



Central Missouri  
Community  
CREDIT UNION

# Update

Not for Profit,

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



1st Quarter: Making The Right Choice!



## Mark Your Calendars!

CMCCU 50th Annual Meeting – Food, fellowship, a short business meeting and prizes!

Thursday, March 22, 2012

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. Would you like to serve your credit union in one of these capacities? To receive information on the duties, please contact our CEO, Carol White, at [cmccu@cmccreditunion.org](mailto:cmccu@cmccreditunion.org) or (660) 747-3311.

For handicap assistance, please contact the credit union at least 24 hours prior to the meeting.

### Coming this Quarter

Watch for our special in February with rates as low as 3.99% APR\* on Secured Loans. Take advantage of 'last year's model' discounts or get the 'toys' you need for a fun-filled summer or that long-awaited vacation.

\*APR=Annual Percentage Rate. All applications subject to membership eligibility. Offer does not apply to refinancing existing loans with CMCCU. Actual rate determined by creditworthiness and other factors. Cannot be combined with other offers. Valid February 1-29, 2012. See credit union for complete details. This offer includes vehicles 2005 and newer.

### HOW TO DE-STRESS YOUR 2012!

Take some of the stress out of your life in 2012 – Put a few \$ in a Christmas and/or Vacation Club account every payday. Look forward to a relaxed vacation and enjoy Christmas shopping this year. You can do it!!!



## CMCCU Wins Recognition Award

### Dora Maxwell Social Responsibility Award

The Dora Maxwell Social Responsibility Award recognizes model credit union efforts to strengthen local institutions and materially improve the lives of nonmembers through community outreach programs (other than personal finance education).

For our efforts in charity fundraising, Central Missouri Community Credit Union was awarded 1st place in our asset category of \$50-\$100 million in assets at the 2011 Missouri/Oklahoma Convention and Exposition

### Do you receive a recurring payment from the Federal Government?

If you haven't arranged for your federal benefit payments to be deposited to your account electronically, let us help you do that right away. The Federal Government will require all payments received by paper check to be switched to electronic deposits by March 1, 2013.

Just think: no more risk of lost or stolen checks; no need to make a special trip to cash or deposit your check; payments are on time – every time and this will save taxpayers \$120 million each year.

So come on – *Go directly* to your nearest CMCCU office and *Go direct* deposit of your federal benefit payment.



## Have You ✓'d Us Out Lately?

When you shop don't you compare features and price? Have you compared features and price (fees) on a CMCCU checking account against others recently?

We think you'll like what we have to offer if you do.

## Congratulations to the 2011 Kirby Kangaroo Christmas Card Contest Winners!

- ★ 1st Place - Ashlynn Keilholz - 9 ★  
Centerview
- ★ 2nd Place - Alisha Lindsay - 9 ★  
Smithton
- ★ 3rd Place - Emily Nickles - 9 ★  
Richmond

Ashlynn received \$100 and her drawing was used to create the CMCCU 2011 Christmas Card.

Alisha received \$50 and Emily received \$25.

Thank you to all our Kirby Kangaroo Club members who submitted Christmas pictures. We really enjoyed them and displayed copies of them in all 3 lobbies. If you submitted a picture, but were not one of our winners, Kirby and CMCCU deposited \$5 in your share account to say "Thanks! and Merry Christmas!"





Your Richmond staff members collected cash and items to stock the Christmas Store at Shirkey Nursing and Rehabilitation Center where residents can shop for gifts for their families.

Your Sedalia staff members collected cash and items to fill Christmas Baskets for senior citizens in their area.

Your Warrensburg staff members hosted a supper/auction for Nathan's Quest and raised \$4855.50 that evening.

Staff members also pay to 'dress down' in jeans on Fridays – all of which also goes to the charity of that month in that office.

We say a hearty **"Thank You"** to all of you who have supported our charity events.

### IMPORTANT MEMBER NOTICE

#### Be Alert – Think Before Giving Personal Information:

Always be on your guard for scams. Remember: We will never call you and ask for personal information over the phone! We will never e-mail you asking you to reveal personal information over the Internet.

If something looks or sounds too good to be true... It probably is. If you are notified that you have won a lottery, prize or anything else where they have mailed you a check asking you to return some of the money for taxes or anything else, it is probably not true. If you send these people money, you are usually unable to retrieve it.

### Moms & Dads – For the Kids!

Be sure you have the kids check out the Biz Kids programs on public TV and the web at [www.bizkids.com](http://www.bizkids.com).



It offers lots of fun financial literacy in video format which is more appealing to them as well as great information for kids interested in starting their own business or participating in fund raising and....more. In the Warrensburg, Sedalia and Richmond areas, Biz Kids airs at 10:00 a.m. on Saturdays. If you live outside these areas, check your local public TV station for program schedules. We need to teach our kids now to ensure a better future for them.

### Mobile Money? Online Bill Pay? ATM Deposits? Audio Response?

Are you using all the services available to you? Most of us have busy lives and don't always have time to run to the credit union when we need to do a transaction. With Mobile Money and Audio Response, you can check your balances, history and complete transactions right from your phone. Online Bill Pay lets you schedule or make all your payments right from home – no driving, no checks, no stamps – and it's free with e-statements!

All CMCCU ATMs are now equipped to accept your deposits; you no longer have to wait for us to open, and of course you still have the drop-box option too.

### Is 0% always the cheaper way to go???

Many times – yes, but not always. Sometimes taking advantage of dealer discounts and financing at your credit union saves hundreds of dollars more than financing at 0%. Check with one of our loan officers before you sign the bottom line to make sure you get the best deal for you.

### HOLIDAY CLOSINGS

Martin Luther King, Jr. Day – Monday, Jan. 16th

President's Day – Monday, Feb. 20th



### WE ARE HERE TO HELP:

In these economic times coupled with the Holidays and year-end taxes, it's easy to become overwhelmed and, over extended. It happens to many of us. Don't let circumstances get the best of you – if you feel overwhelmed or know you are over extended, please talk with one of our loan officers. They have a wealth of experience and knowledge as well as resources to look for solutions. Let us help you get back in the Driver's Seat.

### They're Back..... Coupons!

That's right – discount coupons are back for 2012! Just in case you miss one of our great promotional offerings shouldn't keep you from getting special rates. Save the enclosed sheet of coupons and use them when you want or need to (at your convenience) throughout 2012.

### Because you are a Member

As a member of CMCCU you are entitled to 'special' member discounts in many areas. This quarter, we would like to tell you about some of the discounts available to you through the Invest in America program.

Whether you are shopping for a new vehicle, auto and homeowner's insurance, phone service, flowers for a loved one, a new computer, TV service, need help with your taxes or are moving, there are discounts available to you just because you are a member of CMCCU. Visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org) or check with one of the CMCCU branches for detailed information about the discounts and services available. Let's all 'Invest in America'.



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**Warrensburg**  
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Warrensburg, MO 64093  
Phone: [660] 747-3311  
Fax: [660] 747-2800

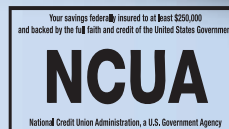
**Lobby**  
Mon. - Fri.: 9 a.m. - 4 p.m.  
Sat.: 9 a.m. - Noon  
**Drive-Up**  
Mon. - Fri.: 8:30 a.m. - 5:30 p.m.  
Sat.: 9 a.m. - Noon

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