



# IN STEP Update

CENTRAL COMMUNICATIONS CREDIT UNION • 816-842-0727

AUGUST 2014

## How to Tell if Your ID Has Been Hacked

The 2013 Identity Fraud Report from Javelin Strategy & Research, Pleasanton, Calif., revealed that almost one of four consumers who received a data breach letter became a victim of identity theft. The same study revealed that consumers who had their Social Security number compromised in a data breach were five times more likely to be a fraud victim than the average consumer.

How can you tell if your identity has been compromised?

Surprise! You're denied. If your credit card is denied, find out why—especially if you always pay on time and haven't reached your spending limit. Don't shrug it off and assume your card will work the next time; investigate immediately.

Unexpected increase in an account balance. This could be a sign that someone made changes in your name and went shopping, hoping to leave you with the bill.

Unauthorized inquiries. If you see inquiries on your credit reports that you didn't initiate, that's a sign someone might be trying to open credit in your name.



Sudden drop in credit score. An unexplained drop in your credit score is a sign someone is using—and trashing—your credit.

Mysterious new account. The sooner you notice unauthorized accounts opened in your name, the faster you can shut them down.

Bottom line: Review your credit reports regularly. You can order one free credit report a year from each of the “big three” credit reporting agencies—Equifax, TransUnion, and Experian—at [annualcreditreport.com](http://annualcreditreport.com). And keep an eye on your credit score. Ask Central Communications Credit Union for help, or visit [myfico.com](http://myfico.com). Finally, contact one of the credit bureau fraud units about placing a fraud alert on your file. Find contact and phone numbers at [ftc.gov/identitytheft](http://ftc.gov/identitytheft).

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Time is running out! The Summer Back-to-School Loan Special ends August 30th! 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 ends August 30, 2014.



## e-Statement \$100 Cash Prize Winner

Jarred is our lucky winner of \$100! Jarred signed up to receive e-Statements in place of paper statements.

**Congratulations Jarred!**

Get your CU statement the safer way and sign up through CU Online!

## CURRENT LOAN RATES

Effective August 1, 2014

Loan Type	APR* (As low as)
New Vehicle Loans	2.49%
Used Vehicle Loans	2.49%
Unsecured and Line of Credit loans	9.25%
Other Fixed Rate Loan/Boats, Motors, Trailers	2.49%
Motorcycles	2.49%
Share Secured	3.00%
Fixed Rate Home Equity	6.00%
Variable Rate Home Equity	4.25%
First Mortgage Loans	Please call 866-533-1727

All rates, terms and fees are subject to change without notice.  
 \*APR = annual percentage rate. All loan rates quoted as A+ rate.  
 All loans and rates are subject to member credit qualification. Loan terms from 12 to 84 months.



Membership, Ownership, Financial Security

**816-842-0727**

800-254-1535 Toll Free

Touch Tone Teller 24/7

816-842-0727 Option 1

**Main Branch** 17811 East U.S. Highway 40  
 Independence, MO 64055-5406  
 Fax 816-472-4912

Hours:	Lobby	Drive Thru
M,T,TH,F	8:00 - 5:00	8:00 - 6:00
Wed	9:00 - 5:00	9:00 - 6:00
Sat	9:00 - 1:00	9:00 - 1:00

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

Hours:	Lobby	Drive Thru
M,T,TH,F	8:00 - 5:00	8:00 - 6:00
Wed	9:00 - 5:00	9:00 - 6:00
Sat	9:00 - 1:00	9:00 - 1:00

**Downtown Branch** 2007 Broadway  
 Kansas City, MO 64108  
 Fax 816-412-9960

Hours:	Lobby	Drive Thru
M,T,TH,F	8:00 - 5:00	8:00 - 5:00
Wed	9:00 - 5:00	9:00 - 5:00

[www.centralcommunications.org](http://www.centralcommunications.org)

## Ways to Fund an Emergency Savings Account

Determine how much you need to set aside to cover living expenses for three to six months, then find ways to fund your emergency savings account such as:

- Use all or part of your raise or tax refund to increase savings.
- Cut back on small, unnecessary expenditures.
- Get your family involved.
- Set up an automatic transfer from your paycheck to your savings account.
- Save your change at the end of every day and use it to open and grow a small credit union savings account.



### It's Time to Get Back in the Game

Life keeps moving, even when you're waiting on the sidelines.

Don't miss the good times happening right in front of you.

See us about our low auto loan rates today.

