings, Fellow Members!

You may have noticed things look a little different with the Focal Point this month. We’ve been doing a bit of ‘spring cleaning’ on our overall look, and we’re excited to introduce you to the brand new Focal Point. It’s the same One Nevada you know and love but with a refreshed look.

In this month’s issue, we tackle a topic all of us have to do from time to time . . . get a loan. Whether it’s needing a little extra until your next paycheck or buying your family’s dream home, typically all of us have to borrow money at some point.

In this issue, we discuss key things to consider so you can borrow smart and keep your debt load under control. Look for tips on auto buying and evaluating credit card balance transfer opportunities, as well as understanding the top four reasons you may want to refinance your home.

Also, look for some exciting news about One Nevada in the community. As of March, One Nevada Credit Union is now the proud Title Partner of the Nevada Interscholastic Activities Association (NIAA). That means we’ll sponsor over 200 State Championships and Tournaments annually across Nevada. We know many of our member families participate in school activities programs, and we believe sponsoring these activities is a great way to support both our member families and the communities we serve simultaneously.

Finally, back by popular demand, our annual Spring shred events are coming to both Reno and Las Vegas this May. Look for locations, dates, and times in this issue.

As always, thank you so much for your continued membership.

Best regards,

Paul Parrish
President/CEO

---

**Contents**

**Bring borrowing into focus**
Pages 3–4

**Top four reasons to refinance your home**
Pages 5–6

**Member profile**
Allie MacAdams
Physician Assistant (PA)
Siena Pediatrics in Henderson
Pages 7–8

**Start your auto loan with the financing**
Pages 9–10

**Credit card balance transfers**
Page 11

**Serving the community**
Page 12

**Did you know?**
**Employee focus**
Page 13

---

One Nevada produces Focal Point quarterly as a service to you. Our goal is to bring you real financial knowhow that helps you be financially well.

Copyright ©2019. One Nevada Credit Union. All rights reserved. Reproduction, in whole or in part, without written permission is prohibited. Insured by NCUA. Equal Housing Lender.

Send comments and suggestions to:
One Nevada Credit Union — Focal Point
2645 South Mojave Road
Las Vegas, NV 89121
marketing@onenevada.org

For address corrections, please speak with a Financial Service Representative or call us.
To find a branch in your area, go to onenevada.org or download our mobile app.
While the Earth has taken the same 67,000 mile-per-hour course around the sun for as long as anyone can remember, your financial world travels along its own path. When it comes to borrowing money, your world revolves around your credit score, debt-to-income ratio, today’s interest rates, and how well you understand your options.

How creditors make money
At One Nevada, we’ve got your back. When you need to borrow money, we’ll be here, and we’ll encourage you to pay it off as soon as possible to minimize your costs. But not all creditors have the same philosophy. Many want to keep you in debt for as long as possible. By arming yourself with some basic information, you can understand the cost of any loan and borrow smartly.

Annual percentage rate
Let’s start with the Annual Percentage Rate (APR). This is the total cost of borrowing money expressed as a percentage of the total owed, applied per year. If you borrow $1,000 at a 24% APR, you’ll end up paying $240 for the loan after one year. But it’s important to understand that the APR is compounded monthly.

In our example, you’d be charged 2% or $20 per month. That’s because the APR is divided evenly among the 12 months on the calendar. If you miss a payment, you’ll be charged interest on the new balance, which will include the $20. This is called compound interest, and it’s a good thing when we’re talking about savings; not always so good when you borrow. If your monthly payments aren’t more than the amount in monthly financing, you’ll never pay off the loan – making some lenders very happy and rich.

