

## Holiday Closings

• New Year's Day	Friday, January 1, 2016
• Martin Luther King Jr. Day	Monday, January 18, 2016
• Presidents Day	Monday, February 15, 2016

## Savings and Investment Rates

Effective January 1, 2016

### 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.

## Meet the Staff

### Main Branch

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

### President

Phil Weber  
Kay Venyard  
Patricia Franks  
Ilona Allen  
Darian Jefferson  
John Platt  
Trinh Tran  
Mya Gray

Administrative Assistant  
Collection Manager  
Loan Officer  
Member Service Rep.  
Accountant  
Back Office Assistant  
Office Manager

### Northland Branch

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

Member Service Rep.  
Member Service Rep.  
MSR/Teller  
Christa Garza  
Micky Hoban  
Vanessa O'Neil

### Downtown Branch

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

Branch Manager  
Loan Officer  
Member Service Rep.  
Teller  
Fran Love  
Connie Dodson  
Jocelyn Alfroma  
Alysha Foster

### Board of Directors

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

### Supervisory Committee

Chairman Dorothy Drone



Membership, Ownership, Financial Security

**816-842-0727**

Toll Free 800-254-1535



# IN STEP.

1ST QUARTER 2016

## Our Website is New!

By now you have visited the website and found it to have a new look. We think it will be easier to find what you are looking for. The site has also been optimized to automatically adjust to your mobile phone and tablet. No more tiny print when viewing from your phone.

## 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.

## Coming Soon to CCCU



With over 5,000 locations to choose from, you'll have the ability to make deposits, withdrawals, transfers, account inquiries and other transactions at other credit union locations convenient to you.



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





## A word from the President...

As we greet the New Year, I hope each of you had a wonderful Holiday Season, and a Happy New Year celebration. Last year, for the first time in years, the Federal Reserve has slightly raised interest rates. It's highly unlikely that interest rate increases will be rapid. The Federal Reserve will most likely act slowly and cautiously. It could be a very long time until we see another increase. As rates continue to remain low, it is in your best interest to let us help with any lending needs. Often the credit union can save or lower payment on new and existing members by refinancing dealer and bank loans to a lower credit union rate. Call one of our loan officers today and see how much your credit union can save you in finance charges.

I'm pleased to announce coming soon to CCCU will be Shared Branching, which gives you the ability to make deposits, withdrawals, transfers, account inquiries and other transactions at other credit union locations convenient to you. Also, access to your account whether you move, are on vacation or have out of town emergencies. There are over 1,800 institutions participating in shared branching with more than 5,000 locations to choose from. This new service allows you to have access to your account at multiple locations along

with the convenience of our website, mobile app or audio response.

We have had several fundraisers for Cancer awareness, Harvesters and Children's Miracle Network, and appreciate all of your support and contributions to make these events a success. You still have time to help Children's Miracle Network by taking advantage of our annual Skip-A-Pay program during the month of January. As a credit union owner, please take advantage of all of the products and services we have to offer.

On a personal note, on behalf of the credit union, we would like to congratulate Patty Fettters on her retirement. We thank her for her 41 years of service to CCCU and we wish her happiness, success and good health as she begins a new adventure.

As your President, I would like to remind you that my objective is to keep your credit union financially safe and sound and keeping products and services competitive in today's market of technology. Your deposits are federally insured by NCUA up to \$250,000.00 per account. We appreciate the loyalty our members have given us, which has allowed us to be in service to you for so many years. Share your experience of being a credit union owner by telling your family, friends and co-workers that they too can be enjoying the benefits of being a CCCU member.

Have a happy and prosperous New Year!

*Philip M. Weber*

**Thank You** all for  
your donations  
to Harvesters !



Breast  
Cancer  
Awareness



[www.centralcommunications.org](http://www.centralcommunications.org)

# Get behind the wheel on a great deal.

January 1 – May 31, 2016

Defer payment for 90 days.<sup>1</sup>  
And, receive a \$200 gas card.<sup>2</sup>

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



- 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 800-254-1535 or visit [www.centralcommunications.org](http://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](http://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

**Central  
Communications  
Credit Union**  
Membership, Ownership, Financial Security

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

\*Finance charge begins from date of purchase and is repaid over the term. Offer valid 1/1/16 - 5/31/16. This offer cannot be combined with any other offer except those listed on this advertisement. <sup>1</sup>\$200 gas card will be issued 30 business days upon purchase (and financing) of vehicle. Offer valid only on Enterprise vehicles purchased 1/1/16 - 5/31/16 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. Prices do not include tax, title, tags, governmental fees, electronic filing charge, any emissions testing and/or state inspection fees, and any finance charges if applicable. Unless otherwise stated separately in the vehicle details, price does not include processing, administrative, closing or similar fees of \$199 or less. <sup>2</sup>Limited Warranty begins on the vehicle purchase date and extends for 12 months or 12,000 miles, whichever comes first. Restrictions apply. For details, see an Enterprise Car Sales Manager. <sup>3</sup>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. <sup>4</sup>For a period of seven days after the date of delivery or 1,000 miles beyond the odometer reading at delivery, whichever comes first, the vehicle may be returned for the exact price originally paid minus a \$200 documentation and cleaning fee (as allowed by law). Restrictions apply. For details, see an Enterprise Car Sales Manager. 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. G02837 DI 11/15 KD