

FOCAL POINT

QUARTERLY
FINANCIAL
INFORMATION FOR
ONE NEVADA
CREDIT UNION
MEMBERS

Flex your
spending
muscles
wisely

Spend Wisely with

REWARDS AND DISCOUNTS



Your membership helps you spend wiser with access to a variety of rewards and discounts. Some are right at your fingertips in our Mobile App. Others are just a click away on the website.

One Checking Rewards

Our most popular account. Earn unlimited cash back on all your signature-based debit card transactions. Redeem your rewards monthly by logging in to online banking, clicking One Checking Rewards, and then “Redeem.”

Ca\$h Perks

Shop your favorite spots, we'll pay you cash back. Our free Ca\$h Perks program offers you rewards based on where you shop every day with your One Nevada debit or credit card. Search “Ca\$h Perks” at onenevada.org for details.

Love To Shop

Earn cash back with Love to Shop. A fun and easy way for you to earn cash back when you shop online at over 1,500 of your favorite stores. To learn more about Love to Shop and to register for free, visit LoveMyCreditUnion.org.



Sprint®

Get \$100 for every new line with Sprint. Plus \$100 Annual Loyalty Cash and 25% off accessories.

Love my Credit Union Rewards offers the Sprint discount and many more ways to save while you shop.



VISIT onenevada.org/member-resources/member-discounts/, and look for the Love to Shop, Sprint, and more member discounts.

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Greetings, Fellow Members!

It's a new year, and all of us here at One Nevada wish you and your family a year full of health and prosperity.

If you're like many people, you probably put a renewed focus on a few areas or made some

resolutions to kick start your new year. Here at One Nevada, we've renewed our focus on inspiring Nevadans to build their financial strength, starting with you, our members.

During 2019, the Focal Point will bring you real financial knowhow that helps you make the best decisions for your family. Throughout the year, we'll cover the four foundational principles of your financial well-being: spending wisely, borrowing sensibly, saving diligently, and planning thoughtfully.

In this first Focal Point issue of 2019, we're focused on that first pillar; spending wisely. Take a run-through this issue and discover smart spending tips to avoid having those new year's resolutions break your budget, learn things to consider before you make a large purchase, and even get some ideas on how to avoid a Valentine's Day spending hangover.

From all of us at One Nevada, we thank you so much for your continued membership, and we look forward to helping you build your financial strength and stability in the year ahead.

Best wishes,

Paul Parrish, President/CEO



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Reno, Nevada

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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.

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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.



Nearly 60% of Americans Struggle Financially

OUR RESOLUTION? YOU DON'T HAVE TO BE ONE OF THEM.

MONEY SOLVES EVERYTHING, RIGHT?

If we simply made more money, then we'd pay our bills on time, be able to afford the things we need and want, and have enough for retirement.

Here's the tough news. Historically, when we make more money, many of us don't pay off bills or save it, we spend it. Often on things that we want, but may not necessarily need.

That's because many of us learned spending habits that have our money controlling us rather than us controlling our money. If you're in this category, you're not alone.

Research from the *Center for Financial Services Innovation* tells us that over half of all Americans have difficulty paying their bills and nearly a third of us have less than \$1,000 saved for retirement. One Nevada would like to help change that.

OUR RENEWED FOCUS

As we embrace 2019, we have a renewed focus on inspiring Nevadans to build financial strength one decision, one action, one step at a time starting with you, our members.

Throughout 2019 and beyond, we intend to bring you real financial knowhow, realistic steps you can take, and smart moves to implement to help you build your money management muscles.

We're talking about far more than the typical financial education. We're talking about actions you can take and tools you can use to put you in control of your money.

MONEY MANAGEMENT PRINCIPLES

It all starts with the four foundational principles of financial well-being.

- *Spend Wisely*
- *Borrow Sensibly*
- *Save Diligently*
- *Plan Thoughtfully*

In each issue of the *Focal Point* this year, we'll do a deep-dive into one of these principles and bring you information, tools, and advice that can help you create strong money management habits.

