

Holiday Closings

- Columbus Day Mon, October 13
- Veterans' Day Tues, November 11
- Thanksgiving Day Thurs, November 27
- Christmas Eve Wed, December 24
Close at 1:00 p.m.
- Christmas Day Thurs, December 25
- New Year's Eve Wed, December 31
Close at 1:00 p.m.
- New Year's Day Thurs, Jan 1, 2015

Savings and Investment Rates

Effective October 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

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

816-842-0727

Toll Free 800-254-1535



IN STEP.

CENTRAL COMMUNICATIONS CREDIT UNION • 816-842-0727

4TH QUARTER 2014



October 16th

Make a minimum \$10 donation to Children's Miracle Network Hospitals and receive a free CCCU logo shirt while supplies last.

Bring in your sensitive paper documents (limit of one (1) 13-gallon trash bag of sensitive paper) to be shredded.



Children's Miracle Network Hospitals

MOBILE APP UPGRADE



CCCU is upgrading our free Mobile Banking App! Effective October 1, 2014, current Mobile Banking users will need to search "Central Communications Credit Union" in the App Store on your iPhone or Android to download the new app. If you don't currently use Mobile Banking, be sure to enroll for Home Banking to get started. Once you've enrolled in Home Banking you can also download our free Mobile Banking App to your smartphone or tablet! Please contact a CCCU Representative if you have any questions regarding this change at 816-842-0727.

Breast Cancer Awareness...

CCCU Steps Up to Fight Breast Cancer

CCCU and the American Cancer Society continues the fight against breast cancer. During the month of October make a donation at any CCCU location.

This year, more than 232,000 women will be diagnosed with breast cancer, their lives and the lives of their families, will be changed forever.

The American Cancer Society combines an underlying passion with a century of experience to save more lives and end suffering from cancer. As a global grassroots force of more than three million volunteers, the Society fights for every birthday threatened by every cancer in every community. And they've done so for 100 years.

As the nations largest non-governmental investor in cancer research, contributing more than \$3.9 billion, the American Cancer Society turns what they know about cancer into what they do. Thanks in part to this work, cancer death rates have declined by 20% since the early 90's which translates to nearly 12 million lives saved from cancer.

Breast Cancer Awareness Raffle!

Support Breast Cancer Awareness!
Buy a Raffle Ticket

1 for \$2 • 3 for \$5 • 10 for \$10

Win a Breast Cancer Basket filled with an array of goodies valued at \$100!!!



A word from the President...

Fall has arrived and now that the busy summer and vacation season is over, it's a great time to review your finances. Central Communications Credit Union stands ready to help you with all your needs. We have some of the lowest loan rates in the area and we can defer your first payment for as long as 90 days. This can be a great help on a vehicle loan when you need money to pay for the taxes, license and insurance in that first month. If you still like your current vehicle, why not trade your payment for a lower one with us? With interest rates still at record low levels chances are good that the bank or finance company is charging you too much. Let us take a look and see if we can leave more money in your wallet each month. There is never an application fee and as a member you may have as many loans as you qualify for.

The Holidays are just around the corner and if you act now you could have Central Communication's VISA Credit Card in your hands before Black Friday and the Holiday shopping starts. We offer a credit card with a variable rate as low as 7.95% and is tailored to your credit score. Need help to re-build your credit score? We also offer a share secured credit card to meet your needs while helping to boost your credit score. Don't have great credit? Our loan staff can show you how to improve your credit score, saving you even more over time. Our credit card program was designed to benefit you the member and I encourage you to apply and take advantage of our competitive rates.

If you have a smart phone and have not yet signed up for home banking and mobile banking, I encourage you to do so. This will give you 7x24 access to information on your account. You will be able to stay in touch with your finances and be alerted to certain information on your account at CCCU.

Finally, I would like to remind you to please invite family members, co-workers and neighbors that they too can be a part of CCCU and benefit from all of the services we have to offer.

Philip M. Weber

Credit Unions Tally 100 Million Memberships in U.S.

Credit unions have reached and surpassed 100 million memberships nationwide—equivalent to one of every three Americans.

The 100 million count is based on credit union data collected and compiled by the Credit Union National Association, Washington, D.C., and Madison, Wis., in its June "Monthly Credit Union Estimates." CUNA estimates that credit union memberships expanded by 2.9% from June 2013 to June 2014, and the 100 million mark was achieved in June.

Credit unions added 2.85 million additional memberships over the past year—the largest reported increase in more than a quarter century. The increase was the fastest, in percentage terms, since 2000, according to the CUNA analysis.

