

## 2nd Quarter Holiday Closings

- Independence Day Friday, July 4
- Labor Day Monday, September 1

## Savings and Investment Rates

Effective July 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 - 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.



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
Bus. Development Officer	Angela Thomas
Collection Manager	Patricia Franks
Loan Officer	Ilona 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 Feters
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	Dorothy Drone
Joe Rice	Kirk Welsh

### Supervisory Committee

Chairman	Dorothy Drone
William Cody Greer	
Chyanne Cardarella	



Membership, Ownership, Financial Security

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# IN STEP.

CENTRAL COMMUNICATIONS CREDIT UNION • 816-842-0727

3RD QUARTER 2014



Just in time to make those household repairs you've been putting off, consolidate other higher rate loans or credit cards, take a family trip, or get a jump on back to school expenses.

- Rates as low as **8.25% APR\***
- Loan amounts from **\$2,000 - \$10,000**
- Make no payments for up to 45 days
- Loan terms up to 48 months
- Quick approval process
- No collateral required

\*APR=Annual Percentage Rate. Interest rate as low as 8.25% APR. Some restrictions may apply. No refinancing of current CCCU loans. No other discounts apply. Other signature loan options available. Offer valid 7/1/2014 through 8/30/2014.

## What is Regulation D?

Do you treat your savings account like a checking account? It's tempting to keep the bulk of your funds in your Central Communications share savings account and transfer funds only as you require. However, the number of withdrawals and transfers per month from your savings account is limited due to federal regulations. You are permitted up to six TOTAL of any combination of the savings withdrawal transactions within a calendar month, not including loan payments. No more than three of the six transactions may be made by a check or check card payable to third parties.

Accounts that are affected by Regulation D:

- Savings Accounts
- Money Market Accounts
- Certificate Accounts
- Special Savings
- Holiday Accounts

Types of transactions subject to Regulation D:

- Transfers between your accounts (not including payments made to your CCCU loans):
- Through CU Online (Home-banking)
- Through the CCCU Mobile Banking
- Through Touch Tone Teller

continued



## A word from the President...

For over 80 years now Central Communications Credit Union has been providing financial services to our members. We have seen dramatic changes over the years and, largely due to technology, we now are able to offer many of our services 24/7. Mobile Banking has arrived and with the growth of smartphones many of our members have access to this service. Mobile Banking is FREE and it is available to all members who sign up for our Home Banking service. All you need to do is download the app on your smartphone and use your existing password for our home banking service. With Mobile Banking, you can monitor your accounts with us whenever and wherever you go!

I wanted to take a moment to let all CCCU members know that one of our primary services is to make loans to our members. We have some of the best rates on auto loans, signature loans and we have a VISA Credit Card that currently offers a rate as low as 7.95%. A few members recently told our staff they thought they could only have one loan at a time with the credit union. That is not true, and many of our

members have two, three or more loans outstanding with us. When we review a loan from somewhere else, we often find that we can lower the interest rate and reduce the payment. This frees up cash each month for other expenses or savings. It is easy and simple to have one of our Loan Officers review your debt to see if we can't free up some cash for you each month.

With summer in full swing now, CCCU is ready to help you with a loan for a vacation, home improvement project or maybe it's time for a newer car or truck. Rates are still low, don't delay any longer. We have always offered no-cost checking and ATM service throughout the USA. As always, we are striving to better serve you with new programs, products and great service. Take advantage of your credit union's services—we will save you money.

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. Take advantage of the many benefits your credit union offers! CCCU wants to continue serving our members for another 80+ years!

*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.

## Congratulations

### Patty Feters

40 years at the North Branch location!  
Thank you Patty, for your years of service and dedication!

### Regulation D *continued*

- Pre Authorized or Automatic Withdrawal
- Transfers to another member's account
- Overdraft transfer from a savings account

Tips to help you manage your savings accounts and avoid Regulation D limits:

Plan ahead and make one large transfer instead of several small transfers. Each regulated transfer (made by using CU Online, Mobile Banking, Touch Tone Teller) counts as one transaction, no matter what the amount. You may utilize an ATM to transfer funds between your accounts as well.

Consider visiting one of our three convenient locations or mailing your transfer request. These transfers are not limited.

Balance your checking account on a regular basis. This will help limit the number of overdraft transfers from your savings account, which counts towards the number of transactions allowed.

Your Credit Union recommends that you don't set up ACH automatic debits with merchants or service providers by giving them the share savings account number from which to withdraw. Set ACH withdrawals to come out of your CCCU checking account, which is not subject to this regulation.

You're all grown up now—  
It's time for a grown-up boat.



We have the boat loan to help make it happen.



Act now! You can receive a 2% APR\* discount upon purchasing a used quality vehicle from Enterprise Car Sales. Take advantage of this offer now through July 31, 2014. You'll never have to haggle about prices. Call us at 816-842-0727 to get pre-approved today! Then, stop by your local Enterprise Car Sales location to shop from a great selection of quality used vehicles.

\*APR= Annual Percentage Rate. 2.00% off current rate. Current rate will vary based on creditworthiness and terms. Floor rate 2.49% APR. Financing for qualified CCCU members. No other rate discounts apply. Offer valid on Enterprise Car Sales vehicles purchased from now thru 7/31/2014. Restrictions apply. For details, see an Enterprise Car Sales Manager. Enterprise 12-month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. This offer cannot be combined with any other offer.