

816-842-0727



Central Communications Credit Union

centralcommunications.org

Membership, Ownership, Financial Security

### Savings and Investment Rates Effective July 1, 2010

#### Regular Shares and Club Accounts

Account Balance	Rate	Annual Percentage Yield
\$25.00 +	0.50%	0.50%

#### 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 June 30, 2010 and payable on June 30, 2010. 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%
1000.00 +	0.996	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 + +	0.50	0.50

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.



Character Plus Trait of the Month — LOYALTY: to be faithful to a person, a team or an idea.

#### Holiday Closings

- July 5, 2010  
Independence Day
- September 6, 2010  
Labor Day

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

3RD QUARTER 2010

### 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

3101 Broadway, Suite 140  
Broadway Summit Building  
Kansas City, MO 64111-2659  
Fax 816-733-2315

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 Smock
Joe Rice	Kirk Welsh

#### Supervisory Committee

Chairman	Dennis Martin
Dorothy Drone	Loyd Arnold



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Toll Free 800-254-1535

## Check Writer "Pay Now Checking" ...Remotely Created Checks



We have a new service offering at CCCU: "Pay Now Checking" with remotely created checks. What is a remotely created check? A check that is not created by you and does not bear your signature, but authorizes the receiving institution (CCCU) to request funds on said account in order to credit your obligation/account at CCCU.

- Pay your loan payment at CCCU from another primary checking.
- Deposit funds to a CCCU account from another primary checking.
- Advantages: avoid mail delays, postage, check cost, same day credit, avoid late fee on loans, and reduce your wire fee expense, safe and convenient!
- Sign up today with a pre-authorized form.
- Once you have signed up you can enjoy the convenience of re-occurring payments/deposits.

Contact the Credit Union for a pre-authorized form and ease your financial bill paying!

## National Youth Challenge Week Winner ★



This year, CCCU was selected as one of the ten credit unions receiving \$100 to award to a young member participating in the National Youth Savings Challenge. Congratulations **Marissa H.** you are the CCCU winner! More than 167,000 youth members deposited \$24+ million dollars in their credit union accounts during the month of April.

## From the President



Summer is back! Time again for vacations, family reunions, outdoor projects and a host of other activities. There never seems to be enough time, even in these long hours of daylight, to get everything done.

Your Credit Union, Central Communications, can help by making all your financial

needs a one-stop shop. At CCCU we give you easy access to your checking accounts along with time saving Debit Cards tied to CO-OP ATMs located all across the country. Your loan requests can be handled over the phone or online. We offer Internet-based services including home banking, bill payer and loan applications, and mortgage loans. With interest rates at record lows, now is your opportunity to refinance the loans you may have elsewhere. With a low cost loan from Central Communications Credit Union you will benefit from lower monthly payments—leaving more cash in your wallet to enjoy the summer. Stop by or give us a call today and quit paying higher interest rates and fees!

Central Communications Credit Union remains safe and sound even in this period of rising foreclosures and unemployment. Members currently receive some of the highest rates available on CDs or money market accounts. You can rest assured that your deposits are safe and Federally Insured to \$250,000 by the NCUA. In addition, we have built our reserves up over the years so we can weather the type of financial turmoil that is now going on in our economy. Unlike some banks and finance companies, your credit union is still actively extending credit just as we have for 76 years. There is plenty of money available to meet your borrowing needs.

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 Jackson or Clay Counties in Missouri. I encourage you to refer your friends, co-workers and family to Central Communications Credit Union—we all benefit from our growth. You're a member and we treat you like family!

Have a great summer!

*Philip M. Weber*

Philip M. Weber, President

## The Rewards of Volunteering

Many people want to help make the world a better place. If that's one of your goals, why not be a volunteer? Using your time and talents to help others can brighten days in a big way, and you can benefit, too. Here's how!

**Improve the lives of others.** Volunteering at a hospital, animal shelter or food pantry can make a real difference in the lives of people or animals that are going through tough times.

**Build new skills and interests.** If you're unsure about what you'd like to do for your future career, volunteering is a great way to test the waters. Tutoring children may make you want to be a teacher or helping keep parks clean may spark an interest in environmental studies. What's more, volunteering looks great on college and job applications.

**Meet inspirational people.** Have you heard the phrase, "It's better to give than receive?" People who volunteer tend to have a positive outlook on life, and their energy and caring attitude can make you feel better, too. You may even make new friends and create job connections.

**Choose the Right Spot for you.** If you volunteer, you should treat the opportunity just as you would a real job. Make sure you can commit to the schedule and time involved, and be professional and courteous to others. Choosing a cause that you're passionate about can help make your volunteer experience enjoyable and rewarding.



### VOLUNTEER

Hospital	Church	Animal shelter
School	Deliver meals	Foster a pet
Soup kitchen	Hospice	Adopt a highway
Mentor	Coats for kids	Community garden

Your Credit Union – CCCU!

