

Holiday Closings

- Memorial Day Mon, May 29, 2017

Savings and Investment Rates

Effective April 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	0.25%	0.25%
Six Months	\$500	0.35	0.35
One Year	\$500	0.60	0.60
Two Years	\$500	0.90	0.90
Thirty Months	\$500	1.00	1.00
Three Years	\$500	1.14	1.15
Five Years	\$500	1.48	1.50

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	Ilona Allen
GCIU Lead/Back Office	Jeannie Skaggs
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



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2ND QUARTER 2017

April is Youth Month

.....→ 4% Youth CD

Learning to save for what you want in life is a crucial life skill, but one too few young people are learning.

That's why April is financial literacy month and Central Communications Credit Union will focus on helping young people develop good saving habits!

CCCU will host a savings challenge for the entire month, encouraging young people to save for something they care about and offering prizes for participating.

The theme of the event is *Give a Hoot About Saving*. "Owls represent wisdom, and nothing is wiser than learning to save for one's future goals," said Central Communications CEO Philip Weber.

Make a deposit or open a youth account during the month of April to be eligible in the \$25 gift card drawing at the



end of the month. Participate in the National Youth Saving Challenge the entire month of April by making a deposit into an existing youth account. Ten lucky savers nationwide will be rewarded with a cash prize. In addition to the savings challenge, CCCU will once again offer our Special Youth Week CD Rate 4.00% APY* April 17 - 22, 2017.

Youth 11 and under can enter the coloring contest and prizes will be awarded! Download the page from our website.

*One year term (minimum \$100 to maximum \$1000 with E-Statements).



An IRA, or individual retirement account, is a retirement savings account that allows an individual to make an annual contribution of employment income, up to a specified maximum amount. Similar to a 401(k), your IRA contributions can lower your taxable income, and capital gains are tax-deferred until you begin withdrawing your funds as income. Visit our website for detailed information about how IRAs work!



Jazzin' At The Gem

CCCU is a proud sponsor of the 10th annual "Jazzin' at the Gem" Benefit Concert featuring the talents of area high school Jazz bands from:

Shawnee Heights	Wyandotte
Lincoln Prep	Raymore-Peculiar
Schlagle	North Kansas City

83rd Annual Meeting

April 24, 2017 • 5:00 pm
Main Office

Refreshments will be served.

Welcome!



Yassiel Jones

Part Time Teller
Independence

Congratulations!



Mickey Hoban

8 Years of Dedicated
Service to our Members



A word from the President...

Let me take this opportunity to welcome the members of the GCIU Local 235 Employees Credit Union that merged with

Central Communications in January. After nearly 60 years operating as a small Missouri Credit Union, we are very pleased that their Board of Directors selected CCCU. We have retained their Manager Jeanie Skaggs and she is working at our Independence Office. Like all of our members, they are eligible for a full range of loans including First Mortgages and VISA Credit Cards. We have free checking accounts that include a Debit Card and no minimum balance. In addition, all members can keep track of their account with home banking, electronic bill payer and our free mobile app for your smart phone.

Besides our three locations, all members now have access to 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.

In March, the Federal Reserve again raised their target for short term interest rates. They currently expect two more increases in 2017. Given this, now might be the best time to borrow for a new car or other items before rates go even higher. CCCU stands ready with plenty of money to meet your needs. Call or stop by and see if we can help you with all of your financial needs.

Lastly, I want to thank our Board of Directors, Supervisory Committee and Staff for their commitment and effort to provide you with great service. We look forward to helping you with all your financial needs.

Philip M. Weber



Thursday
May 11, 2017
12:00 PM - 6:00 PM

Stoney Creek Hotel and Conference Center
18011 Bass Pro Drive, Independence, MO 64055

Join other dynamic and successful business owners in the Independence region from noon to 6pm on Thursday, May 11th, for the annual Independence Regional Business Expo. Many of the most recognizable businesses in Missouri's second largest county will be displaying, explaining, and demonstrating their products and services. Features of the day will include a Business Speakers Series and a "Taste of Independence" Expo After Hours from 4pm-6pm where you can sample food from area restaurants, caterers, and food producers.

Stop in at our Independence location for a complimentary pass the week of the event.

Improve Your Credit Score



Bad credit is both stressful and costly, but it's not the end. As hopeless as the situation might seem, bad credit won't last forever. There are things you can do right now to begin improving your credit score.

Since your credit score is based on the information in your credit report, the first place you should go to improve your credit score is your credit report. Order a copy of your credit report from each of the three major credit bureaus. You can get a free copy of your credit report from each of the major bureaus at AnnualCreditReport.com.

Dispute an Error: You have the right to an accurate credit report. This right allows you to dispute credit report errors by writing to the credit bureau or the creditor who listed the account on your credit report. Don't think that errors are meaningless. Errors can hurt your credit score more than you think.

Avoid New Purchases: New credit card purchases will raise your credit utilization—the ratio of your credit card balances to their respective credit limits.

The higher your balances are, the higher your credit utilization is, and the more your credit score is affected.

Pay Off Past Due Balances: Your payment history makes up 35% of your credit score. The further behind you are on your payments, the more it hurts your credit score. Get caught up on your credit card payments before they are charged-off or sent to a collection agency.

Avoid New Credit Applications: As long as you're in credit repair mode, you should avoid making any new applications for credit since credit inquiries can hurt

your credit score. Opening a new credit account also lowers your average credit age, another action that hurts your credit score.

Leave Accounts Open: You might be tempted to close credit card accounts that have become delinquent, but wait. Before you close any account make sure it won't negatively affect your credit. For example, closing a credit card with a balance can hurt your credit score. It's very rare that closing a credit card will improve your credit score. Leaving an account open also provides you with a trade line that can benefit your credit score as long as you're making timely monthly payments.

Pay off Debt: Get creative about coming up with extra money to pay off your debt. For example, you could drive for a ride sharing service or sell some things on an online auction website for extra cash. It will take some sacrifice, but the financial freedom you gain—and the credit score points you gain—will be worth it.

Get Help: Resources, like consumer credit counseling, are available to assist you. If you are overwhelmed by your credit situation, seek professional assistance. You can locate a credit counseling agency through the National Foundation for Credit Counseling.

Be Patient: Patience isn't a factor that's used to calculate your credit score, but it's something you need to have while you're repairing your credit. Whether you've been through a foreclosure, bankruptcy, divorce or made mistakes with your finances, the road to recovery is possible.



April 21, 2017



Come and destroy your private and sensitive documents, records and photos. Help reduce your exposure to Identity Theft and keep personal information out of the hands of criminals. Limit (1) thirteen gallon size trash bag to be destroyed by document shredding professionals at our Main Branch, 17811 E. US Highway 40, Independence.