

Holiday Closings

- Independence Day Monday, July 4
- Labor Day Monday, September 5

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
Office Manager	Mya Gray
Collection Manager	Patricia Franks
Business Dev Officer	Darian Jefferson
Accountant	John Platt
Loan Officer	Ilona Allen
IT Support Admin	Cyndi Penyock
ACH/Card Services	Kelly Ozborn

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	Katherine Rogers

Downtown Branch

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

Branch Manager	Fran Love
Member Service Rep.	Jocelyn Alforma

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
	Jeffrey Hayes



Membership, Ownership, Financial Security

816-842-0727

Toll Free 800-254-1535



Summer & Back to School Loan Special

Just in time to make those household repairs you've been putting off, consolidate other higher rate loans or credit cards, take a family trip, or get a jump on back to school expenses.

- Rates as low as 7.99% APR*
- Loan terms up to 48 months
- Loan amounts from \$2,000 - \$10,000
- Quick approval process
- Make no payments for up to 45 days
- No collateral required

*APR=Annual Percentage Rate. Interest rate as low as 7.99% APR. Some restrictions may apply. No refinancing of current CCCU loans. No other discounts apply. Other signature loan options available. Offer valid 7/1/2016 through 8/30/2016.

LOVE AT FIRST DRIVE
With thousands of vehicles, all ASE-inspected, it's easy to find the one you'll fall for.
WE'LL MAKE YOUR FIRST PAYMENT, UP TO \$350.!
When you purchase a vehicle from Enterprise Car Sales and finance with Central Communications Credit Union.
June 1 - October 31, 2016

Call us at 816-842-0727 or 800-254-1535 or visit us at centralcommunications.org to get pre-approved! For locations or to preview a great selection of quality used cars visit enterprisecarsales.com/ccu.



1Vehicle must be financed using standard financing terms through Central Communications Credit Union to qualify for payment offer. Central Communications Credit Union will make the first payment on the payment due date up to \$350 on member's behalf after vehicle is financed through Central Communications Credit Union. Offer void when 7-day Repurchase Agreement is activated. Offer valid 6/1/16 - 10/31/16. No cash advances. Offer not valid for previous Enterprise purchases or with any other offer. 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. All vehicle inventory is available by visiting enterprisecarsales.com or an Enterprise Car Sales location and asking for assistance in finding an available vehicle in Enterprise Car Sales' nationwide inventory. Delivery of vehicles outside local area may require transfer fee. *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. **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. ***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. Photo for illustration purposes only. The "e" logo, Enterprise and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2016 Enterprise Car Sales. G06557 CT DI 5/16 DB



Sign up for e-Statements through CU Online 24/7 home banking anytime from July 1 through July 30, 2016 for your chance at winning \$100.00 CASH!

With CU online access you'll be able to view, download or print your statement anytime, day or night!



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A word from the President...

The time has arrived for summer vacations and outdoor activities. It's also a great time to take advantage of your Central Communications Credit Union membership. Here at CCCU we offer a full range of consumer loans to meet your needs. Just in time for summer vacations, household repairs or back to school expenses, we are offering our Summer/Back-to-School Loan Special, at an unsecured rate as low as 7.99%. We offer some of the most competitive rates in the area for loans. If you are not utilizing CCCU for your full service financial needs you are doing yourself a disservice. Our goal is to ensure that we are doing the best job possible to help our members save more money by offering low loan and credit card rates.

Once again we are partnering with Enterprise Car Sales to bring you another great promotion. When you purchase a vehicle from Enterprise Car Sales and finance with CCCU, we'll make your first payment up to \$350! Enterprise Car Sales has over 6,000 quality used cars, trucks, vans and SUVs, all at great prices. We now can directly take your 1st Mortgage Applications at any branch. Our staff will help you complete the application. With our partner, Midwest Mortgage, we offer all types of mortgage loans to meet your needs. Rates are about as low as they have ever been, and with the FED talking about increases, now may be the best time to buy or refinance your home.

