



Central Missouri
Community
CREDIT UNION

Update

What's Cooking
At CMCCU?

Not for Profit, Not for Charity, but for Service. Our commitment to you.

29450-NEWS-0409

CMCCU In The Community



USO Drive

Help CMCCU support the USO by donating non-perishables in Richmond, and monetary or phone card donations in Warrensburg or Sedalia. All of the items and proceeds raised will go directly to the USO, which has been proudly supporting our troops overseas for more than 67 years. Please contact us if you would like to help in any way!



Animal Shelter Assistance

CMCCU is going to the dogs this summer! Please help us help our homeless four-legged friends by donating goods, money or your time. Stop by your local branch to see how you can help.

Referral Rewards

Don't forget, with CMCCU's member referral program, you can help your friends find the best financial products and services, plus add a little extra cash to your accounts! When your coworker, family member or neighbor opens a deposit account with us, we'll credit you with \$5. If the person you refer opens a loan, we'll give you \$20!

CMCCU Has New Hours!

The credit union began new hours of operation on March 1, 2009. Make note of these new hours, and remember, your accounts are accessible twenty-four hours a day through Virtual Branch, Audio Response and our ATMs.

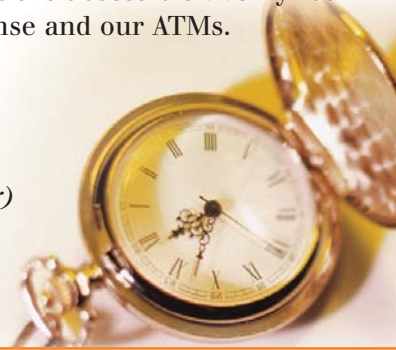
New Hours, Effective March 1, 2009:

Lobby:

Monday thru Friday 9:00 a.m. to 4:00 p.m.
Saturday 9:00 am to 12:00 p.m. (Warrensburg only)

Drive thru:

Monday thru Friday 8:30 a.m. to 5:30 p.m.
Saturday 9:00 a.m. to 12:00 p.m.



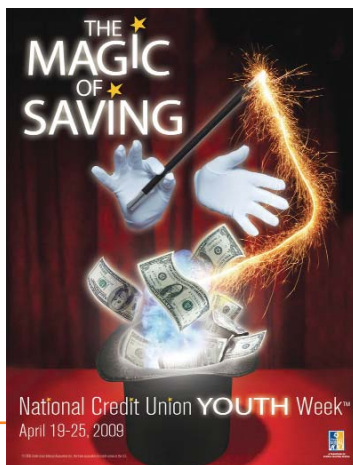
Your Home Made Dough!

Has your home *made* dough for you to use with a CMCCU Home Equity Line Of Credit (HELOC) loan? Our HELOC features a five-year draw period, a total loan term of 15 years, and you can borrow up to 85% of the equity in your home, with a maximum of \$200,000. Call a loan officer today or apply online.



The Magic of Saving Challenge

CMCCU Celebrates National Credit Union Youth Week



Kids, are you successful savers? Save regularly, and—abracadabra—you'll reach your goals. Make saving at the credit union a habit this April, and bring a little magic to your money.

Make a deposit to your account (or open a new one) during the month of April to participate in the National Youth Saving Challenge™. Ten young savers will be selected nationwide to each win \$100. (Must be younger than age 18 to participate.)



Sweet Auto Deals At CMCCU

You still have time to get a "sweet treat" at CMCCU! Finance your new or used secured loan through the credit union, and receive an additional rate discount of up to .75%! Members who crave a new car can even combine this delicious discount with the incentives offered by American automakers! Don't let these deals roll by! Contact a CMCCU loan officer today, and drive away with sweet savings on your next secured loan!

Vacation With VISA®

Planning a vacation this summer? Traveling near or far, be sure to 'Vacation with VISA.' Check in with CMCCU, and ask about our VISA Check and VISA Credit cards before you travel. If you don't have one, let us order one for you. If you do have one, let us verify limits before you go. We may even be able to transfer balances from other cards to reduce your rate and apply a rebate.

Discount Tickets Available

Of course you know your credit union can get you great returns and low rates, but did you also know that we can get you discounted tickets to area attractions? Stop by CMCCU, and pick up passes to your favorite park today!

Discount Theme Park Tickets for 2009

Silver Dollar City: March 19 – Dec. 27, 2009

Adult 2-Day	\$ 50.00
Child 2-Day	\$ 40.00
Adult Season Pass	\$ 74.00
Child Season Pass	\$ 64.00

Show Boat Branson Belle Voucher

CMCCU will have discount vouchers available
You will call and make the discounted reservation

Adult:	\$ 45.00
Child:	\$ 22.00

*Rates apply to Lunch, Early Dinner and Late Dinner Cruises – general seating only.