Why the APR matters
The APR is different from a basic interest rate because the APR includes all the fees and other loan costs. Essentially the APR is like the price tag. It’s what you’ll end up paying for that car, computer, couch, or personal loan. Always look for the APR to compare the total loan costs before you decide to borrow money.
Smart borrowing habits
It might seem obvious, but you should avoid borrowing what you can’t pay back. Plus, a good rule of thumb is to borrow based on the long-term value or return on investment of the item you’re buying or financing. A common order of importance includes:

- College education
- House
- Car/truck
- Furniture or appliances

Sorry, vacations, jewelry, smartphones, and shoes are not on our list of top things to purchase with borrowed money. That’s because those are items you should save for, not finance. The long-term value of those is either non-existent or decreases faster than you can pay off the loan.

What about 0% financing? While it’s like free money when you can get 0% financing on some new electronic item, be careful. Read the fine print and watch out for early payoff penalties.

Understanding your credit
Your overall credit report and that magic credit score can directly affect your loan’s interest rate and how much you pay overall for your loan. The better your score, the less you’ll pay to borrow money and vice versa. That’s why it’s important to monitor your credit, fix errors, and continually work at improving or maintaining your score.

- **Monitor your credit.** As a One Nevada member you have instant access to your credit score as much as you’d like. Just log in to online banking at onenevada.org or our mobile app and choose ‘credit score’ from the main menu. We recommend you monitor your credit and check your score on a regular basis.
- **Fix any errors or duplicate account information.** Contact the credit bureau that is showing incorrect information on your report. All three credit bureaus now accept dispute filing online.
- **Improve your score over time** by limiting the amount of credit you use and never missing a payment.

Look at all the variables
Before you borrow money, consider the rates, fees, and why you need financing in the first place. If it’s a credit card, think about how you will use it. Do you pay the balance every month? If so, get a card with no annual fee and plenty of rewards perks. If you carry a balance, look for the lowest APR.

You have options
When you want to borrow money, shop around. Compare APRs, terms, fees, and pre-payment penalties. If a company doesn’t want you to pay off a loan early, chances are they aren’t the right fit for your financial life.

Know the borrowing lingo
Get to know these industry terms and take control of your financing options.

**Annual percentage rate (APR)**
The cost you pay each year to borrow money, including fees, expressed as a percentage. The higher the APR, the more you’ll pay over the life of the loan.

**Debt to income ratio**
Also known as DTI. This is a ratio between the percentage of your personal debt compared to your total income. Lenders use this to determine, in part, your ability to repay a loan.

**Buydown**
When purchasing a new or used vehicle, you may be offered an option to buy down the interest rate on the car loan. Essentially, you pay some of the loan’s interest up front in exchange for a lower interest rate over the life of the loan.

**Finance charge**
The total amount of interest charges you will incur over the life of a loan.

**Loan-to-value ratio**
Also known as LTV. A calculation that expresses the percentage of difference between your loan amount and the vehicle or home’s value.

**Term**
The amount of time between a loan’s beginning and end, or the number of months you make payments until fully repaid.
Owning your own home can be both incredibly rewarding and challenging. It can be your largest investment and your single biggest expense. And like any large investment, there are times when you find yourself asking whether you’re making the right decision. Questioning whether you should refinance your home can be one of those important moments.

Refinancing your loan to a lower interest rate could reduce your monthly payments or shorten the amount of time you have left on your home loan, potentially saving you thousands of dollars. That said, it’s important to note that refinancing does cost some money.

How much will a refinance cost?
When you refinance your home, you might end up paying broker fees, closing costs, and a few others. A typical refinance will cost anywhere between 3-6% of the loan’s principal. While that might seem like a lot, there are some really good reasons a refinance can work in your favor, along with some things to really consider before you do.

At One Nevada, we make it easy and more affordable to refinance your home by charging a flat fee of $562.00. While that doesn’t include 3rd party fees, it can save you a lot of money.

The top four reasons to consider refinancing:

1. To take advantage of lower interest rates: Many lenders claim that even a 1% interest rate reduction can be reason enough to refinance. Reducing your interest rate can help you build equity in your home sooner and decrease the size of your monthly payment, saving you a lot of money.

