

2017-18 Holiday Closings

- Columbus Day Mon, October 9
- Veterans' Day Open
- Thanksgiving Day Thurs, November 23
- Christmas Day Mon, December 25
- New Year's Day Mon, Jan 1, 2018

Savings and Investment Rates

Effective October 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
Collection Manager	Patricia Franks
Business Dev Officer	Darian Jefferson
Compliance	Anita Bross
Accountant	John Platt
Loan Officer	Iiona Allen
GCIU Lead/Back Office	Jeannie Skaggs
IT Support Admin	Cyndi Penyock
ACH/Card Services	Kelly Ozborn
Teller	Joanne Chretien
Teller	Yassiel Jones

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

Supervisory Committee

Chairman	Jeffrey Hayes
Donald Cooper	
Gary Gressel	



Membership, Ownership, Financial Security

816-842-0727

Toll Free 800-254-1535



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4TH QUARTER 2017

National Denim Day October 6, 2017



CCCU Making Strides Against Breast Cancer

Help CCCU and the American Cancer Society continue the fight against breast cancer on Denim Day, October 6, 2017, to celebrate and honor breast cancer survivors and caregivers. Nearly 250,000 people will be diagnosed with breast cancer this year. That could be your mother, sister, daughter, your wife, or even you. CCCU is Making Strides Against Breast Cancer so that anyone touched by breast cancer won't have to face their diagnosis alone. We do it to raise awareness about prevention and early detection and money to fund research, support services.

The American Cancer Society's estimates for breast cancer in the United States for 2017 are:

- About 252,710 new cases of invasive breast cancer will be diagnosed in women.
- About 63,410 new cases of carcinoma in situ (CIS) will be diagnosed (CIS is non-invasive and is the earliest form of breast cancer).
- About 40,610 women will die from breast cancer.

This October, let's all wear pink to fight breast cancer.

Buy a Raffle Ticket
1 for \$2 • 3 for \$5 • 10 for \$10

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

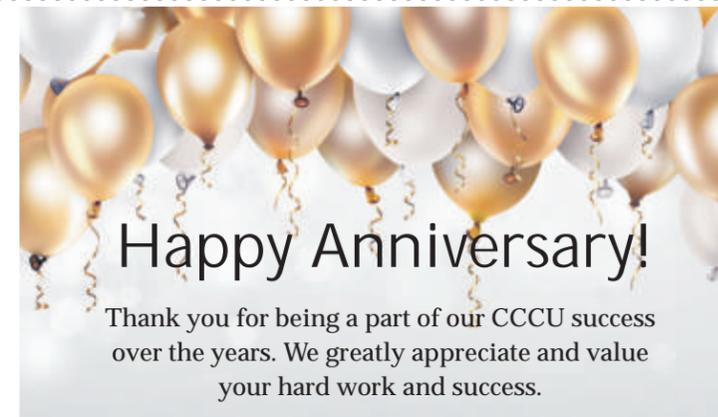
HOW YOUR SUPPORT MAKES A DIFFERENCE

- More than \$62 Million are currently invested in breast cancer research grants.
- In 2016, more than 335,000 rides were provided to and from treatment.
- Last year patient navigators helped guide nearly 45,000 patients through the health care system.
- More than 11,000 one-on-one support services were provided to breast cancer patients in 2016.
- More than 36,000 women learned how to manage the appearance-related side effects of treatment

Monies raised are used to fund innovative research, provide free information and support, access to mammograms and programs to patients and caregivers, and to help reduce breast cancer risks or find it early when it's most treatable. That's why your participation during the month of October is critical to our success. The more money we can raise, the bigger the impact we can make on cancer.



John Platt - 30 Years Accountant



Fran Love - 25 Years Broadway Branch Mgr



A word from the President...

Welcome to fall! At Central Communications Credit Union we are gearing up to help you through the upcoming Holiday Season. From our annual Skip-A-Payment to low cost Signature Loans, we can help you handle those holiday expenses and make it affordable. Now would be a great time to check out our low rates on a VISA Credit Card from CCCU. This will give you the flexibility to shop almost everywhere and still have the benefit of our low rates.

