



IN STEP.

CENTRAL COMMUNICATIONS CREDIT UNION • 816-842-0727 • FEBRUARY 2015

Guard Against Home Repair RIP-Offs

Disasters can bring home repair scam artists out of the woodwork. If your home is ever damaged or destroyed by a storm, know the signs of a home-repair rip-off, and steer clear of any contractor who:



- Shows up offering to do a job because “we’re here to help after the disaster.”
- Presents a business card with a post office box number, no street address. Check your local phone book to verify whatever address and phone number a contractor gives you.
- Stalls when you ask to see proof of licensing (if required in your area), insurance, and bonding.
- Asks you to get the building permit. That may indicate the contractor has no license or bonding.
- Rushes you to sign a contract. Take time to review contracts, and always get at least three written bids before hiring anyone.
- Offers a bid far below those of other contractors. Going for the big bargain is asking for trouble.
- Demands payment in cash.
- Demands more than half the payment in advance (some states set even lower limits on down payments).
- Offers to arrange financing for you. You’ll end up with a home equity loan with a high rate and/or excessive points and fees. You’ll find a much better deal at Central Communications Credit Union.

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STAY ON TOP OF YOUR FINANCES

More than half of American adults have a smartphone, and an increasing number of people are using their phones to take care of everyday financial business. It’s fast, it’s convenient, and it’s free. Using a mobile device to access and manage your accounts at Central Communications Credit Union is an extension of our home banking platform, which is also free, powerful and convenient!

Welcome to the CCCU team: Wendy Highland and Christian Willingham



Wendy Highland
Back Office Assistant
Independence Office



Christian Willingham
Full-time Teller
Broadway Office

Life happens.



Whether you need to pay for unexpected auto repairs, an emergency plane ticket home, or an extra textbook...our credit card can help.

Plus, smart credit card use can help build your credit score. Two wins for using one card.



Credit Union 101

Here's everything you need to know.

- We return our profits to our members.
- We are not a bank, but we offer the same services as a bank—minus the high fees.
- Our credit cards are known for being super low-interest.
- We're a great source for financial education.
- You're probably eligible to join.
- We're here to help you.

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

 **Central Communications Credit Union**
Membership, Ownership, Financial Security

816-842-0727

800-254-1535 Toll Free
Touch Tone Teller 24/7
816-842-0727 Option 1

www.centralcommunications.org

CURRENT LOAN RATES

Effective February 1, 2015

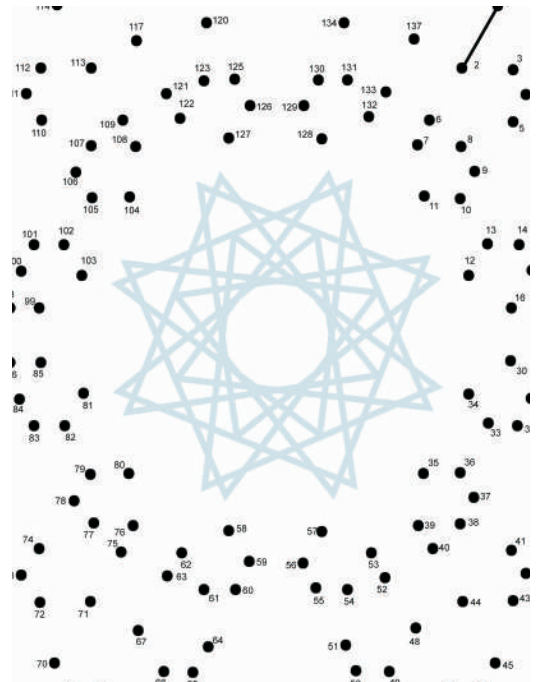
Loan Type	APR* (As low as)
New Vehicle Loans	2.49%
Used Vehicle Loans	2.49%
Unsecured and Line of Credit loans	9.25%
Other Fixed Rate Loan/Boats, Motors, Trailers	2.49%
Motorcycles	2.49%
Share Secured	3.00%
Fixed Rate Home Equity	6.00%
Variable Rate Home Equity	4.25%
First Mortgage Loans	Please call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



MAKE THE SNOWFLAKE!

Go to centralcommunications.org and print out the full sheet to connect the dots!



www.centralcommunications.org