   However, if you don’t plan on living in your home for much longer, refinancing might not be cost effective. Before you refinance, add up all the costs of completing the loan and then divide that number by the amount you would save every month on the mortgage if you refinance. That will tell you how long you’d need to stay in the home to break even on your refinance costs.

2. To access cash: If you refinance your home and tap into it’s equity, it’s called cash-out refinancing. This can be a great option, especially if you use that money to increase the
equity in your home. Installing a new roof, windows or doors; remodeling the kitchen or master bathroom; and even updating your patio or deck can add value (equity) to your home. It also makes your home more livable. That’s a win-win in our opinion.

If you plan to use the cash (equity) to pay off higher interest debt, such as a credit card balance or student loan, this is where we urge careful consideration. We’re all about you paying down debt, but it’s important that you be thoughtful about future spending and avoid racking up those credit card balances again.

3. To shorten the life of your loan:
If you have a mortgage with a long loan term, for instance 30 years, refinancing with a lower term and a lower rate, could help you pay off your loan sooner without changing the monthly payment much. Just be sure you do the math carefully to ensure you can still afford the payment.

4. To convert between adjustable-rate and fixed-rate mortgages:
Over time, market rate adjustments can increase the rates on Adjustable Rate Mortgages (ARMs) until they top the going rate for fixed-rate mortgages. When this happens, switching to a fixed-rate mortgage can be a good idea. Again, it’s all about doing the math.

Is a refinance right for you?
First consider if you’re doing it for a good reason. Will it benefit your family’s financial well-being? If you’re extending your term another 10 or 20 years just to lower your monthly payment, be careful. Any money you save on lower payments will be lost in the cost of the refinance and the extra years of interest you’ll be paying on your mortgage.

Second, get a good faith estimate from several lenders. Take special note of the interest rate and loan price for each estimate. Divide this price by the amount you’ll save each month with your new rate. This is the number of months it will take for you to break even on the new loan.

One Nevada Tip: To get an accurate estimate from any lender, be sure you have proof of income for the past two years and a recent paystub or retirement award letter. You’ll also need two years of tax returns and W2s.

Boost your financial knowhow
When you have questions about refinancing your home loan, One Nevada is here to provide the answers – and the math. Give us a call, or use our online calculators at one nevada.org/calculators.

Las Vegas Area: 702-382-4094
Reno/Sparks: 775-827-3880, x4643
The commute from her home in Vegas to the aquarium-themed pediatric office where she works in Henderson is always enjoyable for Allie MacAdams. Especially since she financed her Hyundai Santa Fe at One Nevada.

This pet-friendly mom of two, who is both career minded and family focused, gave us the chance to chat with her about her membership, why she loves One Nevada (aside from the fact her dad has worked at the credit union for over ten years), and how she and her husband plan to pay off their student loans in record time.

“One Nevada has been the most helpful to my family through financing our vehicles,” Allie said with a smile. “One Nevada makes everything super easy. We’ve bought two cars through the credit union. You have the best rates in town and it’s hassle-free.”

That home town Allie is talking about is Las Vegas, where she and most of her extended family lives. It’s also where she works her second job as a PA at the emergency room at University Medical Center.

“Nevada is a growing state, ranking top 10 in the nation as fastest growing,” she added when asked why she lives in the area. “The medical community is similar, since we have to accommodate the expanding population. Plus, most of our family lives here. It’s just a great place to be.”
As the MacAdams family enjoys each new day together, they’re also focused on eliminating the student debt that she and her husband accumulated with their incredible educations.

“It’s important to get out from under the student loan debt before taking out more loans,” Allie added. “My husband and I created a monthly budget and stick to it. We have a five-year goal to pay off our student loan debt.”

That five-year goal includes having fun with the family too.

“There should be a balance between living frugally to pay debt and also enjoying life.”

For Allie, her career is part of that rewarding life. After getting her undergraduate degree at the University of Arizona and University of Las Vegas, she got her Master of Science in Physician Assistant Studies from Touro University Nevada just a handful of years back.

