



Central Missouri
Community
CREDIT UNION

Update

29450-NEWS-0608

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

Make A Good Thing Even Better... Invest Your Economic Stimulus Check At CMCCU

Many of us have already received our economic stimulus tax-rebate check from the federal government.

What are you doing with your check?

Before you spend it, consider investing your rebate check at Central Missouri Community Credit Union (CMCCU). Your credit union offers many ways to help your money grow.

A share account is the first step in establishing a savings strategy. It's the key to using all of the other services the credit union offers. Plus, the credit union share account usually pays a higher return than most banks pay on passbook savings.

You can put your tax-rebate check into a credit union money market account. The more you invest, the higher your rate of return. Plus, you have access to your money anytime you need it.

For the best return, invest in a CMCCU share certificate. Invest as little as \$500. Terms range from three months to 60 months. These share certificates can also be used for your IRA funds. All CMCCU share certificates compound **monthly!**

All accounts at CMCCU are federally insured to at least \$100,000 by NCUA. IRAs are federally insured to \$250,000.

Make a good thing even better. Invest your economic stimulus check at the credit union.



Attention "Football Fans"... Prove Your Skills Online

So, you think you know your football? Here's your chance to prove it.

CMCCU has set up a FREE Football Pick 'Em Web site. Check us out at www.poolhost.com/cmccu. Pick which team will win, and what the score will be. If you are the overall season winner, you'll win prizes such as a tailgating kit and jerseys.

You got game? Find your mouse and bring it on!

Football Fever...Catch It!

Pick A Football And Get A Discount On Your Loan, And More

How can you score a discount on your loan at CMCCU?

Starting August 1, pick a football when you close your new or used auto, boat, RV, motorcycle or jet ski loan. Each football offers a discount off our already low rate. Your discount could be as much as 1.00%.*



Here's another kicker...you'll also be entered in a drawing for a **tailgating kit!** Invite your friends over to celebrate the great deal you got from CMCCU! Oh, and to watch the game.

This offer ends Sept. 30, 2008, so rush over to CMCCU soon and catch football fever.

*All applications subject to membership eligibility. Actual rate determined by creditworthiness and other factors. Offer does not apply to refinancing existing loans with CMCCU.

Coming Soon—Free E-Statements And Bill Pay

Save on gas, stamps, and envelopes – and help the environment – with e-statements, coming soon to CMCCU.

When you sign up for e-statements, you can get Online Bill Pay for FREE! Other benefits include:

- "Going Green" by reducing paper
- Protects against identity theft (no paper bills, multifactor authentication)
- Easily integrated and available through Virtual Branch
- Enroll and un-enroll features available online
- 6 months of e-statements available online

Look for this service coming to your credit union within the next few months.

Is Your Road To Retirement Under Construction? An IRA May Bridge The Gap

The numbers are sobering. More than 40% of baby boomers have saved less than \$25,000 toward retirement. More than 80% of boomers expect to continue working after retirement to make ends meet.

Now is the time to catch up on your retirement investing, and an IRA from CMCCU is a great place to start.

The credit union offers two types of retirement IRAs, Traditional and Roth.

Traditional IRA:

This IRA offers the benefit of tax-deferred earnings, and you may qualify to deduct your contributions, which means you do not pay income taxes until you withdraw the money. This helps you earn more interest on the money you have tucked away. You can start withdrawing money from your Traditional IRA when you reach 59½, or if you meet one of the following requirements:

- Higher-education expenses (check what qualifies and what doesn't)
- Money to buy your first home (up to \$10,000 per person)
- You have become disabled
- Medical expenses exceeding 7.5% of your adjusted gross income
- Your money is going to your beneficiary upon your death
- You need to pay your health insurance premiums while unemployed for 12 weeks or longer

Roth IRA:

Unlike Traditional IRAs, Roth IRA contributions are not tax-deductible. However, if you meet certain requirements, you can withdraw earnings from your Roth IRA tax free. The requirements are that you made your first IRA deposit at least 5 years prior, and one of the following conditions apply:

- You are over 59½
- Your money is going to your beneficiary upon your death
- You have become disabled
- You are using the money to buy your first home (no more than \$10,000 per person)

So which option do you choose? It depends on your situation. Visit with one of our Member Services Representatives for more information; but check with your tax preparer before you choose. Saving for your future is important, and the sooner you start saving, the better!

"Together We're Better" Was 2008 Annual Meeting Theme

Almost 300 members and guests enjoyed a buffet dinner, prizes and news about CMCCU at the credit union's annual meeting April 17.

Employees receiving service-recognition plaques were Carol White for 25 years and Kristina Gladfelter for 5 years.

Elections were held for two Board of Director positions. Jake Donovan and Bob Bartlett were re-elected for three-year terms.

Bill Griffith was elected to a three-year term on the Supervisory Committee.



Members and guests enjoy a buffet dinner and visit with each other.



CMCCU employees enjoy visiting with members.

CMCCU In The Community:

Your credit union has been at it again, supporting local organizations in our community!

May: Made donation to sponsor a walker for the Arthritis Foundation

June: Held a garage sale, with proceeds going to the Boys and Girls Club

July: School Supplies Drive for Missouri Valley Community Action Agency

August: Will be collecting items to send to troops (toiletries, cookies, cards, etc.)

Do you know someone overseas? Call or stop by our office and tell us his or her name and address, and we'll be sure to send a care package! Stop by your credit union and see how you can help!

Mark Your Calendar

Member Appreciation Day & International Credit Union Day
October 16, 2008

Children's Miracle Network Supper and Auction
Look for the date in our October newsletter

2008 Youth Week Draws Young Savers

178 members under age 18 made deposits in the credit union during National Youth Week April 20-26. In addition, 13 young people opened new youth accounts during the week. Total deposits were \$17,657.74.

We also had a shred drive Friday, April 25, where members under 18 learned the importance of shredding sensitive material. Each member under 18 received a t-shirt for participating in the shred drive.

Holiday Closings

July 4 and 5....Independence Day
Aug. 30 and Sept. 1.....Labor Day
Oct. 13.....Columbus Day



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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)

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