

### Holiday Closings

- Christmas Eve Sat, December 24  
Close at 1:00 p.m.
- Christmas Day Mon, December 26
- New Year's Eve Sat, December 31  
Close at 1:00 p.m.
- New Year's Day Mon, Jan 2, 2017
- Martin Luther King Jr. Day Mon, January 16, 2017
- Presidents Day Mon, February 20, 2017

### Savings and Investment Rates

Effective January 1, 2017

#### Regular Shares and Club Accounts

Account Balance	Rate	Annual Percentage Yield
\$25.00 +	0.10%	0.10%

#### IRA Share Accounts

Account Balance	Rate	Annual Percentage Yield
\$25.00 - \$99.99	0.00%	0.00%
100.00 - 9,999.99	0.20	0.20
10,000 +	0.30	0.30

Dividends are paid from day of deposit to day of withdrawal, as long as the account is open at each quarter end.

#### Regular and IRA Share Certificates of Deposit

Term	Min Balance	Rate	Annual Percentage Yield
90 Days	\$10,000	0.15%	0.15%
Six Months	\$500	0.25	0.25
One Year	\$500	0.40	0.40
Two Years	\$500	0.60	0.60
Thirty Months	\$500	0.70	0.70
Three Years	\$500	0.79	0.80
Five Years	\$500	1.14	1.15

Dividends are compounded at end of each calendar quarter and posted on the last day of the quarter.

#### Money Market Share Account

Account Balance	Rate	Annual Percentage Yield
\$0.00 - \$999.99	0.00%	0.00%
1,000 - 9,999.99	0.15%	0.15%
10,000 - 24,999.99	0.20%	0.20%
25,000 - 49,999.99	0.25%	0.25%
50,000 - 249,999.99	0.35%	0.35%
250,000.00 +	0.55%	0.55%

Dividends are paid from day of deposit to day of withdrawal, as long as a minimum balance of \$1,000 is maintained. Dividends are paid monthly on the last day of each month, and the rate may change monthly.

#### Dividend Bearing Checking Account

Account Balance	Rate	Annual Percentage Yield
\$0.00 - \$499.99	0.00%	0.00%
500.00 + +	0.05%	0.05%

Dividends are paid from day of deposit to day of withdrawal, as long as a minimum balance of \$500 is maintained. Dividends are paid monthly on the last day of each month, and the rate may change monthly.



All rates, terms and fees are subject to change without notice. Contact CCCU for complete details.



### Meet the Staff

#### Main Branch

17811 East U.S. Highway 40  
Independence, MO 64055-5406  
Fax 816-472-4912

President	Phil Weber
Administrative Assistant	Kay Venyard
Office Manager	Mya Gray
Collection Manager	Patricia Franks
Business Dev Officer	Darian Jefferson
Accountant	John Platt
Loan Officer	Ilonia Allen
IT Support Admin	Cyndi Penyock
ACH/Card Services	Kelly Ozborn
Teller	Joanne Chretien

#### Northland Branch

5090 North Oak Trafficway  
Kansas City, MO 64118  
Fax 816-455-0883

Branch Manager	Jean Hadley
Member Service Rep.	Christa Garza
Member Service Rep.	Micky Hoban
Teller	Timmeka Pruitt

#### Downtown Branch

2007 Broadway  
Kansas City, MO 64108  
Fax 816-221-0365

Branch Manager	Fran Love
Member Service Rep.	Jocelyn Alforma
Member Service Rep.	Leranda Brewer
Teller	Yesenia Guzman

#### Board of Directors

Chairman	Gary Gressel
Vice Chairman	Ray Collins
Secretary/Treasurer	Dennis Martin
Lloyd Arnold	Dorothy Drone
Joe Rice	Kirk Welsh

#### Supervisory Committee

Chairman	Dorothy Drone
	Jeffrey Hayes
	Donald Cooper



Membership, Ownership, Financial Security

816-842-0727

Toll Free 800-254-1535



## How to Financially Finish 2016



Take stock of your finances.

If you set financial goals for this year, it's time to see how well you did.

Even if you didn't set any goals, it's important to have a good idea where you stand. Consider how you're spending, whether or not you've been making progress toward shrinking

debts and increasing assets. Calculate your end of 2016 net worth as a point to move forward from.

Schedule time for your taxes.

Tax professionals' busy season is about to start, so if you don't file your taxes yourself, it is not a bad idea to meet with your tax guru right now.

The deadline may not be until April, but discussing your income, expenses, and taxes now can help you get your return as soon as possible.

Donate to charity.

The holidays are a giving time of year, and the gifts you give now can pay off come tax season. Maximizing your charitable contributions this year can help with favorable tax deductions in just a few more weeks.

Put that bonus or raise to work.

Any extra holiday money that you receive should be put toward your financial future. For those lucky enough to get an annual raise consider putting a large portion of those new funds straight into retirement savings. Those with bonuses can do the same with catch-up accounts or by paying off debts.

Take a look at your investments.

The end of the year is a great time to review what your money has done for you. If you sold off some of your investments this year for a profit, consider selling off some of those not doing as well at a loss to offset your gains. Not only will this give you an opportunity to start off the year in the green, it can also reduce your tax burden.

Set goals for the New Year.

The year is almost over, for better or worse. The goals you did or didn't reach for this year are in the past, but can help you write a more effective financial plan for 2017. Don't wait until the ball drops to start thinking about where you want to be financially a year from now.