“There is always an opportunity to learn and grow with my fellow coworkers and patients,” Allie commented. “The most rewarding part of my career is watching children grow, meeting their milestones, healing from sickness, and interacting with their parents. I love getting homemade cards from my patients!”

At One Nevada, it’s members like Allie and her family that encourage us to find new ways to make our members’ lives easier.

“I can always trust One Nevada to have my family’s financial back,” said Allie.
Scoring a great deal on your next car or truck doesn’t start at the dealership or searching for the right make and model on your computer. It starts with smart borrowing tactics that can save you hundreds of dollars. Those strategies can help you stay within your budget, too. We’ve put together some of the best ways to borrow smart and get the most from your next auto loan.

Do your homework
Nothing ruins a family budget like an out-of-reach auto loan payment. The trick to staying within your monthly budget is to borrow what you can realistically afford. One of the best rules-of-thumb is to keep your car payments between 15–20% of your overall income. This is called the payment-to-income ratio, which applies to home loans as well.

One Nevada has plenty of online calculators to help you at onenevada.org/calculators.

Secure your financing
Being pre-approved for an auto loan is just like carrying cash, only better. It makes you an informed consumer and puts you in charge when you do go to the dealership. See today’s rates and terms on our website. When you’re ready to apply, have your salary and employment information handy.

When applying for any auto loan, you’ll ideally want a 10% down payment, a term of no more than 60 months, and Guaranteed Asset Protection (GAP) insurance to minimize the risk of being underwater on your loan if your car is stolen or totaled in an accident.

Understand insurance costs
We highly recommend GAP insurance if your loan amount would exceed the actual value of your car or truck. For example, if your car is stolen and it’s worth $20,000, but you still owe $27,000, you would be responsible for the $7,000 left on the loan. With the addition of GAP, that $7,000 could be reduced or eliminated.

Call around for quotes and research the insurance costs for any vehicle you’re considering. Depending on the vehicle, your driving history, and your credit, insurance premiums can vary greatly. Get a free quote from One Nevada Insurance Services at 702-641-4346.

Get pre-approved before you shop
It’s a great idea to narrow your search to a few specific makes and models before you take a single test drive. Edmunds.com can help you make a list of the ideal makes and models that fit your budget. That same site can help you determine the best price for your trade-in as well, if you have one. Additionally, we’ve teamed up with Enterprise Car Sales to help you get a great deal on quality used cars and trucks. Learn more at onenevada.org.

Compare the price and warranty
Compare at least three dealerships for the total selling price, including accessories and taxes, of the make and model you want. They often call this the out-the-door price. Then use the best-quoted price to shop at your favorite dealership. Now, ask about the available warranty. Even used cars often still carry some warranty. If the car or truck you’re about to buy doesn’t have much of a warranty left, One Nevada Insurance Services can help. Our extended warranties can help pay for larger repair bills that can happen at any time.

Drive home happy
If the price is right and the vehicle is perfect, let the dealer know you’re pre-approved with One Nevada. While they might try to convince you that their financing is a better deal, or that you might qualify for some third-party loans, it’s important you do what is right for you and your finances. If you have questions about a financing offer, walk away and give yourself time to review the fine print. You can even give us a call or stop by to get help with the comparison.

Once your loan with us is approved and signed for and you’re ready to buy, we’ll provide you the check you’ll bring to the dealer in exchange for your keys. We’ll take it from there, contacting you a few days later with your payment information.

Always borrow smartly
Get pre-approved at any branch, at onenevada.org or call 800-388-3000.
FOCAL POINT

**Should you refinance instead?**

If the car or truck you already own is safe, comfortable, and affordable, then refinancing your loan might be the smart move. Just do the math first. If you owe a lot more than the vehicle is worth, then refinancing may not be an option. As always, do the math or give us a call and we’ll help you.