"Clearly, there is growing recognition for credit unions among consumers," says CUNA President and CEO Bill Hampel. "They increasingly understand that a credit union places their interests above all else, particularly in returning financial benefits to consumer members in the forms of lower rates on loans, higher returns on savings, and lower and fewer fees." He adds that, in 2013, those financial benefits totaled more than \$6 billion.

Hampel points out that, as cooperatives, credit unions are owned by their members and exist to provide financial services to those members. Banks, he notes, which are owned by shareholders, exist to return profits to those shareholders.

"It's the structure of credit unions—as not-for-profit, democratically led, and cooperatively owned financial institutions—that allows credit unions to maintain this focus on returning financial benefits to members," CUNA leader Hampel says. "In fact, by doing so, credit unions have earned the satisfaction and trust of their existing members—and are attracting even more."

CUNA Chief Economist Mike Schenk says other factors within the financial services marketplace have played key roles in credit union growth. He notes that a growing number of consumers continue to express dissatisfaction with big Wall Street banks due to the economic downturn and consumer movements such as Bank Transfer Day in 2011, when consumers were urged through a grassroots movement, primarily on social media, to leave big banks and move their money to a credit union or small bank because they tend to offer better rates and incur fewer fees.

"In 2010, credit union membership barely grew, expanding by just about 0.65%, or about 600,000 memberships," Schenk

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Home Depot Breach

You may have heard about Home Depot's data breach in the news recently. Investigators have determined that the breach happened in April 2014 and it has been confirmed that customers' sensitive payment information, such as debit and credit card numbers, have been compromised.



CCCU's main focus on situations like this is to be pro-active & monitor the Home Depot credit card & debit card breach. Be assured our primary focus is always keeping your information secure.

We encourage you to review your debit and credit accounts frequently, using CCCU's Mobile App or CU Online. Report any unauthorized transactions immediately to 816-842-0727 or 800-254-1535.

says. "But, with the spotlight turned in 2011 to the increasing fees banks were charging—particularly for debit cards and other products—and the additional publicity for the lower and fewer fees at credit unions, membership growth that year more than doubled over the previous year, by 1.4 million—and the rate of growth has increased in each subsequent year."

Schenk notes that not everyone can join the same credit union, but there is a credit union for everyone. Consumers looking for a credit union they are eligible to join should visit aSmarterChoice.org, a website that includes a

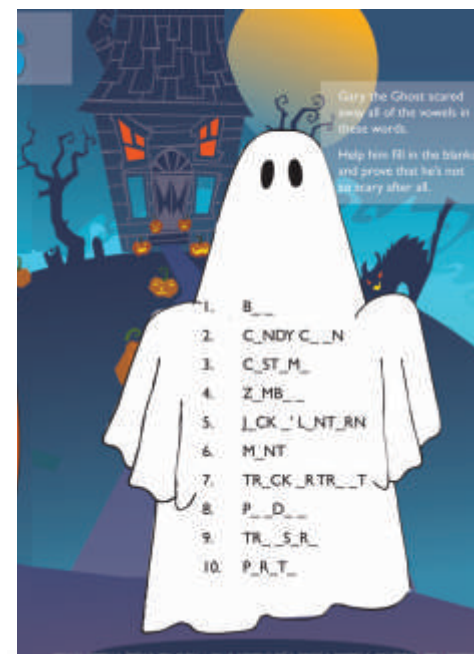
comprehensive credit union finder, and helps consumers learn more about credit unions.

Additionally, hundreds of credit union members have shared their credit union story with photos on americascreditunions.org and social media to show they are part of an organization that focuses on their best financial interests. Learn more about the 100 million credit union memberships nationwide milestone by visiting www.americascreditunions.org.



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KIDS...


Visit our website for your Halloween puzzle!



How is a credit union different from a bank?

 Credit Union	VS	 Bank
Not-for-profit cooperatives offer a full range of financial products and services to their members.		For-profit corporations offer a full range of financial products and services.
Earnings are returned to members through services like free ATMs, better rates, and lower fees.		Earnings go to outside stockholders in the form of dividends.
Insured through NCUA up to \$250,000.		Insured by FDIC up to \$250,000.
Owners and members live and work in their local community. Credit Unions are democratically governed and elections are based on a one-member, one-vote philosophy.		Banks are governed by paid shareholders. Voting rights depend on the number of shares owned.

 **CUNA**
Credit Union National Association

 **CREDIT UNIONS ARE a Smarter Choice**