



Central Missouri
Community
CREDIT UNION

Update

Not for Profit,

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



3rd Quarter Tip: Weigh Your Financial Options

Annual Meeting & Elections

303 members and guests gathered for friends, food, business meeting and prizes at the 49th Annual Meeting for Central Missouri Community Credit Union on March 24th. Re-elected to the Board of Directors for 3-year terms were: Robert Bartlett and Jake Donovan. Newly elected to the Supervisory Committee for a 3-year term was Brenda Chambers.

A great time was had by all. We hope to C U there next year.



CONGRATULATIONS TO OUR WINNERS!

Winners of the 3 Branson Getaways for adding additional services to their checking accounts in our Spring promotion were:

Nathan Brown (Warrensburg)
Martha Grubbs (Richmond)
Roger Vogler (Sedalia)

Happy 50th Anniversary!!!

Wednesday, July 13th, 2011 CMCCU will be 50 years old! Stop by and celebrate with us. Each office will be serving refreshments and maybe a little history. We extend our deepest gratitude to those members who worked to charter this credit union in 1961.

IMPORTANT NOTICE

The Expedited Funds Availability Act (Act) sets forth requirements for the minimum amount of a check deposit that must be available for withdrawal by the following business day. An amendment to the Act provides that the minimum amount must be increased from \$100.00 to \$200.00.

Effective July 21, 2011, the Central Missouri Community Credit Union Funds Availability Policy Disclosure is amended as follows:

RESERVATION OF RIGHT TO HOLD – In some cases, we will not make all of the funds that you deposit by check available to you on the same business day we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$200.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

B-4 You Travel - Do This!



Make a copy of all your identification, credit cards and other important documents that you will be carrying with you and keep them in a safe, separate place. In the event your wallet or purse is lost or stolen, it will be easier for you to get your vacation back on track and minimize any loss.

When you Travel – Take Us With You!

Mobile Money/Virtual Branch/Audio Response – Your account goes where you go. We are only a phone call or click of a button away.

CMCCU Visa Credit and Debit cards – your money is at your fingertips wherever you are.

Don't travel without us.

Sizzling HOT Summer Rates in August

Sizzling HOT rates as low as 3.99% APR* on new, used or vintage autos, trucks, motorcycles, jet skies, RVs, boats, ATVs, campers. But don't delay! These 'sizzling hot' rates are only good for the month of August.

Get started today with our easy online application at www.CMCCreditUnion.org or call and talk to one of our loan officers for pre-approval. Then go shopping!

Already bought your HOT machine, but paid a higher rate???? No sweat! Bring it on over to CMCCU and we'll offer this same rate on any qualifying loan.

*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 August 1 - 31, 2011 only. See credit union for complete details.

Weigh In With a New Checking Account with CMCCU and gain \$25!



Open a new checking account with CMCCU July 1 through September 30 and after 60 days of active use, CMCCU will deposit \$25 in your regular share account. Visa Debit card, audio response, virtual branch, mobile money – all free! Online Bill Pay free with e-statements. Come on over and 'tip the scales'.

Boost Your Financial Fitness with a CMCCU Visa® Credit Card



Open a new Visa Credit Card with CMCCU between August 1st and September 30th, 2011 and boost your financial fitness with an uplifting 3.9%*APR for your first 6 billing cycles! Want another boost? – get a \$50 Visa Gift Card!!

Already have a CMCCU Visa credit card? Don't worry! Both new and existing card holders can:

- Transfer a balance from another credit card – get a 1% rebate**
- Earn ScoreCard Reward Points – 1 point for each net dollar spent on your CMCCU Visa credit card. Points are redeemable for brand-name merchandise, electronics, recreation and more. You choose your reward.

This special rate is only available for a while, but our card benefits never change:

- No annual fee
- 25-day grace period
- Cash advances at the ATM or credit union
- Travel accident insurance
- Worldwide acceptance

To apply for a CMCCU VISA Credit Card, visit any branch or log on to www.cmccreditunion.org today!

*APR = Annual Percentage Rate. 3.9% APR applies to new credit card accounts only and after 6 billing cycles reverts to 8.7% for Platinum or 15.99% for Classic. Applications must be received prior to Sept. 30, 2011 to qualify and are subject to membership eligibility and creditworthiness. Offer may not be combined with other CMCCU offers. **Balance transfer rebate applies to all CMCCU Visa cardholders when transferred from another institution. See credit union for full details. Some restrictions may apply.

CMCCU in the Community

Warrensburg hosted a dinner/desert auction and bake sale for the local Senior Center. We raised \$1,683.50 at the dinner/desert auction and \$125.66 at the bake sale. We made a \$250 'match' donation to the 'Hats On for Joplin' project at Warrensburg Middle School. We will raise money for youth programs the rest of 2011 beginning with a carnival on August 27th.

