

816-842-0727



**Central  
Communications  
Credit Union**

centralcommunications.org

Membership, Ownership, Financial Security

**Savings and Investment Rates** Effective January 1, 2010

**Regular Shares and Club Accounts**

Account Balance	Rate	Annual Percentage Yield
\$25.00 +	0.50%	0.50%

**IRA Share Accounts**

Account Balance	Rate	Annual Percentage Yield
\$25.00 - \$99.99	0.00%	0.00%
100.00 - 9,999.99	0.65	0.65
10,000 +	0.75	0.75

The above rates reflect dividends declared by the Board of Directors for the quarter ending December 31, 2009 and payable on December 31, 2009. Dividends are paid from day of deposit to day of withdrawal, as long as the account is open at each quarter end.

**Regular and IRA Share Certificates of Deposit**

Term	Min Balance	Rate	Annual Percentage Yield
90 Days	\$10,000	0.74%	0.75%
Six Months	\$500	0.89	0.90
One Year	\$500	1.49	1.50
Two Years	\$500	1.73	1.75
Thirty Months	\$500	1.98	2.00
Three Years	\$500	2.13	2.15
Five Years	\$500	2.47	2.50

Interest is compounded at the end of each calendar quarter and posted on the last day of the quarter.

**Money Market Share Account**

Account Balance	Rate	Annual Percentage Yield
\$0.00 - \$999.99	0.00%	0.00%
1000.00 +	0.996	1.00

Interest is paid from day of deposit to day of withdrawal, as long as a minimum balance of \$1,000 is maintained. Interest is paid monthly on the last day of each month, and the rate may change monthly.

**Dividend Bearing Checking Account**

Account Balance	Rate	Annual Percentage Yield
\$0.00 - \$499.99	0.00%	0.00%
500.00 +	0.50	0.50

Interest is paid from day of deposit to day of withdrawal, as long as a minimum balance of \$500 is maintained. Interest is paid monthly on the last day of each month, and the rate may change monthly.



All rates, terms and fees are subject to change without notice. Contact CCCU for complete details.



**IN STEP**

We're Stepping Up  
To Serve You!

CENTRAL COMMUNICATIONS CREDIT UNION

1ST QUARTER 2010

**Cramming: Mystery Phone Charges**

You're looking at your phone bill thinking someone must have made a mistake. How can you be charged for web hosting when you don't know what web hosting is? Why does your bill list a couple of international calls when all your friends and business contacts are stateside? Chances are you've been crammed.



Cramming happens when a company adds a charge to your phone bill for a service you didn't order, agree to, or use. Cramming charges can be small, say \$2 or \$3, and easy to overlook. But even when the phony charges aren't small, they may sound like fees you do owe. That makes them tough to pick out, especially if your phone bill varies month to month. What can you do?

**Read Your Bill**

Catching cramming charges means taking time to read your phone bill each month — that is, once you get to know your bill a little better.

If your telephone bill changes from month to month... Make it a habit to check the charges on your bill each month for services you haven't ordered or calls you haven't made.

If your telephone bill usually is the same... If your bill goes up one month, even by just a few dollars, take a closer look.

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*Meet the Staff*

**Main Branch**

17811 East U.S. Highway 40  
Independence, MO 64055-5406  
Fax 816-221-1972

President	Phil Weber
Office Manager	Sharri Wardlow
Bus. Development Officer	Angela Thomas
Collection Manager	Patricia Franks
Loan Officer	Iiona Allen
Title & Insurance	Nancy Brown
Accountant	John Platt
Card Services	Nancy Cabrini

**Northland Branch**

5090 North Oak Trafficway  
Kansas City, MO 64118  
Fax 816-455-0883

Loan Officer	Patty Feters
Member Service Rep.	Christa Garza

**Downtown Branch**

3101 Broadway, Suite 140  
Broadway Summit Building  
Kansas City, MO 64111-2659  
Fax 816-733-2315

Branch Manager	Fran Love
Loan Officer	Connie Dodson

**Board of Directors**

Chairman	Don Cooper
Vice Chairman	Ray Collins
Secretary/Treasurer	Gary Gressel

Jim Adkins	Frank Smock
Joe Rice	Kirk Welsh

**Supervisory Committee**

Chairman	Dennis Martin
	Dorothy Drone

**Everybody Wins! Membership Drive**



**New Member Referral**  
Fill out the form on reverse side and  
return in person or by mail.

17811 East U.S. Highway 40  
Independence, MO 64055-5406  
Fax 816-221-1972

Jan 1, 2010

centralcommunications.org



Sign up for  
E-Statements!

