



Central Missouri  
Community  
CREDIT UNION

# Update

29450-NEWS-0908

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

## Click Back and Relax with E-Statements

Central Missouri Community Credit Union (CMCCU) now offers E-statements! Signing up for E-statements is the perfect way to save paper, eliminate waste and protect the environment. E-statements can even help protect your private financial information from theft

and fraud. Plus, all members who sign up for E-statements can receive Online Bill Pay free of charge!

With CMCCU's E-statement program, you can review your statements through our secure Web site. No more waiting for the mail – E-statements are

available with just a few clicks of the mouse.

Log on to our Web site to get started today.



### Children's Miracle Network Supper & Auction

**Date:** Tuesday, November 18

**Time:** 6 p.m. – Chili and potato bar; \$3 donation  
7 p.m. – Auction

**Place:** First Methodist Church  
1701 W. 32nd St.  
Sedalia, MO 65301

Auction items will include crafts, gift certificates and baked goods. Your donations will go to Children's Mercy Hospital in Kansas City and University of Kansas Medical Center. Sponsored by CMCCU, P. C. Glassworker's Credit Union & Bothwell Hospital Employees Credit Union. We look forward to seeing you there!

### CMCCU Has You Covered

Have you ever made a simple mathematical error that caused your checkbook to differ from your account statement? Unfortunately, those simple errors can turn into big problems when they result in an overdrawn account. Not only is your account charged a fee, but you have to deal with charges from the store or vendor as well! It adds up fast, creating an even greater deficit in your account.

Luckily, your credit union is looking out for you. With Overdraft Privilege,\* you won't have to worry about the hassle or embarrassment of bounced checks or declined debit cards. We will help you get your checkbook back on track, without the extra vendor fees and negotiations.

If you're not enrolled in Overdraft Privilege, contact CMCCU today. You'll rest easier knowing that your credit union has you covered.

\*Available only for eligible CMCCU checking accounts maintained in good standing. Fees may apply. See Overdraft Privilege Service Policy for complete details.

## It Belongs To You!

Join CMCCU for International Credit Union Day and Member Appreciation Day  
Thursday, October 16



Do you know who owns CMCCU? You do!

Credit unions are not-for-profit, democratically-controlled, volunteer-run, member-owned cooperatives. They exist to serve their members. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to members in the form of lower loan rates, higher interest on deposits and lower fees.

This year's International Credit Union Day theme - *It Belongs To Me* - celebrates the economic democracy and equal ownership rights of each credit union member, regardless of how much money that member may have in savings. Please join us as we honor our most valuable asset: our members. You are the reason CMCCU exists.

Free lunch will be served from 11 a.m. to 2 p.m. at all offices. Stop by to enjoy the festivities!

This article was created through the cooperative efforts of the Credit Union National Association, CMCCU and World Council of Credit Unions.

## I'm Dreaming Of A Green Christmas

Does your Christmas dream look something like this? You find the perfect present for everybody on your list, you throw a sensational holiday party and you take a trip to visit family. How do you do all this? CMCCU is here to help your dreams of a 'green'



Christmas come true. All you have to do is choose which service is the one that will best serve your needs!

**Holiday Signature Loans:** Borrow as little as \$100 with rates as low as 7.75% APR!\*

**VISA® Credit Card:** With rates as low as 8.7% APR,\* it will seem like all your holiday purchases were on sale!

**VISA Check Card:** Save yourself the hassle of writing checks or having enough cash on hand. Simply swipe your card when checking out, and your purchases are deducted automatically from your CMCCU checking account.

**Christmas/Vacation Club Accounts:** These special savings accounts require no minimum balance, no monthly fees and pay dividends on your balance! Start now for a 'greener' 2009.

For more information on any of these options, or to apply, call (660) 747-3311 in Warrensburg, (660) 826-6922 in Sedalia or (816) 776-5593 in Richmond, log on to [cmccreditunion.org](http://cmccreditunion.org) or stop by your local CMCCU branch today!

\*APR=Annual Percentage Rate. All applications subject to membership eligibility. Actual rate determined by credit worthiness and other factors. See CMCCU for complete details.

# CMCCU In The Community

CMCCU employees held a garage sale with all proceeds going to the Boys & Girls Clubs. Members and staff of CMCCU assisted with a stuffed animal drive for local Emergency Medical Services. We collected money for, purchased and mailed care packages to members serving in the military overseas. We also collected food donations for the Salvation Army Food Pantry in Richmond, the Community Café in Sedalia and the Survival House in Warrensburg.

