

816-842-0727



**Central  
Communications  
Credit Union**

www.centralcommunications.org

Membership, Ownership, Financial Security

**Savings and Investment Rates** Effective April 1, 2011

**Regular Shares and Club Accounts**

Account Balance	Rate	Annual Percentage Yield
\$25.00 +	0.30%	0.30%

**IRA Share Accounts**

Account Balance	Rate	Annual Percentage Yield
\$25.00 - \$99.99	0.00%	0.00%
100.00 - 9,999.99	0.65	0.65
10,000 +	0.75	0.75

The above rates reflect dividends declared by the Board of Directors for the quarter ending March 31, 2011 and payable on March 31, 2011. 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	0.64%	0.65%
Six Months	\$500	0.74	0.75
One Year	\$500	1.39	1.40
Two Years	\$500	1.73	1.75
Thirty Months	\$500	1.88	1.90
Three Years	\$500	2.03	2.05
Five Years	\$500	2.22	2.25

Interest is compounded at the 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	0.55%	0.55%
10,000 - 24,999.99	0.65%	0.65%
25,000 - 49,999.99	0.75%	0.75%
50,000 +	1.00%	1.00%

Interest is paid from day of deposit to day of withdrawal, as long as a minimum balance of \$1,000 is maintained. Interest is 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 + +	0.25	0.25

Interest is paid from day of deposit to day of withdrawal, as long as a minimum balance of \$500 is maintained. Interest is 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.



**2011 Holiday Closings**

Memorial Day  
Monday, May 30, 2011

Independence Day  
Monday, July 4, 2011

**DID YOU KNOW...**

Using E-Statements eliminates the need to shred confidential documents.

Sign up for  
E-Statements!



Safer than your mailbox. Sign up online!



**IN STEP**

We're Stepping Up  
To Serve You!

CENTRAL COMMUNICATIONS CREDIT UNION

2ND QUARTER 2011

*Meet the Staff*

**Main Branch**

17811 East U.S. Highway 40  
Independence, MO 64055-5406  
Fax 816-472-4912

President	Phil Weber
Office Manager	Sharri Wardlow
Bus. Development Officer	Angela Thomas
Collection Manager	Patricia Franks
Loan Officer	Iona Allen
Member Service Rep.	Darian Jefferson
Title & Insurance	Nancy Brown
Accountant	John Platt
Card Services	Nancy Cabrini

**Northland Branch**

5090 North Oak Trafficway  
Kansas City, MO 64118  
Fax 816-455-0883

Loan Officer	Patty Fetters
Member Service Rep.	Christa Garza

**Downtown Branch**

2007 Broadway  
Kansas City, MO 64108  
Fax 816-412-9960

Branch Manager	Fran Love
Loan Officer	Connie Dodson

**Board of Directors**

Chairman	Don Cooper
Vice Chairman	Ray Collins
Secretary/Treasurer	Gary Gressel
Jim Adkins	Frank Smocks
Joe Rice	Kirk Welsh

**Supervisory Committee**

Chairman	Dennis Martin
Dorothy Drone	Loyd Arnold



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816-842-0727

Toll Free 800-254-1535

**Central Communications Credit Union:  
Your Source for Cost-Efficient Loans**

If you're looking for a loan with unbeatable service and the **value** you deserve, you've come to the right place. If you need a loan, we're here for you!

**Loans that fit Your Needs and Budget**

At Central Communications, we take a different approach than the one-size-fits-all strategy of some banks. It's our goal to offer personalized service and help tailor loan terms and payment plans that are right for you.



Choose from the following loan options:

**Auto Loans.** We'll help put you in the driver's seat when you see us to finance new or used wheels, or refinance a loan from another financial institution or dealership.

**Boat, Motorcycle & Recreational Vehicle Loans.** Let CCCU help you Spring into Summer with a new toy.

**Signature Loans.** A multipurpose loan is ideal for financing a dream vacation, consolidating debt or covering virtually any big-ticket expense.

**Home Equity Loans and Lines of Credit.** If you own a home, you may have equity that can help you cover the cost of home remodeling, debt consolidation and more.

**Mortgages.** CCCU has partnered with Mortgage Solutions LLC to offer first mortgage loans! Call 866-533-1720 or visit our website at www.centralcommunications.org.

**See How We Rate!**

Our variety of loan options is just the beginning. When you borrow with us, you can also expect:

- Competitive rates.
- Friendly service.
- Easy, convenient application process.
- A very quick response.

Our loan rates are typically  
better than most banks.  
See for yourself at  
www.centralcommunications.org

You're not alone when you have a loan at Central Communications Credit Union. Visit us online, stop by any of our three convenient locations or give us a call.

