



Central  
Communications  
Credit Union

# IN STEP



4TH QUARTER 2016

## International CU Day/Shred Day



October 20 is the 2016 International Credit Union (ICU) Day.® The theme, —"The Authentic Difference"—celebrates what makes credit unions truly unique. We put people before profit to provide all members with affordable financial services. This is the authentic

difference that makes a real impact in our world. This year, ICU Day illustrates the nine credit union principles that separate credit unions from other financial institutions.

- Democratic Control; One member-One vote.
- Open Membership
- Non-Discrimination; All are welcome at a credit union.
- Service to Members; 57,000 credit unions, serving 217 million members, in 105 countries, on six continents, \$1.2 trillion in loans
- Distribution to Members; Profits are returned.
- Building Financial Stability; Reliable
- Co-op Cooperation
- Social Responsibility
- Ongoing Education

Visit our website for details on these nine principles.

## Shred Day Event

Also on ICU Day, bring in your sensitive paper documents to be shredded (limit one 13-gallon size trash bag)



**Christmas Club Account funds** will be transferred into your Share savings account and available for withdrawal on Saturday October 1, 2016. Now is the time to start planning for next year. Open a Christmas Club Account for just \$10! Make deposits through payroll deduction and earn dividends quarterly.

Lee  
NATIONAL  
DENIM DAY.

ONE DAY • ONE CAUSE • ONE CURE

Lee National Denim Day  
October 7, 2016

CCCU Puts On Blue Jeans  
to Fight Breast Cancer.

## Breast Cancer Awareness

CCCU continues to join the fight against cancer.

The American Cancer Society helps people with breast cancer in every community, and is working tirelessly to find ways to end the disease. Thanks to improvements in treatment and early detection, more and more women are surviving this disease. While progress has clearly been made, breast cancer is still the most common cancer among women in the United States (other than skin cancer). But millions of women are surviving the disease thanks in part to early detection and improvements in treatment.

Whether you're trying to reduce your risk of breast cancer, increase the chance of finding it early, or coping with a diagnosis, the American Cancer Society has comprehensive information to help you understand your options.

Help CCCU join the fight against breast cancer. Your support helps us raise awareness and funds that help people reduce their risk of cancer, provide free programs and services for breast cancer patients, and fund groundbreaking breast cancer research. Your participation also helps our advocacy affiliate, the American Cancer Society Cancer Action Network, to make sure breast cancer remains a priority issue for elected officials.

**Breast  
Cancer  
Awareness  
Raffle!**

Support Breast Cancer Awareness!  
Buy a Raffle Ticket

1 for \$2 • 3 for \$5 • 10 for \$10

Win a Breast Cancer Basket  
filled with an array of  
goodies valued at \$100!!!



### TRINH ANH DUONG TRAN

April 30, 1970 – June 24, 2016

It is with great sadness that we share the passing of our longtime friend and colleague, Trinh Tran. Trinh worked for Central Communications for 8 years as a MSR/Teller and most recently a Back Office Assistant.

Trinh was an incredible individual... both as an employee and as a friend. We cannot adequately put into words the sorrow we feel at losing such a beautiful person. She would always give you her best and with a smile on her face.

We can say with all confidence that we are a better organization and better people for having Trinh on our team all these years.

**Congratulations**  
to Christa Garza  
on her  
15 year anniversary.



## Holiday Loan Special

Central Communications Credit Union and Harvesters, the Community Food Network, is sponsoring a food drive for the Holidays. The Harvesters Network serves nearly 60,000 people in need in the Greater Kansas City area every week. Half are children and the elderly. For every \$1 donated, Harvesters can provide five meals to those in need! Bring in non-perishable food items and receive a reduction on your Holiday Loan rate as low as 7% APR\*.

Loan Rate as low as 7% APR with donation.\*  
Loan amount \$500 - \$2,000 Term 6mo - 18mo. Monetary donations accepted.

# Items Donated	Monetary Donation	Loan Rate
5	-	8.00%
10	-	7.75%
15	\$5	7.50%
20	\$10	7.25%
25	\$15	7.00%



\*Annual Percentage Rate. Example payment: Borrow \$2,000 for 18mo at 7% = \$117.36 monthly payment. Subject to regular loan approval terms. New money only. No refinancing of current CCCU loans. No other rate reductions apply. Other signature loan options available. This offer is valid 11/01/2016 thru 12/18/2016.

NO GLASS PRODUCTS PLEASE!



### A word from the President...

Fall has arrived; it's still warm and with the holidays right around the corner you may be tempted to open one of those high rate department store cards to get the extra discount. Before you do, read the fine print. Store cards usually carry a high interest rate and too many inquiries can affect your credit score. And, they're not accepted everywhere. It's not too early (*there's still time!*) to have your Central Communication's VISA Credit Card in your hands before Black Friday and the Holiday shopping starts. We

# Skip-a-Pay

You can skip a loan payment in November, December 2016, or January 2017 just by paying a minimal fee. A portion of the fee will be donated to Children's Miracle Network Hospitals. Stop by any 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, then faxed or emailed.