In this first issue of 2019, we're focusing on *Spend Wisely*. Some of the articles in this quarter's magazine will cover topics such as hacks to avoid over spending on affordable resolutions, buying smart on large purchases, and even tips from our very own controller who helps your credit union spend wisely. You'll also enjoy meeting a fellow member and learn how he's wise with his personal spending and budget. ▶

Resolve to *Battle the bulge*

Get more exercise. Eat healthy. Quit smoking. These are the bold boasts of New Year's resolutions.

Annually, many of us change our lives at the start of the calendar year. This year, why not resolve to spend your money more wisely.

Let's look at some of the most often made New Year's resolutions and how to translate them into personal finance resolutions.

QUIT SMOKING

We get it, it's easier said than done, and let's face it, it's hard to kick any bad habit. We're not here to lecture you on why you should quit or how bad it is for your health. You already know that. But like any good friend might tell you, this is not a wise way to be spending your money. Just look at how it adds up.

A pack of cigarettes in Nevada is \$6.15.
Amount saved in a year: \$2,244.75
Amount saved in 10 years: \$22,447.50

That could be a down payment on a car or even a house, and the savings could be even higher with an interest bearing or retirement account. So before you buy your next pack, ask yourself "could I be using this money more wisely?" The answer is yes by the way.

Need tips on how to quit?
Visit cdc.gov for tips from former smokers.

GET MORE EXERCISE

Retailers have Black Friday in November; gyms have it on January 2. Many of us are trying to shed the holiday pounds by spinning, swimming, and sweating. The rewards are substantial; healthier people tend to live longer and even spend less each year.

Before you dive into an expensive gym membership, be honest with yourself. If you aren't going to use it, and your monthly fee is going to become a donation to your local gym, consider making a donation to a local charity instead. Here are a few other and cheaper ways you can get in shape for less:

Spend Wiser

in your budget

Youtube – Search Youtube for tons of free workouts from body weight exercises, to weight workouts and even yoga. There are some subscription based plans as well, but plenty to choose from that are free.

Community center classes – Most community centers offer reasonably priced packages for a variety of classes, and it's without a long-term commitment. Many offer single class fees or a monthly package.

Local paths – There are plenty of walking and bike paths you can take advantage of. Visit traillink.com, plug in your zip code and a list of trails in your area with maps, distance, and ratings will help you choose the right path for you.

Just move – Short on time? Get up from your desk and take a stroll around the building, take the stairs when available, or park your car a little further from the entrance. Every little bit helps.

EAT HEALTHY

Eating right and taking care of yourself are good steps to take for your future. A well-balanced diet can make you feel years younger. It can even save you money in doctor's visits and prescription drugs.

But this doesn't mean you have to break the budget buying all organic. You can start simple by adding more fruits and veggies, or preparing your

own lunch for work. You'd be surprised; packing a healthy lunch is still cheaper than eating out every day. If you want to take it a step further, track your calories on free apps like myfitnesspal.com or pay a small subscription to use the Weight Watchers app. Tracking is a great way to evaluate your eating plan and see where you need to make changes.

