

### Holiday Closings

- Independence Day Tuesday, July 4, 2015

### Savings and Investment Rates

Effective July 1, 2017

#### 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	0.25%	0.25%
Six Months	\$500	0.35	0.35
One Year	\$500	0.60	0.60
Two Years	\$500	0.90	0.90
Thirty Months	\$500	1.00	1.00
Three Years	\$500	1.14	1.15
Five Years	\$500	1.48	1.50

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
Collection Manager	Patricia Franks
Business Dev Officer	Darian Jefferson
Compliance/Accounting	Anita Dross
Accountant	John Platt
Loan Officer	Iiona Allen
GCIU Lead/Back Office	Jeannie Skaggs
IT Support Admin	Cyndi Penyock
ACH/Card Services	Kelly Ozborn
Teller	Joanne Chretien

#### Northland Branch

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

Branch Manager	Jean Hadley
Member Service Rep.	Christa Garza
Member Service Rep.	Micky Hoban
Teller	Timmeka Pruitt

#### Downtown Branch

2007 Broadway  
Kansas City, MO 64108  
Fax 816-221-0365

Branch Manager	Fran Love
Member Service Rep.	Jocelyn Alforma
Member Service Rep.	Leranda Brewer
Teller	Yesenia Guzman

#### Board of Directors

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

#### Supervisory Committee

Chairman	Jeffrey Hayes
Donald Cooper	
Gary Gressel	



**Central  
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Credit Union**

Membership, Ownership, Financial Security

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3RD QUARTER 2017

## Important Things to Remember When Going on Vacation

A vacation is a chance for you to get away from it all. But before you leave home, take a few steps to ensure even bigger worries don't follow you on your trip or await you when you return. In addition to all the usual preparations, such as packing the right clothes and arranging for someone to look after your pets, remembering a few other important things can make for a more relaxing trip and a satisfying return.



*continued inside...*

## Win \$100.00 CASH!



During the month of July, sign up online for e-Statements and 24/7 home-banking.

You'll be entered to win \$100 cash!

Reduce paper, conserve resources and add protection against fraud and identity theft. It's easy to sign up and it's free. Click on "CU Online Sign UP" under Quick Links on our home page.

**SUMMER AND BACK TO SCHOOL LOAN SPECIAL!**  
JULY 1 - AUGUST 31, 2017

**RATE AS LOW AS 7.99%**  
TERMS UP TO 48 MONTHS  
NO PAYMENT FOR 45 DAYS  
LOAN AMOUNT FROM \$2,000 - \$10,000



### A word from the President...

The summer months are here. The best investment the credit union can make is a loan to a member and we stand ready to help you with whatever your financial needs are. We offer a full range of loan products, from Vacation to Car loans, mortgages and home equity loans as well. Whether you're purchasing a new home, remodeling your existing one, or wonder if you got the best rate possible on your loan somewhere else, we can help. Recently, we helped a member with an existing 30 year mortgage move to a lower rate on a 15 year term. Their payment hardly changed and they were able to eliminate over 10 years of monthly payments! There is no charge to talk to our loan staff and see if we can't reduce your payments each month.

Another way to keep more money in your wallet is to have your checking account here. If it's not at CCCU, you're likely paying too much. Are you required to keep an excessive balance in order to avoid a monthly service charge? With a checking account at CCCU, there is no monthly fee and no minimum balance required. We offer free "Rewards" debit cards and overdraft protection. You have 24/7 access to your account through our Mobile App and Home Banking services. Get your cash surcharge free at CO-OP ATMs nationwide. Of course we offer an App that will direct you to the nearest ATM.

During the summer months, we are kicking off our Summer/Back to School Loan Special with an unsecured rate as low as 7.99%, terms up to 48 months and no payment for 45 days. We've also partnered up with Enterprise Car Sales with a new promotion. Get \$250 cash deposited to your account and defer your payment for 90 days! That could help you get off on a summer vacation in a dependable car! Enterprise has greatly expanded their fleet and has most makes and models of used cars for sale. If you are not in the market for a car, we can help meet other lending needs. More details on both of these offers are included in this newsletter.

