



Central Missouri
Community
CREDIT UNION

Update

Not for Profit,

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



4th Quarter Tip: Wrapping Up Your Finances

Have you used your CMCCU coupons?

The **.75%**, **1.0%** and **2.0%** discount coupons mailed to you earlier this year are good until December 31st, so don't let them go to waste. Use 1, 2 or all 3!! Don't still have them? No problem; extra copies are available at all CMCCU offices.

Visited Our Facebook page lately?

Earlier this year we offered free T-shirts to members to take on vacation with them if they would send us photos for our Facebook page. To those of you who returned photos "THANK YOU" - it looks like you had wonderful vacations. To those of you who forgot to send us your photos - "IT'S NOT TOO LATE" - we'll still post them if you send them in.



Have you signed up for Mobile Money yet?

Access and manage your accounts from your cell phone with Mobile Money. To sign up, log on to Virtual Branch and click "Self Service". You will find easy-to-follow instructions right there.

Convenient – Secure – Free!



What's New?

Notice Anything New at Your Credit Union?

New ATMs at all CMCCU branches!!!

Forget to make a deposit? Need cash right now? Lucky you—the new ATMs at CMCCU take your deposits as well as disperse your withdrawals!

That's right! Insert your ATM or Debit Card, enter your pin, choose "Check Deposit" or "Cash Deposit", insert each check and enter the amount or insert up to 50 bills and confirm the total cash deposit, and your deposit is complete with an option for a detailed receipt. It's that easy!

Did you know that CMCCU members are also able to do financial transactions at more than 28,000 CO-OP Network ATMs across the U.S. and Canada? Many of them also allow you to make deposits! These ATMs are marked with the CO-OP logo and you'll find them located at many locations.



To locate an ATM near you, click the CO-OP ATM locator icon on our website—

www.CMCCreditUnion.org and enter your zip code.

Why Throw Away Your Money? Save with Sprint!

Sprint®



Join the 800,000 credit union members nationwide that are already saving over \$53 million on their wireless plans! Central Missouri Community Credit Union is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

Ways you can save:

- 10% off most regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click www.SprintSave4CU.com
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

This Sprint discount is part of the Invest in American program, which also includes member discounts with General Motors. GM just extended their participation in the program for another year. Visit www.lovemycrreditunion.org for more information.

Worried about the Holidays? CMCCU is here to help!

With a Holiday Signature Loan or VISA credit card.



Don't spend your Holidays worrying about where the extra cash will come from. Open a Holiday Signature loan as small as \$100 with interest rates as low as 7.75% APR*; or a credit union VISA credit card with rates as low as 8.7% APR*. We'll help you be worry free and bring in the New Year with extra cash in your pocket.

Don't delay! Start saving with a CMCCU signature loan or VISA credit card today. Apply online at www.CMCCreditUnion.org. E-mail, call or stop by with questions.

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

CMCCU IN THE COMMUNITY

The Warrensburg Branch of CMCCU is collecting donations for Nathan's Quest-Childhood Cancer Fund, a standing committee of the New Vision Youth Service Organization. Your credit union sponsored and participated in the Nathan's Quest 4th annual 5k Run/Walk fundraiser on September 11th, 2010, which raised over \$5,000. We also hosted a 'Pie in the Face' event which, with the help of employees and members, raised \$82 toward Nathan's Quest. Janice VanWinkle, Member Service Director, was our lucky winner. In 2nd place, Penny Dady-VP of Lending and Collections, won the honor of throwing the pie; but before doing so, she auctioned that opportunity off raising another \$10 for Nathan's Quest. Janice's grandson was the lucky buyer and subsequent piethrower (with money he previously got from Janice)!

Your Sedalia staff collected school supplies for CAC-TUS (Children And Community Teaming Up 4 Success) in July. They are seeking used musical instruments to give to the schools and have been collecting books or money to purchase books for or donate to the "Trade-a-Book" project at Heber Hunt Elementary. If you would like to help with either project, please contact our staff in Sedalia.

Your Richmond employees took donations and drew for a "Movie Basket" wonby Cathy Failing. Proceeds go to the Shirkey's Christmas Store.



Mark Your Calendars! International Credit Union Day Thursday, Oct. 21, 2010

Local. Trusted. Serving You.

Celebrate International Credit Union Day at CMCCU & Experience the Credit Union Difference. Credit union members around the world will celebrate International Credit Union Day, an event to commemorate the credit union movement's history and achievements. Credit Unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 186 million members in 97 countries worldwide. They exist to serve their members, provide a safe place to save money and access affordable loans.

Why not choose a credit union?

Stop by one of our branches on Thursday, October 21, have some refreshments, visit with some of our volunteers and staff and learn more about credit unions.



Coming this quarter!!

