



IN STEP

We're Stepping Up
To Serve You!

CENTRAL COMMUNICATIONS CREDIT UNION

• 816-842-0727

• 1ST QUARTER 2012

The Top 12 "Doctor-Prescribed" New Year's Resolutions

With the many healthy resolutions being made to kick off 2012, wouldn't it be nice if you actually had a doctor's opinion to point you toward the healthiest changes you can make?

A new survey of practicing physicians, by EverydayHealth.com along with MedPage Today, reveals the 12 most popular doctor-prescribed resolutions:

1. Monitor your blood pressure
2. Quit smoking
3. Exercise 30 minutes a day
4. Lower your cholesterol
5. Get a diabetes screening
6. Control your portions
7. Get a flu shot
8. Take the stairs when possible
9. Sleep at least 7 hours a night
10. Eat whole grains—not refined flour
11. For women, perform a self-breast exam every month
12. Spend more time with family and friends

Although not ranked in the top 12, the survey includes some resolutions you may welcome. The most surprising: Do not give up coffee. Yes, that is correct. Coffee actually has health benefits that doctors recommend. Studies show that women who drink a cup of coffee daily have up to a 25 percent lower stroke risk than those who drink it less often. In addition to lowering stroke risk, coffee can also decrease your odds of developing diabetes, skin cancer, cavities, Parkinson's disease, breast cancer and heart disease.

Three other noteworthy resolutions involved in Everyday Health's survey are to forgive people, try a once-a-week technology vacation for at least two months and do not text and drive. All great advice.



However, none of these resolutions can be effective if you cannot stay committed to them.

"About 40 to 45 percent of Americans make New Year's resolutions, and only about 60 percent end up keeping them for at least part of the year," says Everyday Health Medical Director Mallika Marshall, MD. "The key is not to bite off more than you can chew. Pledge to make a change that you can maintain. In addition, try to get friends and family involved. It's much easier to meet your goal if you have support."

To view the complete survey, and to gain more tips and tools to live a healthy, happier life every day, visit EverydayHealth.com.

Inside:

Keep the Car, Trade the Payment
Super Bowl Buffalo Chicken Dip
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Christmas Club Accounts

Enthusiastic, passionate Members needed to run for one of three positions on the CCCU Board of Directors. These important positions will help lead the direction of the Credit Union for a three-year term, beginning May 2012. For information on requirements, please visit our website. Members interested in serving the Board can contact the main office, or send an email of interest to: Nominating Committee to request a nominee packet. Nominee packets must be returned no later than February 29, 2012.





Enterprise Car Sales: Great Value Great Service

Located in Blue Springs, Missouri and Mission, Kansas; Enterprise Car Sales is part of Enterprise Holdings, a family-owned company that has the world's largest fleet of passenger vehicles—more than 1 million cars and trucks. Through Central Communications Credit Union's partnership with Enterprise, members get both a great price and great service from a reputable used car dealer, which is crucial in today's tight economy.

Enterprise Car Sales has worked with credit unions for more than 30 years, providing them an unprecedented level of service and sharing a commitment to local communities where they do business.

Enterprise has been offering no-haggle pricing on great quality late model used cars since 1962. With more than 140 locations and more than 7,000 vehicles in stock nationwide, including 120 makes and models, Enterprise offers a guaranteed seven-day or 1,000-mile repurchase policy—no questions asked. Every used car from Enterprise is required to pass a rigorous 109-point inspection by an ASE Certified technician and comes with a 12 month/12,000 mile Limited Power Train Warranty and roadside assistance for one year.

For more information to help you get more mileage on a great quality used car, go to www.cuautodeals.com.

Love Your Car? Keep Your Car! Trade Your Payment!

Rates are lower at your Credit Union! Now is the time to trade your payment elsewhere for a lower payment at Central Communications Credit Union!

Re-Finance that loan, get a lower rate and extend your payment up to 45 days. Check out the benefits of re-financing with CCCU:

- No application fee
- Beat your current rate by 2%* or
- CCCU's competitive rates may be better!
- Extend your payment up to 45 days
- \$75 CASH for loans over \$7000
- 100% financing up to the retail value of the auto
- No limit of autos, re-finance all your auto loans

*Interest rates as low as 2.95% - Annual Percentage Rate is the advertised rate and can vary based on credit worthiness, age of vehicle and terms of loan. Your rate can be higher or lower depending on your credit performance. Rates are subject to change without notice. Auto loans currently financed through the credit union cannot be refinanced with this offer. Offer good Jan 1 thru Feb 29, 2012.

Christmas Club Account... *Now is the Time*

Consider your joy as you watched friends and family open gifts you carefully picked for them, and your gloom as the post-holiday bills those gifts incurred start arriving.

In 2011, 1,442 members saved \$214,835 for the holidays. Want your season to be as bright as theirs was? Open a CCCU Christmas Club account, and you may be able to start next year debt-free.