**Your test drive “to do” list**

- Avoid weekends and late evenings for the best service and attention.
- Ask about dealer-installed options that may have added thousands to the sale price. See if those options can be removed to lower the price.
- Take a long test drive. Sit in the back seat, try all the options, and drive through residential areas as well as fast-moving highways. If you have young children, bring them along and see how well the entire family fits.
- Above all else, don’t buy the first car you find. There are thousands of vehicles for sale and there is more than one that’s right for you.
Having debt isn’t always a bad thing, but if you’re hardly putting a dent in your debt due to high interest rates or fees, it might be time to take advantage of a balance transfer with a lower interest rate.

Transferring your credit card debt to a card that includes a low introductory or zero percent interest rate period can often help you pay down your debt faster. However, be sure to understand all the details and do the math to see if you’ll really save. Consider these pros and cons:

**Pros**

1. Lower interest rate. Zero percent interest means your entire payment goes towards principal, giving you a break from the interest that’s added to your balance. Some offers typically defer interest between three and 18 months. This would allow you to take a real bite out of your debt and make progress toward getting rid of it, as long as you don’t add more to the card.

2. It’s convenient. A balance transfer lets you consolidate the balance on several different cards into one, decreasing the number of your monthly payments. This could really make it easier to get control over your debt.

3. It’s motivational. Taking this significant step toward paying down your debt may motivate you to be smarter about borrowing and help you develop more careful spending habits.

**Cons**

1. High interest fees. If you don’t feel confident you can pay the full balance when the low interest promotional period ends, you could be hit with rates that are unusually high. Many card carriers don’t offer low or zero interest for the life of the loan.

2. Transfer fees. Most balance transfer offers charge a minimum of 3–5% of the balance you’re transferring. Just be sure to do the math on what you expect to pay over time on your current card versus the balance transfer fee.

3. You need excellent credit. If you’re considering a transfer, know that you often need to have a credit score of at least 700.

If you’re sinking in credit card debt but don’t think a balance transfer is for you, we can help! A personal loan might be a solid first step toward debt freedom. Call, click, or stop by a branch today to hear about our competitive rates and options.
Service

NIAA title sponsorship

In March, we proudly announced our partnership with the Nevada Interscholastic Activities Association (NIAA) at the NIAA/One Nevada State Basketball Championships held in Las Vegas at the Orleans Arena. The four key elements of the sponsorship include One Nevada as NIAA’s Title Partner, giving us presence at all sanctioned high school events and activities; the introduction of the One Nevada Cup, an elite sportmanship award; Title Sponsor of the NIAA’s Top 10 Student Athlete Awards offering $20,000 in scholarships annually, and Title Sponsor of the NIAA Student Financial Well-Being program where we’ll offer tools, advice, and expertise to help students and their families build lifelong financial well-being.

One Nevada is proud to support the NIAA, a non-profit organization that serves as the governing body for all Nevada high school athletics and activities. The NIAA conducts 220 Regional and State Championships annually across numerous sports activities participated in by 42,000 student athletes.

Kudos

DUSTIN F.
Excellent service from beginning to end. We went through a builder in Las Vegas and after being treated poorly from an in-house lender, we chose to shop around credit unions in LV. Kenneth Hughes was recommended to us from a friend and he offered the best interest rates we could find based on our credit and the great service we were looking for.

Cappy Hour

One Nevada proudly sponsored Communities in Schools of Western Nevada’s 3rd Annual Cappy Hour fundraiser held at Dolan Lexus in Reno, Nevada. The heartwarming, fun-filled event raised awareness and revenue to support more than 4,300 of Washoe County School District’s most underserved students. The organization’s goal is to prevent high school students from dropping out by giving students school supplies and having coordinators inside schools that assess the needs and deliver necessary resources to students. We are proud to help this organization remove barriers so Nevada students can succeed.

Shred events

Southern Nevada
May 3, 2019
Durango/95 Branch
10am – 1pm
Donations: Make-A-Wish

Northern Nevada
May 31, 2019
Damonte Ranch Branch
10am – 2pm
Donations: SPCA of Northern Nevada
Did you know?