Big Surf: May 23 – Sept. 7, 2009

Adult (11-59)	\$ 21.50
Junior (ages 4-10)	\$ 17.20
Senior	\$ 10.75

Children 3 and under admitted free to all above parks.

Six Flags: March 28 – November 8, 2009

1-day ticket	\$ 26.00
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Children 2 and younger admitted free.

Worlds of Fun: April 18 – November 1, 2009

Oceans of Fun: May 23 - Sept. 7, 2009

Ride & Slide Single Day	\$ 43.00
Adult WOF	\$ 28.00
OOF	\$ 23.00
Ride & Slide Junior/Senior Single day	\$ 29.99
Junior/Senior (either park)	\$ 15.99

(3 and older and less than 48" tall/62 and over)

Children 2 and younger admitted free

CMCCU Statement Of Income

Report of the Treasurer, Central Missouri Community Credit Union,
Statement of Balance, December 31, 2008

ASSETS:		LIABILITIES & CAPITAL:	
Loans	\$41,117,686	Notes Payable	\$ 0
(Less), Allowance for Loan losses	\$ (493,500)	Accounts Payable	\$ 106,132
Cash on Hand/In Bank	\$ 1,363,831	Accrued Interest Payable	\$ 4,957
Investments	\$10,743,659	Taxes Payable	\$ 0
Accrued Income-Loan/Investments	\$ 250,035	Other Liabilities	\$ (48,406)
Prepaid & Deferred Expenses	\$ 81,030	General & Special Shares	\$50,682,615
Land & Buildings	\$ 1,720,785	Regular Reserves	\$ 2,224,829
Furniture & Equipment	\$ 148,721	Reserves for Contingencies	\$ 2,005,307
NCUA Share Insurance	\$ 525,355	Special Reserves	\$ 0
Other Assets	\$ 64,727	Undivided Earnings	\$ 546,895
TOTAL ASSETS	\$55,522,329	TOTAL LIABILITIES & CAPITAL	\$55,522,329

GONE 'VISHING'?

Due to recent fraud risks and reports of scams at other financial institutions, Central Missouri Community Credit Union's card processing center's fraud division may contact you regarding unusual activity on your debit card. This is a legitimate phone call. Its purpose is to verify transactions that may appear suspicious. **You will never be asked for any personal information, such as card number or social security number, although you may be asked to provide your address or phone number for identity verification.** If you are unsure about the call, please don't hesitate to contact us directly.

Once again, we remind and urge you to **limit the personal information you disclose.** For your own protection, **PLEASE do NOT** give your account number, credit card number, Social Security number, passwords or personal identification numbers to anyone over the phone unless you have contacted them and are sure to whom you are speaking. Phishing and Vishing scams work in many ways, but scammers usually say they are calling on behalf of your financial institution or the government and are trying to verify your information for security purposes, that you have been a victim of fraud or that they can help reduce your credit card rates, etc. These callers may even have your account or credit card numbers and ask you to verify more information. **DO NOT DO IT!!** Your financial institutions already have that information and will not ask for it over the phone. If you receive a phone call of this nature, ask for a call-back number, then call your financial institution or government agency at a number **provided on your statement, billing, etc.** and report the call. Help us protect you!

Another step to protect your CMCCU VISA Credit or Debit Card online is to sign up for Verified by VISA®. It's a free service, and signing up only takes a few minutes. Register now for additional security when shopping online.

Warrensburg

201 S. Holden
Warrensburg, MO 64093
Phone: (660) 747-3311
Fax: (660) 747-2800

Sedalia

3120 W. 10th St.
Sedalia, MO 65301
Phone: (660) 826-6922
Fax: (660) 826-2078

Richmond

920 Stonner Loop
Richmond, MO 64085
Phone: (816) 776-5593
Fax: (816) 776-3065

All three branches offer a 24-hour on-site ATM

Lobby

Mon. – Thurs.: 9 a.m. – 4 p.m.
Fri.: 8:30 a.m. – 5 p.m.
Sat.: 8:30 a.m. – Noon (Warrensburg only)

Drive-Up

Mon. – Thurs.: 8:30 a.m. – 5:30 p.m.
Fri.: 8:30 a.m. – 6 p.m.
Sat.: 8:30 a.m. – Noon (all offices)



E-mail us at: cmccu@cmccreditunion.org Web site: www.cmccreditunion.org