By creating a Christmas Club account, separate from your regular savings account, you'll know exactly how much you have available to spend on the holidays when they arrive. And thanks to payroll deduction options and NCUA insurance on each account up to \$250,000, a Christmas Club account is one of the easiest, safest ways to save.



Harvester's Food Drive a Big Success



CCCU would like to say thank you to all of the wonderful and giving members who donated to Harvester's this year! It's sometimes difficult to believe that hunger exists in Kansas City. Most people think of hunger in terms of famine, mass starvation and terrible tragedies, but not something that affects people every day in our own community.

**CCCU and Harvester's
Thank You for your generosity!**



Super Bowl XLVI Recipe Buffalo Chicken Dip

Prep Time: 5 Min Ready In: 45 Min
Cook Time: 40 Min Makes 5 cups

This tangy, creamy dip tastes just like buffalo chicken wings. It is best served hot with crackers, chips and celery sticks.

Ingredients

- 2 (10 ounce) cans chunk chicken, drained
- 2 (8 ounce) packages cream cheese, softened
- 1 cup Ranch dressing
- 3/4 cup pepper sauce (such as Frank's Red Hot®)
- 1 1/2 cups shredded Cheddar cheese
- 1 bunch celery, cleaned and cut into 4 inch pieces
- 1 (8 ounce) box chicken-flavored crackers

Heat chicken and hot sauce in a skillet over medium heat, until heated through. Stir in cream cheese and ranch dressing. Cook, stirring until well blended and warm. Mix in half of the shredded cheese, and transfer the mixture to a slow cooker. Sprinkle the remaining cheese over the top, cover, and cook on Low setting until hot and bubbly. Serve with celery sticks and crackers. ■

Update Your Account

Please keep us informed of any changes to your personal information. If you need to make any changes, please contact a Member Service Representative or stop by one of our three convenient locations.

A word from the President...

It is hard to believe that 2012 has arrived. I hope each of you had a wonderful Holiday Season and a Happy New Year celebration! If the holidays have left you a bit short on cash, your credit union can help you save money. We are kicking off our first promotion this year with "Keep your car/Trade your payment," which will run through February and allows qualifying members to bring an existing loan to us and lower the rate up to 2%. Check the promotional materials for the full details, this is a great way to lower your payment and keep more cash in your pocket each month.

I would like to encourage our members who have not signed up for E-statements to consider doing so now. With the financial issues the post office has today, and the talk of reducing service with longer delivery time, now is the time to move to E-statements. They are safe, secure and easy to set up. Call us for details and help us reduce expenses while improving security.

We are looking for a few members who would like to be considered for volunteer positions on our Board of Directors and Supervisory Committee. These volunteers meet monthly and set the direction for credit union operations. The Supervisory Committee oversees the audit, verifies certain accounts, and handles member complaints not resolved by management. If you are interested, please contact me at the credit union for more details.

Central Communications had a very good year in 2011 in spite of the tough economy—interest rates at record low levels and an unprecedented number of new regulations had an impact. But thanks to cost saving efforts by staff, strong support from our members and conservative policies, 2011 was a profitable year for us. We also want to thank our members who supported us with record deposit growth. Your deposits remain safe in our hands and are Federally Insured by NCUA for up to \$250,000 per account. With rates so low, now is the time to check and see if we can reduce your monthly payments by bringing loans to us from other lenders you have used. Let your friends and family know as well—we have plenty of money available for loans and would love to serve them with our credit union difference.

We appreciate your loyalty and support, which has allowed us to be in service for over 75 years. You are a member and an owner; we treat you like family.

Have a prosperous New Year!

Philip M. Weber

Philip M. Weber, President



2012 Holiday Closings

New Years Day • Monday, January 2, 2012

Martin Luther King Jr. Day • Monday, January 16, 2012

President's Day • Monday, February 20, 2012

Savings and Investment Rates Effective January 1, 2012

Regular Shares and Club Accounts

Account Balance	Rate	Annual Percentage Yield
\$25.00 +	0.20%	0.20%

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

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	0.34%	0.35%
Six Months	\$500	0.44	0.45
One Year	\$500	0.64	0.65
Two Years	\$500	1.04	1.05
Thirty Months	\$500	1.14	1.15
Three Years	\$500	1.34	1.35
Five Years	\$500	1.98	2.00

Dividends are compounded at 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	0.40%	0.40%
10,000 - 24,999.99	0.50%	0.50%
25,000 - 49,999.99	0.60%	0.60%
50,000 +	0.75%	0.75%

Dividends are paid from day of deposit to day of withdrawal, as long as a minimum balance of \$1,000 is maintained. Dividends are 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 + +	0.25	0.25

Dividends are paid from day of deposit to day of withdrawal, as long as a minimum balance of \$500 is maintained. Dividends are 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.



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	Ilona 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 Feters
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



**Central
Communications
Credit Union**

Membership, Ownership, Financial Security

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www.centralcommunications.org