

2014 Holiday Closings	<ul style="list-style-type: none"> <li>• New Year's Day</li> <li>• Martin Luther King Jr. Birthday</li> <li>• President's Day</li> </ul>	<p>Wednesday, January 1st</p> <p>Monday, January 20th</p> <p>Monday, February 17th</p>
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### Savings and Investment Rates

Effective January 1, 2014

#### 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 +	0.35%	0.35%

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.

### 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	Sharri Wardlow
Bus. Development Officer	Angela Thomas
Collection Manager	Patricia Franks
Loan Officer	Iiona Allen
Member Service Rep.	Darian Jefferson
Title & Insurance	Nancy Brown
Accountant	John Platt
Back Office Assistant	Emily Sapp

#### Northland Branch

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

Loan Officer	Patty Fetters
Member Service Rep.	Christa Garza
Member Service Rep.	Micky Hoban
MSR/Teller	Vanessa O'Neil

#### Downtown Branch

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

Branch Manager	Fran Love
Loan Officer	Connie Dodson
MSR/Teller	Charlynn Marshall

#### Board of Directors

Chairman	Gary Gressel
Vice Chairman	Ray Collins
Secretary/Treasurer	Dennis Martin
Loyd Arnold	Frank Smocks
Joe Rice	Kirk Welsh

#### Supervisory Committee

Chairman	Dorothy Drone
William Cody Greer	
Chyanne Cardarella	



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# IN STEP.

CENTRAL COMMUNICATIONS CREDIT UNION • 816-842-0727  
1ST QUARTER 2014

## Skip-a-Payment

Last chance to skip a loan payment in Jan and catch up on holiday bills!

A portion of the fee will be donated to Children's Miracle Network Hospitals. To take advantage of the Skip-a-Pay program, stop by any one 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, faxed or emailed.



## Christmas Club Account

Open a CCCU Christmas Club account and you may be able to start next year free and clear of holiday debt. By opening up a CCCU Christmas Club account, you'll know exactly how much you have available to spend on the holidays when they arrive. And thanks to payroll deduction options, a Christmas Club account is the easiest way to save.

## Harvesters

Harvesters was created in 1979 as our community's response to hunger. Founded by a group of concerned community members who saw food going to waste, at the same time people were going hungry. Harvesters was at the forefront of the burgeoning food bank movement. As this area's only food bank, Harvesters now serves as many as 66,000 different people every week. Thank you for helping Harvesters achieve the mission of ending hunger.



## Anniversary!



Darian Jefferson

5 Years at our Independence location.  
Thank you, Darian, for your years of service and dedication!

\*You may skip one (1) monthly payment per loan per 12mo. Depending on term you may be eligible for a total of 2 or 3 skips. Three consistent monthly payments must be made to qualify for this offer. Accounts must be in good standing. Excludes home equity, first mortgage loans and Credit Card 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.



All rates, terms and fees are subject to change without notice. Contact CCCU for complete details.



# Used Rental Car Value

## Consider the Benefits of Buying a Used Rental Car

Millions of used rental cars (and leased cars) are sold annually in the United States. Many were passed directly to auctions and on to used car dealerships. However, tens of thousands were selected by the rental and lease companies for their own car resale businesses. These used cars represent the “cream of the crop” and are often considered some of the best used cars on the market. These used vehicles, while driven by multiple motorists, receive much more care than the average consumer-owned used car and offer the following benefits:

- **Great selection:** The typical used car for sale at Enterprise Car Sales is one to two years old. This creates a selection of vehicles that are contemporary, stylish, and sought after.
- **One owner:** If offered a used car owned by an auto expert committed to vehicle maintenance and care, the average used car buyer might be tempted to sign sight unseen. Enterprise Car Sales offers this opportunity. Used cars are our business, and our livelihood depends on keeping them expertly maintained. Low mileage: Used rental cars or used leased cars often have less than 40,000 miles when they are put up for sale.
- **Reasonable prices:** All used vehicles sold by Enterprise Car Sales are offered at low prices, and with a no-haggle policy, buyers get a great used car price without the pressure of bargaining.

Used rental cars provide a tremendous value. Make a smart move and consider buying from Enterprise Used Car Sales the next time you're in the market for a quality used vehicle.



Mr. Reynolds and his 2013 Chevrolet Impala with Brandon Hunley from Enterprise Car Sales

“Thank you, Brandon, for making the car buying experience so easy!”

# Super Bowl Recipe Pepperoni Puffs



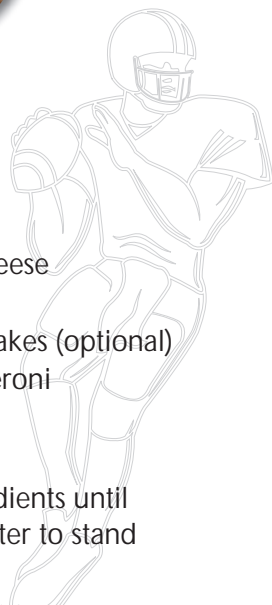
Prep Time: 25 mins  
Total Time: 55 mins  
Servings: 36

### Ingredients

- 1 cup Bisquick
- 1 cup milk
- 1 cup grated cheddar cheese
- 1 egg
- ½ to 1 tsp. red pepper flakes (optional)
- 6 oz pkg chopped pepperoni

### Directions

1. Combine first 5 ingredients until well mixed, allow batter to stand for 15 minutes.
2. Microwave pepperoni for 1-2 minutes; let cool before adding to mixture. Drain excess oil-blot with paper towels.
3. Grease muffin pans and fill 1/2 full.
4. Bake at 350-degrees for 20-25 minutes, or until golden brown.



Mr. Thomas and his 2012 Chevrolet Malibu with Brandon Hunley from Enterprise Car Sales

**DON'T MISS THE BOAT~**  
**GET ON BOARD WITH YOUR CREDIT UNION**

You and other credit union members get an average direct financial benefit of **\$62 a year** from lower rates on loans, better returns on savings, and lower and fewer fees than you'd get by doing business at a bank.

And if you use multiple credit union services you'll see even greater benefits—amounting to about **\$6 billion** spread among 96 million credit union members nationwide.

Don't miss the boat. Claim your benefits today by using more credit union products and services.

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## A word from the President...

It's hard to believe that 2014 is here! This is a big year for Central Communications Credit Union, as we celebrate 80 years of providing financial services to our members. We are your credit union and much has changed over the years as we introduced new services that technology has made available. What has not changed is our commitment to serve you and provide a safe and competitive place for your financial needs.

We are constantly looking for ways to add and improve the financial services we offer you. 2013 brought several new services like Mobile Banking for your smart phone, a NEW Platinum Visa credit card and great loan rates. If you have not taken advantage of these yet, it's not too late. Mobile Banking is free and it's very easy to sign up. Share your credit union experience with family members, co-workers, friends and neighbors. This will show your loyalty and support and continue to make your credit union strong and prosperous.

Need help raising your credit score? We can help and often we end up saving you money in the process. Contact any of our loan officers who will be happy to look at your situation and provide helpful advice.

I want to take a moment to thank each of you for your continued support to the credit union, and we look forward to working with you to make 2014 an even better year!

*Philip M. Weber*

## Update Your Account

Please keep us informed of any changes to personal information, such as... email address and name changes, for yourself, beneficiaries, or joint owners. If you need to make any changes, please contact a Member Service Representative or stop by one of our three convenient locations.



We're on Facebook!

To become a fan of CCCU on Facebook visit

<https://www.facebook.com/CentralCommunicationsCreditUnion>