



IN STEP Update

CENTRAL COMMUNICATIONS CREDIT UNION • 816-842-0727

SEPTEMBER 2014

Be Careful About Security-Breach Emails

At least one major retailer has sent emails to millions of customers potentially affected by mega security breaches such as the one that occurred during the 2013 holiday season at Target.

Be on the lookout for scammers who mimic them.

If you receive email from a retailer regarding a security breach, here's what to do:

Don't automatically open the email: First go to the retailer's website or call to make sure the information online matches the email you received.

If you've already opened the email: Don't click on any links until you verify the information with the retailer by going online or calling.

If you've already clicked a link to an external website and entered personal information: Verify the information in the email with the retailer at its website.

Then...

If the information in the email doesn't match the retailer's information: Take action quickly.

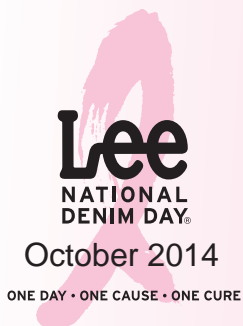
- If the retailer is offering free fraud-monitoring, take advantage of it. Go online and confirm your debit and credit card transactions every day.

continued...

You're all grown up now—
It's time for a grown-up house.

We have the home loan to help make it happen.

Lee National Denim Day will be here before you know it!



CCCU Puts On Blue Jeans to Fight Breast Cancer. Help CCCU and the American Cancer Society continue the fight against breast cancer by making a donation during the month of October. This annual event raises money for breast cancer research and treatment.

Christmas Club Funds

If you've been saving for Christmas this year, you'll be happy to know your Christmas Club Account funds will be transferred into your Share Savings Account and available for withdrawal on Wednesday, October 1, 2014.



If you do not currently have a Christmas Club Account, now is the time to start planning for next year! Open a Christmas Club Account with just \$10.00; add any amount at any time. Make deposits through payroll deduction and earn dividends quarterly. \$25 bi-weekly accumulates to over \$650 for next year's holiday expenses. Open yours today!

continued... Security-Breach Emails

- Alert us and all your financial institutions and credit card companies.
- Call the “big three” credit reporting agencies—Equifax, TransUnion, and Experian—to tell them you clicked through on a bogus link and shared info you wish you hadn’t.
- Ask to have a fraud alert placed on your account. It costs nothing to place a fraud alert on your credit report if your information is compromised, and the alert will remain in place for 90 days.
- Alert the Federal Trade Commission (FTC). Report fraud at FTC.gov or by calling 877-438-4338.
- If you’re really worried, request a credit freeze, which prohibits any credit from being extended under your name.

To learn more about protecting your accounts from fraud, talk to the professionals at Central Communications Credit Union. We can recommend steps you can take to keep your information safe.

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LEARN MORE ABOUT OTHER GREAT CCCU PRODUCTS & SERVICES

- Share Draft Checking Accounts with MasterCard Debit Card
- Money Market Accounts
- CDs and IRAs
- Home Equity Loans and Mortgages
- FREE CU Online Banking and Bill Pay
- Auto and Signature Loans
- CCCU Visa Credit Cards

Call us at 816-842-0727
or visit our website at
www.centralcommunications.org

CURRENT LOAN RATES

Effective September 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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