

### Holiday Closings

- Columbus Day Mon, October 12
- Veterans' Day Wed, November 11
- Thanksgiving Day Thurs, November 26
- Christmas Eve Wed, December 24  
Close at 3:00 p.m.
- Christmas Day Thurs, December 25
- New Year's Eve Wed, December 31  
Close at 3:00 p.m.
- New Year's Day Thurs, Jan 1, 2016

### Savings and Investment Rates

Effective October 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	Trinh 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



4TH QUARTER 2015

## Skip-a-Pay



You can skip a loan payment in November, December 2015, or January 2016 just by paying a minimal fee. A portion of the fee will be donated to Children's Miracle Network Hospitals. To take advantage of the Skip-a-Pay program. 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.

## Breast Cancer Awareness Raffle!

Support Breast Cancer Awareness!  
Buy a Raffle Ticket

1 for \$2 • 3 for \$5 • 10 for \$10

Win a Breast Cancer Basket  
filled with an array of  
goodies valued at \$100!!!

## Holiday Loan Special

Central Communications Credit Union and Harvesters, the Community Food Network, is sponsoring a food drive for the Holidays. The Harvesters Network serves nearly 60,000 people in need in the Greater Kansas City area every week. Half are children and the elderly. For every \$1 donated, Harvesters can provide five meals to those in need! Bring in non-perishable food items and receive a reduction on your Holiday Loan rate as low as 7% APR\*.

**Loan Rate as low as 7% APR with donation.\***  
**Loan amount \$500 - \$2,000 Term 6mo - 18mo.**  
**Monetary donations accepted**

# Items Donated	Monetary Donation	Loan Rate
5	-	8.00%
10	-	7.75%
15	\$5	7.50%
20	\$10	7.25%
25	\$15	7.00%

NO GLASS PRODUCTS PLEASE!



\*Annual Percentage Rate. Example payment: Borrow \$2,000 for 18mo at 7% = \$117.36 monthly payment. Subject to regular loan approval terms. New money only. No refinancing of current CCCU loans. No other rate reductions apply. Other signature loan options available. This offer is valid 11/01/2015 thru 12/18/2015.

## Lee National Denim Day

October 2, 2015



CCCU Puts On  
Blue Jeans to Fight  
Breast Cancer.

ONE DAY • ONE CAUSE • ONE CURE

Help CCCU and the American Cancer Society continue the fight against breast cancer by making a donation during the month of October. This annual event raises money for breast cancer research and treatment.





## A word from the President...

Today, as I write this letter, the Federal Reserve is still telling us that they will raise rates by the end of this year. We don't know for sure if this will happen, but what we do know is that loan rates are currently at some of the lowest levels in history. My advice is to review all of your debt and see if you can't reduce your cost by locking in a lower rate right now before this opportunity ends. Central Communications Credit Union (CCCU) has some of the lowest cost loans available and a simple phone call can get you headed down the road to lower payments and more savings.

CCCU is in the process of updating our plastic cards to the more secure EMV "chip" technology. In the next few months you will receive new cards that have this new feature. Each card has a microchip embedded in it and makes it nearly impossible to duplicate. This will greatly reduce fraud and protect your account. The

new cards will also work for merchants who are not yet chip-enabled by swiping the mag strip.

While talking with our members, I often find that they are unaware that we have a Mobile APP for their smartphone. We do have one and it's free. Just download the App that is compatible to your phone—iPhone or Android—and you will have 24 hour access to your accounts. If you are a joint owner on accounts, you can monitor them as well and transfer funds between accounts. This can be a great feature if you have teens or a college student in your family. In the fourth quarter of 2015, we will also be joining the Shared Branch Network which will give our members more choices on where to transact business with us.

CCCU 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. Don't wait another day to take advantage of our low loan rates.

*Philip M. Weber*

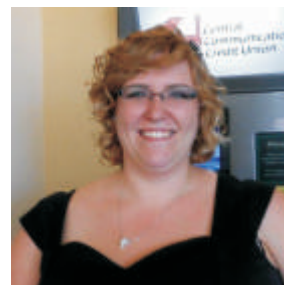
## Say Hello to Our Newest Employees!



Joanne Chretien  
Teller  
Independence Branch



Cyndi Penyock  
IT Associate  
Independence Branch



Alyssa Foster  
Teller  
Broadway Branch



This year, on October 15th, 2015, join the credit union in celebrating International Credit Union Day. Enjoy refreshments at every branch.

Plan ahead. **2016** Calendars  
Pick yours up today.

## November is Epilepsy Awareness Month

When you look back in history you will find there are several famous people with epilepsy. They range from Vincent Van Gogh, Julius Caesar to Theodore Roosevelt, the 26th president of the United States. Today strong advocates for epilepsy awareness are actor Danny Glover and singer Prince.

Epilepsy is a neurological disorder, and every day an estimated 65 million people in the world are diagnosed with epilepsy. Seizures range from convulsions to brief stares lasting only a few seconds.

We have recently seen more cases of people with traumatic brain injuries (TBI). Some from our troops coming home from Iraq and Afghanistan, along with professional football players. These injuries can result in ongoing seizures.

I asked many people with epilepsy what are some of their biggest struggles. They ranged from the frustration of the many triggers that can cause a seizure, not being able to drive, and the discrimination they suffer. These are some that I have faced daily having epilepsy for over 30 years.



Heather Kidd & sister Rachel

The Epilepsy Foundation of Missouri and Kansas are here to help awareness and educate the community about epilepsy. They offer many services ranging from educational programs to a yearly run/walk to raise funds.

Lets all get together to support epilepsy awareness. What can you do to make a difference?

*Heather Kidd*



Come join me for the Seize the Day Walk November 1st, 2015 at Corporate Woods in Overland Park.

## HOME BANKING MOBILE APP



Be sure to download our free Mobile Banking App! If you don't currently use Mobile Banking, be sure to enroll for Home Banking

to get started. Once you've enrolled in Home Banking you can also download the free mobile App to your smartphone or tablet! Please contact a CCCU Representative if you have any questions regarding this change at 816-842-0727.

## Christmas Club Funds

If you've been saving for Christmas this year, you'll be happy to know your Christmas Club Account funds were transferred into your Share Savings Account and available for withdrawal on October 1, 2015. If you do not currently have a Christmas Club Account, now is the time to start planning for next year! Open a Christmas Club Account with just \$10.00; add any amount at any time. Make deposits through payroll deduction and earn dividends quarterly. \$25 bi-weekly accumulates to over \$650 for next year's holiday expenses. Open yours today!

## Welcome MCR Safety ...our newest Select Employee Group member.



Recent Health Fair

MCR Safety is a leading manufacturer of safety gear, from gloves and safety glasses, to OSHA training courses. Visit them at [mcrsafety.com](http://mcrsafety.com).