

Holiday Closings

- **Memorial Day** Monday, May 30, 2015
- **Independence Day** Monday, July 4, 2015

Savings and Investment Rates

Effective April 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.



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	Iona Allen
Member Service Rep.	Darian Jefferson
Accountant	John Platt
Back Office Assistant	Trinh Tran
Office Manager	Mya Gray
IT Support Administrator	Cyndi Penyock

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
MSR/Teller	Vanessa O'Neil

Downtown Branch

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

Branch Manager	Fran Love
Member Service Rep.	Jocelyn Alforma
Teller	Alysha Foster

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



**Central
Communications
Credit Union**

Membership, Ownership, Financial Security

816-842-0727

Toll Free 800-254-1535



Central
Communications
Credit Union

IN STEP.

Stepping Up To Serve You!

2ND QUARTER 2016

Tips to Protect You from Identity Theft and Tax Fraud

Identity thieves stole \$16 billion from 12.7 million U.S. consumers in 2014; a new victim every two seconds. Even if you are super diligent, the reality is that everyone is vulnerable to identity theft. The more you know about how to protect yourself, the better chance you have to not be a victim. Here are 11 tips to help you protect yourself from identity theft and identity theft related tax fraud:

Understand that public wi-fi access really does mean public. When you're sitting in Starbucks or your local library, be careful: your data may be vulnerable to interception. Don't connect to an unknown wi-fi connection (make sure that it's legitimate).

Take care with private documents. With so much emphasis on internet security, it's easy to forget to safeguard paper documents. Don't be careless with credit card statements, bank receipts and copies of tax returns. File the copies you need and shred the ones that you don't.

Keep your mailing address current.

Keep an eye out on bank and credit card statements. Check your accounts from time to time to make sure that the recorded transactions are actually yours. Investigate and immediately report any suspicious activity.

Don't give away the store online. Companies that do business over the web love gathering your data. When

continued...

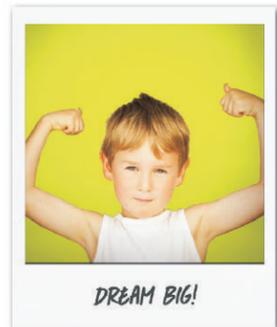
April is National Credit Union Youth Month



STRENGTHEN YOUR COMMUNITY!



SHARPEN YOUR SKILLS!



DREAM BIG!



Let us PUMP YOU UP! Visit Central Communications CU during the week of April 25-29, 2016 and help us celebrate National Credit Union Youth Month™. CCCU will show youth and teens how to get Credit Union Strong™ and pump up their savings at their credit union.

This year's theme, **Credit Union Strong**, positions credit unions as a source of financial strength.

Make a deposit or open a youth account during the month of April to become eligible in the \$25 gift card drawing at the end of the month.

Participate in the National Youth Saving Challenge™ the entire month of April, by making a deposit into an existing youth account. Ten lucky savers nationwide will be rewarded with a \$100 cash prize.

Special Youth Week CD Rate 4.00% APY. One year term (minimum \$100 to open and maximum \$1000)

Extra Bonus: The youth account with the largest deposit amount during the month of April will win a \$25 Gift Card!

Youth 11 and under can enter the coloring contest, prizes to be awarded!

Download the "Credit Union Strong" coloring page from our website!



A word from the President...

On behalf of the Board of Directors, the management team and our outstanding staff, thank you for your ongoing trust and support. As a member-owned financial organization, your active engagement and participation is vital to our future success.

Being a member-owned credit union, we strive to offer our member/owners competitive interest rates on deposits and loans and to provide you with professional, personalized service. Doing business with us is beneficial to you and all of the membership; your deposits allow us to make low cost loans to our membership, while your loans allow us to pay attractive yields on deposits.

In an ever-changing world of consumer finance, the future is very bright at your credit union. We're strong and financially secured. We're also well positioned to adapt to any changes the outside world throws at us.

Speaking of changes, CCCU is now part of the Shared Branch network. 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. We also are migrating our debit cards to the EMV chip technology (chip in the card) to combat data breaches at merchants and provide you with the highest level of security available. Chip technology keeps your data much more secure during transactions.

We are kicking off spring with the Annual Eastern Jackson County Business Expo on Thursday, April 21, 2016. Next up, the week of April 25-29 we celebrate Youth Week. The theme for this year: "Credit Union Strong: Pump Up Your Savings." Here at CCCU we are "Pumping Up The Savings" by offering a special Youth Week CD for current and new members under the age of 18.

Opening a CCCU Youth account and CD is a great way to teach your youth to "pump" up their savings habits.

For our adult members, we offer a variety of products from loans, savings, checking, money market and CD accounts. We also offer a number of services tied to these accounts, such as Home Banking, Bill Payer, Mobil Banking, E-Statements, Online Applications and 24 hour audio teller.

At Central Communications we intend to continue earning your trust and appreciate the loyalty our members have given us for 82 years. We are very excited about the new and improved solutions we are bringing to you and hope they reinforce why membership at CCCU is like being a member of the family.

Philip M. Weber

We Need You!

We are looking for two volunteers to serve on the Supervisory Committee for the Credit Union. Contact Phil Weber for details. You can make a difference in YOUR credit union.

Martin Luther King Day "Not a Day Off" Community Event



MSR Darian Jefferson talked about financial literacy with young adults.



Shared Branching is Here



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. Visit centralcommunications.org for helpful links.

82nd Annual Meeting

April 25, 2016 • 5:00 pm • Main Office

Refreshments will be served.

Thursday, April 21, 2016 will find some of the most successful and dynamic companies operating throughout Eastern Jackson County on the main floor of the Silverstein Eye Centers Arena for the Eastern Jackson County Business Expo. From 1:00 pm to 6:00 pm that day, dozens of the most recognizable business names in Missouri's second largest county will be displaying, explaining, and demonstrating their products and services for the representatives of their fellow businesses in Eastern Jackson County and hundreds of qualified potential customers/clients.

Silverstein Eye Centers Arena
19100 E. Valley View Parkway
Independence, MO 64055

April 21, 2016

Expo: 1:00-6:00pm

Entrance Fee: \$10 or stop in at our Independence location for a complimentary pass the week of the event.

EASTERN JACKSON COUNTY
BUSINESS EXPO
2016

continued... ID Theft

making purchases or signing up for newsletters, only provide the information that the company needs. When you do opt in check the site's privacy policy to find out how that information might be shared with other companies.

Use smart passwords. Use secure passwords and update them regularly. Don't use the same password for multiple sites.

Be careful with games and memes. Be careful when games and memes ask for personal information like your mother's maiden name or the street you grew up on. Those questions seem innocent but can be attempts to secure out of wallet information used to figure out your password or gain entry into your online accounts. If you're asked for that kind of information think hard before clicking.

Be stingy with your Social Security Number. These days, many companies ask for your Social Security Number not because they need it but because they want to use it as an identifying number. Before you give out your Social Security Number, determine whether the company really needs the information—and why. Don't provide your Social Security Number when asked and don't submit it online.

Monitor your credit report. By law, you're entitled to one free copy of your credit report each year from each of the major credit bureaus: Equifax, Experian, and TransUnion, a total of three reports every year. Review your credit report like you do your credit card or banking statements.

Pay attention to fraud alerts. Many financial institutions will alert you whenever there's a suspicious transaction on your account. It can be a little inconvenient if the transaction is legitimate but its loads better than having your card actually compromised and not knowing about it. Ask if your bank or lender has fraud alerts; use them.

Northland Business Expo



Jean Hadley
Northland Branch
Manager

Darian Jefferson
MSR
Independence

March 16, 2016