



IN STEP Update

CENTRAL COMMUNICATIONS CREDIT UNION • 816-842-0727

JUNE 2014

Shop & Save in Every Season

If you think Black Friday, Cyber Monday, or the day after Christmas are the only times to score great deals, think again.

Climate Change

Andrea Woroch, nationally recognized consumer and money-savings expert from Windsor, Colo., says shopping late in any season is the best way to score great deals, especially on apparel. Despite the big deals, don't let deep discounts lead to poor purchase decisions.

- Stick to the basics: Avoid last season shopping of anything trendy.
- Size matters: Clothing and gear buys are better for those who are done growing.
- Know before you go: It's easy to be seduced by sales, so take stock of what you have and what you need before making a beeline for the clearance rack.

Discount Dates

Whether you go all in on the day after Thanksgiving or avoid it, don't forget there are other holidays where discounts make their debuts.

- Super Bowl: Get a big screen in time for the big game.
- Valentine's Day: In the spirit of celebrating couples, look for BOGO (buy-one-get-one) sales.
- Mother's Day: Mother's Day and early spring are a great time for greenhouse deals.



The Youth Week Savings Challenge was won by McKenna Rose! She won \$100.00. Congratulations McKenna!

Free Up Cash— Refinance Your Auto Loan

If you're strapped with a hefty car payment, it might be time to refinance your auto loan with us.

- Lower your monthly payments and free up some cash.
- Pay less interest for your car over the course of your loan.
- Get the convenience of having your auto loan at the credit union.



We can help. Even if the interest rate on your auto loan only goes down a percentage point or two, the money you save really adds up.

Stop in or call today to find out how refinancing at the credit union can benefit you.

- Father's Day: After dad's day, look for tools, grills, polo shirts, and ties.
- Fourth of July: Wait until after America's birthday for better outdoor bargains.
- Back to school: After college students are settled, check stores for leftovers of living essentials.

Another great way to shop smart is to plan for future purchases in your spending plan. The professionals at Central Communications Credit Union are happy to sit down with you and review your budget.

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You could win \$100.00

Youth Week was April 21-26



See our happy wave savers!



Win \$100.00 Cash!

Sign up for eStatements through CU Online 24/7 Home Banking during the month of June to be entered in a drawing for \$100.00!*

Never used CU Online? Call us, we'll get you started.

*Only new eStatement users signing up during the month of June are eligible for the \$100.00 drawing.

CURRENT LOAN RATES

Effective June 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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