Saturday, Oct. 16th 10 a.m. – 2 p.m. in the Warrensburg parking lot – Children's Carnival to benefit Nathan's Quest. Food, prizes, games and more! Call 660-747-3311 for more details.

Wednesday, Nov. 10th – 6:30 p.m. – Supper & Auction to benefit the Johnson County Christmas Angel Tree. Donations of gifts, crafts and baked goods welcome! Come eat, do your Christmas shopping and support this 'Angel' program. Call 660-747-3311 for more details.

Sedalia employees will be collecting money and items this 4th quarter to provide Christmas for the elderly. Just ask how you can help.

Richmond employees are taking donations for a "Soup by Candlelight" basket. Proceeds will go to Shirkey's Christmas Store. This allows residents to provide Christmas gifts to their family members at little or no cost. Employees also help wrap these gifts at the facility.



This Season save the Dough for Later

It's easy to get stressed out during the Christmas season. We push ourselves well beyond our limits with holiday baking, shopping, decorating and planning. Open a CMCCU Christmas Club account and stay stress-free for the 2011 Christmas Holiday. Deposit as much as you want, whenever you want—but start soon and relax. May you and your family have a wonderful 2010 holiday season.

Don't forget to plan ahead for your 2011 vacation too. Who wants to spend vacation worrying about the money? Like the Christmas Club, you can deposit as much as you want whenever you want; then just relax and enjoy. Ask about direct deposit or payroll deduction for both – that's even easier.

CMCCU Wins a Credit Union Recognition Award!

On September 16th CMCCU received 1st Place for our Asset Category (50 to 100 Million) in the Dora Maxwell Social Responsibility Recognition Award at the Missouri / Oklahoma 2010 Credit Union Convention and Exposition in Branson.

Don't Forget! You can earn \$20 with a CMCCU Loan Referral!

That's right; when you refer someone to CMCCU for a loan, we'll give you \$20 when they receive a qualifying loan. Plus, they will receive a discount off their final loan rate on loans of at least \$5,000! If you are happy with us, why not tell your family and friends? We'll reward you and them when you do!

Santa Claus is Coming to Town

All right, all you good boys and girls, I know you're wondering when good Old Saint Nick will be coming to visit. The answer is very soon! Start working on that wish list because Santa is already making plans for his arrival at CMCCU on the following days:

Richmond • Thursday, Dec. 23
1:30-3:30 p.m.

Sedalia • Friday, Dec. 17
2-4 p.m.

Warrensburg • Saturday, Dec. 18
10 a.m.-12 p.m.

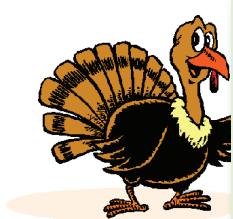
CMCCU Annual Meeting

Thursday, March 24, 2011

UCM Elliott Ballroom

Dinner- 6:30 p.m. Meeting -7:30 p.m.

Elections will be held for positions on our Board of Directors and Supervisory Committee. If you would like to serve your credit union in one of these capacities or receive information on the duties, please contact our CEO, Carol White, at cmccu@cmccreditunion.org or (660) 747-3311.



Holiday Closings

UCM Homecoming - Saturday Oct. 23 (Warrensburg Only)
Columbus Day - Monday, Oct. 11
Veterans Day - Wednesday, Nov. 11
Thanksgiving Day - Thursday, Nov. 25
Christmas Eve - Friday, Dec. 24 (all offices will close at noon)
Christmas Day - Saturday, Dec. 25
New Year's Eve - Friday, Dec. 31 (All offices will close at noon)
New Year's Day - Saturday, Jan. 1



**Central Missouri
Community
CREDIT UNION**

Warrensburg

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

Lobby

Mon. - Fri.: 9 a.m. - 4 p.m.
Sat.: 9 a.m. - Noon

Drive-Up

Mon. - Fri.: 8:30 a.m. - 5:30 p.m.
Sat: 9 a.m. - Noon

Sedalia

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

Lobby

Mon. - Fri.: 9 a.m. - 4 p.m.

Drive-Up

Mon. - Fri.: 8:30 a.m. - 5:30 p.m.
Sat.: 9 a.m. - Noon

Richmond

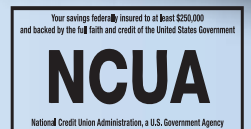
920 Stonner Loop
Richmond, MO 64085
Phone: [816] 776-5593
Fax: [816] 776-3065

Lobby

Mon. - Fri.: 9 a.m. - 4 p.m.

Drive-Up

Mon. - Fri.: 8:30 a.m. - 5:30 p.m.
Sat.: 9 a.m. - Noon



All three branches offer a 24-hour on-site ATM - Also accepting deposits
E-mail us at: cmccu@cmccreditunion.org Web site: www.cmccreditunion.org