

2nd Quarter Holiday Closings

- Memorial Day Monday, May 26th
- Independence Day Friday, July 4

Savings and Investment Rates

Effective April 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.



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	Sharri Wardlow
Bus. Development Officer	Angela Thomas
Collection Manager	Patricia Franks
Loan Officer	Iiona Allen
Member Service Rep.	Darian Jefferson
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	



Membership, Ownership, Financial Security

816-842-0727

Toll Free 800-254-1535



IN STEP.

CENTRAL COMMUNICATIONS CREDIT UNION • 816-842-0727

2ND QUARTER 2014



The Facts Behind Certified Used Cars

“Certified” is stamped on most everything these days. It's also the latest buzzword - and big business - in used cars.

Buying a certified used car provides peace of mind to a buyer, as it signifies that the used vehicle was inspected and repaired (where necessary) to be in optimal condition before being offered as a certified used car for sale.

The Process - How Used Cars are Certified

The used car certification process begins when a vehicle is removed from a rental fleet, the lease on a vehicle expires, a used auto is traded in, or a dealer purchases a vehicle via wholesale auction for resale to consumers.

The used cars are then sent through a rigorous and comprehensive inspection, usually 100 points or more, including all major systems and components, such as brakes, steering, suspension, transmission, electrical, air conditioning and heating. Vehicle components that do not pass are either repaired or replaced.

The Questions

Certification doesn't always ensure the quality of used cars, so be sure to verify the details of the auto dealer used car certification process by asking these questions:

- Can I have a copy of the vehicle inspection checklist? An auto dealer should acknowledge what they inspected.
- How long did the vehicle inspection take? To properly evaluate an automobile is a time-consuming procedure.
- Who, exactly, inspected the vehicle? Ensure the inspection is performed by a technician who has passed industry standard qualifications, such as an ASE-Certified technician.

The Perks of Certified Used Cars

Make the most of your next used car purchase by ensuring your auto dealer follows a thorough used car certification process, answers all of your questions and offers the added perks that contribute to your peace of mind at the point of purchase and for miles down the road.

— — — — — Youth Week

April 21-26, 2014



Visit Central Communications Credit Union the week of April 21-26 and help us celebrate National Credit Union Youth Week. This year's theme is “Catch the Save Wave.”

Bring the youth in your family and open an account, or make a deposit into an existing youth account and be entered into a nationwide contest to win one of ten \$100 cash prizes.

- Special Youth Week CD Rate 4.00% APY.* One Year Term
- Minimum \$100 deposit and Maximum \$1,000
- Games and Prizes
- Snacks and Beverages
- Make a deposit into a youth account (or open a new one) during the month of April to participate in the National Youth Savings Challenge.
- Must be age 17 and under to participate.

*APY=Annual Percentage Yield. Interest is compounded quarterly. One youth week CD per youth account. E-statements are required on youth account to qualify.



A word from the President...

Spring has finally arrived! It is hard to believe that the first quarter of 2014 has already passed us by. Don't delay any longer taking advantage of your credit union's services: we will save you money and make your life easier. We have always offered free checking and ATM service throughout the USA.

Paying a high rate on your current credit card? You may be able to lower that rate with a CCCU VISA Credit Card. Our VISA Credit Card program offers a rate as low as 7.95% and no annual fee. Right now you can transfer balances from your existing credit card with no additional fees.

Another great *free* service we offer is Mobile Banking. You can track and manage all your accounts—24/7—from your smart phone or tablet. Mobile Bill Payer is coming soon as well. As always, we are striving to better serve you with new programs, products and great service.

Annual Meeting

All members are invited to attend the Credit Union's 80th Annual Meeting!

Refreshments will be served.

When: April 28, 2014 at 5:00

Where: CCCU Main Office

17811 E. U.S. Hwy 40

Independence, MO 64055

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.

Central Communications Credit Union has plenty of funds available to meet your financial borrowing needs. Borrowing rates are still very low and now truly is the best time to either borrow or refinance any high rate debt you have outstanding. Let us save you money by consolidating your debt with a low rate credit union loan. Contact one of our Loan Officers or Member Service Representatives to find out how much we can save you today.

Don't wait another day to lower your expenses!

In closing, Central Communications Credit Union has been serving our membership now for 80 Years! Please invite your family members, co-workers and neighbors to become a part of CCCU and benefit from all of the services we have to offer. Anyone who lives or works in Jackson or Clay counties in Missouri is eligible for membership along with employees of numerous employee groups including AT&T, HNTB and others. Check our website for full details on joining. It has been a pleasure serving as your credit union president for over seven years and bringing these savings to you. Take advantage and be a part of your credit union!

Philip M. Weber

Eastern Jackson County Business Expo 2014

Thursday April 24, 2014

2:00 – 8:00 pm

Independence Event Center

Stop in at our Independence location for a complimentary pass. This year there will be a combined effort of area Chambers of Commerce: Grain Valley, Grandview, Independence and Raytown.

Free product samples and door prizes will be handed out. Stop by the CCCU booth and get your free caricature drawing.



Anniversary—

Congratulations

Vanessa O'Neil

10 years at the North Branch location

CURRENCY 101

UH-OH! IT'S TIME FOR A CURRENCY POP QUIZ! YOU'LL NEED TO KNOW YOUR FACTS IF YOU WANT AN "A" IN THIS CLASS.

1. Currency is another name for...

- a) Money
- b) Credit Unions
- c) Savings Accounts
- d) Loans

2. How many dollars are printed each day?

- a) 7,000 dollar bills
- b) 200,000 dollar bills
- c) 3,000,000 dollar bills
- d) 35,000,000 dollar bills

6. Before coins are minted, they have to be...

- a) Boiled
- b) Baked
- c) Pickled
- d) Fried

7. How many ways are there to make change for a dollar?

- a) 293
- b) 7
- c) 1,776
- d) 79

8. The highest denomination bill ever printed in the U.S. was worth \$100,000. Who's face was on it?

- a) Benjamin Franklin
- b) Herbert Hoover
- c) Calvin Coolidge
- d) Woodrow Wilson

3. How much does it cost to make a dollar bill?

- a) \$0.09
- b) \$0.52
- c) \$1.00
- d) \$1.35

4. Approximately how many forward and backward folds does it take to rip a dollar?

- a) 600
- b) 1,000
- c) 4,000
- d) 11,000

5. Who is the only woman to appear on a U.S. bill?

- a) Eleanor Roosevelt
- b) Martha Washington
- c) Rosa Parks
- d) Betsy Ross

9. How many grooves does a dime have?

- a) 105
- b) 118
- c) 119
- d) 76

10. What is the largest bill currently in circulation?

- a) \$20
- b) \$50
- c) \$100
- d) \$100,000