

Holiday Closings

- New Year's Day Thursday, January 1, 2015
- Martin Luther King Jr. Day Monday, January 19, 2015
- Presidents Day Monday, February 16, 2015

Savings and Investment Rates

Effective January 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
Bus. Development Officer	Angela Thomas
Collection Manager	Patricia Franks
Loan Officer	Ilona Allen
Member Service Rep.	Darian Jefferson
Accountant	John Platt
Back Office Assistant	Emily Sapp

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 816-412-9960

Branch Manager	Fran Love
Loan Officer	Connie Dodson

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
William Cody Greer	
Chyanne Cardarella	



Membership, Ownership, Financial Security

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IN STEP.

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EASY Ways to Save for the Holidays

Yes, the holiday season seems to come earlier every year, but unfortunately for too many Americans, saving for Christmas often arrives too late—if at all.

The average American spends \$800 on holiday-related expenses every year, according to the National Foundation for Credit Counseling (NFCC), Washington, D.C. Despite the significant outlay, many consumers forget to plan for these annual costs and instead charge them to credit cards.

If you charge \$1,000 and pay only the minimum 2% balance, at an 18% annual percentage rate it will take you 12 years to pay it off. And by the time you do you will have spent \$2,353. Now imagine if you have to do this every year.

The NFCC offers a better alternative—plan for the holidays. If you spent too much this holiday season, here are five easy ways to save for next year's holiday season.

Christmas Club

Open up a CCCU Christmas Club account and start the new year off right. Thanks to payroll deduction options, a Christmas Club account is the easiest way to save.



1. Tighten your everyday spending with the goal of saving about \$1 a day between now and Dec. 25.
2. Adjust your W-4 to accurately reflect what you owe in taxes. The average tax return is \$3,000, but that money doesn't arrive until April. By taking less out of each paycheck, you can save that money for the holidays.
3. Cut back on monthly expenses that aren't fixed. Aim to spend \$10 less every month on categories like gas, food, and entertainment.
4. Sell unused items. Sell clothes at consignment shops, books, utilities, and CDs online at sites such as Amazon, resale shops, or have a garage sale.
5. Open a holiday savings account, a "CCCU Christmas Club Account." Don't use existing accounts because you could too easily spend that money on other items.

You can also always rethink the kind of gifts you give.

"It makes no financial sense to pile new debt on top of old. Kindness and experiences are meaningful substitutes for purchased gifts, and are remembered long after the wrapping paper and bows have been discarded," says Gail Cunningham, spokesperson for the NFCC.

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A word from the President...

At Central Communications Credit Union, protecting your identity and the security of your accounts is a primary responsibility. This past year, after we learned of the Target, Home Depot and other breaches, we re-issued new debit and credit cards to our affected members. Nationwide, credit unions spent over \$30.6 million in losses from these breaches and card re-issue expense. Those losses are ultimately passed on to our members in higher loan rates, fees and in lowered savings rates. That's wrong for consumers and unfair for the credit unions. Congress needs to step up and protect consumers like you who are victims of merchant data breaches. Merchants need to be held more responsible for your security. Take action and urge Congress to protect consumers from future data breaches by Merchants.

Now that we are in 2015, we have plans at Central Communications to enhance our lending programs. We are kicking off a new promotion with Enterprise Car Sales

that will offer you a rate reduction to help you get the payment you can afford. Enterprise has greatly expanded their fleet and they have most makes and models of used cars for sale. Watch for details online, in your statements and on Facebook. If you have not "liked" us on Facebook you are missing some of our promotions and financial tips.

Do you have a double digit interest rate on your current credit card? Pay-off those holiday expenses in January with balance transfer to a low rate Central Communications Visa Credit Card. We offer rates as low as 7.95% and you can do a balance transfer right now without any fees. Take advantage of this and you will be able to reduce your interest expense.

In closing, Central Communications Credit Union has been serving our membership now for over 80 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

Your Credit Union is a Family Affair

At Central Communications Credit Union when you become a member, your family members also can become members. It's one of the many ways the people you know and care about can benefit from the great financial services you're receiving from Central Communications Credit Union.

If you enjoy the low loan rates and fees, convenience, friendly service, and higher savings rates you get from your credit union, share us with your family. Credit unions are member-owned nonprofit financial cooperatives dedicated to improving members' lives.

Your siblings, parents, children, aunts, uncles and grandparents all can join because you currently are a member. Help improve your family's financial lives today—encourage them to become members of Central Communications Credit Union.

Change It Up

Joey is counting the coins that he has been saving. Help him find how many of each coin he needs to reach the amounts below while using the fewest coins possible.



Amount	Quarters	Dimes	Nickels	Pennies
57¢				
98¢				
22¢				
\$1.32				
77¢				
\$1.20				
41¢				
66¢				
\$1.03				
39¢				

Update Your Account

Please keep us informed of any changes to personal information, such as... email address and name changes, for yourself, beneficiaries, or joint owners. If you need to make any changes, please contact a Member Service Representative or stop by one of our three convenient locations.

Skip-a-Pay Last Chance!



Your last opportunity to skip a loan payment in January and catch up on holiday bills!

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 one 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, faxed or emailed.

Give Back to



We're on Facebook!

To become a fan of CCCU on Facebook visit

<https://www.facebook.com/CentralCommunicationsCreditUnion>