How long do bills last?

A U.S. $1 or $10 bill lasts for an average of 18 months. Five dollar bills last around fifteen months, and twenties kick around for two years. The larger denomination bills can last up to eight years!

Good thing that the average coin lasts for 25 years, since new pennies cost over 1.67 cents each to make.

The average bill is meant to take up to 4,000 folds in each direction before it rips. Why’s it so strong? Currency paper is 25% linen, making it rip-resistant.

95% of bills are printed just to replace damaged ones that had to be taken out of circulation. In 2007, 45.5% of the notes printed were $1 notes, since those ones get used and degraded most quickly.


Employee Focus

Roger White
Real Estate Loan Officer — 702-948-5499

Tell us about your position and how long you’ve been with the credit union. I am a real estate loan officer. I specialize in doing home loans for purchases and refines, I’ve been with the credit union for just over ten years now.

What are the basic steps of getting a mortgage through One Nevada? It’s easier than most people think. We take a loan application over the phone, in person, or online and review what you’re looking to accomplish, whether it be a refinance or prequalify to purchase a new home. We review your credit and employment history in order to find the best loan options.

What sets One Nevada apart from other mortgage lenders? Exceptional service is always a must at One Nevada. My colleagues and I truly care about getting members the best deal on a home loan. Our processing, underwriting, and closing departments are all in one place, which really helps the process move efficiently. Most lenders don’t have the luxury of being able to walk over and talk to their processor or underwriter like we do.

Rates and fees can differ by thousands of dollars when comparing other mortgage companies. Our rates and fees are typically the lowest around. I can say that with confidence, because I have competed against other loan estimates from financial institutions all over the country. Our mortgage department is proud of our reputation for having the lowest rates and fees and best service around.

What’s the most rewarding part of your job? Helping change people’s lives. Whether it’s walking a first time homebuyer through the process and helping them obtain their first home or assisting members to upgrade to their dream home. We also help people refinance their mortgage saving them hundreds of dollars with a lower interest rate or helping them access their home’s equity. Some people refinance to do home improvements they have dreamed of. It’s always a great feeling to know I’ve helped assist them accomplish life changing goals.

What do you like to do in your free time? On my days off I really enjoy being outside. On the weekends, you will probably find me hiking, mountain biking, snowboarding, and maybe attending an occasional Vegas Golden Knights hockey game. Go Knights Go!
Let’s do a checkup.

YOUR MEMBERSHIP INCLUDES COMPLIMENTARY INSURANCE QUOTES.

We can help you protect your financial future. We’ll compare prices from several leading carriers to find you the right coverage at the best price.

Get a complimentary, no obligation quote today.

Call, click, or email.

702-641-4341
onenevadainsurance.com
insoncu@onenevada.org

Auto – Home – Life

Products are not NCUA/NCUSIF insured and are not guaranteed or obligations of One Nevada Credit Union Property, casualty and life insurance offered through One Nevada Insurance Services. IMPORTANT DISCLOSURE: To offer you an accurate quote, we may need to collect information from consumer reporting agencies, such as driving record, claims and credit history reports. Future reports may be used to update or renew your insurance.
Products and services available to One Nevada members

Checking accounts
One Checking® Rewards—Tons of free services, earn unlimited cash back on debit card transactions, $5 monthly fee.

One Checking™—Tons of free services, no monthly fee with 15 signature debit card transactions per month or $2,000 in average daily balance.

MyChecking—Free youth account for ages 15–17, tons of free services.

Essential—Free account for lower-income members, tons of free services.

Savings accounts
Primary—Smart, simple savings.
Special Share—Save for a special occasion such as a wedding, anniversary or vacation.
Share Certificates—Federally insured with terms from 3 months to 4 years, $1,000 minimum balance.
MoneyMaker—Flexible and federally insured savings at competitive rates.
Preferred Money Market—Earn a higher rate if you have a relationship with our Investment Group.