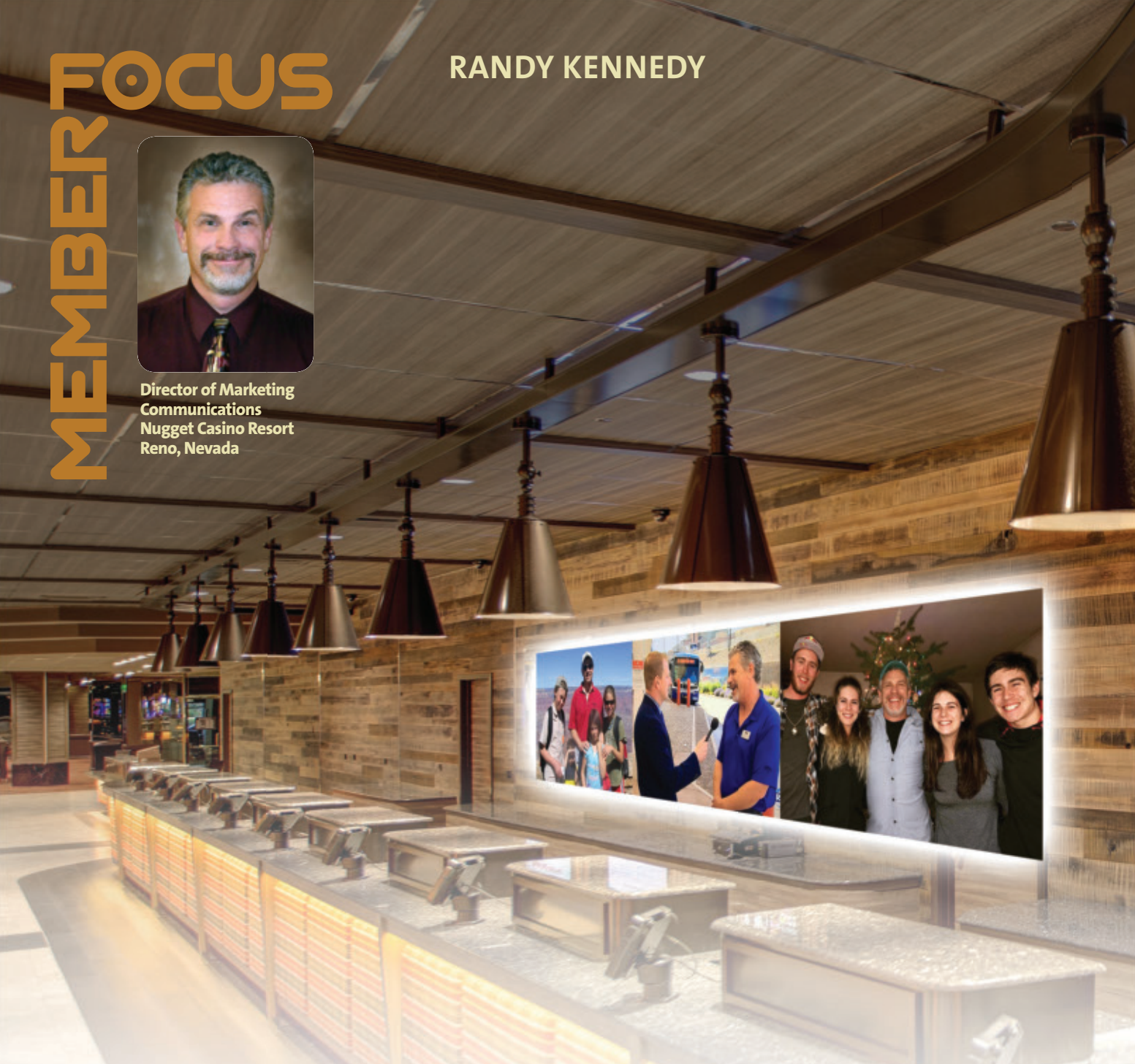
Try not to get overwhelmed with setting too many goals at once. Every little bit helps, and small changes over time make the difference in the long run.

MEMBER FOCUS

RANDY KENNEDY



Director of Marketing Communications
Nugget Casino Resort
Reno, Nevada



TO SAY THAT RANDY KENNEDY IS A BUSY GUY IS AN UNDERSTATEMENT.

As the Director of Marketing Communications at the Nugget Casino Resort in Reno, he's responsible for a large budget that includes media buying, advertising, and public relations.

Randy's life doesn't slow down at home. For years, Randy has proudly worn the title of single-dad and sole breadwinner for his four kids. During that time, he's been a happy One Nevada member using his membership to track every penny of his family budget, introduce his kids to the world of money, and continually stay on top of his finances.

"I've even used One Nevada to refinance a car and get access to the money I needed to build my house," Randy added to a long list of ways he's used the credit union since joining in the mid 90s. "But mostly I've used the mobile banking

app. It's fantastic. I use it several times per day to check on deposits, transfers, and stuff I've bought. It's flawless."

