

816-842-0727



**Central  
Communications  
Credit Union**

www.centralcommunications.org

Membership, Ownership, Financial Security

**Savings and Investment Rates Effective January 1, 2011**

**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, 2010 and payable on December 31, 2010. 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	0.64%	0.65%
Six Months	\$500	0.74	0.75
One Year	\$500	1.39	1.40
Two Years	\$500	1.73	1.75
Thirty Months	\$500	1.88	1.90
Three Years	\$500	2.03	2.05
Five Years	\$500	2.22	2.25

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%
1,000 - 9,999.99	0.55%	0.55%
10,000 - 24,999.99	0.65%	0.65%
25,000 - 49,999.99	0.75%	0.75%
50,000 +	1.00%	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.



**2011 Holiday Closings**

New Year's Day  
Saturday, January 1, 2011



Martin Luther King Jr. Day  
Monday, January 17, 2011



President's Day  
Monday, February 21, 2011

**DID YOU KNOW...**

Using E-Statements eliminates the need to shred confidential documents.

Sign up for  
E-Statements!



Safer than your mailbox. Sign up online!



**IN STEP**

We're Stepping Up  
To Serve You!

CENTRAL COMMUNICATIONS CREDIT UNION

1ST QUARTER 2011

*Meet the Staff*

**Main Branch**

17811 East U.S. Highway 40  
Independence, MO 64055-5406  
Fax 816-472-4912

President	Phil Weber
Office Manager	Sharri Wardlow
Bus. Development Officer	Angela Thomas
Collection Manager	Patricia Franks
Loan Officer	Iona Allen
Member Service Rep.	Darian Jefferson
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 Fetters
Member Service Rep.	Christa Garza

**Downtown Branch**

2007 Broadway  
Kansas City, MO 64108  
Fax 816-412-9960

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 Smocks
Joe Rice	Kirk Welsh

**Supervisory Committee**

Chairman	Dennis Martin
Dorothy Drone	Loyd Arnold



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Toll Free 800-254-1535

**In the Market for a New Car?**

Now might be a great time to buy. If you finance a new or used vehicle at Central Communications Credit Union, you will not only get a great rate, but you can defer your first payment for up to 45 days!

Or, save money by refinancing your current auto loan from another financial institution.



- Low rate – as low as 3.75% APR!
- New or used vehicle. • Purchase or refinance.
- Defer your first payment for up to 45 days!
- Vehicle Loan amount up to \$10,000 will receive \$50.
- Vehicle Loan amount \$10,001 and up receives \$75.

Effective 01/03/11 thru 02/28/11. APR = annual percentage rate. 100% financing available including Tax, Title and License. Your rate is based on credit history. Subject to regular loan approval terms. Financing for qualified Central Communications members.



**NEW! e-Alerts**

Set up e-mail message or text alerts to stay on top of activity on any of the accounts in your CU Online profile. e-Alerts from CCCU enables you to monitor your accounts in a whole new way. Our e-Alert service provides free electronic notification

of account activity for Home Banking users. You are in control of the types of e-Alerts you receive and the frequency of notifications. Set up your accounts to receive e-Alerts when:

- Your account balance goes above or below your pre-selected amount.
- A Checking / Savings deposit is made.
- A Checking or Savings withdrawal posts to your account.
- Your Certificate of Deposit matures.
- Your Loan payment is due.
- A miscellaneous field for any reminder.

Create Your  
e-Alerts Today!

## From the President



The CCCU staff and I would like to wish you a Happy New Year and hope your holidays were full of joy, family and celebrations. Your participation and generosity with our Harvester's food drive allowed us to donate 500 pounds of food to Kansas City's only local

food bank. The "Skip A Payment & Give Back for the Holidays" promotion is successful and continues through January 31st. Without caring members we cannot be as successful in the community programs that we have chosen to participate in.

With the holidays behind us, now is the time to start thinking of taxes, holiday debt and auto loans. Central Communications is in a strong position to lend and assist you with consolidating your financial debt and reducing your monthly payments. Already have an auto loan? Now might be the time to refinance and defer your payment up to 45 days. What better way to save with a lower competitive rate, additional product coverage at a low cost, such as GAP Insurance, Extended Warranties and payment protection? Your credit union is always looking out for your best interest as well as your family, co-workers and possibly your neighbor. Help us continue to be a success and refer a future member our way.

Finally I would like to point out the importance of understanding fraud & identity theft. Be an informed consumer and let your credit union assist you with any questions or concerns you may have regarding your credit history or accounts at the credit union. CCCU takes every measure to protect your privacy and account information. This is the reason why the employees ask for certain identifying aspects to your account. We appreciate your cooperation and understanding.