Loans
Auto—New, used and refinance.
Home Loans—First, second, home equity and home equity lines of credit.
Personal—Signature, emergency, lines of credit, share secured and credit builder.
Business—Specializing in commercial real estate lending.

VISA® Credit Cards—Low-rate, low-fee Signature card with CU Rewards™ and cash back options available.

Advance Pay Short Term Loans—Borrow up to $1,500 for two weeks for less than the other guys.

Remote banking services
Mobile Apps—Manage your account with your smartphone or tablet, pay bills, deposit checks or send money.

Allpoint ATMs—Enjoy 46,000 fee-free ATMs nationwide.

Cash Perks—Get rewards based on where you shop everyday with your debit or credit card.

KeepTrack®—Pull all of your outside accounts right into your One Nevada online banking account.

Online Banking—View your accounts, transfer funds, apply for loans and more.

Online Bill Pay—Pay bills online for free.

E-Statements—Save paper and postage.

Social Media—Keep in touch with the credit union via Facebook, Twitter and other online sites.

Account Alerts—Sign up for text or e-mail alerts for information about your account.

Investments

401K Rollovers—Many IRA rollover options available.
Annuities, Mutual Funds and Brokerage Accounts—Get income you need for retirement.

Financial Planning—Local representatives are ready to personally assist you and your family’s needs.

Retirement Planning—We’ll help you plan income strategies and inheritance strategies.

**Non-deposit investment products and services are offered through CUSO Financial Services, L.P. (“CFS”), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. One Nevada Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

Insurance

Auto—We shop multiple carriers to find you the best rates.
Home—We’ll get you all the protection you need.
life—Term, whole and mortgage protection.
Renters—Protects your personal property and provides liability protection.
AD&D—Covers you in the event of death or loss of a limb, sight, speech or hearing due to an accident.
Credit Life & Disability—Pays off your loan in the event of death, makes your payments in the event of a disability.

Umbrella—Get liability coverage above the limits of your auto and home policies.

Guaranteed Auto Protection—Helps cover the difference between the balance of your loan in an emergency.

*Products are not NCUA/NCUSIF insured and are not guaranteed or obligations of One Nevada Credit Union. Property, casualty and life insurance offered through One Nevada Insurance Services. IMPORTANT DISCLOSURE: To offer you an accurate quote, we may need to collect information from consumer reporting agencies, such as driving record, claims and credit history reports. Future reports may be used to update or renew your insurance.

Handy information

onenevada.org

Southern Nevada branches
12 in Southern Nevada, full branch listing at OneNevada.org.

All branches except Nellis AFB,
M – F, 10:00 a.m. – 6:00 p.m.
Nellis AFB, M – F, 9:00 a.m. – 5:00 p.m.

Northern Nevada branches
Two in Northern Nevada, full branch listing at OneNevada.org.

All branches, M – F, 10:00 a.m. – 6:00 p.m.

Extended contact center hours
M – F, 9:00 a.m. – 9:00 p.m.
Saturday, 10:00 a.m. – 9:00 p.m.
Sunday, 10:00 a.m. – 6:00 p.m.

ATM Locations
44 One Nevada ATMs in Nevada, full ATM listing at OneNevada.org.

Over 46,000 fee-free Allpoint ATMs – visit allpointnetwork.com or our app to find ATMs near you.

Lost/stolen cards
To report lost or stolen credit cards: (800) 449-7728
To report lost or stolen debit cards: (800) 528-2273

24-hour debit card help fraud / disabled
Visa Debit Card: (866) 664-9364

Bill pay support
Metavante Corporation: (866) 873-9580

Mobile banking apps
Apple App Store: Search “One Nevada Credit Union”
Google Play Store: Search “One Nevada Credit Union”

Holiday closings
• May 27 – Memorial Day
• July 4 – Independence Day