While Randy does enjoy the money he saves with One Nevada checking, savings, and credit cards, it really is the time he saves by utilizing online and mobile banking that makes him happy.

As Randy tells the story, it was his kids who first introduced him to the app.

"My kids told me to download the One Nevada app. I was skeptical at first. Now I cannot live without it. Some of my kids use the app now too," he said with a smile. "It makes it easy to transfer money

Nugget

to them when they need it for shopping or something else. In fact, the One 2Pay® feature is super convenient. All I need to do is text them to transfer money.”

Randy also utilizes his credit union membership to carefully watch his family’s spending and budget. With a mixture of online and mobile banking, his own personal paper ledgers, as well as low- to no-fee financial products and services, Randy is able to make ends meet, encourage his kids to go off to college, and even take them on adventures now and then.

Randy has some advice for other One Nevada members looking to spend a bit wiser.

- 1 Write down everything you buy.** Sure, online and mobile banking have it all, but there is something very immediate about keeping a personal ledger.
- 2 Check your balances every day.** Randy suggests using the mobile banking app thanks to its simplicity.
- 3 Show your kids how to budget.** This will help them find financial success in

their own lives as well as pass that positive thinking and insight to the next generation.

- 4 Come to the credit union first.** If you need a loan or want to add money to your month, One Nevada may be able to help.

At One Nevada, we’re proud to work with members like Randy who are raising families, sticking to budgets, and finding new ways to get more from every paycheck.

“One Nevada really is a great place for me and my kids. I’ll probably be a member forever.”

Ponder Before you Purchase

QUESTIONS TO ASK YOURSELF TO ENSURE A WISE PURCHASE.

YOU'RE CONVINCED

You really need the new iPhone. Or maybe you just know that a giant screen TV will transform your weekends. So you swipe your card and the dream item becomes yours. You're thrilled!

That is, until a few weeks later when the credit card bill comes and buyer's remorse hits. You can't help wondering: Was it really worth the price?

Avoid getting sucked in again. Before you say "yes" to a large purchase, ask yourself these questions:

IS IT REALLY A GOOD DEAL?

That 50% off sticker seems like an awesome deal, but do the math. Buying it with a credit card could mean you'll be hiking up the price once interest is tacked on. If you plan to pay it off over time, do the math before you purchase at onenevada.org/calculators. Try the Loan Payoff calculator and play around with different balances and interests.

IS THIS THE BEST PRICE?

When making a large purchase, it's important to comparison-shop. Try

comparing prices online at Google Shopping, NexTag or Bizrate, and compare some brick-and-mortar shops as well. Visit coupon sites like CouponCabin.com for automatic savings. Also, wait for a sale if it makes sense to do so. Finally, consider purchasing a previously owned item for less.

HOW MANY HOURS WILL YOU NEED TO WORK TO PAY FOR THIS PURCHASE?

Calculate the total number of hours you'll need to work to pay for this "must-have" item. Is it really worth the price?

HOW COULD YOU USE THIS MONEY?

What else can that money buy? A few weeks' worth of groceries? A year's worth of monthly dinners out? Take some time to think of smarter ways you can spend this money before making a final decision.

HAVE YOU SPLURGED RECENTLY?

If you can afford it, there's nothing wrong with an occasional pricey indulgence. But, when luxury purchases become a habit, it can spell disaster for your finances. Ask


yourself what we teach our kids, "Is it a need or a want?" Can you donate an older item in place of the new one? If not, then maybe you don't really "need" to purchase new.

HOW OFTEN WILL YOU USE THIS ITEM?

Yes, the purchase seems essential today, but looking ahead, how often do you think you'll really use this item? If it's something you'll use a few times a year, you may want to re-think your decision.

HOW MUCH WILL YOUR MONEY GROW IF YOU PUT IT INTO SAVINGS?

You have the funds for this purchase, but how much would that money earn if you saved it? Check out OneNevada.org/SavingsCalculator to get that magic number. The results might leave you pleasantly surprised.