Want to keep more money in your wallet? Open a checking account at Central Communications Credit Union! There is no minimum balance requirement, no monthly fee and we offer a free "Rewards" debit card, overdraft protection, 24/7 access to your account through our Mobile App and Online services. We now are part of the CO-OP Nationwide Shared Branching and Surcharge free CO-OP ATMs giving you access to your account throughout the United States.

Congratulations to the candidates in our Board of Directors election. Thanks go out to everyone who participated in this democratic credit union process, either by standing up to be a candidate or by casting their votes. Also, let me congratulate Patricia Franks on ten years of

invaluable service to Central Communications Credit Union. Since joining Central Communications Credit Union ten years ago as your President/CEO, I've had the privilege of speaking personally with many of you. You've told me that you consider CCCU your family, and we couldn't agree more. Our family has grown a great deal since 1934, but we've never forgotten our guiding principle of people helping people, and the belief that together with our unwavering commitment to each other, we will continue to be successful. Check our website for full details on how to join and invite your friends and family to be a part our community at Central Communications Credit Union.

Philip M. Weber

anniversaries



Christian Willingham
1 year



Phil Weber 10 Patricia Franks
years

WELCOME ABOARD



Katherine Rogers
Teller North Branch



Kelly Ozborn
ACH/Card Service
Main Branch



Jeffrey Hayes
Supervisory
Committee

CCCU Auto Advantage Program

CCCU has a one of a kind Guaranteed Auto Protection plan. Included in CCCU's Gap plan is the Auto Advantage Program which provides the protection you need to guard against the most common types of risks associated with vehicle ownership. Gap insurance pays the difference between what you owe on your car and what it's worth at the time of an accident. Adding Gap insurance to your CCCU auto loan could potentially save you thousands of dollars.



CCCU's Auto Deductible Reimbursement

Pays up to \$500 per loss (limit of two losses per year) when a loss is filed and paid by the auto insurance company for a Covered Auto the member owns or leases evidenced by the title or registration, AND insured under an auto insurance policy designating the member as the Named Insured.

Loss means an event for which the auto insurance company has approved and paid a collision or comprehensive claim which exceeds the auto insurance policy deductible for the Covered Auto.

Coverage is effective upon date of enrollment and will continue for three years.

To be eligible for reimbursement, the Member must own or lease and insure the Covered Auto under an auto insurance policy designating the member as the Named Insured.

Overall, insurance gap is a wise choice if any of these circumstances are true:

- You are purchasing or leasing a new or slightly used vehicle.
 - You are buying a vehicle of significant value.
 - You are financing a new or used vehicle without a large down payment, creating a "gap" between your vehicle's actual value and your loan payment.
 - You do not have significant cash savings that would allow you to cover the difference between the amount you owe on your loan and the actual cash value if your car is stolen or totaled.
- Talk with a CCCU Loan Representative for more information.

7 TIPS TO PREP YOUR HOME FOR SUMMER VACATION



- USE SMART TECHNOLOGY.**
WiFi-enabled devices from smoke alarms to security systems alert you via smart phone if things are amiss. Save \$\$ on a Ring™ video doorbell—visit amfam.com/ring
- BE SOCIAL MEDIA SAVVY.**
Post your cool vacation pics on social media after you get back home—not during your trip when your home is vacant.
- SHUT THE WATER OFF.**
Home damage from leaking supply lines, water tanks or washer hoses is costly! Be smart—shut off your main water supply line before you leave.
- UNPLUG YOUR STUFF.**
Disconnecting electrical devices like toasters, microwaves and dehumidifiers can help you save money on electricity and reduce fire risks.
- KEEP UP APPEARANCES.**
Have a friend pick up your mail and mow your lawn so it looks like you're home. Bonus points if they trim the hedges!
- TIME THE LIGHTS.**
Put your lights on a timer to ward off intruders and save on your electric bill.
- TRUST A NEIGHBOR.**
You may have a clever hiding spot for your spare key, but it'll be safer with that trusted neighbor who can keep an eye on things, too.

Eastern Jackson County
Business Expo



CONGRATULATIONS to Angela Martin, winner of the \$25 Chipotle gift card and CCCU gear!