

## 2018 Holiday Closings

- New Year's Day Mon, Jan 1, 2018
- Martin Luther King Jr. Day Mon, January 15, 2018
- Presidents Day Mon, February 19, 2018

## Savings and Investment Rates

Effective January 1, 2018

### 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



facebook.com/  
CentralCommunicationsCreditUnion



1ST QUARTER 2018

## Overdraft PRIVILEGE

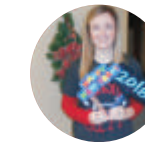
We've got you covered with Overdraft Privilege Standard and Overdraft Privilege Extended Coverage.



What is Overdraft Privilege Coverage?

A discretionary service provided by CCCU designed to help guard against having items returned or declined due to an overdraft caused by checks, ACH's and recurring Debit Card transactions.

Speak with a CCCU Member Service Representative to learn more.



## CCCU Participates in the Seize the Day 5K Kansas City November 5, 2017



CCCU staff members, along with family and friends participated in the annual Epilepsy "Seize The Day" 5K run/walk at English Landing Park Parkville, Mo. The event supports people living with Epilepsy in Missouri and Kansas. CCCU member Heather Kidd was a co-coordinator of the event.

Front row l to r: **Cyndi Penyock**, Cyndi Franks, Marta Hayes  
Back row l to r: Kasia Penyock, Danny Hotson, **Darian Jefferson**, Ray Franks, **Kelly Ozborn**, Chris Ozborn  
(red denotes staff)





### A word from the President...

Winter has arrived and it looks as if we're going to have some very cold weather in the weeks to come. At Central Communications Credit Union we stand ready to help you with any financial need this time of year may present. From unexpected repairs, to a new dependable car, we can help. Holiday bills got you down? There's still time to skip your January loan payment with us if you act quickly. Are you paying 18% or more on your credit card? A free balance transfer to our VISA Platinum Credit Card could save you hundreds of dollars. Check with our staff to see how we can ease the burden of your holiday bills. As we continue to adopt technology, please take time to like us on Facebook. We continue to post updates

on the credit union, along with helpful tips. Online Banking allows access to your accounts on your schedule. Once you've signed up—you can add our mobile app onto your smart phone. With the mobile app you can monitor your account wherever you are. In January of this year, to help better serve our members, we are rolling out an enhanced Overdraft Privilege Program. Members who have checking accounts with us will be receiving notices related to this. If you don't have your checking account with us, I encourage you to check out our service. I think you will find it has few fees and will save you money. In closing, Central Communications Credit Union has been serving our membership now for over 83 years! Please invite your family members, co-workers, and neighbors, to become a part of CCCU. They will benefit from all of the products and services we have to offer. Anyone who lives or works in Jackson or Clay counties in Missouri is eligible for membership. Also eligible are 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 services to you. Take advantage and be a part of your credit union!

*Philip M. Wehr*

Congratulations!  
Halloween Coloring  
Contest Winners!



- Benjamin Kusnir
- Julie Hansen
- Matthew Chapman
- Calla Hansen

## Skip-a-Pay

'Tis the season to be jolly! Don't miss out on your chance to give back to Children's Miracle Network hospitals. Skip your January 2018 payment and a portion of your fee will be donated to CMN Hospitals.



## Harvester's

Thanks to EVERYONE who made a donation this season to Harvester's!



## THE BEST WAY TO BUY AND FINANCE YOUR NEXT VEHICLE.

BORROW FROM YOUR CENTRAL COMMUNICATIONS CREDIT UNION.  
BUY FROM ENTERPRISE CAR SALES.



You know that Central Communications Credit Union is the perfect place to get pre-approved for an auto loan at one of the most competitive rates around. But did you know that Enterprise Car Sales is the perfect place to buy your next vehicle?

Every vehicle we sell is rigorously inspected by an ASE-Certified technician and comes with a 12-month/12,000 mile limited powertrain warranty.\* Our professional staff is trained to work with you, helping you find the right vehicle that fits your needs and your budget. Plus, if you buy a vehicle from Enterprise and it doesn't meet your approval, we'll buy it back, no questions asked.\*\*\* It's like a Happiness Guarantee.<sup>SM</sup>

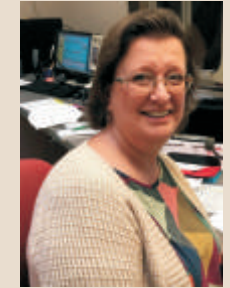
Central Communications Credit Union and Enterprise Car Sales... the best way to buy and finance your next vehicle. Search our inventory of more than 7,000 vehicles nationwide, or to find a location near you.

Call 1 866 227-7253 or visit [www.enterprisecarsales.com/cccu](http://www.enterprisecarsales.com/cccu)

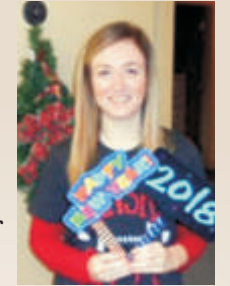


Used vehicles were previously part of the Enterprise rental fleet &/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. \*Limited Powertrain Warranty begins on the vehicle purchase date & extends for 12 months or 12,000 miles, whichever comes first. Coverage runs concurrently with manufacturer warranty. Restrictions apply. See a Sales Consultant for details. \*\*Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) & its affiliated clubs in the U.S. & Canada. Some limitations & restrictions apply. \*\*\*For a period of 7 days after the date of purchase or 1,000 miles beyond the odometer reading at purchase, whichever comes first, the vehicle may be returned for the exact price originally paid minus a \$200 restocking fee, (as allowed by law). Restrictions apply. See a Sales Consultant for details. The "e" logo, Enterprise, "Enterprise Certified", "Happiness Guarantee" & "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2017 Enterprise Car Sales.

## Welcome Aboard



Joy Davidson  
Part-time Teller  
North Branch



Lauren Hatch  
Part time Teller  
Indep. Branch

## Breast Cancer Raffle Winners



John Coleman  
Independence Branch



Ed Chapman  
Broadway Branch



Mike Murphy  
North Branch