

816-842-0727



Central Communications Credit Union

www.centralcommunications.org

Membership, Ownership, Financial Security

Savings and Investment Rates Effective October 1, 2011

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 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	0.40%	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.



2011 Holiday Closings

- Columbus Day • Monday, October 10
- Veterans Day • Friday, November 11
- Thanksgiving Day • Thursday, November 24
- Christmas Day • Monday, December 26
- New Years Day • Monday, January 2, 2012

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

4TH 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



Central Communications Credit Union

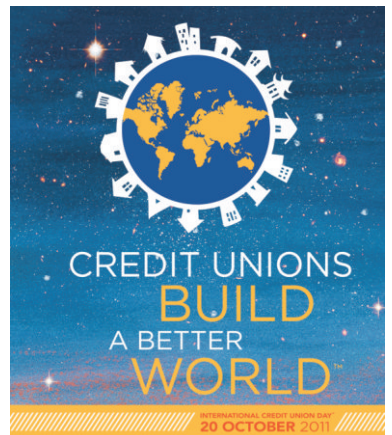
Membership, Ownership, Financial Security

816-842-0727

Toll Free 800-254-1535

International Credit Union Day October 20, 2011

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union difference. This year's theme, "Credit Unions Build a Better World," celebrates the important economic and social contributions credit unions make to their communities worldwide. It also aligns cooperatively owned and controlled credit unions with the greater cooperative business sector and the United Nations, which will launch the International Year of Cooperatives 2012 later this year.



Credit unions are recognized as a force for positive economic and social change and have provided significant value in both developed and emerging nations. International Credit Union Day is sponsored by World Council of Credit Unions (WOCCU), the international trade association and development agency for credit unions worldwide, and numerous national credit union trade associations and federations around the world.

We invite you to join us Thursday Oct 20, 2011 for refreshments as we celebrate International Credit Union Day!

Congratulations Mikayla!



e-Statement Winner!



Mikayla was our lucky winner of \$100.00. During the month of August Mikayla signed up to receive e-Statements in place of paper statements. Get your statement the safer way and sign up through CU Online!

From the President



Fall has arrived! With the kids back at school learning, it's a good time for you to study your finances and see if the historic low interest rates can save you money. Our loan staff is ready and willing to review your individual situation to determine how much of a savings you can see by simply moving your loans to one of the credit union's lower rate

loans. We have helped many of our members save on finance charges and lower monthly payments by refinancing or having their loans with Central Communications Credit Union (CCCU). Don't wait another day to join this group and reap the benefits of your membership in the credit union.

I want to encourage our members to "go electronic" with e-statements, electronic bill payer and home banking services. Not only are these methods safer, faster and more efficient, but they are good for the environment by reducing paper usage and the fuel used to deliver them to you by mail. If you are not sure how to get signed up, just call one of our member

service representatives and they will be happy to assist you in "going electronic" with your account statement.

In the months to come, more banks will begin to charge for a basic checking account or make you jump through several "hoops" to avoid hefty service fees. Keep in mind that CCCU still offers free checking, debit cards and home banking. Don't let the banks take your hard earned money by charging ridiculously high fees!

Your credit union remains safe and sound during these trying times. Your deposits are federally insured up to \$250,000 by NCUA. We have been actively extending credit and taking deposits for over 77 years and have plenty of money available to meet your lending needs.

I appreciate your loyalty and support, which has allowed us to be in service for so many years and help many of our members obtain the financial services they need on a daily basis. Refer your friends, co-workers and family members to Central Communications Credit Union. You are a member/owner and we treat you like family.

Have a great autumn season!

Philip M. Weber

Philip M. Weber, President

Q&A: Working From Home

Q: I'm a stay at home mom but can use some extra cash. Every so often, I see an ad promising \$1,400 a month or more for part-time work from home. It seems too good to be true. What am I missing?

A: If it sounds too good to be true, it probably is. Any claim that you can rake it in without any experience or any sales calls is a scam. And there are lots of scams out there. According to government statistics, more than two million Americans are scammed each year by work-at-home companies. Even those websites or full-color brochures that look legitimate are probably

scams. A company that wants money from you up front before you can start making money, for 'training' or 'supplies' is never going to pay you anything. The most common scams are envelope stuffing, medical claims processing, and product assembly. Watch out for shipping and payment processing scams, both of which usually involve illegal activity and can get you in trouble.

Having said that, there are legitimate ways to make money from home. You won't make lots of cash for very little work, but they won't leave you with less than you've started with either. For example, you can be a customer service representative from home, as almost 700,000 Americans are. Try www.alpineaccess.com or www.liveops.com, two companies that offer that type of opportunity.