Tyler Atwell, cuinsight.com

## New Hours

effective January 3, 2017

Lobby:

Monday - Friday 9:00 - 5:00 (all locations)

Drive Thru:

Monday-Friday

Main Branch 9:00 - 6:00

North Branch 9:00 - 6:00

Broadway 9:00 - 5:00

Saturday

Main 9:00 - 1:00

North 9:00 - 1:00



## IRA 2016 Contribution Deadline is April 15, 2017

How much can you contribute?

\$5,000. IRA owners age 50 and over can contribute up to \$6,000. See a Member Service Representative for more information.

Not intended as tax advice. Consult a tax professional.



You can skip a loan payment in November, December 2016, or January 2017 just by paying a minimal fee. A portion of the fee will be donated to Children's Miracle Network Hospitals. Stop by any of our three convenient locations or call us at 816-842-0727 and request a Skip-a-Pay form. For your convenience, Skip-a-Pay forms can be printed off the website, then faxed or emailed.



Children's  
Miracle Network  
Hospitals

Monthly Loan Payment	Deferral Fee
To \$100	\$ 5.00
\$100.01 - \$200.00	\$10.00
\$200.01 - \$300.00	\$20.00
\$300.01 - \$400.00	\$30.00
\$400.01 - \$500.00	\$40.00
\$500.01 +	\$50.00

Skip-A-Payment Disclosure: You may skip one monthly payment per loan per 12mo. Depending on term you may be eligible for a total of up to 3 skips. Three consecutive monthly loan payments must be made to qualify. Accounts must be in good standing. Excludes home equity, first mortgage and credit card payments. If loan payment is made by ACH origination from another institution and the Skip-A-Pay request is not approved in sufficient time before the scheduled payment date, the requested skipped payment may be delayed and processed the following month. If GAP was elected, the coverage will not be extended beyond the original maturity date. Finance charges will continue to accrue. Skipped payments will be added to the end of the loan balance. All requests are subject to review.

## Update Your Account

Please keep us informed of any changes to personal information: a new email address, name changes for yourself and/or beneficiaries, or joint owners. If you need to make any changes, please contact a Member Service Representative or stop by one of our three convenient locations.

## MAKE MILES OF MEMORIES

GET 0.50% APR OFF LOWEST QUALIFYING RATE.\*

AND, MAKE NO PAYMENTS FOR 60 DAYS.\*\*

Vehicle Purchase Required.

Through April 30, 2017



enterprise  
car sales



### A word from the President...

Winter is here! I hope all of you, our members, had a wonderful holiday and wish each of you a Happy New Year. Central

Communications is ready to get you started on the right track in 2017. We can help you with those credit card and holiday bills with a debt consolidation loan that offers one lower payment—and often a lower rate—leaving more cash in your wallet. If it's time to upgrade your vehicle, rates are still low and we offer great financing with payment protection options. In addition, our staff will be happy to pull NADA values to make sure you are getting the best deal.

In the past few years we've added many services that not all members may be aware of. Most recently, we joined the Credit Union Shared Branch Network which allows you to transact basic teller services at 155 branches in Missouri and 5,667 locations throughout the 50 states. The CO-OP network has a mobile app to help you find the closest locations and only requires your state ID and account number to take advantage of the service. CCCU also offers a Mobile Banking app that allows you to transfer money between accounts, check balances and much more. Its available 24/7 and is a great way to manage your account on your schedule.

We are committed to helping our members meet their financial needs! While many of our competitors have added restrictions and limits that have cut off lending to many of their customers, here at CCCU we are committed to helping our members whenever possible with lending resources to help you succeed financially.

Lastly, CCCU thanks you for your support of our Skip-a-Payment promotion and giving back to Children's Miracle Network. We thank you for helping us fight hunger in Kansas City with your generous donations during our Harvesters Holiday Loan food drive. Finally, on behalf of the great staff here at CCCU and myself, we thank you for your business and hope that 2017 will be a great year filled with Peace and Prosperity. I encourage you to refer your friends and family to Central Communications Credit Union. As a member, we treat you like family!

*Philip M. Weber*

\* APR=Annual Percentage Rate. 0.50% off current rate. Current rate will vary based on credit worthiness and terms. Rate offer will not go below floor rate of 1.99%. Financing for qualified Central Communications Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 11/1/16 - 4/30/17. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Offer not valid on previous Enterprise purchases. \*\* Finance charge begins from date of purchase and is repaid over the term. Offer valid from November 1, 2016 - April 30, 2017. This offer cannot be combined with any other offer except those listed on this advertisement.

## Meet New Staff!



Leranda Brewer  
Member Service Rep  
Downtown Branch



Timmeka Pruitt  
Teller  
Northland Branch



Yesenia Guzman  
Teller  
Downtown Branch

## Food Drive a Big Success!

Thank you for helping us make a difference in the fight to stop hunger with the Harvesters Food Drive. With your help, CCCU was able to make a sizeable monetary donation, which has been matched by a very generous, anonymous donor. Your generosity is appreciated!



## Thank You!

You helped us raise over \$500 in our Breast Cancer Awareness Campaign.

Congratulations to our raffle winners of the Spa Basket/\$25 Gift card:

Anita C., Charniece R. and Margaret C.

RFID Wallet Winners:

Ivana M., Kathy K. and Diana B.

All proceeds received go to the American Cancer Society.