



IN STEP. Update

CENTRAL COMMUNICATIONS CREDIT UNION • 816-842-0727

MARCH 2014

Central Communications Credit Union Makes Green Energy Home Improvements Possible

Energy-efficient home improvements—ones that can save you real money each month on your utility bills—qualify for federal tax credits and other local incentives. Central Communications Credit Union can help make your home a little “greener.”

Federal tax credit

Reinstatement of tax credits for energy-efficient home improvements was part of the American Taxpayer Relief Act.

Congress made the tax credits retroactive, which means that improvements you made in 2012 and 2013 qualify. The program has a cap of \$500 in total credits and the improvements must be made to your principal residence. To make sure that the product you're purchasing qualifies for the energy credit, check the IRS website at irs.gov.

Tax credit vs. tax deduction

You've probably heard both terms, “tax credit” and “tax deduction.” A tax credit is an actual dollar amount subtracted from the tax you may owe. A tax deduction decreases the amount of income that needs to be taxed.



So, the fact that energy-saving home improvements qualify for credits is an especially good deal for homeowners.

Energy audit

A good way to find out about green energy improvements is to conduct an energy audit. Your energy auditor may suggest upgrading appliances, replacing windows, adding insulation, or repairing leaks.

Energy-saving improvements benefit your community and your wallet—Central Communications Credit Union can help make these improvements possible. Stop by or call us today at 816-842-0727.

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Visit Central Communications Credit Union the week of April 21-26 and help us celebrate National Credit Union Youth Week. This year's theme is “Catch the Save Wave.”

Bring the youth in your family and open an account, or make a deposit into an existing youth account and be entered into a nationwide contest to win one of ten \$100 cash prizes.

Youth Week

April 21-26, 2014

- Special Youth Week CD Rate 4.00% APY.* One Year Term
- Minimum \$100 deposit and Maximum \$1,000
- Games and Prizes
- Snacks and Beverages
- Make a deposit into a youth account (or open a new one) during the month of April to participate in the National Youth Savings Challenge.
- Must be age 17 and under to participate.

*APY=Annual Percentage Yield. Interest is compounded quarterly. One youth week CD per youth account. E-statements are required on youth account to qualify.

80th ANNUAL MEETING

All members are invited to attend the Credit Union's 80th Annual Meeting.
 When: Monday, April 28, 2014 at 5:00 p.m.
 Where: CCCU Main Office, 17811 E. U.S. Highway 40
 Independence, MO 64055
 Refreshments will be served.

4th Annual



Habitat Bowl-a-Thon



IRA 2013 Contribution Deadline is April 15, 2014

How much can you contribute?

- \$5,000
- Owners age 50 and older can contribute up to \$6,000
- Cannot exceed compensation

Please see a Credit Union Representative for more information.

Not intended as tax advice. Please consult a tax professional.

Northland Regional Chamber of Commerce Business EXPO

Wednesday March 12, 2014

1:00 pm – 4:30 pm

KCI-Expo Center

11730 N. Ambassador Drive, KCMO
 Booth #108 Free Admission

More than 100 booths, free product samples and door prizes. Stop by the CCCU booth and get your free caricature drawing.

CURRENT LOAN RATES

Effective March 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