We would like to thank everyone who took part in these projects and our other community efforts. You helped reinforce our motto: Not for Profit, Not for Charity, But for Service.



## Annual Meeting Reminder

Don't forget that our Annual Meeting will be coming up next Spring and that **your** voice and **your** attendance are important. Watch for the date and location in the next update.

As you know, the Board of Directors and Supervisory Committee are all volunteers, and each year we elect or re-elect members to both. Many of your current volunteers have served for several years and, since we have term limits, they will reach a time when they cannot continue to serve. Please consider taking an active part in your credit union and volunteer to serve in one of these areas. To inquire about serving as a volunteer, please contact our CEO, Carol White at [cmccu@cmccreditunion.org](mailto:cmccu@cmccreditunion.org) or (660) 747-3311.

## CMCCU Secure Through Troubled Times

Recent headlines may have you second-guessing your financial security, especially after the closing of several large banks. If media reports about FDIC coverage are raising questions about your credit union, you can rest easy knowing that CMCCU remains secure.

Since 1970, credit unions have been federally insured through the National Credit Union Share Insurance Fund (NCUSIF), an arm of the National Credit Union Administration. The United States government backs this fund with full faith and credit, just as it does the FDIC. That means that your finances are insured for up to \$100,000 per depositor,

with an additional coverage of up to \$250,000 for other types of accounts, such as IRAs.

Additionally, CMCCU does not put its members' money at risk by extending loans to those who cannot afford the terms. Sub-prime real estate lending has affected many financial institutions, but we have steered clear of those pitfalls. In turn, the interests of the credit union and your shares have been protected.

Our friendly, helpful member service representatives are happy to answer your questions and help you explore ways to increase your NCUA coverage. Call (660) 747-3311 in Warrensburg, (660) 826-6922 in Sedalia or (816) 776-5593 in Richmond, or stop by your local CMCCU branch today!



## Beware: Credit Card Scammers

We want all members to be aware of a new scam that is being used to gain access to your credit card accounts. Here's how it works:

A caller will identify themselves as a representative from VISA investigating potentially fraudulent charges on your card. The caller will give you a badge number, and tell you that your card has been flagged for unusual transactions.

The caller will then ask you about purchases that you have not authorized. When you deny that the charges are yours, the caller cordially states that he or she will be issuing a credit to your account prior to the next statement. He or she may recite account information such as your address or account number to you, which may lead you to believe that the call is legitimate.

Finally, the caller will state that he or she needs to verify that you are in possession of the card, and will ask you to read off the three-digit code on the back of your card. **DO NOT OFFER THIS INFORMATION.** Since the caller already has your account information, this code is the only thing that stands in the way of your card being accepted for online purchases. Once the scammers have it, they can use your card at will.

## Santa Claus Is Coming To CMCCU!

If the little ones in your life can't wait to whisper their Christmas wishes into Santa's ear, then bring them by the credit union. Santa's sleigh will be stopping by our offices on the following days:

**Friday, December 19**  
Richmond – 1-3 p.m.  
Sedalia – 2-5 p.m.

**Saturday, December 20**  
Warrensburg – 10 a.m. - noon

They'll be sure to make Santa's list and receive an early gift from their credit union just for coming.



## Land Discounts With CMCCU!

Did you know that many vendors offer discounts to CMCCU members? It's true! You are eligible to receive great discounts on your purchases, just by using your CMCCU VISA Check or Credit Card.

A complete listing of all participating outlets is available online, at [www.cmccreditunion.org](http://www.cmccreditunion.org). Start shopping and saving today!

## Holiday Closings

- Columbus Day . . . . . October 13
- UCM Homecoming . . . . . October 25  
*(Warrensburg office only)*
- Veterans Day . . . . . November 11
- Thanksgiving Day . . . . . November 27
- Christmas Eve . . . . . December 24  
*(All offices will close at noon)*
- Christmas Day . . . . . December 25
- New Years Eve . . . . . December 31  
*(All offices will close at noon)*
- New Years Day . . . . . January 1

**Central Missouri Community CREDIT UNION**

**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](mailto:cmccu@cmccreditunion.org) Web site: [www.cmccreditunion.org](http://www.cmccreditunion.org)

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government  
**NCUA**  
National Credit Union Administration  
a U.S. Government Agency



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