In closing, we are thrilled with the outstanding services and benefits CCCU offers to its membership and we look forward to continuing to build on our 83 year history of community and partnership! Invite your family, co-workers and neighbors to become a part of CCCU. They will 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. Also eligible, are 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 and bringing these savings to you.

*Philip M. Weber*

### LOVE AT FIRST DRIVE



### enterprise car sales

Central Communications Credit Union members, get a \$250 deposit\* in your account, and no payments for 90 Days with a vehicle purchase from Enterprise Car Sales and financing through Central Communications Credit Union.

Enterprise Car Sales only sells certified used vehicles. Take the stress out of used car buying with haggle-free pricing and worry-free ownership. Every Enterprise used car has passed a rigorous 109-point inspection performed by an ASE-Certified technician.

Offer valid May 1, 2017 through October 31, 2017.

**Member Appreciation Day!**

Allow us to say "Thank You"

Coffee & Donuts  
Treat Bags  
Hotdog/chips - Independence Branch 12:00-2:00pm  
FRIDAY, AUGUST 4, 2017

\*Central Communications Credit Union will deposit \$250 to your Credit Union checking account within 45 days of financing the vehicle. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Offer not valid on previous Enterprise purchases. Offer only good on Enterprise Car Sales vehicles. Finance charge begins from date of purchase and is repaid over the term. Offer valid from May 1, 2017 - October 31, 2017. This offer cannot be combined with any other offer except those listed on this advertisement.

## Eastern Jackson County Business Expo



Congratulations to the winner of the \$25 Panera Bread Co. gift card and CCCU package.

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### ...Going on Vacation

**Documents:** Make copies of basic documents such as your passport and driver's license, your travel itinerary and any e-tickets or hotel vouchers. Store these separately from your luggage, in case the luggage is lost, and away from your wallet, in case your wallet is stolen. You might tuck the copies into an inner pocket of a backpack or carry-on bag. Make a list of your wallet contents, including credit card numbers, along with the number listed on the back of the card for reporting it stolen.

**Health Matters:** No one wants to get sick on vacation. Pack a first-aid kit to address minor ills, with common remedies such as aspirin, cold medicine and remedies for indigestion, diarrhea or an upset stomach. If you take prescription medication, don't forget to pack it. If the medication is especially vital, ask your doctor to write you a prescription to use in case you lose or run out of the medication you pack. If you're traveling to a different time zone, ask your doctor if you need to change when you take your medication. Diabetics, for example, might need to alter the timing of their insulin. If you wear glasses or contact lenses, get a copy of that prescription, too, in case you need a new pair while you're away.

**Home Security:** Arrange to have a neighbor pick up your mail or paper while you're gone, or stop delivery altogether for the duration of your trip. Don't post your

plans on Facebook. Set a lamp or two on a simple timer. Ask a neighbor or relative to keep an eye on the house while you're away and to report any suspicious activity. Make sure you lock all your doors and windows, including deadbolts. Remove any keys you have hidden under doormats or flower pots. Leave a spare key with a neighbor instead.

**Money Matters:** Call your credit card company and let them know where you'll be traveling and when. Credit card fraud departments automatically alert on charges far away from your home location and may refuse to remit payment for your hotel, or freeze your card altogether, if they suspect suspicious activity. Save yourself the hassle and embarrassment by alerting them ahead of time. Take everything out of your wallet you won't need while you're on vacation, such as department store credit cards, library cards, gym membership card, etc. Take your identification and one or two major credit cards and leave the rest at home. You'll also need a money belt or a cross-body bag with zippered compartments to carry around as a day pack.

**Appropriate Footwear:** Walking is a major and necessary part of nearly all vacations. Flip-flops are fine if you're visiting a beach locale, but also bring at least one pair of sneakers and padded socks. Choose a pair of worn-in sneakers, since walking in new sneakers will create blisters that will put a damper on the rest of your trip. Consider bringing another pair of dressy shoes for evenings. If there's any possibility you'll see snow, you'll need waterproof snow boots as well.