Monthly Loan Payment	Deferral Fee
To \$100	\$ 5.00
\$100.01 - \$200.00	\$10.00
\$200.01 - \$300.00	\$20.00
\$300.01 - \$400.00	\$30.00
\$400.01 - \$500.00	\$40.00
\$500.01 +	\$50.00



Children's  
Miracle Network  
Hospitals

**Skip-A-Payment Disclosure:** You may skip one monthly payment per loan per 12mo. Depending on term you may be eligible for a total of up to 3 skips. Three consecutive monthly loan payments must be made to qualify. Accounts must be in good standing. Excludes home equity, first mortgage and credit card payments. If loan payment is made by ACH origination from another institution and the Skip-A-Pay request is not approved in sufficient time before the scheduled payment date, the requested skipped payment may be delayed and processed the following month. If GAP was elected, the coverage will not be extended beyond the original maturity date. Finance charges will continue to accrue. Skipped payments will be added to the end of the loan balance. All requests are subject to review.

# November is Epilepsy Awareness Month

## Kansas City Seize the Day 5K October 16, 2016

Epilepsy is a neurological (disorder) disease, and the seizures associated with the disease can range from convulsions to blank stares lasting only a few seconds.

Even with today's medication, epilepsy cannot be cured. It is a chronic medical problem that can affect anyone at any time. There is still an urgent need for more research and better treatments.

Would you be surprised to know that Theodore Roosevelt our 26th president had epilepsy? Many famous people were diagnosed with epilepsy, including Vincent Van Gogh, and Julius Caesar. Actor Danny Glover, best known for his roles in the "Lethal Weapon" movies is a strong advocate for epilepsy awareness.

Statistically, 1 in 20 children will be diagnosed with epilepsy. Which means more than 25,000 children in the Kansas City area alone are living with epilepsy. There's also a growing number of people having seizures after traumatic brain

injuries (TBI). These occur frequently in our troops coming home from Iraq and Afghanistan, and professional athletes as well.

I have had epilepsy for over 30 years, and have spoken with dozens of people living with epilepsy. Some of the many struggles people face is not being able to do basic things like driving or having to deal with discrimination at work or school.

The Epilepsy Foundation of Missouri and Kansas are here to help the community with many services ranging from educational programs in school to a walk each year. Please contact the Epilepsy Foundation if you have questions about epilepsy or the services they provide. [efmk.org/](http://efmk.org/)



H. Kidd

## Congratulations to Wayne Feuerborn!



Wayne is our e-Statement \$100 cash prize winner! In July, every member who enrolled to receive e-Statements was entered into a drawing to win cash. e-Statements is a free service that notifies members by email once their

financial statement is available. Members can securely access their statement through the credit union's free online banking service CU online.

## Halloween Coloring Contest October 15-31

Pick up your coloring sheet at  
any location or on our website.



resources to help our members. With rates at record-low levels, now is the best time ever to reduce your interest expense. Bring your outstanding loans to CCCU, and see if we can refinance them to help your budget.

As always, we invite you to participate and take advantage of our upcoming events: Breast Cancer Awareness Month, International Credit Union Day/Shred Day event, the Harvester's Holiday Loan event which benefits the Children's Miracle Network and our ever popular take a "payment vacation" with Skip A Pay.

As a final note, we would like to thank you for your

membership and commitment to Central Communications Credit Union. Your support gives us the opportunity to improve the financial strength of our members and community.

We not only welcome your business but appreciate the loyalty our members have given us for so many years. Don't forget, your family members are eligible for our services, as well as anyone who lives or works in

*Philip M. Weber*

## Holiday Closings

- **Columbus Day** Mon, October 10
- **Veterans' Day** Fri, November 11
- **Thanksgiving Day** Thurs, November 24
- **Christmas Eve** Sat, December 24  
Close at 1:00 p.m.
- **Christmas Day** Mon, December 26
- **New Year's Eve** Sat, December 31  
Close at 1:00 p.m.
- **New Year's Day** Mon, Jan 2, 2017

## Savings and Investment Rates

Effective October 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	Iлона Allen
IT Support Admin	Cyndi Penyock
ACH/Card Services	Kelly Ozborn
Teller	Joanne Chretien

### 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

### Downtown Branch

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

Branch Manager	Fran Love
Member Service Rep.	Jocelyn Alforma
Teller	Yesenia Guzman

### 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
	Jeffrey Hayes
	Donald Cooper



Membership, Ownership, Financial Security

**816-842-0727**

Toll Free 800-254-1535



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