One Nevada has several long-term savings options that can help your money grow. Give us a call or stop by, and we'll help you choose one that's perfect for you! 

EIGHT WAYS TO
AVOID THE

Valentine's Day

SPEND
HANGOVER

Feeling the pressure to keep up with all the #couplesgoals? We know it's tough keeping up with the Jones' lifestyle, but having the perfect night out doesn't mean you need to break the budget.

Here are eight ideas for an affordable Valentine's Day date: (and who knows, you might just make that special someone fall in love all over again).

For more ideas in both southern and northern Nevada, whether on a budget or looking to splurge, visit

[localadventurer.com/
romantic-ideas-for-
valentines-day-las-vegas/](http://localadventurer.com/romantic-ideas-for-valentines-day-las-vegas/)

OR

[visitrenotahoe.com/
featured-events/
valentines-day-guide/](http://visitrenotahoe.com/featured-events/valentines-day-guide/)

- 1** Cook a romantic dinner at home instead of eating at an overpriced restaurant. Set the ambiance with some scented candles and soft music, and save a bundle!
- 2** Make your own gift. Instead of buying a pricey piece of jewelry, frame a nice picture of the two of you or write a meaningful card.
- 3** If you are going out to eat, make sure to check your ONCU Ca\$h Perks rewards, Groupon, and LivingSocial for deals on restaurants near you before making reservations.
- 4** Skip the wine bottle at the restaurant and pop the cork at home instead.
- 5** Explore the great outdoors! It may be cold out, but you can still have fun just enjoying the fresh air. Bundle up and take a refreshing walk under the stars.
- 6** Get yourself a great workout and have a fantastically fun date by going ice or roller-skating!
- 7** Get cultured on a budget by taking advantage of a local museum's free or discounted rates at specific times or nights.
- 8** Share some laughs at the neighborhood comedy club or dance the night away at a bar/club with free, live music. ▶



SERVICE

Balance Webinars



We're very excited to announce our free money management webinar. Learn the basics of financial planning and create a future of security and opportunities. Whether you're an employee, member or friend, our webinars are packed with useful info and are open to everyone. Just make sure to reserve your virtual seat.

onenevada.org/BalanceWebinars

UPCOMING WEBINAR:

February — YOUR CREDIT SCORE

Session 1: Tuesday, February 5, 2019 — 10:30 a.m.

Session 2: Thursday, February 21, 2019 — 5:30 p.m.

One of the most important numbers you have is your credit score: it affects the ability to purchase a home, buy a car, get a credit card, and other financial decisions—but it can also hinder you. This workshop reviews types of credit scoring models currently used including FICO, Vantage, non traditional, and bankruptcy risk. You will understand why these mathematical assessments were developed and how you can use them to your advantage.



The Las Vegas Fall Shred Event

One Nevada matched the proceeds collected to donate \$1,000 to Nevada SPCA No-Kill Animal Shelter. This fantastic local charity operates a no-kill animal sanctuary, promotes humane education, makes referrals for lower-cost spay/neuter and vaccination services, and challenges people to be the best possible guardians for the companion animals in their care. Thank you to all who donated.



Magical Forest at Opportunity Village

For the 11th year, we proudly sponsored the Magical Forest with two ONCU Christmas trees on display. Personalized ornaments featured photos of our branch and corporate team members.

Raiders / USO Combine Money Saving Drill

We were honored to host the Money Saving Drill and sponsor the USO Las Vegas and the Oakland Raiders Foundation Military Combine at Nellis Air Force Base. Event guests won prizes for participating in the drill, shared their own experiences and a wide variety of tips for saving money.

KUDOS



SAMANTHA S. *Best financial institution in Nevada! Gina was the latest employee to help me and she was professional, patient and solved the problem! So many great folks work for this company and I wouldn't dream of banking with anyone else. Been there, done that and the others aren't even close.*



39 North Pole Village

The holiday light festival featured twinkling lights, holiday shopping, free Engine 39 train rides, and Santa visits. ONCU added to the festivities by hosting a photo scavenger hunt, giving participants a chance to win a \$200 VISA gift card. Search #ONCU39NPV on Instagram, Facebook, or Twitter to see the scavenger hunt photos.



