



IN STEP UPDATE

We're Stepping Up
To Serve You!

November 2011

Switch Your Checking from a For-Profit Bank to **Your** Not-for-Profit Credit Union.

There are many benefits to CCCU's Share Draft Checking accounts!

FREE CHECKING Account
NO minimum balance required
NO monthly fees
NO Debit Card fees
NO transaction fees

DIVIDEND BEARING Checking
\$500 minimum required to open and earn dividends. Eight free ATM withdrawals and eight inquiries per month at foreign ATM's.

Products and services included with both types of checking accounts:

- ♦ Free unlimited ATM withdrawals and inquiries at CCCU-owned ATM's.
- ♦ Free introductory box of checks.
- ♦ Convenient direct deposit and payroll deduction services.
- ♦ Unlimited check writing.
- ♦ Free MasterCard Debit card with Rewards or ATM card.
- ♦ Earn Cash Back with Debit Card Rewards.
- ♦ Surcharge-free access to over 28,000 ATMs nationwide. This includes 9,000 deposit-taking ATM's and 5,500 7-Eleven locations throughout the US and Canada.
- ♦ Free 24/7 CU Online Access (Home Banking with e-Statements.)
- ♦ Free Bill Payer Service
- ♦ Overdraft Protection
- ♦ Peer Club members receive unlimited free checks (50 & older).

Ask about our switch kit! It includes everything you need to transfer your checking to CCCU. There is no better time to bring all of your accounts to your credit union. **Experience the difference!**

September \$100 Winner



Congratulations Dorian! Dorian was our lucky winner of \$100 for signing up to receive **e-Statements** in place of paper statements. Get your statement the safer way and sign up through CU Online!

Holiday Loan Special & Harvesters Food Drive

Central Communications Credit Union has teamed up with Harvesters — The Community Food Network — three years in a row, by sponsoring a food drive for the Holidays. 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.* No glass products please!

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



Harvesters and you, together we can make a difference!

Rate as low as 7% APR with donation.* Borrow \$500 - \$2000.** Six months – 18 months. Payments as low as \$35.00. Monetary donations accepted.

*APR=Annual Percentage Rate. Subject to regular loan approval terms. **Min loan amount \$500, max loan amount \$2,000. No refinancing of current CCCU loans. No other rate reductions apply. Other signature loan options available. This offer valid 10/15/11 thru 12/15/2011.

August \$100 Winner

Congratulations to Sara! During the month of August, Sara signed up for **Direct Deposit** and won \$100! Safe, convenient, automatic—Direct Deposit and Payroll Deduction eliminates the risk of identity theft with no credit hold on your funds.



Central Communications Credit Union

Membership, Ownership, Financial Security

816-842-0727

800-254-1535 Toll Free

Touch Tone Teller 24/7

816-842-0727 Option 1

www.centralcommunications.org



Main Branch

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

Hours:	Lobby	Drive Thru
M,T,TH,F	8:00 - 5:00	8:00 - 6:00
Wed	9:00 - 5:00	9:00 - 6:00
Sat	9:00 - 1:00	9:00 - 1:00

Northland Branch

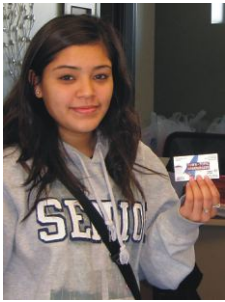
5090 North Oak Trafficway
Kansas City, MO 64118
Fax 816-455-0883

Hours:	Lobby	Drive Thru
M,T,TH,F	8:00 - 5:00	8:00 - 6:00
Wed	9:00 - 5:00	9:00 - 6:00
Sat	9:00 - 1:00	9:00 - 1:00

Downtown Branch

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

Hours:	Lobby	Drive Thru
M,T,TH,F	8:00 - 5:00	8:00 - 5:00
Wed	9:00 - 5:00	9:00 - 5:00



Town Topic Cheeseburger

ICU Day Celebration & 1 Year Anniversary of the Broadway Location Opening

Some lucky members spun the prize wheel and became Winners during our celebration of International Credit Union Day, and the 1 Year Anniversary of the Broadway Location. Thanks to the businesses that donated: Town Topic, Sylvia's Deli, Enterprise Car Sales, Crossroads Coffeehouse, and Manny's.

Fall Arrangement & Car Care Products

Gift Certificate from Sylvia's Deli

\$10.00 Gift Card at Quik Trip

Bag of Car Care Products



**Ralph Stancliffe:
\$200.00 AMEX Gift Card
Compliments of Enterprise Car Sales**



**Britney Allen:
\$25 Wal-Mart Gift Card**

Skip-A-Payment and Give Back for the Holidays

Skip a loan payment in November or December 2011, or January 2012 and donate to Children's Miracle Network.* This wonderful opportunity gives you that little extra cash for the Holidays, and helps a worthy cause at the same time.

A portion of the deferral fee will be donated to Children's Miracle Network. To take advantage of the Skip-A-Payment program, stop by any one of our three convenient locations or call us at 816-842-0727 and request a Skip-A-Payment form. For your convenience Skip-A-Payment forms can be faxed or emailed to you upon request. Visit www.centralcommunications.org to print a request form. Skip-A-Payment request forms will be available starting Monday Oct 24, 2011.



**Lynda Baker:
2 Qt Crock Pot**



**Nancy Norman:
2 Qt Crock Pot**

**2012 CCCU
Calendars
are here!**

4 designs to choose from at all locations!

**Get yours today!
(While supplies last!)**



Monthly Loan Payment To \$100.00	Deferral Fee
\$100.01 - \$200.00	\$ 5.00
\$200.01 - \$300.00	\$10.00
\$300.01 - \$400.00	\$20.00
\$400.01 - \$500.00	\$30.00
\$500.00 +	\$40.00
	\$50.00

We wish everyone a safe and wonderful Holiday!

*You may Skip one (1) monthly payment only per loan. You may have only three (3) extensions or Skip-A-Payments during the term of the loan, and only one (1) extension or Skip-A-Payment in a 12 month period. The Skip-A-Pay offer is not available on a first loan payment. Accounts must be in good standing. Excludes home equity, first mortgage loans and Visa payments. Finance charges will continue to accrue. All requests are subject to review. Skipped payments will be added to the end of the loan balance.

CHECK OUT OUR LOAN RATES!

Current CCCU Loan Rates Effective November 1, 2011

Loan Type	APR* (As low as)
New Vehicle Loans (up to 72 months)	2.95%
Used Vehicle Loans (up to 72 months)	2.95%
Unsecured and Line of Credit loans	9.25%
Other Fixed Rate Loan/Boats, Motors, Trailers	2.95%

Motorcycles	2.95%
Share Secured	4.25%
Fixed Rate Home Equity	6.00%
Variable Rate Home Equity	4.25%
First Mortgage Loans	Please call 866-533-1727

All rates, terms and fees are subject to change without notice. *APR = annual percentage rate. All loan rates quoted as A+ rate. All loans and rates are subject to member credit qualification.

Get pre-approved or refinance with us and start saving now!

