



# IN STEP Update

CENTRAL COMMUNICATIONS CREDIT UNION • 816-842-0727

DECEMBER 2014

## 5 Steps for First-Time Home Buyers

- 1 Build your credit score.** This three-digit score mirrors your credit habits and will determine if you get a home loan and at what rate.
- 2 Build a down payment.** You may need as much as 20-30% to qualify for the best rate; if you aren't there yet, talk to a credit union lender about your options.
- 3 Find an agent.** A buyer's agent works on your behalf rather than the seller's. Ask friends and family for agent recommendations.
- 4 Get pre-approved.** Free pre-approvals so you can shop knowing that you can afford the home of your dreams.
- 5 Locate the right house.** Research neighborhoods and check out home online to get ballpark pricing information.



## Skip-a-Pay

**Skip-a-Payment in Dec 2014, or Jan 2015.** To take advantage of the Skip-a-Pay program, stop by any one of our three locations or call us at 816-842-0727 and request a Skip-a-Pay form. For your convenience, Skip-a-Pay forms can be printed off the website, faxed, or emailed.

Give Back to  Children's Miracle Network Hospitals



## A Special Thank You

to the  
**Gregg Tabernacle AME Church**  
for their support during  
**Breast Cancer Awareness Month!**



Lee National Denim Day Basket Winners!  
 Sharron Hall - Independence Branch  
 Kay Yager - North Branch  
 Michael Garcia - Broadway Branch

## CURRENT LOAN RATES

Effective December 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)

## Holiday Loan Special

Central Communications Credit Union and Harvesters, the Community Food Network, is sponsoring a food drive for the Holidays. The Harvesters Network serves nearly 60,000 people in need in the Greater Kansas City area every week. Half are children and the elderly. For every \$1 donated, Harvesters can provide five meals to those in need! Bring in non-perishable food items and receive a reduction on your Holiday Loan rate as low as 7% APR\*.

NO GLASS PRODUCTS PLEASE!

### Harvesters Food Drive

Loan Rate as low as 7% APR with donation.\*

Loan amount \$500 - \$2,000

Term 6mo - 18mo.

Monetary donations accepted



Harvesters and you, together we can make a difference!

# Items Donated	Monetary Donation	Loan Rate
5	-	8.00%
10	-	7.75%
15	\$5	7.50%
20	\$10	7.25%
25	\$15	7.00%

\*Annual Percentage Rate. Example payment: Borrow \$2,000 for 18mo at 7% = \$117.36 monthly payment. Subject to regular loan approval terms. No refinancing of current CCCU loans. No other rate reductions apply. Other signature loan options available. This offer is valid 11/01/2014 thru 12/13/2014.

