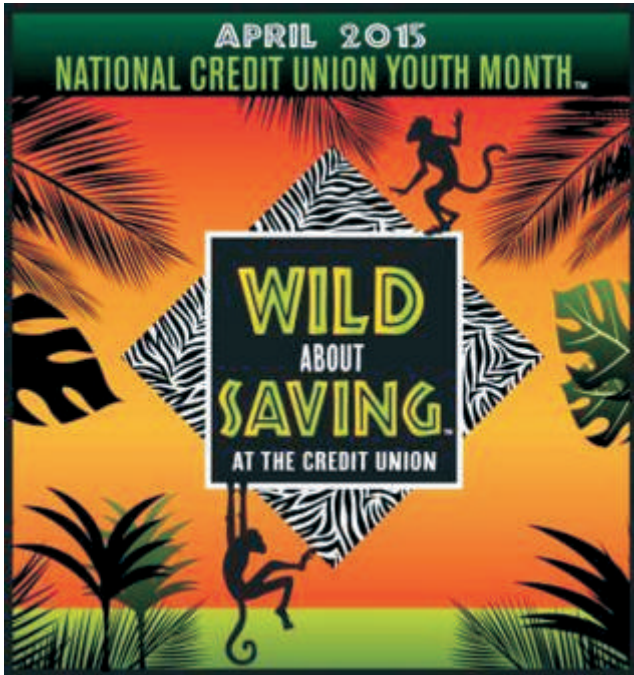




Central
Communications
Credit Union



2ND QUARTER 2015



Visit Central Communications Credit Union the week of April 20 – 25th and open a Youth Account with a minimum \$5 deposit; open a Youth Week Share Certificate; make a deposit into an existing Youth Account or an existing Youth Week Share Certificate; receive a Youth Week T-Shirt; Be entered into a drawing to win \$100!*

YOUTH WEEK SHARE CERTIFICATE

- Rate of 4.00% APY* | One Year Term
- Minimum \$100 deposit to open and maxes out at \$1,000 | e-Statements required
 - Must be 17 and under

*APY= Annual Percentage Yield. Interest is compounded quarterly. One youth week share certificate per youth social security number. E-Statements required on youth account to qualify. Must be 17 and under to be eligible. Youth must be present when deposit made into youth accounts to receive youth week t-shirt. All youth making deposits made during the month of April will be eligible for the \$100 drawing.

81st Annual Meeting

All members are invited to attend the Credit Union's 81st Annual Meeting! Refreshments will be served.

When:

April 20, 2015 at 5:00

Where:

CCCU Main Office
17811 E. U.S. Hwy 40
Independence, MO 64055



Welcome New Employees

Mya Gray
Independence Office
Office Manager

Jocelyn Alforma
Broadway Office
Member Service Representative



A word from the President...

Bank checking accounts are becoming increasingly expensive for everyone. Many have monthly fees, balance requirements and daily fees for any days your account is negative. These can quickly eat up your hard earned money while the bank is only too happy to take your money and forward it to their out-of-town owners. There is a better option and it's right here at your Credit Union!

CCCU's No-Cost Checking Accounts have no minimum balance requirements or a monthly fee. Think we don't have an ATM close to you? Think again—with CCCU being a part of the CO-OP ATM network we have ATMs in the Kansas City Metro and thousands all over the country that are surcharge free. CCCU's MasterCard Debit Card with Rewards is accepted everywhere MasterCard is accepted. With every purchase dollar you swipe and sign, your account accumulates points to redeem towards all kinds of gift cards or other shopping interests.

Still not convinced? When you bank with us, your money stays locally in a member owned financial institution and you have direct access to local staff you can call for financial assistance. At CCCU your personal information is protected and kept here locally by staff that live in our community and work hard to earn your business.

What about technology? Got to have an App to do your banking—CCCU has that covered no matter which smart phone or tablet you favor. Couple this with Bill Payer and Home Banking and our checking account service matches anything that banks can offer you with no extra charge for our member friendly local staff to help you.

Don't give the banker any more of your hard earned money for their fees and charges. Call or stop by today and we will help you switch to a CCCU solution for your checking and debit card needs. You will be glad you did!

Philip M. Weber

Make Your Fairytale Wedding Come True

You've always wanted a fairytale wedding. But with the guest list getting longer and the costs creeping higher, finances can be tight. Lifestyle loans from the credit union can help.

Visit us today. We lend money for a lot more than just houses and cars.

TIME FOR A NEW SET OF WHEELS?

Joe thought his ride was fun, but he was beginning to suspect it wasn't getting the respect he deserved at work.



SEE US ABOUT A CAR LOAN.

Eastern Jackson County Business Expo

2015

Stop in at our Independence location for a complimentary guest pass.

A combined effort of area Chamber of Commerce: Blue Springs, Grain Valley, Grandview, Independence, Lee's Summit, Raytown and South Kansas City. Free product samples and door prizes will be handed out. Stop by the CCCU booth for your free caricature

Thursday
April 23, 2015

2:00pm – 7:00pm

Independence
Event Center

These **7** Features HELP Sell Your Home

The National Association of Home Builders reports these updates rank high on buyers' wish lists:

- **Laundry room.** More than half (57%) of buyers say they don't want a house without one, and 93% want a separate laundry space.
- **Exterior lighting.** Nine of 10 buyers want this, the most-wanted outdoor feature.
- **Energy-efficient windows.** Energy Star-rated windows turn up on 89% of buyers' priority lists.
- **Roomy garage.** Eighty-six percent of buyers want bonus garage space that's accessible and organized.
- **Eat-in kitchen.** This is especially important for families with children; 85% of buyers expect it.
- **Walk-in pantry.** Another 85% are looking for pantries with built-in organization systems to keep food and preparation items out of sight.
- **Wireless security system.** Half of buyers look for a home offering modern conveniences; wireless home security systems rank highest among technology features buyers would like to have.



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

[facebook.com/
CentralCommunicationsCreditUnion](https://facebook.com/CentralCommunicationsCreditUnion)

Holiday Closings

- Memorial Day Monday, May 25, 2015
- Independence Day Saturday, July 4, 2015

Savings and Investment Rates

Effective April 1, 2015

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 - 249,999.99	0.35%	0.35%
250,000.00 +	0.55%	0.55%

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
Bus. Development Officer	Angela Thomas
Collection Manager	Patricia Franks
Loan Officer	Iiona Allen
Member Service Rep.	Darian Jefferson
Accountant	John Platt
Back Office Assistant	Trihn Tran
Office Manager	Mya Gray
IT Department	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
Member Service Rep.	Jocelyn Alforma
Teller	Christian Willingham

Board of Directors

Chairman	Gary Gressel
Vice Chairman	Ray Collins
Secretary/Treasurer	Dennis Martin
Lloyd Arnold	Dorothy Drone
Joe Rice	Kirk Welsh

Supervisory Committee

Chairman	Dorothy Drone
	Chyanne Cardarella



Membership, Ownership, Financial Security

816-842-0727

Toll Free 800-254-1535



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

