

Holiday Closings

- Independence Day Saturday, July 4
- Labor Day Monday, September 7

Savings and Investment Rates

Effective July 1, 2015

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
Collection Manager	Patricia Franks
Loan Officer	Iiona Allen
Member Service Rep.	Darian Jefferson
Accountant	John Platt
Back Office Assistant	Trihn Tran
Office Manager	Mya Gray

Northland Branch

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

Loan Officer	Patty Feters
Member Service Rep.	Christa Garza
Member Service Rep.	Micky Hoban
MSR/Teller	Vanessa O'Neil

Downtown Branch

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

Branch Manager	Fran Love
Loan Officer	Connie Dodson
Member Service Rep.	Jocelyn Alforma

Board of Directors

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

Supervisory Committee

Chairman Dorothy Drone



Membership, Ownership, Financial Security

816-842-0727

Toll Free 800-254-1535



The Facts... Certified Used Cars

"Certified" is stamped on most everything these days. It's also the latest buzzword - and big business - in used cars.

Buying a certified used car provides peace of mind to a buyer, as it signifies that the used vehicle was inspected and repaired (where necessary) to be in optimal condition before being offered as a certified used car for sale.

The Process - How Used Cars are Certified

The used car certification process begins when a vehicle is removed from a rental fleet, the lease on a vehicle expires, a used auto is traded in, or a dealer purchases a vehicle via wholesale auction for resale to consumers.

The used cars are then sent through a rigorous and comprehensive inspection, usually 100 points or more, including all major systems and components, such as brakes, steering, suspension, transmission, electrical, air conditioning and heating. Vehicle components that do not pass are either repaired or replaced.

The Questions

Certification doesn't always ensure the quality of used cars, so be sure to verify the details of the auto dealer used car certification process by asking these questions:

- Can I have a copy of the vehicle inspection checklist? An auto dealer should acknowledge what they inspected.
- How long did the vehicle inspection take? To properly evaluate an automobile is a time-consuming procedure.
- Who, exactly, inspected the vehicle? Ensure the inspection is performed by a technician who has passed industry standard qualifications, such as an ASE-Certified technician.

The Perks of Certified Used Cars

Make the most of your next used car purchase by ensuring your auto dealer follows a thorough used car certification process, answers all of your questions and offers the added perks that contribute to your peace of mind at the point of purchase and for miles down the road.



Just in time to make those household repairs you've been putting off, consolidate other higher rate loans or credit cards, take a family trip, or get a jump on back to school expenses.

- Rates as low as **7.99% APR***
- Loan amounts from **\$2,000 - \$10,000**
- Make no payments for up to 45 days
- Loan terms up to 48 months
- Quick approval process
- No collateral required

*APR=Annual Percentage Rate. Interest rate as low as 7.99% APR. Some restrictions may apply. No refinancing of current CCCU loans. No other discounts apply. Other signature loan options available. Offer valid 7/1/2015 through 8/30/2015.



A word from the President...

Now may be your last chance to lock in a great rate on your car or home loan. Interest Rates remain at record low levels but most economists expect the Federal Reserve to raise them later this year. Central Communications Credit Union (CCCU) has a full range of consumer loans at great rates. We partner with Mortgage Solutions to meet your 1st mortgage loan needs.

Another way to keep more money in your wallet is to have your checking account at CCCU. If it is not at Central Communications Credit Union, you are likely paying too much or required to keep an excessive balance in order to avoid monthly service charges. With a checking account at CCCU, there is no monthly fee and no minimum balance required and we offer free debit cards and overdraft protection. You have 24x7 access to your account through our Mobile App and Home Banking services. You can get cash

surcharge free at CO-OP ATM's nationwide and we have an App that will direct you to the nearest surcharge-free ATM.

We are kicking off a new promotion with Enterprise Car Sales for the summer. Make no payments for 90 days and receive a \$200 gas card! Get a jumpstart on a summer vacation! Enterprise has greatly expanded their fleets and they have most makes and models of used cars for sale. If you are not in the market for a car, we can help meet other lending needs with our Summer/Back to School Loan Special at an unsecured rate as low as 7.99%. More details on both of these offers are included in this newsletter.

In closing, Central Communications Credit Union has been serving our membership now for over 81 Years! Please invite your family members, co-workers and neighbors to become a part of CCCU and benefit from all of the services we have to offer. Anyone who lives or works in Jackson or Clay counties in Missouri is eligible for membership along with employees of numerous employee groups including AT&T, HNTB and others. Check our website for full details on joining. It has been a pleasure serving as your credit union president and bringing these savings to you. Take advantage and be a part of your credit union!

Philip M. Weber

Take the next step...

- No Annual Fee
- No minimum finance charge
- A full 25-day grace period
- No fee balance transfers
- Optional Debt Protection
- Travel Accident Insurance

Let us help you establish or rebuild your credit!

Get a VISA Platinum Card today.



*APR= Annual Percentage Rate is based on income and creditworthiness. The APR will vary with the market based on the Prime Rate. 25-day grace period applies if the total new balance is paid in full by the due date every billing period. If not paid in full, there is no grace period.



We're looking for you!

We need two volunteers for our Supervisory Committee. So if you would like to volunteer, contact us for the details.

Great vehicles. Great selection. Great prices.

More than 6,000 quality used cars, trucks, vans and SUVs, all at great prices.

Make no payments for 90 days.¹ And, receive a \$200 gas card.²

When you purchase a vehicle from Enterprise Car Sales and finance with Central Communications Credit Union.

July 1 – December 31, 2015



- 12-MONTH/12,000 MILE LIMITED POWERTRAIN WARRANTY.*
- VEHICLE CERTIFICATION.
- 12-MONTH ROADSIDE ASSISTANCE.**

**THE PERFECT
WITH EVERY PURCHASE
USED CAR
PACKAGE***

- FREE CARFAX® REPORTS.
- 7-DAY REPURCHASE AGREEMENT.*

And, you'll never have to haggle about prices.

Call 816 842-0727 or visit www.centralcommunications.org to get pre-approved by Central Communications Credit Union today!

Preview our great selection of quality used vehicles at enterprisecarsales.com/cccu

Visit us at Enterprise Car Sales

Independence, MO 3239 Noland Rd. 816 252-0621
Merriam, KS 10000 Shawnee Mission Pkwy. 913 789-7111



car sales
Haggle-free buying. Worry-free ownership.

¹Finance charge begins from date of purchase and is repaid over the term. Offer valid 7/1/15 - 12/31/15. This offer cannot be combined with any other offer except those listed on this advertisement. \$200 gas card will be issued 30 business days upon purchase (and financing) of vehicle. Offer valid only on Enterprise vehicles purchased 7/1/15 - 12/31/15, and financed through Central Communications Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. This offer cannot be combined with any other offer except those listed on this advertisement. Not valid on previous purchases. Used vehicles were previously part of Enterprise short-term rental, and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. This offer cannot be combined with any other offer except those listed on this advertisement. *Restrictions apply. For details, see an Enterprise Car Sales Manager. **Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. The "e" logo, Enterprise, "The Perfect Used Car Package" and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2015 Enterprise Car Sales. F06715 DI 6/15 KD