Sedalia collected donations during the 2nd quarter for the purchase of a TV for the Sedalia Senior Center. July – September, they will collect donations for area school children.

Richmond will continue collection of non-perishable food items for the Richmond Schools Backpack Program through July. August through November they will once again collect new items for the Shirkey Leisure Acres Christmas store. Popular items last year included: candles, lotions, slippers, and young childrens' toys.

Member donations from our lobbies as well as money paid by employees for dress-down Fridays are added to funds raised for each community project. Please check with each office for specific details.

CMCCU is also sponsoring a co-ed softball team which plays in local charity tournaments. Recent charities supported were for a local fire department and a school organization. Coming up are: the Juvenile Diabetes Foundation, another school organization and a teen tragically hurt in a rodeo accident. If you have a charity softball event and would like the team to participate, please notify Jessica at the Richmond office with details.

Saving at CMCCU Rocks!

In April CMCCU opened 24 new accounts for members under 18 and 821 members under 18 made deposits, totaling..... Drum Roll Please!!!!...\$79,799.90!!!! Way to go kids!!

Warrensburg and Richmond offices each hosted bowling parties with pizza, pop and prizes. Sedalia hosted a skating party with pizza, pop and prizes.

At the end of the month we drew for prizes from all those young members who made deposits.

Winners were:

- AC/DC Paper Jamz Guitars - Josiah Willis, Andy Martins, Tyler Snitker
- Hannah Montana Lunch Bags – Shelby Hampton, Dakota Carpenter, Neveah Blackwell
- CMCCU Youth Week T-shirts -Madeline Hermann, Jacob Baker, Carter Lawrence, Sawyer Southers, Caitlyn Still, Mackenzie Ritchie
- CMCCU Sports Packs - Gunnar Creach, Trenton Dove, Evan Lawrence, Kiley Jett, Gabriel O'Connell, Cole Cornine
- \$10 Cash - Ashley Fournier, Callie Washburn, Vicki Martins, Joseph Makley, Jonathan Wasson, Nathan Woods
- Winner of the \$25 cash was Ashley Fournier and Zachary Smith won the iPod Shuffle!

Thank you to all those members under 18 for participating and using your credit union. **You Rock!!**

Closed dates

Labor Day – Saturday, September 3 and Monday, September 5

Columbus Day – Monday, October 10

UCM Homecoming Parade – Saturday October 8 (Warrensburg Office only)

SCHOOL'S OUT!

What are your kids doing this summer?

Don't forget to have them check out the games and activities under Kirby Kangaroo on our web site.

Plus they can learn some fun and valuable lessons about managing their money by watching Biz Kids on the KMOS – TV6 PBS station at 10 a.m. on Saturday mornings.

{If you live outside this broadcast area, give us a call and we'll try to find a station in your area.}

Mark Your Calendar!

Thursday, Oct. 20th –

International Credit Union Day

Credit Unions Build a Better World – is the theme for International Credit Union Day, Thursday, Oct. 20th. If you are from another country and would like to share information, items or foods from your country or if you know someone who would like to do this, please contact one of our offices. Credit Unions exist in 97 countries, serving 186 million people around the world and some are establishing credit unions; but there are still many that do not have and may not know about us. Let's work together to Build a Better World.

DISCOUNT TICKETS TO AREA THEME PARKS!

What are your kids doing this summer?

This year we added discount tickets to the Schlitterbahn Kansas City Waterpark. Visit our website at www.CMCCreditUnion.org, call or stop by one of our branches for open dates, hours and ticket prices.

This bulletin just in from Worlds of Fun:

To celebrate the all-new PLANET SNOOPY, the Front Gate **Junior/Senior** ticket price has been reduced to \$9.99 plus tax (**Ride & Slide Junior/Senior** - \$19.98 plus tax) for the remainder of the 2011 season at Worlds of Fun and Oceans of Fun. These particular prices are cheaper than the discount tickets CMCCU has and we suggest you buy your Junior/Senior passes at the Front Gate upon arrival. Please note, these discounts apply to **Junior/Senior** tickets only.

Blackberry Deals for Credit Union Members from Central Missouri Community Credit Union and Sprint!

Central Missouri Community Credit Union, Sprint and RIM, the company that owns Blackberry, have partnered to offer an extraordinary deal for credit union members. For the months of June and July, you can have special pricing on three great Blackberry devices for new purchases or eligible upgrades:

- Blackberry Bold for \$199.99
- Blackberry Curve for \$49.99
- Blackberry Style is FREE!

These are fantastic smartphones and Sprint has a Blackberry for every need.

Visit www.CMCCreditUnion.org to check out this great offer, and all the credit union member discounts from Invest in America.



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

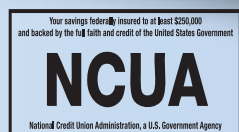
920 Stonner Loop
Richmond, MO 64085
Phone: [816] 776-5593
Fax: [816] 776-3065

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