Boys & Girls Club Holiday Party & Book Giveaway

We were honored to participate in the annual Neil Road Boys & Girls Club of Truckee Meadows holiday party. Guests enjoyed visits with Santa, arts and crafts, and holiday games. Club members were treated to age appropriate financial books and a shiny ONCU ornament.

DID YOU KNOW?

Printed Wooden Money



During the 1931 Great Depression, the town of Tenino, Washington ran out of paper money. To address the cash crisis, the then-publisher of the Thurston County Independent newspaper, Don Major, went to the city council with an idea: issue the townspeople a temporary scrip in order to facilitate transactions inside the community. He began printing pieces of temporary currency on thin, 1/80th-of-an-inch-thick pieces of “licewood,” which amounted to two strips of spruce, laminated, with a piece of paper in the middle. He’d previously used the material to create novelty Christmas cards. He started with 25¢ denominations, and later produced somewhat larger amounts, including 50¢ and \$1. *Source: www.atlasobscura.com/articles/washington-tenino-wooden-money. Photo Courtesy of Chris Hallett*

ANNUAL MEETING NOTICE

The credit union will hold its annual meeting on March 26, 2019, at noon. It will be held at the credit union’s corporate headquarters located at 2645 South Mojave Road, Las Vegas, Nevada 89121.

EMPLOYEE FOCUS

Julianna Holmes

Controller

How long have you been with the credit union and what is your position? I’ve been with ONCU almost 6 years. As the Controller, I manage the credit union’s accounting functions including accounts payable, the general ledger, and financials.

How did you get your start in the financial industry? In 2005, I was a cashier at a grocery store. One day, a regular customer of the store asked if I had ever thought about a career in banking. As it turned out, she was the Assistant Manager of a branch nearby for a local community bank. A few months later, I was hired as a full-time teller. The rest is history.

What are some tips you’d give to those who are making a resolution to spend wiser this year? It’s important to realize that personal finance isn’t one-size-fits-all. The tips that work for me won’t necessarily work for others. I think a helpful place to start is to understand where you are spending your money currently. Take some time to review your bank and credit card statements. Categorize and add up the expenses. When you see where all your money is going, sometimes it’s easier to decide where to cut back.

What is the most rewarding part of your job? I love when I can save the credit union money. I recently made a suggestion that will save us several thousand dollars a year.

What are some of the more challenging aspects of your job? Enforcing the budget is necessary, but no fun. No one wants to hear “It’s not in the budget”.

So we have to know... Do you stay within your own personal budget every month and what helps you spend wisely? I’m a saver, not a spender, so I’ve always been really good at my own personal budgeting. I think it’s important to allow for some flexibility. Aside from my necessary household expenses, I have a monthly limit for my food and entertainment expenses. I constantly use my mobile banking app to keep a close eye on my balances. Sometimes that instant-access allows me to adjust in the middle of the month to stay under budget.

How did you avoid over spending during the holiday season? I’m a total Scrooge during the holiday season. I prefer to celebrate birthdays, which spreads the cost of gift-giving over the entire year.

What do you like to do in your spare time? Any hobbies or special interests? In the summer, you’ll find me by a pool. When the weather isn’t pool-worthy, I enjoy cooking and reading.



TurboTax \$25,000 Sweepstakes



Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14th. And as a credit union member you can save up to \$15 on TurboTax. To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website.

Start today and save!



More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers Sprint,[®] ADT, and cash back shopping with Love to Shop. The more offers you take advantage of the more you save.

Visit OneNevada.org/member-discounts to start saving today!



Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

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.

IRAs—Roth, regular and Coverdell Educational IRA options available with Share Certificates and MoneyMaker.

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.

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.

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.

*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, LLC. **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

• February 18 – President's Day