## From the President



The time has arrived for outdoor activities and yard work as we spring into the season of warmer weather! It is also a great time to take advantage of your credit union membership and spring your finances in order. Don't hesitate any longer! See if we can save

you money on your current loans. Do your spring cleaning and "Move Your Money" and other financial services from the banker to your friendly local credit union, Central Communications. Please remember that your family members are eligible for membership as well as any friends, neighbors and co-workers living or working in Jackson or Clay counties.

We are kicking off spring with Youth Week beginning April 18th, and offering a special incentive **Youth Week CD** for current and new members under the age of 18.

- Minimum CD deposit \$100 – maximum amount \$1000
- One Year CD at a phenomenal rate of 5%!
- Plus, you can add to the CD during the term and continue to earn 5%!

Opening a CCCU account and a Youth Week CD is a great way to teach your youth the value of savings.

And for our **adult** members, we offer a variety of loans, savings, checking, money market and CD accounts. We also offer a variety of services tied to these accounts, such as Home Banking, Bill Payer, Online applications for membership and loans, and 24-hour audio teller. Watch for our Mobile Banking Application coming to the iPhone soon! We encourage all of our members to sign up for E-Statements. It's environmentally friendly and ensures security.

You continue to see or hear of additional bank failures already this year, so I want to reassure you that CCCU remains safe and sound. All member deposits are federally insured to \$250,000 by the NCUA. Your credit union, Central Communications, is a safe and secure place to maintain your financial business.

I welcome you to stop by or call us and see how we can assist you in your financial "Spring Cleaning" needs.

*Philip M. Weber*

Philip M. Weber, President

## The Business Fairs

19th Annual Independence Expo held March 10, and the 2011 Northland Regional Business Fair held March 16.



## A caricature was had by all!



## Celebrate Youth Week With a Youth Week CD

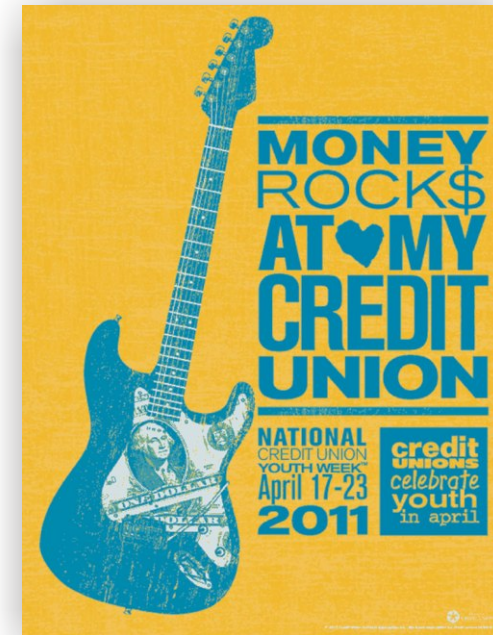
Visit Central Communications Credit Union the week of April 18-23 and help us celebrate National Credit Union Youth Week. This year's theme, "Money Rock\$ at My Credit Union," shows youth and teens how CCCU can help them meet financial goals,

During Youth Week open a Youth Week CD at a phenomenal rate of 5.00% APY. The Youth Week CD is available for CCCU youth members, who can add to the CD at anytime, (up to a maximum of \$1,000) or until the end of the one year term.\*

### Games & Prizes

Popcorn, cookies & beverages.

**Make a deposit to your account (or open a new one) during the month of April to participate in the National Youth Savings Challenge.**



### Youth Week CD

**One Year Term**  
**Minimum \$100 Deposit**  
 Max \$1,000  
**5.00% APY**

\*Interest is compounded at the end of each quarter and posted on the last day of the quarter. One youth week CD per youth account. Must be under age 18 to participate. E-Statements required on youth account to qualify.

**Ten young savers nationwide will be awarded \$100 from the Credit Union National Association.**

**Preview the great selection of late-model used vehicles. Just visit our website and click where you see this graphic.**

### Update Your Account Information

Please keep us informed of any changes to your personal information. If you need to make any changes, please contact a Member Service Representative or stop by one of our three convenient locations.

## Gas Saving Tips to Save You Money

- Combine errands and trips.
- Service your car to keep it at peak performance.
- Go lightly on the gas pedal.
- Don't pump your brakes.
- Don't rev your engine.
- Don't idle for long periods of time.
- Don't use drive up windows, park and walk in.
- Empty the car and trunk of extra items.
- Drive 55 mph instead of 65 (you save 15%!).
- Don't use your air conditioning.
- Use your 5th gear whenever possible.
- Keep your tires properly inflated.
- Buy a Fuel Saver of some kind.
- Use the lowest octane gas.



Watch for our Mobile Banking Application...coming to an iPhone near you!



## 77th Annual Meeting

When

Monday- April 18, 2011, 5:00 p.m.

**Where:** CCCU's Main Office  
 17811 E. U.S. Highway 40  
 Independence, MO 64055

**All members are invited to attend !**