## Summer LOAN Special... ...still available!

Borrow between \$2,000 and \$10,000 for as low as 8.25% APR.\* Make no payments for 45 days and take up to 48 months to repay. Stop by, apply online or call us today for a hassle free loan approval!



\*Restrictions apply.

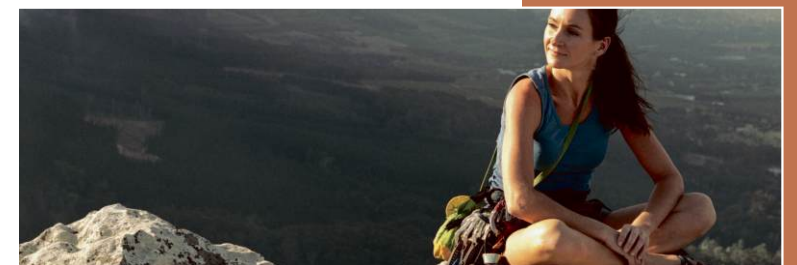
## Need a Refresher Course on Credit Union Benefits?

Whether credit union membership is new to you or you've been a member for decades, it's easy to underestimate all the advantages a credit union provides. The Word Find at right can help you brush up. Look for the 13 terms highlighted below, which can be found going forward, backward, horizontal, vertical or diagonal.

1. Unlike banks, which focus on providing profits to investors, credit unions are **cooperative** and **member-owned**.
2. Credit union membership lasts a **lifetime**.
3. Because we want our members to achieve financial success, we **educate** our members to help you take charge.
4. We work hard to help you reach your financial **goals**, whether that means saving for retirement, paying for college, getting a handle on debt or buying a home.
5. Excellent service has become rare in light of big bank mergers, but member **satisfaction** continues to be one of our top priorities.
6. Credit union members reap the **value** of more **competitive** rates and lower fees than most banks offer.
7. Our **sophisticated** tools such as online banking and more, allow you to handle your finances wherever you go, at any time.
8. Family members and members of your household are **eligible** for credit union membership.
9. We offer **personalized** solutions for your financial needs.
10. If you know someone who could reap the **countless** benefits of credit union **membership**, invite them to check us out. Encourage them to stop by... call 816-842-0727... or visit us online at [www.centralcommunications.org](http://www.centralcommunications.org).



Y	D	P	D	G	B	N	Z	Q	B	V	J	J	C	S
N	Z	W	E	V	I	T	A	R	E	P	O	O	C	A
N	Q	Y	T	R	J	O	M	L	W	T	P	E	R	T
P	T	C	A	E	S	D	M	A	S	J	P	L	J	I
I	L	O	C	D	N	O	A	J	K	Q	V	I	Z	S
H	I	U	I	U	G	R	N	H	W	Y	E	G	K	F
S	F	N	T	C	L	D	X	A	F	U	A	I	O	A
R	E	T	S	A	L	D	H	V	L	I	R	B	Z	C
E	T	L	I	T	Q	R	F	A	M	I	E	L	L	T
B	I	E	H	E	U	S	V	Z	B	T	Z	E	P	I
M	M	S	P	O	B	J	G	Z	O	K	W	E	R	O
E	E	S	O	N	L	E	U	L	O	M	O	T	D	N
M	Q	O	S	P	Q	Z	S	L	A	O	G	N	U	V
J	D	E	N	W	O	R	E	B	M	E	M	X	C	M
G	C	O	M	P	E	T	I	T	I	V	E	O	C	D



Life is an adventure. Like every adventurer, you know that expecting the best requires preparing for the worst.

To help you be prepared, your credit union endorses Accidental Death and Dismemberment (AD&D) insurance from CUNA Mutual Insurance Society, a trusted company serving credit union members for more than 70 years.

Coverage benefits include:

- ▶ Hospital benefit—helps pay for in-patient stay
- ▶ Education assistance—helps pay college expenses for children or spouse
- ▶ Childcare assistance—helps pay for childcare and other needs
- ▶ Inflation protection—increased coverage every two years up to 25%

AD&D insurance supplements your life insurance. And, it's easy to get:

- ▶ Acceptance is guaranteed for credit union members age 18 and over
- ▶ No physical examination or questionnaire required

Let us help you be prepared. Call toll-free 1-877-MEMBERS (1-877-636-2377) for a personalized assessment and no-obligation quote.

Insurance sold through CUNA Mutual Insurance Society. The insurance offered is not a deposit and is not federally insured or guaranteed or sold by your credit union. Your credit union enables this program to be offered and is entitled to compensation from CUNA Mutual Insurance Society for doing so. Products may not be available in all states.

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To Expect  
Life's  
Best...  
Be  
Prepared  
for the  
Worst

