



IN STEP Update

CENTRAL COMMUNICATIONS CREDIT UNION • 816-842-0727

MAY 2014

Smart Starts for Young Credit Card Users

While credit is a terrific money management tool, using it carelessly can affect your ability to get a job, lease an apartment, or buy a vehicle. Follow this advice from the National Foundation for Credit Counseling and the Credit Union National Association for using credit cards.

Choose a low-rate, low-fee card. Make Central Communications Credit Union the first stop. Credit union credit cards typically have lower rates and fees than other financial institutions.

Don't charge daily living expenses. Refrain from using a credit card for daily living expenses such as groceries and gas. Consider using a debit card or cash instead, and monitor your account balance online to keep spending on track.

Don't charge more than you can pay for when the bill arrives. Think twice about charging a vacation, a new wardrobe, or other items that won't be worth the debt if you can't pay for the items when the bill arrives. Instead, set up a special savings account for future purchases at Central Communications Credit Union.

Don't let anyone else use your card. If you allow a family member or best friend to borrow your card, it's still your responsibility to make payments and pay off the debt.

Protect your card. Identity theft often is committed by people the victim knows. Keep your credit card in a purse or wallet instead of lying around your apartment for all eyes to see.



Get a secured credit card from Central Communications Credit Union to help build or rebuild credit. "If you've dinged up your credit record with careless habits, it's hard to qualify for credit," says Susan Tiffany, certified credit union financial counselor and director of consumer periodicals, Credit Union National Association, Madison, Wisconsin. "A secured credit card trades access to credit for your commitment to keep a certain amount of money in a savings account. Once you've made, say, 12 months or so of on-time credit card payments, you'll have developed or redeemed your credit record and be eligible to apply for a conventional credit card."

Stop by or call today at 816-842-0727 to get more information about Central Communications Credit Union's secured credit card option.

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Direct Deposit ▶ Save Yourself Time to do the things you want to do!

If you're looking for a way to have security and save time when receiving your paycheck, retirement, Social Security or pension checks, look no further Direct Deposit is the best option.

- Safe
- Convenient
- Immediate credit (No Holds)
- Eliminates the risk of identity theft

Call or visit any CCCU branch for further details.

Eastern Jackson County Business Fair & the Northland Regional Chamber of Commerce Business EXPO



Join us next year!



CURRENT LOAN RATES

Effective May 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