Safer than your mailbox.  
Sign up online!

**Everybody Wins! Membership Drive**



From January 1st until March 20th, refer your friends, family, neighbors and co-workers to the credit union and receive a **\$25 gift card of your choice**, for each time one of them joins Central Communications Credit Union. Receive another \$25 gift card if they get a loan with us during our **Everybody Wins! Membership Drive**.

Plus, both of you will receive an entry into our monthly cash drawing for \$100...

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**Account Updates**

Have you moved, changed your phone number or email address? It's easy to forget to update your personal information. So please keep us informed of any changes to your address, phone number, email address or any changes to beneficiary or joint owner information.

centralcommunications.org



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## From the President

I hope all of our members had a wonderful Holiday Season and a Happy New Year! It's hard to believe that 2010 has arrived and it has been ten years since we all talked and worried about the impact of Y2K. If the holidays have left you tight on money or your credit card company just raised your rate for no apparent reason, come see your credit union today! CCCU can often save you money by lowering your rates or consolidating your loans into a new loan with a lower payment that you can afford. Loan requests can be handled over the phone, by fax or on-line. Don't wait another day to check with us to see if we can get you a lower rate and save you money. Remember your family members are eligible for membership as well and any of your friends and coworkers living or working in Jackson or Clay Counties. Refer us a new member and/or loan and we will give you a gift card for helping your credit union grow stronger. From auto loans to a checking account, we are here to help you.



We offer no hassles or predatory fees the big banks often charge their customers. At Central Communications Credit Union, you're an owner, member and as a part of our family we give you the best member service. CCCU can save you time with Debit Cards tied to CO-OP ATM's located all over the country. CCCU also offers internet based services including home banking, bill payer and loan applications including mortgage loans. With the increasing number of bank failures, I want to assure you that Central Communications Credit Union remains safe and sound. Over the years, we have built our reserves up so we can weather this type of financial turmoil that is current in our economy. Rest assure, all member deposits are Federally Insured to \$250,000 by the NCUA. Central Communications is a safe and secure financial institution to handle all of your financial affairs...

Have a great 2010!

*Philip M. Weber*

Philip M. Weber, President

## Payment

### Help preserve your standard of living.

Long-term unemployment in the United States has risen to its highest level since the Great Depression,<sup>1</sup> as those who have lost jobs have found it difficult to find new ones.

Whether you're taking out a loan to make home improvements or buying a vehicle—it can be a financial gamble because things happen—life happens. You're betting you can pay back your loan and won't lose your job (due to no fault of your own), or become disabled (due to injury or illness), or pass away—leaving your family responsible for your loan balance.

### Help play it safe.

Payment Protection\* is a voluntary loan-payment protection product that helps you get relief from the financial burden of delinquency, default or foreclosure, if a protected life event unexpectedly happens to you. Simple eligibility requirements ease the enrollment process.

<sup>1</sup> Source: www.nytimes.com, On the Unemployment Line, Unable to Move, July 11, 2009



## Protection

### Ask about protecting your loan payments.

If a protected life event happens to you—and you're a protected borrower or co-borrower on the loan—Payment Protection will cancel or reduce repayment of your loan debt. Help lessen your worries and your family's worries about paying loans during a time when your income may be reduced or lost, and paying other household bills becomes challenging. Protected events include:

- Loss of life, including those caused by acts of war;
- Disability, including those caused by acts of war
- Involuntary unemployment

Call a CCCU Member Service Representative at 816-842-0727 and ask about protecting your loans, today.

