



# IN STEP. Update

CENTRAL COMMUNICATIONS CREDIT UNION • 816-842-0727



FEBRUARY 2014

## CHILDREN'S MIRACLE NETWORK

Helping Local Hospitals Save Lives in Our Community

### Melody's Story

Melody Arabella Slump and Jacob Nathaniel Slump were twins born six weeks early. Melody weighing in at 3 lbs. 11 ozs. and 15 inches long and Jacob at 4 lbs. 4 ozs. and 17½ inches long. After a month and a half of being in the NICU (Neonatal Intensive Care Unit) of St. Luke's Hospital, they were finally able to go home. During the process of being released from the hospital, a pediatric cardiologist told them that Melody had a VSD (Ventricular Septal Defect) in her heart. In other words, a hole in her heart.

While Melody and Jacob were able to go home that day, Melody began seeing a pediatric cardiologist. Due to her weight, they were unable to perform open heart surgery immediately. In order to keep her from infections before surgery, the family truly lived a "hermit's" life, not being around anyone. The hole never closed. So when she was eight months old, she had open heart surgery to have a patch placed over the hole. Once the surgeon was performing the surgery, he also saw a second hole and was able to repair it too. After a week in the hospital, she was finally able to come home. For another nine months, the entire family was unable to be around anyone in order to prevent infection.



Today, Melody is a normal four-year old. She is still being seen by pediatric cardiologist, Dr. Anitha Parthiban, at KU Hospital for residual VSD (one of the patches didn't completely close). However, Melody will not need further surgery, nor will she have complications later on in life. She will just have to take antibiotics, if she has major surgery or dental work done. She truly is a miracle!



**CCCU, Melody and Children's Miracle Network Hospitals  
thank you for your participation in the *Skip-a-Pay and Give  
Back for the Holiday's* promotion.**



## Valentine's Day Fun Fact

In the Middle Ages, young men and women drew names from a bowl to see who would be their Valentine. They would wear this name pinned onto their sleeves for one week for everyone to see. This was the origin of the expression "to wear your heart on your sleeve."

### Happy Retirement, Nancy!

Nancy Brown has been a reliable employee for Central Communications CU for over 20 years. She has helped numerous members and staff with transactions as well as insurance and title questions. We will miss her dependable service!

*Phil Weber, President*



**Please join us for cake and punch on Friday February 28th at the main branch in Independence to wish Nancy well on a her retirement!**

## What are Mobile Payments? Are They Safe?

There are now a variety of ways to make payments with your cell phone or mobile device, but with that convenience comes some risk.

A mobile payment could be as simple as purchasing an item online with your credit card using your cell phone the same way you would your desktop computer. In some instances, you can make purchases with a text message and have the transaction added to your wireless bill.

Then there are mobile point-of-sale payments, which allow you to pay for items by waving your cell phone close to an electronic reader. These are becoming increasingly popular as more retailers and cell phone manufacturers adopt the technology.

But as your cell phone becomes both a credit card and debit card, protecting it becomes even more crucial. Here are some tips to keep your financial information safe.

- Don't lose your cell phone. Don't lend your phone to anyone, and ensure there's a way to either wipe your phone remotely or lock it if you do lose it—numerous apps can do this.
- Create strong passwords for both your phone and financial apps.
- Don't send any sensitive information via email or instant message.
- Use your wireless provider's data plan to make financial transactions rather than public WiFi, which isn't as secure. Look for "https" rather than "http" in your browser's window. This indicates the page is encrypted and secure.
- Get a receipt for every purchase. Either take a screen capture of it or confirm a copy will be sent to your email address.
- Monitor activity on your accounts regularly. Report any suspicious activity immediately.

## CURRENT LOAN RATES

Effective February 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

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