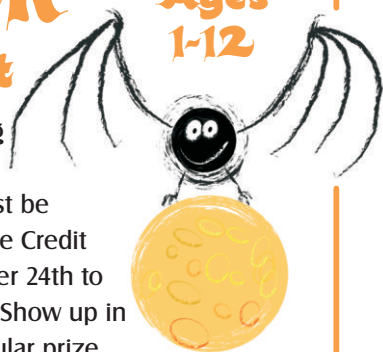
A reputable mystery shopping firm such as www.iccds.com or www.mysteryshops.com will pay between \$5 and \$100 for each store you evaluate after posing as a customer. You can get paid a little for filling out surveys at www.surveysavvy.com or www.mysurvey.com.

Another great way to earn money from home is by freelancing. Legitimate freelance websites such as www.guru.com give you a chance to bid on jobs that companies want to outsource, such as writing, web design, graphic design, and data entry. This might be your best bet for working from home.

Whatever you do, make sure you're working for legitimate people...and good luck!

Halloween Coloring Contest

Ages 1-12



Don't forget to pick up a coloring sheet for the little ones starting October 1st. Coloring sheets must be returned by October 31st. Visit the Credit Union during the week of October 24th to pick up a Halloween goody bag. Show up in costume and receive a spooktacular prize.

Skip a Payment and Give Back for the Holidays

Skip a loan payment in November or December 2011, or January 2012 and donate to Children's Miracle Network.* This wonderful opportunity gives you that little extra cash for the Holidays, and helps a worthy cause at the same time.

A portion of the deferral fee will be donated to Children's Miracle Network. To take advantage of the Skip-A-Payment program, stop by any one of our three convenient locations or call us at 816-842-0727 and request a Skip-A-Payment form. For your convenience Skip-A-Payment forms can be faxed or emailed to you upon request.

Visit www.centralcommunications.org to print a request form. Skip-A-Payment request forms will be available starting Monday Oct 24, 2011.

*You may Skip one (1) monthly payment only per loan. You may have only three (3) extensions or Skip-A-Payments during the term of the loan, and only one (1) extension or Skip-A-Payment in a 12 month period. The Skip-A-Pay offer is not available on a first loan payment. Accounts must be in good standing. Excludes home equity, first mortgage loans and Visa payments. Finance charges will continue to accrue. All requests are subject to review. Skipped payments will be added to the end of the loan balance.

Monthly Loan Payment	Deferral Fee
To \$100.00	\$ 5.00
\$100.01 - \$200.00	\$10.00
\$200.01 - \$300.00	\$20.00
\$300.01 - \$400.00	\$30.00
\$400.01 - \$500.00	\$40.00
\$500.01 +	\$50.00

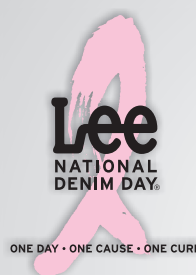


HAPPY HOLIDAYS!

A portion of the deferral fee will be donated to the Children's Miracle Network.

Denim Day to Fight Breast Cancer! October 6 & 7, 2011

Help us to continue this research by joining CCCU on Denim Day. Put on your jeans and make a donation during the entire month of October.



Breast Cancer Awareness Raffle!

Support Breast Cancer Awareness by purchasing Raffle Tickets for just \$1!

Raffle Tickets for:

Pink 8-can Buddy Cooler (or purchase for \$20 each while supplies last) **Pink Ribbon Baseball Caps** (or purchase for \$10 each while supplies last)

Additional Breast Cancer Items:

Donate \$5 Receive a Breast Cancer Awareness Tack Pin. **For \$1** Purchase a pink rubber bracelet -Hope, Faith, Strength, or Survivor.

Funds raised from participation in Denim Day will support:

- Lee Translational Laboratories - to find less toxic, more effective treatments.
- The EIF Breast Cancer Biomarker Discovery Project- development of early detection blood test.
- The Cancer Support Community (CSC) - uniting The Wellness Community and Gilda's Club Worldwide providing emotional and social support.

Thank you for your support!

Holiday Loan Special & Harvesters Food Drive

Central Communications Credit Union has teamed up with Harvesters — The Community Food Network — three years in a row, by sponsoring a food drive for the Holidays. Harvesters network serves nearly 60,000 people in need in the Greater Kansas City area every week. Half are children and the elderly. For every \$1 donated, Harvesters can provide five meals to those in need! Bring in non-perishable food items and receive a reduction on your Holiday Loan rate – as low as 7% APR.* No glass products please!

Loan Rate as low as 7% APR with donation*
Loan amount \$500 - \$2000**
Term 6 months – 18 months
Loan payment as low as \$35.00
Monetary donations accepted.



# Items Donated	Monetary Donation	Loan Rate
5	-	8.00%
10	-	7.75%
15	\$5	7.50%
20	\$10	7.25%
25	\$15	7.00%

Harvesters and you, together we can make a difference!

*APR=Annual Percentage Rate. Subject to regular loan approval terms. **Min loan amount \$500, max loan amount \$2,000. No refinancing of current CCCU loans. No other rate reductions apply. Other signature loan options available. This offer valid 10/15/11 thru 12/15/2011.