\*Payment Protection is a debt protection product offered by Central Communications Credit Union. Enrollment in this debt protection product is voluntary and not required to obtain a loan. Please contact a CCCU loan officer for additional information on benefit maximums, eligibility, limitations, and a copy of your contract.

## Courtesy Pay...

It happens to the best of us. You do your math wrong or a deposit doesn't arrive on time. Well, we've got the solution for you.

As a benefit to our members, we offer a useful feature on our checking account products. With our Courtesy Pay program, rather than automatically returning your unpaid non-sufficient fund items, will consider, without obligation on the part of the credit union, the payment of overdrafts up to a set limit which is currently set at \$400.

The service applies to non-sufficient funds for the following kinds of transactions: Share drafts (checks), ACH transactions, Debit card purchases, and ATM withdrawals.

A \$29 non-sufficient funds fee applies to each item or transaction honored under the Courtesy Pay program.

Members will be notified of any Courtesy Pay activity and be expected to return their account to a positive balance within 30 days of the overdraft.

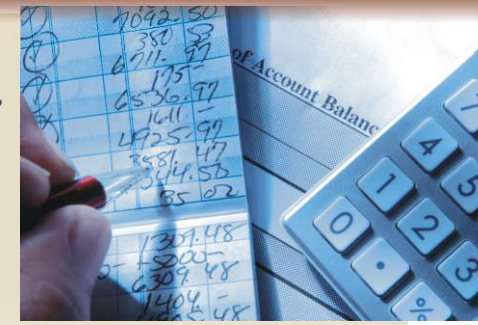
The credit union may not pay the overdraft if the member has any of the following:

- Reached his/her Courtesy Pay limit
- Opted-out of the service
- Abused the service
- Not met other obligations with the credit union

Courtesy Pay is a non-contractual, discretionary service, and there is no guarantee the credit union will cash transactions that would overdraw your account.

Courtesy Pay is automatically available to any member in good standing who is not a minor, has a CCCU checking account and has been a member for more than 30-days.

Use it wisely. And we'll be ready to help!



## ...for Peace of Mind

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## Cramming: Mystery Phone Charges

There's no one type of cramming charge. Some charges appear just once; others are "subscription" charges that show up every month. Keep an eye out for generic-sounding services and fees like Min. Use Fee, Activation, Member Fee, Voice Mail, or Web Hosting; they may be services you haven't ordered. Are there calls you didn't make? Charges for Internet services from a company you don't know? Area codes you've never heard of, like 011 or 500? The charges could be for anything, including: long distance service, subscriptions for Internet-related services, like web hosting, access to restricted websites, entertainment services with a 900 area code collect calls, club memberships.

Check out each section of your bill, but note that crammers tend to target some "hot spots." Pay special attention to sections labeled "Miscellaneous," and the long-distance, 900-number, and "third-party" charge sections on your bill. Third-party charges are charges from anyone other than your phone company. Some phone companies send their customers shorter bills with little detail, but may offer more detailed bills online or upon request.

If you suspect cramming, visit <http://www.ftc.gov/bcp/edu/pubs/consumer/products/pro18.shtm> for detailed information on how to protect yourself and what to do if you find "cramming" charges. You'll also find this link on our website.

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## Everybody Wins! Membership Drive

...on Feb 1st, \$100 on March 1st, and \$100 on March 20th. You and the members you refer will also receive additional entries into the monthly drawings for each new service you open on your accounts, such as checking, direct deposit, Visa Credit Card, loan, certificate, etc.

Each new member who joins the Credit Union during the Membership Drive also will receive a prize.

So share the benefits of credit union membership! Tell everyone you care about to join your credit union. There is no limit to the number of people you can refer.

## EVERYBODY WINS! NEW MEMBER REFERRAL COUPON

Member's Name

Member's Phone Number

New Member's Name

New Member's Phone Number

Bring this coupon to Central Communications Credit Union.

Drawings will be held on or around Feb 1, March 1, and March 20. Must be 18 or older to enter. Need not be present to win. Odds of winning depend on number of entries received.