Central Communications Credit Union is safe and sound. We are always here to serve our members. Have a prosperous 2011!

*Philip M. Weber*

Philip M. Weber, President

*Happy  
New Year*

## Do You Know the Warning Signs of FRAUD?

You Can Avoid Becoming A Victim.



### Warning Signs

- Sounds too good to be true.
- Pressures you to act "right away."
- Guarantees success.
- Promises unusually high returns.
- Requires an upfront investment-even for a "free" prize.
- Buyers want to overpay you for an item and have you send them the difference.
- Doesn't have the look of a real business.
- Something just doesn't feel right.

### Play It Safe

- Never click on a link inside an e-mail to visit a website. Type the address into your browser instead.
- It's easy for a business to look legitimate online. If you have any doubts, verify the company with the Better Business Bureau.
- Report online fraud to the Federal Trade Commission at [ftc.gov/complaint](http://ftc.gov/complaint).
- Retain your receipts, statements, and packing slips. Review them for accuracy.
- Shred confidential documents instead of simply discarding them in the trash.

### Fraud Facts

- CCCU will never e-mail you for your account number.
- Don't wire money to people you don't know.
- Be cautious of work-at-home job offers.
- Check out the company with the Better Business Bureau.
- There are no legitimate jobs that involve re-shipping items or financial instruments from your home.
- Foreign lotteries are illegal in the U.S. You can't win no matter what they say.
- Check your monthly statements for charges you don't recognize.
- Order a copy of your credit report from each of the three national credit bureaus once a year from [www.annualcreditreport.com](http://www.annualcreditreport.com).

### Get involved

- It's never too early to become an informed consumer. Point out "too good to be true" offers to your kids, and teach them to be skeptical.
- Take an active interest in the financial activities of your aging parents.
- Share information about scams with friends and family. Use social networking to help keep them safe.

## Shape Up Your Credit

Start the year with the financially healthy goal of getting your credit in shape. Good credit can improve your financial well-being and boost your purchasing power.

Sculpting a strong financial future and putting some muscle on your credit history are as important as staying physically fit.

The easiest path to a solid credit history is through responsible use of credit cards, and credit in general. If you can demonstrate a positive track record for use of credit, you can reduce the interest rate charged on credit cards as well as the rates on car loans, personal loans and even mortgages.

Follow these tips to shape up your credit this year:

- Make on-time payments each month.
- Pay more than the monthly minimum amount when possible.
- Exercise restraint and good judgment when using your credit card.
- Avoid credit cards with high interest rates and fees; all cards are not equal.
- Track your credit card charges throughout the month.
- Compare auto loan rates and terms before shopping.
- Consolidate credit to reduce payments.

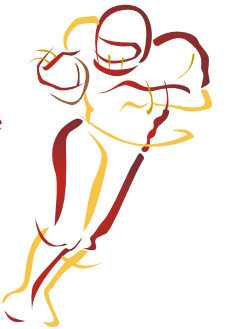
- Check your credit history annually; you are entitled to one free credit report each year. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228.

Call or stop by one of our offices to learn how credit from CCCU can help you get "fiscally" fit. With low rates and great benefits, our loans can help you build a healthy financial future and boost your purchasing power!

### Super Bowl XLIV Recipe

## Cheesy Football

- 2 (8 oz.) pkgs cream cheese
- 2 cups (8 oz.) shredded cheddar cheese
- 1/2 cup freshly grated parmesan cheese
- 1/2 cup mayonnaise
- 1/4 cup chopped green onions
- 1 tbsp sugar (optional)
- 1/2 tsp salt
- 1/4 tsp ground black pepper
- 1 cup chopped pecans, toasted
- roasted red pepper strips



1. Using an electric mixer, beat the 3 cheeses and mayonnaise on medium speed until well blended.
2. Add onions, sugar (if desired), salt and black pepper; mix well.
3. Cover and refrigerate for several hours or overnight.
4. Form cheese mixture into football shape; coat with pecans.
5. Garnish with sliced, roasted red pepper strips for the "lacing" if desired.

Makes about 30 servings.

## Harvesters Food Drive ...a Big Success

### Central Communications Credit Union Surpasses Goal in Donations Collected for Harvesters

Central Communications Credit Union rose to the challenge in the fight against hunger, by donating a total of 500 lbs to Kansas City's only food bank, Harvesters—Community Food Network. CCCU exceeded goals for donations by ten percent. "At CCCU we believe it's important to give back to our community." The outstanding results from this year's donation demonstrates the Credit Union's core values of respect and responsibility. "We deeply appreciate our members for their contributions made during the CCCU annual Harvesters' Food Drive."

**Harvesters and you, together we are making a difference!**