In September, the Federal Reserve did not raise their target for short term interest rates, but indicated that they may before the end of the year. With that in mind, now might be the best time to borrow for a new or used car or other items before rates go higher. In October, we will run a free Carfax report on any used car you are considering to purchase. CCCU stands ready with plenty of money to meet your needs. Call or stop by and see how we can help you get a quality car and the best deal possible.

Finally, 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 of your financial needs.

Philip M. Weber



Start saving early. No matter when you start saving, think about opening a holiday savings account that you can deposit money into all year. You'll also earn interest on the account.

Set a realistic budget.

Make your holiday shopping list.

Do your homework. There's nothing worse than buying a gift at full price, only to see that another retailer is selling it cheaper. Before you hit the stores, do your homework and compare prices for the gifts you know you want to buy.

Get a head start. It's much easier to make smart choices with your money when you're not waiting until the last minute to shop. Get a head start and begin your holiday shopping early enough to take your time and make smart choices.

Be thoughtful. When in doubt about a gift to give, get creative and be thoughtful.

If all else fails, give a gift card.

Slow down and enjoy the holidays for what they're meant to be - a special time to spend with your loved ones.

Skip-a-Pay

You can skip a loan payment in November, December 2017, or January 2018 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.

Monthly Loan Payment	Deferral Fee
To \$100	\$10.00
\$100.01 - \$200.00	\$15.00
\$200.01 - \$300.00	\$25.00
\$300.01 - \$400.00	\$35.00
\$400.01 - \$500.00	\$45.00
\$500.01 +	\$55.00



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.

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.*	# Items Donated	Monetary Donation	Loan Rate
Loan amount \$500 - \$2,000 Term 6 mo - 18 mo.	5	-	8.00%
Monetary donations accepted.	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 11/01/2017 thru 12/15/2017.

NOVEMBER IS EPILEPSY AWARENESS MONTH



Seize the Day 5K Kansas City November 5, 2017

My sister recently gave birth to my beautiful and innocent looking niece, Frankie May. While alone with my sister in hospital her room, I knew I wouldn't be able to hold little Frankie without another person being there because I never know when I may have a seizure. However, I know many women with epilepsy who have children, have healthy and happy families with lot of planning. Of the things people pray for when their child is born, is that they are healthy. According to the Centers for Disease Control Prevention, "more than 467,000 children have been diagnosed with epilepsy and almost 150,000 people in the US develop this disorder of the central nervous system.



While there is not a cure for epilepsy, it can be treated in several ways. Medication, special diets and multiple types of surgeries are ways used to control seizures. I have been on at least a dozen medications along with 5 surgeries in the past 35 years. Sadly I am not seizure free, but my seizures have gotten smaller over the years. The stress from not being able to drive to the store, participate in social activities, to facing discrimination and challenges with employment, causes the majority of people suffering from epilepsy to experience depression, anxiety and even attempt suicide.

The famous painter Vincent Van Gough had epilepsy, along with President Theodore Roosevelt, Emmy nominated actor Danny Glover and professional football player Jason Snelling. Rick



Halloween Coloring Contest

One lucky winner in each age bracket will be chosen from each branch!

Come dressed in costume October 31st for your treat bag!

Get your coloring page on our website!
There's a special page for each age bracket.

Harrison of the reality TV show Pawn Stars shared his story about having epilepsy during the National Walk for Epilepsy held in Washington, DC several years ago. Rick was named a national spokesperson by the Epilepsy Foundation for his advocacy and to create awareness for the disease.

I love being an advocate for Epilepsy. Whether sharing my story of having epilepsy to a group of people or meeting with a Senator to discuss a bill regarding insurance covering medication. I would never be the person I am today without others who have shared their story with me, without family, friends and organizations like the Epilepsy Foundation of Missouri and Kansas.

You are not alone!

Heather Kidd



Central Communications celebrates ICU Day because it believes the not-for-profit structure and people-first principles of credit unions make them the ideal financial partners for all people. This year's ICU Day theme is "Dreams Thrive Here," a celebration of how credit unions help people achieve their biggest goals in life. Stop by any CCCU branch and celebrate with us a worldwide movement that's made helping people its No. 1 priority for more than 160 years.

You can also bring in your private and sensitive documents, records and photos to be destroyed. 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 EUS Highway 40, Independence, MO 64055.